

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter ended June 30, 2020		
Sl. No.	Form No.	Description
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7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
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39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

FORM NL-1-B-RA

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



FIRE

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	28,548	28,548	15,004	15,004
2	Profit/(Loss) on sale/redemption of investments (Net)		3,338	3,338	998	998
3	Others:-					
	Investment Income from Terrorism Pool		2,267	2,267	(187)	(187)
	Miscellaneous Income		13	13	67	67
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		-	-	-	-
4	Interest, dividend and rent (Gross)		16,902	16,902	5,745	5,745
	TOTAL (A)		51,068	51,068	21,627	21,627
1	Claims incurred (Net)	NL-5-Claims Schedule	58,582	58,582	12,435	12,435
2	Commission (Net)	NL-6-Commission Schedule	(18,008)	(18,008)	(15,140)	(15,140)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	133,927	133,927	126,920	126,920
4	Premium deficiency Reserve		-	-	-	-
	TOTAL (B)		174,501	174,501	124,215	124,215
	Operating Profit/(Loss) from Fire Business (C)= (A - B)		(123,433)	(123,433)	(102,588)	(102,588)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(123,433)	(123,433)	(102,588)	(102,588)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(123,433)	(123,433)	(102,588)	(102,588)

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	2,615	2,615	1,786	1,786
2	Profit/(Loss) on sale/redemption of investments (Net)		74	74	77	77
3	Others:-					
	Investment Income from Terrorism Pool		-	-	-	-
	Miscellaneous Income		9	9	7	7
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		1,472	1,472	7,449	7,449
4	Interest, dividend and rent (Gross)		373	373	446	446
	TOTAL (A)		4,543	4,543	9,765	9,765
1	Claims incurred (Net)	NL-5-Claims Schedule	3,008	3,008	4,068	4,068
2	Commission (Net)	NL-6-Commission Schedule	(2,460)	(2,460)	(827)	(827)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	12,196	12,196	15,333	15,333
4	Premium deficiency reserve		(576)	(576)	(16)	(16)
	TOTAL (B)		12,168	12,168	18,558	18,558
	Operating Profit/(Loss) from Marine Business (C)= (A - B)		(7,625)	(7,625)	(8,793)	(8,793)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(7,625)	(7,625)	(8,793)	(8,793)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(7,625)	(7,625)	(8,793)	(8,793)

FORM NL-1-B-RA

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



MARINE HULL

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	-	-	-	-
2	Profit/(Loss) on sale/redemption of investments (Net)		-	-	-	-
3	Other Income					
	Investment Income from Terrorism Pool		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		-	-	-	-
4	Interest, dividend and rent (Gross)		-	-	-	-
	TOTAL (A)		-	-	-	-
1	Claims incurred (Net)	NL-5-Claims Schedule	-	-	-	-
2	Commission (Net)	NL-6-Commission Schedule	-	-	-	-
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	-	-	-	-
4	Premium deficiency reserve		-	-	-	-
	TOTAL (B)		-	-	-	-
	Operating Profit/(Loss) from Marine Business (C)= (A - B)		-	-	-	-
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	1,844,415	1,844,415	1,627,597	1,627,597
2	Profit/(Loss) on sale/redemption of investments (Net)		66,598	66,598	46,025	46,025
3	Others:-					
	Investment Income from Terrorism Pool		114	114	(12)	(12)
	Miscellaneous Income		55	55	359	359
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		13,500	13,500	16,500	16,500
4	Interest, dividend and rent (Gross)		337,264	337,264	264,894	264,894
	TOTAL (A)		2,261,946	2,261,946	1,955,363	1,955,363
1	Claims incurred (Net)	NL-5-Claims Schedule	1,510,604	1,510,604	1,332,075	1,332,075
2	Commission (Net)	NL-6-Commission Schedule	(80,302)	(80,302)	(96,216)	(96,216)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	513,755	513,755	673,289	673,289
4	Premium deficiency reserve		-	-	-	-
	TOTAL (B)		1,944,057	1,944,057	1,909,148	1,909,148
	Operating Profit/(Loss) from Miscellaneous Business (C)= (A - B)		317,889	317,889	46,215	46,215
	APPROPRIATIONS					
	Transfer to Shareholders' Account		317,889	317,889	46,215	46,215
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		317,889	317,889	46,215	46,215

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	1,875,578	1,875,578	1,644,387	1,644,387
2	Profit/(Loss) on sale/redemption of investments (Net)		70,010	70,010	47,100	47,100
3	Other Income					
	Investment Income from Terrorism Pool		2,381	2,381	(199)	(199)
	Miscellaneous Income		77	77	433	433
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		14,972	14,972	23,949	23,949
4	Interest, dividend and rent (Gross)		354,539	354,539	271,085	271,085
	TOTAL (A)		2,317,557	2,317,557	1,986,755	1,986,755
1	Claims incurred (Net)	NL-5-Claims Schedule	1,572,194	1,572,194	1,348,578	1,348,578
2	Commission (Net)	NL-6-Commission Schedule	(100,770)	(100,770)	(112,183)	(112,183)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	659,878	659,878	815,542	815,542
4	Premium deficiency reserve		(576)	(576)	(16)	(16)
	TOTAL (B)		2,130,726	2,130,726	2,051,921	2,051,921
	Operating Profit/(Loss) from Total Business (C)= (A - B)		186,831	186,831	(65,166)	(65,166)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		186,831	186,831	(65,166)	(65,166)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		186,831	186,831	(65,166)	(65,166)

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(123,433)	(123,433)	(102,588)	(102,588)
	(b) Marine Insurance	(7,625)	(7,625)	(8,793)	(8,793)
	(c) Miscellaneous Insurance	317,889	317,889	46,215	46,215
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – (Gross)	56,446	56,446	35,672	35,672
	(b) Profit on sale / redemption of investments	11,154	11,154	6,198	6,198
	Less: (Loss) on sale / redemption of investments	(8)	(8)	-	-
3	OTHER INCOME				
	(a) Miscellaneous Income/ Liabilities Written Back	-	-	-	-
	TOTAL (A)	254,423	254,423	(23,296)	(23,296)
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	93,586	93,586	-	-
	(b) For doubtful debts	22	22	-	-
	(c) Others	-	-	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to insurance business				
	- Employees' remuneration and welfare benefits	3,595	3,595	4,481	4,481
	- Legal Fees related to Shareholders funds	573	573	-	-
	- Corporate Social Responsibility Expenses	-	-	-	-
	(b) Contribution to Policyholders Funds towards excess Expenses of Management (EOM)	14,972	14,972	23,949	23,949
	(c) Investment Expenses	518	518	340	340
	(d) Loss on sale / discard of fixed assets	-	-	-	-
	(e) Director Fees	1,180	1,180	2,150	2,150
	(f) Others				
	- Investments Write off	-	-	-	-
	- Fees paid for increase in Authorised Share Capital	-	-	-	-
	(g) Penalties	-	-	-	-
	TOTAL (B)	114,446	114,446	30,920	30,920
	Profit / (Loss) before tax	139,977	139,977	(54,216)	(54,216)
	Less: Provision for taxation				
	(a) Current tax / MAT	35,229	35,229	-	-
	(b) Deferred tax expense / (income)	-	-	-	-
	(c) Tax adjustment of earlier years	-	-	(1)	(1)
	(d) MAT Credit adjustment of earlier years	-	-	-	-
	Profit / (Loss) after tax	104,748	104,748	(54,215)	(54,215)
	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 period	(321,157)	(321,157)	(261,049)	(261,049)
	Balance carried forward to balance sheet	(216,409)	(216,409)	(315,264)	(315,264)

BALANCE SHEET AS AT 30TH JUNE 2020

(Rs in '000)

Particulars	Schedule	As at June 30, 2020	As at June 30, 2019
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,547,073	1,437,500
Share Application Money Pending Allotment		-	-
Employee Stock Option Reserve		26,006	20,763
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,796,224	2,381,367
Fair value change account-Shareholders		19	61
Fair value change account-Policyholders		118	413
Borrowings	NL-11-Borrowings Schedule	7,709	6,789
TOTAL		4,377,149	3,846,893
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	3,276,925	2,124,029
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	20,591,182	14,492,927
Total Investments		23,868,107	16,616,956
Loans	NL-13-Loans Schedule	44,987	59,840
Fixed assets	NL-14-Fixed Assets Schedule	263,800	276,153
Deferred tax asset		204,235	282,856
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	168,035	359,212
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,885,939	1,671,143
Sub-Total (A)		2,053,974	2,030,355
Current liabilities	NL-17-Current Liabilities Schedule	17,993,776	12,209,420
Provisions	NL-18-Provisions Schedule	4,280,587	3,525,111
Sub-Total (B)		22,274,363	15,734,531
Net Current Assets (C) = (A - B)		(20,220,389)	(13,704,176)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		216,409	315,264
TOTAL		4,377,149	3,846,893

CONTINGENT LIABILITIES

(Rs in '000)

Sl. No.	Particulars	As at June 30, 2020	As at June 30, 2019
1	Partly paid-up investments	-	-
2	Underwriting commitments outstanding (in respect of shares and securities)	-	-
3	Claims other than those under policies not acknowledged as debts	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/liabilities in dispute, not provided for, in respect of		
	• Service Tax	-	-
	• Goods and Service Tax	-	-
	• Income Tax	13	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Senior Citizens' Welfare Fund	-	-
8	Others	-	-
	TOTAL	13	-

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Premium from direct business written - net of GST / Service tax	303,693	303,693	235,370	235,370
Add: Premium on reinsurance accepted	259,608	259,608	215,012	215,012
Less : Premium on reinsurance ceded	(497,699)	(497,699)	(415,022)	(415,022)
Net Premium	65,602	65,602	35,360	35,360
Adjustment for change in reserve for unexpired risks	37,054	37,054	20,356	20,356
Premium Earned (Net)	28,548	28,548	15,004	15,004

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Premium from direct business written - net of GST / Service tax	51,252	51,252	34,352	34,352
Add: Premium on reinsurance accepted	-	-	20,249	20,249
Less : Premium on reinsurance ceded	(49,804)	(49,804)	(51,858)	(51,858)
Net Premium	1,448	1,448	2,743	2,743
Adjustment for change in reserve for unexpired risks	(1,167)	(1,167)	957	957
Premium Earned (Net)	2,615	2,615	1,786	1,786

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Premium from direct business written - net of GST / Service tax	-	-	-	-
Add: Premium on reinsurance accepted	-	-	-	-
Less : Premium on reinsurance ceded	-	-	-	-
Net Premium	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Premium Earned (Net)	-	-	-	-

MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Premium from direct business written - net of GST / Service tax	1,782,815	1,782,815	2,387,424	2,387,424
Add: Premium on reinsurance accepted	5,081	5,081	6,246	6,246
Less : Premium on reinsurance ceded	(478,883)	(478,883)	(763,293)	(763,293)
Net Premium	1,309,013	1,309,013	1,630,377	1,630,377
Adjustment for change in reserve for unexpired risks	(535,402)	(535,402)	2,780	2,780
Premium Earned (Net)	1,844,415	1,844,415	1,627,597	1,627,597

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Premium from direct business written - net of GST / Service tax	2,137,760	2,137,760	2,657,146	2,657,146
Add: Premium on reinsurance accepted	264,689	264,689	241,507	241,507
Less : Premium on reinsurance ceded	(1,026,386)	(1,026,386)	(1,230,173)	(1,230,173)
Net Premium	1,376,063	1,376,063	1,668,480	1,668,480
Adjustment for change in reserve for unexpired risks	(499,515)	(499,515)	24,093	24,093
Premium Earned (Net)	1,875,578	1,875,578	1,644,387	1,644,387

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

MISCELLANEOUS

For the Quarter ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	408,582	1,179,773	1,588,355	11,925	99	3,600	132,619	9,478	31,893	4,846	1,782,815
Add: Premium on reinsurance accepted	-	-	-	4,543	-	-	-	-	-	538	5,081
Less : Premium on reinsurance ceded	(306,987)	(110,842)	(417,829)	(13,157)	(82)	(213)	(10,037)	(2,752)	(31,066)	(3,747)	(478,883)
Net Premium	101,595	1,068,931	1,170,526	3,311	17	3,387	122,582	6,726	827	1,637	1,309,013
Adjustment for change in reserve for unexpired risks	(65,054)	(517,159)	(582,213)	(600)	(14)	736	47,211	74	(1,295)	699	(535,402)
Premium Earned (Net)	166,649	1,586,090	1,752,739	3,911	31	2,651	75,371	6,652	2,122	938	1,844,415

For the Quarter ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	678,899	1,533,340	2,212,239	7,557	163	4,379	115,986	13,161	27,134	6,805	2,387,424
Add: Premium on reinsurance accepted	-	-	-	3,908	-	-	-	2,338	-	-	6,246
Less : Premium on reinsurance ceded	(512,702)	(150,627)	(663,329)	(9,205)	(106)	(254)	(55,282)	(3,060)	(26,990)	(5,067)	(763,293)
Net Premium	166,197	1,382,713	1,548,910	2,260	57	4,125	60,704	12,439	144	1,738	1,630,377
Adjustment for change in reserve for unexpired risks	(58,063)	119,609	61,546	(1,138)	14	536	(55,415)	(825)	(1,369)	(569)	2,780
Premium Earned (Net)	224,260	1,263,104	1,487,364	3,398	43	3,589	116,119	13,264	1,513	2,307	1,627,597

Upto the Period ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	408,582	1,179,773	1,588,355	11,925	99	3,600	132,619	9,478	31,893	4,846	1,782,815
Add: Premium on reinsurance accepted	-	-	-	4,543	-	-	-	-	-	538	5,081
Less : Premium on reinsurance ceded	(306,987)	(110,842)	(417,829)	(13,157)	(82)	(213)	(10,037)	(2,752)	(31,066)	(3,747)	(478,883)
Net Premium	101,595	1,068,931	1,170,526	3,311	17	3,387	122,582	6,726	827	1,637	1,309,013
Adjustment for change in reserve for unexpired risks	(65,054)	(517,159)	(582,213)	(600)	(14)	736	47,211	74	(1,295)	699	(535,402)
Premium Earned (Net)	166,649	1,586,090	1,752,739	3,911	31	2,651	75,371	6,652	2,122	938	1,844,415

Upto the Period ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	678,899	1,533,340	2,212,239	7,557	163	4,379	115,986	13,161	27,134	6,805	2,387,424
Add: Premium on reinsurance accepted	-	-	-	3,908	-	-	-	2,338	-	-	6,246
Less : Premium on reinsurance ceded	(512,702)	(150,627)	(663,329)	(9,205)	(106)	(254)	(55,282)	(3,060)	(26,990)	(5,067)	(763,293)
Net Premium	166,197	1,382,713	1,548,910	2,260	57	4,125	60,704	12,439	144	1,738	1,630,377
Adjustment for change in reserve for unexpired risks	(58,063)	119,609	61,546	(1,138)	14	536	(55,415)	(825)	(1,369)	(569)	2,780
Premium Earned (Net)	224,260	1,263,104	1,487,364	3,398	43	3,589	116,119	13,264	1,513	2,307	1,627,597

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Claims paid				
Direct claims	52,466	52,466	14,032	14,032
Add : Claims outstanding at the end of the period	2,033,568	2,033,568	1,630,138	1,630,138
Less : Claims outstanding at the beginning of the period	(1,725,286)	(1,725,286)	(1,392,269)	(1,392,269)
Gross incurred claims	360,748	360,748	251,901	251,901
Add : Re-insurance accepted to direct claims	52,989	52,989	15,521	15,521
Less : Re-insurance ceded to claims paid	(88,381)	(88,381)	(26,075)	(26,075)
Less : Reinsurance ceded to closing Claims Outstanding	(1,834,577)	(1,834,577)	(1,495,387)	(1,495,387)
Add : Reinsurance ceded to opening Claims Outstanding	1,567,803	1,567,803	1,266,475	1,266,475
Total claims incurred	58,582	58,582	12,435	12,435

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Claims paid				
Direct claims	41,745	41,745	26,437	26,437
Add : Claims outstanding at the end of the period	425,028	425,028	411,242	411,242
Less : Claims outstanding at the beginning of the period	(484,869)	(484,869)	(365,348)	(365,348)
Gross incurred claims	(18,096)	(18,096)	72,331	72,331
Add : Re-insurance accepted to direct claims	50,611	50,611	1,132	1,132
Less : Re-insurance ceded to claims paid	(87,217)	(87,217)	(25,025)	(25,025)
Less : Reinsurance ceded to closing Claims Outstanding	(381,422)	(381,422)	(362,738)	(362,738)
Add : Reinsurance ceded to opening Claims Outstanding	439,132	439,132	318,368	318,368
Total claims incurred	3,008	3,008	4,068	4,068

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Claims paid				
Direct claims	-	-	-	-
Add : Claims outstanding at the end of the period	-	-	-	-
Less : Claims outstanding at the beginning of the period	-	-	-	-
Gross incurred claims	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-
Less : Re-insurance ceded to claims paid	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	-	-	-	-
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-
Total claims incurred	-	-	-	-

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

MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Claims paid				
Direct claims	187,944	187,944	506,754	506,754
Add : Claims outstanding at the end of the period	17,495,750	17,495,750	12,317,331	12,317,331
Less : Claims outstanding at the beginning of the period	(15,762,380)	(15,762,380)	(11,176,131)	(11,176,131)
Gross incurred claims	1,921,314	1,921,314	1,647,954	1,647,954
Add : Re-insurance accepted to direct claims	2,065	2,065	11,579	11,579
Less : Re-insurance ceded to claims paid	(108,097)	(108,097)	(149,395)	(149,395)
Less : Reinsurance ceded to closing Claims Outstanding	(4,415,812)	(4,415,812)	(3,575,118)	(3,575,118)
Add : Reinsurance ceded to opening Claims Outstanding	4,111,134	4,111,134	3,397,055	3,397,055
Total claims incurred	1,510,604	1,510,604	1,332,075	1,332,075

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Claims paid				
Direct claims	282,155	282,155	547,223	547,223
Add : Claims outstanding at the end of the period	19,954,346	19,954,346	14,358,711	14,358,711
Less : Claims outstanding at the beginning of the period	(17,972,535)	(17,972,535)	(12,933,748)	(12,933,748)
Gross incurred claims	2,263,966	2,263,966	1,972,186	1,972,186
Add : Re-insurance accepted to direct claims	105,665	105,665	28,232	28,232
Less : Re-insurance ceded to claims paid	(283,695)	(283,695)	(200,495)	(200,495)
Less : Reinsurance ceded to closing Claims Outstanding	(6,631,811)	(6,631,811)	(5,433,243)	(5,433,243)
Add : Reinsurance ceded to opening Claims Outstanding	6,118,069	6,118,069	4,981,898	4,981,898
Total claims incurred	1,572,194	1,572,194	1,348,578	1,348,578

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

MISCELLANEOUS

For the Quarter ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	123,608	25,996	149,604	17,563	-	-	19,081	1,030	401	265	187,944
Add : Claims outstanding at the end of the period	1,024,361	15,097,909	16,122,270	99,665	6,291	6,201	121,191	34,695	427,218	678,219	17,495,750
Less : Claims outstanding at the beginning of the period	(807,691)	(13,637,964)	(14,445,655)	(106,889)	(2,250)	(5,992)	(93,693)	(31,638)	(403,295)	(672,968)	(15,762,380)
Gross incurred claims	340,278	1,485,941	1,826,219	10,339	4,041	209	46,579	4,087	24,324	5,516	1,921,314
Add : Re-insurance accepted to direct claims	-	-	-	32	-	-	-	2,033	-	-	2,065
Less : Re-insurance ceded to claims paid	(90,781)	(2,357)	(93,138)	(12,028)	-	-	(2,317)	(52)	(381)	(181)	(108,097)
Less : Reinsurance ceded to closing Claims Outstanding	(613,199)	(2,795,908)	(3,409,107)	(75,802)	(4,183)	(310)	(41,539)	(5,710)	(412,690)	(466,471)	(4,415,812)
Add : Reinsurance ceded to opening Claims Outstanding	443,265	2,694,338	3,137,603	77,967	1,555	300	37,770	5,209	389,628	461,102	4,111,134
Total claims incurred	79,563	1,382,014	1,461,577	508	1,413	199	40,493	5,567	881	(34)	1,510,604

For the Quarter ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	238,478	145,147	383,625	1,335	-	1,578	115,523	3,943	203	547	506,754
Add : Claims outstanding at the end of the period	604,473	10,288,419	10,892,892	105,376	2,077	5,862	288,248	57,894	307,984	656,998	12,317,331
Less : Claims outstanding at the beginning of the period	(519,146)	(9,239,773)	(9,758,919)	(117,389)	(2,021)	(6,400)	(302,685)	(60,780)	(275,639)	(652,298)	(11,176,131)
Gross incurred claims	323,805	1,193,793	1,517,598	(10,678)	56	1,040	101,086	1,057	32,548	5,247	1,647,954
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	11,579	-	-	11,579
Less : Re-insurance ceded to claims paid	(128,031)	(11,099)	(139,130)	(701)	-	(79)	(8,261)	(591)	(201)	(432)	(149,395)
Less : Reinsurance ceded to closing Claims Outstanding	(258,881)	(2,441,635)	(2,700,516)	(88,929)	(1,461)	(293)	(31,437)	(9,453)	(297,600)	(445,429)	(3,575,118)
Add : Reinsurance ceded to opening Claims Outstanding	159,452	2,391,582	2,551,034	98,433	1,433	320	30,096	7,988	266,313	441,438	3,397,055
Total claims incurred	96,345	1,132,641	1,228,986	(1,875)	28	988	91,484	10,580	1,060	824	1,332,075

Upto the Period ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	123,608	25,996	149,604	17,563	-	-	19,081	1,030	401	265	187,944
Add : Claims outstanding at the end of the period	1,024,361	15,097,909	16,122,270	99,665	6,291	6,201	121,191	34,695	427,218	678,219	17,495,750
Less : Claims outstanding at the beginning of the period	(807,691)	(13,637,964)	(14,445,655)	(106,889)	(2,250)	(5,992)	(93,693)	(31,638)	(403,295)	(672,968)	(15,762,380)
Gross incurred claims	340,278	1,485,941	1,826,219	10,339	4,041	209	46,579	4,087	24,324	5,516	1,921,314
Add : Re-insurance accepted to direct claims	-	-	-	32	-	-	-	2,033	-	-	2,065
Less : Re-insurance ceded to claims paid	(90,781)	(2,357)	(93,138)	(12,028)	-	-	(2,317)	(52)	(381)	(181)	(108,097)
Less : Reinsurance ceded to closing Claims Outstanding	(613,199)	(2,795,908)	(3,409,107)	(75,802)	(4,183)	(310)	(41,539)	(5,710)	(412,690)	(466,471)	(4,415,812)
Add : Reinsurance ceded to opening Claims Outstanding	443,265	2,694,338	3,137,603	77,967	1,555	300	37,770	5,209	389,628	461,102	4,111,134
Total claims incurred	79,563	1,382,014	1,461,577	508	1,413	199	40,493	5,567	881	(34)	1,510,604

Upto the Period ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	238,478	145,147	383,625	1,335	-	1,578	115,523	3,943	203	547	506,754
Add : Claims outstanding at the end of the period	604,473	10,288,419	10,892,892	105,376	2,077	5,862	288,248	57,894	307,984	656,998	12,317,331
Less : Claims outstanding at the beginning of the period	(519,146)	(9,239,773)	(9,758,919)	(117,389)	(2,021)	(6,400)	(302,685)	(60,780)	(275,639)	(652,298)	(11,176,131)
Gross incurred claims	323,805	1,193,793	1,517,598	(10,678)	56	1,040	101,086	1,057	32,548	5,247	1,647,954
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	11,579	-	-	11,579
Less : Re-insurance ceded to claims paid	(128,031)	(11,099)	(139,130)	(701)	-	(79)	(8,261)	(591)	(201)	(432)	(149,395)
Less : Reinsurance ceded to closing Claims Outstanding	(258,881)	(2,441,635)	(2,700,516)	(88,929)	(1,461)	(293)	(31,437)	(9,453)	(297,600)	(445,429)	(3,575,118)
Add : Reinsurance ceded to opening Claims Outstanding	159,452	2,391,582	2,551,034	98,433	1,433	320	30,096	7,988	266,313	441,438	3,397,055
Total claims incurred	96,345	1,132,641	1,228,986	(1,875)	28	988	91,484	10,580	1,060	824	1,332,075

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Commission paid				
Direct	23,112	23,112	14,792	14,792
TOTAL (A)	23,112	23,112	14,792	14,792
Add: Commission on re-insurance accepted	21,076	21,076	15,700	15,700
Less: Commission on re-insurance ceded	(62,196)	(62,196)	(45,632)	(45,632)
Net Commission	(18,008)	(18,008)	(15,140)	(15,140)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	522	522	714	714
Brokers	22,276	22,276	12,234	12,234
Corporate agency	314	314	1,844	1,844
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	23,112	23,112	14,792	14,792

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Commission paid				
Direct	3,372	3,372	4,720	4,720
TOTAL (A)	3,372	3,372	4,720	4,720
Add: Commission on re-insurance accepted	-	-	2,417	2,417
Less: Commission on re-insurance ceded	(5,832)	(5,832)	(7,964)	(7,964)
Net Commission	(2,460)	(2,460)	(827)	(827)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	18	18	134	134
Brokers	3,287	3,287	4,457	4,457
Corporate agency	67	67	129	129
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	3,372	3,372	4,720	4,720

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Commission paid				
Direct	-	-	-	-
TOTAL (A)	-	-	-	-
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	-	-	-	-
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	-	-	-	-
Brokers	-	-	-	-
Corporate agency	-	-	-	-
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Commission paid				
Direct	111,900	111,900	150,952	150,952
TOTAL (A)	111,900	111,900	150,952	150,952
Add: Commission on re-insurance accepted	586	586	716	716
Less: Commission on re-insurance ceded	(192,788)	(192,788)	(247,884)	(247,884)
Net Commission	(80,302)	(80,302)	(96,216)	(96,216)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	11,615	11,615	14,537	14,537
Brokers	40,045	40,045	49,753	49,753
Corporate agency	20,371	20,371	38,483	38,483
Motor Insurance Service Providers	4,342	4,342	11,523	11,523
Point of Sale	31,211	31,211	35,738	35,738
Insurance Marketing Firm	7	7	182	182
Web aggregators	4,309	4,309	736	736
TOTAL (B)	111,900	111,900	150,952	150,952

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
Commission paid				
Direct	138,384	138,384	170,464	170,464
TOTAL (A)	138,384	138,384	170,464	170,464
Add: Commission on re-insurance accepted	21,662	21,662	18,833	18,833
Less: Commission on re-insurance ceded	(260,816)	(260,816)	(301,480)	(301,480)
Net Commission	(100,770)	(100,770)	(112,183)	(112,183)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	12,155	12,155	15,385	15,385
Brokers	65,608	65,608	66,444	66,444
Corporate agency	20,752	20,752	40,456	40,456
Motor Insurance Service Providers	4,342	4,342	11,523	11,523
Point of Sale	31,211	31,211	35,738	35,738
Insurance Marketing Firm	7	7	182	182
Web aggregators	4,309	4,309	736	736
TOTAL (B)	138,384	138,384	170,464	170,464

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

For the Quarter ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	78,115	17,314	95,429	1,082	16	566	13,399	145	622	641	111,900
TOTAL	78,115	17,314	95,429	1,082	16	566	13,399	145	622	641	111,900
Add : Commission on reinsurance accepted	-	-	-	516	-	-	-	-	-	70	586
Less : Commission on reinsurance ceded	(151,495)	(31,696)	(183,191)	(2,877)	(18)	(27)	(2,458)	(107)	(3,444)	(666)	(192,788)
Net commission	(73,380)	(14,382)	(87,762)	(1,279)	(2)	539	10,941	38	(2,822)	45	(80,302)

For the Quarter ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	117,007	14,217	131,224	920	27	565	15,653	800	1,003	760	150,952
TOTAL	117,007	14,217	131,224	920	27	565	15,653	800	1,003	760	150,952
Add : Commission on reinsurance accepted	-	-	-	424	-	-	-	292	-	-	716
Less : Commission on reinsurance ceded	(159,380)	(46,971)	(206,351)	(1,256)	(29)	(33)	(35,827)	(221)	(3,459)	(708)	(247,884)
Net commission	(42,373)	(32,754)	(75,127)	88	(2)	532	(20,174)	871	(2,456)	52	(96,216)

Upto the Period ended June 30, 2020

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	78,115	17,314	95,429	1,082	16	566	13,399	145	622	641	111,900
TOTAL	78,115	17,314	95,429	1,082	16	566	13,399	145	622	641	111,900
Add : Commission on reinsurance accepted	-	-	-	516	-	-	-	-	-	70	586
Less : Commission on reinsurance ceded	(151,495)	(31,696)	(183,191)	(2,877)	(18)	(27)	(2,458)	(107)	(3,444)	(666)	(192,788)
Net commission	(73,380)	(14,382)	(87,762)	(1,279)	(2)	539	10,941	38	(2,822)	45	(80,302)

Upto the Period ended June 30, 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	117,007	14,217	131,224	920	27	565	15,653	800	1,003	760	150,952
TOTAL	117,007	14,217	131,224	920	27	565	15,653	800	1,003	760	150,952
Add : Commission on reinsurance accepted	-	-	-	424	-	-	-	292	-	-	716
Less : Commission on reinsurance ceded	(159,380)	(46,971)	(206,351)	(1,256)	(29)	(33)	(35,827)	(221)	(3,459)	(708)	(247,884)
Net commission	(42,373)	(32,754)	(75,127)	88	(2)	532	(20,174)	871	(2,456)	52	(96,216)

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Employees' remuneration & welfare benefits	43,860	43,860	39,379	39,379
2	Travel, conveyance and vehicle running expenses	213	213	2,934	2,934
3	Training expenses	45	45	205	205
4	Rents, rates & taxes	3,163	3,163	2,334	2,334
5	Repairs and Maintenance	465	465	1,066	1,066
6	Printing & stationery	287	287	548	548
7	Communication	427	427	614	614
8	Legal & professional charges	2,443	2,443	2,805	2,805
9	Auditors' fees, expenses etc.				
	(a) as auditor	305	305	202	202
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	21	21	31	31
	(ii) Insurance matters	46	46	6	6
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	27	27	32	32
10	Advertisement and publicity	61,059	61,059	54,784	54,784
11	Interest & bank charges	2,409	2,409	1,351	1,351
12	Others				
	(a) Manpower hire charges	11,104	11,104	12,195	12,195
	(b) Information technology	2,723	2,723	2,721	2,721
	(c) Membership fees & subscription expenses	696	696	578	578
	(d) Business promotion expenses	108	108	41	41
	(e) Miscellaneous expenses	663	663	2,190	2,190
13	Depreciation	3,863	3,863	2,904	2,904
	TOTAL	133,927	133,927	126,920	126,920

MARINE CARGO

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Employees' remuneration & welfare benefits	3,948	3,948	4,769	4,769
2	Travel, conveyance and vehicle running expenses	20	20	355	355
3	Training expenses	4	4	26	26
4	Rents, rates & taxes	288	288	282	282
5	Repairs and Maintenance	42	42	130	130
6	Printing & stationery	26	26	68	68
7	Communication	39	39	75	75
8	Legal & professional charges	223	223	359	359
9	Auditors' fees, expenses etc.				
	(a) as auditor	28	28	25	25
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	3	3	4	4
	(ii) Insurance matters	4	4	2	2
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	3	3	5	5
10	Advertisement and publicity	5,556	5,556	6,640	6,640
11	Interest & bank charges	220	220	166	166
12	Others				
	(a) Manpower hire charges	1,009	1,009	1,478	1,478
	(b) Information technology	248	248	330	330
	(c) Membership fees & subscription expenses	64	64	69	69
	(d) Business promotion expenses	10	10	6	6
	(e) Miscellaneous expenses	111	111	192	192
13	Depreciation	350	350	352	352
	TOTAL	12,196	12,196	15,333	15,333

MARINE HULL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Employees' remuneration & welfare benefits	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs and Maintenance	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Auditors' fees, expenses etc.				
	(a) as auditor	-	-	-	-
	(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	-	-	-	-
	(d) out of pocket expenses				
10	Advertisement and publicity	-	-	-	-
11	Interest & bank charges	-	-	-	-
12	Others				
	(a) Manpower hire charges	-	-	-	-
	(b) Information technology	-	-	-	-
	(c) Membership fees & subscription expenses	-	-	-	-
	(d) Business promotion expenses	-	-	-	-
	(e) Miscellaneous expenses	-	-	-	-
13	Depreciation	-	-	-	-
	TOTAL	-	-	-	-

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Employees' remuneration & welfare benefits	224,773	224,773	209,152	209,152
2	Travel, conveyance and vehicle running expenses	674	674	15,591	15,591
3	Training expenses	144	144	1,089	1,089
4	Rents, rates & taxes	11,125	11,125	13,330	13,330
5	Repairs and Maintenance	1,478	1,478	5,664	5,664
6	Printing & stationery	911	911	2,912	2,912
7	Communication	1,356	1,356	3,261	3,261
8	Legal & professional charges	9,047	9,047	17,609	17,609
9	Auditors' fees, expenses etc.				
	(a) as auditor	967	967	1,073	1,073
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	66	66	165	165
	(ii) Insurance matters	145	145	28	28
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	84	84	168	168
10	Advertisement and publicity	193,798	193,798	291,162	291,162
11	Interest & bank charges	7,644	7,644	7,179	7,179
12	Others				
	(a) Manpower hire charges	35,244	35,244	64,815	64,815
	(b) Information technology	8,641	8,641	14,462	14,462
	(c) Membership fees & subscription expenses	2,208	2,208	3,072	3,072
	(d) Business promotion expenses	341	341	218	218
	(e) Miscellaneous expenses	2,848	2,848	6,906	6,906
13	Depreciation	12,261	12,261	15,433	15,433
	TOTAL	513,755	513,755	673,289	673,289

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Employees' remuneration & welfare benefits	272,581	272,581	253,300	253,300
2	Travel, conveyance and vehicle running expenses	907	907	18,880	18,880
3	Training expenses	193	193	1,320	1,320
4	Rents, rates & taxes	14,576	14,576	15,946	15,946
5	Repairs and Maintenance	1,985	1,985	6,860	6,860
6	Printing & stationery	1,224	1,224	3,528	3,528
7	Communication	1,822	1,822	3,950	3,950
8	Legal & professional charges	11,713	11,713	20,773	20,773
9	Auditors' fees, expenses etc.				
	(a) as auditor	1,300	1,300	1,300	1,300
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	90	90	200	200
	(ii) Insurance matters	195	195	36	36
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	114	114	205	205
10	Advertisement and publicity	260,413	260,413	352,586	352,586
11	Interest & bank charges	10,273	10,273	8,696	8,696
12	Others	-	-	-	-
	(a) Manpower hire charges	47,357	47,357	78,488	78,488
	(b) Information technology	11,612	11,612	17,513	17,513
	(c) Membership fees & subscription expenses	2,968	2,968	3,719	3,719
	(d) Business promotion expenses	459	459	265	265
	(e) Miscellaneous expenses	3,622	3,622	9,288	9,288
13	Depreciation	16,474	16,474	18,689	18,689
	TOTAL	659,878	659,878	815,542	815,542

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended June 30, 2020

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	59,761	132,748	192,509	1,308	6	348	25,774	1,875	2,450	503	224,773
2	Travel, conveyance and vehicle running expenses	154	445	599	6	-	1	50	4	12	2	674
3	Training expenses	33	95	128	1	-	-	11	1	3	-	144
4	Rents, rates & taxes	2,348	6,780	9,128	92	1	24	1,445	208	179	48	11,125
5	Repairs and Maintenance	338	975	1,313	14	-	3	110	8	26	4	1,478
6	Printing & stationery	208	601	809	8	-	2	68	5	16	3	911
7	Communication	310	895	1,205	12	-	3	101	7	24	4	1,356
8	Legal & professional charges	2,603	5,116	7,719	71	-	16	1,039	41	138	23	9,047
9	Auditors' fees, expenses etc.											
	(a) as auditor	221	638	859	9	-	2	72	5	17	3	967
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	15	44	59	1	-	-	5	-	1	-	66
	(ii) Insurance matters	33	96	129	1	-	-	11	1	3	-	145
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	19	56	75	1	-	-	6	-	2	-	84
10	Advertisement and publicity	44,288	127,881	172,169	1,785	11	390	14,375	1,027	3,457	584	193,798
11	Interest & bank charges	1,747	5,045	6,792	70	-	15	567	41	136	23	7,644
12	Others											
	(a) Manpower hire charges	8,054	23,256	31,310	325	2	71	2,614	187	629	106	35,244
	(b) Information technology	1,975	5,702	7,677	80	-	17	641	46	154	26	8,641
	(c) Membership fees & subscription expenses	505	1,457	1,962	20	-	4	164	12	39	7	2,208
	(d) Business promotion expenses	78	225	303	3	-	1	25	2	6	1	341
	(e) Miscellaneous expenses	379	1,216	1,595	40	-	3	123	9	30	1,048	2,848
13	Depreciation	2,802	8,090	10,892	113	1	25	909	65	219	37	12,261
14	Expenses transferred to Shareholders' Account											
	TOTAL	125,871	321,361	447,232	3,960	21	925	48,110	3,544	7,541	2,422	513,755

For the Quarter ended June 30, 2019

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	63,922	121,383	185,305	1,018	15	395	17,169	2,279	2,368	603	209,152
2	Travel, conveyance and vehicle running expenses	4,422	9,987	14,409	75	1	29	755	101	177	44	15,591
3	Training expenses	309	698	1,007	5	-	2	53	7	12	3	1,089
4	Rents, rates and taxes	3,607	8,148	11,755	59	1	27	862	450	140	36	13,330
5	Repairs and maintenance	1,607	3,629	5,236	27	-	10	274	37	64	16	5,664
6	Printing and stationery	826	1,866	2,692	14	-	5	141	19	33	8	2,912
7	Communication	925	2,089	3,014	16	-	6	158	21	37	9	3,261
8	Legal and professional charges	6,852	9,550	16,402	71	1	27	800	97	169	42	17,609
9	Auditors' fees, expenses etc.											
	(a) as auditor	305	687	992	5	-	2	52	7	12	3	1,073
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	47	106	153	1	-	-	8	1	2	-	165
	(ii) Insurance matters	8	19	27	-	-	-	1	-	-	-	28
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	48	108	156	1	-	-	8	1	2	-	168
10	Advertisement and publicity	82,580	186,512	269,092	1,395	20	533	14,108	1,885	3,301	828	291,162
11	Interest & bank charges	2,037	4,600	6,637	34	-	13	348	46	81	20	7,179
12	Others											
	(a) Manpower hire charges	18,383	41,519	59,902	310	4	119	3,141	420	735	184	64,815
	(b) Information technology	4,102	9,264	13,366	69	1	26	701	94	164	41	14,462
	(c) Membership fees & subscription expenses	871	1,967	2,838	15	-	6	149	20	35	9	3,072
	(d) Business promotion expenses	62	140	202	1	-	-	11	1	2	1	218
	(e) Miscellaneous expenses	1,916	4,327	6,243	41	-	12	460	45	80	25	6,906
13	Depreciation	4,377	9,886	14,263	74	1	28	748	100	175	44	15,433
	TOTAL	197,206	416,485	613,691	3,231	44	1,240	39,947	5,631	7,589	1,916	673,289

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Period ended June 30, 2020

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	59,761	132,748	192,509	1,308	6	348	25,774	1,875	2,450	503	224,773
2	Travel, conveyance and vehicle running expenses	154	445	599	6	-	1	50	4	12	2	674
3	Training expenses	33	95	128	1	-	-	11	1	3	-	144
4	Rents, rates & taxes	2,348	6,780	9,128	92	1	24	1,445	208	179	48	11,125
5	Repairs and Maintenance	338	975	1,313	14	-	3	110	8	26	4	1,478
6	Printing & stationery	208	601	809	8	-	2	68	5	16	3	911
7	Communication	310	895	1,205	12	-	3	101	7	24	4	1,356
8	Legal & professional charges	2,603	5,116	7,719	71	-	16	1,039	41	138	23	9,047
9	Auditors' fees, expenses etc.											
	(a) as auditor	221	638	859	9	-	2	72	5	17	3	967
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	15	44	59	1	-	-	5	-	1	-	66
	(ii) Insurance matters	33	96	129	1	-	-	11	1	3	-	145
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	19	56	75	1	-	-	6	-	2	-	84
10	Advertisement and publicity	44,288	127,881	172,169	1,785	11	390	14,375	1,027	3,457	584	193,798
11	Interest & bank charges	1,747	5,045	6,792	70	-	15	567	41	136	23	7,644
12	Others											
	(a) Manpower hire charges	8,054	23,256	31,310	325	2	71	2,614	187	629	106	35,244
	(b) Information technology	1,975	5,702	7,677	80	-	17	641	46	154	26	8,641
	(c) Membership fees & subscription expenses	505	1,457	1,962	20	-	4	164	12	39	7	2,208
	(d) Business promotion expenses	78	225	303	3	-	1	25	2	6	1	341
	(e) Miscellaneous expenses	379	1,216	1,595	40	-	3	123	9	30	1,048	2,848
13	Depreciation	2,802	8,090	10,892	113	1	25	909	65	219	37	12,261
	TOTAL	125,871	321,361	447,232	3,960	21	925	48,110	3,544	7,541	2,422	513,755

Upto the Period ended June 30, 2019

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	63,922	121,383	185,305	1,018	15	395	17,169	2,279	2,368	603	209,152
2	Travel, conveyance and vehicle running expenses	4,422	9,987	14,409	75	1	29	755	101	177	44	15,591
3	Training expenses	309	698	1,007	5	-	2	53	7	12	3	1,089
4	Rents, rates and taxes	3,607	8,148	11,755	59	1	27	862	450	140	36	13,330
5	Repairs and maintenance	1,607	3,629	5,236	27	-	10	274	37	64	16	5,664
6	Printing and stationery	826	1,866	2,692	14	-	5	141	19	33	8	2,912
7	Communication	925	2,089	3,014	16	-	6	158	21	37	9	3,261
8	Legal and professional charges	6,852	9,550	16,402	71	1	27	800	97	169	42	17,609
9	Auditors' fees, expenses etc.											
	(a) as auditor	305	687	992	5	-	2	52	7	12	3	1,073
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	47	106	153	1	-	-	8	1	2	-	165
	(ii) Insurance matters	8	19	27	-	-	-	1	-	-	-	28
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	48	108	156	1	-	-	8	1	2	-	168
10	Advertisement and publicity	82,580	186,512	269,092	1,395	20	533	14,108	1,885	3,301	828	291,162
11	Interest & bank charges	2,037	4,600	6,637	34	-	13	348	46	81	20	7,179
12	Others											
	(a) Manpower hire charges	18,383	41,519	59,902	310	4	119	3,141	420	735	184	64,815
	(b) Information technology	4,102	9,264	13,366	69	1	26	701	94	164	41	14,462
	(c) Membership fees & subscription expenses	871	1,967	2,838	15	-	6	149	20	35	9	3,072
	(d) Business promotion expenses	62	140	202	1	-	-	11	1	2	1	218
	(e) Miscellaneous expenses	1,916	4,327	6,243	41	-	12	460	45	80	25	6,906
13	Depreciation	4,377	9,886	14,263	74	1	28	748	100	175	44	15,433
	TOTAL	197,206	416,485	613,691	3,231	44	1,240	39,947	5,631	7,589	1,916	673,289

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 June 30, 2020	As at June 30, 2019
1	Authorised Share Capital		
	20,00,00,000 (Previous Period - 20,00,00,000) Equity Shares of Rs 10/- each fully paid-up	2,000,000	2,000,000
2	Issued Capital		
	15,47,07,250 (Previous Period - 14,37,50,000) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,437,500
3	Subscribed Capital		
	15,47,07,250 (Previous Period - 14,37,50,000) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,437,500
4	Called-up Capital		
	15,47,07,250 (Previous Period - 14,37,50,000) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,437,500
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,547,073	1,437,500

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 June 30, 2020		As at June 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	103,828,512	67.12%	98,364,512	68.43%
• Foreign	32,000,000	20.68%	32,000,000	22.26%
Others*	18,878,738	12.20%	13,385,488	9.31%
TOTAL	154,707,250	100%	143,750,000	100%

* In the others category, 885,488 shares are held by Magma HDI General Insurance Company ESOP Trust, out of which 8 employees of the Company are beneficial owners of 219,784 equity shares (Previous Period - NIL) in aggregate pursuant to the exercise of options under MHDI ESOP Plan.

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

(Rs in '000)

S . No.	Particulars	As at June 30, 2020		As at June 30, 2019	
1	Capital reserve		-		-
2	Capital redemption reserve		-		-
3	Share premium				
	Balance brought forward from Previous Year	2,381,367		1,830,000	
	Add: Addition during the period	421,853		562,500	
	Less: Share Issue Expenses	(6,996)	2,796,224	(11,133)	2,381,367
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		2,796,224		2,381,367

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



FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

S . No.	Particulars	As at June 30, 2020	As at June 30, 2019
1	Debentures/ Bonds	-	-
2	Banks (Refer Note below)		
	- Due within 12 months	2,221	729
	- Due after 12 months	4,095	1,383
3	Financial Institutions (Refer Note below)		
	- Due within 12 months	835	1,092
	- Due after 12 months	558	3,585
4	Others	-	-
	TOTAL	7,709	6,789

Note:-

Borrowing is secured by hypothecation of vehicles, the WDV of which is Rs. 5,574 thousands as on June 30, 2020 (Previous Period Rs. 5,240 thousands)

**FORM NL-12-INVESTMENT SCHEDULE
SHAREHOLDERS**

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	1,046,775	657,170
2	Other approved securities	239,759	85,072
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	2,571	4,711
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	543,269	767,900
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	-	25,565
4	Investments in infrastructure and housing	1,076,182	357,601
5	Other than approved investments	106,227	47,725
	TOTAL LONG TERM INVESTMENTS	3,014,783	1,945,744
	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	2,571	2,356
	(b) Mutual funds	97,989	83,595
	(c) Debentures/ Bonds	96,016	25,821
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	45,032	2,556
4	Investments in infrastructure and housing	-	25,537
5	Other than approved investments	20,534	38,420
	TOTAL SHORT TERM INVESTMENTS	262,142	178,285
	TOTAL	3,276,925	2,124,029

NOTE:

- The Company does not have any investments in equity instruments
- Aggregate value of the investments other than Mutual funds

(Rs in '000)

Long Term Investments		
-Book Value	3,014,783	1,945,744
-Market Value	3,148,176	1,979,055
Short Term Investments		
-Book Value	164,153	94,690
-Market Value	165,262	94,969
Total Investments		
-Book Value	3,178,936	2,040,434
-Market Value	3,313,438	2,074,024

- Aggregate value of the investments in Mutual funds.

Long Term Investments (Historical Cost)	-	-
Short Term Investments (Historical Cost)	97,970	83,534

- Value of contracts in relation to investments where deliveries are pending Rupees Nil (Previous Period - Nil) and in respect of sale of Investments where payments are overdue Rupees Nil (Previous Period - Nil).
- Investments in Mutual Funds includes Rs. 19 thousand (Previous Period Rs. 61 thousand) being the change in their fair value as at June 30 2020, which is classified under Fair Value Change Account.
- All the above investments are performing assets, except for details as mentioned below :-
The Company has an investments of Rs.3,740 Lakhs in Secured Redeemable Non-Convertible Debentures of Dewan Housing Finance Corporation Limited. The Investment has been downgraded to junk grade 'D' by CARE in FY20. Impairment provision on DHFL has been increased from 50% to 75% in Q1FY21. The unrealized income has been reversed and further income recognition is not being done.
- Apart from the investments shown above, the Company had an investment of Rs.1,032 Lakhs in '9.50% ILFS NCD 28-07-2024' (Secured NCDs). The Investment was downgraded to junk grade 'D' by ICRA in FY19. The management of the Company has identified the same as a Loss Asset and the full value of the Investment was written off in FY19.
- Investments made are in accordance with the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority (Investment) Regulations, 2000, Insurance Regulatory and Development Authority of India (Investment) Regulations, 2016 as amended and various other circulars / notifications issued by the IRDAI in this context from time to time.
- There are no Investments outside India.
- Investment assets have been allocated in the ratio of Policyholders and Shareholders Funds

**FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS**

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	6,577,609	4,484,077
2	Other approved securities	1,506,570	580,475
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	16,153	32,145
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	3,413,734	5,239,626
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	-	174,435
4	Investments in infrastructure and housing	6,762,394	2,440,029
5	Other than approved investments	667,500	325,642
	TOTAL LONG TERM INVESTMENTS	18,943,960	13,276,429
	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	16,153	16,072
	(b) Mutual funds	615,735	570,396
	(c) Debentures/ Bonds	603,336	176,187
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	282,968	17,444
4	Investments in infrastructure and housing	-	174,245
5	Other than approved investments	129,030	262,154
	TOTAL SHORT TERM INVESTMENTS	1,647,222	1,216,498
	TOTAL	20,591,182	14,492,927

NOTE:

1) The Company does not have any investments in equity instruments

2) Aggregate value of the investments other than Mutual funds

(Rs in '000)

Long Term Investments		
-Book Value	18,943,960	13,276,429
-Market Value	19,782,154	13,503,727
Short Term Investments		
-Book Value	1,031,487	646,102
-Market Value	1,038,456	648,005
Total Investments		
-Book Value	19,975,447	13,922,531
-Market Value	20,820,610	14,151,732

3) Aggregate value of the investments in Mutual funds.

Long Term Investments (Historical Cost)	-	-
Short Term Investments (Historical Cost)	615,617	569,983

4) Value of contracts in relation to investments where deliveries are pending Rupees Nil (Previous Period - Nil) and in respect of sale of Investments where payments are overdue Rupees Nil (Previous Period - Nil).

5) Investments in Mutual Funds includes Rs. 118 thousand (Previous Period Rs. 413 thousand) being the change in their fair value as at June 30 2020, which is classified under Fair Value Change Account.

6) All the above investments are performing assets, except for details as mentioned below :-

The Company has an investments of Rs.3,740 Lakhs in Secured Redeemable Non-Convertible Debentures of Dewan Housing Finance Corporation Limited. The Investment has been downgraded to junk grade 'D' by CARE in FY20. Impairment provision on DHFL has been increased from 50% to 75% in Q1FY21. The unrealized income has been reversed and further income recognition is not being done.

7) Apart from the investments shown above, the Company had an investment of Rs.1,032 Lakhs in '9.50% ILFS NCD 28-07-2024' (Secured NCDs). The Investment was downgraded to junk grade 'D' by ICRA in FY19. The management of the Company has identified the same as a Loss Asset and the full value of the Investment was written off in FY19.

8) Investments made are in accordance with the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority (Investment) Regulations, 2000, Insurance Regulatory and Development Authority of India (Investment) Regulations, 2016 as amended and various other circulars / notifications issued by the IRDAI in this context from time to time.

9) There are no Investments outside India.

10) Investment assets have been allocated in the ratio of Policyholders and Shareholders Funds

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
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	44,987	59,840
	TOTAL	44,987	59,840
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Employee Benefit Trust)	44,987	59,840
	TOTAL	44,987	59,840
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	44,987	59,840
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	44,987	59,840
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	44,987	59,840
	TOTAL	44,987	59,840

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at Apr 01, 2020	Additions	Deductions	Closing as at June 30, 2020	As at Apr 01, 2020	For the period ended June 30, 2020	On Sales/ Adjustments	As at June 30, 2020	As at June 30, 2020	As at June 30, 2019
Computer Software	304,335	8,669	-	313,004	113,194	10,529	-	123,723	189,281	193,327
Leasehold improvements	27,834	-	-	27,834	10,393	960	-	11,353	16,481	19,419
Furniture & Fittings	2,891	-	-	2,891	2,112	27	-	2,139	752	765
Information Technology Equipment	79,097	-	-	79,097	45,274	3,797	-	49,071	30,026	36,734
Vehicles	13,653	-	-	13,653	7,022	879	-	7,901	5,752	6,392
Office Equipment	2,748	98	-	2,846	1,607	132	-	1,739	1,107	948
Electronic Equipment	6,303	-	-	6,303	2,034	150	-	2,184	4,119	4,306
TOTAL	436,861	8,767	-	445,628	181,636	16,474	-	198,110	247,518	261,891
Capital Work in Progress	14,348	1,934	-	16,282	-	-	-	-	16,282	14,262
Grand Total	451,209	10,701	-	461,910	181,636	16,474	-	198,110	263,800	276,153
Previous Period	401,912	24,986	6	426,892	132,052	18,689	2	150,739	276,153	

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

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
1	Cash (including cheques, drafts and stamps)	3,200	37,164
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	164,835	322,048
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	168,035	359,212
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	25,676	27,915
4	Advances to directors / officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	24	-
6	MAT Credit Entitlement	-	-
7	Others		
	(a) Advance recoverable in cash or in kind	11,877	41,584
	(b) Advance to employees	860	5,405
	(c) Gratuity (excess of plan assets over obligation)	683	2,993
	TOTAL (A)	39,120	77,897
	OTHER ASSETS		
1	Income accrued on investments	786,944	615,824
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other insurance companies, including reinsurers (net)	458,926	608,169
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Unutilised GST credit / Service Tax Credit	197,315	84,695
	(b) Unsettled investment contract receivable	355,534	239,458
	(c) Unclaimed Amount of Policyholders (Investments)	27,802	28,675
	(d) Deposits for Premises, Telephone etc.	20,298	16,425
	TOTAL (B)	1,846,819	1,593,246
	TOTAL (A+B)	1,885,939	1,671,143

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
1	Agents' balances	29,432	28,484
2	Balances due to other insurance companies	374,658	590,903
3	Deposits held on re-insurance ceded	974,367	713,286
4	Premiums received in advance	2,390,936	1,203,944
5	Unallocated premium	105,079	109,297
6	Sundry creditors	451,330	319,393
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding (net)	13,322,535	8,925,467
9	Due to directors/ officers	-	-
10	Unclaimed amount of Policyholders	27,827	28,675
11	Others		
	(a) Due to Policyholders/Insured	86,208	12,161
	(b) GST liability / Service Tax Liability	25,469	2,566
	(c) TDS payable	21,039	26,341
	(d) Other statutory dues	8,854	7,739
	(e) Book Overdraft	21,921	45,075
	(f) Employee payable	27,740	66,300
	(g) Other payable	126,381	129,789
	TOTAL	17,993,776	12,209,420

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at June 30, 2020	As at June 30, 2019
1	Reserve for unearned premium	3,794,013	3,498,832
2	Reserve for Premium deficiency	1,148	1,369
3	For taxation (net of advance tax and tax deducted at source)	35,229	4,867
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	167,574	18,596
7	Provision for diminution in value of Investments	280,500	-
8	Others	2,123	1,447
	TOTAL	4,280,587	3,525,111

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 June 30, 2020	As at June 30, 2019
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-Statement of Liabilities

Date: **June 30, 2020**

(Rs in Lakhs)

Sl.No.	Particular	As at June 30, 2020				As at June 30, 2019			
		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	1,930	933	1,057	3,920	1,297	715	633	2,645
2	Marine								
a	Marine Cargo*	66	271	165	502	79	336	149	564
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	32,206	23,940	103,192	159,338	30,982	16,565	65,359	112,906
b	Engineering	104	61	178	343	112	41	123	276
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	104	15	210	329	103	9	157	269
e	Others	29	2,016	101	2,146	47	2,040	76	2,163
4	Health Insurance	3,513	95	991	4,599	2,382	1,224	1,828	5,434
5	Total Liabilities	37,952	27,331	105,894	171,177	35,002	20,930	68,325	124,257

* Previous period figures have been regrouped / reclassified to confirm to current period's classification.

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 ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Andhra Pradesh	64	64	9	9	-	-	10	10	164	164	654	654	1	1	1	1	34	34	-	-	-	-	-	-	938	938
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	0	0	1	1	-	-	-	-	0	0	-	-	-	-	-	-	1	1
Arunachal Pradesh	-	-	-	-	-	-	-	-	5	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	9	9
Assam	2	2	-	-	-	-	-	-	58	58	155	155	-	-	0	0	7	7	-	-	-	-	-	-	221	221
Bihar	157	157	0	0	-	-	1	1	280	280	463	463	-	-	4	4	43	43	-	-	-	-	0	0	948	948
Chandigarh	-	-	-	-	-	-	-	-	(1)	(1)	2	2	-	-	0	0	(1)	(1)	-	-	-	-	-	-	1	1
Chhattisgarh	32	32	0	0	-	-	0	0	246	246	609	609	9	9	2	2	42	42	-	-	-	-	-	-	940	940
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	2	2	11	11	-	-	-	-	0	0	-	-	-	-	-	-	12	12
Daman & Diu	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	0	0	-	-	-	-	-	-	2	2
Delhi	3	3	4	4	-	-	13	13	94	94	115	115	4	4	1	1	46	46	-	-	-	-	0	0	280	280
Goa	14	14	-	-	-	-	-	-	2	2	2	2	20	20	-	-	3	3	-	-	-	-	-	-	40	40
Gujarat	336	336	58	58	-	-	4	4	186	186	486	486	16	16	0	0	46	46	-	-	-	-	1	1	1,134	1,134
Haryana	167	167	289	289	-	-	1	1	155	155	460	460	15	15	0	0	90	90	-	-	-	-	5	5	1,182	1,182
Himachal Pradesh	0	0	-	-	-	-	-	-	10	10	39	39	-	-	1	1	14	14	-	-	-	-	-	-	63	63
Jammu & Kashmir	-	-	-	-	-	-	-	-	5	5	7	7	-	-	-	-	-	-	-	-	-	-	-	-	12	12
Jharkhand	6	6	0	0	-	-	18	18	132	132	216	216	3	3	0	0	20	20	-	-	-	-	0	0	395	395
Karnataka	191	191	1	1	-	-	4	4	254	254	702	702	23	23	5	5	106	106	-	-	-	-	0	0	1,286	1,286
Kerala	13	13	-	-	-	-	0	0	253	253	730	730	-	-	0	0	58	58	-	-	-	-	-	-	1,054	1,054
Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Madhya Pradesh	3	3	-	-	-	-	0	0	187	187	779	779	0	0	2	2	63	63	-	-	-	-	0	0	1,036	1,036
Maharashtra	1,372	1,372	95	95	-	-	38	38	333	333	856	856	128	128	9	9	222	222	-	-	-	-	15	15	3,067	3,067
Manipur	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	1	1
Meghalaya	-	-	-	-	-	-	-	-	0	0	1	1	-	-	-	-	0	0	-	-	-	-	-	-	2	2
Mizoram	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0
Nagaland	-	-	-	-	-	-	-	-	1	1	9	9	-	-	-	-	1	1	-	-	-	-	-	-	11	11
Orissa	(0)	(0)	3	3	-	-	4	4	161	161	384	384	0	0	0	0	52	52	-	-	-	-	0	0	603	603
Puducherry	-	-	-	-	-	-	-	-	36	36	63	63	2	2	0	0	1	1	-	-	-	-	-	-	102	102
Punjab	7	7	-	-	-	-	0	0	21	21	45	45	6	6	39	39	13	13	-	-	-	-	0	0	132	132
Rajasthan	25	25	5	5	-	-	4	4	276	276	907	907	3	3	8	8	62	62	-	-	-	-	0	0	1,290	1,290
Sikkim	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	14	14
Tamil Nadu	482	482	24	24	-	-	-	-	412	412	1,737	1,737	92	92	3	3	104	104	-	-	-	-	8	8	2,861	2,861
Telangana	123	123	0	0	-	-	19	19	172	172	565	565	18	18	3	3	120	120	-	-	-	-	9	9	1,030	1,030
Tripura	-	-	-	-	-	-	-	-	4	4	40	40	-	-	0	0	1	1	-	-	-	-	-	-	45	45
Uttar Pradesh	6	6	24	24	-	-	2	2	363	363	1,007	1,007	0	0	14	14	92	92	-	-	-	-	0	0	1,509	1,509
Uttarakhand	0	0	-	-	-	-	-	-	10	10	26	26	-	-	0	0	4	4	-	-	-	-	-	-	41	41
West Bengal	32	32	1	1	-	-	1	1	258	258	713	713	15	15	0	0	85	85	-	-	-	-	10	10	1,116	1,116
Grand Total	3,037	3,037	513	513	-	-	119	119	4,086	4,086	11,798	11,798	356	356	95	95	1,326	1,326	-	-	-	-	48	48	21,378	21,378

FORM NL-23-Reinsurance Risk Concentration

Date: **June 30, 2020**

For the Quarter ended June 30, 2020

(Rs in Lakhs)

Sl.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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	2,895	51	-	28.70%
3	No. of Reinsurers with rating A but less than AA	20	5,974	161	1,173	71.20%
4	No. of Reinsurers with rating BBB but less than A	4	1	0	-	0.01%
5	No. of Reinsurers with rating less than BBB	7	9	0	-	0.09%
6	No. of Indian Insurer other than GIC	-	-	-	-	0.00%
	Total	36	8,879	212	1,173	100.00%

Note:

- 1) Reinsurers rated by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped as compared to previous quarter.
- 2) Premium ceded to Reinsurers with rating less than BBB (including not rated Reinsurers) pertains to cession for past years Treaty and reinsurers who were recently downgraded.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-24-Ageing of Claims**Date: **June 30, 2020***(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	499	657	2	3	8	1,169	525
2	Marine Cargo	150	-	5	3	3	161	417
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	258	2	-	1	-	261	176
5	Motor OD	5,192	208	67	14	8	5,489	1,236
6	Motor TP	-	3	8	15	17	43	260
7	Health	311	5	-	-	-	316	191
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	4	9	1	-	-	14	10
10	Liability	-	-	1	-	-	1	4
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	5	1	-	-	-	6	3
	Total	6,419	885	84	36	36	7,460	2,822

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

Date:	June 30, 2020
<i>No. of claims only</i>	

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	106	85	-	25	3,291	6,503	90	-	8	12	-	-	4	10,124
2	Claims reported during the period	2,253	201	-	266	7,955	179	436	-	17	1	-	-	7	11,315
3	Claims settled during the period	1,169	161	-	261	5,489	43	316	-	14	1	-	-	6	7,460
4	Claims repudiated during the period	-	-	-	-	183	-	41	-	1	-	-	-	-	225
5	Claims closed during the period	106	46	-	3	776	32	21	-	7	1	-	-	-	992
6	Claims o/s at end of the period	1,084	79	-	27	4,798	6,607	148	-	3	11	-	-	5	12,762
	Less than 3months	996	16	-	5	3,060	172	135	-	2	1	-	-	2	4,389
	3 months to 6 months	13	17	-	6	1,121	1,087	13	-	-	1	-	-	1	2,259
	6 months to 1 year	32	17	-	3	261	1,593	-	-	1	5	-	-	-	1,912
	1 year and above	43	29	-	13	356	3,755	-	-	-	4	-	-	2	4,202

*** Note:-**

The above claims data for Health is inclusive of Health – Benefit Line of business, where for the quarter figures for Health – Benefit Line is given below:

- Claim o/s at the beginning of the year is 15
- Claim reported during the period is 5
- Claim settled during the period is 8
- Claim repudiated during the period is NIL
- Claim closed during the period is NIL
- Claim o/s at the end of the period is 12

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-26 - CLAIMS INFORMATION - Table IA****Solvency as at June 30, 2020****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 Premium	Net Premium	Gross Incurred Claim	Net incurred Claim			
1	Fire	15,427	1,580	8,167	1,037	1,543	1,225	1,543
2	Marine Cargo	2,364	91	2,760	152	284	497	497
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	96,674	70,061	74,005	58,670	14,501	17,601	17,601
5	Engineering	794	164	231	169	79	51	79
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	3,359	193	1,278	86	504	288	504
8	Health	5,335	3,951	2,969	2,644	800	793	800
9	Others	477	55	330	24	67	69	69
10	Crop and Weather	-	-	8	417	-	125	125
	Total	124,430	76,093	89,749	63,199	17,778	20,649	21,218

Note:-

The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-27-Offices information for Non-Life**Date: **June 30, 2020**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		170
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		1
6	No of branches at the end of the quarter		169
7	No. of branches approved but not opened		-
8	No. of rural branches		24
9	No. of urban branches		89
10	No. of semi-urban branches		17
11	No. of Metro branches		39

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
FORM NL-28-STATEMENT OF ASSETS - 3B
Statement as on : June 30, 2020
Statement of Investment Assets
(Business within India)
Periodicity of Submission: Quarterly
(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	32,769
2	Investments - Policyholders Funds	12	205,912
3	Loans	13	450
4	Fixed Assets	14	2,638
5	Current Assets		
	a. Cash & Bank balance	15	1,680
	b. Advances & Other assets	16	18,859
6	Current Liabilities		
	a. Current Liabilities	17	(179,938)
	b. Provisions	18	(42,806)
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,164
Application of Funds as per Balance Sheet (A)			41,729

	Less: Other Assets	NL No.	Amount
1	Loans	13	450
2	Fixed Assets	14	2,638
3	Cash & Bank Balance	15	1,680
4	Advances & Other Assets	16	18,859
5	Current Liabilities	17	(179,938)
6	Provisions	18	(42,806)
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,164
TOTAL (B)			(196,952)
'Investment Assets' As per FORM 3B (A-B)			238,681

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)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	10,468	65,776	76,244	31.94%	-	76,244	78,920
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	12,865	80,842	93,707	39.26%	-	93,707	96,999
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	10,762	67,624	78,386	32.84%	-	78,386	82,357
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	7,874	49,480	57,354	24.03%	1	57,355	59,895
	c. Other Investments		-	1,268	7,965	9,233	3.87%	-	9,233	9,227
Total Investment Assets (2+3)		100%	-	32,769	205,911	238,680	100%	1	238,681	248,478

Note: (+) FRSM refers "Funds representing Solvency Margin" .

Other Investments are as permitted under sec 27A(2).

Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

PERIODIC DISCLOSURES
FORM NL-29 - Detail regarding debt securities



Insurer:

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date:

June 30, 2020

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 30th June 2020	as % of total for this class	As at 30th June 2019	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2019	as % of total for this class
Break down by credit rating								
AAA rated	208,277	87.61%	119,191	74.70%	199,654	87.61%	116,683	74.38%
AA or better	20,226	8.51%	31,278	19.60%	19,002	8.34%	30,456	19.41%
Rated below AA but above A	5,693	2.39%	6,034	3.78%	5,493	2.41%	6,002	3.83%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	3,535	1.49%	3,064	1.92%	3,740	1.64%	3,736	2.38%
Breakdown by residual maturity								
Up to 1 year	8,592	3.61%	7,066	4.43%	8,489	3.73%	7,024	4.48%
more than 1 year and upto 3years	28,339	11.92%	38,047	23.84%	27,314	11.99%	37,778	24.08%
More than 3years and up to 7years	57,931	24.37%	39,248	24.60%	54,741	24.02%	38,862	24.77%
More than 7 years and up to 10 years	142,869	60.10%	59,618	37.36%	137,345	60.27%	58,033	36.99%
above 10 years	-	-	15,589	9.77%	-	0.00%	15,180	9.68%
Breakdown by type of the issuer								
a. Central Government	78,920	33.20%	52,954	33.19%	76,244	33.46%	51,412	32.77%
b. State Government	18,079	7.60%	5,838	3.66%	17,463	7.66%	5,713	3.64%
c. Corporate Securities	140,732	59.20%	100,774	63.15%	134,182	58.88%	99,752	63.59%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: **June 30, 2020**

Sl.No.	Particular	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Gross Premium Growth Rate	(19.5%)	(19.5%)	54.7%	54.7%
2	Gross Premium to shareholders' fund ratio	0.51	0.51	0.75	0.75
3	Growth rate of shareholders' fund	18.0%	18.0%	41.0%	41.0%
4	Net Retention Ratio	57.3%	57.3%	57.6%	57.6%
5	Net Commission Ratio	(7.3%)	(7.3%)	(6.7%)	(6.7%)
6	Expense of Management to Gross Direct Premium Ratio	37.3%	37.3%	37.1%	37.1%
7	Expense of Management to Net Written Premium Ratio	58.0%	58.0%	59.1%	59.1%
8	Net Incurred claims to Net Earned Premium	83.8%	83.8%	82.0%	82.0%
9	Combined Ratio	124.5%	124.5%	124.2%	124.2%
10	Technical Reserves to net premium ratio	12.44	12.44	7.45	7.45
11	Underwriting balance ratio	(0.14)	(0.14)	(0.25)	(0.25)
12	Operating Profit Ratio	10.0%	10.0%	(4.0%)	(4.0%)
13	Liquid Assets to Liabilities ratio	0.12	0.12	0.14	0.14
14	Net earning ratio	7.6%	7.6%	(3.2%)	(3.2%)
15	Return on net worth ratio	2.5%	2.5%	(1.5%)	(1.5%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.75	1.75	1.76	1.76
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	1.6%	1.6%	-	-
	Net NPA Ratio	0.4%	0.4%	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	154,707,250	154,707,250	143,750,000	143,750,000
2	(b) Percentage of shareholding (Indian / Foreign)	(79.32% /20.68%)	(79.32% /20.68%)	(77.74% /22.26%)	(77.74% /22.26%)
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)	0.70	0.70	(0.41)	(0.41)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.70	0.70	(0.41)	(0.41)
6	(iv) Book value per share (Rs)	26.84	26.84	24.52	24.52

FORM NL-31-Related Party Transactions

Date: **June 30, 2020**
(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 June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
1	Magma Fincorp Limited	Investing Company	Share Capital	546	546	-	-
2			Share Premium	2,104	2,104	-	-
3			Corporate agent commission	247	247	447	447
4			Cash deposit received	2,351	2,351	5,359	5,359
5			Cash deposit adjusted for policy issued	2,804	2,804	5,523	5,523
6			Investment in NCDs	-	-	7,500	7,500
7			Interest received on NCDs	788	788	-	-
8			Interest Income on NCDs	196	196	120	120
9			Premium for policies underwritten	1	1	1	1
10			Claims Paid against Policies underwritten	-	-	0.1	0.1
11	Celica Developers Pvt. Ltd.	Investing Company	Share Capital	-	-	625	625
12			Share Premium	-	-	1,875	1,875
13			Premium for policies underwritten	-	-	1	1
14	HDI Global SE	Investing Company	Premium Ceded	1	1	-	-
15			Commission income on premium ceded	0.2	0.2	-	-
16			Payments of Reinsurance balances	12	12	-	-
17	Magma Housing Finance	Subsidiary of Joint Venture	Cash Deposit received	115	115	313	313
18			Cash deposit adjusted for policy issued	302	302	287	287

FORM NL-31-Related Party Transactions

Date: **June 30, 2020**
(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 June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
19	HDI Global Network AG	Subsidiary of Joint Venture	Premium Ceded	1,459	1,459	402	402
20			Commission Receivable on premium ceded	133	133	56	56
21			Claims on reinsurance ceded	205	205	11	11
22			Receipts of reinsurance balances	90	90	524	524
23			Payments of reinsurance balances	1,385	1,385	1,609	1,609
24	Magma Consumer Finance Limited	Private Company in which Director is Interested	Premium for policies underwritten	0.2	0.2	0.4	0.4
25	CLP Business LLP	Private Company in which Director is Interested	Payment of Rent	4	4	4	4
26	Speed Inc	Private Company in which Director is Interested	Commission on insurance premium	0.1	0.1	-	-
27	Celica Automobiles Private Limited	Private Company in which Director is Interested	Claims Paid against Policies underwritten	-	-	1	1
28	Celica Properties Pvt. Ltd.	Private Company in which Director is Interested	Premium for policies underwritten	0.1	0.1	2	2
29	Rajive Kumaraswami	Key Management Personnel	Managerial remuneration	73	73	82	82
30			Equity Share Capital	90	90	-	-
31			Share Premium	347	347	-	-
32	Gaurav Parasrampur	Key Management Personnel	Managerial remuneration	29	29	30	30
33	Kavita Modi	Key Management Personnel	Managerial remuneration	5	5	5	5

FORM NL-31-Related Party Transactions

Date: **June 30, 2020**
(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 June 30, 2020	Upto the Period ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Period ended June 30, 2019
34	Mansi Poddar Tulshan	Relative of Key Management Personnel	Premium for policies underwritten	0.4	0.4	0.4	0.4
35	Ashita Poddar Khaitan	Relative of Key Management Personnel	Premium for policies underwritten	0.3	0.3	0.3	0.3
36	Shaili Poddar	Relative of Key Management Personnel	Payment of Rent	2	2	-	-
37	Kailash Nath Bhandari	Director	Sitting fees	4	4	7	7
38	Sunil Mitra	Director	Sitting fees	2	2	5	5
39	V K Viswanathan	Director	Sitting fees	4	4	6	6
40	Suvalaxmi Chakraborty	Director	Sitting fees	2	2	3	3

FORM NL-32-Products Information

Date: **June 30, 2020**

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	Tyre Guard for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0016V01201920	Motor	Retail	07-Jan-19	05-Dec-19
2	Rim Safeguard for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0017V01201920	Motor	Retail	07-Jan-19	05-Dec-19
3	Consumables for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0018V01201920	Motor	Retail	07-Jan-19	05-Dec-19
4	Loss of Driving License/Registration Certificate for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0019V01201920	Motor	Retail	07-Jan-19	05-Dec-19
5	Loss of Income for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0020V01201920	Motor	Retail	07-Jan-19	05-Dec-19
6	EMI Protector for Commercial Comprehensive Package Policy		IRDAN149RP0006V02201213/A0021V01201920	Motor	Retail	07-Jan-19	05-Dec-19
7	Commercial Crime Insurance		IRDAN149CP0001V01201920	Other Miscellaneous	Commercial	08-Jan-20	08-Jan-20
8	Arogya Sanjeevani Policy, Magma HDI		MAGHLIP20172V011920	Health	Retail	31-Mar-20	31-Mar-20

FORM NL-33 - SOLVENCY MARGIN

Solvency as at June 30, 2020

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA):	210,775
	Deduct:	
2	Current Liabilities as per Balance Sheet	172,823
3	Provisions as per Balance Sheet	37,952
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	-
6	Available assets (as per Form IRDAI-GI-TA)	49,237
	Deduct:	
7	Other Liabilities	12,046
8	Excess in Shareholders' Funds (6-7)	37,191
9	Total Available Solvency Margin [ASM] (5+8)	37,191
10	Total Required Solvency Margin [RSM]	21,218
11	Solvency Ratio (Total ASM/Total RSM)	1.75

Note:-

Pursuant to IRDAI (Appointed Actuary) Regulations 2017 dated August 17, 2017, the actuarial valuation of liabilities in respect of claims Incurred But Not Reported (IBNR) and claims Incurred But Not Enough Reported (IBNER) as at June 30, 2020, has been duly certified by the Appointed Actuary and Mentor to the Appointed Actuary. As per the Certificate, the assumptions considered by them for valuation of liabilities as at June 30, 2020 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

FORM NL-34-Board of Directors & Key Person information

Date: **June 30, 2020**

Sl. No.	Name of person	Role/designation	Date of Appointment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
4	Kailash Nath Bhandari	Director	05/09/2009
5	Rajive Kumaraswami	Director/ Managing Director and Chief Executive Officer	15/06/2016
6	Sunil Mitra	Director	25/08/2012
7	V.K.Viswanathan	Director	24/10/2013
8	Suvalaxmi Chakraborty	Director	21/06/2017
9	Vikas Mittal	Deputy Chief Executive Officer	01/12/2014
10	Gaurav Parasrampur	Chief Financial Officer	22/01/2015
11	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	25/11/2016
12	Jinesh Shah	Chief Investment Officer	14/01/2013
13	Anand Roop Choudhary	Head Legal and Chief Compliance Officer	07/11/2016
14	Amit Loya	Chief Internal Auditor	01/05/2018
15	Kavita Modi	Company Secretary	01/11/2012
16	Shivendra Tripathi	Appointed Actuary	01/03/2019

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: June 30, 2020

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			
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.75	No	500	500	49	18/11/2019	18/11/2019	NA	NA	NA	NA	NA	Sub Standard	75%	375
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	8.90	No	996	-	89	NA	04/06/2020	NA	NA	NA	NA	NA	Sub Standard	75%	747
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.10	No	243	-	22	NA	16/08/2019	NA	NA	NA	NA	NA	Sub Standard	75%	182
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.25	No	2002	-	184	NA	09/09/2019	NA	NA	NA	NA	NA	Sub Standard	75%	1,501
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD	Non Convertible Debenture	9.50	No	1032	-	95	NA	29/07/2019	NA	NA	NA	NA	NA	Sub Standard	100%	1,032

Note:

A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

B. Classification is as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

C. The Company had an investment of Rs.10.32 Crs in "9.50% ILFS NCD 28-07-2024" (Secured NCDs). The Investment was downgraded to junk grade 'D' by ICRA in FY19. The management of the Company has identified the same as a Loss Asset and the full value of the Investment was written off in FY19.

D. The Company has an investment of Rs.37.40 Crs in DHFL NCDs (Secured NCDs). The Investment has been downgraded to junk grade 'D' by CARE in FY20. Impairment provision on DHFL has been increased from 50% to 75% in Q1FY21. The unrealized income has been reversed and further income recognition is not being done.

Statement as on: June 30, 2020

Periodicity of Submission: Quarterly

(Rs in Lakhs)

[illegible]

Periodicity of Submission: Quarterly

(Rs in Lakhs)

[illegible]

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: June 30, 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Apr'20 to Jun'20)					Year to Date (Apr'20 to Jun'20)					Previous Year (Apr'19 to Jun'19)				
			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			
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Property Outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits- Deposits with Schedule Banks	ECDB	6,697	3,280	124	1.85%	1.38%	6,697	3,280	124	1.85%	1.38%	7,673	2,200	169	2.20%	1.43%
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Instruments)- Mutual Funds																
	G Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gilt Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund- MF	EGMF	7,281	7,137	72	0.99%	0.74%	7,281	7,137	72	0.99%	0.74%	6,035	6,540	146	2.41%	1.57%
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	9,232	9,227	132	1.43%	1.07%	9,232	9,227	132	1.43%	1.07%	198	3,030	5	2.39%	1.55%
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	286	-	10	3.66%	2.74%	286	-	10	3.66%	2.74%	2,999	3,004	69	2.31%	1.50%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		233,868	248,478	4,921	2.10%	1.57%	233,868	248,478	4,921	2.10%	1.57%	162,453	168,797	3,601	2.22%	1.44%

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

1 To be calculated based on daily simple Average of Investments (calculated from settlement date)

2 Yield netted for Tax. Effective tax Rate for current period taken at 25.168% (PY 34.944%)

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: June 30, 2020

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 ¹</u>								
	9.45% ECL FINANCE LTD NCD 06-08-2021	OLDB	498	09/08/2018	ICRA	AA-	A+	05/05/2020	
B.	<u>As on Date ²</u>								
	9.50% ILFS NCD 28-07-2024	IODS	-	06/02/2015	ICRA	AAA	D	17/09/2018	
	9.75% DEWAN HOUSING FINANCE CORPORATION LTD NCD 18-11-2019	OLDB	500	30/01/2015	CARE	AAA	D	05/06/2019	
	9.10% DEWAN HOUSING FINANCE CORPORATION LTD NCD 16-08-2021	OLDB	243	16/08/2016	CARE	AAA	D	05/06/2019	
	9.25% DEWAN HOUSING FINANCE CORPORATION LTD NCD 09-09-2023	OLDB	2002	13/04/2017	CARE	AAA	D	05/06/2019	
	8.90% DEWAN HOUSING FINANCE CORPORATION LTD NCD 04-06-2021	OLDB	996	08/06/2018	CARE	AAA	D	05/06/2019	
	9.45% ECL FINANCE LTD NCD 06-08-2021	OLDB	498	09/08/2018	ICRA	AA	A+	05/05/2020	
	7.96% PIRAMAL CAPITAL AND HOUSING FINANCE LIMITED NCD 06-11-2020	ECOS	1498	08/11/2017	ICRA	AA+	AA	25/06/2019	
	9.85% TMFL NCD 04-12-2021	OLDB	2497	04/12/2018	CARE	AA+	AA-	27/08/2019	
	9.25% TMFL NCD 28-12-2021	OLDB	2497	28/12/2018	CARE	AA+	AA-	27/08/2019	
	8.75% INDIABULLS HOUSING FINANCE LTD NCD 24-09-2021	ECOS	1008	21/11/2017	CARE	AAA	AA	15/02/2020	
	8.90% INDIABULLS HOUSING FINANCE LTD NCD 24-09-2021	ECOS	2006	29/09/2016	CARE	AAA	AA	15/02/2020	

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

Date: June 30, 2020
(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended June 30, 2020		For the Quarter ended June 30, 2019		Upto the Period ended June 30, 2020		Upto the Period ended June 30, 2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,037	1,964	2,354	4,113	3,037	1,964	2,354	4,113
2	Cargo & Hull	513	101	344	156	513	101	344	156
3	Motor TP*	11,798	213,770	15,333	322,726	11,798	213,770	15,333	322,726
4	Motor OD	4,086	218,573	6,789	313,193	4,086	218,573	6,789	313,193
5	Engineering	119	120	76	241	119	120	76	241
6	Workmen's Compensation	36	151	317	309	36	151	317	309
7	Aviation	-	-	-	-	-	-	-	-
8	Personal Accident	95	4,971	132	11,735	95	4,971	132	11,735
9	Health	1,326	17,390	1,160	1,533	1,326	17,390	1,160	1,533
10	Others	368	1,629	68	1,697	368	1,629	68	1,697
	Total	21,378	244,899	26,571	342,510	21,378	244,899	26,571	342,510

* Count is inclusive of Motor OD Count as it includes composite policy.

Note: Standalone Motor TP policy count for Q1 FY21 is 6562 which is included in Motor TP policy count. However these are not considered in total policy count to keep the numbers in line with Monthly Business Return and Annexure VI.

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

Date: **June 30, 2020**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,276	631	1,146,931
		Social	-	-	-
2	Cargo & Hull	Rural	63	64	591,108
		Social	-	-	-
3	Motor TP	Rural	151,199	8,388	-
		Social	-	-	-
4	Motor OD	Rural	153,749	2,795	386,534
		Social	-	-	-
5	Engineering	Rural	67	15	8,862
		Social	-	-	-
6	Workmen's Compensation	Rural	91	20	6,636
		Social	151	36	20,443
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	17	114	38,054
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	4,166	61	160,363
		Social	-	-	-
11	Health	Rural	13,054	693	48,382
		Social	-	-	-
12	Others	Rural	1,212	18	83,394
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: **June 30, 2020**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended June 30, 2020		For the Quarter ended June 30, 2019		Upto the Period ended June 30, 2020		Upto the Period ended June 30, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	16,169	1,609	34,552	2,709	16,169	1,609	34,552	2,709
2	Corporate Agents-Banks	2,425	32	2,009	33	2,425	32	2,009	33
3	Corporate Agents -Others	29,348	2,652	29,760	4,782	29,348	2,652	29,760	4,782
4	Brokers	67,900	9,434	85,334	10,167	67,900	9,434	85,334	10,167
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	18,615	1,357	10,820	995	18,615	1,357	10,820	995
7	Others	117,004	6,294	180,035	7,885	117,004	6,294	180,035	7,885
	Total (A)	251,461	21,378	342,510	26,571	251,461	21,378	342,510	26,571
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	251,461	21,378	342,510	26,571	251,461	21,378	342,510	26,571

FORM NL-41-GREIVANCE DISPOSAL

Date: June 30, 2020

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	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	-	7	5	-	2	-	7
c)	Policy Related	-	2	2	-	-	-	2
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	1	1	-	-	-	1
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	-	-	-	-	-	-
	Total Number of Complaints	-	10	8	-	2	-	10

2	Total No. of policies during previous period :	342,510
3	Total No. of claims during previous period :	17,496
4	Total No. of policies during current period :	251,461
5	Total No. of claims during current period :	11,315
6	Total No. of Policy complaints(current period) per 10,000 polices (current period) :	0.12
7	Total No. of Claim Complaints(current period) per 10,000 claims registered (current period) :	6.19

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	-	-	-