

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter ended June 30, 2021		
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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 JUNE 30, 2021

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	51,489	51,489	28,548	28,548
2	Profit/(Loss) on sale/redemption of investments (Net)		1,399	1,399	3,338	3,338
3	Others:-					
	Investment Income from Terrorism Pool		4,538	4,538	2,267	2,267
	Miscellaneous Income		31	31	13	13
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		-	-	-	-
4	Interest, dividend and rent (Gross)		20,718	20,718	16,902	16,902
	TOTAL (A)		78,175	78,175	51,068	51,068
1	Claims incurred (Net)	NL-5-Claims Schedule	24,824	24,824	58,582	58,582
2	Commission (Net)	NL-6-Commission Schedule	(5,531)	(5,531)	(18,008)	(18,008)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	191,746	191,746	133,927	133,927
4	Premium deficiency Reserve		-	-	-	-
	TOTAL (B)		211,039	211,039	174,501	174,501
	Operating Profit/(Loss) from Fire Business (C)= (A - B)		(132,864)	(132,864)	(123,433)	(123,433)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(132,864)	(132,864)	(123,433)	(123,433)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(132,864)	(132,864)	(123,433)	(123,433)

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	2,213	2,213	2,615	2,615
2	Profit/(Loss) on sale/redemption of investments (Net)		33	33	74	74
3	Others:-					
	Investment Income from Terrorism Pool		-	-	-	-
	Miscellaneous Income		3	3	9	9
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		3,426	3,426	1,472	1,472
4	Interest, dividend and rent (Gross)		484	484	373	373
	TOTAL (A)		6,159	6,159	4,543	4,543
1	Claims incurred (Net)	NL-5-Claims Schedule	(3,952)	(3,952)	3,008	3,008
2	Commission (Net)	NL-6-Commission Schedule	(2,162)	(2,162)	(2,460)	(2,460)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	15,047	15,047	12,196	12,196
4	Premium deficiency reserve		(466)	(466)	(576)	(576)
	TOTAL (B)		8,467	8,467	12,168	12,168
	Operating Profit/(Loss) from Marine Business (C)= (A - B)		(2,308)	(2,308)	(7,625)	(7,625)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,308)	(2,308)	(7,625)	(7,625)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(2,308)	(2,308)	(7,625)	(7,625)

FORM NL-1-B-RA

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



MARINE HULL

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	-	-	-	-
2	Profit/(Loss) on sale/redemption of investments (Net)		-	-	-	-
3	Other Income					
	Investment Income from Terrorism Pool		-	-	-	-
	Miscellaneous Income		-	-	-	-
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		-	-	-	-
4	Interest, dividend and rent (Gross)		-	-	-	-
	TOTAL (A)		-	-	-	-
1	Claims incurred (Net)	NL-5-Claims Schedule	-	-	-	-
2	Commission (Net)	NL-6-Commission Schedule	-	-	-	-
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	-	-	-	-
4	Premium deficiency reserve		-	-	-	-
	TOTAL (B)		-	-	-	-
	Operating Profit/(Loss) from Marine Business (C)= (A - B)		-	-	-	-
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	1,970,306	1,970,306	1,844,415	1,844,415
2	Profit/(Loss) on sale/redemption of investments (Net)		26,409	26,409	66,598	66,598
3	Others:-					
	Investment Income from Terrorism Pool		201	201	114	114
	Miscellaneous Income		192	192	55	55
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		21,847	21,847	13,500	13,500
4	Interest, dividend and rent (Gross)		390,976	390,976	337,264	337,264
	TOTAL (A)		2,409,931	2,409,931	2,261,946	2,261,946
1	Claims incurred (Net)	NL-5-Claims Schedule	1,510,087	1,510,087	1,510,604	1,510,604
2	Commission (Net)	NL-6-Commission Schedule	(112,740)	(112,740)	(80,302)	(80,302)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	743,218	743,218	513,755	513,755
4	Premium deficiency reserve		-	-	-	-
	TOTAL (B)		2,140,565	2,140,565	1,944,057	1,944,057
	Operating Profit/(Loss) from Miscellaneous Business (C)= (A - B)		269,366	269,366	317,889	317,889
	APPROPRIATIONS					
	Transfer to Shareholders' Account		269,366	269,366	317,889	317,889
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		269,366	269,366	317,889	317,889

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	2,024,008	2,024,008	1,875,578	1,875,578
2	Profit/(Loss) on sale/redemption of investments (Net)		27,841	27,841	70,010	70,010
3	Other Income					
	Investment Income from Terrorism Pool		4,739	4,739	2,381	2,381
	Miscellaneous Income		226	226	77	77
	Contribution from Shareholders Funds towards excess Expenses of Management (EOM)		25,273	25,273	14,972	14,972
4	Interest, dividend and rent (Gross)		412,178	412,178	354,539	354,539
	TOTAL (A)		2,494,265	2,494,265	2,317,557	2,317,557
1	Claims incurred (Net)	NL-5-Claims Schedule	1,530,959	1,530,959	1,572,194	1,572,194
2	Commission (Net)	NL-6-Commission Schedule	(120,433)	(120,433)	(100,770)	(100,770)
3	Operating expenses related to insurance business	NL-7 - Operating Expenses	950,011	950,011	659,878	659,878
4	Premium deficiency reserve		(466)	(466)	(576)	(576)
	TOTAL (B)		2,360,071	2,360,071	2,130,726	2,130,726
	Operating Profit/(Loss) from Total Business (C)= (A - B)		134,194	134,194	186,831	186,831
	APPROPRIATIONS					
	Transfer to Shareholders' Account		134,194	134,194	186,831	186,831
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		134,194	134,194	186,831	186,831

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(132,864)	(132,864)	(123,433)	(123,433)
	(b) Marine Insurance	(2,308)	(2,308)	(7,625)	(7,625)
	(c) Miscellaneous Insurance	269,366	269,366	317,889	317,889
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – (Gross)	54,568	54,568	56,446	56,446
	(b) Profit on sale / redemption of investments	3,902	3,902	11,154	11,154
	Less: (Loss) on sale / redemption of investments	(216)	(216)	(8)	(8)
3	OTHER INCOME				
	(a) Profit on sale / discard of fixed assets	249	249	-	-
	(b) Miscellaneous Income/ Liabilities Written Back	1	1	-	-
	TOTAL (A)	192,698	192,698	254,423	254,423
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	-	-	93,586	93,586
	(b) For doubtful debts	3,651	3,651	22	22
	(c) Others	(33)	(33)	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to insurance business				
	- Employees' remuneration and welfare benefits	3,596	3,596	3,595	3,595
	- Legal Fees related to Shareholders funds	375	375	573	573
	- Corporate Social Responsibility Expenses	-	-	-	-
	(b) Contribution to Policyholders Funds towards excess Expenses of Management (EOM)	25,273	25,273	14,972	14,972
	(c) Bad Debts written off	619	619	-	-
	(d) Investment Expenses	407	407	518	518
	(e) Loss on sale / discard of fixed assets	-	-	-	-
	(f) Director Fees	1,480	1,480	1,180	1,180
	(g) Others	-	-	-	-
	(h) Penalties	-	-	-	-
	TOTAL (B)	35,368	35,368	114,446	114,446
	Profit / (Loss) before tax	157,330	157,330	139,977	139,977
	Less: Provision for taxation				
	(a) Current tax	39,597	39,597	35,229	35,229
	(b) Deferred tax expense / (income)	-	-	-	-
	(c) Tax adjustment of earlier years	-	-	-	-
	Profit / (Loss) after tax	117,733	117,733	104,748	104,748
	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	(127,129)	(127,129)	(321,157)	(321,157)
	Balance carried forward to balance sheet	(9,396)	(9,396)	(216,409)	(216,409)

BALANCE SHEET AS AT 30TH JUNE 2021

(Rs in '000)

Particulars	Schedule	As at June 30, 2021	As at June 30, 2020
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,547,073	1,547,073
Share Application Money Pending Allotment		-	-
Employee Stock Option Reserve		38,820	26,006
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,796,224	2,796,224
Fair value change account-Shareholders		86	19
Fair value change account-Policyholders		662	118
Borrowings	NL-11-Borrowings Schedule	3,781	7,709
TOTAL		4,386,646	4,377,149
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	3,615,187	3,276,925
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	27,847,115	20,591,182
Total Investments		31,462,302	23,868,107
Loans	NL-13-Loans Schedule	26,572	44,987
Fixed assets	NL-14-Fixed Assets Schedule	232,650	263,800
Deferred tax asset		195,952	204,235
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	439,586	168,035
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,717,220	1,885,939
Sub-Total (A)		2,156,806	2,053,974
Current liabilities	NL-17-Current Liabilities Schedule	24,834,362	17,993,776
Provisions	NL-18-Provisions Schedule	4,862,670	4,280,587
Sub-Total (B)		29,697,032	22,274,363
Net Current Assets (C) = (A - B)		(27,540,226)	(20,220,389)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		9,396	216,409
TOTAL		4,386,646	4,377,149

CONTINGENT LIABILITIES

(Rs in '000)

Sl. No.	Particulars	As at June 30, 2021	As at June 30, 2020
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 #	250,268	-
	• Goods and Service Tax ##	5,573	-
	• Income Tax	13	13
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Senior Citizens' Welfare Fund	-	-
8	Others	-	-
	TOTAL	255,853	13

The Company is in receipt of a Show Cause Notice (SCN) from Service Tax Authorities with respect to payments done to motor dealers, raising a demand of Rs 250,268 thousands plus interest and penalty. The Company has challenged the SCN and filed a writ petition in the High Court of Calcutta. The Company does not expect any outflow of economic benefits and has assessed the likelihood of outflow of resources as remote.

The Company is in receipt of a Show Cause Notice (SCN) under section 73 of CGST/SGST Act 2017 from Bihar, Telangana, and Chattisgarh for mismatch of input tax credit claimed with GSTR2A. The Company does not expect any outflow of economic benefits and has assessed the likelihood of outflow of resources as remote.

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Premium from direct business written - net of GST / Service tax	485,397	485,397	303,693	303,693
Add: Premium on reinsurance accepted	253,296	253,296	259,608	259,608
Less : Premium on reinsurance ceded	(647,863)	(647,863)	(497,699)	(497,699)
Net Premium	90,830	90,830	65,602	65,602
Adjustment for change in reserve for unexpired risks	39,341	39,341	37,054	37,054
Premium Earned (Net)	51,489	51,489	28,548	28,548

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Premium from direct business written - net of GST / Service tax	50,585	50,585	51,252	51,252
Add: Premium on reinsurance accepted	7,348	7,348	-	-
Less : Premium on reinsurance ceded	(55,810)	(55,810)	(49,804)	(49,804)
Net Premium	2,123	2,123	1,448	1,448
Adjustment for change in reserve for unexpired risks	(90)	(90)	(1,167)	(1,167)
Premium Earned (Net)	2,213	2,213	2,615	2,615

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Premium from direct business written - net of GST / Service tax	-	-	-	-
Add: Premium on reinsurance accepted	-	-	-	-
Less : Premium on reinsurance ceded	-	-	-	-
Net Premium	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Premium Earned (Net)	-	-	-	-

MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Premium from direct business written - net of GST / Service tax	2,427,764	2,427,764	1,782,815	1,782,815
Add: Premium on reinsurance accepted	7,315	7,315	5,081	5,081
Less : Premium on reinsurance ceded	(720,986)	(720,986)	(478,883)	(478,883)
Net Premium	1,714,093	1,714,093	1,309,013	1,309,013
Adjustment for change in reserve for unexpired risks	(256,213)	(256,213)	(535,402)	(535,402)
Premium Earned (Net)	1,970,306	1,970,306	1,844,415	1,844,415

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Premium from direct business written - net of GST / Service tax	2,963,746	2,963,746	2,137,760	2,137,760
Add: Premium on reinsurance accepted	267,959	267,959	264,689	264,689
Less : Premium on reinsurance ceded	(1,424,659)	(1,424,659)	(1,026,386)	(1,026,386)
Net Premium	1,807,046	1,807,046	1,376,063	1,376,063
Adjustment for change in reserve for unexpired risks	(216,962)	(216,962)	(499,515)	(499,515)
Premium Earned (Net)	2,024,008	2,024,008	1,875,578	1,875,578

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

MISCELLANEOUS

For the Quarter ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	660,799	1,408,087	2,068,886	20,798	-	3,781	199,177	15,859	117,428	1,835	2,427,764
Add: Premium on reinsurance accepted	-	-	-	5,065	-	-	-	-	2,250	-	7,315
Less : Premium on reinsurance ceded	(432,001)	(128,514)	(560,515)	(21,839)	-	(222)	(15,786)	(4,779)	(117,120)	(725)	(720,986)
Net Premium	228,798	1,279,573	1,508,371	4,024	-	3,559	183,391	11,080	2,558	1,110	1,714,093
Adjustment for change in reserve for unexpired risks	32,933	(295,952)	(263,019)	60	(35)	52	5,120	3,260	(408)	(1,243)	(256,213)
Premium Earned (Net)	195,865	1,575,525	1,771,390	3,964	35	3,507	178,271	7,820	2,966	2,353	1,970,306

For the Quarter ended June 30, 2020

(Rs in '000)

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

Upto the Period ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	660,799	1,408,087	2,068,886	20,798	-	3,781	199,177	15,859	117,428	1,835	2,427,764
Add: Premium on reinsurance accepted	-	-	-	5,065	-	-	-	-	2,250	-	7,315
Less : Premium on reinsurance ceded	(432,001)	(128,514)	(560,515)	(21,839)	-	(222)	(15,786)	(4,779)	(117,120)	(725)	(720,986)
Net Premium	228,798	1,279,573	1,508,371	4,024	-	3,559	183,391	11,080	2,558	1,110	1,714,093
Adjustment for change in reserve for unexpired risks	32,933	(295,952)	(263,019)	60	(35)	52	5,120	3,260	(408)	(1,243)	(256,213)
Premium Earned (Net)	195,865	1,575,525	1,771,390	3,964	35	3,507	178,271	7,820	2,966	2,353	1,970,306

Upto the Period ended June 30, 2020

(Rs in '000)

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

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Claims paid				
Direct claims	90,519	90,519	52,466	52,466
Add : Claims outstanding at the end of the period	1,705,551	1,705,551	2,033,568	2,033,568
Less : Claims outstanding at the beginning of the period	(2,009,122)	(2,009,122)	(1,725,286)	(1,725,286)
Gross incurred claims	(213,052)	(213,052)	360,748	360,748
Add : Re-insurance accepted to direct claims	104,337	104,337	52,989	52,989
Less : Re-insurance ceded to claims paid	(168,374)	(168,374)	(88,381)	(88,381)
Less : Reinsurance ceded to closing Claims Outstanding	(1,425,591)	(1,425,591)	(1,834,577)	(1,834,577)
Add : Reinsurance ceded to opening Claims Outstanding	1,727,504	1,727,504	1,567,803	1,567,803
Total claims incurred	24,824	24,824	58,582	58,582

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Claims paid				
Direct claims	18,018	18,018	41,745	41,745
Add : Claims outstanding at the end of the period	556,656	556,656	425,028	425,028
Less : Claims outstanding at the beginning of the period	(457,843)	(457,843)	(484,869)	(484,869)
Gross incurred claims	116,831	116,831	(18,096)	(18,096)
Add : Re-insurance accepted to direct claims	6,108	6,108	50,611	50,611
Less : Re-insurance ceded to claims paid	(21,466)	(21,466)	(87,217)	(87,217)
Less : Reinsurance ceded to closing Claims Outstanding	(500,344)	(500,344)	(381,422)	(381,422)
Add : Reinsurance ceded to opening Claims Outstanding	394,919	394,919	439,132	439,132
Total claims incurred	(3,952)	(3,952)	3,008	3,008

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Claims paid				
Direct claims	-	-	-	-
Add : Claims outstanding at the end of the period	-	-	-	-
Less : Claims outstanding at the beginning of the period	-	-	-	-
Gross incurred claims	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-
Less : Re-insurance ceded to claims paid	-	-	-	-
Less : Reinsurance ceded to closing Claims Outstanding	-	-	-	-
Add : Reinsurance ceded to opening Claims Outstanding	-	-	-	-
Total claims incurred	-	-	-	-

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]



MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Claims paid				
Direct claims	421,401	421,401	187,944	187,944
Add : Claims outstanding at the end of the period	22,143,976	22,143,976	17,495,750	17,495,750
Less : Claims outstanding at the beginning of the period	(20,548,873)	(20,548,873)	(15,762,380)	(15,762,380)
Gross incurred claims	2,016,504	2,016,504	1,921,314	1,921,314
Add : Re-insurance accepted to direct claims	101	101	2,065	2,065
Less : Re-insurance ceded to claims paid	(215,518)	(215,518)	(108,097)	(108,097)
Less : Reinsurance ceded to closing Claims Outstanding	(4,706,534)	(4,706,534)	(4,415,812)	(4,415,812)
Add : Reinsurance ceded to opening Claims Outstanding	4,415,534	4,415,534	4,111,134	4,111,134
Total claims incurred	1,510,087	1,510,087	1,510,604	1,510,604

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Claims paid				
Direct claims	529,938	529,938	282,155	282,155
Add : Claims outstanding at the end of the period	24,406,183	24,406,183	19,954,346	19,954,346
Less : Claims outstanding at the beginning of the period	(23,015,838)	(23,015,838)	(17,972,535)	(17,972,535)
Gross incurred claims	1,920,283	1,920,283	2,263,966	2,263,966
Add : Re-insurance accepted to direct claims	110,546	110,546	105,665	105,665
Less : Re-insurance ceded to claims paid	(405,358)	(405,358)	(283,695)	(283,695)
Less : Reinsurance ceded to closing Claims Outstanding	(6,632,469)	(6,632,469)	(6,631,811)	(6,631,811)
Add : Reinsurance ceded to opening Claims Outstanding	6,537,957	6,537,957	6,118,069	6,118,069
Total claims incurred	1,530,959	1,530,959	1,572,194	1,572,194

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

MISCELLANEOUS

For the Quarter ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	215,720	92,488	308,208	2,706	-	1,160	104,000	4,349	148	830	421,401
Add : Claims outstanding at the end of the period	1,033,204	19,494,800	20,528,004	104,305	6,361	7,485	245,011	39,310	539,761	673,739	22,143,976
Less : Claims outstanding at the beginning of the period	(752,108)	(18,249,453)	(19,001,561)	(125,376)	(6,306)	(6,499)	(189,376)	(40,953)	(483,816)	(694,986)	(20,548,873)
Gross incurred claims	496,816	1,337,835	1,834,651	(18,365)	55	2,146	159,635	2,706	56,093	(20,417)	2,016,504
Add : Re-insurance accepted to direct claims	-	-	-	101	-	-	-	-	-	-	101
Less : Re-insurance ceded to claims paid	(182,935)	(17,801)	(200,736)	(2,793)	-	(58)	(10,895)	(217)	(144)	(675)	(215,518)
Less : Reinsurance ceded to closing Claims Outstanding	(622,885)	(3,067,429)	(3,690,314)	(78,402)	(4,256)	(375)	(44,319)	(4,686)	(522,232)	(361,950)	(4,706,534)
Add : Reinsurance ceded to opening Claims Outstanding	421,790	2,994,165	3,415,955	101,941	4,226	325	38,498	5,174	467,852	381,563	4,415,534
Total claims incurred	112,786	1,246,770	1,359,556	2,482	25	2,038	142,919	2,977	1,569	(1,479)	1,510,087

For the Quarter ended June 30, 2020

(Rs in '000)

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

Upto the Period ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	215,720	92,488	308,208	2,706	-	1,160	104,000	4,349	148	830	421,401
Add : Claims outstanding at the end of the period	1,033,204	19,494,800	20,528,004	104,305	6,361	7,485	245,011	39,310	539,761	673,739	22,143,976
Less : Claims outstanding at the beginning of the period	(752,108)	(18,249,453)	(19,001,561)	(125,376)	(6,306)	(6,499)	(189,376)	(40,953)	(483,816)	(694,986)	(20,548,873)
Gross incurred claims	496,816	1,337,835	1,834,651	(18,365)	55	2,146	159,635	2,706	56,093	(20,417)	2,016,504
Add : Re-insurance accepted to direct claims	-	-	-	101	-	-	-	-	-	-	101
Less : Re-insurance ceded to claims paid	(182,935)	(17,801)	(200,736)	(2,793)	-	(58)	(10,895)	(217)	(144)	(675)	(215,518)
Less : Reinsurance ceded to closing Claims Outstanding	(622,885)	(3,067,429)	(3,690,314)	(78,402)	(4,256)	(375)	(44,319)	(4,686)	(522,232)	(361,950)	(4,706,534)
Add : Reinsurance ceded to opening Claims Outstanding	421,790	2,994,165	3,415,955	101,941	4,226	325	38,498	5,174	467,852	381,563	4,415,534
Total claims incurred	112,786	1,246,770	1,359,556	2,482	25	2,038	142,919	2,977	1,569	(1,479)	1,510,087

Upto the Period ended June 30, 2020

(Rs in '000)

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

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

FIRE

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Commission paid				
Direct	36,971	36,971	23,112	23,112
TOTAL (A)	36,971	36,971	23,112	23,112
Add: Commission on re-insurance accepted	22,610	22,610	21,076	21,076
Less: Commission on re-insurance ceded	(65,112)	(65,112)	(62,196)	(62,196)
Net Commission	(5,531)	(5,531)	(18,008)	(18,008)
Break-up of the expenses (gross) incurred to procure business as per details indicated below:				
Agents	523	523	522	522
Brokers	35,621	35,621	22,276	22,276
Corporate agency	827	827	314	314
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	36,971	36,971	23,112	23,112

MARINE CARGO

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Commission paid				
Direct	3,692	3,692	3,372	3,372
TOTAL (A)	3,692	3,692	3,372	3,372
Add: Commission on re-insurance accepted	619	619	-	-
Less: Commission on re-insurance ceded	(6,473)	(6,473)	(5,832)	(5,832)
Net Commission	(2,162)	(2,162)	(2,460)	(2,460)
Break-up of the expenses (gross) incurred to procure business as per details indicated below:				
Agents	9	9	18	18
Brokers	3,637	3,637	3,287	3,287
Corporate agency	46	46	67	67
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	3,692	3,692	3,372	3,372

MARINE HULL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Commission paid				
Direct	-	-	-	-
TOTAL (A)	-	-	-	-
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	-	-	-	-
Break-up of the expenses (gross) incurred to procure business as per details indicated below:				
Agents	-	-	-	-
Brokers	-	-	-	-
Corporate agency	-	-	-	-
Motor Insurance Service Providers	-	-	-	-
Point of Sale	-	-	-	-
Insurance Marketing Firm	-	-	-	-
Web aggregators	-	-	-	-
TOTAL (B)	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Commission paid				
Direct	159,829	159,829	111,900	111,900
TOTAL (A)	159,829	159,829	111,900	111,900
Add: Commission on re-insurance accepted	1,061	1,061	586	586
Less: Commission on re-insurance ceded	(273,630)	(273,630)	(192,788)	(192,788)
Net Commission	(112,740)	(112,740)	(80,302)	(80,302)
Break-up of the expenses (gross) incurred to procure business as per details indicated below:				
Agents	6,671	6,671	11,615	11,615
Brokers	96,640	96,640	40,045	40,045
Corporate agency	14,158	14,158	20,371	20,371
Motor Insurance Service Providers	4,165	4,165	4,342	4,342
Point of Sale	31,137	31,137	31,211	31,211
Insurance Marketing Firm	151	151	7	7
Web aggregators	6,907	6,907	4,309	4,309
TOTAL (B)	159,829	159,829	111,900	111,900

TOTAL

(Rs in '000)

Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
Commission paid				
Direct	200,492	200,492	138,384	138,384
TOTAL (A)	200,492	200,492	138,384	138,384
Add: Commission on re-insurance accepted	24,290	24,290	21,662	21,662
Less: Commission on re-insurance ceded	(345,215)	(345,215)	(260,816)	(260,816)
Net Commission	(120,433)	(120,433)	(100,770)	(100,770)
Break-up of the expenses (gross) incurred to procure business as per details indicated below:				
Agents	7,203	7,203	12,155	12,155
Brokers	135,898	135,898	65,608	65,608
Corporate agency	15,031	15,031	20,752	20,752
Motor Insurance Service Providers	4,165	4,165	4,342	4,342
Point of Sale	31,137	31,137	31,211	31,211
Insurance Marketing Firm	151	151	7	7
Web aggregators	6,907	6,907	4,309	4,309
TOTAL (B)	200,492	200,492	138,384	138,384

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

For the Quarter ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	120,157	19,441	139,598	1,909	-	591	14,580	1,519	1,305	327	159,829
TOTAL	120,157	19,441	139,598	1,909	-	591	14,580	1,519	1,305	327	159,829
Add : Commission on reinsurance accepted	-	-	-	611	-	-	-	-	450	-	1,061
Less : Commission on reinsurance ceded	(221,778)	(36,519)	(258,297)	(3,129)	-	(28)	(4,662)	(160)	(7,590)	236	(273,630)
Net commission	(101,621)	(17,078)	(118,699)	(609)	-	563	9,918	1,359	(5,835)	563	(112,740)

For the Quarter ended June 30, 2020

(Rs in '000)

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

Upto the Period ended June 30, 2021

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	120,157	19,441	139,598	1,909	-	591	14,580	1,519	1,305	327	159,829
TOTAL	120,157	19,441	139,598	1,909	-	591	14,580	1,519	1,305	327	159,829
Add : Commission on reinsurance accepted	-	-	-	611	-	-	-	-	450	-	1,061
Less : Commission on reinsurance ceded	(221,778)	(36,519)	(258,297)	(3,129)	-	(28)	(4,662)	(160)	(7,590)	236	(273,630)
Net commission	(101,621)	(17,078)	(118,699)	(609)	-	563	9,918	1,359	(5,835)	563	(112,740)

Upto the Period ended June 30, 2020

(Rs in '000)

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

FIRE

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Employees' remuneration & welfare benefits	47,814	47,814	43,860	43,860
2	Travel, conveyance and vehicle running expenses	680	680	213	213
3	Training expenses	21	21	45	45
4	Rents, rates & taxes	2,336	2,336	3,163	3,163
5	Repairs and Maintenance	288	288	465	465
6	Printing & stationery	219	219	287	287
7	Communication	448	448	427	427
8	Legal & professional charges	2,315	2,315	2,443	2,443
9	Auditors' fees, expenses etc.				
	(a) as auditor	291	291	305	305
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	24	24	21	21
	(ii) Insurance matters	10	10	46	46
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	7	7	27	27
10	Advertisement and publicity	122,205	122,205	61,059	61,059
11	Interest & bank charges	2,562	2,562	2,409	2,409
12	Others				
	(a) Manpower hire charges	4,831	4,831	11,104	11,104
	(b) Information technology expenses	2,226	2,226	2,723	2,723
	(c) Membership fees & subscription expenses	584	584	696	696
	(d) Business promotion expenses	10	10	108	108
	(e) Miscellaneous expenses	1,002	1,002	663	663
13	Depreciation	3,873	3,873	3,863	3,863
	TOTAL	191,746	191,746	133,927	133,927

MARINE CARGO

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Employees' remuneration & welfare benefits	3,664	3,664	3,948	3,948
2	Travel, conveyance and vehicle running expenses	53	53	20	20
3	Training expenses	2	2	4	4
4	Rents, rates & taxes	184	184	288	288
5	Repairs and Maintenance	23	23	42	42
6	Printing & stationery	16	16	26	26
7	Communication	35	35	39	39
8	Legal & professional charges	181	181	223	223
9	Auditors' fees, expenses etc.				
	(a) as auditor	23	23	28	28
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	2	2	3	3
	(ii) Insurance matters	1	1	4	4
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	1	1	3	3
10	Advertisement and publicity	9,582	9,582	5,556	5,556
11	Interest & bank charges	200	200	220	220
12	Others				
	(a) Manpower hire charges	378	378	1,009	1,009
	(b) Information technology expenses	174	174	248	248
	(c) Membership fees & subscription expenses	46	46	64	64
	(d) Business promotion expenses	-	-	10	10
	(e) Miscellaneous expenses	179	179	111	111
13	Depreciation	303	303	350	350
	TOTAL	15,047	15,047	12,196	12,196

MARINE HULL

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Employees' remuneration & welfare benefits	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs and Maintenance	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Auditors' fees, expenses etc.				
	(a) as auditor	-	-	-	-
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	-	-	-	-
10	Advertisement and publicity	-	-	-	-
11	Interest & bank charges	-	-	-	-
12	Others				
	(a) Manpower hire charges	-	-	-	-
	(b) Information technology expenses	-	-	-	-
	(c) Membership fees & subscription expenses	-	-	-	-
	(d) Business promotion expenses	-	-	-	-
	(e) Miscellaneous expenses	-	-	-	-
13	Depreciation	-	-	-	-
	TOTAL	-	-	-	-

MISCELLANEOUS

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Employees' remuneration & welfare benefits	262,914	262,914	224,773	224,773
2	Travel, conveyance and vehicle running expenses	2,241	2,241	674	674
3	Training expenses	67	67	144	144
4	Rents, rates & taxes	10,198	10,198	11,125	11,125
5	Repairs and Maintenance	951	951	1,478	1,478
6	Printing & stationery	721	721	911	911
7	Communication	1,479	1,479	1,356	1,356
8	Legal & professional charges	9,929	9,929	9,047	9,047
9	Auditors' fees, expenses etc.				
	(a) as auditor	961	961	967	967
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	79	79	66	66
	(ii) Insurance matters	34	34	145	145
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	22	22	84	84
10	Advertisement and publicity	402,847	402,847	193,798	193,798
11	Interest & bank charges	8,445	8,445	7,644	7,644
12	Others				
	(a) Manpower hire charges	15,928	15,928	35,244	35,244
	(b) Information technology expenses	7,338	7,338	8,641	8,641
	(c) Membership fees & subscription expenses	1,924	1,924	2,208	2,208
	(d) Business promotion expenses	33	33	341	341
	(e) Miscellaneous expenses	4,337	4,337	2,848	2,848
13	Depreciation	12,770	12,770	12,261	12,261
	TOTAL	743,218	743,218	513,755	513,755

TOTAL

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Employees' remuneration & welfare benefits	314,392	314,392	272,581	272,581
2	Travel, conveyance and vehicle running expenses	2,974	2,974	907	907
3	Training expenses	90	90	193	193
4	Rents, rates & taxes	12,718	12,718	14,576	14,576
5	Repairs and Maintenance	1,262	1,262	1,985	1,985
6	Printing & stationery	956	956	1,224	1,224
7	Communication	1,962	1,962	1,822	1,822
8	Legal & professional charges	12,425	12,425	11,713	11,713
9	Auditors' fees, expenses etc.				
	(a) as auditor	1,275	1,275	1,300	1,300
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	105	105	90	90
	(ii) Insurance matters	45	45	195	195
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	30	30	114	114
10	Advertisement and publicity	534,634	534,634	260,413	260,413
11	Interest & bank charges	11,207	11,207	10,273	10,273
12	Others				
	(a) Manpower hire charges	21,137	21,137	47,357	47,357
	(b) Information technology expenses	9,738	9,738	11,612	11,612
	(c) Membership fees & subscription expenses	2,554	2,554	2,968	2,968
	(d) Business promotion expenses	43	43	459	459
	(e) Miscellaneous expenses	5,518	5,518	3,622	3,622
13	Depreciation	16,946	16,946	16,474	16,474
	TOTAL	950,011	950,011	659,878	659,878

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended June 30, 2021

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	79,178	138,438	217,616	1,715	-	298	32,995	2,615	7,544	131	262,914
2	Travel, conveyance and vehicle running expenses	608	1,296	1,904	24	-	3	183	15	110	2	2,241
3	Training expenses	18	39	57	1	-	-	6	-	3	-	67
4	Rents, rates & taxes	2,149	4,579	6,728	82	-	15	2,524	464	378	7	10,198
5	Repairs and Maintenance	258	550	808	10	-	1	78	6	47	1	951
6	Printing & stationery	195	417	612	8	-	1	59	5	35	1	721
7	Communication	401	855	1,256	16	-	2	121	10	73	1	1,479
8	Legal & professional charges	3,514	4,413	7,927	81	-	12	1,478	50	375	6	9,929
9	Auditors' fees, expenses etc.											
	(a) as auditor	261	556	817	10	-	1	79	6	47	1	961
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	21	46	67	1	-	-	6	1	4	-	79
	(ii) Insurance matters	9	20	29	-	-	-	3	-	2	-	34
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	6	13	19	-	-	-	2	-	1	-	22
10	Advertisement and publicity	109,319	232,946	342,265	4,279	-	625	32,951	2,624	19,799	304	402,847
11	Interest & bank charges	2,292	4,883	7,175	90	-	13	691	55	415	6	8,445
12	Others											
	(a) Manpower hire charges	4,322	9,210	13,532	169	-	25	1,303	104	783	12	15,928
	(b) Information technology expenses	1,991	4,243	6,234	78	-	11	600	48	361	6	7,338
	(c) Membership fees & subscription expenses	522	1,113	1,635	20	-	3	157	13	95	1	1,924
	(d) Business promotion expenses	9	19	28	-	-	-	3	-	2	-	33
	(e) Miscellaneous expenses	937	1,417	2,354	126	-	4	201	16	120	1,516	4,337
13	Depreciation	3,465	7,384	10,849	136	-	20	1,044	83	628	10	12,770
	TOTAL	209,475	412,437	621,912	6,846	-	1,034	74,484	6,115	30,822	2,005	743,218

For the Quarter ended June 30, 2020

(Rs in '000)

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

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Period ended June 30, 2021

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	79,178	138,438	217,616	1,715	-	298	32,995	2,615	7,544	131	262,914
2	Travel, conveyance and vehicle running expenses	608	1,296	1,904	24	-	3	183	15	110	2	2,241
3	Training expenses	18	39	57	1	-	-	6	-	3	-	67
4	Rents, rates & taxes	2,149	4,579	6,728	82	-	15	2,524	464	378	7	10,198
5	Repairs and Maintenance	258	550	808	10	-	1	78	6	47	1	951
6	Printing & stationery	195	417	612	8	-	1	59	5	35	1	721
7	Communication	401	855	1,256	16	-	2	121	10	73	1	1,479
8	Legal & professional charges	3,514	4,413	7,927	81	-	12	1,478	50	375	6	9,929
9	Auditors' fees, expenses etc.											
	(a) as auditor	261	556	817	10	-	1	79	6	47	1	961
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	21	46	67	1	-	-	6	1	4	-	79
	(ii) Insurance matters	9	20	29	-	-	-	3	-	2	-	34
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	6	13	19	-	-	-	2	-	1	-	22
10	Advertisement and publicity	109,319	232,946	342,265	4,279	-	625	32,951	2,624	19,799	304	402,847
11	Interest & bank charges	2,292	4,883	7,175	90	-	13	691	55	415	6	8,445
12	Others											
	(a) Manpower hire charges	4,322	9,210	13,532	169	-	25	1,303	104	783	12	15,928
	(b) Information technology expenses	1,991	4,243	6,234	78	-	11	600	48	361	6	7,338
	(c) Membership fees & subscription expenses	522	1,113	1,635	20	-	3	157	13	95	1	1,924
	(d) Business promotion expenses	9	19	28	-	-	-	3	-	2	-	33
	(e) Miscellaneous expenses	937	1,417	2,354	126	-	4	201	16	120	1,516	4,337
13	Depreciation	3,465	7,384	10,849	136	-	20	1,044	83	628	10	12,770
	TOTAL	209,475	412,437	621,912	6,846	-	1,034	74,484	6,115	30,822	2,005	743,218

Upto the Period ended June 30, 2020

(Rs in '000)

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

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
1	Authorised Share Capital		
	20,00,00,000 (Previous Period - 20,00,00,000) Equity Shares of Rs 10/- each fully paid-up	2,000,000	2,000,000
2	Issued Capital		
	15,47,07,250 (Previous Period - 15,47,07,250) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,547,073
3	Subscribed Capital		
	15,47,07,250 (Previous Period - 15,47,07,250) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,547,073
4	Called-up Capital		
	15,47,07,250 (Previous Period - 15,47,07,250) Equity Shares of Rs 10/- each fully paid-up	1,547,073	1,547,073
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,547,073	1,547,073

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at June 30, 2021		As at June 30, 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	103,828,512	67.12%	103,828,512	67.12%
• Foreign	32,000,000	20.68%	32,000,000	20.68%
Others*	18,878,738	12.20%	18,878,738	12.20%
TOTAL	154,707,250	100%	154,707,250	100%

* In the others category, 8,85,488 shares are held by Magma HDI General Insurance Company ESOP Trust, out of which 9 employees of the Company are beneficial owners of 4,54,589 equity shares (Previous Period - 2,19,784 equity shares held by 8 employees) in aggregate pursuant to the exercise of options under MHDI ESOP Plan.

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

(Rs in '000)

S . No.	Particulars	As at June 30, 2021		As at June 30, 2020	
1	Capital reserve		-		-
2	Capital redemption reserve		-		-
3	Share premium				
	Balance brought forward from Previous Year	2,796,224		2,381,367	
	Add: Addition during the period	-		421,853	
	Less: Share Issue Expenses	-	2,796,224	(6,996)	2,796,224
4	General reserves		-		-
	Less: Debit balance in profit and loss account		-		-
	Less: Amount utilized for Buy-back		-		-
5	Catastrophe reserve		-		-
6	Other reserves		-		-
7	Balance of profit in profit & loss account		-		-
	TOTAL		2,796,224		2,796,224

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



FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

S . No.	Particulars	As at June 30, 2021	As at June 30, 2020
1	Debentures/ Bonds	-	-
2	Banks (Refer Note below)		
	- Due within 12 months	1,731	2,221
	- Due after 12 months	1,724	4,095
3	Financial Institutions (Refer Note below)		
	- Due within 12 months	326	835
	- Due after 12 months	-	558
4	Others	-	-
	TOTAL	3,781	7,709

Note:-

Borrowing is secured by hypothecation of vehicles, the WDV of which is Rs. 2,875 thousands as on June 30, 2021 (Previous Period Rs. 5,574 thousands)

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

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	1,497,048	1,046,775
2	Other approved securities	380,108	239,759
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	2,571
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	457,032	543,269
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	91,924	-
4	Investments in infrastructure and housing	699,275	1,076,182
5	Other than approved investments	142,081	106,227
	TOTAL LONG TERM INVESTMENTS	3,267,468	3,014,783
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	2,151	2,571
	(b) Mutual funds	232,804	97,989
	(c) Debentures/ Bonds	74,646	96,016
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	29,450	45,032
4	Investments in infrastructure and housing	-	-
5	Other than approved investments	8,668	20,534
	TOTAL SHORT TERM INVESTMENTS	347,719	262,142
	TOTAL	3,615,187	3,276,925

NOTE:

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

(Rs in '000)

Long Term Investments		
-Book Value	3,267,468	3,014,783
-Market Value	3,303,401	3,148,176
Short Term Investments		
-Book Value	114,915	164,153
-Market Value	115,355	165,262
Total Investments		
-Book Value	3,382,383	3,178,936
-Market Value	3,418,756	3,313,438

- Aggregate value of the investments in Mutual funds.

Long Term Investments (Historical Cost)	-	-
Short Term Investments (Historical Cost)	232,718	97,970

- Value of contracts in relation to investments where deliveries are pending Rupees Nil (Previous Period - Nil) and in respect of sale of Investments where payments are overdue Rupees Nil (Previous Period - Nil).
- Investments in Mutual Funds includes Rs. 86 thousands (Previous Period Rs. 19 thousands) being the change in their fair value as at June 30 2021, which is classified under Fair Value Change Account.
- All the above investments are performing assets, except for details as mentioned below :-
The Company has an investment of Rs.3741 lakhs in NCDs of Dewan Housing Finance Ltd (Secured NCDs). The Investment was downgraded to junk grade 'D' by Care Ratings in June 19 after it defaulted on its debt repayments. On the basis of likely recovery from the resolution plan approved by Committee of Creditors (CoC), Competition Commission of India (CCI) and RBI, the management of the Company had written off 56.66% of its investments (Rs. 2120 lakhs) in DHFL in Mar 21 and balance 43.34% (Rs. 1621 lakhs) has been fully provided for at 100%. NCLT approval has also been accorded in June 21.
- Investments made are in accordance with the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority (Investment) Regulations, 2000, Insurance Regulatory and Development Authority of India (Investment) Regulations, 2016 as amended and various other circulars / notifications issued by the IRDAI in this context from time to time.
- There are no Investments outside India.
- Investment assets have been allocated in the ratio of Policyholders and Shareholders Funds as per IRDAI Circular.

FORM NL-12-INVESTMENT SCHEDULE
POLICYHOLDERS

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	11,531,480	6,577,609
2	Other approved securities	2,927,904	1,506,570
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	16,153
	(b) Mutual funds	-	-
	(c) Debentures/ Bonds	3,520,430	3,413,734
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	708,076	-
4	Investments in infrastructure and housing	5,386,383	6,762,394
5	Other than approved investments	1,094,425	667,500
	TOTAL LONG TERM INVESTMENTS	25,168,698	18,943,960
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	16,572	16,153
	(b) Mutual funds	1,793,244	615,735
	(c) Debentures/ Bonds	574,983	603,336
	(d) Investment properties-real estate	-	-
	(e) Other securities (Bank deposits)	226,850	282,968
4	Investments in infrastructure and housing	-	-
5	Other than approved investments	66,768	129,030
	TOTAL SHORT TERM INVESTMENTS	2,678,417	1,647,222
	TOTAL	27,847,115	20,591,182

NOTE:

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

(Rs in '000)

Long Term Investments		
-Book Value	25,168,698	18,943,960
-Market Value	25,445,481	19,782,154
Short Term Investments		
-Book Value	885,173	1,031,487
-Market Value	888,553	1,038,456
Total Investments		
-Book Value	26,053,871	19,975,447
-Market Value	26,334,034	20,820,610

- Aggregate value of the investments in Mutual funds.

Long Term Investments (Historical Cost)	-	-
Short Term Investments (Historical Cost)	1,792,582	615,617

- Value of contracts in relation to investments where deliveries are pending Rupees Nil (Previous Period - Nil) and in respect of sale of Investments where payments are overdue Rupees Nil (Previous Period - Nil).
- Investments in Mutual Funds includes Rs. 662 thousands (Previous Period Rs. 118 thousands) being the change in their fair value as at June 30 2021, which is classified under Fair Value Change Account.
- All the above investments are performing assets, except for details as mentioned below :-
The Company has an investment of Rs.3741 lakhs in NCDs of Dewan Housing Finance Ltd (Secured NCDs). The Investment was downgraded to junk grade 'D' by Care Ratings in June 19 after it defaulted on its debt repayments. On the basis of likely recovery from the resolution plan approved by Committee of Creditors (CoC), Competition Commission of India (CCI) and RBI, the management of the Company had written off 56.66% of its investments (Rs. 2120 lakhs) in DHFL in Mar 21 and balance 43.34% (Rs. 1621 lakhs) has been fully provided for at 100%. NCLT approval has also been accorded in June 21.
- Investments made are in accordance with the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority (Investment) Regulations, 2000, Insurance Regulatory and Development Authority of India (Investment) Regulations, 2016 as amended and various other circulars / notifications issued by the IRDAI in this context from time to time.
- There are no Investments outside India.
- Investment assets have been allocated in the ratio of Policyholders and Shareholders Funds as per IRDAI Circular.

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
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	26,572	44,987
	TOTAL	26,572	44,987
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Employee Benefit Trust)	26,572	44,987
	TOTAL	26,572	44,987
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	26,572	44,987
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	26,572	44,987
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	26,572	44,987
	TOTAL	26,572	44,987

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at Apr 01, 2021	Additions	Deductions	Closing as at June 30, 2021	As at Apr 01, 2021	For the period ended June 30, 2021	On Sales/ Adjustments	As at June 30, 2021	As at June 30, 2021	As at June 30, 2020
Computer Software *	342,229	10,352	-	352,581	154,806	12,224	-	167,030	185,551	189,281
Leasehold improvements	20,217	-	-	20,217	9,242	623	-	9,865	10,352	16,481
Furniture & Fittings	2,236	-	-	2,236	1,800	19	-	1,819	417	752
Information Technology Equipment	83,101	-	-	83,101	58,799	3,457	-	62,256	20,845	30,026
Vehicles	12,348	-	1,082	11,266	8,565	436	610	8,391	2,875	5,752
Office Equipment	2,128	-	-	2,128	1,554	72	-	1,626	502	1,107
Electronic Equipment	4,705	-	-	4,705	1,667	114	-	1,781	2,924	4,119
TOTAL	466,964	10,352	1,082	476,234	236,433	16,945	610	252,768	223,466	247,518
Capital Work in Progress	5,537	3,647	-	9,184	-	-	-	-	9,184	16,282
Grand Total	472,501	13,999	1,082	485,418	236,433	16,945	610	252,768	232,650	263,800
Previous Period	451,209	10,701	-	461,910	181,636	16,474	-	198,110	263,800	

* useful life of software is ranging between 6 to 13 years.

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

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
1	Cash (including cheques, drafts and stamps)	6,131	3,200
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	433,455	164,835
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	439,586	168,035
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	47,944	25,676
4	Advances to directors / officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	20,396	24
6	MAT Credit Entitlement	-	-
7	Others		
	(a) Advance recoverable in cash or in kind	11,459	11,877
	(b) Advance to employees	2,431	860
	(c) Gratuity (excess of plan assets over obligation)	2,276	683
	TOTAL (A)	84,506	39,120
	OTHER ASSETS		
1	Income accrued on investments	735,058	786,944
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other insurance companies, including reinsurers (net)	402,880	458,926
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Unutilised GST credit / Service Tax Credit	140,187	197,315
	(b) Unsettled investment contract receivable	308,251	355,534
	(c) Unclaimed Amount of Policyholders (Investments)	31,538	27,802
	(d) Deposits for Premises, Telephone etc.	14,800	20,298
	TOTAL (B)	1,632,714	1,846,819
	TOTAL (A+B)	1,717,220	1,885,939

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
1	Agents' balances	20,744	29,432
2	Balances due to other insurance companies (Net)	945,010	374,658
3	Deposits held on re-insurance ceded	1,101,709	974,367
4	Premiums received in advance	3,589,435	2,390,936
5	Unallocated premium	306,383	105,079
6	Sundry creditors	624,041	451,330
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding (net)	17,802,546	13,322,535
9	Due to directors/ officers	-	-
10	Unclaimed amount of Policyholders	31,518	27,827
11	Others		
	(a) Due to Policyholders/Insured	60,456	86,208
	(b) GST liability / Service Tax Liability	50,994	25,469
	(c) TDS payable	15,434	21,039
	(d) Other statutory dues	9,138	8,854
	(e) Book Overdraft	37,366	21,921
	(f) Employee payable	60,666	27,740
	(g) Other payable	178,922	126,381
	TOTAL	24,834,362	17,993,776

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
1	Reserve for unearned premium	4,442,068	3,794,013
2	Reserve for Premium deficiency	1,545	1,148
3	For taxation (net of advance tax and tax deducted at source)	57,292	35,229
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	192,436	167,574
7	Provision for diminution in value of Investments	162,139	280,500
8	Others	7,190	2,123
	TOTAL	4,862,670	4,280,587

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

(Rs in '000)

	Particulars	As at June 30, 2021	As at June 30, 2020
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-Statement of Liabilities

Date: **June 30, 2021**

(Rs in Lakhs)

Sl.No.	Particular	As at June 30, 2021				As at June 30, 2020			
		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	3,654	1,592	1,359	6,605	1,930	933	1,057	3,920
2	Marine								
a	Marine Cargo	48	271	298	617	66	271	165	502
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	35,678	31,397	137,100	204,175	32,206	23,940	103,192	159,338
b	Engineering	86	57	207	350	104	61	178	343
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	130	39	229	398	104	15	210	329
e	Others	40	3,029	95	3,164	29	2,016	101	2,146
4	Health Insurance	4,800	1,210	1,143	7,153	3,513	95	991	4,599
5	Total Liabilities	44,436	37,595	140,431	222,462	37,952	27,331	105,894	171,177

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	
Andhra Pradesh	60	60	8	8	-	-	41	41	239	239	675	675	(0)	(0)	1	1	51	51	-	-	-	-	-	-	1,075	1,075	
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Arunachal Pradesh	-	-	-	-	-	-	-	-	8	8	9	9	-	-	-	-	0	0	-	-	-	-	-	-	-	17	17
Assam	8	8	0	0	-	-	13	13	135	135	230	230	-	-	0	0	6	6	-	-	-	-	-	-	-	391	391
Bihar	(3)	(3)	0	0	-	-	2	2	418	418	623	623	-	-	4	4	20	20	-	-	-	-	0	0	1,065	1,065	
Chandigarh	0	0	-	-	-	-	-	-	13	13	15	15	-	-	0	0	1	1	-	-	-	-	-	-	-	29	29
Chhattisgarh	21	21	0	0	-	-	0	0	311	311	811	811	4	4	0	0	38	38	-	-	-	-	0	0	1,185	1,185	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	8	8	13	13	-	-	-	-	0	0	-	-	-	-	-	-	-	21	21
Daman & Diu	-	-	-	-	-	-	-	-	2	2	2	2	-	-	-	-	0	0	-	-	-	-	-	-	-	4	4
Delhi	57	57	2	2	-	-	0	0	132	132	171	171	9	9	3	3	56	56	-	-	-	-	0	0	431	431	
Goa	15	15	-	-	-	-	-	-	2	2	4	4	3	3	-	-	3	3	-	-	-	-	-	-	-	27	27
Gujarat	407	407	92	92	-	-	0	0	711	711	996	996	34	34	0	0	71	71	-	-	-	-	1	1	2,313	2,313	
Haryana	358	358	291	291	-	-	2	2	271	271	420	420	30	30	1	1	66	66	-	-	-	-	0	0	1,439	1,439	
Himachal Pradesh	-	-	-	-	-	-	-	-	31	31	35	35	-	-	(0)	(0)	4	4	-	-	-	-	-	-	-	69	69
Jammu & Kashmir	-	-	-	-	-	-	10	10	52	52	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	106	106
Jharkhand	-	-	0	0	-	-	1	1	260	260	277	277	-	-	2	2	10	10	-	-	-	-	-	-	-	551	551
Karnataka	621	621	2	2	-	-	6	6	315	315	806	806	935	935	41	41	190	190	-	-	-	-	1	1	2,917	2,917	
Kerala	44	44	0	0	-	-	0	0	327	327	1,689	1,689	-	-	0	0	83	83	-	-	-	-	-	-	2,143	2,143	
Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Madhya Pradesh	8	8	-	-	-	-	0	0	211	211	879	879	1	1	4	4	56	56	-	-	-	-	0	0	1,159	1,159	
Maharashtra	2,089	2,089	73	73	-	-	91	91	483	483	1,125	1,125	96	96	18	18	418	418	-	-	-	-	(0)	(0)	4,392	4,392	
Manipur	-	-	-	-	-	-	-	-	7	7	12	12	-	-	-	-	0	0	-	-	-	-	-	-	-	20	20
Meghalaya	-	-	-	-	-	-	-	-	1	1	3	3	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-	4	4
Mizoram	-	-	-	-	-	-	-	-	4	4	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11
Nagaland	-	-	-	-	-	-	-	-	2	2	11	11	-	-	-	-	0	0	-	-	-	-	-	-	-	13	13
Orissa	(8)	(8)	0	0	-	-	4	4	209	209	463	463	0	0	0	0	32	32	-	-	-	-	0	0	700	700	
Puducherry	0	0	-	-	-	-	-	-	49	49	68	68	-	-	0	0	2	2	-	-	-	-	-	-	-	119	119
Punjab	15	15	-	-	-	-	0	0	529	529	175	175	10	10	37	37	12	12	-	-	-	-	1	1	778	778	
Rajasthan	6	6	5	5	-	-	8	8	280	280	872	872	2	2	8	8	39	39	-	-	-	-	-	-	1,221	1,221	
Sikkim	-	-	-	-	-	-	-	-	8	8	11	11	-	-	-	-	0	0	-	-	-	-	-	-	-	19	19
Tamil Nadu	667	667	16	16	-	-	3	3	530	530	1,366	1,366	28	28	5	5	243	243	-	-	-	-	11	11	2,869	2,869	
Telangana	277	277	10	10	-	-	1	1	271	271	486	486	30	30	16	16	424	424	-	-	-	-	0	0	1,515	1,515	
Tripura	-	-	-	-	-	-	-	-	6	6	48	48	-	-	-	-	1	1	-	-	-	-	-	-	-	56	56
Uttar Pradesh	10	10	3	3	-	-	11	11	437	437	890	890	3	3	17	17	71	71	-	-	-	-	0	0	1,443	1,443	
Uttarakhand	(0)	(0)	-	-	-	-	13	13	18	18	34	34	-	-	0	0	11	11	-	-	-	-	-	-	-	77	77
West Bengal	201	201	2	2	-	-	1	1	326	326	812	812	26	26	0	0	84	84	-	-	-	-	3	3	1,458	1,458	
Grand Total	4,854	4,854	506	506	-	-	208	208	6,608	6,608	14,081	14,081	1,212	1,212	159	159	1,992	1,992	-	-	-	-	18	18	29,637	29,637	

FORM NL-23-Reinsurance Risk Concentration

Date:

June 30, 2021

For the period ended June 30, 2021

(Rs in Lakhs)

Sl.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	4,101	47	31	29.34%
3	No. of Reinsurers with rating A but less than AA	19	3,366	83	59	24.63%
4	No. of Reinsurers with rating BBB but less than A	5	6,393	154	-	45.95%
5	No. of Reinsurers with rating less than BBB	7	0	0	-	0.00%
6	No. of Indian Insurer other than GIC	1	-	-	12	0.08%
	Total	37	13,861	283	103	100.00%

Note:

- 1) Reinsurers rated by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped as compared to previous quarter.
- 2) Premium to Reinsurers with rating less than BBB (including not rated Reinsurers) pertains to cession for past years Treaty and Reinsurers who were recently downgraded.
- 3) Reinsurers with rating BBB but less than A: 99.99% of the exposure pertains to GIC Re, the National Reinsurer.

FORM NL-24-Ageing of Claims

Date: **June 30, 2021**

(Rs in Lakhs)

Ageing of Claims (Leaders)								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	>= 1 year		
1	Fire	2,816	85	13	2	3	2,919	213
2	Marine Cargo	89	13	4	4	2	112	144
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	0
5	Motor OD	7,142	2,429	386	42	2	10,001	2,157
6	Motor TP	2	15	28	30	63	138	925
7	Health	1,153	220	-	-	-	1,373	1,040
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	3	8	-	-	-	11	33
10	Liability	-	-	2	1	-	3	13
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	18	1	-	1	-	20	8
	Total	11,223	2,771	433	80	70	14,577	4,533

(Rs in Lakhs)

Ageing of Claims (Followers)								
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	35	4	2	-	4	45	692
2	Marine Cargo	10	-	-	-	1	11	36
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	2	-	-	-	1	3	27
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	6	-	-	-	-	6	11
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-
	Total	53	4	2	-	6	65	766

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

Date: June 30, 2021

Number of Claims Only (Leaders)															
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	96	72	-	16	3,741	7,065	700	-	30	33	-	-	7	11,760
2	Claims reported during the period	7,150	197	-	1	16,012	866	2,059	-	15	20	-	-	26	26,346
3	Claims settled during the period	2,919	112	-	-	10,001	138	1,373	-	11	3	-	-	20	14,577
4	Claims repudiated during the period	1	1	-	-	401	-	153	-	3	-	-	-	-	559
5	Claims closed during the period	911	34	-	3	1,592	75	31	-	-	1	-	-	1	2,648
6	Claims o/s at end of the period	3,415	122	-	14	7,759	7,718	1,202	-	31	49	-	-	12	20,322
	Less than 3months	3,374	76	-	1	6,255	834	1,159	-	10	19	-	-	7	11,735
	3 months to 6 months	18	23	-	-	929	636	43	-	15	22	-	-	1	1,687
	6 months to 1 year	14	8	-	2	169	1,142	-	-	5	2	-	-	2	1,344
	1 year and above	9	15	-	11	406	5,106	-	-	1	6	-	-	2	5,556

Number of Claims Only (Followers)															
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	80	18	-	11	-	-	1	-	1	5	-	-	-	116
2	Claims reported during the period	51	10	-	1	-	-	-	-	6	-	-	-	-	68
3	Claims settled during the period	45	11	-	3	-	-	-	-	6	-	-	-	-	65
4	Claims repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims o/s at end of the period	86	17	-	9	-	-	1	-	1	5	-	-	-	119
	Less than 3months	16	-	-	-	-	-	-	-	-	-	-	-	-	16
	3 months to 6 months	46	2	-	-	-	-	-	-	-	1	-	-	-	49
	6 months to 1 year	3	2	-	-	-	-	1	-	1	1	-	-	-	8
	1 year and above	21	13	-	9	-	-	-	-	-	3	-	-	-	46

*** Note:-**

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

- Claim o/s at the beginning of the period is 7
- Claim reported during the period is 27
- Claim settled during the period is 23
- Claim repudiated during the period is 6
- Claim closed during the period is Nil
- Claim o/s at the end of the period is 5

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-26 - CLAIMS INFORMATION - Table IA****Solvency as at June 30, 2021****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	22,308	4,036	5,947	1,569	2,231	892	2,231
2	Marine Cargo	2,511	57	2,934	324	301	528	528
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	101,659	72,092	67,275	52,983	15,249	15,895	15,895
5	Engineering	948	123	191	59	95	29	95
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	6,037	256	1,252	78	906	282	906
8	Health	8,791	7,488	4,628	4,233	1,498	1,270	1,498
9	Others	943	83	153	19	132	32	132
10	Crop and Weather	-	-	5	1,000	-	300	300
	Total	143,197	84,135	82,386	60,266	20,411	19,228	21,584

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.

FORM NL-27-Offices information for Non-Life

Date: **June 30, 2021**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the quarter	133	
2	No. of branches approved during the quarter	-	
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	-
5	No. of branches closed during the quarter	1	
6	No of branches at the end of the quarter	132	
7	No. of branches approved but not opened	-	
8	No. of rural branches	9	
9	No. of urban branches	77	
10	No. of semi-urban branches	12	
11	No. of Metro branches	34	

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : June 30, 2021

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly



(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	36,152
2	Investments - Policyholders Funds	12	278,471
3	Loans	13	266
4	Fixed Assets	14	2,327
5	Current Assets		
	a. Cash & Bank balance	15	4,396
	b. Advances & Other assets	16	17,172
6	Current Liabilities		
	a. Current Liabilities	17	(248,344)
	b. Provisions	18	(48,627)
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		94
Application of Funds as per Balance Sheet (A)			41,907

	Less: Other Assets	NL No.	Amount
1	Loans	13	266
2	Fixed Assets	14	2,327
3	Cash & Bank Balance	15	4,396
4	Advances & Other Assets	16	17,172
5	Current Liabilities	17	(248,344)
6	Provisions	18	(48,627)
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		94
TOTAL (B)			(272,716)
'Investment Assets' As per FORM 3B (A-B)			314,623

No.	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance	FRSM ⁺							
			(a)	(b)							
1	Central Govt. Securities	Not less than 20%	-	14,970	115,315	130,285	41.41%	-	130,285	129,982	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	18,772	144,594	163,365	51.93%	-	163,365	163,263	
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE										
	1. Approved Investments	Not less than 15%	-	6,993	53,864	60,857	19.34%	-	60,857	62,212	
	2. Other Investments		-	-	-	-	-	-	-	-	
	b. Approved Investments	Not exceeding 55%	-	8,879	68,395	77,274	24.56%	7	77,282	78,403	
	c. Other Investments		-	1,507	11,612	13,119	4.17%	-	13,119	13,911	
Total Investment Assets (2+3)			100%	-	36,151	278,465	314,616	100%	7	314,623	317,788

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:

Statement as on : June 30, 2021

Date:

June 30, 2021

(Rs in Lakhs)

Particulars	MARKET VALUE				BOOK VALUE			
	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class
Break down by credit rating								
AAA rated	106,712	37.21%	111,278	46.81%	104,110	36.71%	105,947	46.49%
AA or better	10,512	3.67%	20,226	8.51%	10,495	3.70%	19,002	8.34%
Rated below AA but above A	8,167	2.85%	5,693	2.39%	7,500	2.64%	5,493	2.41%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated B or below B	1,621	0.57%	3,535	1.49%	1,621	0.57%	3,740	1.64%
Any other (Sovereign Rating)	159,764	55.71%	96,999	40.80%	159,886	56.37%	93,707	41.12%
	286,777	100%	237,730	100%	283,612	100%	227,889	100%
Breakdown by residual maturity								
Up to 1 year	7,288	2.54%	8,592	3.61%	7,251	2.56%	8,489	3.73%
more than 1 year and upto 3years	41,470	14.46%	28,339	11.92%	40,156	14.16%	27,314	11.99%
More than 3years and up to 7years	133,241	46.46%	57,931	24.37%	132,818	46.83%	54,741	24.02%
More than 7 years and up to 10 years	104,778	36.54%	142,869	60.10%	103,388	36.45%	137,345	60.27%
above 10 years	-	-	-	-	-	-	-	-
	286,777	100%	237,730	100%	283,612	100%	227,889	100%
Breakdown by type of the issuer								
a. Central Government	129,982	45.33%	78,920	33.20%	130,285	45.94%	76,244	33.46%
b. State Government	29,783	10.39%	18,079	7.60%	29,601	10.44%	17,463	7.66%
c. Corporate Securities	127,012	44.29%	140,732	59.20%	123,726	43.63%	134,182	58.88%
	286,777	100%	237,730	100%	283,612	100%	227,889	100%

Notes

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM NL-30 Analytical Ratios for Non-Life companies

Date: **June 30, 2021**

Sl.No.	Particular	For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Gross Direct Premium Growth Rate	38.6%	38.6%	(19.5%)	(19.5%)
2	Gross Direct Premium to shareholders' fund ratio	0.68	0.68	0.51	0.51
3	Growth rate of shareholders'fund	2.8%	2.8%	18.0%	18.0%
4	Net Retention Ratio	55.9%	55.9%	57.3%	57.3%
5	Net Commission Ratio	(6.7%)	(6.7%)	(7.3%)	(7.3%)
6	Expense of Management to Gross Direct Premium Ratio	38.8%	38.8%	37.3%	37.3%
7	Expense of Management to Net Written Premium Ratio	63.7%	63.7%	58.0%	58.0%
8	Net Incurred claims to Net Earned Premium	75.6%	75.6%	83.8%	83.8%
9	Combined Ratio	121.5%	121.5%	124.5%	124.5%
10	Technical Reserves to net premium ratio	12.31	12.31	12.44	12.44
11	Underwriting balance ratio	(0.17)	(0.17)	(0.14)	(0.14)
12	Operating Profit Ratio	6.6%	6.6%	10.0%	10.0%
13	Liquid Assets to Liabilities ratio	0.16	0.16	0.12	0.12
14	Net earning ratio	6.5%	6.5%	7.6%	7.6%
15	Return on net worth ratio	2.7%	2.7%	2.5%	2.5%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.82	1.82	1.75	1.75
17	NPA Ratio				
	Gross NPA Ratio	0.5%	0.5%	1.6%	1.6%
	Net NPA Ratio	-	-	0.4%	0.4%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	154,707,250	154,707,250	154,707,250	154,707,250
2	(b) Percentage of shareholding (Indian / Foreign)	(79.32% /20.68%)	(79.32% /20.68%)	(79.32% /20.68%)	(79.32% /20.68%)
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)	0.76	0.76	0.70	0.70
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.76	0.76	0.70	0.70
6	(iv) Book value per share (Rs)	28.26	28.26	26.84	26.84

FORM NL-31-Related Party Transactions

Date: **June 30, 2021**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
1	Magma Fincorp Limited	Investing Company	Share Capital	-	-	546	546
2			Share Premium	-	-	2,104	2,104
3			Corporate agent commission	192	192	247	247
4			Cash deposit received	1,934	1,934	2,351	2,351
5			Cash deposit adjusted for policy issued	1,975	1,975	2,804	2,804
6			Interest received on NCDs	788	788	788	788
7			Interest Income accrued on NCDs	196	196	196	196
8			Premium for policies underwritten	(0.1)	(0.1)	1	1
9			Claims Paid against Policies underwritten	3	3	-	-
10	HDI Global SE	Investing Company	Premium Ceded	-	-	1	1
11			Commission income on premium ceded	-	-	0.2	0.2
12			Payments of Reinsurance balances	-	-	12	12
13	Magma Housing Finance	Subsidiary of Joint Venture	Cash Deposit received	113	113	115	115
14			Cash deposit adjusted for policy issued	137	137	302	302
15			Premium for policies underwritten	2	2	-	-
16			Claims paid against policies underwritten	3	3	-	-

FORM NL-31-Related Party Transactions

Date: **June 30, 2021**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
17	HDI Global Network AG	Subsidiary of Joint Venture	Premium Ceded	1,371	1,371	1,459	1,459
18			Commission Receivable on premium ceded	92	92	133	133
19			Claims on reinsurance ceded	58	58	205	205
20			Receipts of reinsurance balances	-	-	90	90
21			Payments of reinsurance balances	-	-	1,385	1,385
22	Magma Consumer Finance Private Limited	Private Company in which Director is Interested	Premium for policies underwritten	-	-	0.2	0.2
23	CLP Business LLP	Private Company in which Director is Interested	Payment of Rent	5	5	4	4
24	Speed Inc	Private Company in which Director is Interested	Commission on insurance premium	-	-	0.1	0.1
25	Celica Properties Pvt. Ltd.	Private Company in which Director is Interested	Premium for policies underwritten	0.1	0.1	0.1	0.1
26	Rajive Kumaraswami	Key Management Personnel	Equity Share Capital	-	-	90	90
27			Share Premium	-	-	347	347

FORM NL-31-Related Party Transactions

Date: **June 30, 2021**
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended June 30, 2021	Upto the Period ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Period ended June 30, 2020
28	Rajive Kumaraswami - MD & CEO Vikas Mittal - Deputy CEO Amit Bhandari - CTO & CRO Gaurav Parasrampuria - CFO Gufran Ahmed Siddiqui - CS Kavita Modi - CS	Key Management Personnel *	Managerial remuneration	221	221	107	107
29	Mansi Poddar Tulshan	Relative of Directors	Premium for policies underwritten	0.4	0.4	0.4	0.4
30	Ashita Poddar Khaitan	Relative of Directors	Premium for policies underwritten	0.3	0.3	0.3	0.3
31	Shaili Poddar	Relative of Directors	Payment of Rent	2	2	2	2
32	Kailash Nath Bhandari	Director	Sitting fees	5	5	4	4
33	Sunil Mitra	Director	Sitting fees	3	3	2	2
34	V K Viswanathan	Director	Sitting fees	5	5	4	4
35	Suvalaxmi Chakraborty	Director	Sitting fees	2	2	2	2

Notes:

* Mr. Vikas Mittal & Mr. Amit Bhandari were appointed as KMP w.e.f. 24 July 2020

* Mr. Gufran Ahmed Siddiqui was appointed as KMP w.e.f. 1 September 2020

* Ms. Kavita Modi was KMP till 31 August 2020

FORM NL-32-Products Information

Date: June 30, 2021

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	Magma HDI Bharat Griha Raksha Policy		IRDAN149RP0024V01202021	Fire	Retail	28-Feb-21	30-Mar-21
2	Magma HDI Bharat Sookshma Udyam Suraksha Policy		IRDAN149RP0025V01202021	Fire	Retail	28-Feb-21	30-Mar-21
3	Magma HDI Bharat Laghu Udyam Suraksha Policy		IRDAN149RP0026V01202021	Fire	Retail	28-Feb-21	30-Mar-21
4	Business Protect Policy (Laghu Udyam)		IRDAN149CP0001V01202122	Fire	Commercial	29-Apr-21	30-Apr-21
5	Saral Suraksha Bima, Magma HDI		MAGPAIP21642V012021	Health	Retail	31-Mar-21	31-Mar-21
6	Commercial Comprehensive Package Policy - Consequential Damage to Engine		IRDAN149RP0006V02201213/A0020V01202021	Motor	Retail	16-Aug-19	03-Dec-20
7	Commercial Comprehensive Package Policy - Inability to drive due to injury cover		IRDAN149RP0006V02201213/A0021V01202021	Motor	Retail	16-Aug-19	03-Dec-20
8	Commercial Comprehensive Package Policy - Additional Personal Accident		IRDAN149RP0006V02201213/A0022V01202021	Motor	Retail	16-Aug-19	03-Dec-20
9	Commercial Comprehensive Package Policy - Medical Expense Extension		IRDAN149RP0006V02201213/A0023V01202021	Motor	Retail	16-Aug-19	03-Dec-20

FORM NL-33 - SOLVENCY MARGIN

Solvency as at June 30, 2021

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA):	282,813
	Deduct:	
2	Current Liabilities as per Balance Sheet	238,377
3	Provisions as per Balance Sheet	44,436
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	-
6	Available assets in Shareholders' Funds (as per Form IRDAI-GI-TA)	53,508
	Deduct:	
7	Other Liabilities	14,195
8	Excess in Shareholders' Funds (6-7)	39,313
9	Total Available Solvency Margin [ASM] (5+8)	39,313
10	Total Required Solvency Margin [RSM]	21,584
11	Solvency Ratio (Total ASM/Total RSM)	1.82

Note:-

Pursuant to IRDAI (Appointed Actuary) Regulations 2017 dated August 17, 2017, the actuarial valuation of liabilities in respect of claims Incurred But Not Reported (IBNR) and claims Incurred But Not Enough Reported (IBNER) as at June 30, 2021, has been duly certified by the Appointed Actuary. As per the Certificate, the assumptions considered by him for valuation of liabilities as at June 30, 2021 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

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

Date: June 30, 2021

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mayank Poddar	Director	No Change
2	Sanjay Chamria	Director/ Chairman	No Change
3	Jens Holger Wohlthat	Director/Vice Chairman	No Change
4	Kailash Nath Bhandari	Director	No Change
5	Rajive Kumaraswami	Director/ Managing Director and Chief Executive Officer	No Change
6	Sunil Mitra	Director	No Change
7	V.K. Viswanathan	Director	No Change
8	Suvalaxmi Chakraborty	Director	No Change
9	Vikas Mittal	Deputy Chief Executive Officer	No Change
10	Gaurav Parasrampur	Chief Financial Officer	No Change
11	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	No Change
12	Jinesh Shah	Chief Investment Officer	No Change
13	Priyanka Jain	Compliance Officer	No Change
14	Amit Loya	Chief Internal Auditor	No Change
15	Gufran Ahmed Siddiqui	Company Secretary	No Change
16	Shivendra Tripathi	Appointed Actuary	No Change

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: June 30, 2021

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

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	Rollover?	Has there been any Principal Waiver?		Classification	Write off/ Provision (%)	Write off/ Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.75	No	500	500	49	18/11/2019	19/11/2018	NA	NA	NA	NA	NA	Loss Asset	100%	500
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	8.90	No	998	1,000	178	04/06/2021	04/06/2019	NA	NA	NA	NA	NA	Loss Asset	100%	998
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.10	No	243	-	44	NA	16/08/2018	NA	NA	NA	NA	NA	Loss Asset	100%	243
OLDB	DEWAN HOUSING FINANCE CORPORATION LTD	Non Convertible Debenture	9.25	No	2,001	-	369	NA	10/09/2018	NA	NA	NA	NA	NA	Loss Asset	100%	2,001
IODES	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD	Non Convertible Debenture	9.50	No	1,032	-	189	NA	30/07/2018	NA	NA	NA	NA	NA	Loss Asset	100%	1,032

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.

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

E. The Company has an investment of Rs.37.4 Crs in NCDs of Dewan Housing Finance Ltd (Secured NCDs). The Investment was downgraded to junk grade 'D' by Care Ratings in June 19 after it defaulted on its debt repayments. On the basis of likely recovery from the resolution plan approved by Committee of Creditors (CoC), Competition Commission of India (CCI) and RBI, the management of the Company had written off 56.66% of its investments (Rs. 21.2 cr) in DHFL in Mar 21 and balance 43.34% (Rs. 16.2) cr has been fully provided for at 100% NCLT approval has also been accorded in June 21.

FORM NL-36-YIELD ON INVESTMENTS

Statement as on : June 30, 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter Apr'21 to Jun'21				Year to Date (Apr'21 to Jun'21)				Previous Year (Apr'20 to Jun'20)						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Property Outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Deposits- Deposits with Schedule Banks	ECDB	9,669	10,563	104	1.07%	0.80%	9,669	10,563	104	1.07%	0.80%	6,697	3,280	124	1.85%	1.38%
	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	23,978	20,260	186	0.78%	0.58%	23,978	20,260	186	0.78%	0.58%	7,281	7,137	72	0.99%	0.74%
6	Other Investments																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- Bonds- PSU - Tax Free	OBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Debenture	OLDB	5,903	5,744	68	1.16%	0.87%	5,903	5,744	68	1.16%	0.87%	9,232	9,227	132	1.43%	1.07%
	Other Investments - Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	7,500	8,167	196	2.62%	1.96%	7,500	8,167	196	2.62%	1.96%	-	-	-	-	-
	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 - Debt / Income / Serial Plans / Liquid Secemes																
		OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	-	-	-	-	-	-	-	-	-	-	286	-	10	3.66%	2.74%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		310,787	317,788	4,983	1.60%	1.20%	310,787	317,788	4,983	1.60%	1.20%	233,868	248,478	4,921	2.10%	1.57%

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

1 Book Value has been calculated based on daily simple Average of Investments (calculated from settlement date)

2 Yield netted for Tax. Effective tax Rate for current year taken at 25.168%

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

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

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account.

6 Market value has been considered as on the reporting date..

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on : June 30, 2021

Name of Fund : General Insurance

Statement of Down Graded Investments

(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>								
	Nil								
B.	<u>As on Date</u>								
	9.50% ILFS NCD 28-07-2024 *	IODS	-	06/02/2015	ICRA	AAA	D	17/09/2018	
	9.75% DEWAN HOUSING FINANCE CORPORATION LTD NCD 18-11-2019**	OLDB	217	30/01/2015	CARE	AAA	D	05/06/2019	
	9.10% DEWAN HOUSING FINANCE CORPORATION LTD NCD 16-08-2021**	OLDB	105	16/08/2016	CARE	AAA	D	05/06/2019	
	9.25% DEWAN HOUSING FINANCE CORPORATION LTD NCD 09-09-2023**	OLDB	867	13/04/2017	CARE	AAA	D	05/06/2019	
	8.90% DEWAN HOUSING FINANCE CORPORATION LTD NCD 04-06-2021	OLDB	433	08/06/2018	CARE	AAA	D	05/06/2019	
	8.75% INDIABULLS HOUSING FINANCE LTD NCD 24-09-2021	ECOS	1000	21/11/2017	CARE	AAA	AA	15/02/2020	
	8.90% INDIABULLS HOUSING FINANCE LTD NCD 24-09-2021	ECOS	1999	29/09/2016	CARE	AAA	AA	15/02/2020	
	10.50% MFL NCD 06-05-2024	ODPG	7500	06/05/2019	BRICKWORK	AA	AA-	08/07/2020	

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 guidelines issued by the authority

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

6 **The Company has an investment of Rs.37.4 Crs in NCDs of Dewan Housing Finance Ltd (Secured NCDs). The Investment was downgraded to junk grade 'D' by Care Ratings in June 19 after it defaulted on its debt repayments. On the basis of likely recovery from the resolution plan approved by Committee of Creditors (CoC), Competition Commission of India (CCI) and RBI, the management of the Company had written off 56.66% of its investments (Rs. 21.2 cr) in DHFL in Mar 21 and balance 43.34% (Rs. 16.2) cr has been fully provided for at 100%. NCLT approval has also been accorded in June 21.

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

Date: June 30, 2021
(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended June 30, 2021		For the Quarter ended June 30, 2020		Upto the Period ended June 30, 2021		Upto the Period ended June 30, 2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,854	2,882	3,037	1,964	4,854	2,882	3,037	1,964
2	Cargo & Hull	506	74	513	101	506	74	513	101
3	Motor TP*	14,081	239,402	11,798	213,770	14,081	239,402	11,798	213,770
4	Motor OD	6,608	247,001	4,086	218,573	6,608	247,001	4,086	218,573
5	Engineering	208	94	119	120	208	94	119	120
6	Workmen's Compensation	38	130	36	151	38	130	36	151
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	159	5,808	95	4,971	159	5,808	95	4,971
10	Health	1,992	7,997	1,326	17,390	1,992	7,997	1,326	17,390
11	Others	1,193	1,366	368	1,629	1,193	1,366	368	1,629
	Total	29,637	265,352	21,378	244,899	29,637	265,352	21,378	244,899

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

Note: Standalone Motor TP policy count for Q1 FY22 is 10,030 which is included in Motor TP policy count. However these are not considered in total policy count to keep the numbers in line with Monthly Business Return and Annexure VI Regulatory report.

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

Date: **June 30, 2021**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,731	984	918,631
		Social	-	-	-
2	Cargo & Hull	Rural	37	54	233,656
		Social	-	-	-
3	Motor TP	Rural	172,174	10,128	-
		Social	-	-	-
4	Motor OD	Rural	175,490	4,370	474,075
		Social	-	-	-
5	Engineering	Rural	38	30	10,236
		Social	-	-	-
6	Workmen's Compensation	Rural	63	17	28,383
		Social	130	38	48,430
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	23	97	70,235
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	5,084	67	150,570
		Social	-	-	-
11	Health	Rural	5,188	673	38,486
		Social	-	-	-
12	Others	Rural	973	16	122,828
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: June 30, 2021
(Rs in Lakhs)

S No.	Channels	For the Quarter ended June 30, 2021		For the Quarter ended June 30, 2020		Upto the Period ended June 30, 2021		Upto the Period ended June 30, 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,771	1,315	16,169	1,609	11,771	1,315	16,169	1,609
2	Corporate Agents-Banks	2,254	59	2,425	32	2,254	59	2,425	32
3	Corporate Agents -Others	15,931	1,877	29,348	2,652	15,931	1,877	29,348	2,652
4	Brokers	108,876	17,597	67,900	9,434	108,876	17,597	67,900	9,434
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	20,210	1,454	18,615	1,357	20,210	1,454	18,615	1,357
7	Others	116,340	7,335	117,004	6,294	116,340	7,335	117,004	6,294
	Total (A)	275,382	29,637	251,461	21,378	275,382	29,637	251,461	21,378
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	275,382	29,637	251,461	21,378	275,382	29,637	251,461	21,378

FORM NL-41-GREIVANCE DISPOSAL

Date: June 30, 2021

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	-	-	-	-	-	-	-
b)	Claims	-	21	6	7	8	-	21
c)	Policy Related	-	2	1	-	1	-	2
d)	Premium	-	1	1	-	-	-	1
e)	Refund	-	2	-	2	-	-	2
f)	Coverage	-	1	-	1	-	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	2	1	1	-	-	2
i)	Others	-	6	6	-	-	-	6
	Total Number of Complaints	-	35	15	11	9	-	35

2	Total No. of policies during previous period :	251,461
3	Total No. of claims during previous period :	11,315
4	Total No. of policies during current period :	275,382
5	Total No. of claims during current period :	26,414
6	Total No. of Policy complaints(current period) per 10,000 polices (current period) :	0.51
7	Total No. of Claim Complaints(current period) per 10,000 claims registered (current period) :	7.95

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	-	-	-