

Disclosures - NON- LIFE INSURANCE COMPANIES		
MAGMA HDI GENERAL INSURANCE COMPANY LIMITED		
Sl. No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-RECEIPT AND PAYMENTS SCHEDULE	Receipts and Payments
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	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

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	1,038,039	4,061,706	829,154	2,281,861
2	Profit/(Loss) on sale/redemption of investments (Net)		78,842	165,538	2,510	7,530
3	Interest, dividend and rent – Gross		126,533	436,580	76,332	194,221
4	Others :-					
	Investment income from pool (terrorism)		1,986	2,813	665	666
	TOTAL (A)		1,245,400	4,666,637	908,661	2,484,278
1	Claims incurred (Net)	NL-5-Claims Schedule	1,023,680	3,405,295	646,438	1,936,430
2	Commission (Net)	NL-6-Commission Schedule	41,663	187,351	30,976	147,748
3	Contribution to Solatium Fund		447	1,754	626	1,897
4	Operating expenses related to insurance business	NL-7-Operating Expenses Schedule	322,751	1,210,580	280,015	897,899
5	Premium deficiency		-	-	-	-
	TOTAL (B)		1,388,541	4,804,980	958,055	2,983,974
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(143,141)	(138,343)	(49,394)	(499,696)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(143,141)	(138,343)	(49,394)	(499,696)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(143,141)	(138,343)	(49,394)	(499,696)

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

(Rs in '000)

S. No.	Particulars	Schedule	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		45,999	(10,431)	(4,659)	(15,626)
	(b) Marine Insurance		20,129	(2,722)	(3,491)	(8,467)
	(c) Miscellaneous Insurance		(209,269)	(125,190)	(41,244)	(475,603)
2	INCOME FROM INVESTMENTS					
	(a) Interest, dividend & rent – Gross		38,645	163,340	40,401	160,809
	(b) Profit on sale of investments		27,066	61,933	1,100	6,298
	Less: Loss on sale of investments		-	-	7	(63)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(77,430)	86,930	(7,886)	(332,652)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to insurance business		-	-	-	-
	(b) Loss on sale of Fixed Assets		859	859	-	-
	(c) Bad debts written off		-	-	-	-
	(d) Others		-	-	-	-
	TOTAL (B)		859	859	-	-
	Profit/(Loss) before tax (C)=(A-B)		(78,289)	86,071	(7,886)	(332,652)
	Provision for taxation					
	(a) Current tax		1,415	1,415	-	-
	(b) Deferred tax expense/ (income)		(8,047)	26,582	14,511	(99,643)
	Profit/(Loss) after tax		(71,657)	58,074	(22,397)	(233,009)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any reserves or other accounts		-	-	-	-
	Balance of profit/(loss) brought forward from last year		(291,835)	(327,041)	(304,643)	(94,032)
	Balance carried forward to balance sheet		(363,492)	(268,967)	(327,040)	(327,041)

FORM NL-3-B-BS

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

BALANCE SHEET AS AT 31ST MARCH 2015

(Rs in '000)

	Particulars	Schedule	As at 31st March 2015	As at 31st March 2014
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	1,000,000	1,000,000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,080,000	1,080,000
	FAIR VALUE CHANGE ACCOUNT		363	133
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		2,080,363	2,080,133
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	7,660,435	5,469,065
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	47,974	37,201
	DEFERRED TAX ASSET		152,189	178,772
	CURRENT ASSETS			
	Cash and bank balances	NL-15-Cash and bank balance Schedule	110,322	111,702
	Advances and other assets	NL-16-Advances and Other Assets Schedule	429,411	326,320
	Sub-Total (A)		539,733	438,022
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,426,974	2,258,012
	PROVISIONS	NL-18-Provisions Schedule	2,161,961	2,111,956
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		6,588,935	4,369,968
	NET CURRENT ASSETS (C) = (A - B)		(6,049,202)	(3,931,946)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		268,967	327,041
	TOTAL		2,080,363	2,080,133

CONTINGENT LIABILITIES			
Sl. No.	Particulars	As at 31st March 2015	As at 31st March 2014
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	-	-

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

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

(Rs in '000)

Particulars	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
Premium from direct business written	1,383,033	4,735,949	1,495,690	4,249,306
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	1,383,033	4,735,949	1,495,690	4,249,306
Add: Premium on reinsurance accepted	450,378	812,193	(34,059)	49,221
Less : Premium on reinsurance ceded	(772,236)	(1,436,431)	(305,100)	(549,418)
Net Premium	1,061,175	4,111,711	1,156,531	3,749,109
Adjustment for change in reserve for unexpired risks	(23,136)	(50,005)	(327,377)	(1,467,248)
Premium Earned (Net)	1,038,039	4,061,706	829,154	2,281,861

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

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

(Rs in '000)

Particulars	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
Claims paid				
Direct claims	728,535	2,471,973	218,377	428,426
Add : Claims outstanding at the end of the year	3,592,986	3,592,986	1,608,851	1,608,851
Less : Claims outstanding at the beginning of the year	3,076,367	1,608,851	1,122,595	111,779
Gross incurred claims	1,245,154	4,456,108	704,633	1,925,498
Add : Re-insurance accepted to direct claims	32,160	42,470	(41,518)	45,326
Less : Re-insurance ceded to claims paid	(253,634)	(1,093,283)	(16,677)	(34,394)
Total claims incurred	1,023,680	3,405,295	646,438	1,936,430

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

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

Particulars	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
Commission paid				
Direct	69,741	250,385	71,559	213,029
TOTAL (A)	69,741	250,385	71,559	213,029
Add: Commission on re-insurance accepted	22,478	42,959	105	105
Less: Commission on re-insurance ceded	(50,556)	(105,993)	(40,688)	(65,386)
Net Commission	41,663	187,351	30,976	147,748
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	19,245	66,361	20,029	62,437
Brokers	21,396	72,388	23,517	58,108
Corporate Agency	29,100	111,636	28,013	92,484
Others	-	-	-	-
TOTAL (B)	69,741	250,385	71,559	213,029

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

	Particulars	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
1	Employees' remuneration & welfare benefits	83,542	311,186	39,870	193,067
2	Travel, conveyance and vehicle running expenses	9,447	27,948	7,326	20,694
3	Training expenses	16	57	1,411	1,412
4	Rents, rates & taxes	6,294	25,092	7,479	20,102
5	Repairs and Maintenance	(660)	6,871	2,613	4,385
6	Printing & stationery	2,983	9,483	1,577	4,782
7	Communication	2,397	12,404	3,498	13,838
8	Legal & professional charges	9,173	29,414	19,759	31,435
9	Auditors' fees, expenses etc.			-	-
	(a) as auditor	460	1,820	50	1,050
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	2	75
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	578	578
10	Advertisement and publicity	5,113	13,681	902	2,225
11	Interest & bank charges	1,439	4,503	1,095	3,653
13	Depreciation	3,153	11,568	1,973	6,750
14	Infrastructure support expense	65,607	250,594	68,004	189,110
15	Manpower hire charges	123,623	467,037	125,957	381,561
16	Director fees	150	600	135	605
17	Others				
	Information technology	4,188	18,967	12,416	12,416
	Membership fees & subscription expenses	638	2,079	334	2,099
	Business promotion expenses	999	3,582	358	1,748
	Miscellaneous expenses	4,189	13,694	(15,322)	6,314
	TOTAL	322,751	1,210,580	280,015	897,899

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

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Authorised Share Capital		
	10,00,00,000 Equity Shares of Rs 10/- each	1,000,000	1,000,000
2	Issued Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000	1,000,000
3	Subscribed Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000	1,000,000
4	Called-up Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000	1,000,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,000,000	1,000,000

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

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 31st March 2015		As at 31st March 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	74,500,000	74.50%	74,500,000	74.50%
• Foreign	25,500,000	25.50%	25,500,000	25.50%
TOTAL	100,000,000	100%	100,000,000	100%

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,080,000	1,080,000
	General reserves	-	-
4	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,080,000	1,080,000

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

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

FORM NL-12-INVESTMENT SCHEDULE
INVESTMENTS

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills *	2,949,917	2,034,195
2	Other approved securities	1,262,691	1,150,323
3	Other investments		-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other securities (Bank fixed deposit)	570,000	620,000
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	2,005,572	1,205,255
5	Other than approved investments	100,000	-
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	150,006	99,956
3	Other investments		-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	367,135	83,633
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other securities (Bank fixed deposit)	105,501	275,703
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	149,613	-
5	Other than approved investments	-	-
	TOTAL	7,660,435	5,469,065

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

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

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01.04.2014	Additions	Deductions	Closing as at 31.03.2015	As at 01.04.2014	For the year ended 31.03.2015	On Sales/ Adjustments	As at 31.03.2015	As at 31.03.2015	As at 31.03.2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	27,542	4,470	-	32,012	4,402	6,518	-	10,920	21,092	23,140
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	2,338	3,913	-	6,251	591	844	-	1,435	4,816	1,747
Information Technology Equipment	12,051	5,412	-	17,463	2,678	3,478	-	6,156	11,307	9,373
Vehicles	1,339	-	1,339	-	254	221	475	-	-	1,085
Office Equipment	801	1,681	-	2,482	587	272	-	859	1,623	214
Electronic Equipment	1,796	723	-	2,519	154	234	-	388	2,131	1,642
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	45,867	16,199	1,339	60,727	8,666	11,567	475	19,758	40,969	37,201
Capital work in progress	-	7,005	-	7,005	-	-	-	-	7,005	-
Grand Total	45,867	23,204	1,339	67,732	8,666	11,567	475	19,758	47,974	37,201
PREVIOUS YEAR	27,909	17,958	-	45,867	1,916	6,750	-	8,666	37,201	25,993

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

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

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Cash (including stamps)	4,062	5,050
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	92,559	93,284
	(c) Cheques in-hand	13,701	13,368
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	110,322	111,702
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

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

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,885	3,543
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,883	3,937
6	Others		
	Service tax unutilised credit	36,735	14,581
	Advance recoverable	1,390	2,974
	Loans & advances to staff	2,022	972
	TOTAL (A)	52,915	26,007
	OTHER ASSETS		
1	Income accrued on investments	325,113	230,200
2	Outstanding premiums	-	-
3	Agents' balances	66	33
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	44,079	67,656
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Deposits for Premises, Telephone etc.	7,238	2,424
	TOTAL (B)	376,496	300,313
	TOTAL (A+B)	429,411	326,320

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Agents' balances	10,233	12,194
2	Balances due to other insurance companies	342,640	297,477
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	90,811	69,579
5	Unallocated premium	-	-
6	Sundry creditors	162,128	103,783
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	3,592,986	1,608,851
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of Policyholders	9,337	3,498
11	Others		
	Due to Policyholders/Insured	2,435	34,965
	Solatium Fund	4,001	2,247
	Service tax liability	-	1,806
	TDS payable	15,735	10,617
	Other statutory dues	2,486	1,546
	Temporary overdraft in books of accounts	143,396	55,994
	Other payable	50,786	55,455
	TOTAL	4,426,974	2,258,012

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

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Reserve for unexpired Risk	2,161,961	2,111,956
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Provision for employee benefit	-	-
6	Others	-	-
	TOTAL	2,161,961	2,111,956

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**IRDA Registration No. 149 dated 22nd May, 2012****FORM NL-19 MISC EXPENDITURE SCHEDULE****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)***(Rs in '000)*

	Particulars	As at 31st March 2015	As at 31st March 2014
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE
Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

(Rs in '000's)

S No.	Particulars	Year Ended	Year Ended
		31st March 2015	31st March 2014
A.	Cash Flows from the operating activities:		
	Premium received from policyholders, including advance receipts	5,357,185	4,804,575
	Other receipts	48,377	27,299
	Payments to the re-insurers, net of commissions and claims	665,297	(362,869)
	Payments to co-insurers, net of claims recovery	(3,259)	(584)
	Payments of claims	(2,528,121)	(390,929)
	Payments of commission and brokerage	(251,868)	(185,776)
	Payments of other operating expenses	(1,327,171)	(893,909)
	Preliminary and pre-operative expenses	-	-
	Deposits, advances and staff loans	(6,036)	1,701
	Income taxes paid (Net)	(3,360)	-
	Service tax paid	(473,647)	(425,939)
	Other payments	-	-
	Cash flows before extraordinary items	1,477,397	2,573,569
	Cash flow from extraordinary operations		-
	Net cash flow from operating activities	1,477,397	2,573,569
B.	Cash flows from investing activities:		
	Purchase of fixed assets	(22,932)	(28,193)
	Proceeds from sale of fixed assets	5	-
	Purchases of investments	(10,168,988)	(4,037,101)
	Loans disbursed	-	-
	Sales of investments	8,476,081	1,377,762
	Repayments received	-	-
	Rents/Interests/ Dividends received	499,111	231,303
	Investments in money market instruments and in liquid mutual funds (Net)	(262,054)	(69,735)
	Expenses related to investments	-	-
	Net cash flow from investing activities	(1,478,777)	(2,525,964)
C.	Cash flows from financing activities:		
	Proceeds from issuance of share capital	-	-
	Proceeds from borrowing	-	-
	Repayments of borrowing	-	-
	Interest/dividends paid	-	-
	Net cash flow from financing activities	-	-
D.	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
E.	Net increase in cash and cash equivalents:	(1,380)	47,605
	Cash and cash equivalents at the beginning of the year	111,702	64,097
	Cash and cash equivalents at the end of the year	110,322	111,702

PERIODIC DISCLOSURES
FORM NL-21-Statement of Liabilities

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

Date: **31st March 2015**

(Rs in Lakhs)

Sl.No.	Particular	As at 31st March 2015				As at 31st March 2014			
		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	719	245	70	1,034	288	5	18	310
2	Marine								
a	Marine Cargo	93	73	17	183	12	1	4	17
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	19,774	8,837	25,626	54,238	20,618	5,507	10,345	36,470
b	Engineering	333	169	34	536	176	13	4	193
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	33	23	45	102	6	-	2	8
e	Others	668	148	641	1,456	20	186	4	209
4	Health Insurance	0	-	0	0	-	-	-	-
5	Total Liabilities	21,620	9,497	26,433	57,549	21,120	5,711	10,377	37,208

PERIODIC DISCLOSURES
FORM NL-22-Geographical Distribution of Business

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

Date: **31st March 2015**

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15	For the quarter March 15	For the year ended March 15
Andhra Pradesh	180	285	19	26	-	-	18	151	222	781	182	610	14	93	0	2	-	-	-	-	-	-	10	47	646	1,994
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Assam	-	0	0	0	-	-	-	0	1	3	0	2	-	-	-	0	-	-	-	-	-	-	-	-	2	6
Bihar	1	3	0	1	-	-	5	9	360	1,417	259	944	0	0	0	1	-	-	-	-	-	0	1	626	2,376	
Chandigarh	0	5	0	0	-	-	1	8	15	64	4	20	-	0	0	4	-	-	-	-	-	-	5	20	106	
Chhattisgarh	10	21	3	22	-	-	8	25	244	909	255	1,128	3	31	5	6	-	-	-	-	-	0	3	528	2,145	
Dadra & Nagra Haveli	-	6	-	-	-	-	0	0	2	6	1	4	-	-	-	-	-	-	-	-	-	-	0	3	16	
Daman & Diu	0	0	-	0	-	-	0	1	0	3	0	1	-	-	-	-	-	-	-	-	-	-	-	-	0	5
Delhi	74	158	108	257	-	-	80	193	89	361	51	252	46	68	2	4	-	-	-	-	-	3	20	453	1,314	
Goa	12	16	4	4	-	-	-	-	0	3	1	3	4	13	-	-	-	-	-	-	-	-	-	-	20	38
Gujarat	133	256	14	39	-	-	29	72	551	2,097	334	1,370	38	73	3	26	-	-	-	-	-	19	59	1,122	3,992	
Haryana	24	89	71	91	-	-	4	28	652	2,359	299	1,402	40	57	1	6	-	-	-	-	-	2	7	1,092	4,040	
Himachal Pradesh	0	73	35	147	-	-	1	1	15	72	14	104	0	0	0	0	-	-	-	-	-	0	1	66	397	
Jammu & Kashmir	-	0	-	-	-	-	-	-	1	2	0	0	-	-	0	0	-	-	-	-	-	-	0	1	2	
Jharkhand	7	8	4	4	-	-	30	52	196	715	165	606	2	4	0	1	-	-	-	-	-	1	1	404	1,391	
Karnataka	499	611	7	19	-	-	47	70	295	1,083	213	918	87	131	0	7	-	-	-	-	-	3	18	1,151	2,857	
Kerala	2	4	1	4	-	-	5	19	104	342	67	257	-	-	0	0	-	-	-	-	-	-	-	179	627	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	5	18	0	4	-	-	5	22	443	1,837	338	1,560	2	9	0	1	-	-	-	-	-	1	3	794	3,454	
Maharashtra	193	599	182	392	-	-	67	147	576	2,024	467	1,615	467	1,088	9	17	-	-	-	-	-	29	164	1,991	6,047	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	(1)	-	-	-	-	-	-	0	1	0	0	-	-	-	-	-	-	-	-	-	-	-	0	(0)	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	3	12	6	22	-	-	0	0	-	-	-	-	-	-	-	9	33	
Orissa	3	12	2	4	-	-	13	38	261	890	291	969	0	3	6	7	-	-	-	-	-	0	1	577	1,926	
Puducherry	0	0	-	-	-	-	-	-	1	4	0	1	-	-	-	-	-	-	-	-	-	-	-	1	6	
Punjab	3	10	0	1	-	-	1	2	219	787	79	350	-	6	0	1	-	-	-	-	-	0	0	303	1,156	
Rajasthan	16	44	1	2	-	-	9	29	368	1,494	294	1,282	0	1	0	1	-	-	-	-	-	1	3	688	2,856	
Sikkim	-	-	-	0	-	-	-	1	2	8	2	11	-	1	-	-	-	-	-	-	-	-	0	3	21	
Tamil Nadu	322	613	16	24	-	-	6	28	112	437	9	207	35	59	15	48	-	-	-	-	-	(14)	22	591	1,438	
Telangana	-	-	-	-	-	-	-	-	-	0	99	173	-	-	-	-	-	-	-	-	-	-	-	99	173	
Tripura	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	0	-	-	-	-	-	-	-	0	0	
Uttar Pradesh	30	81	2	8	-	-	43	82	915	3,308	547	2,043	12	13	0	1	-	-	-	-	-	1	9	1,551	5,545	
Uttarakhand	1	2	-	1	-	-	0	0	80	280	33	127	-	-	0	0	-	-	-	-	-	-	-	115	410	
West Bengal	19	61	9	30	-	-	5	17	375	1,279	458	1,561	7	18	1	1	-	-	-	-	-	10	18	883	2,987	
Grand Total	1,536	2,978	478	1,081	-	-	376	996	6,103	22,578	4,469	17,541	759	1,668	43	134	-	-	-	-	-	67	384	13,830	47,359	

PERIODIC DISCLOSURES
FORM NL-23-Reinsurance Risk Concentration

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

Date: **31st March 2015**

(Rs. in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	21	15	71	6,395	84%
4	No. of Reinsurers with rating BBB but less than A	8	919	146	2	14%
5	No. of Reinsurers with rating less than BBB	10	123	51	-	2%
	Total	39	1,057	268	6,397	100%

PERIODIC DISCLOSURES
FORM NL-24-Ageing of Claims

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

Date: **31st March 2015**

(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	2	2	4	1	-	9	1,758
2	Marine Cargo	212	25	21	11	-	269	445
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	2	4	6	5	1	18	76
5	Motor OD	5,433	1,227	281	111	5	7,057	3,364
6	Motor TP	5	46	83	131	53	318	1,337
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	12	17	2	-	-	31	13
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	21	18	5	-	1	45	293

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

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

Date: **31st March 2015**

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims o/s at the beginning of the period	32	120	0	37	1,943	2,240	0	0	29	1	0	0	35	4,437
2	Claims reported during the period	9	431	0	31	7,734	922	0	0	58	0	0	0	65	9,250
3	Claims settled during the period	9	269	0	18	7,057	318	0	0	31	0	0	0	45	7,747
4	Claims repudiated during the period	5	185	0	8	268	0	0	0	8	0	0	0	7	481
5	Claims closed during the period	0	0	0	0	831	130	0	0	1	0	0	0	1	963
6	Claims o/s at end of the period	27	97	0	42	1,524	2,717	0	0	47	1	0	0	47	4,502
	Less than 3months	7	37	0	25	1,255	872	0	0	29	0	0	0	24	2,249
	3 months to 6 months	10	22	0	10	196	664	0	0	10	1	0	0	12	925
	6 months to 1 year	10	37	0	7	73	768	0	0	8	0	0	0	11	914
	1 year and above	0	1	0	0	0	413	0	0	0	0	0	0	0	414

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Solvency as at 31st March 2015

Required solvency margin based on net premium and net incurred claims

(Rs in Lakhs)

Item No.	Description	PREMIUM		CLAIMS				RSM-1	RSM-2	RSM
		Gross Written Premium	Net Written Premium	Gross Incurred Claim	Net incurred Claim	Gross Claims Incurred Avg Last 3yrs	Net Claims Incurred Avg Last 3yr			
1	Fire	3,005	519	11,370	584	(697)	22	301	1,706	1,706
2	Marine Cargo	812	(69)	1,843	100	325	5	97	332	332
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	39,482	37,397	37,648	31,669	20,372	19,092	7,479	9,501	9,501
5	Engineering	1,016	344	564	343	78	42	102	103	103
6	Aviation	-	-	-	-	-	-	-	-	-
7	Liabilities	71	68	113	76	-	-	14	25	25
8	Others	3,169	1,605	6,622	1,281	528	205	444	1,391	1,391
9	Health	0	0	0	0	-	-	0	0	0
	Total	47,554	39,864	58,160	34,053	20,606	19,364	8,436	13,057	13,057

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

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

Date: **31st March 2015**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		78
2	No. of branches approved during the quarter		5
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	1
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		79
7	No. of branches approved but not opened		1
8	No. of rural branches		24
9	No. of urban branches		55

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-28-STATEMENT OF ASSETS - 3B****Statement as on : 31st March 2015****Statement of Investment Assets****(Business within India)****Periodicity of Submission: Quarterly***(Rs. In Lakhs)*

No	PARTICULARS	SCH	AMOUNT
1	Investments	12	76,604
2	Loans	13	-
3	Fixed Assets	14	480
4	Deferred tax asset		1,522
5	Current Assets		
	a. Cash & Bank balance	15	1,103
	b. Advances & other assets	16	4,294
6	Current Liabilities		
	a. Current Liabilities	17	44,270
	b. Provisions	18	21,620
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,690

Application of Funds as per Balance Sheet (A)**20,804**

	Less: Other Assets	SCH	Amount
1	Loans	13	-
2	Fixed Assets	14	480
	Deferred Tax Asset		1,522
3	Cash & Bank Balance	15	1,103
4	Advances & Other Assets	16	4,294
5	Current Liabilities	17	44,270
6	Provisions	18	21,620
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,690

TOTAL (B) (55,801)**'Investment Assets' As per FORM 3B****(A-B) 76,604**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	6,765	18,078	24,843	32.43%	-	24,843	25,002
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	8,033	21,467	29,499	38.51%	-	29,499	29,669
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	6,141	16,411	22,552	29.44%	-	22,552	22,961
	2. Approved Investments	Not exceeding 55%	-	6,685	17,865	24,550	32.05%	4	24,553	24,896
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.00%	-	-	-
Total Investment Assets		100%	-	20,858	55,742	76,601	100.00%	4	76,604	77,526

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

Pattern of Investment will apply only to SH funds representing FRMS

Book Value shall not include funds beyond Solvency Margin

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

PERIODIC DISCLOSURES
FORM NL-29 - Detail regarding debt securities

Insurer:

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date:

31st March 2015

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st March 2015	as % of total for this class	As at 31st March 2014	as % of total for this class	As at 31st March 2015	as % of total for this class	As at 31st March 2014	as % of total for this class
Break down by credit rating								
AAA rated	53,647	79.95%	33,659	76.10%	53,075	80.20%	34,407	76.64%
AA or better	12,442	18.54%	10,570	23.90%	12,103	18.29%	10,490	23.36%
Rated below AA but above A	1,010	1.51%	-	-	1,000	1.51%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	5,597	7.58%	998	2.26%	5,551	7.61%	1,000	2.23%
more than 1 year and upto 3 years	11,989	16.23%	6,582	14.88%	11,868	16.27%	6,494	14.46%
More than 3 years and up to 7 years	34,515	46.73%	12,464	28.18%	33,821	46.37%	12,448	27.73%
More than 7 years and up to 10 years	18,075	24.47%	6,883	15.56%	17,992	24.67%	7,042	15.69%
above 10 years	3,679	4.98%	17,301	39.12%	3,701	5.07%	17,913	39.90%
	-							
Breakdown by type of the issuer								
a. Central Government	25,002	37.26%	26,607	60.16%	24,843	37.54%	27,373	60.97%
b. State Government	4,667	6.95%	-	-	4,656	7.04%	-	-
c. Corporate Securities	37,431	55.78%	17,622	39.84%	36,679	55.42%	17,524	39.03%

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

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

Date: **31st March 2015**

Sl.No.	Particular	For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
1	Gross Premium Growth Rate	-7.53%	11.45%	131.35%	346.64%
2	Gross Premium to shareholders' fund ratio	0.76	2.62	0.85	2.42
3	Growth rate of shareholders' fund	3.31%	3.31%	-1.26%	-11.73%
4	Net Retention Ratio	57.88%	74.11%	79.13%	87.22%
5	Net Commission Ratio	3.93%	4.56%	2.68%	3.94%
6	Expense of Management to Gross Direct Premium Ratio	28.38%	30.85%	23.51%	26.14%
7	Expense of Management to Net Written Premium Ratio	36.99%	35.53%	30.40%	29.63%
8	Net Incurred claims to Net Earned Premium	98.62%	83.84%	77.96%	84.86%
9	Combined Ratio	132.96%	117.84%	104.85%	112.75%
10	Technical Reserves to net premium ratio	5.42	1.40	3.22	0.99
11	Underwriting balance ratio	(0.34)	(0.18)	(0.15)	(0.31)
12	Operating Profit Ratio	-13.75%	-3.36%	-5.88%	-21.82%
13	Liquid Assets to Liabilities ratio	0.15	0.15	0.14	0.14
14	Net earning ratio	-6.75%	1.41%	-1.94%	-6.22%
15	Return on net worth ratio	-3.96%	3.21%	-1.28%	-13.29%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.24	1.24	1.97	1.97
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	100,000,000	100,000,000	100,000,000	100,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.50% /25.50%)	(74.50% /25.50%)	(74.50% /25.50%)	(74.50% /25.50%)
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.72)	0.58	(0.22)	(2.33)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.72)	0.58	(0.22)	(2.33)
6	(iv) Book value per share (Rs)	18.11	18.11	17.53	17.53

PERIODIC DISCLOSURES
FORM NL-31-Related Party Transactions

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

Date: **31st March 2015**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2015	For the year ended 31st March 2015	For the Quarter ended 31st March 2014	For the year ended 31st March 2014
1	Magma Fincorp Limited	Joint Venture	Corporate Agent Commission	235	1,116	241	925
2	Magma Fincorp Limited	Joint Venture	Sharing of expenses	182	893	241	980
3	Magma Fincorp Limited	Joint Venture	Cash deposit received	4,262	17,865	4,337	14,863
4	Magma Fincorp Limited	Joint Venture	Cash deposit adjusted for policy issued	4,518	17,708	4,408	14,657
5	Magma Fincorp Limited	Joint Venture	Corporate Policy issued	6	39	1	7
6	Magma Fincorp Limited	Joint Venture	Advance received on issue of Corporate Policies	0	0	-	-
7	Magma Fincorp Limited	Joint Venture	Purchase of Fixed Asset	7	7	-	-
8	Celica Developers Pvt. Ltd.	Subsidiary of Joint Venture	Rent paid	15	60	-	-
9	Celica Developers Pvt. Ltd.	Subsidiary of Joint Venture	Corporate Policy issued	2	5	6	7
10	Magma ITL Finance Limited	Subsidiary of Joint Venture	Cash deposit received	2,859	2,859	622	2,582
11	Magma ITL Finance Limited	Subsidiary of Joint Venture	Cash deposit adjusted for policy issued	2,880	2,880	628	2,541
12	Magma Housing Finance	Subsidiary of Joint Venture	Cash deposit received	157	157	21	52
13	Magma Housing Finance	Subsidiary of Joint Venture	Cash deposit adjusted for policy issued	156	156	9	33
14	Magma Housing Finance	Subsidiary of Joint Venture	Investment	1,000	1,000	-	-
15	HDI-Gerling Welt Service AG	Subsidiary of Joint Venture	Premium on reinsurance ceded	2,349	3,908	2,008	2,462
16	HDI-Gerling Welt Service AG	Subsidiary of Joint Venture	Commission on reinsurance ceded	274	469	287	354
17	HDI-Gerling Welt Service AG	Subsidiary of Joint Venture	Claims on reinsurance ceded	5,919	13,082	26	35
18	Swaraj Krishnan	Key management personnel	Sale of Fixed Assets	0	0	-	-
19	Seema Kedia	Relative of Key Management Personnel (upto 22.01.2015)	Car hire charges	1	4	-	-
20	Rupa Parasrampur	Relative of Key Management Personnel (w.e.f 22.01.2015)	Car hire charges	1	1	-	-
21	Kavita Modi	Key management personnel	Key managerial remuneration	2	8	-	-
22	Sajjan Kumar Kedia	Key management personnel (upto 22.01.2015)	Key managerial remuneration	2	30	-	-
23	Gaurav Parasrampur	Key management personnel (w.e.f 22.01.2015)	Key managerial remuneration	9	9	-	-
24	Swaraj Krishnan	Key management personnel	Key managerial remuneration	33	123	29	119

PERIODIC DISCLOSURES

FORM NL-32-Products Information

Insurer: MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date: 31st March 2015

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
Nil							

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st March 2015

Available Solvency Margin and Solvency Ratio

TABLE - II

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		71,986
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		57,549
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		14,436
4	Excess in Policyholders' Funds (1-2-3)		
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		10,145
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		8,340
7	Excess in Shareholders' Funds (5-6)		1,805
8	Total Available Solvency Margin [ASM] (4+7)		16,241
9	Total Required Solvency Margin [RSM]		13,057
10	Solvency Ratio (Total ASM/Total RSM)		1.24

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

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

Date: **31st March 2015**

Sl. No.	Name of person	Role/designation	Date of Appointment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Kailash Nath Bhandari	Director	05/09/2009
4	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
5	Swaraj Krishnan	Director/ Managing Director and Chief Executive Officer	19/05/2012
6	Sunil Mitra	Director	25/08/2012
7	V.K.Viswanathan	Director	24/10/2013
8	Janet Gasper Chowdhury	Director	31/03/2015
9	Sajjan Kumar Kedia	Chief Financial Officer (upto 22.01.2015)	25/08/2012
10	Gaurav Parasrampur	Chief Financial Officer	22/01/2015
11	Jinesh Shah	Chief Investment Officer	14/01/2013
12	Priscilla Sinha	Appointed Actuary	25/08/2012
13	Vikas Mittal	Chief Sales Officer	01/12/2014
14	Kavita Modi	Company Secretary	01/11/2012
15	L. Chakradhar Rao	Compliance Officer	22/02/2015

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 31st March 2015

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Note:

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

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: 31st March 2015

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

(RS IN Lakhs)																	
No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	G Sec (Central Government Securities)																
	Central Government Bonds	CGSB	22,592	23,914	893	3.95%	2.73%	21,962	23,914	3,371	15.35%	10.61%	12,311	17,845	1,038	8.43%	5.83%
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-		
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
	Deposit under section 7 of the Insurance Act, 1938	CDSS	1,024	1,089	22	2.18%	1.50%	1,024	1,089	89	8.70%	6.01%	1,027	1,006	89	8.69%	6.00%
	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-	-	-
2	G-Sec (State Government securities) or other Approved Sec/ Guaranteed Sec		-	-	-			-	-	-			-	-	-	-	-
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-	-	-
	State Government Guaranteed Loans	SGGL	1,531	3,725	113	7.39%	5.11%	1,493	3,725	117	7.85%	5.43%	-	-	-	-	-
	Other Approved Securities (Excluding Infrastructure / Social sector Investments	SGOA	4,057	942	95	2.34%	1.62%	2,364	942	205	8.67%	5.99%	943	841	63	0.07	0.05
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-	-	-
			-	-	-			-	-	-			-	-	-	-	-
3	Investment Subject to Exposure Norms		-	-	-			-	-	-			-	-	-	-	-
	Housing & Loans to State Government for Housing / FFE		-	-	-			-	-	-			-	-	-	-	-
	Loan to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-	-	-
	Loan to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-	-	-
	Term Loan HUDCO	HTLH	-	-	-			-	-	-			-	-	-	-	-
	Term Loan to Institution Accredited by NHB	HTLN	-	-	-			-	-	-			-	-	-	-	-
	Mortgage Backed Securities	HMBS	-	-	-			-	-	-			-	-	-	-	-
	Taxable Bonds of												-	-	-	-	-
	Bonds & Debenture issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HTDN	8,926	7,271	289	3.23%	2.23%	7,969	7,271	866	10.87%	7.51%	4,983	4,992	418	8.39%	5.80%
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HTDA	-	-	-			-	-	-			-	-	-	-	-
	Tax Free Bonds																
	Bonds & Debenture issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HFDN	-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HFDA	-	-	-			-	-	-			-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date					Previous Year					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
4	Infrastructure Investments		-	-	-			-	-	-			-	-	-	-	-
	Approved Securities	ISAS	-	-	-			-	-	-			-	-	-	-	-
	Taxable Bonds of		-	-	-			-	-	-			-	-	-	-	-
	Debenture/ Bonds	IPTD	-	-	-			-	-	-			-	-	-	-	-
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	13,592	14,680	531	3.91%	2.70%	9,621	14,680	1,157	12.03%	8.31%	5,153	6,979	481	9.33%	6.45%
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-			-	-	-			-	-	-	-	-
	Tax Free Bonds		-	-	-			-	-	-			-	-	-	-	-
	Infrastructure / Social Sector -PSU- Debenture/ Bonds	IPFD	-	-	-			-	-	-			-	-	-	-	-
			-	-	-			-	-	-			-	-	-	-	-
5	Approved Investments		-	-	-			-	-	-			-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-			-	-	-			-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	2,865	4,159	145	5.05%	3.49%	3,379	4,159	476	14.07%	9.72%	3,527	4,490	363	10.29%	7.11%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	10,285	10,310	335	3.26%	2.25%	9,518	10,310	979	10.29%	7.11%	4,021	8,075	380	9.45%	6.53%
	Corporate Securities (Approved Investments) - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-	-	-
	Investment Properties- immovable	EINP	-	-	-			-	-	-			-	-	-	-	-
	Loans - Policy loans	ELPL	-	-	-			-	-	-			-	-	-	-	-
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-	-	-
	Property Outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-	-	-
	Deposits- Deposits with Schedule Banks	ECDB	7,478	6,755	197	2.63%	1.82%	7,373	6,755	767	10.40%	7.19%	7,423	8,957	718	9.67%	6.68%
	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	-	-	-			-	-	-			-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Gilt Fund - MF	OMDI	-	-	-			-	-	-			-	-	-	-	-
	Liquid Fund- MF	EGMF	2,525	3,671	52	2.07%	1.43%	2,077	3,671	182	8.75%	6.05%	2,097	836	138	6.58%	4.55%
6	Other Investments																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-	-	-
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Debenture	OLDB	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Preference Shares	OPSH	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Venture Fund	OVNF	-	-	-			-	-	-			-	-	-	-	-
	Short Term Loan - Unsecured Deposits	OSLU	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- Term Loan (without Charge)	OTLW	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Other Investments) Mutual Funds		-	-	-			-	-	-			-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	2,087	-	14	0.65%	0.45%	1,297	-	30	2.34%	1.62%					
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-			-	-	-			-	-	-	-	-
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	1,000	1,010	25	2.55%	1.76%	1,000	1,010	35	3.51%	2.42%	-	-	-	-	-
								-	-	-			-	-	-	-	-
	TOTAL		77,961	77,526	2,711	3.48%	2.40%	69,076	77,526	8,274	11.98%	8.28%	41,486	54,022	3,689	6.45%	6.45%

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

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

2 Yield netted for Tax

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

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

Statement as on: 31st March 2015

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	EPBT	15	29/11/2012	CRISIL	AA+	AA	20/06/2014	

Note:

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

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

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

Date: **31st March 2015**

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st March 2015		For the Quarter ended 31st March 2014		For the year ended 31st March 2015		For the year ended 31st March 2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,536	1,785	1,153	444	2,978	6,257	1,557	1,231
2	Cargo & Hull	478	452	391	150	1,081	1,390	594	236
3	Motor TP	4,469	86,481	6,259	95,416	17,541	328,922	18,971	287,682
4	Motor OD	6,103	83,405	6,122	78,612	22,578	303,873	19,878	251,752
5	Engineering	376	713	261	355	996	2,439	450	775
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	759	391	726	161	1,668	1,134	890	189
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	43	6,254	-	-	134	10,230	-	-
10	Health	-	-	-	-	0	1	-	-
11	Others	67	991	44	933	384	2,435	152	1,422

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

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

Date: **31st March 2015**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,175	744	1,187,576
		Social	-	-	-
2	Cargo & Hull	Rural	296	335	1,271,948
		Social	-	-	-
3	Motor TP	Rural	52,423	2,772	-
		Social	-	-	-
4	Motor OD	Rural	50,415	3,594	368,802
		Social	-	-	-
5	Engineering	Rural	447	148	128,801
		Social	-	-	-
6	Workmen's Compensation	Rural	94	6	1,156
		Social	219	22	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	165	537	148,983
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	4,687	25	39,559
		Social	-	-	-
11	Health	Rural	-	-	-
		Social	-	-	-
12	Others	Rural	738	41	145,252
		Social	-	-	-

PERIODIC DISCLOSURES

FORM NL-40- Business Acquisition through different channels

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

Date: **31st March 2015**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st March 2015		For the Quarter ended 31st March 2014		For the year ended 31st March 2015		For the year ended 31st March 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30377	3,672	38035	5,070	107892	13,543	98495	14,333
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	43919	4,771	41848	4,566	170666	18,239	141651	15,137
4	Brokers	13786	3,803	14752	4,463	49105	11,048	46154	11,523
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8985	1,585	2824	858	25145	4,529	3988	1,294
	Total (A)	97067	13,830	97459	14,957	352808	47,359	290288	42,286
1	Referral (B)	-	-	0	-	-	-	1247	207
	Grand Total (A+B)	97,067	13,830	97,459	14,957	352,808	47,359	291,535	42,493

PERIODIC DISCLOSURES

FORM NL-41-GREIVANCE DISPOSAL

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

Date: **31st March 2015**

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending as at 31st March 2015	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims	2	15	7	-	3	7	70
c)	Policy Related	-	8	8	-	-	-	28
d)	Premium	-	-	-	-	-	-	1
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	1
h)	Product	-	-	-	-	-	-	-
i)	Others	-	1	-	-	1	-	2
	Total Number of Complaints	2	24	15	-	4	7	102

2	Total No. of policies during previous year :	291,535
3	Total No. of claims during previous year :	12,178
4	Total No. of policies during current year :	352,808
5	Total No. of claims during current year :	29,757
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.0000000079
7	Total No. of Claim Complaints(current year) per 10,000 polices(current year) :	0.0000000198

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	2	-	2
(b)	7-15 days	2	-	2
(c)	15-30 days	1	-	1
(d)	30-90 days	2	-	2
(e)	90 days & Beyond	-	-	-
	Total Number of Complaints	7	-	7