

Disclosures - NON- LIFE INSURANCE COMPANIES		
MAGMA HDI GENERAL INSURANCE COMPANY LIMITED		
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As the position of the Company's Appointed Actuary is vacant, IRDAI has allowed the Company to use the services of E&Y for the purpose of actuarial reporting for completion of financials as on 31st March, 2016. IRDAI has further advised that services rendered by E&Y in this regard shall be reviewed by an Independent Actuary, who will be nominated by IRDAI in due course. Accordingly, the actuarial valuation of liabilities for IBNR and IBNER has been certified by the Actuary from Ernst & Young LLP, who is not an Appointed Actuary.

FORM NL-1-B-RA

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

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	824,795	3,732,245	1,038,039	4,061,706
2	Profit/(Loss) on sale/redemption of investments (Net)		17,269	49,014	78,842	165,538
3	Interest, dividend and rent – Gross		144,506	547,403	126,533	436,580
4	Others :-					
	Investment income from pool (Terrorism)		359	4,053	1,986	2,813
	TOTAL (A)		986,929	4,332,715	1,245,400	4,666,637
1	Claims incurred (Net)	NL-5-Claims Schedule	646,655	3,188,302	1,023,680	3,405,295
2	Commission (Net)	NL-6-Commission Schedule	13,350	115,089	41,663	187,351
3	Contribution to Solatium Fund		406	1,585	447	1,754
4	Operating expenses related to insurance business	NL-7-Operating Expenses Schedule	283,294	1,258,323	322,751	1,210,580
5	Premium deficiency		14,173	15,422	-	-
	TOTAL (B)		957,878	4,578,721	1,388,541	4,804,980
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		29,051	(246,006)	(143,141)	(138,343)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		29,051	(246,006)	(143,141)	(138,343)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		29,051	(246,006)	(143,141)	(138,343)

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

(Rs in '000)

S. No.	Particulars	Schedule	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(24,284)	(27,632)	45,999	(10,431)
	(b) Marine Insurance		(18,471)	(21,379)	20,129	(2,722)
	(c) Miscellaneous Insurance		71,807	(196,995)	(209,269)	(125,190)
2	INCOME FROM INVESTMENTS					
	(a) Interest, dividend & rent – Gross		36,834	166,803	38,645	163,340
	(b) Profit on sale of investments		4,695	14,935	27,066	61,933
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		70,581	(64,268)	(77,430)	86,930
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		-	-	-	-
	(b) Loss on sale of Fixed Assets		16	45	859	859
	(c) Bad debts written off		-	-	-	-
	(d) Others		-	1,501	-	-
	TOTAL (B)		16	1,546	859	859
	Profit/(Loss) before tax (C)=(A-B)		70,565	(65,814)	(78,289)	86,071
	Provision for taxation					
	(a) Current tax		-	-	1,415	1,415
	(b) Deferred tax expense/ (income)		52,707	52,707	(8,047)	26,582
	Profit/(Loss) after tax		17,858	(118,521)	(71,657)	58,074
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(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		(268,967)	(268,967)	(291,835)	(327,041)
	Balance carried forward to balance sheet		(251,109)	(387,488)	(363,492)	(268,967)

FORM NL-3-B-BS

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

BALANCE SHEET AS AT 31ST MARCH 2016

(Rs in '000)

	Particulars	Schedule	As at 31st March 2016	As at 31st March 2015
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	1,125,000	1,000,000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,455,000	1,080,000
	FAIR VALUE CHANGE ACCOUNT		434	363
	BORROWINGS	NL-11-Borrowings Schedule	948	-
	TOTAL		2,581,382	2,080,363
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	8,663,776	7,660,435
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	62,047	47,974
	DEFERRED TAX ASSET		99,482	152,189
	CURRENT ASSETS			
	Cash and bank balances	NL-15-Cash and bank balance Schedule	115,362	110,322
	Advances and other assets	NL-16-Advances and Other Assets Schedule	638,061	429,411
	Sub-Total (A)		753,423	539,733
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	5,620,226	4,426,974
	PROVISIONS	NL-18-Provisions Schedule	1,764,608	2,161,961
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		7,384,834	6,588,935
	NET CURRENT ASSETS (C) = (A - B)		(6,631,411)	(6,049,202)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		387,488	268,967
	TOTAL		2,581,382	2,080,363

CONTINGENT LIABILITIES			
Sl. No.	Particulars	As at 31st March 2016	As at 31st March 2015
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 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
Premium from direct business written	1,153,079	4,039,421	1,383,033	4,735,949
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	1,153,079	4,039,421	1,383,033	4,735,949
Add: Premium on reinsurance accepted	11,570	234,250	450,378	812,193
Less : Premium on reinsurance ceded	(359,278)	(954,201)	(772,236)	(1,436,431)
Net Premium	805,370	3,319,470	1,061,175	4,111,711
Adjustment for change in reserve for unexpired risks	19,425	412,775	(23,136)	(50,005)
Premium Earned (Net)	824,795	3,732,245	1,038,039	4,061,706

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 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
Claims paid				
Direct claims	810,942	2,257,438	728,535	2,471,973
Add : Claims outstanding at the end of the year	4,765,770	4,765,770	3,592,986	3,592,986
Less : Claims outstanding at the beginning of the year	4,785,192	3,592,986	3,076,367	1,608,851
Gross incurred claims	791,520	3,430,222	1,245,154	4,456,108
Add : Re-insurance accepted to direct claims	102,320	254,804	32,160	42,470
Less : Re-insurance ceded to claims paid	(247,185)	(496,724)	(253,634)	(1,093,283)
Total claims incurred	646,655	3,188,302	1,023,680	3,405,295

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 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
Commission paid				
Direct	54,011	196,691	69,741	250,385
TOTAL (A)	54,011	196,691	69,741	250,385
Add: Commission on re-insurance accepted	592	11,433	22,478	42,959
Less: Commission on re-insurance ceded	(41,253)	(93,035)	(50,556)	(105,993)
Net Commission	13,350	115,089	41,663	187,351
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	11,376	47,986	19,245	66,361
Brokers	18,102	44,911	21,396	72,388
Corporate Agency	24,533	103,794	29,100	111,636
Others	-	-	-	-
TOTAL (B)	54,011	196,691	69,741	250,385

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 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
1	Employees' remuneration & welfare benefits	92,050	364,522	83,542	311,186
2	Travel, conveyance and vehicle running expenses	12,904	39,355	9,447	27,948
3	Training expenses	73	167	16	57
4	Rents, rates & taxes	8,901	28,895	6,294	25,092
5	Repairs and Maintenance	3,495	9,722	(660)	6,871
6	Printing & stationery	2,431	11,033	2,983	9,483
7	Communication	4,079	13,171	2,397	12,404
8	Legal & professional charges	5,188	34,454	9,173	29,414
9	Auditors' fees, expenses etc.				
	(a) as auditor	580	2,870	460	1,820
	(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	(9,925)	8,785	5,113	13,681
11	Interest & bank charges	1,175	4,829	1,439	4,503
13	Depreciation	3,320	13,212	3,153	11,568
14	Infrastructure support expense	43,056	197,130	65,607	250,594
15	Manpower hire charges	112,436	460,020	123,623	467,037
16	Director fees	225	720	150	600
17	Others				
	(a) Information technology	(3,670)	26,064	4,188	18,967
	(b) Membership fees & subscription expenses	1,059	3,684	638	2,079
	(c) Business promotion expenses	1,512	7,382	999	3,582
	(d) Service tax expenses	(1,563)	15,746	-	-
	(e) Miscellaneous expenses	5,968	16,562	4,189	13,694
	TOTAL	283,294	1,258,323	322,751	1,210,580

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 31st March 2016	As at 31st March 2015
1	Authorised Share Capital		
	12,00,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,200,000	1,000,000
2	Issued Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,000,000
3	Subscribed Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,000,000
4	Called-up Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,000,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,125,000	1,000,000

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 31st March 2016		As at 31st March 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	83,750,000	74.44%	74,500,000	74.50%
• Foreign	28,750,000	25.56%	25,500,000	25.50%
TOTAL	112,500,000	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 31st March 2016	As at 31st March 2015
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,455,000	1,080,000
	General reserves	-	-
4	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	1,455,000	1,080,000

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 31st March 2016	As at 31st March 2015
1	Debentures/ Bonds	-	-
2	Banks	948	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	948	-

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 31st March 2016	As at 31st March 2015
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills *	2,687,113	2,484,294
2	Other approved securities	665,966	465,623
3	Other investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	84,255	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	1,592,362	1,830,827
	(e) Other securities (Bank fixed deposit)	720,000	570,000
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,288,762	1,437,435
5	Other than approved investments	453,398	100,000
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	-	-
3	Other investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	368,934	367,135
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	523,098	299,619
	(e) Other securities (Bank fixed deposit)	129,888	105,501
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	50,000	-
5	Other than approved investments	100,000	-
	TOTAL	8,663,776	7,660,435

Government Securities include Rs.NIL thousand (Previous Year -Rs. 102,321 thousand) deposit under section 7 of 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 31st March 2016	As at 31st March 2015
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 01.04.2015	Additions	Deductions	Closing as at 31.03.2016	As at 01.04.2015	For the year ended 31.03.2016	On Sales/ Adjustments	As at 31.03.2016	As at 31.03.2016	As at 31.03.2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	32,012	3,034	-	35,046	10,920	6,761	-	17,681	17,365	21,092
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	6,251	581	-	6,832	1,435	668	-	2,103	4,729	4,816
Information Technology Equipment	17,463	2,191	100	19,554	6,156	5,059	25	11,190	8,364	11,307
Vehicles	-	1,178	-	1,178	-	141	-	141	1,036	-
Office Equipment	2,482	309	-	2,791	859	303	-	1,162	1,629	1,623
Electronic Equipment	2,519	107	-	2,626	388	280	-	668	1,958	2,131
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	60,727	7,400	100	68,027	19,758	13,212	25	32,945	35,082	40,969
Capital work in progress	7,005	19,960	-	26,965	-	-	-	-	26,965	7,005
Grand Total	67,732	27,360	100	94,992	19,758	13,212	25	32,945	62,047	47,974
PREVIOUS YEAR	45,867	23,204	1,339	67,732	8,666	11,567	475	19,758	47,974	37,201

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 31st March 2016	As at 31st March 2015
1	Cash (including stamps)	4,132	4,062
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	94,709	92,559
	(c) Cheques in-hand	16,521	13,701
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	115,362	110,322
	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 31st March 2016	As at 31st March 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	7,207	6,885
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,621	5,883
6	Others		
	(a) Unutilised service tax credit	16,939	36,735
	(b) Advance recoverable in cash or in kind	37,564	1,390
	(c) Advance to employees	3,695	2,022
	TOTAL (A)	83,026	52,915
	OTHER ASSETS		
1	Income accrued on investments	475,068	325,113
2	Outstanding premiums	-	-
3	Agents' balances	-	66
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	72,715	44,079
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.	7,252	7,238
	TOTAL (B)	555,035	376,496
	TOTAL (A+B)	638,061	429,411

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 31st March 2016	As at 31st March 2015
1	Agents' balances	7,595	10,233
2	Balances due to other insurance companies	268,939	342,640
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	79,130	90,811
5	Unallocated premium	-	-
6	Sundry creditors	3,009	55,985
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	4,765,771	3,592,986
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of Policyholders	7,806	9,337
11	Others		
	(a)Due to Policyholders/Insured	129,633	41,728
	(b)Solatium Fund	5,586	4,001
	(c)Service tax liability	89	-
	(d)TDS payable	16,986	15,735
	(e)Other statutory dues	2,667	2,486
	(f)Temporary overdraft in books of accounts	155,562	143,396
	(g)Other payable	177,453	117,637
	TOTAL	5,620,226	4,426,974

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 31st March 2016	As at 31st March 2015
1	Reserve for unexpired Risk	1,749,186	2,161,961
2	Premium deficiency	15,422	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	-	-
7	Others	-	-
	TOTAL	1,764,608	2,161,961

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 31st March 2016	As at 31st March 2015
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

(Rs in '000's)

S No.	Particulars	Year Ended	Year Ended
		31st March 2016	31st March 2015
A.	Cash Flows from the operating activities:		
	Premium received from policyholders, including advance receipts	4,591,019	5,357,185
	Other receipts	21,055	48,377
	Payments to the re-insurers, net of commissions and claims	(514,220)	665,297
	Payments to co-insurers, net of claims recovery	(1,730)	(3,259)
	Payments of claims	(2,186,643)	(2,528,121)
	Payments of commission and brokerage	(204,526)	(251,868)
	Payments of other operating expenses	(1,333,768)	(1,327,171)
	Preliminary and pre-operative expenses	-	-
	Deposits, advances and staff loans	(4,513)	(6,036)
	Income taxes paid (Net)	(11,738)	(3,360)
	Service tax paid	(416,500)	(473,647)
	Other payments	-	-
	Cash flows before extraordinary items	(61,564)	1,477,397
	Cash flow from extraordinary operations		-
	Net cash flow from operating activities	(61,564)	1,477,397
B.	Cash flows from investing activities:		
	Purchase of fixed assets	(27,358)	(22,932)
	Proceeds from sale of fixed assets	31	5
	Purchases of investments	(4,480,417)	(10,168,988)
	Loans disbursed	-	-
	Sales of investments	3,470,244	8,476,081
	Repayments received	-	-
	Rents/Interests/ Dividends received	574,163	499,111
	Investments in money market instruments and in liquid mutual funds (Net)	30,494	(262,054)
	Expenses related to investments	-	-
	Net cash flow from investing activities	(432,843)	(1,478,777)
C.	Cash flows from financing activities:		
	Proceeds from issuance of share capital	498,499	-
	Proceeds from borrowing	948	-
	Repayments of borrowing	-	-
	Interest/dividends paid	-	-
	Net cash flow from financing activities	499,447	-
D.	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
E.	Net increase in cash and cash equivalents:	5,040	(1,380)
	Cash and cash equivalents at the beginning of the year	110,322	111,702
	Cash and cash equivalents at the end of the year	115,362	110,322

PERIODIC DISCLOSURES
FORM NL-21-Statement of Liabilities

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

Date: **31st March 2016**

(Rs in Lakhs)

Sl.No.	Particular	As at 31st March 2016				As at 31st March 2015			
		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	1,036	271	213	1,520	719	245	70	1,034
2	Marine								
a	Marine Cargo	121	111	261	492	93	73	17	183
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	15,854	17,978	27,657	61,489	19,774	8,837	25,626	54,238
b	Engineering	280	274	44	598	333	169	34	536
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	133	43	27	203	33	23	45	102
e	Others	222	492	288	1,002	668	148	641	1,456
4	Health Insurance	0	-	0	0	0	-	0	0
5	Total Liabilities	17,646	19,168	28,489	65,304	21,620	9,497	26,433	57,549

PERIODIC DISCLOSURES
FORM NL-22-Geographical Distribution of Business

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

Date: **31st March 2016**

(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 March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16	For the quarter March 16	Upto the year March 16
Andhra Pradesh	171	284	18	30	-	-	28	250	231	859	476	1,360	8	115	3	4	-	-	-	-	-	-	4	15	940	2,916
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Assam	-	-	-	-	-	-	-	-	1	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	4
Bihar	0	4	0	2	-	-	2	9	346	1,357	277	1,046	0	1	0	1	-	-	-	-	-	-	1	3	627	2,423
Chandigarh	3	21	3	11	-	-	-	5	2	26	1	10	0	2	1	6	-	-	-	-	-	-	-	1	10	82
Chhattisgarh	13	24	1	5	-	-	2	18	232	856	265	1,060	6	24	3	11	-	-	-	-	-	-	4	7	525	2,006
Dadra & Nagra Haveli	0	4	-	0	-	-	-	-	1	3	1	4	-	-	0	0	-	-	-	-	-	-	0	0	2	12
Daman & Diu	-	5	-	-	-	-	-	-	0	2	0	1	-	-	-	-	-	-	-	-	-	-	-	-	0	8
Delhi	44	60	197	425	-	-	14	29	20	132	13	81	53	75	1	1	-	-	-	-	-	-	1	2	343	805
Goa	11	11	-	0	-	-	1	1	0	1	0	1	8	20	-	-	-	-	-	-	-	-	-	-	20	34
Gujarat	104	196	18	38	-	-	22	56	318	1,214	358	1,164	34	108	13	17	-	-	-	-	-	-	2	9	869	2,802
Haryana	142	282	76	142	-	-	11	37	173	1,184	93	676	162	197	1	3	-	-	-	-	-	-	2	6	660	2,525
Himachal Pradesh	0	26	4	72	-	-	1	1	6	39	4	31	-	0	-	0	-	-	-	-	-	-	0	1	15	170
Jammu & Kashmir	-	-	-	(0)	-	-	-	-	0	1	0	0	-	-	-	0	-	-	-	-	-	-	0	0	0	2
Jharkhand	6	11	4	4	-	-	26	45	159	634	133	560	1	4	0	0	-	-	-	-	-	-	1	3	329	1,261
Karnataka	534	646	11	30	-	-	10	30	224	865	168	643	78	108	0	0	-	-	-	-	-	-	2	4	1,026	2,327
Kerala	1	6	0	2	-	-	2	7	71	268	64	261	0	0	0	0	-	-	-	-	-	-	0	0	139	545
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	9	29	0	1	-	-	8	38	292	1,307	256	1,098	10	33	34	51	-	-	-	-	-	-	3	5	612	2,642
Maharashtra	320	874	211	401	-	-	102	148	417	1,631	404	1,591	403	717	12	31	-	-	-	-	-	-	26	86	1,894	5,481
Manipur	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Meghalaya	-	-	-	-	-	-	-	-	0	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	1
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	1	7	3	16	-	-	-	-	-	-	-	-	-	-	-	-	5	23
Orissa	1	10	1	3	-	-	6	29	214	828	304	1,025	1	7	1	2	-	-	-	-	-	-	0	2	528	1,905
Puducherry	0	1	-	-	-	-	-	-	1	3	0	1	-	-	-	-	-	-	-	-	-	-	1	2	2	7
Punjab	2	10	2	10	-	-	1	1	55	302	37	191	-	1	-	0	-	-	-	-	-	-	-	0	97	516
Rajasthan	9	18	0	1	-	-	3	19	189	977	168	888	0	0	0	0	-	-	-	-	-	-	0	1	370	1,905
Sikkim	0	0	-	-	-	-	-	-	0	5	0	8	-	-	-	-	-	-	-	-	-	-	-	-	1	14
Tamil Nadu	97	200	13	18	-	-	30	77	63	263	65	207	39	61	2	38	-	-	-	-	-	-	5	20	314	884
Telangana	-	-	-	-	-	-	-	-	-	-	-	72	-	-	-	-	-	-	-	-	-	-	-	-	-	72
Tripura	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Uttar Pradesh	26	93	9	37	-	-	4	48	711	3,226	466	2,135	10	14	3	6	-	-	-	-	-	-	1	8	1,230	5,568
Uttarakhand	1	4	-	0	-	-	3	4	24	216	15	98	-	-	-	0	-	-	-	-	-	-	-	1	43	325
West Bengal	13	92	1	6	-	-	17	76	403	1,309	484	1,620	6	16	1	2	-	-	-	-	-	-	1	9	928	3,130
Grand Total	1,509	2,913	571	1,239	-	-	294	928	4,154	17,599	4,056	15,850	819	1,504	74	177	-	-	-	-	-	-	54	186	11,531	40,364

PERIODIC DISCLOSURES
FORM NL-23-Reinsurance Risk Concentration

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

Date: **31st March 2016**

(Rs. in Lakhs)

S.No.		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	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	16	2	22	2,455	69.0%
4	No. of Reinsurers with rating BBB but less than A	10	767	166	2	26.0%
5	No. of Reinsurers with rating less than BBB	7	137	43	-	5.0%
	Total	33	905	230	2,457	100.0%

PERIODIC DISCLOSURES
FORM NL-24-Ageing of Claims

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

Date: **31st March 2016**

(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	28	10	4	7	2	51	397
2	Marine Cargo	127	44	48	12	6	237	298
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	10	13	16	6	1	46	162
5	Motor OD	4,013	1,699	602	222	11	6,547	2,981
6	Motor TP	16	56	153	367	333	925	4,049
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	37	38	15	1	-	91	37
10	Liability	1	2	-	-	-	3	8
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	52	83	17	7	1	160	180

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

Insurer: MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date: 31st March 2016

No. of claims only

[illegible]

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Solvency as at 31st March 2016

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	3,494	392	4,451	441	3,895	202	349	668	668
2	Marine Cargo	1,240	93	3,723	330	723	35	149	670	670
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	33,486	31,761	26,476	29,270	19,802	17,338	6,352	8,781	8,781
5	Engineering	970	248	875	376	214	128	97	131	131
6	Aviation	-	-	-	-	-	-	-	-	-
7	Liabilities	1,504	253	86	25	86	25	226	19	226
8	Others	2,043	447	4,824	1,472	2,336	495	286	1,013	1,013
9	Health	0	0	0	0	0	0	0	0	0
	Total	42,737	33,195	40,435	31,915	27,056	18,224	7,459	11,283	11,489

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

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

Date: **31st March 2016**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		80
2	No. of branches approved during the quarter		-
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
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		80
7	No. of branches approved but not opened		-
8	No. of rural branches		24
9	No. of urban branches		56

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-28-STATEMENT OF ASSETS - 3B****Statement as on : 31st March 2016****Statement of Investment Assets****(Business within India)****Periodicity of Submission: Quarterly***(Rs. In Lakhs)*

No	PARTICULARS	SCH	AMOUNT
1	Investments	12	86,638
2	Loans	13	-
3	Fixed Assets	14	620
4	Deferred tax asset		995
5	Current Assets		
	a. Cash & Bank balance	15	1,154
	b. Advances & other assets	16	6,381
6	Current Liabilities		
	a. Current Liabilities	17	56,202
	b. Provisions	18	17,646
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		3,875
Application of Funds as per Balance Sheet (A)			25,814

	Less: Other Assets	SCH	Amount
1	Loans	13	-
2	Fixed Assets	14	620
	Deferred Tax Asset		995
3	Cash & Bank Balance	15	1,154
4	Advances & Other Assets	16	6,381
5	Current Liabilities	17	56,202
6	Provisions	18	17,646
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		3,875

TOTAL (B)**(60,824)****'Investment Assets' As per FORM 3B****(A-B)****86,638**

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%	-	6,449	20,422	26,871	31.0%	-	26,871	26,898
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	8,047	25,483	33,531	38.7%	-	33,531	33,617
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	5,374	17,018	22,392	25.8%	-	22,392	22,614
	2. Approved Investments	Not exceeding 55%	-	6,523	20,655	27,178	31.4%	4	27,182	27,450
	3. Other Investments (not exceeding 25%)		-	848	2,684	3,532	4.1%	-	3,532	3,522
Total Investment Assets		100%	-	20,792	65,842	86,634	100.0%	4	86,638	87,203

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:

31st March 2016

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st March 2016	as % of total for this class	As at 31st March 2015	as % of total for this class	As at 31st March 2016	as % of total for this class	As at 31st March 2015	as % of total for this class
Break down by credit rating								
AAA rated	56,782	76.59%	53,647	79.95%	56,435	76.67%	53,075	80.20%
AA or better	11,852	15.99%	12,442	18.54%	11,638	15.81%	12,103	18.29%
Rated below AA but above A	5,508	7.43%	1,010	0.015	5,534	7.52%	1,000	1.51%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity							-	
Up to 1 year	6,739	8.98%	5,597	7.58%	6,731	9.04%	5,551	7.61%
more than 1 year and upto 3 years	6,153	8.20%	11,989	16.23%	6,072	8.16%	11,868	16.27%
More than 3 years and up to 7 years	23,299	31.06%	34,515	46.73%	22,966	30.85%	33,821	46.37%
More than 7 years and up to 10 years	11,009	14.68%	18,075	24.47%	10,861	14.59%	17,992	24.67%
above 10 years	27,816	37.08%	3,679	4.98%	27,820	37.37%	3,701	5.07%
	-		-					
Breakdown by type of the issuer	-		-		-		-	
a. Central Government	26,898	35.86%	25,002	37.26%	26,871	36.09%	24,843	37.54%
b. State Government	6,719	8.96%	4,667	6.95%	6,660	8.95%	4,656	0.07
c. Corporate Securities	41,398	55.19%	37,431	55.78%	40,919	54.96%	36,679	55.42%

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

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

Date: **31st March 2016**

SL.No.	Particular	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
1	Gross Premium Growth Rate	-16.63%	-14.71%	-7.53%	11.45%
2	Gross Premium to shareholders' fund ratio	0.53	1.84	0.76	2.62
3	Growth rate of shareholders' fund	21.06%	21.06%	3.31%	3.31%
4	Net Retention Ratio	69.15%	77.67%	57.88%	74.11%
5	Net Commission Ratio	1.66%	3.47%	3.93%	4.56%
6	Expense of Management to Gross Direct Premium Ratio	29.25%	36.02%	28.38%	30.85%
7	Expense of Management to Net Written Premium Ratio	41.88%	43.83%	36.99%	35.53%
8	Net Incurred claims to Net Earned Premium	78.40%	85.43%	98.62%	83.84%
9	Combined Ratio	115.24%	126.80%	132.96%	117.84%
10	Technical Reserves to net premium ratio	8.71	1.97	5.42	1.52
11	Underwriting balance ratio	(0.16)	(0.23)	(0.34)	(0.18)
12	Operating Profit Ratio	3.57%	-6.55%	-13.75%	-3.36%
13	Liquid Assets to Liabilities ratio	0.18	0.18	0.15	0.15
14	Net earning ratio	2.22%	-3.57%	-6.75%	1.41%
15	Return on net worth ratio	0.81%	-5.41%	-3.96%	3.21%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.78	1.78	1.24	1.24
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	112,500,000	112,500,000	100,000,000	100,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.44% /25.56%)	(74.44% /25.56%)	(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)	0.25	(1.08)	(0.72)	0.58
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.25	(1.08)	(0.72)	0.58
6	(iv) Book value per share (Rs)	19.49	19.49	18.11	18.11

As the position of the Company's Appointed Actuary is vacant, IRDAI has allowed the Company to use the services of E&Y for the purpose of actuarial reporting for completion of financials as on 31st March, 2016. IRDAI has further advised that services rendered by E&Y in this regard shall be reviewed by an Independent Actuary, who will be nominated by IRDAI in due course. Accordingly, the actuarial valuation of liabilities for IBNR and IBNER has been certified by the Actuary from Ernst & Young LLP, who is not an Appointed Actuary.

PERIODIC DISCLOSURES
FORM NL-31-Related Party Transactions

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

Date: **31st March 2016**

(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 31st March 2016	Upto the year ended 31st March 2016	For the Quarter ended 31st March 2015	Upto the year ended 31st March 2015
1	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Rent paid	5.04	50.40	15.12	60.48
2	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	1.88	3.73	2.02	4.62
3	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Refund of Security deposit	30.24	30.24	-	-
3	Rupa Parasrampuria	Relative of Key Management Personnel	Car hire charges	1.65	6.50	1.00	1.00
4	Rupa Parasrampuria	Relative of Key Management Personnel	Premium for policies underwritten	-	0.05	-	-
5	Kavita Modi	Key management personnel	Managerial remuneration	2.45	10.03	1.79	7.78
6	Gaurav Parasrampuria	Key management personnel	Managerial remuneration	15.41	65.22	8.55	8.55
7	Swaraj Krishnan	Key management personnel	Managerial remuneration	27.17	124.70	33.16	123.26
8	Swaraj Krishnan	Key management personnel	Premium for policies underwritten	0.05	0.05	-	-
8	Janet Gasper Chowdhury	Director	Premium for policies underwritten	-	0.47	-	-
9	Kailash Nath Bhandari	Director	Sitting fees	0.65	2.30	0.50	2.00
10	Sunil Mitra	Director	Sitting fees	0.80	2.45	0.50	2.00
11	V K Viswanathan	Director	Sitting fees	0.80	2.45	0.50	2.00

PERIODIC DISCLOSURES

FORM NL-32-Products Information

Insurer: MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date: 31st March 2016

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
Nil							

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st March 2016

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):		71,797
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		65,304
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,855
4	Excess in Policyholders' Funds (1-2-3)		1,638
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		22,471
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		3,699
7	Excess in Shareholders' Funds (5-6)		18,772
8	Total Available Solvency Margin [ASM] (4+7)		20,410
9	Total Required Solvency Margin [RSM]		11,489
10	Solvency Ratio (Total ASM/Total RSM)		1.78

As the position of the Company's Appointed Actuary is vacant, IRDAI has allowed the Company to use the services of E&Y for the purpose of actuarial reporting for completion of financials as on 31st March, 2016. IRDAI has further advised that services rendered by E&Y in this regard shall be reviewed by an Independent Actuary, who will be nominated by IRDAI in due course. Accordingly, the actuarial valuation of liabilities for IBNR and IBNER has been certified by the Actuary from Ernst & Young LLP, who is not an Appointed Actuary.

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

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

Date: **31st March 2016**

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	Director	24/10/2013
8	Janet Gasper Chowdhury	Director	31/03/2015
9	Gaurav Parasrampuria	Chief Financial Officer	22/01/2015
10	Jinesh Shah	Chief Investment Officer	14/01/2013
11	Rohit Umesh Ajgaonkar	Chief Actuary (upto 19.02.2016)	20/07/2015
12	Vikas Mittal	Chief Sales Officer	01/12/2014
13	Kavita Modi	Company Secretary	01/11/2012
14	Jeetendra Sahu	Compliance Officer	28/09/2015
15	Prasun Sarkar	Chief Risk Officer (upto 15.04.2016)	16/07/2015
16	Raj Kumar Kapoor	Chief Internal Auditor	27/07/2015

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 31st March 2016

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

Statement as on: 31st March 2016

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

Quarterly Statement of Investment																	
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	26,323	26,898	581	2.21%	1.53%	24,691	26,898	2,073	8.40%	5.80%	21,962	23,914	3,371	15.35%	10.61%
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-		
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
	Deposit under section 7 of the Insurance Act, 1938	CDSS	-	-	-	-	-	509	-	45	8.76%	6.05%	1,024	1,089	89	8.70%	6.01%
	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-		
2	G-Sec (State Government securities) or other Approved Sec/ Guaranteed Sec		-	-	-			-	-	-			-	-	-		
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-		
	State Government Guaranteed Loans	SGGL	3,684	3,721	115	3.11%	2.15%	3,693	3,721	375	10.15%	7.01%	1,493	3,725	117	7.85%	5.43%
	Other Approved Securities (Excluding Infrastructure / Social sector Investments	SGOA	2,979	2,998	19	0.63%	0.43%	1,954	2,998	75	3.85%	2.66%	2,364	942	205	8.67%	5.99%
	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	7,228	7,084	157	2.17%	1.50%	7,230	7,084	680	9.40%	6.49%	7,969	7,271	866	10.87%	7.51%
	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	-	-	-			-	-	-			-	-	-		
	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	-	-	-			-	-	-			-	-	-		

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			
4	Infrastructure Investments		-	-	-			-	-	-			-	-	-		
	Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
	Taxable Bonds of		-	-	-			-	-	-			-	-	-		
	Debenture/ Bonds	IPTD	-	-	-			-	-	-			-	-	-		
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	13,139	13,545	325	2.48%	1.71%	13,314	13,545	1,230	9.24%	6.38%	9,621	14,680	1,157	12.03%	8.31%
	Infrastructure / Social Sector - Long Term Bank Bonds (Approved Investments)- Debenture/ Bonds	ILBI	-	-	-	#DIV/0!	#DIV/0!	664	-	114	17.21%	11.89%	-	-	-		
	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	500	2,586	58	11.64%	8.05%	1,431	2,586	245	17.10%	11.81%	3,379	4,159	476	0	0
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	839	874	24	2.91%	2.01%	590	874	65	11.03%	7.62%	-	-	-		
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investments) - Debenture	ECOS	13,173	11,802	265	2.02%	1.39%	12,780	11,802	1,136	8.89%	6.14%	9,518	10,310	979	0	0
	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	8,647	8,499	241	2.79%	1.93%	8,923	8,499	959	10.75%	7.43%	7,373	6,755	767	0	0
	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	-	-	-			-	-	-			-	-	-		
	Deposit with Primary dealers Duly recognized by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
	Perpetual Debt Instruments of Tier & capital Issued by NON PSU Banks	EUPD	-	-	-			-	-	-			-	-	-		

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			
	Corporate Securities (Approved Instruments)- Mutual Funds		-	-	-			-	-	-			-	-	-		
	G Sec Plan - MF	OMGS											-	-	-		
	Gilt Fund - MF	OMDI	-	-	-			-	-	-			-	-	-		
	Liquid Fund- MF	EGMF	3,180	3,689	67	2.10%	1.45%	2,998	3,689	241	8.04%	5.55%	2,077	3,671	182	0	0
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	3,533	3,522	82	2.33%	1.61%	2,366	3,522	292	12.35%	8.53%	-	-	-		
	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	2,424	-	50	2.05%	1.42%	1,011	-	81	8.04%	5.55%	1,297	-	30	0.02	0.02
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-			-	-	-							
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	1,002	986	23	2.26%	1.56%	736	986	67	9.07%	6.27%		-	-		
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	1,000	1,000	26	2.57%	1.77%	1,000	1,000	103	10.35%	7.15%	1,000	1,010	35	0.04	0.02
	TOTAL		87,651	87,203	2,033	2.32%	1.60%	83,889	87,203	7,782	9.28%	6.41%	69,076	77,526	8,274	11.98%	8.28%

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: 31st March 2016

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								
	NIL								
B.	<u>As on Date</u> ²								
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	OLDB	5.11	04/03/2015	CRISIL	AA	AA-	31/07/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	15.10	09/07/2015	CRISIL	AA	AA-	31/07/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	15.11	29/11/2012	CRISIL	AA+	AA-	31/07/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	5.11	29/11/2012	CARE	AA+	AA	07/10/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	15.10	29/11/2012	CARE	AA+	AA	07/10/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	15.11	29/11/2012	CARE	AA+	AA	07/10/2015	

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: **31st March 2016**

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st March 2016		For the Quarter ended 31st March 2015		Upto the year ended 31st March 2016		Upto the year ended 31st March 2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,509	2,361	1,536	1,785	2,913	7,884	2,978	6,257
2	Cargo & Hull	571	324	478	452	1,239	1,135	1,081	1,390
3	Motor TP	4,056	83,674	4,469	86,481	15,850	318,072	17,541	328,922
4	Motor OD	4,154	73,317	6,103	83,405	17,599	295,398	22,578	303,873
5	Engineering	294	433	376	713	928	1,928	996	2,439
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	819	523	759	391	1,504	1,532	1,668	1,134
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	74	2,654	43	6,254	177	8,939	134	10,230
10	Health	-	-	-	-	0	1	0	1
11	Others	54	1,389	67	991	186	4,482	384	2,435

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

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

Date: **31st March 2016**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,140	371	746,872
		Social	-	-	-
2	Cargo & Hull	Rural	169	132	398,193
		Social	-	-	-
3	Motor TP	Rural	55,020	2,667	-
		Social	-	-	-
4	Motor OD	Rural	47,751	2,717	231,838
		Social	-	-	-
5	Engineering	Rural	274	65	41,321
		Social	-	-	-
6	Workmen's Compensation	Rural	163	26	7,397
		Social	307	32	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	32	126	267,949
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	1,801	58	349,083
		Social	-	-	-
11	Health	Rural	-	-	-
		Social	-	-	-
12	Others	Rural	367	16	2,707
		Social	-	-	-

PERIODIC DISCLOSURES

FORM NL-40- Business Acquisition through different channels

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

Date: **31st March 2016**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st March 2016		For the Quarter ended 31st March 2015		Upto the year ended 31st March 2016		Upto the year ended 31st March 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28158	2,703	30377	3,672	96753	10,481	107892	13,543
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	40727	4,191	43919	4,771	166801	17,692	170666	18,239
4	Brokers	7653	3,052	13786	3,803	31466	7,003	49105	11,048
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	14820	1,585	8985	1,585	48953	5,218	25145	4,529
	Total (A)	91358	11,531	97067	13,830	343973	40,394	352808	47,359
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	91,358	11,531	97,067	13,830	343,973	40,394	352,808	47,359

PERIODIC DISCLOSURES

FORM NL-41-GREIVANCE DISPOSAL

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

Date: **31st March 2016**

(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 as at 31st March 2016	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	1
b)	Claims	1	33	34	-	-	-	102
c)	Policy Related	1	5	6	-	-	-	27
d)	Premium	-	-	-	-	-	-	2
e)	Refund	-	-	-	-	-	-	2
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	3
i)	Others	3	4	7	-	-	-	24
	Total Number of Complaints	5	42	47	-	-	-	161

2	Total No. of policies during previous year :	352,808
3	Total No. of claims during previous year :	29,757
4	Total No. of policies during current year :	343,973
5	Total No. of claims during current year :	35,984
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.0000000078
7	Total No. of Claim Complaints(current year) per 10,000 polices(current year) :	0.0000000297

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	-	-	-