

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter and Half Year ended 30th September 2017		
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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 HALF YEAR ENDED 30TH SEPTEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	14,184	25,205	6,863	9,575
2	Interest, dividend and rent (Gross)		2,939	5,748	2,563	5,934
3	Profit/(Loss) on sale/redemption of investments (Net)		284	507	130	332
4	Other Income		-	-	-	615
	TOTAL (A)		17,407	31,460	9,556	16,456
1	Claims incurred (Net)	NL-5-Claims Schedule	16,739	43,547	(4,385)	(2,452)
2	Commission (Net)	NL-6-Commission Schedule	(15,941)	(20,577)	(761)	(677)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	66,925	115,268	6,090	13,987
5	Premium deficiency		2,981	2,784	-	(651)
	TOTAL (B)		70,704	141,022	944	10,207
	Operating Profit/(Loss) from Fire Business C= (A - B)		(53,297)	(109,562)	8,612	6,249
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(53,297)	(109,562)	8,612	6,249
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(53,297)	(109,562)	8,612	6,249

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	(3,830)	6,207	2,713	5,596
2	Interest, dividend and rent (Gross)		(607)	1,276	879	1,579
3	Profit/(Loss) on sale/redemption of investments (Net)		(37)	113	46	88
4	Other Income		-	-	-	-
	TOTAL (A)		(4,474)	7,596	3,638	7,263
1	Claims incurred (Net)	NL-5-Claims Schedule	(3,182)	1,060	7,509	(119)
2	Commission (Net)	NL-6-Commission Schedule	(1,111)	(1,076)	(2,425)	(2,714)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	9,223	27,064	2,081	3,720
5	Premium deficiency		323	145	-	(3,164)
	TOTAL (B)		5,253	27,193	7,165	(2,277)
	Operating Profit/(Loss) from Marine Business C= (A - B)		(9,727)	(19,597)	(3,527)	9,540
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(9,727)	(19,597)	(3,527)	9,540
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(9,727)	(19,597)	(3,527)	9,540

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	816,552	1,615,965	801,523	1,602,983
2	Interest, dividend and rent (Gross)		159,438	306,431	139,510	275,820
3	Profit/(Loss) on sale/redemption of investments (Net)		15,355	27,028	7,238	15,419
4	Other Income		1,433	2,454	4,300	4,411
	TOTAL (A)		992,778	1,951,878	952,571	1,898,633
1	Claims incurred (Net)	NL-5-Claims Schedule	643,789	1,278,649	590,139	1,274,179
2	Commission (Net)	NL-6-Commission Schedule	(13,599)	(41,122)	25,571	53,069
3	Contribution to Solatium Fund		575	1,117	429	851
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	321,922	647,448	327,581	650,118
5	Premium deficiency		-	-	-	-
	TOTAL (B)		952,687	1,886,092	943,720	1,978,217
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		40,091	65,786	8,851	(79,584)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		40,091	65,786	8,851	(79,584)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		40,091	65,786	8,851	(79,584)

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	826,906	1,647,377	811,099	1,618,154
2	Interest, dividend and rent (Gross)		161,770	313,455	142,952	283,333
3	Profit/(Loss) on sale/redemption of investments (Net)		15,602	27,648	7,414	15,839
4	Other Income		1,433	2,454	4,300	5,026
	TOTAL (A)		1,005,711	1,990,934	965,765	1,922,352
1	Claims incurred (Net)	NL-5-Claims Schedule	657,346	1,323,256	593,263	1,271,608
2	Commission (Net)	NL-6-Commission Schedule	(30,651)	(62,775)	22,385	49,678
3	Contribution to Solatium Fund		575	1,117	429	851
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	398,070	789,780	335,752	667,825
5	Premium deficiency		3,304	2,929	-	(3,815)
	TOTAL (B)		1,028,644	2,054,307	951,829	1,986,147
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(22,933)	(63,373)	13,936	(63,795)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(22,933)	(63,373)	13,936	(63,795)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(22,933)	(63,373)	13,936	(63,795)

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(53,297)	(109,562)	8,612	6,249
	(b) Marine Insurance	(9,727)	(19,597)	(3,527)	9,540
	(c) Miscellaneous Insurance	40,091	65,786	8,852	(79,584)
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – Gross	45,130	88,669	44,218	86,974
	(b) Profit/(Loss) on sale / redemption of investments	4,363	7,821	2,296	4,862
3	OTHER INCOME	-	-	-	-
	TOTAL (A)	26,560	33,117	60,451	28,041
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 - Employees' remuneration and welfare benefits	-	-	-	-
	(b) Investment Expenses	370	725	-	-
	(c) Loss on sale of fixed assets	-	-	-	-
	(d) Others	-	-	-	-
	TOTAL (B)	370	725	-	-
	Profit/(Loss) before tax	26,190	32,392	60,451	28,041
	Provision for taxation				
	(a) Current tax	5,339	6,604	5,193	5,193
	(b) Deferred tax expense/ (income)	-	-	-	-
	Profit/(Loss) after tax	20,851	25,788	55,258	22,848
	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	(319,524)	(324,461)	(419,898)	(387,488)
	Balance carried forward to balance sheet	(298,673)	(298,673)	(364,640)	(364,640)

BALANCE SHEET AS AT 30TH SEPTEMBER 2017

(Rs in '000)

Particulars	Schedule	As at 30th September 2017	As at 30th September 2016
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		1,088	857
Borrowings	NL-11-Borrowings Schedule	3,310	-
TOTAL		2,584,398	2,580,857
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	1,707,451	2,107,449
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	8,420,742	7,055,080
Total Investments		10,128,193	9,162,529
Loans	NL-13-Loans Schedule	-	-
Fixed assets	NL-14-Fixed Assets Schedule	151,538	89,562
Deferred tax asset		99,482	99,482
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	107,986	106,870
Advances and other assets	NL-16-Advances and Other Assets Schedule	840,333	636,164
Sub-Total (A)		948,319	743,034
Current liabilities	NL-17-Current Liabilities Schedule	7,289,108	6,174,002
Provisions	NL-18-Provisions Schedule	1,752,699	1,704,388
Sub-Total (B)		9,041,807	7,878,390
Net Current Assets (C) = (A - B)		(8,093,488)	(7,135,356)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		298,673	364,640
TOTAL		2,584,398	2,580,857

CONTINGENT LIABILITIES

Sl. No.	Particulars	As at 30th September 2017	As at 30th September 2016
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	-	-

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 30th Sept 2017	Upto the half year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the half year ended 30th Sept 2016
Premium from direct business written	118,966	195,326	76,668	150,793
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	118,966	195,326	76,668	150,793
Add: Premium on reinsurance accepted	86,682	156,811	6,638	11,445
Less : Premium on reinsurance ceded	(190,907)	(322,373)	(69,640)	(129,636)
Net Premium	14,741	29,764	13,666	32,602
Adjustment for change in reserve for unexpired risks	557	4,559	6,803	23,027
Premium Earned (Net)	14,184	25,205	6,863	9,575

MARINE

Particulars	For the Quarter ended 30th Sept 2017	Upto the half year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the half year ended 30th Sept 2016
Premium from direct business written	28,012	78,846	45,006	62,587
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	28,012	78,846	45,006	62,587
Add: Premium on reinsurance accepted	619	3,828	-	-
Less : Premium on reinsurance ceded	(32,096)	(76,066)	(40,264)	(53,915)
Net Premium	(3,465)	6,608	4,742	8,672
Adjustment for change in reserve for unexpired risks	365	401	2,029	3,076
Premium Earned (Net)	(3,830)	6,207	2,713	5,596

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sept 2017	Upto the half year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the half year ended 30th Sept 2016
Premium from direct business written	992,141	1,974,761	818,230	1,656,082
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	992,141	1,974,761	818,230	1,656,082
Add: Premium on reinsurance accepted	(664)	3,180	1,442	3,704
Less : Premium on reinsurance ceded	(191,065)	(391,330)	(70,002)	(144,504)
Net Premium	800,412	1,586,611	749,670	1,515,282
Adjustment for change in reserve for unexpired risks	(16,140)	(29,354)	(51,853)	(87,701)
Premium Earned (Net)	816,552	1,615,965	801,523	1,602,983

TOTAL

Particulars	For the Quarter ended 30th Sept 2017	Upto the half year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the half year ended 30th Sept 2016
Premium from direct business written	1,139,119	2,248,933	939,904	1,869,462
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	1,139,119	2,248,933	939,904	1,869,462
Add: Premium on reinsurance accepted	86,637	163,819	8,080	15,149
Less : Premium on reinsurance ceded	(414,068)	(789,769)	(179,906)	(328,055)
Net Premium	811,688	1,622,983	768,078	1,556,556
Adjustment for change in reserve for unexpired risks	(15,218)	(24,394)	(43,021)	(61,598)
Premium Earned (Net)	826,906	1,647,377	811,099	1,618,154

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

MISCELLANEOUS

For the Quarter ended 30th Sept 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
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
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	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

For the Quarter ended 30th Sept 2016

(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
Premium from direct business written	342,553	429,378	-	771,931	15,486	204	7,315	-	7,937	12,907	2,450	818,230
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	342,553	429,378	-	771,931	15,486	204	7,315	-	7,937	12,907	2,450	818,230
Add: Premium on reinsurance accepted	410	-	-	410	1,032	-	-	-	-	-	-	1,442
Less : Premium on reinsurance ceded	(17,128)	(22,635)	-	(39,763)	(12,239)	(84)	(1,492)	-	(3,238)	(11,900)	(1,286)	(70,002)
Net Premium	325,835	406,743	-	732,578	4,279	120	5,823	-	4,699	1,007	1,164	749,670
Adjustment for change in reserve for unexpired risks	(62,605)	14,386	-	(48,219)	(2,090)	46	933	(3)	645	(1,242)	(1,923)	(51,853)
Premium Earned (Net)	388,440	392,357	-	780,797	6,369	74	4,890	3	4,054	2,249	3,087	801,523

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

MISCELLANEOUS

Upto the Half Year ended 30th Sept 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
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	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

Upto the Half Year ended 30th Sept 2016

(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	705,427	850,946	-	1,556,373	28,362	476	14,516	-	16,435	31,426	8,494	1,656,082
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	705,427	850,946	-	1,556,373	28,362	476	14,516	-	16,435	31,426	8,494	1,656,082
Add: Premium on reinsurance accepted	1,502	-	-	1,502	1,901	-	-	-	-	-	301	3,704
Less : Premium on reinsurance ceded	(35,272)	(44,855)	-	(80,127)	(19,930)	(111)	(3,385)	-	(7,898)	(29,281)	(3,772)	(144,504)
Net Premium	671,657	806,091	-	1,477,748	10,333	365	11,131	-	8,537	2,145	5,023	1,515,282
Adjustment for change in reserve for unexpired risks	(117,824)	36,057	-	(81,767)	(3,855)	189	2,498	(3)	506	(2,603)	(2,666)	(87,701)
Premium Earned (Net)	789,481	770,034	-	1,559,515	14,188	176	8,633	3	8,031	4,748	7,689	1,602,983

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Claims paid				
Direct claims	40,671	47,129	41,561	52,655
Add : Claims outstanding at the end of the year	88,151	88,151	33,463	33,463
Less : Claims outstanding at the beginning of the year	76,604	50,938	47,221	48,351
Gross incurred claims	52,218	84,342	27,803	37,767
Add : Re-insurance accepted to direct claims	546	744	(97)	743
Less : Re-insurance ceded to claims paid	(36,025)	(41,539)	(32,091)	(40,962)
Total claims incurred	16,739	43,547	(4,385)	(2,452)

MARINE

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Claims paid				
Direct claims	26,542	71,746	37,509	55,081
Add : Claims outstanding at the end of the year	37,614	37,614	29,827	29,827
Less : Claims outstanding at the beginning of the year	45,066	42,866	28,961	37,152
Gross incurred claims	19,090	66,494	38,375	47,756
Add : Re-insurance accepted to direct claims	6	6	(6)	-
Less : Re-insurance ceded to claims paid	(22,278)	(65,440)	(30,860)	(47,875)
Total claims incurred	(3,182)	1,060	7,509	(119)

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Claims paid				
Direct claims	296,788	607,416	453,101	893,111
Add : Claims outstanding at the end of the year	6,212,783	6,212,783	5,107,157	5,107,157
Less : Claims outstanding at the beginning of the year	5,837,361	5,485,650	4,948,657	4,680,267
Gross incurred claims	672,210	1,334,549	611,601	1,320,001
Add : Re-insurance accepted to direct claims	250	623	55,204	56,279
Less : Re-insurance ceded to claims paid	(28,671)	(56,523)	(76,666)	(102,101)
Total claims incurred	643,789	1,278,649	590,139	1,274,179

TOTAL

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Claims paid				
Direct claims	364,001	726,291	532,171	1,000,847
Add : Claims outstanding at the end of the year	6,338,548	6,338,548	5,170,447	5,170,447
Less : Claims outstanding at the beginning of the year	5,959,031	5,579,454	5,024,839	4,765,770
Gross incurred claims	743,518	1,485,385	677,779	1,405,524
Add : Re-insurance accepted to direct claims	802	1,373	55,101	57,022
Less : Re-insurance ceded to claims paid	(86,974)	(163,502)	(139,617)	(190,938)
Total claims incurred	657,346	1,323,256	593,263	1,271,608

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

MISCELLANEOUS

For the Quarter ended 30th Sept 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	Weather	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 year	306,635	5,751,042	-	6,057,677	19,391	535	20,687	1,003	19,747	6,831	-	86,912	6,212,783
Less : Claims outstanding at the beginning of the year	310,376	5,370,016	-	5,680,392	20,028	510	20,433	176	20,605	6,358	-	88,859	5,837,361
Gross incurred claims	103,108	563,582	-	666,690	502	54	324	827	3,974	828	-	(989)	672,210
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)
Total claims incurred	86,898	554,262	-	641,160	(68)	53	320	827	2,402	473	-	(1,378)	643,789

For the Quarter ended 30th Sept 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	Weather	OTHERS	TOTAL
Claims paid													
Direct claims	191,857	242,403	-	434,260	13,008	-	623	(71)	3,290	-	-	1,991	453,101
Add : Claims outstanding at the end of the year	366,691	4,601,940	-	4,968,631	29,445	300	14,641	-	21,247	6,623	-	66,270	5,107,157
Add : Claims outstanding at the beginning of the year	403,836	4,406,239	-	4,810,075	40,263	-	11,511	5	25,626	5,723	-	55,454	4,948,657
Gross incurred claims	154,712	438,104	-	592,816	2,190	300	3,753	(76)	(1,089)	900	-	12,807	611,601
Add : Re-insurance accepted to direct claims	3,102	-	-	3,102	(23)	-	-	-	-	-	-	52,125	55,204
Less : Re-insurance ceded to claims paid	(9,597)	(12,935)	-	(22,531)	(4,298)	-	(31)	4	(464)	-	-	(49,346)	(76,666)
Total claims incurred	148,218	425,170	-	573,387	(2,131)	300	3,722	(72)	(1,553)	900	-	15,586	590,139

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

MISCELLANEOUS

Upto the Half Year ended 30th Sept 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	Weather	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 year	306,635	5,751,042	-	6,057,677	19,391	535	20,687	1,003	19,747	6,831	-	86,912	6,212,783
Less : Claims outstanding at the beginning of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	-	84,020	5,485,650
Gross incurred claims	232,948	1,091,628	-	1,324,576	(4,185)	114	(672)	1,003	6,089	2,851	-	4,773	1,334,549
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)
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

Upto the Half Year ended 30th Sept 2016

(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	Weather	OTHERS	TOTAL
Claims paid													
Direct claims	421,161	431,170	-	852,331	22,303	-	1,760	-	8,399	-	-	8,318	893,111
Add : Claims outstanding at the end of the year	366,691	4,601,940	-	4,968,631	29,445	300	14,641	-	21,247	6,623	-	66,270	5,107,157
Add : Claims outstanding at the beginning of the year	412,021	4,151,473	-	4,563,494	31,809	47	3,068	1	15,962	3,869	-	62,017	4,680,267
Gross incurred claims	375,831	881,637	-	1,257,468	19,939	253	13,333	(1)	13,684	2,754	-	12,571	1,320,001
Add : Re-insurance accepted to direct claims	3,377	-	-	3,377	-	-	-	-	56	-	-	52,846	56,279
Less : Re-insurance ceded to claims paid	(21,072)	(23,097)	-	(44,169)	(7,373)	-	(88)	-	(720)	-	-	(49,751)	(102,101)
Total claims incurred	358,136	858,540	-	1,216,676	12,566	253	13,245	(1)	13,020	2,754	-	15,666	1,274,179

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



FIRE

(Rs in '000)

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Commission paid				
Direct	1,607	9,879	3,148	8,709
TOTAL (A)	1,607	9,879	3,148	8,709
Add: Commission on re-insurance accepted	5,642	11,499	(96)	(96)
Less: Commission on re-insurance ceded	(23,190)	(41,955)	(3,813)	(9,290)
Net Commission	(15,941)	(20,577)	(761)	(677)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	148	379	228	633
Brokers	1,039	8,666	2,721	7,587
Corporate Agency	420	834	199	489
Others	-	-	-	-
TOTAL (B)	1,607	9,879	3,148	8,709

MARINE

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Commission paid				
Direct	1,708	4,619	1,322	2,295
TOTAL (A)	1,708	4,619	1,322	2,295
Add: Commission on re-insurance accepted	109	559	-	-
Less: Commission on re-insurance ceded	(2,928)	(6,254)	(3,747)	(5,009)
Net Commission	(1,111)	(1,076)	(2,425)	(2,714)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	146	227	140	211
Brokers	1,496	4,251	1,156	2,018
Corporate Agency	66	141	26	66
Others	-	-	-	-
TOTAL (B)	1,708	4,619	1,322	2,295

MISCELLANEOUS

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Commission paid				
Direct	50,104	103,720	32,064	68,367
TOTAL (A)	50,104	103,720	32,064	68,367
Add: Commission on re-insurance accepted	(204)	32	41	161
Less: Commission on re-insurance ceded	(63,499)	(144,874)	(6,534)	(15,459)
Net Commission	(13,599)	(41,122)	25,571	53,069
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	15,998	31,643	7,742	16,540
Brokers	4,724	13,400	4,124	9,906
Corporate Agency	29,259	58,554	20,198	41,921
Others	123	123	-	-
TOTAL (B)	50,104	103,720	32,064	68,367

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

TOTAL

Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
Commission paid				
Direct	53,419	118,218	36,534	79,371
TOTAL (A)	53,419	118,218	36,534	79,371
Add: Commission on re-insurance accepted	5,547	12,090	(55)	65
Less: Commission on re-insurance ceded	(89,617)	(193,083)	(14,094)	(29,758)
Net Commission	(30,651)	(62,775)	22,385	49,678
Break-up of the expenses (gross) incurred to				
Agents	16,292	32,249	8,110	17,384
Brokers	7,259	26,317	8,001	19,511
Corporate Agency	29,745	59,529	20,423	42,476
Others	123	123	-	-
TOTAL (B)	53,419	118,218	36,534	79,371

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

For the Quarter ended 30th Sept 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
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)

For the Quarter ended 30th Sept 2016

(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
Commission paid												
Direct	27,937	499	-	28,436	1,377	19	707	-	1,037	301	187	32,064
TOTAL	27,937	499	-	28,436	1,377	19	707	-	1,037	301	187	32,064
Add : Commission on reinsurance accepted	41	-	-	41	-	-	-	-	-	-	-	41
Less : Commission on reinsurance ceded	(2,568)	(1,073)	-	(3,641)	(1,583)	56	(55)	-	(388)	(754)	(169)	(6,534)
Net commission	25,410	(574)	-	24,836	(206)	75	652	-	649	(453)	18	25,571

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

Upto the Half Year ended 30th Sept 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
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)

Upto the Half Year ended 30th Sept 2016

(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
Commission paid												
Direct	58,905	946	-	59,851	2,807	46	1,402	-	2,106	1,146	1,009	68,367
TOTAL	58,905	946	-	59,851	2,807	46	1,402	-	2,106	1,146	1,009	68,367
Add : Commission on reinsurance accepted	150	-	-	150	-	-	-	-	-	-	11	161
Less : Commission on reinsurance ceded	(5,291)	(2,127)	-	(7,418)	(2,898)	54	(109)	-	(1,022)	(3,479)	(587)	(15,459)
Net commission	53,764	(1,181)	-	52,583	(91)	100	1,293	-	1,084	(2,333)	433	53,069

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Employees' remuneration & welfare benefits	27,309	44,804	2,126	4,671
2	Travel, conveyance and vehicle running expenses	1,948	3,608	187	467
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	1,854	2,843	142	311
5	Repairs and Maintenance	787	1,324	78	176
6	Printing & stationery	561	908	57	124
7	Communication	737	1,272	76	157
8	Legal & professional charges	2,675	4,451	304	672
9	Auditors' fees, expenses etc.				
	(a) as auditor	104	271	34	53
	(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	452	985	65	188
11	Interest & bank charges	373	595	24	55
13	Depreciation	1,330	2,144	62	141
14	Infrastructure support expense	12,870	23,001	838	1,999
15	Manpower hire charges	11,856	21,020	1,758	4,121
16	Director fees	94	150	7	11
17	Others				
	(a) Information technology	1,611	3,161	149	389
	(b) Membership fees & subscription expenses	184	325	21	48
	(c) Business promotion expenses	520	1,493	38	108
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	1,660	2,913	124	296
	TOTAL	66,925	115,268	6,090	13,987

MARINE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Employees' remuneration & welfare benefits	4,066	10,520	714	1,242
2	Travel, conveyance and vehicle running expenses	233	846	66	124
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	303	667	47	83
5	Repairs and Maintenance	111	311	25	46
6	Printing & stationery	84	213	22	35
7	Communication	99	298	25	42
8	Legal & professional charges	392	1,047	103	178
9	Auditors' fees, expenses etc.				
	(a) as auditor	2	64	10	14
	(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	33	231	24	50
11	Interest & bank charges	58	140	8	15
13	Depreciation	203	503	19	36
14	Infrastructure support expense	1,660	5,399	291	532
15	Manpower hire charges	1,554	4,935	607	1,097
16	Director fees	16	36	-	2
17	Others				
	(a) Information technology	173	743	54	104
	(b) Membership fees & subscription expenses	22	76	8	12
	(c) Business promotion expenses	(8)	351	14	29
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	222	684	44	79
	TOTAL	9,223	27,064	2,081	3,720

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Employees' remuneration & welfare benefits	133,848	251,663	114,164	217,084
2	Travel, conveyance and vehicle running expenses	9,087	20,265	10,408	21,716
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	9,308	15,968	7,618	14,453
5	Repairs and Maintenance	3,822	7,439	4,236	8,181
6	Printing & stationery	2,764	5,097	3,057	5,765
7	Communication	3,545	7,143	4,039	7,312
8	Legal & professional charges	13,040	24,999	13,124	31,251
9	Auditors' fees, expenses etc.				
	(a) as auditor	401	1,524	1,706	2,463
	(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	1,943	5,534	3,763	8,731
11	Interest & bank charges	1,846	3,339	1,302	2,557
13	Depreciation	6,561	12,042	3,357	6,552
14	Infrastructure support expense	60,973	129,195	45,974	92,909
15	Manpower hire charges	56,357	118,067	96,003	191,539
16	Director fees	470	844	323	497
17	Others				
	(a) Information technology	7,321	17,757	8,385	18,097
	(b) Membership fees & subscription expenses	877	1,825	1,116	2,224
	(c) Business promotion expenses	1,835	8,386	2,195	5,011
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	7,924	16,361	6,811	13,776
	TOTAL	321,922	647,448	327,581	650,118

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Employees' remuneration & welfare benefits	165,223	306,987	117,004	222,997
2	Travel, conveyance and vehicle running expenses	11,268	24,719	10,661	22,307
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	11,465	19,478	7,807	14,847
5	Repairs and Maintenance	4,720	9,074	4,339	8,403
6	Printing & stationery	3,409	6,218	3,136	5,924
7	Communication	4,381	8,713	4,140	7,511
8	Legal & professional charges	16,107	30,497	13,531	32,101
9	Auditors' fees, expenses etc.				
	(a) as auditor	507	1,859	1,750	2,530
	(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	2,428	6,750	3,852	8,969
11	Interest & bank charges	2,277	4,074	1,334	2,627
13	Depreciation	8,094	14,689	3,438	6,729
14	Infrastructure support expense	75,503	157,595	47,103	95,440
15	Manpower hire charges	69,767	144,022	98,368	196,757
16	Director fees	580	1,030	330	510
17	Others				
	(a) Information technology	9,105	21,661	8,588	18,590
	(b) Membership fees & subscription expenses	1,083	2,226	1,145	2,284
	(c) Business promotion expenses	2,347	10,230	2,247	5,148
	(d) Service tax expenses	-	-	-	-
	(e) Miscellaneous expenses	9,806	19,958	6,979	14,151
	TOTAL	398,070	789,780	335,752	667,825

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 30th Sept 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 & 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 & 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 & 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 & 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	630	1,149	-	1,779	9	-	14	71	11	50	9	1,943
11	Interest & 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	Infrastructure support expense	20,323	35,438	-	55,761	497	(1)	405	2,226	366	1,457	262	60,973
15	Manpower hire charges	18,802	32,735	-	51,537	466	-	373	2,058	338	1,343	242	56,357
16	Director fees	159	271	-	430	4	-	3	17	3	11	2	470
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	2,412	4,290	-	6,702	49	-	49	267	43	180	31	7,321
	(b) Membership fees & 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) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) 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

For the Quarter ended 30th Sept 2016

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	U/C/ PRODUCT LIAB	SMEN'S COMPENS	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration and welfare benefits	49,736	61,800	-	111,536	666	19	881	-	707	154	201	114,164
2	Travel, conveyance and vehicle running expenses	4,518	5,654	-	10,172	59	1	82	-	65	14	15	10,408
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	3,319	4,123	-	7,442	45	1	59	-	47	10	14	7,618
5	Repairs and maintenance	1,844	2,294	-	4,138	25	1	33	-	26	6	7	4,236
6	Printing and stationery	1,333	1,656	-	2,989	18	-	23	-	18	4	5	3,057
7	Communication	1,762	2,183	-	3,945	24	1	31	-	25	5	8	4,039
8	Legal and professional charges	5,624	7,123	-	12,747	95	3	127	-	101	22	29	13,124
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	750	915	-	1,665	11	1	13	-	10	2	4	1,706
	(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	1,626	2,053	-	3,679	21	-	30	-	24	5	4	3,763
11	Interest and bank charges	567	705	-	1,272	7	1	10	-	8	2	2	1,302
13	Depreciation	1,461	1,818	-	3,279	20	1	26	-	21	4	6	3,357
14	Infrastructure support expenses	19,983	24,943	-	44,926	263	7	357	-	288	62	71	45,974
15	Manpower hire charges	41,748	52,062	-	93,810	551	15	745	-	600	129	153	96,003
16	Director fees	141	173	-	314	2	-	3	-	2	1	1	323
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information technology	3,635	4,561	-	8,196	46	1	66	-	53	12	11	8,385
	Membership fees and Subscription expenses	486	606	-	1,092	6	1	8	-	7	1	1	1,116
	Business promotion expenses	949	1,197	-	2,146	12	-	17	-	14	3	3	2,195
	Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous expenses	2,960	3,694	-	6,654	38	1	53	-	43	10	12	6,811
	TOTAL	142,442	177,560	-	320,002	1,909	54	2,564	-	2,059	446	547	327,581

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Half Year ended 30th Sept 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 & 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 & 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 & 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 & 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	1,924	3,124	-	5,048	75	-	34	203	35	116	23	5,534
11	Interest & bank charges	1,161	1,886	-	3,047	45	-	20	122	21	70	14	3,339
13	Depreciation	4,186	6,799	-	10,985	163	1	73	441	76	253	50	12,042
14	Infrastructure support expense	44,910	72,942	-	117,852	1,753	7	788	4,734	817	2,710	534	129,195
15	Manpower hire charges	41,042	66,659	-	107,701	1,602	7	720	4,326	746	2,477	488	118,067
16	Director fees	294	477	-	771	11	-	5	31	5	18	3	844
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	6,173	10,026	-	16,199	241	1	108	651	112	372	73	17,757
	(b) Membership fees & 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) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) 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

Upto the Half Year ended 30th Sept 2016

(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	96,224	115,483	-	211,707	1,480	52	1,595	-	1,223	307	720	217,084
2	Travel, conveyance and vehicle running expenses	9,626	11,552	-	21,178	148	5	160	-	122	31	72	21,716
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	6,407	7,689	-	14,096	99	3	106	-	81	20	48	14,453
5	Repairs and maintenance	3,626	4,352	-	7,978	56	2	60	-	46	12	27	8,181
6	Printing and stationery	2,556	3,068	-	5,624	39	1	42	-	32	8	19	5,765
7	Communication	3,241	3,890	-	7,131	50	2	54	-	41	10	24	7,312
8	Legal and professional charges	13,852	16,624	-	30,476	213	8	230	-	176	44	104	31,251
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,092	1,310	-	2,402	17	1	18	-	14	3	8	2,463
	(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	3,870	4,645	-	8,515	60	2	64	-	49	12	29	8,731
11	Interest & bank charges	1,134	1,360	-	2,494	17	1	19	-	14	4	8	2,557
13	Depreciation	2,904	3,485	-	6,389	45	2	48	-	37	9	22	6,552
14	Infrastructure support expenses	41,183	49,425	-	90,608	634	22	682	-	523	132	308	92,909
15	Manpower hire charges	84,901	101,894	-	186,795	1,306	46	1,407	-	1,079	271	635	191,539
16	Director fees	220	264	-	484	3	-	4	-	3	1	2	497
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information technology	8,022	9,627	-	17,649	123	4	133	-	102	26	60	18,097
	Membership fees and Subscription expenses	986	1,183	-	2,169	15	1	16	-	13	3	7	2,224
	Business promotion expenses	2,221	2,666	-	4,887	34	1	37	-	28	7	17	5,011
	Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous expenses	6,106	7,328	-	13,434	94	3	101	-	78	20	46	13,776
	TOTAL	288,171	345,845	-	634,016	4,433	156	4,776	-	3,661	920	2,156	650,118

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 Sept 2017	As at 30th Sept 2016
1	Authorised Share Capital		
	12,00,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,200,000	1,200,000
2	Issued Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
3	Subscribed Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
4	Called-up Capital		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,125,000	1,125,000

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 Sept 2017		As at 30th Sept 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	83,750,000	74.44%	83,750,000	74.44%
• Foreign	28,750,000	25.56%	28,750,000	25.56%
TOTAL	112,500,000	100%	112,500,000	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)

S . No.	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,455,000	1,455,000
	General reserves	-	-
4	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,455,000	1,455,000

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 Sept 2017	As at 30th Sept 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	3,310	-
4	Others	-	-
	TOTAL	3,310	-

FORM NL-12-INVESTMENT SCHEDULE
SHAREHOLDERS

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	529,561	688,842
2	Other approved securities	113,069	152,822
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	15,177	19,794
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	429,195	302,048
	(e) Other securities (Bank fixed deposit)	33,717	165,605
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	342,970	440,122
5	Other than approved investments	-	81,183
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	98,563	128,170
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	8,373	11,500
	(e) Other securities (Bank fixed deposit)	87,664	29,875
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	49,162	87,488
5	Other than approved investments	-	-
	TOTAL	1,707,451	2,107,449

FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	2,611,673	2,306,026
2	Other approved securities	557,628	511,600
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	74,849	66,266
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	2,116,688	1,011,161
	(e) Other securities (Bank fixed deposit)	166,283	554,395
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,691,446	1,473,389
5	Other than approved investments	-	271,776
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	486,087	429,071
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	41,295	38,499
	(e) Other securities (Bank fixed deposit)	432,336	100,013
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	242,457	292,884
5	Other than approved investments	-	-
	TOTAL	8,420,742	7,055,080

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01 April 2017	Additions	Deductions	Closing as at 30 Sept 2017	As at 01 April 2017	For the period ended 30 Sept 2017	On Sales/ Adjustments	As at 30 Sept 2017	As at 30 Sept 2017	As at 30 Sept 2016
Intangibles- Computer Software*	97,081	51,965	-	149,046	23,985	8,929	-	32,914	116,132	28,752
Leasehold improvements	13,699	296	-	13,995	3,809	818	-	4,627	9,369	-
Furniture & Fittings	1,170	38	-	1,208	954	52	-	1,006	202	7,572
Information Technology Equipment	22,701	8,974	9	31,666	14,557	3,675	7	18,225	13,441	5,906
Vehicles	6,659	8	-	6,667	307	880	-	1,187	5,480	3,541
Office Equipment	1,819	51	-	1,870	1,130	126	-	1,256	614	1,714
Electronic Equipment	2,211	123	-	2,334	656	210	-	866	1,468	1,817
TOTAL	145,340	61,455	9	206,785	45,398	14,689	7	60,080	146,705	49,302
Intangible assets under development	49,762	-	-	4,833	-	-	-	-	4,833	40,260
Grand Total	195,102	61,455	9	211,618	45,398	14,689	7	60,080	151,538	89,562
Previous Year	94,990	35,286	1,264	129,013	32,944	6,729	222	39,451	89,562	

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



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

(Rs in '000)

	Particulars	As at 30th September 2017	As at 30th September 2016
1	Cash (including stamps)	7,332	1,426
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	82,466	77,370
	(c) Cheques in-hand	18,188	28,074
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	107,986	106,870
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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



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

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	11,625	12,195
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	16,542	17,651
6	Others		
	(a) Service tax unutilised credit	5,300	25,529
	(b) Advance recoverable	1,646	2,038
	(c) Loans & advances to staff	4,543	3,623
	TOTAL (A)	39,656	61,036
	OTHER ASSETS		
1	Income accrued on investments	568,733	482,478
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	100,252	84,726
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.	120,655	7,924
	Unsettled investment contract receivable	11,037	-
	TOTAL (B)	800,677	575,128
	TOTAL (A+B)	840,333	636,164

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
1	Agents' balances	15,090	9,995
2	Balances due to other insurance companies	280,661	406,070
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	79,993	104,669
5	Unallocated premium	68,454	70,030
6	Sundry creditors	133,572	6,264
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	6,338,548	5,170,447
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of Policyholders	15,061	16,585
11	Others		
	(a)Due to Policyholders/Insured	4,548	34,027
	(b)Solatium Fund	8,608	6,437
	(c)Service tax liability	53,466	26,800
	(d)TDS payable	13,260	8,853
	(e)Other statutory dues	4,370	3,172
	(f)Temporary overdraft in books of accounts	61,039	91,603
	(g)Other payable	212,438	219,050
	TOTAL	7,289,108	6,174,002

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 30th Sept 2017	As at 30th Sept 2016
1	Reserve for unexpired Risk	1,720,218	1,687,588
2	Premium deficiency	4,904	11,607
3	For taxation (less advance tax paid and taxes deducted at source)	6,604	5,193
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	20,473	-
7	Others	500	-
	TOTAL	1,752,699	1,704,388

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 Sept 2017	As at 30th Sept 2016
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-Statement of Liabilities

Date:

30th Sept 2017

(Rs in Lakhs)

Sl.No.	Particular	As at 30th September 2017				As at 30th September 2016			
		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	822	626	256	1,704	1,151	285	49	1,486
2	Marine								
a	Marine Cargo	68	214	162	444	113	228	70	411
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	15,732	28,555	32,022	76,309	15,036	20,251	29,436	64,723
b	Engineering	117	96	98	311	242	155	140	536
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	108	54	227	389	134	56	159	349
e	Others	188	871	195	1,254	200	516	359	1,075
4	Health Insurance	167	1	8	176	-	-	-	-
5	Total Liabilities	17,202	30,417	32,968	80,587	16,876	21,491	30,213	68,580

FORM NL-22-Geographical Distribution of Business

Date: **30th Sept 2017**
(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 Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017
Andhra Pradesh	2	45	33	35	-	-	7	18	86	177	406	860	-	1	3	8	7	16	-	-	-	-	0	0	544.25	1,161
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0
Arunachal Pradesh	-	0	-	-	-	-	4	4	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	4.41	4
Assam	0	0	-	-	-	-	-	-	1	1	2	-	-	-	1	3	-	-	-	-	-	-	-	-	3.78	7
Bihar	1	1	1	1	-	-	2	5	339	652	356	683	0	0	3	6	43	91	-	-	-	-	1	2	746.28	1,482
Chandigarh	0	0	-	-	-	-	-	-	2	2	1	1	0	0	0	0	0	1	-	-	-	-	-	0	2.91	4
Chhattisgarh	2	11	4	6	-	-	5	8	227	485	262	556	17	31	7	11	15	29	-	-	-	-	1	2	540.87	1,140
Dadra & Nagra Haveli	1	1	0	3	-	-	-	-	0	1	0	1	-	-	-	-	0	0	-	-	-	-	-	0	2.34	7
Daman & Diu	0	0	-	-	-	-	-	-	-	0	-	1	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1
Delhi	92	143	29	314	-	-	3	6	24	47	63	116	3	9	2	5	1	2	-	-	-	-	4	7	221.62	649
Goa	(0)	2	-	-	-	-	-	-	0	0	0	0	-	19	-	-	-	-	-	-	-	-	-	0	0.07	21
Gujarat	55	171	2	7	-	-	16	30	100	228	231	523	79	100	0	1	4	8	-	-	-	-	1	3	488.09	1,071
Haryana	15	201	22	40	-	-	(1)	10	140	288	129	272	19	36	15	29	25	51	-	-	-	-	4	21	369.35	947
Himachal Pradesh	-	-	0	0	-	-	0	0	20	33	28	46	-	-	0	0	3	5	-	-	-	-	-	-	50.10	84
Jammu & Kashmir	-	-	-	0	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0.14	1
Jharkhand	0	7	(0)	2	-	-	3	18	136	250	162	298	0	2	1	1	14	27	-	-	-	-	0	1	316.76	605
Karnataka	60	114	3	5	-	-	4	10	121	256	214	424	40	55	1	1	30	53	-	-	-	-	0	1	474.59	919
Kerala	1	2	0	0	-	-	1	2	157	277	308	487	0	0	0	0	20	39	-	-	-	-	0	0	487.03	808
Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0
Madhya Pradesh	10	15	0	1	-	-	6	14	193	431	335	655	1	3	1	1	13	28	-	-	-	-	0	1	558.71	1,348
Maharashtra	863	950	175	344	-	-	16	35	325	684	415	865	93	170	4	9	26	42	-	-	-	-	21	27	1,936.64	3,125
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	0.05	0
Mizoram	-	-	-	-	-	-	-	-	0	0	-	(0)	-	-	-	0	-	-	-	-	-	-	-	-	-	0
Nagaland	-	-	-	-	-	-	-	-	1	2	2	5	-	-	-	-	-	-	-	-	-	-	-	-	3.38	6
Orissa	1	2	0	1	-	-	3	7	150	315	234	477	1	1	0	1	14	28	-	-	-	-	0	0	403.45	831
Puducherry	0	0	-	-	-	-	-	-	2	4	7	16	-	-	-	0	-	0	-	-	-	-	-	-	9.13	20
Punjab	2	5	0	0	-	-	0	1	72	158	60	133	-	-	1	1	8	17	-	-	-	-	-	-	143.20	315
Rajasthan	9	18	0	0	-	-	1	4	124	273	179	376	0	1	0	0	22	49	-	-	-	-	0	0	336.22	723
Sikkim	-	-	-	-	-	-	-	-	1	1	2	5	0	0	0	1	-	-	-	-	-	-	-	-	2.90	8
Tamil Nadu	9	59	5	10	-	-	4	10	113	227	704	1,082	10	40	3	5	5	8	-	-	-	-	0	0	854.69	1,443
Telangana	32	130	1	3	-	-	16	26	141	289	520	898	32	64	4	6	19	30	-	-	-	-	0	0	765.08	1,446
Tripura	-	-	-	-	-	-	-	-	0	0	0	0	-	0	0	0	-	-	-	-	-	-	-	-	0.45	1
Uttar Pradesh	24	38	(1)	11	-	-	(1)	12	496	1,024	517	1,078	3	3	8	24	72	153	-	-	-	-	1	1	1,118.00	2,344
Uttarakhand	2	17	0	0	-	-	0	1	12	27	13	28	-	-	1	2	3	7	-	-	-	-	-	-	31.54	82
West Bengal	8	21	5	6	-	-	3	16	337	741	594	1,278	1	4	4	8	18	38	-	-	-	-	6	14	975.13	2,127
Grand Total	1,190	1,953	280	788	-	-	93	237	3,321	6,876	5,744	11,167	299	537	60	125	362	725	-	-	-	-	42	82	11,391	22,489

FORM NL-23-Reinsurance Risk Concentration

Date: 30th Sept 2017

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	8	1,050	21	164	30.61%
4	No. of Reinsurers with rating BBB but less than A	21	2,521	64	209	69.22%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	No. of Indian Insurer other than GIC		-	7	-	0.17%
	Total	29	3,571	92	373	100.00%

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-24-Ageing of Claims**Date: **30th Sept 2017***(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	9	1	2	2	2	16	407
2	Marine Cargo	145	26	14	22	3	210	265
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	10	12	2	-	-	24	11
5	Motor OD	2,470	1,067	189	28	7	3,761	1,068
6	Motor TP	9	21	51	108	176	365	1,826
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	24	14	8	9	1	56	48
10	Liability	3	1	-	-	-	4	5
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	51	13	1	11	4	80	10

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

Date: 30th September 2017

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	51	160	-	40	1,445	4,527	-	-	79	5	-	-	113	6,420
2	Claims reported during the period	34	555	-	41	4,951	619	1	-	78	28	-	-	129	6,436
3	Claims settled during the period	16	210	-	24	3,761	365	-	-	56	4	-	-	80	4,516
4	Claims repudiated during the period	-	6	-	4	218	74	-	-	-	-	-	-	2	304
5	Claims closed during the period	12	366	-	15	578	-	-	-	42	20	-	-	94	1,127
6	Claims o/s at end of the period	56	132	-	39	1,839	4,707	1	-	58	29	-	-	45	6,906
	Less than 3months	18	66	-	20	1,302	589	1	-	35	22	-	-	11	2,064
	3 months to 6 months	19	29	-	6	247	504	-	-	8	3	-	-	10	826
	6 months to 1 year	8	25	-	5	281	921	-	-	9	3	-	-	5	1,257
	1 year and above	11	12	-	8	9	2,693	-	-	6	1	-	-	19	2,759

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 2017

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			
1	Fire	5,243	533	1,747	694	524	262	524
2	Marine Cargo	1,723	111	2,000	221	207	360	360
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	36,516	31,901	29,495	27,861	6,380	8,358	8,358
5	Engineering	616	172	465	207	62	70	70
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	2,258	218	873	109	339	196	339
8	Health	725	184	36	10	109	8	109
9	Others	488	208	1,117	798	68	240	240
10	Crop Insurance	-	-	2,738	320	-	411	411
	Total	47,569	33,327	38,472	30,221	7,689	9,905	10,410

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-27-Offices information for Non-Life**Date: **30th Sept 2017**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		80
2	No. of branches approved during the quarter		6
3	No. of branches opened during the quarter	Out of approvals of previous quarter	5
4		Out of approvals of this quarter	-
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		85
7	No. of branches approved but not opened		1
8	No. of rural branches		24
9	No. of urban branches		61

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 30th September 2017

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	17,075
2	Investments - Policyholders Funds	12	84,207
3	Loans	13	-
4	Fixed Assets	14	1,515
5	Deferred tax asset		995
6	Current Assets		-
	a. Cash & Bank balance	15	1,080
	b. Advances & other assets	16	8,403
7	Current Liabilities		-
	a. Current Liabilities	17	72,891
	b. Provisions	18	17,527
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,987

Application of Funds as per Balance Sheet (A)

25,844

	Less: Other Assets	SCH	Amount
1	Loans	13	-
2	Fixed Assets	14	1,515
	Deferred Tax Asset		995
3	Cash & Bank Balance	15	1,080
4	Advances & Other Assets	16	8,403
5	Current Liabilities	17	72,891
6	Provisions	18	17,527
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,987

TOTAL (B)

(75,438)

'Investment Assets' As per FORM 3B

(A-B)

101,282

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC	Total	Market Value	
			Balance	FRSM ⁺				Amount			
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)		
1	G. Sec.	Not less than 20%	-	5,296	26,117	31,412	31.0%	-	31,412	32,546	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,426	31,693	38,119	37.6%	-	38,119	39,519	
3	Investment subject to Exposure Norms					-					
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	4,990	24,609	29,598	29.2%	-	29,598	30,759	
	2. Approved Investments	Not exceeding 55%	-	5,656	27,897	33,553	33.1%	11	33,564	34,357	
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.0%		-	-	
Total Investment Assets			100%	-	17,073	84,198	101,271	100.0%	11	101,282	104,635

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 2017

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 30th Sep 2017	as % of total for this class	As at 30th Sep 2016	as % of total for this class	As at 30th Sep 2017	as % of total for this class	As at 30th Sep 2016	as % of total for this class
Break down by credit rating								
AAA rated	70,281	77.51%	62,531	77.84%	67,721	77.54%	59,540	77.63%
AA or better	17,295	19.07%	13,114	16.32%	16,606	19.01%	12,622	16.46%
Rated below AA but above A	3,102	3.42%	4,688	5.84%	3,009	3.45%	4,531	5.91%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	2,032	2.24%	3,015	3.75%	2,003	2.29%	3,011	3.93%
more than 1 year and upto 3 years	16,486	18.18%	9,076	11.30%	16,004	18.32%	8,865	11.56%
More than 3 years and up to 7 years	26,725	29.47%	23,000	28.63%	25,310	28.98%	22,054	28.76%
More than 7 years and up to 10 years	23,779	26.22%	15,720	19.57%	23,135	26.49%	14,948	19.49%
above 10 years	21,656	23.88%	29,521	36.75%	20,884	23.91%	27,815	36.27%
Breakdown by type of the issuer								
a. Central Government	32,546	35.89%	31,802	39.59%	31,412	35.97%	29,949	39.05%
b. State Government	6,005	6.62%	6,012	7.48%	5,764	6.60%	5,698	7.43%
c. Corporate Securities	52,127	57.49%	42,519	52.93%	50,158	57.43%	41,047	53.52%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: 30th Sept 2017

Sl.No.	Particular	For the Quarter ended 30th Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Gross Premium Growth Rate	21.2%	20.3%	0.8%	(0.8%)
2	Gross Premium to shareholders' fund ratio	0.50	0.99	0.42	0.84
3	Growth rate of shareholders'fund	3.0%	3.0%	2.1%	2.1%
4	Net Retention Ratio	66.2%	67.3%	81.0%	82.6%
5	Net Commission Ratio	-3.8%	-3.9%	2.9%	3.2%
6	Expense of Management to Gross Direct Premium Ratio	39.6%	40.4%	39.7%	40.0%
7	Expense of Management to Net Written Premium Ratio	55.6%	55.9%	48.5%	48.1%
8	Net Incurred claims to Net Earned Premium	79.9%	80.5%	73.1%	78.3%
9	Combined Ratio	124.8%	125.1%	119.8%	124.5%
10	Technical Reserves to net premium ratio	9.93	4.97	8.94	4.41
11	Underwriting balance ratio	(0.24)	(0.25)	(0.17)	(0.23)
12	Operating Profit Ratio	(2.8%)	(3.8%)	1.7%	(3.9%)
13	Liquid Assets to Liabilities ratio	0.19	0.19	0.18	0.18
14	Net earning ratio	2.5%	1.6%	6.8%	1.4%
15	Return on net worth ratio	0.9%	1.1%	2.5%	1.0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.06	2.06	1.99	1.99
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)	0.19	0.23	0.49	0.20
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.19	0.23	0.49	0.20
6	(iv) Book value per share (Rs)	20.28	20.28	19.69	19.69

FORM NL-31-Related Party Transactions

Date: **30th Sept 2017**

(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 Sept 2017	Upto the Half Year ended 30th Sept 2017	For the Quarter ended 30th Sept 2016	Upto the Half Year ended 30th Sept 2016
1	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	0.12	1.00	1.31	1.72
2	Devsar Vyapaar Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	0.01	-	-
3	Rajive Kumaraswami (from 15.06.2016)	Key management personnel	Managerial remuneration	66.08	146.87	105.70	115.63
4	Swaraj Krishnan (upto 14.06.2016)	Key management personnel	Managerial remuneration	-	-	-	20.61
5	Gaurav Parasrampur	Key management personnel	Managerial remuneration	21.81	42.40	20.17	35.43
6	Gaurav Parasrampur	Key management personnel	Loans & Advances	-	2.00	-	-
7	Kavita Modi	Key management personnel	Managerial remuneration	3.08	6.22	2.92	5.84
8	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	-	1.95	2.25	3.90
9	Kailash Nath Bhandari	Director	Sitting fees	1.90	3.50	1.30	1.80
10	Sunil Mitra	Director	Sitting fees	1.30	2.60	1.00	1.65
11	V K Viswanathan	Director	Sitting fees	1.60	3.20	1.00	1.65
12	Suvalaxmi Chakraborty	Director	Sitting fees	1.00	1.00	-	-

IRDA Registration No. 149 dated 22nd May, 2012



Date: 30th Sept 2017

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							

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 30th September 2017

Available Solvency Margin and Solvency Ratio

TABLE - II

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	85,210
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	67,959
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	17,251
4	Excess in Policyholders' Funds (1-2-3)	-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	26,647
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5,241
7	Excess in Shareholders' Funds (5-6)	21,406
8	Total Available Solvency Margin [ASM] (4+7)	21,406
9	Total Required Solvency Margin [RSM]	10,410
10	Solvency Ratio (Total ASM/Total RSM)	2.06

Note:-

Pursuant to IRDAI guidelines on Transitory Provisions under IRDAI (Appointed Actuary) Regulations dated August 17, 2017, the Actuarial Valuation of Liabilities in respect of Incurred but not reported ('IBNR') and Incurred But Not Enough Reported ('IBNER') as at September 30, 2017 has been certified by Panel Actuary (approved by IRDAI). As per the Certificate, the assumptions considered by the Panel Actuary for valuation of liabilities as at September 30, 2017 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

FORM NL-34-Board of Directors & Key Person

Date: **30th Sept 2017**

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	Raj Kumar Kapoor	Chief Internal Auditor	27/07/2015
11	Gaurav Parasrampur	Chief Financial Officer	22/01/2015
12	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	25/11/2016
13	Raunak Jha	Appointed Actuary (upto 31 August 2017)	14/06/2016
14	Jinesh Shah	Chief Investment Officer	14/01/2013
15	Anand Roop Choudhary	Head Legal and Chief Compliance Officer	07/11/2016
16	Kavita Modi	Company Secretary	01/11/2012

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 30th September 2017

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.

Periodicity of Submission: Quarterly

(Rs in Lakhs)

[illegible]

No.	Category of Investment	Category Code	Current Quarter (Jul'17 to Sep'17)					Year to Date (Apr'17 to Sep'17)					Previous Year (Apr'16 to Sep'16)				
			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	Book Value	Market Value	Book Value	Market Value					
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	17,340	18,030	392	2.26%	1.56%	18,010	18,030	806	4.48%	3.09%	14,075	14,471	616	4.37%	3.02%
	Infrastructure / Social Sector - Long Term Bank Bonds (Approved Investments)- Debenture/ Bonds	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax Free Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector -PSU- Debenture/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments																
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	500	518	12	2.50%	1.72%	500	518	25	4.96%	3.43%	500	519	25	4.96%	3.42%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	895	910	11	1.24%	0.86%	890	910	21	2.37%	1.64%	852	908	47	5.51%	3.81%
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	19,123	19,882	446	2.33%	1.61%	16,222	19,882	839	5.17%	3.57%	13,298	13,638	631	4.74%	3.28%
	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	7,351	7,200	237	3.23%	2.23%	7,393	7,200	470	6.36%	4.39%	8,621	8,499	490	5.69%	3.93%
	Deposits- Money at Call and Short Notice with banks/REPO	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CCL(Approved Investments)- CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Rediscounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper issued by all India Financial Institution rated very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit with Primary dealers Duly recognized by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier & capital Issued by NON PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Instruments)- Mutual Funds																
	G Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gilt Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund- MF	EGMF	3,724	5,847	93	2.51%	1.73%	3,292	5,847	153	4.64%	3.21%	3,070	3,164	112	3.63%	2.51%
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	-	-	-	0.00%	0.00%	1,734	-	-	0.00%	0.00%	3,531	3,661	165	4.69%	3.24%
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter (Jul'17 to Sep'17)				Year to Date (Apr'17 to Sep'17)					Previous Year (Apr'16 to Sep'16)					
			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			
	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	-	-	(26)	0.00%	0.00%	495	-	-	0.00%	0.00%	2,629	2,408	95	3.63%	2.51%
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	3,009	3,102	70	2.32%	1.60%	2,285	3,102	139	6.08%	4.20%	1,002	1,027	46	4.56%	3.15%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	322	-	17	5.16%	3.57%
	TOTAL		99,627	104,635	2,268	2.28%	1.57%	97,306	104,635	4,376	4.50%	3.11%	89,818	95,312	3,910	4.35%	3.01%

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

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

² Yield netted for Tax

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

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

Statement as on: 30th September 2017

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	ECOS	1509	29/11/2012	CRISIL	AA+	AA-	31/07/2015	
						AA-	AA	30/06/2017	Rating upgraded
	9.48% TATA POWER LTD NCD 17-11-2019	ICTD	2007	13/03/2015	ICRA	AA	AA-	06/06/2017	

Note:

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

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

Date: 30th Sept 2017
(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 30th Sept 2017		For the Quarter ended 30th Sept 2016		Upto the Half Year ended 30th Sept 2017		Upto the Half Year ended 30th Sept 2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,190	3,034	767	2,342	1,953	6,519	1,508	5,055
2	Cargo & Hull	280	195	450	218	788	456	626	468
3	Motor TP	5,744	123,340	4,294	89,212	11,167	244,412	8,509	172,988
4	Motor OD	3,321	107,926	3,426	72,965	6,876	216,022	7,054	145,930
5	Engineering	93	258	155	265	237	664	284	656
6	Workmen's Compensation	299	360	73	436	537	858	145	888
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	60	9,166	79	15,644	125	21,275	164	19,120
10	Health	362	11,775	-	-	725	23,403	-	-
11	Others	42	801	156	470	82	1,818	404	1,584

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

Date: **30th Sept 2017**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,835	149	683,742
		Social	-	-	-
2	Cargo & Hull	Rural	88	13	53,684
		Social	-	-	-
3	Motor TP	Rural	79,414	3,620	-
		Social	-	-	-
4	Motor OD	Rural	70,077	2,251	191,593
		Social	-	-	-
5	Engineering	Rural	142	30	7,489
		Social	-	-	-
6	Workmen's Compensation	Rural	142	26	13,335
		Social	294	66	19,477
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	16	61	7,514
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	7,048	28	27,443
		Social	-	-	-
11	Health	Rural	9,152	269	31,396
		Social	-	-	-
12	Others	Rural	574	10	39,206
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: 30th Sept 2017

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 30th Sept 2017		For the Quarter ended 30th Sept 2016		Upto the Half Year ended 30th Sept 2017		Upto the Half Year ended 30th Sept 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	37517	2,796	24233	2,114	74429	5,421	49532	4,453
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	44930	3,617	46175	3,880	91878	7,441	85308	7,877
4	Brokers	10994	1,530	5087	1,337	23891	3,329	11627	2,691
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	54972	3,416	33093	2,068	108691	6,266	54293	3,673
7	Others	516	32	-	-	516	32	-	-
	Total (A)	148929	11391	108588	9399	299405	22489	200760	18695
	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	148,929	11,391	108,588	9,399	299,405	22,489	200,760	18,695

FORM NL-41-GREIVANCE DISPOSAL

Date: 30th Sept 2017

SI 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	-	18	9	-	9	-	30
c)	Policy Related	-	3	3	-	-	-	5
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	1	-	-	1	-	4
	Total Number of Complaints	-	23	13		10	-	40

2	Total No. of policies during previous year :	108,587
3	Total No. of claims during previous year :	6,935
4	Total No. of policies during current year :	299,405
5	Total No. of claims during current year :	13,111
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.17
7	Total No. of Claim Complaints(current year) per 10,000 polices(current year) :	1.00

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	-	-	-