

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter and Half Year ended 30th September 2018		
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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 30TH SEPTEMBER 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	18,917	32,554	14,184	25,205
2	Interest, dividend and rent (Gross)		2,457	4,370	2,939	5,748
3	Profit/(Loss) on sale/redemption of investments (Net)		171	312	284	507
4	Other Income		2,897	4,809	-	-
	TOTAL (A)		24,442	42,045	17,407	31,460
1	Claims incurred (Net)	NL-5-Claims Schedule	17,705	28,992	16,739	43,547
2	Commission (Net)	NL-6-Commission Schedule	(2,897)	(14,869)	(15,941)	(20,577)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	49,161	120,943	66,925	115,268
5	Premium deficiency		-	(3,129)	2,981	2,784
	TOTAL (B)		63,969	131,937	70,704	141,022
	Operating Profit/(Loss) from Fire Business C= (A - B)		(39,527)	(89,892)	(53,297)	(109,562)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(39,527)	(89,892)	(53,297)	(109,562)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(39,527)	(89,892)	(53,297)	(109,562)

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 30TH SEPTEMBER 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	2,159	6,206	(3,830)	6,207
2	Interest, dividend and rent (Gross)		(37)	1,327	(607)	1,276
3	Profit/(Loss) on sale/redemption of investments (Net)		(5)	95	(37)	113
4	Other Income		(80)	4	-	-
	TOTAL (A)		2,037	7,632	(4,474)	7,596
1	Claims incurred (Net)	NL-5-Claims Schedule	(835)	2,005	(3,182)	1,060
2	Commission (Net)	NL-6-Commission Schedule	(5,167)	(8,119)	(1,111)	(1,076)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	10,176	32,501	9,223	27,064
5	Premium deficiency		444	561	323	145
	TOTAL (B)		4,618	26,948	5,253	27,193
	Operating Profit/(Loss) from Marine Business C= (A - B)		(2,581)	(19,316)	(9,727)	(19,597)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,581)	(19,316)	(9,727)	(19,597)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(2,581)	(19,316)	(9,727)	(19,597)

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 30TH SEPTEMBER 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,128,629	592,248	816,552	1,615,965
2	Interest, dividend and rent (Gross)		194,120	367,107	159,438	306,431
3	Profit/(Loss) on sale/redemption of investments (Net)		13,462	26,184	15,355	27,028
4	Other Income		(655)	1,164	1,433	2,454
	TOTAL (A)		1,335,556	986,703	992,778	1,951,878
1	Claims incurred (Net)	NL-5-Claims Schedule	871,114	(89,892)	643,789	1,278,649
2	Commission (Net)	NL-6-Commission Schedule	19,759	50,492	(13,599)	(41,122)
3	Contribution to Solatium Fund		1,228	2,214	575	1,117
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	483,677	849,587	321,922	647,448
5	Premium deficiency		(924)	338	-	-
	TOTAL (B)		1,374,854	812,739	952,687	1,886,092
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(39,298)	173,964	40,091	65,786
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(39,298)	173,964	40,091	65,786
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(39,298)	173,964	40,091	65,786

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 30TH SEPTEMBER 2018

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Premiums earned (Net)	NL-4-Premium Schedule	1,149,705	631,008	826,906	1,647,377
2	Interest, dividend and rent (Gross)		196,540	372,804	161,770	313,455
3	Profit/(Loss) on sale/redemption of investments (Net)		13,628	26,591	15,602	27,648
4	Other Income		2,162	5,977	1,433	2,454
	TOTAL (A)		1,362,035	1,036,380	1,005,711	1,990,934
1	Claims incurred (Net)	NL-5-Claims Schedule	887,984	(58,895)	657,346	1,323,256
2	Commission (Net)	NL-6-Commission Schedule	11,695	27,504	(30,651)	(62,775)
3	Contribution to Solatium Fund		1,228	2,214	575	1,117
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	543,014	1,003,031	398,070	789,780
5	Premium deficiency		(480)	(2,230)	3,304	2,929
	TOTAL (B)		1,443,441	971,624	1,028,644	2,054,307
	Operating Profit/(Loss) from Total Business C= (A - B)		(81,406)	64,756	(22,933)	(63,373)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(81,406)	64,756	(22,933)	(63,373)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(81,406)	64,756	(22,933)	(63,373)

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2018

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(39,527)	(89,892)	(53,297)	(109,562)
	(b) Marine Insurance	(2,581)	(19,316)	(9,727)	(19,597)
	(c) Miscellaneous Insurance	(39,298)	173,964	40,091	65,786
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – Gross	21,720	67,306	45,130	88,669
	(b) Profit/(Loss) on sale / redemption of investments	1,448	4,801	4,363	7,821
3	OTHER INCOME	-	-	-	-
	TOTAL (A)	(58,238)	136,863	26,560	33,117
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	20,644	20,644	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others	-	240	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to insurance business				
	- Employees' remuneration and welfare benefits	-	-	-	-
	- Corporate Social Responsibility Expenses	-	-	-	-
	(b) Investment Expenses	186	701	370	725
	(c) Loss on sale of fixed assets	-	-	-	-
	(d) Director Fees	1,220	3,370	-	-
	(e) Others	-	-	-	-
	TOTAL (B)	22,050	24,955	370	725
	Profit/(Loss) before tax	(80,288)	111,908	26,190	32,392
	Provision for taxation				
	(a) Current tax / MAT (including tax adjustment for earlier periods)	-	245,313	5,339	6,604
	(b) Deferred tax expense/ (income)	-	(245,313)	-	-
	Profit/(Loss) after tax	(80,288)	111,908	20,851	25,788
	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	(83,197)	(275,393)	(319,524)	(324,461)
	Balance carried forward to balance sheet	(163,485)	(163,485)	(298,673)	(298,673)

BALANCE SHEET AS AT 30TH SEPTEMBER 2018

(Rs in '000)

Particulars	Schedule	As at 30th Sept 2018	As at 30th Sept 2017
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,125,000	1,125,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,455,000	1,455,000
Fair value change account-Shareholders		55	183
Fair value change account-Policyholders		331	905
Borrowings	NL-11-Borrowings Schedule	2,665	3,310
TOTAL		2,583,051	2,584,398
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	1,648,174	1,707,451
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	9,978,450	8,420,742
Total Investments		11,626,624	10,128,193
Loans	NL-13-Loans Schedule	59,840	-
Fixed assets	NL-14-Fixed Assets Schedule	192,640	151,538
Deferred tax asset		344,795	99,482
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	296,165	107,986
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,042,649	840,333
Sub-Total (A)		1,338,814	948,319
Current liabilities	NL-17-Current Liabilities Schedule	7,965,414	7,289,108
Provisions	NL-18-Provisions Schedule	3,177,733	1,752,699
Sub-Total (B)		11,143,147	9,041,807
Net Current Assets (C) = (A - B)		(9,804,333)	(8,093,488)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		163,485	298,673
TOTAL		2,583,051	2,584,398

CONTINGENT LIABILITIES

(Rs in '000)

Sl. No.	Particulars	As at 30th Sept 2018	As at 30th Sept 2017
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	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Senior Citizens' Welfare Fund	-	-
8	Others	-	-
	TOTAL	-	-

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Premium from direct business written	108,109	278,448	118,966	195,326
Add: Premium on reinsurance accepted	73,946	204,263	86,682	156,811
Less : Premium on reinsurance ceded	(162,483)	(448,870)	(190,907)	(322,373)
Net Premium	19,572	33,841	14,741	29,764
Adjustment for change in reserve for unexpired risks	655	1,287	557	4,559
Premium Earned (Net)	18,917	32,554	14,184	25,205

MARINE

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Premium from direct business written	28,729	89,308	28,012	78,846
Add: Premium on reinsurance accepted	7,464	40,406	619	3,828
Less : Premium on reinsurance ceded	(36,087)	(119,434)	(32,096)	(76,066)
Net Premium	106	10,280	(3,465)	6,608
Adjustment for change in reserve for unexpired risks	(2,053)	4,074	365	401
Premium Earned (Net)	2,159	6,206	(3,830)	6,207

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Premium from direct business written	1,853,345	3,340,594	992,141	1,974,761
Add: Premium on reinsurance accepted	4,916	50,278	(664)	3,180
Less : Premium on reinsurance ceded	(305,709)	(2,045,753)	(191,065)	(391,330)
Net Premium	1,552,552	1,345,119	800,412	1,586,611
Adjustment for change in reserve for unexpired risks	423,923	752,871	(16,140)	(29,354)
Premium Earned (Net)	1,128,629	592,248	816,552	1,615,965

TOTAL

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Premium from direct business written	1,990,183	3,708,350	1,139,119	2,248,933
Add: Premium on reinsurance accepted	86,326	294,947	86,637	163,819
Less : Premium on reinsurance ceded	(504,279)	(2,614,057)	(414,068)	(789,769)
Net Premium	1,572,230	1,389,240	811,688	1,622,983
Adjustment for change in reserve for unexpired risks	422,525	758,232	(15,218)	(24,394)
Premium Earned (Net)	1,149,705	631,008	826,906	1,647,377

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

MISCELLANEOUS

For the Quarter ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	499,397	1,227,586	-	1,726,983	16,220	113	4,923	56,201	7,275	35,037	6,593	1,853,345
Add: Premium on reinsurance accepted	-	-	-	-	1,926	-	-	-	2,474	516	-	4,916
Less : Premium on reinsurance ceded	(151,301)	(67,030)	-	(218,331)	(14,526)	(80)	(1,207)	(25,845)	(5,503)	(34,276)	(5,941)	(305,709)
Net Premium	348,096	1,160,556	-	1,508,652	3,620	33	3,716	30,356	4,246	1,277	652	1,552,552
Adjustment for change in reserve for unexpired risks	63,812	352,917	-	416,729	(394)	(32)	74	20,363	(10,949)	(799)	(1,069)	423,923
Premium Earned (Net)	284,284	807,639	-	1,091,923	4,014	65	3,642	9,993	15,195	2,076	1,721	1,128,629

For the Quarter ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	332,051	574,434	-	906,485	9,340	(7)	6,516	36,221	5,974	23,369	4,243	992,141
Add: Premium on reinsurance accepted	-	-	-	-	(664)	-	-	-	-	-	-	(664)
Less : Premium on reinsurance ceded	(101,343)	(30,463)	-	(131,806)	(5,305)	-	(357)	(26,891)	(876)	(22,567)	(3,263)	(191,065)
Net Premium	230,708	543,971	-	774,679	3,371	(7)	6,159	9,330	5,098	802	980	800,412
Adjustment for change in reserve for unexpired risks	(65,917)	43,358	-	(22,559)	(1,467)	(132)	794	8,073	648	(321)	(1,176)	(16,140)
Premium Earned (Net)	296,625	500,613	-	797,238	4,838	125	5,365	1,257	4,450	1,123	2,156	816,552

Upto the half year ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	898,411	2,213,618	-	3,112,029	33,512	254	9,507	99,993	16,575	56,553	12,171	3,340,594
Add: Premium on reinsurance accepted	-	-	-	-	3,274	514	-	-	45,974	516	-	50,278
Less : Premium on reinsurance ceded	(272,484)	(1,617,612)	-	(1,890,096)	(28,991)	(520)	(2,369)	(46,591)	(12,707)	(54,784)	(9,695)	(2,045,753)
Net Premium	625,927	596,006	-	1,221,933	7,795	248	7,138	53,402	49,842	2,285	2,476	1,345,119
Adjustment for change in reserve for unexpired risks	77,571	616,397	-	693,968	(412)	120	(342)	36,060	26,383	(1,728)	(1,178)	752,871
Premium Earned (Net)	548,356	(20,391)	-	527,965	8,207	128	7,480	17,342	23,459	4,013	3,654	592,248

Upto the half year ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	687,568	1,116,722	-	1,804,290	23,662	109	12,057	72,480	12,502	41,492	8,169	1,974,761
Add: Premium on reinsurance accepted	-	-	-	-	3,180	-	-	-	-	-	-	3,180
Less : Premium on reinsurance ceded	(209,669)	(59,319)	-	(268,988)	(18,493)	(6)	(662)	(54,098)	(3,356)	(39,598)	(6,129)	(391,330)
Net Premium	477,899	1,057,403	-	1,535,302	8,349	103	11,395	18,382	9,146	1,894	2,040	1,586,611
Adjustment for change in reserve for unexpired risks	(137,151)	93,375	-	(43,776)	(1,906)	(166)	198	16,747	2,235	130	(2,816)	(29,354)
Premium Earned (Net)	615,050	964,028	-	1,579,078	10,255	269	11,197	1,635	6,911	1,764	4,856	1,615,965

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Claims paid				
Direct claims	73,101	190,825	40,671	47,129
Add : Claims outstanding at the end of the period	1,187,895	1,187,895	420,184	420,184
Less : Claims outstanding at the beginning of the period	(956,891)	(901,763)	(500,636)	(299,891)
Gross incurred claims	304,105	476,957	(39,781)	167,422
Add : Re-insurance accepted to direct claims	1,025	2,759	546	744
Less : Re-insurance ceded to claims paid	(68,013)	(181,280)	(36,025)	(41,539)
Less : Reinsurance ceded to closing Claims Outstanding	(1,078,003)	(1,078,003)	(332,033)	(332,033)
Add : Reinsurance ceded to opening Claims Outstanding	858,591	808,559	424,032	248,953
Total claims incurred	17,705	28,992	16,739	43,547

MARINE

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Claims paid				
Direct claims	23,729	53,094	26,542	71,746
Add : Claims outstanding at the end of the period	451,188	451,188	243,807	243,807
Less : Claims outstanding at the beginning of the period	(374,941)	(266,126)	(308,518)	(286,131)
Gross incurred claims	99,976	238,156	(38,169)	29,422
Add : Re-insurance accepted to direct claims	730	1,950	6	6
Less : Re-insurance ceded to claims paid	(23,448)	(51,691)	(22,278)	(65,440)
Less : Reinsurance ceded to closing Claims Outstanding	(415,960)	(415,960)	(206,193)	(206,193)
Add : Reinsurance ceded to opening Claims Outstanding	337,867	229,550	263,452	243,265
Total claims incurred	(835)	2,005	(3,182)	1,060

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Claims paid				
Direct claims	505,625	805,841	296,788	607,416
Add : Claims outstanding at the end of the period	9,314,234	9,314,234	7,419,612	7,419,612
Less : Claims outstanding at the beginning of the period	(8,889,848)	(8,175,256)	(6,993,941)	(6,598,368)
Gross incurred claims	930,011	1,944,819	722,459	1,428,660
Add : Re-insurance accepted to direct claims	1,192	1,192	250	623
Less : Re-insurance ceded to claims paid	(120,404)	(168,473)	(28,671)	(56,523)
Less : Reinsurance ceded to closing Claims Outstanding	(3,226,779)	(3,226,779)	(1,206,829)	(1,206,829)
Add : Reinsurance ceded to opening Claims Outstanding	3,287,094	1,359,349	1,156,580	1,112,718
Total claims incurred	871,114	(89,892)	643,789	1,278,649

TOTAL

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Claims paid				
Direct claims	602,455	1,049,760	364,001	726,291
Add : Claims outstanding at the end of the period	10,953,317	10,953,317	8,083,603	8,083,603
Less : Claims outstanding at the beginning of the period	(10,221,680)	(9,343,145)	(7,803,095)	(7,184,390)
Gross incurred claims	1,334,092	2,659,932	644,509	1,625,504
Add : Re-insurance accepted to direct claims	2,947	5,901	802	1,373
Less : Re-insurance ceded to claims paid	(211,865)	(401,444)	(86,974)	(163,502)
Less : Reinsurance ceded to closing Claims Outstanding	(4,720,742)	(4,720,742)	(1,745,055)	(1,745,055)
Add : Reinsurance ceded to opening Claims Outstanding	4,483,552	2,397,458	1,844,064	1,604,936
Total claims incurred	887,984	(58,895)	657,346	1,323,256

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

MISCELLANEOUS

For the Quarter ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	146,213	284,828	-	431,041	3,307	-	2,670	7,107	1,614	3	59,883	505,625
Add : Claims outstanding at the end of the period	400,113	7,759,064	-	8,159,177	217,763	1,369	7,448	27,701	36,185	214,759	649,832	9,314,234
Less : Claims outstanding at the beginning of the period	(389,766)	(7,191,636)	-	(7,581,402)	(244,059)	(4,737)	(16,722)	(17,949)	(31,921)	(295,322)	(697,736)	(8,889,848)
Gross incurred claims	156,560	852,256	-	1,008,816	(22,989)	(3,368)	(6,604)	16,859	5,878	(80,560)	11,979	930,011
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	1,192	1,192
Less : Re-insurance ceded to claims paid	(42,343)	(14,615)	-	(56,958)	(1,736)	-	(134)	(3,882)	(336)	(3)	(57,355)	(120,404)
Less : Reinsurance ceded to closing Claims Outstanding	(80,049)	(2,207,358)	-	(2,287,407)	(191,010)	(1,297)	(372)	(17,207)	(6,499)	(207,031)	(515,956)	(3,226,779)
Add : Reinsurance ceded to opening Claims Outstanding	81,547	2,117,019	-	2,198,566	218,249	4,023	837	10,440	10,768	284,799	559,413	3,287,094
Total claims incurred	115,715	747,302	-	863,017	2,514	(642)	(6,273)	6,210	9,811	(2,795)	(727)	871,114

For the Quarter ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	106,849	182,556	-	289,405	1,139	29	70	-	4,832	355	958	296,788
Add : Claims outstanding at the end of the period	350,527	6,064,405	-	6,414,932	80,030	4,579	21,786	3,645	31,204	219,026	644,410	7,419,612
Add : Claims outstanding at the beginning of the period	(342,037)	(5,661,537)	-	(6,003,574)	(82,636)	(4,553)	(21,519)	(695)	(32,742)	(199,695)	(648,527)	(6,993,941)
Gross incurred claims	115,339	585,424	-	700,763	(1,467)	55	337	2,950	3,294	19,686	(3,159)	722,459
Add : Re-insurance accepted to direct claims	232	-	-	232	18	-	-	-	-	-	-	250
Less : Re-insurance ceded to claims paid	(16,442)	(9,320)	-	(25,762)	(588)	(1)	(4)	-	(1,572)	(355)	(389)	(28,671)
Less : Reinsurance ceded to closing Claims Outstanding	(43,892)	(313,363)	-	(357,255)	(60,639)	(4,044)	(1,099)	(2,642)	(11,457)	(212,195)	(557,498)	(1,206,829)
Add : Reinsurance ceded to opening Claims Outstanding	31,661	291,521	-	323,182	62,608	4,043	1,086	519	12,137	193,337	559,668	1,156,580
Total claims incurred	86,898	554,262	-	641,160	(68)	53	320	827	2,402	473	(1,378)	643,789

Upto the half year ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	264,425	456,374	-	720,799	6,065	-	3,171	10,480	3,944	3	61,379	805,841
Add : Claims outstanding at the end of the period	400,113	7,759,064	-	8,159,177	217,763	1,369	7,448	27,701	36,185	214,759	649,832	9,314,234
Less : Claims outstanding at the beginning of the period	(372,271)	(6,640,529)	-	(7,012,800)	(184,761)	(4,698)	(18,384)	(12,787)	(26,363)	(260,359)	(655,104)	(8,175,256)
Gross incurred claims	292,267	1,574,909	-	1,867,176	39,067	(3,329)	(7,765)	25,394	13,766	(45,597)	56,107	1,944,819
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	1,192	1,192
Less : Re-insurance ceded to claims paid	(76,110)	(23,766)	-	(99,876)	(3,191)	-	(159)	(6,213)	(868)	(3)	(58,163)	(168,473)
Less : Reinsurance ceded to closing Claims Outstanding	(80,049)	(2,207,358)	-	(2,287,407)	(191,010)	(1,297)	(372)	(17,207)	(6,499)	(207,031)	(515,956)	(3,226,779)
Add : Reinsurance ceded to opening Claims Outstanding	69,525	344,948	-	414,473	164,193	4,050	919	8,253	8,146	251,587	507,728	1,359,349
Total claims incurred	205,633	(311,267)	-	(105,634)	9,059	(576)	(7,377)	10,227	14,545	(1,044)	(9,092)	(89,892)

Upto the half year ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid												
Direct claims	229,486	359,838	-	589,324	2,958	29	362	-	10,750	2,112	1,881	607,416
Add : Claims outstanding at the end of the period	350,527	6,064,405	-	6,414,932	80,030	4,579	21,786	3,645	31,204	219,026	644,410	7,419,612
Add : Claims outstanding at the beginning of the period	(323,759)	(5,292,863)	-	(5,616,622)	(89,043)	(4,489)	(22,877)	-	(39,071)	(181,702)	(644,564)	(6,598,368)
Gross incurred claims	256,254	1,131,380	-	1,387,634	(6,055)	119	(729)	3,645	2,883	39,436	1,727	1,428,660
Add : Re-insurance accepted to direct claims	232	-	-	232	391	-	-	-	-	-	-	623
Less : Re-insurance ceded to claims paid	(30,148)	(18,676)	-	(48,824)	(1,502)	(1)	(18)	-	(3,344)	(2,111)	(723)	(56,523)
Less : Reinsurance ceded to closing Claims Outstanding	(43,892)	(313,363)	-	(357,255)	(60,639)	(4,044)	(1,099)	(2,642)	(11,457)	(212,195)	(557,498)	(1,206,829)
Add : Reinsurance ceded to opening Claims Outstanding	20,586	273,611	-	294,197	62,509	4,039	1,156	-	14,663	175,610	560,544	1,112,718
Total claims incurred	203,032	1,072,952	-	1,275,984	(5,296)	113	(690)	1,003	2,745	740	4,050	1,278,649

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



FIRE (Rs in '000)

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Commission paid				
Direct	4,263	16,874	1,607	9,879
TOTAL (A)	4,263	16,874	1,607	9,879
Add: Commission on re-insurance accepted	2,827	7,915	5,642	11,499
Less: Commission on re-insurance ceded	(9,987)	(39,658)	(23,190)	(41,955)
Net Commission	(2,897)	(14,869)	(15,941)	(20,577)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	155	343	148	379
Brokers	3,201	15,009	1,039	8,666
Corporate Agency	907	1,522	420	834
Others	-	-	-	-
TOTAL (B)	4,263	16,874	1,607	9,879

MARINE

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Commission paid				
Direct	1,539	4,756	1,708	4,619
TOTAL (A)	1,539	4,756	1,708	4,619
Add: Commission on re-insurance accepted	927	4,427	109	559
Less: Commission on re-insurance ceded	(7,633)	(17,302)	(2,928)	(6,254)
Net Commission	(5,167)	(8,119)	(1,111)	(1,076)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	152	299	146	227
Brokers	1,258	4,188	1,496	4,251
Corporate Agency	129	269	66	141
Others	-	-	-	-
TOTAL (B)	1,539	4,756	1,708	4,619

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Commission paid				
Direct	119,435	216,146	50,104	103,720
TOTAL (A)	119,435	216,146	50,104	103,720
Add: Commission on re-insurance accepted	405	5,907	(204)	32
Less: Commission on re-insurance ceded	(100,081)	(171,561)	(63,499)	(144,874)
Net Commission	19,759	50,492	(13,599)	(41,122)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	19,924	42,651	15,998	31,643
Brokers	34,798	55,394	4,724	13,400
Corporate Agency	33,326	63,783	29,259	58,554
Others	31,387	54,318	123	123
TOTAL (B)	119,435	216,146	50,104	103,720

TOTAL

Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
Commission paid				
Direct	125,237	237,776	53,419	118,218
TOTAL (A)	125,237	237,776	53,419	118,218
Add: Commission on re-insurance accepted	4,159	18,249	5,547	12,090
Less: Commission on re-insurance ceded	(117,701)	(228,521)	(89,617)	(193,083)
Net Commission	11,695	27,504	(30,651)	(62,775)
Break-up of the expenses (gross) incurred to				
Agents	20,231	43,293	16,292	32,249
Brokers	39,257	74,591	7,259	26,317
Corporate Agency	34,362	65,574	29,745	59,529
Others	31,387	54,318	123	123
TOTAL (B)	125,237	237,776	53,419	118,218

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

For the Quarter ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	90,269	14,760	-	105,029	2,074	17	672	8,575	1,030	1,620	418	119,435
TOTAL	90,269	14,760	-	105,029	2,074	17	672	8,575	1,030	1,620	418	119,435
Add : Commission on reinsurance accepted	-	-	-	-	51	-	-	-	309	45	-	405
Less : Commission on reinsurance ceded	(77,184)	(3,069)	-	(80,253)	(2,019)	(20)	(37)	(14,771)	(1,618)	(673)	(690)	(100,081)
Net commission	13,085	11,691	-	24,776	106	(3)	635	(6,196)	(279)	992	(272)	19,759

For the Quarter ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	37,771	3,435	-	41,206	1,111	70	716	5,495	687	476	344	50,104
TOTAL	37,771	3,435	-	41,206	1,111	70	716	5,495	687	476	344	50,104
Add : Commission on reinsurance accepted	-	-	-	-	(204)	-	-	-	-	-	-	(204)
Less : Commission on reinsurance ceded	(46,196)	(1,436)	-	(47,632)	(626)	(36)	(48)	(14,164)	(43)	(2,478)	1,528	(63,499)
Net commission	(8,425)	1,999	-	(6,426)	281	34	668	(8,669)	644	(2,002)	1,872	(13,599)

Upto the half year ended 30th Sep 2018

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	160,913	27,500	-	188,413	5,013	41	1,342	15,205	2,467	2,432	1,233	216,146
TOTAL	160,913	27,500	-	188,413	5,013	41	1,342	15,205	2,467	2,432	1,233	216,146
Add : Commission on reinsurance accepted	-	-	-	-	51	64	-	-	5,747	45	-	5,907
Less : Commission on reinsurance ceded	(122,872)	(5,534)	-	(128,406)	(3,183)	(128)	(71)	(26,779)	(3,546)	(7,889)	(1,559)	(171,561)
Net commission	38,041	21,966	-	60,007	1,881	(23)	1,271	(11,574)	4,668	(5,412)	(326)	50,492

Upto the half year ended 30th Sep 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid												
Direct	76,284	7,958	-	84,242	2,819	87	1,392	11,415	1,560	1,316	889	103,720
TOTAL	76,284	7,958	-	84,242	2,819	87	1,392	11,415	1,560	1,316	889	103,720
Add : Commission on reinsurance accepted	-	-	-	-	32	-	-	-	-	-	-	32
Less : Commission on reinsurance ceded	(105,873)	(2,792)	-	(108,665)	(2,858)	30	(90)	(29,096)	(174)	(5,036)	1,015	(144,874)
Net commission	(29,589)	5,166	-	(24,423)	(7)	117	1,302	(17,681)	1,386	(3,720)	1,904	(41,122)

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Employees' remuneration & welfare benefits	17,354	49,898	27,309	44,804
2	Travel, conveyance and vehicle running expenses	1,080	3,492	1,948	3,608
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	904	2,542	1,854	2,843
5	Repairs and Maintenance	524	1,487	787	1,324
6	Printing & stationery	149	488	561	908
7	Communication	291	762	737	1,272
8	Legal & professional charges	1,606	4,712	2,675	4,451
9	Auditors' fees, expenses etc.				
	(a) as auditor	24	258	104	271
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	19,311	33,396	13,322	23,986
11	Interest & bank charges	309	1,032	373	595
12	Depreciation	1,197	2,797	1,330	2,144
13	Manpower hire charges	5,255	13,221	11,856	21,020
14	Director fees	-	-	94	150
15	Others				
	(a) Information technology	226	2,395	1,611	3,161
	(b) Membership fees & subscription expenses	148	310	184	325
	(c) Business promotion expenses	194	567	520	1,493
	(d) Miscellaneous expenses	589	3,586	1,660	2,913
	TOTAL	49,161	120,943	66,925	115,268

MARINE

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Employees' remuneration & welfare benefits	3,286	13,409	4,066	10,520
2	Travel, conveyance and vehicle running expenses	189	938	233	846
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	174	682	303	667
5	Repairs and Maintenance	101	400	111	311
6	Printing & stationery	24	130	84	213
7	Communication	60	205	99	298
8	Legal & professional charges	301	1,267	392	1,047
9	Auditors' fees, expenses etc.				
	(a) as auditor	(2)	70	2	64
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	4,534	8,974	1,693	5,630
11	Interest & bank charges	52	277	58	140
12	Depreciation	255	753	203	503
13	Manpower hire charges	1,075	3,553	1,554	4,935
14	Director fees	-	-	16	36
15	Others				
	(a) Information technology	(31)	644	173	743
	(b) Membership fees & subscription expenses	31	83	22	76
	(c) Business promotion expenses	38	153	(8)	351
	(d) Miscellaneous expenses	89	963	222	684
	TOTAL	10,176	32,501	9,223	27,064

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Employees' remuneration & welfare benefits	184,617	350,511	133,848	251,663
2	Travel, conveyance and vehicle running expenses	12,237	24,534	9,087	20,265
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	9,506	17,857	9,308	15,968
5	Repairs and Maintenance	5,539	10,448	3,822	7,439
6	Printing & stationery	1,701	3,427	2,764	5,097
7	Communication	2,955	5,355	3,545	7,143
8	Legal & professional charges	17,272	33,103	13,040	24,999
9	Auditors' fees, expenses etc.				
	(a) as auditor	618	1,811	401	1,524
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	164,270	234,592	62,916	134,729
11	Interest & bank charges	3,567	7,252	1,846	3,339
12	Depreciation	11,491	19,648	6,561	12,042
13	Manpower hire charges	52,267	92,873	56,357	118,067
14	Director fees	-	-	470	844
15	Others				
	(a) Information technology	5,769	16,824	7,321	17,757
	(b) Membership fees & subscription expenses	1,349	2,175	877	1,825
	(c) Business promotion expenses	2,086	3,986	1,835	8,386
	(d) Miscellaneous expenses	8,433	25,191	7,924	16,361
	TOTAL	483,677	849,587	321,922	647,448

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Employees' remuneration & welfare benefits	205,257	413,818	165,223	306,987
2	Travel, conveyance and vehicle running expenses	13,506	28,964	11,268	24,719
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	10,584	21,081	11,465	19,478
5	Repairs and Maintenance	6,164	12,335	4,720	9,074
6	Printing & stationery	1,874	4,045	3,409	6,218
7	Communication	3,306	6,322	4,381	8,713
8	Legal & professional charges	19,179	39,082	16,107	30,497
9	Auditors' fees, expenses etc.				
	(a) as auditor	640	2,139	507	1,859
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	188,115	276,962	77,931	164,345
11	Interest & bank charges	3,928	8,561	2,277	4,074
12	Depreciation	12,943	23,198	8,094	14,689
13	Manpower hire charges	58,597	109,647	69,767	144,022
14	Director fees	-	-	580	1,030
15	Others				
	(a) Information technology	5,964	19,863	9,105	21,661
	(b) Membership fees & subscription expenses	1,528	2,568	1,083	2,226
	(c) Business promotion expenses	2,318	4,706	2,347	10,230
	(d) Miscellaneous expenses	9,111	29,740	9,806	19,958
	TOTAL	543,014	1,003,031	398,070	789,780

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 30th Sep 2018

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	49,678	122,089	-	171,767	1,784	8	487	5,596	751	3,570	654	184,617
2	Travel, conveyance and vehicle running expenses	3,299	8,105	-	11,404	116	1	32	372	29	240	43	12,237
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	2,557	6,285	-	8,842	92	-	25	288	41	184	34	9,506
5	Repairs and Maintenance	1,490	3,663	-	5,153	53	-	14	168	24	107	20	5,539
6	Printing & stationery	458	1,126	-	1,584	16	-	5	52	4	34	6	1,701
7	Communication	794	1,953	-	2,747	29	-	8	89	16	56	10	2,955
8	Legal & professional charges	4,649	11,425	-	16,074	166	-	46	524	66	335	61	17,272
9	Auditors' fees, expenses etc.												
	(a) as auditor	170	416	-	586	5	(1)	1	19	(8)	13	3	618
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	44,380	107,249	-	151,629	1,699	20	460	4,972	1,670	3,228	592	164,270
11	Interest & bank charges	962	2,363	-	3,325	34	-	9	109	7	70	13	3,567
13	Depreciation	3,082	7,579	-	10,661	114	1	31	346	81	216	41	11,491
14	Manpower hire charges	14,035	34,504	-	48,539	514	4	139	1,579	314	993	185	52,267
15	Director fees	-	-	-	-	-	-	-	-	-	-	-	-
16	Others												
	(a) Information technology	1,580	3,870	-	5,450	49	(1)	14	180	(71)	128	20	5,769
	(b) Membership fees & subscription expenses	361	888	-	1,249	14	-	4	40	12	25	5	1,349
	(c) Business promotion expenses	561	1,380	-	1,941	20	-	5	64	9	40	7	2,086
	(d) Miscellaneous expenses	1,778	6,318	-	8,096	60	1	8	201	122	(78)	23	8,433
	TOTAL	129,834	319,213	-	449,047	4,765	33	1,288	14,599	3,067	9,161	1,717	483,677

For the Quarter ended 30th Sep 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	45,023	77,320	-	122,343	1,245	-	872	4,892	811	3,115	570	133,848
2	Travel, conveyance and vehicle running expenses	3,015	5,296	-	8,311	69	-	61	332	54	220	40	9,087
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	3,151	5,354	-	8,505	94	-	60	340	57	213	39	9,308
5	Repairs and maintenance	1,282	2,211	-	3,493	34	-	25	140	23	90	17	3,822
6	Printing and stationery	931	1,595	-	2,526	26	-	18	101	17	64	12	2,764
7	Communication	1,186	2,054	-	3,240	31	-	24	130	21	84	15	3,545
8	Legal and professional charges	4,381	7,541	-	11,922	119	-	85	476	79	304	55	13,040
9	Auditors' fees, expenses etc.												
	(a) as auditor	125	242	-	367	-	-	3	15	3	11	2	401
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	20,953	36,587	-	57,540	506	(1)	419	2,297	377	1,507	271	62,916
11	Interest and bank charges	623	1,065	-	1,688	17	-	12	67	11	43	8	1,846
13	Depreciation	2,211	3,786	-	5,997	62	-	42	240	40	152	28	6,561
14	Manpower hire charges	18,802	32,735	-	51,537	466	-	373	2,058	338	1,343	242	56,357
15	Director fees	159	271	-	430	4	-	3	17	3	11	2	470
16	Others												
	(a) Information technology	2,412	4,290	-	6,702	49	-	49	267	43	180	31	7,321
	(b) Membership fees and Subscription expenses	292	508	-	800	8	-	6	32	6	21	4	877
	(c) Business promotion expenses	554	1,134	-	1,688	(7)	(1)	14	66	10	56	9	1,835
	(d) Miscellaneous expenses	2,646	4,599	-	7,245	67	-	53	290	47	188	34	7,924
	TOTAL	107,746	186,588	-	294,334	2,790	(2)	2,119	11,760	1,940	7,602	1,379	321,922

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the half year ended 30th Sep 2018

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	92,868	228,820	-	321,688	3,802	79	983	10,336	6,466	5,899	1,258	350,511
2	Travel, conveyance and vehicle running expenses	6,500	16,016	-	22,516	266	6	69	723	453	413	88	24,534
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	4,731	11,657	-	16,388	194	4	50	527	329	301	64	17,857
5	Repairs and Maintenance	2,768	6,821	-	9,589	113	2	29	308	193	176	38	10,448
6	Printing & stationery	908	2,237	-	3,145	37	1	10	101	63	58	12	3,427
7	Communication	1,419	3,496	-	4,915	58	1	15	158	99	90	19	5,355
8	Legal & professional charges	8,771	21,610	-	30,381	359	7	93	976	611	557	119	33,103
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	480	1,183	-	1,663	20	-	5	53	33	30	7	1,811
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	62,155	153,146	-	215,301	2,545	53	658	6,918	4,327	3,948	842	234,592
11	Interest & bank charges	1,921	4,734	-	6,655	79	2	20	214	134	122	26	7,252
12	Depreciation	5,206	12,827	-	18,033	213	4	55	579	362	331	71	19,648
13	Manpower hire charges	24,607	60,629	-	85,236	1,008	21	260	2,739	1,713	1,563	333	92,873
14	Director fees	-	-	-	-	-	-	-	-	-	-	-	-
15	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	4,458	10,983	-	15,441	183	4	47	496	310	283	60	16,824
	(b) Membership fees & subscription expenses	576	1,420	-	1,996	24	-	6	64	40	37	8	2,175
	(c) Business promotion expenses	1,056	2,602	-	3,658	43	1	11	118	74	67	14	3,986
	(d) Miscellaneous expenses	6,674	16,445	-	23,119	273	6	71	743	465	424	90	25,191
	TOTAL	225,098	554,626	-	779,724	9,217	191	2,382	25,053	15,672	14,299	3,049	849,587

Upto the half year ended 30th Sep 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	87,483	142,086	-	229,569	3,415	14	1,534	9,222	1,591	5,279	1,039	251,663
2	Travel, conveyance and vehicle running expenses	7,044	11,441	-	18,485	275	1	124	743	128	425	84	20,265
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	5,551	9,015	-	14,566	217	1	97	585	101	335	66	15,968
5	Repairs and maintenance	2,586	4,200	-	6,786	101	-	45	273	47	156	31	7,439
6	Printing and stationery	1,772	2,878	-	4,650	69	-	31	187	32	107	21	5,097
7	Communication	2,483	4,033	-	6,516	97	-	44	262	45	150	29	7,143
8	Legal and professional charges	8,691	14,115	-	22,806	339	1	152	916	158	524	103	24,999
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	530	860	-	1,390	21	-	9	56	10	32	6	1,524
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	46,834	76,066	-	122,900	1,828	7	822	4,937	852	2,826	557	134,729
11	Interest and bank charges	1,161	1,886	-	3,047	45	-	20	122	21	70	14	3,339
12	Depreciation	4,186	6,799	-	10,985	163	1	73	441	76	253	50	12,042
13	Manpower hire charges	41,042	66,659	-	107,701	1,602	7	720	4,326	746	2,477	488	118,067
14	Director fees	294	477	-	771	11	-	5	31	5	18	3	844
15	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	6,173	10,026	-	16,199	241	1	108	651	112	372	73	17,757
	(b) Membership fees and Subscription expenses	634	1,030	-	1,664	25	-	11	67	12	38	8	1,825
	(c) Business promotion expenses	2,915	4,735	-	7,650	114	-	51	307	53	176	35	8,386
	(d) Miscellaneous expenses	5,687	9,237	-	14,924	222	1	100	600	103	343	68	16,361
	TOTAL	225,066	365,543	-	590,609	8,785	34	3,946	23,726	4,092	13,581	2,675	647,448

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



FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Authorised Share Capital		
	12,00,00,000 (Previous Year - 12,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,200,000	1,200,000
2	Issued Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
3	Subscribed Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
4	Called-up Capital		
	11,25,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
	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	1,125,000	1,125,000

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 30th Sep 2018		As at 30th Sep 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	82,864,512	73.66%	83,750,000	74.44%
• Foreign	28,750,000	25.56%	28,750,000	25.56%
• Others	885,488	0.78%	-	0.00%
TOTAL	112,500,000	100.00%	112,500,000	100.00%

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)

S . No.	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,455,000	1,455,000
4	General reserves	-	-
	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,455,000	1,455,000

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 30th Sep 2018	As at 30th Sep 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	2,665	3,310
4	Others	-	-
	TOTAL	2,665	3,310

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

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	539,200	529,561
2	Other approved securities	94,769	113,069
3	Approved investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	7,905	15,177
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	462,787	429,195
	(e) Other securities (Bank deposits)	28,352	33,717
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and housing	287,091	342,970
5	Other than approved investments	-	-
	TOTAL LONG TERM INVESTMENTS	1,420,104	1,463,689
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	-	-
3	Approved investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	2,635	-
	(b) Mutual funds	64,484	98,563
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	142,740	8,373
	(e) Other securities (Bank deposits)	3,927	87,664
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	14,284	49,162
5	Other than approved investments	-	-
	TOTAL SHORT TERM INVESTMENTS	228,070	243,762
	TOTAL	1,648,174	1,707,451

NOTE:

Aggregate value of the investments

(Rs in '000)

Long Term Investments		
-Book Value	1,420,104	1,463,689
-Market Value	1,380,887	1,518,509
Short Term Investments		
-Book Value	228,070	243,762
-Market Value	227,179	245,465

FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	3,264,454	2,611,673
2	Other approved securities	573,752	557,628
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	47,857	74,849
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	2,801,831	2,116,688
	(e) Other securities (Bank deposits)	171,648	166,283
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,738,119	1,691,446
5	Other than approved investments	-	-
	TOTAL LONG TERM INVESTMENTS	8,597,661	7,218,567
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	15,952	-
	(b) Mutual funds	390,402	486,087
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	864,180	41,295
	(e) Other securities (Bank deposits)	23,773	432,336
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	86,482	242,457
5	Other than approved investments	-	-
	TOTAL SHORT TERM INVESTMENTS	1,380,789	1,202,175
	TOTAL	9,978,450	8,420,742

NOTE:

Aggregate value of the investments

(Rs in '000)

Long Term Investments			
	-Book Value	8,597,661	7,218,567
	-Market Value	8,360,228	7,488,924
Short Term Investments			
	-Book Value	1,380,789	1,202,175
	-Market Value	1,375,395	1,210,573

FORM NL-12-INVESTMENT SCHEDULE
TOTAL

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	3,803,654	3,141,234
2	Other approved securities	668,521	670,697
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	55,762	90,026
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	3,264,618	2,545,883
	(e) Other securities (Bank deposits)	200,000	200,000
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	2,025,210	2,034,416
5	Other than approved investments	-	-
	TOTAL LONG TERM INVESTMENTS	10,017,765	8,682,256
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	18,587	-
	(b) Mutual funds	454,886	584,650
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	1,006,920	49,668
	(e) Other securities (Bank deposits)	27,700	520,000
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	100,766	291,619
5	Other than approved investments	-	-
	TOTAL SHORT TERM INVESTMENTS	1,608,859	1,445,937
	TOTAL	11,626,624	10,128,193

NOTE:

Aggregate value of the investments

(Rs in '000)

Long Term Investments			
	-Book Value	10,017,765	8,682,256
	-Market Value	9,741,115	9,007,433
Short Term Investments			
	-Book Value	1,608,859	1,445,937
	-Market Value	1,602,573	1,456,037

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
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	59,840	-
	TOTAL	59,840	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	59,840	-
	TOTAL	59,840	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	59,840	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	59,840	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	59,840	-
	TOTAL	59,840	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01 April 2018	Additions	Deductions	Closing as at 30 Sep 2018	As at 01 April 2018	For the period ended 30 Sep 2018	On Sales/ Adjustments	As at 30 Sep 2018	As at 30th Sept 2018	As at 30th Sept 2017
Intangibles- Computer Software	162,216	48,692	1,378	209,530	44,910	15,596	838	59,668	149,862	116,132
Leasehold improvements	16,794	1,233	-	18,027	5,569	1,076	-	6,645	11,382	9,369
Furniture & Fittings	1,542	378	-	1,920	1,074	356	-	1,430	490	202
Information Technology Equipment	41,823	1,278	-	43,101	22,082	4,887	-	26,969	16,132	13,441
Vehicles	6,654	-	-	6,654	2,048	879	-	2,927	3,727	5,480
Office Equipment	2,577	116	-	2,693	1,381	228	-	1,609	1,084	614
Electronic Equipment	2,427	897	-	3,324	982	175	-	1,157	2,167	1,468
TOTAL	234,033	52,594	1,378	285,249	78,046	23,197	838	100,405	184,844	146,705
Intangible assets under development	14,375	23,713	30,292	7,796	-	-	-	-	7,796	4,833
Grand Total	248,408	76,307	31,670	293,045	78,046	23,197	838	100,405	192,640	151,538
Previous Year	195,102	111,878	58,572	248,408	45,398	32,705	57	78,046	170,362	

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

(Rs in '000)

	Particulars	As at 30th Sept 2018	As at 30th Sept 2017
1	Cash (including stamps)	16,699	7,332
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	220,371	82,466
	(c) Cheques in-hand	59,095	18,188
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	296,165	107,986
	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 30th Sep 2018	As at 30th Sep 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	15,284	11,625
4	Advances to directors / officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	15,697	16,542
6	Others		
	(a) Unutilised Goods & Service Tax credit / Service Tax Credit	107,591	5,300
	(b) Advance recoverable	34,034	1,646
	(c) Advance to employees	5,032	4,543
	TOTAL (A)	177,638	39,656
	OTHER ASSETS		
1	Income accrued on investments	412,818	568,733
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	220,826	100,252
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Unsettled investment contract receivable	202,704	-
	Unclaimed Amount of Policyholders (Investments)	13,573	-
	Deposits for Premises, Telephone etc.	15,090	120,655
	Gratuity (excess of plan assets over obligation)	-	11,037
	TOTAL (B)	865,011	800,677
	TOTAL (A+B)	1,042,649	840,333

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Agents' balances	26,433	15,090
2	Balances due to other insurance companies	812,277	280,661
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	165,450	79,993
5	Unallocated premium	41,415	68,454
6	Sundry creditors	232,925	133,572
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding (net)	6,232,576	6,338,548
9	Due to directors/ officers	-	-
10	Unclaimed amount of Policyholders	13,570	15,061
11	Others		
	(a)Due to Policyholders/Insured	16,009	4,548
	(b)Solatium Fund	12,337	8,608
	(c)Goods & Service Tax liability / Service Tax Liability	28,347	53,466
	(d)TDS payable	12,385	13,260
	(e)Other statutory dues	9,470	4,370
	(f)Book Overdraft	164,312	61,039
	(g)Other payable	197,908	212,438
	TOTAL	7,965,414	7,289,108

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Reserve for unexpired Risk	2,913,137	1,720,218
2	Reserve for Premium deficiency	1,513	4,904
3	For taxation (less advance tax paid and taxes deducted at source)	245,313	6,604
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	17,270	20,473
7	Others	500	500
	TOTAL	3,177,733	1,752,699

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



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

(Rs in '000)

	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-Statement of Liabilities

Date: 30th Sep 2018

(Rs in Lakhs)

Sl.No.	Particular	As at 30th Sept 2018				As at 30th Sept 2017			
		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	961	642	457	2,060	860	626	256	1,742
2	Marine								
a	Marine Cargo	99	197	155	450	79	214	162	455
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	26,441	14,317	44,401	85,159	15,732	28,555	32,022	76,309
b	Engineering	112	107	160	379	117	96	98	311
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	108	22	127	257	108	54	227	389
e	Others	57	1,281	58	1,396	188	871	195	1,254
4	Health Insurance	1,369	61	341	1,771	167	1	8	176
5	Total Liabilities	29,147	16,627	45,698	91,472	17,251	30,417	32,968	80,636

FORM NL-22-Geographical Distribution of Business

Date: **30th Sep 2018**
(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 ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018
Andhra Pradesh	7	129	21	55	-	-	25	49	290	431	922	1,670	1	2	2	4	28	44	-	-	-	-	0	1	1,296	2,385
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	0	1
Arunachal Pradesh	-	-	-	-	-	-	1	1	1	1	2	4	-	-	-	0	-	-	-	-	-	-	-	-	3	7
Assam	0	0	-	-	-	-	8	8	55	84	182	286	-	0	6	13	0	0	-	-	-	-	-	-	250	291
Bihar	2	3	0	0	-	-	0	3	440	777	635	1,149	-	-	4	15	34	60	-	-	-	-	0	0	1,116	2,006
Chandigarh	0	0	-	-	-	-	-	-	3	3	1	2	-	-	-	-	0	1	-	-	-	-	-	-	5	7
Chhattisgarh	2	46	0	5	-	-	3	3	329	644	500	931	12	21	8	12	29	49	-	-	-	-	0	1	882	1,712
Dadra & Nagar Haveli	0	0	-	-	-	-	-	-	1	2	3	4	0	0	-	-	0	0	-	-	-	-	-	0	5	7
Daman & Diu	-	-	1	1	-	-	0	0	0	0	1	1	-	-	-	-	0	0	-	-	-	-	-	-	2	3
Delhi	75	209	1	14	-	-	3	66	61	105	175	329	7	17	1	3	11	14	-	-	-	-	0	1	336	759
Goa	0	9	-	-	-	-	-	-	0	1	1	1	17	41	-	-	-	-	-	-	-	-	-	0	18	53
Gujarat	249	438	5	5	-	-	8	10	178	361	582	1,206	62	82	0	1	12	23	-	-	-	-	0	2	1,097	2,128
Haryana	13	81	55	94	-	-	1	13	167	332	308	561	21	57	3	31	65	109	-	-	-	-	1	21	635	1,299
Himachal Pradesh	-	-	26	120	-	-	-	-	18	32	40	70	-	-	0	0	4	9	-	-	-	-	-	-	87	231
Jammu & Kashmir	-	-	-	-	-	-	-	-	0	1	1	1	-	-	-	0	-	-	-	-	-	-	-	-	1	2
Jharkhand	1	9	(1)	(1)	-	-	4	9	186	328	310	560	0	2	1	1	22	44	-	-	-	-	0	1	523	952
Karnataka	57	144	2	3	-	-	7	16	222	397	561	955	41	50	1	1	36	69	-	-	-	-	0	1	927	1,635
Kerala	1	3	0	1	-	-	0	2	272	423	884	1,353	-	-	0	0	34	61	-	-	-	-	-	0	1,192	1,842
Lakshadweep	-	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Madhya Pradesh	8	13	0	1	-	-	2	8	223	416	918	1,552	0	1	0	1	20	40	-	-	-	-	0	1	1,173	2,032
Maharashtra	535	1,255	154	489	-	-	54	69	457	803	939	1,746	149	212	5	12	37	72	-	-	-	-	15	25	2,347	4,684
Manipur	-	-	-	-	-	-	-	-	0	0	0	1	-	-	0	0	-	-	-	-	-	-	-	-	1	1
Meghalaya	-	-	-	-	-	-	-	-	3	4	6	8	-	-	-	0	-	-	-	-	-	-	-	-	9	12
Mizoram	-	-	-	-	-	-	-	-	-	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	1
Nagaland	-	-	-	-	-	-	-	-	1	3	8	18	-	-	-	-	-	-	-	-	-	-	-	-	10	21
Orissa	1	1	3	3	-	-	1	2	204	380	403	738	1	1	2	4	24	45	-	-	-	-	0	0	638	1,175
Paducherry	-	24	-	2	-	-	-	-	8	11	27	43	-	-	0	0	1	2	-	-	-	-	-	0	36	81
Punjab	3	5	0	0	-	-	0	0	70	158	144	305	1	2	0	0	11	20	-	-	-	-	-	-	230	491
Rajasthan	10	40	2	20	-	-	4	12	169	338	490	910	2	2	0	0	23	40	-	-	-	-	0	0	701	1,362
Sikkim	-	-	-	-	-	-	-	-	2	2	4	10	-	-	0	1	0	0	-	-	-	-	-	-	6	13
Tamil Nadu	14	159	4	23	-	-	1	2	323	489	1,290	2,109	66	83	11	19	21	38	-	-	-	-	0	2	1,732	2,924
Telangana	75	128	9	38	-	-	14	17	292	506	758	1,460	17	79	2	5	25	35	-	-	-	-	1	2	1,193	2,270
Tripura	-	-	-	-	-	-	-	-	10	14	24	35	-	0	0	0	-	-	-	-	-	-	-	-	34	49
Uttar Pradesh	11	18	1	13	-	-	23	39	554	1,066	1,139	2,109	0	3	4	11	85	164	-	-	-	-	18	20	1,836	3,443
Uttarakhand	3	31	2	4	-	-	0	0	13	31	19	45	-	-	0	1	4	6	-	-	-	-	-	-	41	118
West Bengal	13	38	2	4	-	-	1	4	441	840	998	1,962	1	6	20	32	35	58	-	-	-	-	28	43	1,540	2,988
Grand Total	1,081	2,784	287	893	-	-	162	335	4,994	8,984	12,276	22,136	401	663	73	166	562	1,000	-	-	-	-	66	122	19,902	37,083

FORM NL-23-Reinsurance Risk Concentration

Date: **30th Sep 2018**

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	1,015	11	6	20.46%
3	No. of Reinsurers with rating A but less than AA	20	447	36	366	16.84%
4	No. of Reinsurers with rating BBB but less than A	19	3,025	137	-	62.70%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurer other than GIC	-	-	-	-	0.00%
	Total	42	4,486	185	372	100.00%

FORM NL-24-Ageing of Claims

Date: 30th Sep 2018

(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	217	1	2	1	2	223	731
2	Marine Cargo	157	28	8	6	7	206	237
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	4	5	8	-	-	17	33
5	Motor OD	4,688	616	177	51	5	5,537	1,462
6	Motor TP	3	35	93	91	210	432	2,848
7	Health	18	12	5	-	-	35	71
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	16	2	-	-	-	18	16
10	Liability	5	2	1	-	1	9	27
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	23	-	3	-	-	26	599
	Total	5,131	701	297	149	225	6,503	6,025

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

Date:	30th Sep 2018
<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	64	122	-	32	1,940	4,972	17	-	12	13	-	-	5	7,177
2	Claims reported during the period	246	273	-	15	6,779	693	44	-	29	21	-	-	28	8,128
3	Claims settled during the period	223	206	-	17	5,537	432	35	-	18	9	-	-	26	6,503
4	Claims repudiated during the period	1	1	-	1	251	-	3	-	-	-	-	-	1	258
5	Claims closed during the period	20	51	-	8	818	74	14	-	16	18	-	-	5	1,024
6	Claims o/s at end of the period	66	137	-	21	2,113	5,159	9	-	7	7	-	-	1	7,520
	Less than 3months	14	71	-	5	1,511	658	9	-	6	4	-	-	-	2,278
	3 months to 6 months	19	25	-	7	224	570	-	-	-	2	-	-	-	847
	6 months to 1 year	15	20	-	4	126	950	-	-	-	1	-	-	-	1,116
	1 year and above	18	21	-	5	252	2,981	-	-	1	-	-	-	1	3,279

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Solvency as at 30th September 2018****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	8,832	716	11,736	538	883	1,760	1,760
2	Marine Cargo	2,495	115	3,077	190	299	554	554
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	54,420	32,247	33,573	20,655	8,163	7,554	8,163
5	Engineering	713	160	1,462	120	71	219	219
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	2,464	262	177	78	370	40	370
8	Health	2,767	1,675	511	328	415	115	415
9	Others	243	48	690	185	34	145	145
10	Crop and Weather	-	-	660	501	-	150	150
	Total	71,934	35,223	51,886	22,595	10,236	10,538	11,777

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: **30th Sep 2018**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		126
2	No. of branches approved during the quarter		4
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	4
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		130
7	No. of branches approved but not opened		-
8	No. of rural branches		24
9	No. of urban branches		64
10	No. of semi-urban branches		12
11	No. of Metro branches		30

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
FORM NL-28-STATEMENT OF ASSETS - 3B
Statement as on : 30th September 2018
Statement of Investment Assets (Business within India)
Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	16,482
2	Investments - Policyholders Funds	12	99,784
3	Loans	13	598
4	Fixed Assets	14	1,926
5	Deferred tax asset		3,448
6	Current Assets		
	a. Cash & Bank balance	15	2,962
	b. Advances & other assets	16	10,426
7	Current Liabilities		
	a. Current Liabilities	17	79,654
	b. Provisions	18	31,777
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		1,635

Application of Funds as per Balance Sheet (A) **25,831**

	Less: Other Assets	NL No.	Amount
1	Loans	13	598
2	Fixed Assets	14	1,926
	Deferred Tax Asset		3,448
3	Cash & Bank Balance	15	2,962
4	Advances & Other Assets	16	10,426
5	Current Liabilities	17	79,654
6	Provisions	18	31,777
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		1,635

TOTAL (B) **(90,436)**
'Investment Assets' As per FORM 3B (A-B) **116,266**

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%	-	5,392	32,645	38,037	32.7%	-	38,037	36,592
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,340	38,382	44,722	38.5%	-	44,722	43,116
3	Investment subject to Exposure Norms					-				
	a. Housing / Infra & Loans to SG for Housing and FFE	Not Less than 15%								
	1. Approved Investments		-	4,284	25,935	30,219	26.0%		30,219	29,406
	2. Other Investments		-	543	3,288	3,831	3.3%	-	3,831	3,649
	b. Approved Investments		-	5,315	32,176	37,491	32.2%	4	37,495	37,265
Total Investment Assets		100%	-	16,481	99,781	116,262	100.0%	4	116,266	113,437

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:

30th Sept 2018

(Rs in Lakhs)

	MARKET VALUE				Book Value			
Particulars	As at 30th Sept 2018	as % of total for this class	As at 30th Sept 2017	as % of total for this class	As at 30th Sept 2018	as % of total for this class	As at 30th Sept 2017	as % of total for this class
Break down by credit rating								
AAA rated	81,393	76.87%	70,281	77.51%	83,865	77.15%	67,721	77.54%
AA or better	20,841	19.68%	17,295	19.07%	21,001	19.32%	16,606	19.01%
Rated below AA but above A	2,971	2.81%	3,102	3.42%	3,005	2.76%	3,009	3.45%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	677	0.64%	-	-	826	0.76%	-	-
Breakdown by residual maturity								
Up to 1 year	9,059	8.56%	2,032	2.24%	9,081	8.35%	2,003	2.29%
more than 1 year and upto 3 years	24,635	23.27%	16,486	18.18%	24,867	22.88%	16,004	18.32%
More than 3 years and up to 7 years	29,521	27.88%	26,725	29.47%	30,252	27.83%	25,310	28.98%
More than 7 years and up to 10 years	27,157	25.65%	23,779	26.22%	28,101	25.85%	23,135	26.49%
above 10 years	15,509	14.65%	21,656	23.88%	16,396	15.08%	20,884	23.91%
Breakdown by type of the issuer								
a. Central Government	36,592	34.56%	32,546	35.89%	38,037	34.99%	31,412	35.97%
b. State Government	5,629	5.32%	6,005	6.62%	5,740	5.28%	5,764	6.60%
c. Corporate Securities	63,661	60.12%	52,127	57.49%	64,920	59.73%	50,158	57.43%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: **30th Sep 2018**

Sl.No.	Particular	For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Gross Premium Growth Rate	74.7%	64.9%	21.2%	20.3%
2	Gross Premium to shareholders' fund ratio	0.82	1.53	0.50	0.99
3	Growth rate of shareholders' fund	4.9%	4.9%	3.0%	3.0%
4	Net Retention Ratio	75.7%	34.7%	66.2%	67.3%
5	Net Commission Ratio	0.7%	2.0%	(3.8%)	(3.9%)
6	Expense of Management to Gross Direct Premium Ratio	33.6%	33.5%	39.6%	40.4%
7	Expense of Management to Net Written Premium Ratio	42.5%	89.3%	55.6%	55.9%
8	Net Incurred claims to Net Earned Premium	77.2%	-9.3%	79.9%	80.5%
9	Combined Ratio	112.5%	64.8%	124.8%	125.1%
10	Technical Reserves to net premium ratio	5.82	6.58	9.93	4.97
11	Underwriting balance ratio	(0.26)	(0.54)	(0.24)	(0.25)
12	Operating Profit Ratio	(7.1%)	10.3%	(2.8%)	(3.8%)
13	Liquid Assets to Liabilities ratio	0.21	0.21	0.19	0.19
14	Net earning ratio	(5.1%)	8.1%	2.5%	1.6%
15	Return on net worth ratio	(3.3%)	4.6%	0.9%	1.1%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.67	1.67	2.06	2.06
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	112,500,000	112,500,000	112,500,000	112,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.44% / 25.56%)	(74.44% / 25.56%)	(74.44% / 25.56%)	(74.44% / 25.56%)
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)	(0.71)	0.99	0.19	0.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.71)	0.99	0.19	0.23
6	(iv) Book value per share (Rs)	21.48	21.48	20.28	20.28

FORM NL-31-Related Party Transactions

Date: **30th Sep 2018**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
1	Magma Fincorp Limited	Investing Company	Corporate agent commission	339.70	695.38	-	-
2			Cash deposit received	5,122.81	9,892.29	-	-
3			Cash deposit adjusted for policy issued	4,920.97	9,763.06	-	-
4			Premium for policies underwritten	4.02	5.29	-	-
5			Claims Paid	1.29	3.50	-	-
6	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	0.83	0.12	1.00
7	Devsar Vyapaar Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	-	-	0.01
8	Magma Consumer Finance Limited	Private Company in which Director is a Director	Premium for policies underwritten	-	0.51	-	-
9	Magma Housing Finance	Subsidiary of Joint Venturers	Cash Deposit received	64.49	85.24	-	-
10			Cash deposit adjusted for policy issued	56.45	90.52	-	-

FORM NL-31-Related Party Transactions

Date: **30th Sep 2018**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
11	HDI Global Network AG	Subsidiary of Joint Venturers	Premium Ceded	373.50	647.52	-	-
12			Commission Receivable on premium ceded	45.63	91.57	-	-
13			Claims on reinsurance ceded	81.28	676.75	-	-
14			Receipts of reinsurance balances	479.78	1,137.65	-	-
15			Payments of reinsurance balances	30.92	30.92	-	-
16	CLP Business LLP	Private Company in which Director is a Director	Payment of Rent	3.94	7.88	-	-
17	Speed Auto Service Pvt Ltd	Private Company in which Director is a Director	Premium for policies underwritten	0.22	0.22	-	-
18	Rajive Kumaraswami	Key management personnel	Managerial remuneration	(30.84)	40.51	66.08	146.87
19			Premium for policies underwritten	-	0.14	-	-

FORM NL-31-Related Party Transactions

Date: **30th Sep 2018**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th Sep 2018	Upto the half year ended 30th Sep 2018	For the Quarter ended 30th Sep 2017	Upto the half year ended 30th Sep 2017
20	Gaurav Parasrampur	Key management personnel	Managerial remuneration	24.46	48.71	21.81	42.40
21			Loans & Advances	-	-	-	2.00
22	Kavita Modi	Key management personnel	Managerial remuneration	3.69	7.62	3.08	6.22
23	Subramania Kumaraswami	Relative of Key Management Personnel	Premium for policies underwritten	0.02	0.02	-	-
24	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	-	-	-	1.95
25	Kailash Nath Bhandari	Director	Sitting fees	4.60	11.20	1.90	3.50
26	Sunil Mitra	Director	Sitting fees	3.30	8.60	1.30	2.60
27	V K Viswanathan	Director	Sitting fees	4.30	10.60	1.60	3.20
28	Suvalaxmi Chakraborty	Director	Sitting fees	-	3.30	1.00	1.00

FORM NL-32-Products Information

Date: **30th Sep 2018**

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	Private Car Package Policy - 3 years		IRDAN149RP0002V01201819	Motor	Retail and Commercial	29/08/2018	31/08/2018
2	Private Car Policy - Bundled - 3 year Act Only and 1 year Own Damage		IRDAN149RP0003V01201819	Motor	Retail and Commercial	29/08/2018	31/08/2018
3	Act Only Policy Private Car - 3 year		IRDAN149RP0004V01201819	Motor TP	Retail and Commercial	29/08/2018	31/08/2018
4	Two Wheeler Package Policy - 5 year		IRDAN149RP0005V01201819	Motor	Retail and Commercial	29/08/2018	31/08/2018
5	Two Wheeler Policy-Bundled - 5 year Act Only and 1 year Own Damage		IRDAN149RP0006V01201819	Motor	Retail and Commercial	29/08/2018	31/08/2018
6	Act Only Policy Two Wheeler - 5 year		IRDAN149RP0007V01201819	Motor TP	Retail and Commercial	29/08/2018	31/08/2018

Solvency as at 30th September 2018

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	102,094
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	72,947
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	29,147
4	Excess in Policyholders' Funds (1-2-3)	-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	28,997
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	9,364
7	Excess in Shareholders' Funds (5-6)	19,632
8	Total Available Solvency Margin [ASM] (4+7)	19,632
9	Total Required Solvency Margin [RSM]	11,777
10	Solvency Ratio (Total ASM/Total RSM)	1.67

Note:-

Pursuant to IRDAI guidelines on Transitory Provisions under IRDAI (Appointed Actuary) Regulations, 2017 dated August 17, 2017 and approval letter dated September 7, 2018 received from IRDAI, the actuarial valuation of liabilities in respect of Claims Incurred But Not Reported ('IBNR') and Incurred But Not Enough Reported ('IBNER') as at September 30, 2018 has been duly certified by the Panel Actuary. He has also certified that the assumptions used for such valuations are appropriate and in accordance with the guidelines and norms prescribed by the IRDAI.

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

Date: 30th Sep 2018

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	Raj Kumar Kapoor	Chief Internal Auditor (upto 01/05/2018)	27/07/2015
15	Amit Loya	Chief Internal Auditor	01/05/2018
16	Kavita Modi	Company Secretary	01/11/2012

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 30th September 2018

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 -----																	

Note:

- A. Category of Investment (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.

Statement as on: 30th September 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

4 Infrastructure Investments

Statement as on: 30th September 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jul'18 to Sep'18)					Year to Date (Apr'18 to Sep'18)					Previous Year (Apr'17 to Sep'17)				
			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			
	Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable Bonds of																
	Debtenture/ Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	-	2,495	-	10	0.39%	0.26%	-	-	-	-	-
	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	500	-	2	0.30%	0.20%	-	-	-	-	-
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debtenture/ Bonds	ICTD	17,197	16,664	354	2.06%	1.34%	17,259	16,664	711	4.12%	2.68%	18,010	18,030	806	4.48%	3.13%
	Infrastructure / Social Sector - Long Term Bank Bonds (Approved Investments)- Debtenture/ Bonds	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax Free Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector -PSU- Debtenture/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments																
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	500	502	12	2.37%	1.54%	500	502	25	4.91%	3.20%	500	518	25	4.96%	3.47%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	735	729	17	2.35%	1.53%	726	729	34	4.67%	3.04%	889	910	21	2.37%	1.66%
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Debtenture	ECOS	26,921	29,208	611	2.27%	1.48%	25,708	29,208	1,155	4.49%	2.92%	16,222	19,882	839	5.17%	3.62%
	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	2,128	2,277	76	3.58%	2.33%	3,415	2,277	188	5.51%	3.58%	7,400	7,200	470	6.35%	4.45%
	Deposits- Money at Call and Short Notice with banks/REPO	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CCL(Approved Investments)- CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Rediscounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: 30th September 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jul'18 to Sep'18)					Year to Date (Apr'18 to Sep'18)					Previous Year (Apr'17 to Sep'17)				
			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			
	Commercial Paper issued by all India Financial Institution rated very Strong or more	ECCP	-	-	-	-	-	5,592	-	49	0.87%	0.57%	-	-	-	-	-
	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	4,977	4,549	145	2.92%	1.90%	5,805	4,549	306	5.28%	3.43%	3,093	5,847	153	4.94%	3.46%
6	Other Investments																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Debenture	OLDB	-	-	-	-	-	-	-	-	-	-	3,526	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	2,636	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	3,263	3,649	59	1.82%	1.19%	3,135	3,649	129	4.12%	2.68%	2,285	3,102	139	6.08%	4.26%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			109,529	113,437	2,332	2.13%	1.38%	121,711	113,437	4,711	3.87%	2.67%	101,099	104,635	4,376	4.33%	3.03%

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

¹ To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments² Yield netted for Tax³ FORM-1 shall be prepared in respect of each fund.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-37-DOWN GRADING OF INVESTMENT-2
Statement as on: 30th September 2018
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								
	9.50% ILFS NCD 28-07-2024	IODS	826	06-Feb-15	ICRA	AAA	D	17-Sep-18	
				06-Feb-15	CARE	AAA	D	17-Sep-18	
B.	<u>As on Date</u>²								
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	IODS	1,507	29-Nov-12	CRISIL	AA+	AA-	31-Jul-15	
						AA-	AA	30-Jun-17	Rating upgrade
	9.15% TATA POWER LTD NCD 23-07-2022	IODS	1,001	07-Jul-15	ICRA	AA	AA-	06-Jun-17	
	9.48% TATA POWER LTD NCD 17-11-2019	IODS	2,004	17-Mar-15	ICRA	AA	AA-	06-Jun-17	
	9.50% ILFS NCD 28-07-2024	IODS	826	06-Feb-15	ICRA	AAA	D	17-Sep-18	
				06-Feb-15	CARE	AAA	D	17-Sep-18	

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

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

Date: 30th Sep 2018
(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 30th Sep 2018		For the Quarter ended 30th Sep 2017		Upto the half year ended 30th Sep 2018		Upto the half year ended 30th Sep 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,081	3,731	1,190	3,034	2,784	6,547	1,953	6,519
2	Cargo & Hull	287	179	280	195	893	362	788	456
3	Motor TP*	12,276	232,912	5,744	123,340	22,136	406,460	11,167	244,412
4	Motor OD	4,994	215,794	3,321	107,926	8,984	375,530	6,876	216,022
5	Engineering	162	207	93	258	335	480	237	664
6	Employer's Liability	401	341	299	360	663	721	537	858
7	Aviation	-	-	-	-	-	-	-	-
8	Personal Accident	73	20,393	60	9,166	166	42,169	125	21,275
9	Health	562	13,974	362	11,775	1,000	25,430	725	23,403
10	Others	66	1,341	42	801	122	2,878	82	1,818
	Total	19,902	273,078	11,391	148,929	37,083	485,047	22,489	299,405

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

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

Date: **30th Sep 2018**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	2,130	190	734,492
		Social	-	-	-
2	Cargo & Hull	Rural	118	82	355,122
		Social	-	-	-
3	Motor TP	Rural	152,757	8,076	-
		Social	-	-	-
4	Motor OD	Rural	141,869	3,350	366,642
		Social	-	-	-
5	Engineering	Rural	130	92	93,480
		Social	-	-	-
6	Workmen's Compensation	Rural	131	23	3,767
		Social	278	49	10,582
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	20	126	36,336
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	16,587	48	38,326
		Social	-	-	-
11	Health	Rural	10,519	387	34,975
		Social	-	-	-
12	Others	Rural	1,000	11	16,606
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: **30th Sep 2018**
(Rs in Lakhs)

S No.	Channels	For the Quarter ended 30th Sep 2018		For the Quarter ended 30th Sep 2017		Upto the half year ended 30th Sep 2018		Upto the half year ended 30th Sep 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	44,085	3,197	37,517	2,796	94,004	6,711	74,429	5,421
2	Corporate Agents-Banks	1,763	29	0	-	3,665	62	0	-
3	Corporate Agents -Others	51,816	4,228	44,930	3,617	97,661	8,108	91,878	7,441
4	Brokers	65,323	6,007	10,994	1,530	101,698	10,926	23,891	3,329
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,265	1,071	54,972	3,416	9,793	1,868	108,691	6,266
7	Others	104,826	5,370	516	32	178,226	9,410	516	32
	Total (A)	273,078	19,902	148,929	11,391	485,047	37,083	299,405	22,489
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	273,078	19,902	148,929	11,391	485,047	37,083	299,405	22,489

FORM NL-41-GREIVANCE DISPOSAL

Date: 30th Sep 2018

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	-	1	1	-	-	-	1
b)	Claims	-	9	4	-	5	-	18
c)	Policy Related	-	2	1	-	1	-	7
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	1	-	-	1	-	1
	Total Number of Complaints	-	13	6		7	-	27

2	Total No. of policies during previous period :	299,405
3	Total No. of claims during previous period :	13,111
4	Total No. of policies during current period :	485,047
5	Total No. of claims during current period :	15,912
6	Total No. of Policy complaints(current period) per 10,000 polices (current period) :	0.19
7	Total No. of Claim Complaints(current period) per 10,000 claims registered (current period) :	11.31

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	-	-	-