

Disclosures - NON- LIFE INSURANCE COMPANIES		
For the Quarter and Year ended 31st March 2019		
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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 YEAR ENDED 31ST MARCH 2019

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	12,219	61,970	14,007	50,439
2	Profit/(Loss) on sale/redemption of investments (Net)		389	894	323	910
3	Other Income					
	Investment Income from Terrorism Pool		1,696	8,098	3,153	4,900
	Miscellaneous Income		127	165	12	46
4	Interest, dividend and rent (Gross)		2,400	9,664	4,361	11,902
	TOTAL (A)		16,831	80,791	21,856	68,197
1	Claims incurred (Net)	NL-5-Claims Schedule	8,886	57,523	16,848	68,354
2	Commission (Net)	NL-6-Commission Schedule	(10,925)	(41,658)	(19,860)	(45,270)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	55,183	266,786	62,531	203,877
5	Premium deficiency Reserve		-	(3,129)	846	3,128
	TOTAL (B)		53,144	279,522	60,365	230,089
	Operating Profit/(Loss) from Fire Business C= (A - B)		(36,313)	(198,731)	(38,509)	(161,892)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(36,313)	(198,731)	(38,509)	(161,892)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(36,313)	(198,731)	(38,509)	(161,892)

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,449	11,395	1,502	9,577
2	Profit/(Loss) on sale/redemption of investments (Net)		57	144	8	106
3	Other Income					
	Investment Income from Terrorism Pool		-	-	-	-
	Miscellaneous Income		1	13	3	16
4	Interest, dividend and rent (Gross)		296	1,554	122	1,380
	TOTAL (A)		1,803	13,106	1,635	11,079
1	Claims incurred (Net)	NL-5-Claims Schedule	12,052	21,970	1,623	5,592
2	Commission (Net)	NL-6-Commission Schedule	(3,764)	(13,264)	(6,546)	(10,985)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	14,035	55,070	15,885	54,849
5	Premium deficiency reserve		226	772	(150)	(1,361)
	TOTAL (B)		22,549	64,548	10,812	48,095
	Operating Profit/(Loss) from Marine Business C= (A - B)		(20,746)	(51,442)	(9,177)	(37,016)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(20,746)	(51,442)	(9,177)	(37,016)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(20,746)	(51,442)	(9,177)	(37,016)

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,868,506	3,776,099	842,140	3,285,741
2	Profit/(Loss) on sale/redemption of investments (Net)		37,585	76,856	12,495	49,598
3	Other Income					
	Investment Income from Terrorism Pool		316	1,663	656	1,201
	Miscellaneous Income		281	537	54	282
4	Interest, dividend and rent (Gross)		265,399	830,624	171,526	648,594
	TOTAL (A)		2,172,087	4,685,779	1,026,871	3,985,416
1	Claims incurred (Net)	NL-5-Claims Schedule	1,635,117	2,637,358	719,100	2,700,256
2	Commission (Net)	NL-6-Commission Schedule	(131,267)	(234,502)	(838)	(62,275)
3	Contribution to Solatium Fund		1,584	5,266	916	2,632
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	665,871	2,115,019	292,277	1,259,057
5	Premium deficiency reserve		-	-	-	-
	TOTAL (B)		2,171,305	4,523,141	1,011,455	3,899,670
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		782	162,638	15,416	85,746
	APPROPRIATIONS					
	Transfer to Shareholders' Account		782	162,638	15,416	85,746
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		782	162,638	15,416	85,746

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Premiums earned (Net)	NL-4-Premium Schedule	1,882,174	3,849,464	857,649	3,345,757
2	Profit/(Loss) on sale/redemption of investments (Net)		38,031	77,894	12,826	50,614
3	Other Income					
	Investment Income from Terrorism Pool		2,012	9,761	3,809	6,101
	Miscellaneous Income		409	715	69	344
4	Interest, dividend and rent (Gross)		268,095	841,842	176,009	661,876
	TOTAL (A)		2,190,721	4,779,676	1,050,362	4,064,692
1	Claims incurred (Net)	NL-5-Claims Schedule	1,656,055	2,716,851	737,571	2,774,202
2	Commission (Net)	NL-6-Commission Schedule	(145,956)	(289,424)	(27,244)	(118,530)
3	Contribution to Solatium Fund		1,584	5,266	916	2,632
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	735,089	2,436,875	370,693	1,517,783
5	Premium deficiency reserve		226	(2,357)	696	1,767
	TOTAL (B)		2,246,998	4,867,211	1,082,632	4,177,854
	Operating Profit/(Loss) from Total Business C= (A - B)		(56,277)	(87,535)	(32,270)	(113,162)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(56,277)	(87,535)	(32,270)	(113,162)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(56,277)	(87,535)	(32,270)	(113,162)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(36,313)	(198,731)	(38,509)	(161,892)
	(b) Marine Insurance	(20,746)	(51,442)	(9,177)	(37,016)
	(c) Miscellaneous Insurance	782	162,638	15,416	85,746
2	INCOME FROM INVESTMENTS				
	(a) Interest, dividend & rent – Gross	20,128	130,742	42,196	176,531
	(b) Profit on sale / redemption of investments	4,412	12,097	3,052	13,499
	(c) (Loss) on sale / redemption of investments	-	-	-	-
3	OTHER INCOME				
	(a) Profit on sale / discard of fixed assets	-	-	-	-
	TOTAL (A)	(31,737)	55,304	12,978	76,868
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	(20,644)	-	-	-
	(b) For doubtful debts	947	947	-	-
	(c) Others	-	240	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to insurance business				
	- Employees' remuneration and welfare benefits	7,388	7,388	7,270	14,203
	- Corporate Social Responsibility Expenses	-	-	560	560
	(b) Operating Expenses borne by Shareholders	8,992	8,992	-	-
	(c) Investment Expenses	384	1,456	363	1,458
	(d) Loss on sale of fixed assets	1,374	1,914	-	-
	(e) Director Fees	1,970	7,190	-	-
	(f) Others				
	- Investments Write off	103,222	103,222	-	-
	- Fees paid for increase in Authorised Share Capital	-	6,000	-	-
	(g) Penalties	-	-	-	-
	TOTAL (B)	103,633	137,349	8,193	16,221
	Profit/(Loss) before tax	(135,370)	(82,045)	4,785	60,647
	Provision for taxation				
	(a) Current tax / MAT	(90,541)	106,642	299	11,689
	(b) Deferred tax expense / (income)	13,809	(183,374)	-	-
	(c) Tax adjustment of earlier years	-	-	(110)	(110)
	(d) MAT Credit adjustment of earlier years	(19,657)	(19,657)	-	-
	Profit/(Loss) after tax	(38,981)	14,344	4,596	49,068
	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	(222,068)	(275,393)	(279,989)	(324,461)
	Balance carried forward to balance sheet	(261,049)	(261,049)	(275,393)	(275,393)

BALANCE SHEET AS AT 31ST MARCH 2019

(Rs in '000)

Particulars	Schedule	As at 31st Mar 2019	As at 31st Mar 2018
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,250,000	1,125,000
Share Application Money Pending Allotment		750,000	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,830,000	1,455,000
Fair value change account-Shareholders		14	273
Fair value change account-Policyholders		119	1,392
Borrowings	NL-11-Borrowings Schedule	6,162	2,995
TOTAL		3,836,295	2,584,660
APPLICATION OF FUNDS			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	1,531,785	1,866,030
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	13,091,066	9,505,153
Total Investments		14,622,851	11,371,183
Loans	NL-13-Loans Schedule	59,840	-
Fixed assets	NL-14-Fixed Assets Schedule	269,860	170,362
Deferred tax asset		282,856	99,482
Current Assets			
Cash and bank balances	NL-15-Cash and bank balance Schedule	1,142,240	261,829
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,846,376	822,087
Sub-Total (A)		2,988,616	1,083,916
Current liabilities	NL-17-Current Liabilities Schedule	11,120,140	8,231,978
Provisions	NL-18-Provisions Schedule	3,528,637	2,183,698
Sub-Total (B)		14,648,777	10,415,676
Net Current Assets (C) = (A - B)		(11,660,161)	(9,331,760)
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		261,049	275,393
TOTAL		3,836,295	2,584,660

CONTINGENT LIABILITIES

(Rs in '000)

Sl. No.	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Partly paid-up investments	-	-
2	Underwriting commitments outstanding (in respect of shares and securities)	-	-
3	Claims other than those under policies not acknowledged as debts	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/liabilities in dispute, not provided for, in respect of		
	• Service Tax	-	-
	• Goods and Service Tax	-	-
	• Income Tax	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Senior Citizens' Welfare Fund	-	-
8	Others	-	-
	TOTAL	-	-

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Premium from direct business written - net of GST / Service tax	220,290	725,716	173,543	434,689
Add: Premium on reinsurance accepted	69,190	393,490	128,751	317,914
Less : Premium on reinsurance ceded	(268,972)	(1,042,668)	(273,674)	(685,062)
Net Premium	20,508	76,538	28,620	67,541
Adjustment for change in reserve for unexpired risks	8,289	14,568	14,613	17,102
Premium Earned (Net)	12,219	61,970	14,007	50,439

MARINE CARGO

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Premium from direct business written - net of GST / Service tax	100,698	216,690	75,084	191,094
Add: Premium on reinsurance accepted	3,988	48,894	3,277	11,375
Less : Premium on reinsurance ceded	(102,086)	(253,280)	(77,025)	(194,638)
Net Premium	2,600	12,304	1,336	7,831
Adjustment for change in reserve for unexpired risks	1,151	909	(166)	(1,746)
Premium Earned (Net)	1,449	11,395	1,502	9,577

MARINE HULL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
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

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Premium from direct business written - net of GST / Service tax	3,137,953	8,758,709	1,566,273	4,641,160
Add: Premium on reinsurance accepted	53,124	114,701	1,466	6,576
Less : Premium on reinsurance ceded	(972,466)	(3,792,953)	(349,227)	(967,058)
Net Premium	2,218,611	5,080,457	1,218,512	3,680,678
Adjustment for change in reserve for unexpired risks	350,105	1,304,358	376,372	394,937
Premium Earned (Net)	1,868,506	3,776,099	842,140	3,285,741

TOTAL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Premium from direct business written - net of GST / Service tax	3,458,941	9,701,115	1,814,900	5,266,943
Add: Premium on reinsurance accepted	126,302	557,085	133,494	335,865
Less : Premium on reinsurance ceded	(1,343,524)	(5,088,901)	(699,926)	(1,846,758)
Net Premium	2,241,719	5,169,299	1,248,468	3,756,050
Adjustment for change in reserve for unexpired risks	359,545	1,319,835	390,819	410,293
Premium Earned (Net)	1,882,174	3,849,464	857,649	3,345,757

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

MISCELLANEOUS

For the Quarter ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	687,752	1,584,882	2,272,634	35,893	102	3,735	629,985	11,210	158,533	25,861	3,137,953
Add: Premium on reinsurance accepted	-	-	-	1,924	-	-	50,441	759	-	-	53,124
Less : Premium on reinsurance ceded	(516,714)	(160,682)	(677,396)	(33,895)	(67)	(655)	(74,981)	(6,747)	(154,771)	(23,954)	(972,466)
Net Premium	171,038	1,424,200	1,595,238	3,922	35	3,080	605,445	5,222	3,762	1,907	2,218,611
Adjustment for change in reserve for unexpired risks	(82,149)	294,310	212,161	911	(13)	(387)	145,815	(11,297)	2,283	632	350,105
Premium Earned (Net)	253,187	1,129,890	1,383,077	3,011	48	3,467	459,630	16,519	1,479	1,275	1,868,506

For the Quarter ended 31st Mar 2018

(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	425,059	915,660	1,340,719	17,721	97	4,990	53,307	11,815	130,023	7,601	1,566,273
Add: Premium on reinsurance accepted	-	-	-	1,466	-	-	-	-	-	-	1,466
Less : Premium on reinsurance ceded	(129,262)	(47,525)	(176,787)	(14,775)	(5)	(258)	(24,759)	(2,800)	(123,736)	(6,107)	(349,227)
Net Premium	295,797	868,135	1,163,932	4,412	92	4,732	28,548	9,015	6,287	1,494	1,218,512
Adjustment for change in reserve for unexpired risks	41,452	304,535	345,987	600	11	107	15,396	3,720	2,868	7,683	376,372
Premium Earned (Net)	254,345	563,600	817,945	3,812	81	4,625	13,152	5,295	3,419	(6,189)	842,140

Upto the Year ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written- net of GST/ Service tax	2,199,250	5,266,223	7,465,473	85,330	410	16,176	812,876	38,509	283,140	56,795	8,758,709
Add: Premium on reinsurance accepted	-	-	-	14,072	514	-	50,441	46,733	2,362	579	114,701
Less : Premium on reinsurance ceded	(1,243,860)	(1,950,787)	(3,194,647)	(83,686)	(629)	(3,849)	(155,288)	(25,195)	(277,592)	(52,067)	(3,792,953)
Net Premium	955,390	3,315,436	4,270,826	15,716	295	12,327	708,029	60,047	7,910	5,307	5,080,457
Adjustment for change in reserve for unexpired risks	(132,024)	1,218,518	1,086,494	745	65	(2,129)	217,088	3,008	439	(1,352)	1,304,358
Premium Earned (Net)	1,087,414	2,096,918	3,184,332	14,971	230	14,456	490,941	57,039	7,471	6,659	3,776,099

Upto the Year ended 31st Mar 2018

(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	1,502,509	2,631,719	4,134,228	54,790	327	20,932	167,534	31,650	211,441	20,258	4,641,160
Add: Premium on reinsurance accepted	37	-	37	6,539	-	-	-	-	-	-	6,576
Less : Premium on reinsurance ceded	(457,644)	(138,552)	(596,196)	(44,778)	(18)	(1,139)	(99,345)	(8,029)	(201,626)	(15,927)	(967,058)
Net Premium	1,044,902	2,493,167	3,538,069	16,551	309	19,793	68,189	23,621	9,815	4,331	3,680,678
Adjustment for change in reserve for unexpired risks	(96,539)	429,711	333,172	(1,997)	(144)	(1,070)	50,758	7,287	3,307	3,624	394,937
Premium Earned (Net)	1,141,441	2,063,456	3,204,897	18,548	453	20,863	17,431	16,334	6,508	707	3,285,741

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Claims paid				
Direct claims	11,880	289,690	184,238	243,173
Add : Claims outstanding at the end of the period	1,392,269	1,392,269	901,763	901,763
Less : Claims outstanding at the beginning of the period	(1,499,581)	(901,763)	(518,880)	(299,891)
Gross incurred claims	(95,432)	780,196	567,121	845,045
Add : Re-insurance accepted to direct claims	16,218	20,785	137	17,052
Less : Re-insurance ceded to claims paid	(22,357)	(285,542)	(168,370)	(234,137)
Less : Reinsurance ceded to closing Claims Outstanding	(1,266,475)	(1,266,475)	(808,559)	(808,559)
Add : Reinsurance ceded to opening Claims Outstanding	1,376,932	808,559	426,519	248,953
Total claims incurred	8,886	57,523	16,848	68,354

MARINE CARGO

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Claims paid				
Direct claims	44,857	131,057	26,850	116,996
Add : Claims outstanding at the end of the period	365,348	365,348	266,126	266,126
Less : Claims outstanding at the beginning of the period	(361,702)	(266,126)	(228,873)	(286,131)
Gross incurred claims	48,503	230,279	64,103	96,991
Add : Re-insurance accepted to direct claims	3,664	5,716	-	6
Less : Re-insurance ceded to claims paid	(43,154)	(125,207)	(24,966)	(105,120)
Less : Reinsurance ceded to closing Claims Outstanding	(318,368)	(318,368)	(229,550)	(229,550)
Add : Reinsurance ceded to opening Claims Outstanding	321,407	229,550	192,036	243,265
Total claims incurred	12,052	21,970	1,623	5,592

MARINE HULL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
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

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Claims paid				
Direct claims	852,403	2,042,830	514,632	1,519,776
Add : Claims outstanding at the end of the period	11,160,742	11,160,742	8,175,256	8,175,256
Less : Claims outstanding at the beginning of the period	(10,316,813)	(8,175,256)	(7,816,423)	(6,598,368)
Gross incurred claims	1,696,332	5,028,316	873,465	3,096,664
Add : Re-insurance accepted to direct claims	5,330	6,742	1,227	2,002
Less : Re-insurance ceded to claims paid	(131,261)	(359,994)	(52,799)	(151,779)
Less : Reinsurance ceded to closing Claims Outstanding	(3,397,055)	(3,397,055)	(1,359,349)	(1,359,349)
Add : Reinsurance ceded to opening Claims Outstanding	3,461,771	1,359,349	1,256,556	1,112,718
Total claims incurred	1,635,117	2,637,358	719,100	2,700,256

TOTAL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Claims paid				
Direct claims	909,140	2,463,577	725,720	1,879,945
Add : Claims outstanding at the end of the period	12,918,359	12,918,359	9,343,145	9,343,145
Less : Claims outstanding at the beginning of the period	(12,178,096)	(9,343,145)	(8,564,176)	(7,184,390)
Gross incurred claims	1,649,403	6,038,791	1,504,689	4,038,700
Add : Re-insurance accepted to direct claims	25,212	33,243	1,364	19,060
Less : Re-insurance ceded to claims paid	(196,772)	(770,743)	(246,135)	(491,036)
Less : Reinsurance ceded to closing Claims Outstanding	(4,981,898)	(4,981,898)	(2,397,458)	(2,397,458)
Add : Reinsurance ceded to opening Claims Outstanding	5,160,110	2,397,458	1,875,111	1,604,936
Total claims incurred	1,656,055	2,716,851	737,571	2,774,202

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

MISCELLANEOUS

For the Quarter ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	217,262	438,986	656,248	4,805	-	666	187,203	3,158	22	301	852,403
Add : Claims outstanding at the end of the period	519,146	9,224,384	9,743,530	117,389	2,021	6,400	302,685	60,780	275,639	652,298	11,160,742
Less : Claims outstanding at the beginning of the period	(483,652)	(8,579,547)	(9,063,199)	(220,209)	(1,905)	(8,990)	(41,176)	(54,852)	(222,180)	(704,302)	(10,316,813)
Gross incurred claims	252,756	1,083,823	1,336,579	(98,015)	116	(1,924)	448,712	9,086	53,481	(51,703)	1,696,332
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	5,330	-	-	5,330
Less : Re-insurance ceded to claims paid	(91,935)	(22,639)	(114,574)	(2,430)	-	(33)	(13,562)	(468)	(1)	(193)	(131,261)
Less : Reinsurance ceded to closing Claims Outstanding	(159,452)	(2,391,582)	(2,551,034)	(98,433)	(1,433)	(320)	(30,096)	(7,988)	(266,313)	(441,438)	(3,397,055)
Add : Reinsurance ceded to opening Claims Outstanding	118,666	2,343,521	2,462,187	191,566	1,393	450	22,148	8,310	213,758	561,959	3,461,771
Total claims incurred	120,035	1,013,123	1,133,158	(7,312)	76	(1,827)	427,202	14,270	925	68,625	1,635,117

For the Quarter ended 31st Mar 2018

(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	112,313	393,476	505,789	1,479	29	3,322	23	3,121	24	845	514,632
Add : Claims outstanding at the end of the period	372,271	6,640,529	7,012,800	184,761	4,698	18,384	12,787	26,363	260,359	655,104	8,175,256
Add : Claims outstanding at the beginning of the period	(355,589)	(6,430,156)	(6,785,745)	(67,884)	(4,663)	(20,372)	(6,705)	(27,968)	(240,438)	(662,648)	(7,816,423)
Gross incurred claims	128,995	603,849	732,844	118,356	64	1,334	6,105	1,516	19,945	(6,699)	873,465
Add : Re-insurance accepted to direct claims	197	-	197	-	-	-	-	-	-	1,030	1,227
Less : Re-insurance ceded to claims paid	(29,048)	(20,780)	(49,828)	(784)	(1)	(167)	(5)	(716)	(24)	(1,274)	(52,799)
Less : Reinsurance ceded to closing Claims Outstanding	(69,525)	(344,948)	(414,473)	(164,193)	(4,050)	(919)	(8,253)	(8,146)	(251,587)	(507,728)	(1,359,349)
Add : Reinsurance ceded to opening Claims Outstanding	56,079	335,140	391,219	48,530	4,058	1,018	4,760	9,138	233,055	564,778	1,256,556
Total claims incurred	86,698	573,261	659,959	1,909	71	1,266	2,607	1,792	1,389	50,107	719,100

Upto the Year ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Claims paid											
Direct claims	628,479	1,124,838	1,753,317	12,311	-	4,905	200,676	9,579	138	61,904	2,042,830
Add : Claims outstanding at the end of the period	519,146	9,224,384	9,743,530	117,389	2,021	6,400	302,685	60,780	275,639	652,298	11,160,742
Less : Claims outstanding at the beginning of the period	(372,271)	(6,640,529)	(7,012,800)	(184,761)	(4,698)	(18,384)	(12,787)	(26,363)	(260,359)	(655,104)	(8,175,256)
Gross incurred claims	775,354	3,708,693	4,484,047	(55,061)	(2,677)	(7,079)	490,574	43,996	15,418	59,098	5,028,316
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	5,330	-	1,412	6,742
Less : Re-insurance ceded to claims paid	(213,874)	(58,120)	(271,994)	(6,414)	-	(245)	(20,951)	(1,542)	(117)	(58,731)	(359,994)
Less : Reinsurance ceded to closing Claims Outstanding	(159,452)	(2,391,582)	(2,551,034)	(98,433)	(1,433)	(320)	(30,096)	(7,988)	(266,313)	(441,438)	(3,397,055)
Add : Reinsurance ceded to opening Claims Outstanding	69,525	344,948	414,473	164,193	4,050	919	8,253	8,146	251,587	507,728	1,359,349
Total claims incurred	471,553	1,603,939	2,075,492	4,285	(60)	(6,725)	447,780	47,942	575	68,069	2,637,358

Upto the Year ended 31st Mar 2018

(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	479,239	1,002,139	1,481,378	5,268	29	8,451	23	18,336	2,257	4,034	1,519,776
Add : Claims outstanding at the end of the period	372,271	6,640,529	7,012,800	184,761	4,698	18,384	12,787	26,363	260,359	655,104	8,175,256
Add : Claims outstanding at the beginning of the period	(323,759)	(5,292,863)	(5,616,622)	(89,043)	(4,489)	(22,877)	-	(39,071)	(181,702)	(644,564)	(6,598,368)
Gross incurred claims	527,751	2,349,805	2,877,556	100,986	238	3,958	12,810	5,628	80,914	14,574	3,096,664
Add : Re-insurance accepted to direct claims	429	-	429	463	-	-	-	-	-	1,110	2,002
Less : Re-insurance ceded to claims paid	(86,620)	(52,463)	(139,083)	(2,621)	(1)	(423)	(5)	(4,902)	(2,256)	(2,488)	(151,779)
Less : Reinsurance ceded to closing Claims Outstanding	(69,525)	(344,948)	(414,473)	(164,193)	(4,050)	(919)	(8,253)	(8,146)	(251,587)	(507,728)	(1,359,349)
Add : Reinsurance ceded to opening Claims Outstanding	20,586	273,611	294,197	62,509	4,039	1,156	-	14,663	175,610	560,544	1,112,718
Total claims incurred	392,621	2,226,005	2,618,626	(2,856)	226	3,772	4,552	7,243	2,681	66,012	2,700,256

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Commission paid				
Direct	16,556	49,228	13,858	29,766
TOTAL (A)	16,556	49,228	13,858	29,766
Add: Commission on re-insurance accepted	5,625	17,200	6,747	19,699
Less: Commission on re-insurance ceded	(33,106)	(108,086)	(40,465)	(94,735)
Net Commission	(10,925)	(41,658)	(19,860)	(45,270)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	276	842	216	762
Brokers	14,609	44,046	12,983	26,959
Corporate agency	1,671	4,340	659	2,045
Others - MISP, POS, Web aggregators	-	-	-	-
TOTAL (B)	16,556	49,228	13,858	29,766

MARINE CARGO

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Commission paid				
Direct	6,368	12,513	3,535	8,572
TOTAL (A)	6,368	12,513	3,535	8,572
Add: Commission on re-insurance accepted	552	5,458	457	1,680
Less: Commission on re-insurance ceded	(10,684)	(31,235)	(10,538)	(21,237)
Net Commission	(3,764)	(13,264)	(6,546)	(10,985)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	86	468	79	477
Brokers	6,086	11,446	3,229	7,546
Corporate agency	196	599	227	549
Others - MISP, POS, Web aggregators	-	-	-	-
TOTAL (B)	6,368	12,513	3,535	8,572

MARINE HULL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Commission paid				
Direct	-	-	-	-
TOTAL (A)	-	-	-	-
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	-	-	-	-
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	-	-	-	-
Brokers	-	-	-	-
Corporate agency	-	-	-	-
Others - MISP, POS, Web aggregators	-	-	-	-
TOTAL (B)	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Commission paid				
Direct	192,152	547,933	104,512	279,085
TOTAL (A)	192,152	547,933	104,512	279,085
Add: Commission on re-insurance accepted	681	7,787	49	149
Less: Commission on re-insurance ceded	(324,100)	(790,222)	(105,399)	(341,509)
Net Commission	(131,267)	(234,502)	(838)	(62,275)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	(13,210)	79,877	27,856	79,211
Brokers	89,929	187,316	24,025	50,374
Corporate agency	43,799	145,237	35,170	128,662
Others - MISP, POS, Web aggregators	71,634	135,503	17,461	20,838
TOTAL (B)	192,152	547,933	104,512	279,085

TOTAL

Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
Commission paid				
Direct	215,076	609,674	121,905	317,423
TOTAL (A)	215,076	609,674	121,905	317,423
Add: Commission on re-insurance accepted	6,858	30,445	7,253	21,528
Less: Commission on re-insurance ceded	(367,890)	(929,543)	(156,402)	(457,481)
Net Commission	(145,956)	(289,424)	(27,244)	(118,530)
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	(12,848)	81,187	28,151	80,450
Brokers	110,624	242,808	40,237	84,879
Corporate agency	45,666	150,176	36,056	131,256
Others - MISP, POS, Web aggregators	71,634	135,503	17,461	20,838
TOTAL (B)	215,076	609,674	121,905	317,423

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

MISCELLANEOUS

For the Quarter ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	106,882	18,244	125,126	3,035	203	445	48,477	1,070	8,254	5,542	192,152
TOTAL	106,882	18,244	125,126	3,035	203	445	48,477	1,070	8,254	5,542	192,152
Add : Commission on reinsurance accepted	-	-	-	681	-	-	-	-	-	-	681
Less : Commission on reinsurance ceded	(210,962)	(46,915)	(257,877)	(5,099)	(18)	(28)	(33,590)	(1,801)	(21,642)	(4,045)	(324,100)
Net commission	(104,080)	(28,671)	(132,751)	(1,383)	185	417	14,887	(731)	(13,388)	1,497	(131,267)

For the Quarter ended 31st Mar 2018

(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	80,341	3,994	84,335	1,983	10	676	7,917	1,810	7,208	573	104,512
TOTAL	80,341	3,994	84,335	1,983	10	676	7,917	1,810	7,208	573	104,512
Add : Commission on reinsurance accepted	-	-	-	49	-	-	-	-	-	-	49
Less : Commission on reinsurance ceded	(64,982)	(2,289)	(67,271)	(2,284)	(1)	(37)	(13,568)	(300)	(20,930)	(1,008)	(105,399)
Net commission	15,359	1,705	17,064	(252)	9	639	(5,651)	1,510	(13,722)	(435)	(838)

Upto the Year ended 31st Mar 2019

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Commission paid											
Direct	374,265	60,038	434,303	9,547	102	2,160	74,794	5,810	13,900	7,317	547,933
TOTAL	374,265	60,038	434,303	9,547	102	2,160	74,794	5,810	13,900	7,317	547,933
Add : Commission on reinsurance accepted	-	-	-	1,475	64	-	-	5,747	414	87	7,787
Less : Commission on reinsurance ceded	(519,275)	(127,378)	(646,653)	(11,322)	(156)	(121)	(79,633)	(6,895)	(38,049)	(7,393)	(790,222)
Net commission	(145,010)	(67,340)	(212,350)	(300)	10	2,039	(4,839)	4,662	(23,735)	11	(234,502)

Upto the Year ended 31st Mar 2018

(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	212,948	13,993	226,941	6,607	109	2,617	25,476	4,539	10,895	1,901	279,085
TOTAL	212,948	13,993	226,941	6,607	109	2,617	25,476	4,539	10,895	1,901	279,085
Add : Commission on reinsurance accepted	4	-	4	145	-	-	-	-	-	-	149
Less : Commission on reinsurance ceded	(244,189)	(6,579)	(250,768)	(7,148)	28	(157)	(53,163)	(561)	(29,411)	(329)	(341,509)
Net commission	(31,237)	7,414	(23,823)	(396)	137	2,460	(27,687)	3,978	(18,516)	1,572	(62,275)

FIRE

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Employees' remuneration & welfare benefits	12,554	92,377	23,993	80,755
2	Travel, conveyance and vehicle running expenses	1,234	6,883	2,134	6,035
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	764	5,059	1,477	5,122
5	Repairs and Maintenance	492	2,852	841	2,709
6	Printing & stationery	382	1,320	356	1,706
7	Communication	391	1,781	697	2,354
8	Legal & professional charges	252	7,497	3,232	7,551
9	Auditors' fees, expenses etc.				
	(a) as auditor	1	393	94	470
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	(8)	60	-	-
	(ii) Insurance matters	25	51	47	62
	(iii) Management services; and	-	93	-	-
	(c) in any other capacity	(4)	46	17	26
10	Advertisement and publicity	28,822	98,941	10,389	38,351
11	Interest & bank charges	1,045	2,974	479	1,249
12	Others				
	(a) Manpower hire charges	3,693	24,969	12,965	38,189
	(b) Information technology	1,103	6,532	2,850	6,844
	(c) Director fees	-	-	111	298
	(d) Membership fees & subscription expenses	57	497	126	537
	(e) Business promotion expenses	(537)	141	212	1,973
	(f) Miscellaneous expenses	3,573	8,205	1,034	5,253
13	Depreciation	1,344	6,115	1,477	4,393
14	Expenses transferred to Shareholders' Account	-	-	-	-
	TOTAL	55,183	266,786	62,531	203,877

MARINE CARGO

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Employees' remuneration & welfare benefits	6,442	21,920	6,077	21,723
2	Travel, conveyance and vehicle running expenses	539	1,634	547	1,623
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	376	1,210	375	1,380
5	Repairs and Maintenance	220	678	214	729
6	Printing & stationery	133	313	86	459
7	Communication	153	423	177	634
8	Legal & professional charges	377	1,780	841	2,032
9	Auditors' fees, expenses etc.				
	(a) as auditor	18	93	22	126
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	1	15	-	-
	(ii) Insurance matters	6	11	11	15
	(iii) Management services; and	4	22	-	-
	(c) in any other capacity	1	12	6	10
10	Advertisement and publicity	9,879	23,477	2,600	10,317
11	Interest & bank charges	331	707	122	334
12	Others				
	(a) Manpower hire charges	1,798	5,924	3,323	10,274
	(b) Information technology	498	1,552	741	1,841
	(c) Director fees	-	-	30	81
	(d) Membership fees & subscription expenses	36	120	30	144
	(e) Business promotion expenses	(100)	32	45	531
	(f) Miscellaneous expenses	558	1,457	259	1,413
13	Depreciation	527	1,452	379	1,183
14	Expenses transferred to Shareholders' Account	(7,762)	(7,762)	-	-
	TOTAL	14,035	55,070	15,885	54,849

MARINE HULL

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
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	-	-	-	-
10	Advertisement and publicity	-	-	-	-
11	Interest & bank charges	-	-	-	-
12	Others				
	(a) Manpower hire charges	-	-	-	-
	(b) Information technology	-	-	-	-
	(c) Director fees	-	-	-	-
	(d) Membership fees & subscription expenses	-	-	-	-
	(e) Business promotion expenses	-	-	-	-
	(f) Miscellaneous expenses	-	-	-	-
13	Depreciation	-	-	-	-
14	Expenses transferred to Shareholders' Account	-	-	-	-
	TOTAL	-	-	-	-

MISCELLANEOUS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Employees' remuneration & welfare benefits	185,728	732,391	110,471	498,706
2	Travel, conveyance and vehicle running expenses	15,885	54,574	10,588	37,273
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	12,893	42,303	6,696	31,630
5	Repairs and Maintenance	6,453	22,611	3,951	16,729
6	Printing & stationery	4,044	10,470	1,302	10,538
7	Communication	4,599	14,121	3,201	14,536
8	Legal & professional charges	21,675	71,292	17,088	46,632
9	Auditors' fees, expenses etc.				
	(a) as auditor	431	3,114	335	2,904
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	7	475	-	-
	(ii) Insurance matters	227	404	275	381
	(iii) Management services; and	101	735	-	-
	(c) in any other capacity	21	363	101	161
10	Advertisement and publicity	304,233	784,435	44,669	236,836
11	Interest & bank charges	10,369	23,579	2,450	7,714
12	Others				
	(a) Manpower hire charges	52,250	197,961	63,313	235,838
	(b) Information technology	14,606	51,786	14,952	42,267
	(c) Director fees	-	-	559	1,841
	(d) Membership fees & subscription expenses	930	3,942	503	3,317
	(e) Business promotion expenses	(3,526)	1,118	143	12,186
	(f) Miscellaneous expenses	20,368	52,093	4,493	32,438
13	Depreciation	15,807	48,482	7,187	27,130
14	Expenses transferred to Shareholders' Account	(1,230)	(1,230)	-	-
	TOTAL	665,871	2,115,019	292,277	1,259,057

TOTAL

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Employees' remuneration & welfare benefits	204,724	846,688	140,541	601,184
2	Travel, conveyance and vehicle running expenses	17,658	63,091	13,269	44,931
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	14,033	48,572	8,548	38,132
5	Repairs and Maintenance	7,165	26,141	5,006	20,167
6	Printing & stationery	4,559	12,103	1,744	12,703
7	Communication	5,143	16,325	4,075	17,524
8	Legal & professional charges	22,304	80,569	21,161	56,215
9	Auditors' fees, expenses etc.				
	(a) as auditor	450	3,600	451	3,500
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	550	-	-
	(ii) Insurance matters	258	466	333	458
	(iii) Management services; and	105	850	-	-
	(c) in any other capacity	18	421	124	197
10	Advertisement and publicity	342,934	906,853	57,658	285,504
11	Interest & bank charges	11,745	27,260	3,051	9,297
12	Others				
	(a) Manpower hire charges	57,741	228,854	79,601	284,301
	(b) Information technology	16,207	59,870	18,543	50,952
	(c) Director fees	-	-	700	2,220
	(d) Membership fees & subscription expenses	1,023	4,559	659	3,998
	(e) Business promotion expenses	(4,163)	1,291	400	14,690
	(f) Miscellaneous expenses	24,499	61,755	5,786	39,104
13	Depreciation	17,678	56,049	9,043	32,706
14	Expenses transferred to Shareholders' Account	(8,992)	(8,992)	-	-
	TOTAL	735,089	2,436,875	370,693	1,517,783

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 31st Mar 2019

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	36,109	80,503	116,612	2,279	(3)	138	53,661	(13)	11,350	1,704	185,728
2	Travel, conveyance and vehicle running expenses	3,235	7,324	10,559	192	-	14	4,065	25	892	138	15,885
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	2,369	5,352	7,721	130	-	27	3,015	1,267	631	102	12,893
5	Repairs and Maintenance	1,306	2,951	4,257	78	-	6	1,680	9	367	56	6,453
6	Printing & stationery	886	2,051	2,937	47	-	5	812	18	193	32	4,044
7	Communication	967	2,212	3,179	55	-	5	1,068	13	241	38	4,599
8	Legal & professional charges	11,624	3,133	14,757	128	(1)	(1)	5,948	(69)	804	109	21,675
9	Auditors' fees, expenses etc.											
	(a) as auditor	58	110	168	6	-	-	217	(5)	40	5	431
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	(7)	(21)	(28)	-	-	-	31	(1)	5	-	7
	(ii) Insurance matters	53	124	177	3	-	1	33	2	9	2	227
	(iii) Management services; and	12	22	34	6	-	-	51	(1)	10	1	101
	(c) in any other capacity	1	(3)	(2)	(5)	-	-	25	(1)	3	1	21
10	Advertisement and publicity	66,686	154,446	221,132	3,583	13	379	60,864	1,344	14,509	2,409	304,233
11	Interest & bank charges	2,330	5,435	7,765	121	-	14	1,869	57	464	79	10,369
12	Others											
	(a) Manpower hire charges	10,305	23,086	33,391	639	-	42	14,570	23	3,113	472	52,250
	(b) Information technology	2,945	6,647	9,592	177	-	13	3,842	18	835	129	14,606
	(c) Director fees	-	-	-	-	-	-	-	-	-	-	-
	(d) Membership fees & subscription expenses	176	389	565	11	-	-	287	(1)	60	8	930
	(e) Business promotion expenses	(958)	(2,346)	(3,304)	(37)	(1)	(8)	(40)	(49)	(68)	(19)	(3,526)
	(f) Miscellaneous expenses	2,317	3,786	6,103	346	(1)	6	13,146	11	651	106	20,368
13	Depreciation	3,325	7,605	10,930	189	-	16	3,665	45	830	132	15,807
14	Expenses transferred to Shareholders' Account	-	-	-	(177)	-	-	(814)	(80)	-	(159)	(1,230)
	TOTAL	143,739	302,806	446,545	7,771	7	657	167,995	2,612	34,939	5,345	665,871

For the Quarter ended 31st Mar 2018

(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	25,406	66,074	91,480	1,269	6	237	3,579	896	12,425	579	110,471
2	Travel, conveyance and vehicle running expenses	2,714	6,237	8,951	127	1	30	354	82	991	52	10,588
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	1,503	4,019	5,522	76	-	13	215	54	780	36	6,696
5	Repairs and maintenance	938	2,354	3,292	46	-	9	129	32	423	20	3,951
6	Printing and stationery	176	821	997	13	-	(1)	37	13	235	8	1,302
7	Communication	735	1,916	2,651	37	-	6	104	26	361	16	3,201
8	Legal and professional charges	4,740	9,944	14,684	211	1	57	585	128	1,340	82	17,088
9	Auditors' fees, expenses etc.											
	(a) as auditor	40	212	252	3	-	-	10	3	64	3	335
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	86	156	242	4	-	1	10	2	14	2	275
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	31	59	90	1	-	1	3	-	7	(1)	101
10	Advertisement and publicity	9,114	27,113	36,227	492	3	66	1,401	379	5,856	245	44,669
11	Interest and bank charges	651	1,434	2,085	30	1	8	83	19	212	12	2,450
12	Others											
	(a) Manpower hire charges	15,888	37,416	53,304	751	4	169	2,103	495	6,168	319	63,313
	(b) Information technology	4,108	8,714	12,822	184	1	49	511	112	1,201	72	14,952
	(c) Director fees	147	329	476	6	-	1	18	5	50	3	559
	(d) Membership fees & subscription expenses	88	310	398	5	-	-	16	5	77	2	503
	(e) Business promotion expenses	(273)	190	(83)	(4)	-	(7)	(8)	5	236	4	143
	(f) Miscellaneous expenses	936	2,721	3,657	50	-	7	141	38	576	24	4,493
13	Depreciation	1,794	4,250	6,044	85	1	19	238	57	707	36	7,187
14	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	68,822	174,269	243,091	3,386	18	665	9,529	2,351	31,723	1,514	292,277

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Year ended 31st Mar 2019

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	MOTOR TOTAL	ENGINEERING	PUBLIC/PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	181,521	434,662	616,183	8,204	76	1,335	71,256	7,036	23,565	4,736	732,391
2	Travel, conveyance and vehicle running expenses	13,526	32,389	45,915	611	6	99	5,310	524	1,756	353	54,574
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	10,192	24,406	34,598	449	4	91	3,962	1,646	1,288	265	42,303
5	Repairs and Maintenance	5,604	13,420	19,024	253	2	41	2,200	217	728	146	22,611
6	Printing & stationery	2,595	6,213	8,808	117	1	19	1,019	101	337	68	10,470
7	Communication	3,500	8,381	11,881	158	1	26	1,374	136	454	91	14,121
8	Legal & professional charges	24,822	35,277	60,099	666	6	108	7,545	571	1,913	384	71,292
9	Auditors' fees, expenses etc.											
	(a) as auditor	772	1,848	2,620	35	-	6	303	30	100	20	3,114
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	118	282	400	5	-	1	46	5	15	3	475
	(ii) Insurance matters	100	239	339	5	-	1	39	4	13	3	404
	(iii) Management services; and	182	436	618	8	-	1	72	7	24	5	735
	(c) in any other capacity	90	216	306	4	-	1	35	3	12	2	363
10	Advertisement and publicity	194,420	465,549	659,969	8,787	82	1,430	76,320	7,536	25,239	5,072	784,435
11	Interest & bank charges	5,844	13,994	19,838	264	2	43	2,294	227	759	152	23,579
12	Others											
	(a) Manpower hire charges	49,064	117,486	166,550	2,218	21	361	19,260	1,902	6,369	1,280	197,961
	(b) Information technology	12,835	30,735	43,570	580	5	94	5,039	497	1,666	335	51,786
	(c) Director fees	-	-	-	-	-	-	-	-	-	-	-
	(d) Membership fees & subscription expenses	977	2,340	3,317	44	-	7	384	38	127	25	3,942
	(e) Business promotion expenses	277	663	940	13	-	2	109	11	36	7	1,118
	(f) Miscellaneous expenses	10,756	24,339	35,095	690	4	75	14,167	420	1,360	282	52,093
13	Depreciation	12,016	28,774	40,790	543	5	88	4,717	466	1,560	313	48,482
14	Expenses transferred to Shareholders' Account	-	-	-	(177)	-	-	(814)	(80)	-	(159)	(1,230)
	TOTAL	529,211	1,241,649	1,770,860	23,477	215	3,829	214,637	21,297	67,321	13,383	2,115,019

Upto the Year ended 31st Mar 2018

(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	161,224	282,385	443,609	6,581	35	2,246	17,977	3,396	22,688	2,174	498,706
2	Travel, conveyance and vehicle running expenses	12,049	21,105	33,154	492	3	168	1,344	254	1,696	162	37,273
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates and taxes	10,226	17,911	28,137	417	2	142	1,140	215	1,439	138	31,630
5	Repairs and maintenance	5,408	9,473	14,881	221	1	75	603	114	761	73	16,729
6	Printing and stationery	3,407	5,967	9,374	139	1	47	380	72	479	46	10,538
7	Communication	4,700	8,231	12,931	192	1	65	524	99	661	63	14,536
8	Legal and professional charges	15,076	26,405	41,481	615	3	210	1,681	318	2,121	203	46,632
9	Auditors' fees, expenses etc.											
	(a) as auditor	939	1,644	2,583	38	-	13	105	20	132	13	2,904
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	123	215	338	5	-	2	14	3	17	2	381
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	52	93	145	2	-	1	5	-	8	-	161
10	Advertisement and publicity	76,566	134,105	210,671	3,125	17	1,067	8,537	1,613	10,774	1,032	236,836
11	Interest and bank charges	2,493	4,367	6,860	102	1	35	278	53	351	34	7,714
12	Others											
	(a) Manpower hire charges	76,243	133,540	209,783	3,112	17	1,062	8,501	1,606	10,729	1,028	235,838
	(b) Information technology	13,664	23,933	37,597	558	3	190	1,524	288	1,923	184	42,267
	(c) Director fees	595	1,043	1,638	24	-	8	66	13	84	8	1,841
	(d) Membership fees & subscription expenses	1,072	1,878	2,950	44	-	15	120	23	151	14	3,317
	(e) Business promotion expenses	3,940	6,900	10,840	161	1	55	439	83	554	53	12,186
	(f) Miscellaneous expenses	10,487	18,368	28,855	428	2	146	1,169	221	1,476	141	32,438
13	Depreciation	8,771	15,362	24,133	358	2	122	978	185	1,234	118	27,130
14	Expenses transferred to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	407,035	712,925	1,119,960	16,614	89	5,669	45,385	8,576	57,278	5,486	1,259,057

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Authorised Share Capital		
	20,00,00,000 (Previous Year - 12,00,00,000) Equity Shares of Rs 10/- each fully paid-up	2,000,000	1,200,000
2	Issued Capital		
	12,50,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,250,000	1,125,000
3	Subscribed Capital		
	12,50,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,250,000	1,125,000
4	Called-up Capital		
	12,50,00,000 (Previous Year - 11,25,00,000) Equity Shares of Rs 10/- each fully paid-up	1,250,000	1,125,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,250,000	1,125,000

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



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 31st Mar 2019		As at 31st Mar 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	92,114,512	73.69%	83,750,000	74.44%
• Foreign	32,000,000	25.60%	28,750,000	25.56%
Others	885,488	0.71%	-	0.00%
TOTAL	125,000,000	100.00%	112,500,000	100.00%

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

(Rs in '000)

S . No.	Particulars	As at	
		31st Mar 2019	31st Mar 2018
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Balance brought forward from Previous Year	1,455,000	1,455,000
	Add: Addition during the year	375,000	-
	Less: Share Issue Expenses	-	1,455,000
4	General reserves	-	-
	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,830,000	1,455,000

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

S . No.	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions		
	- Due within 12 months	1,566	672
	- Due after 12 months	4,596	2,323
4	Others	-	-
	TOTAL	6,162	2,995

Note:-

Borrowing is secured by hypothecation of vehicles, the WDV of which is Rs. 4,678 thousands as on 31st March 2019 (Previous Year Rs. 2,244 thousands)

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

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	520,524	553,136
2	Other approved securities	69,828	110,032
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	3,772	8,733
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	467,185	491,595
	(e) Other securities (Bank deposits)	20,951	32,820
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	256,363	333,669
5	Other than approved investments	33,887	-
	TOTAL LONG TERM INVESTMENTS	1,372,510	1,529,985
	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	1,886	2,911
	(b) Mutual funds	17,329	124,531
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	68,197	114,819
	(e) Other securities (Bank deposits)	17,986	93,784
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	31,438	-
5	Other than approved investments	22,439	-
	TOTAL SHORT TERM INVESTMENTS	159,275	336,045
	TOTAL	1,531,785	1,866,030

NOTE:

1) Aggregate value of the investments other than Mutual funds (Rs in '000)

Long Term Investments			
	-Book Value	1,372,510	1,529,985
	-Market Value	1,378,302	1,539,715
Short Term Investments			
	-Book Value	141,946	211,514
	-Market Value	142,148	212,811
Total Investments			
	-Book Value	1,514,456	1,741,499
	-Market Value	1,520,450	1,752,526

2) All the above investments are performing assets.

3) Aggregate value of the investments in Mutual funds.

- Book Value

Long Term Investments	-	-
Short Term Investments	17,329	124,531

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

5) Investments in Mutual Funds includes Rs. 14 thousand (Previous Year Rs. 273 thousand) being the change in their fair value as at 31 March 2019, which is classified under Fair Value Change Account.

6) The Company's investment in "9.50% ILFS NCD 28-07-2024" (Secured NCDs) of Infrastructure Leasing & Financial Services Limited amounting to Rs. 103,222 thousand has been downgraded by the rating agencies, ICRA and CARE to junk grade 'D' in September 2018 after the investee company defaulted on its liability repayments. The management of the Company has identified the same as a Loss Asset. The full value of the Investment has been written off during the year.

7) There are no Investments outside India.

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

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	4,448,542	2,817,557
2	Other approved securities	596,767	560,477
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	32,238	44,485
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	3,992,698	2,504,081
	(e) Other securities (Bank deposits)	179,049	167,180
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	2,190,947	1,699,635
5	Other than approved investments	289,611	-
	TOTAL LONG TERM INVESTMENTS	11,729,852	7,793,415
	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	16,119	14,828
	(b) Mutual funds	148,099	634,334
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	582,832	584,860
	(e) Other securities (Bank deposits)	153,714	477,716
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	268,678	-
5	Other than approved investments	191,772	-
	TOTAL SHORT TERM INVESTMENTS	1,361,214	1,711,738
	TOTAL	13,091,066	9,505,153

NOTE:

1) Aggregate value of the investments other than Mutual funds (Rs in '000)

Long Term Investments			
	-Book Value	11,729,852	7,793,415
	-Market Value	11,779,353	7,842,974
Short Term Investments			
	-Book Value	1,213,115	1,077,404
	-Market Value	1,214,840	1,084,014
Total Investments			
	-Book Value	12,942,967	8,870,819
	-Market Value	12,994,193	8,926,988

2) All the above investments are performing assets.

3) Aggregate value of the investments in Mutual funds.

- Book Value

Long Term Investments	-	-
Short Term Investments	148,099	634,334

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

5) Investments in Mutual Funds includes Rs. 119 thousand (Previous Year Rs. 1392 thousand) being the change in their fair value as at 31 March 2019, which is classified under Fair Value Change Account.

6) The Company's investment in "9.50% ILFS NCD 28-07-2024" (Secured NCDs) of Infrastructure Leasing & Financial Services Limited amounting to Rs. 103,222 thousand has been downgraded by the rating agencies, ICRA and CARE to junk grade 'D' in September 2018 after the investee company defaulted on its liability repayments. The management of the Company has identified the same as a Loss Asset. The full value of the Investment has been written off during the year.

7) There are no Investments outside India.

FORM NL-12-INVESTMENT SCHEDULE
TOTAL

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	4,969,066	3,370,693
2	Other approved securities	666,595	670,509
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	36,010	53,218
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	4,459,883	2,995,676
	(e) Other securities (Bank deposits)	200,000	200,000
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	2,447,310	2,033,304
5	Other than approved investments	323,498	-
	TOTAL LONG TERM INVESTMENTS	13,102,362	9,323,400
	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	18,005	17,739
	(b) Mutual funds	165,428	758,865
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	651,029	699,679
	(e) Other securities (Bank deposits)	171,700	571,500
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	300,116	-
5	Other than approved investments	214,211	-
	TOTAL SHORT TERM INVESTMENTS	1,520,489	2,047,783
	TOTAL	14,622,851	11,371,183

NOTE:

1) Aggregate value of the investments other than Mutual funds

(Rs in '000)

Long Term Investments			
	-Book Value	13,102,362	9,323,400
	-Market Value	13,157,655	9,382,689
Short Term Investments			
	-Book Value	1,355,061	1,288,918
	-Market Value	1,356,988	1,296,825
Total Investments			
	-Book Value	14,457,423	10,612,318
	-Market Value	14,514,643	10,679,514

2) All the above investments are performing assets.

3) Aggregate value of the investments in Mutual funds.
 - Book Value

Long Term Investments	-	-
Short Term Investments	165,428	758,865

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

5) Investments in Mutual Funds includes Rs. 133 thousand (Previous Year Rs. 1665 thousand) being the change in their fair value as at 31 March 2019, which is classified under Fair Value Change Account.

6) The Company's investment in "9.50% ILFS NCD 28-07-2024" (Secured NCDs) of Infrastructure Leasing & Financial Services Limited amounting to Rs. 103,222 thousand has been downgraded by the rating agencies, ICRA and CARE to junk grade 'D' in September 2018 after the investee company defaulted on its liability repayments. The management of the Company has identified the same as a Loss Asset. The full value of the Investment has been written off during the year.

7) There are no Investments outside India.

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	59,840	-
	TOTAL	59,840	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	59,840	-
	TOTAL	59,840	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	59,840	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	59,840	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	59,840	-
	TOTAL	59,840	-

FORM NL-14-FIXED ASSETS SCHEDULE
 FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01 April 2018	Additions	Deductions	Closing as at 31 Mar 2019	As at 01 April 2018	For the period ended 31 Mar 2019	On Sales/ Adjustments	As at 31 Mar 2019	As at 31st Mar 2019	As at 31st Mar 2018
Computer Software	162,216	118,207	1,378	279,045	44,910	37,514	838	81,586	197,459	117,306
Leasehold improvements	16,794	11,843	2,128	26,509	5,569	2,718	811	7,476	19,033	11,225
Furniture & Fittings	1,542	1,431	79	2,894	1,074	1,154	79	2,149	745	468
Information Technology Equipment	41,823	29,924	246	71,501	22,082	11,791	246	33,627	37,874	19,741
Vehicles	6,654	3,298	-	9,952	2,048	1,833	-	3,881	6,071	4,606
Office Equipment	2,577	323	-	2,900	1,381	492	-	1,873	1,027	1,196
Electronic Equipment	2,427	3,462	157	5,732	982	546	68	1,460	4,272	1,445
TOTAL	234,033	168,488	3,988	398,533	78,046	56,048	2,042	132,052	266,481	155,987
Capital Work in Progress	14,375	65,104	76,100	3,379	-	-	-	-	3,379	14,375
Grand Total	248,408	233,592	80,088	401,912	78,046	56,048	2,042	132,052	269,860	170,362
Previous Period	195,102	111,878	58,572	248,408	45,398	32,705	57	78,046	170,362	

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

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Cash (including stamps)	22,117	19,635
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,052,916	173,579
	(c) Cheques in-hand	67,207	68,615
	(d) Others	-	-
3	Money at Call and Short Notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	1,142,240	261,829
	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 31st Mar 2019	As at 31st Mar 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	21,959	13,400
4	Advances to directors / officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	2,279
6	MAT Credit Entitlement	-	15,697
7	Others		
	(a) Advance recoverable in cash or in kind	21,010	8,587
	(b) Advance to employees	5,286	7,170
	(c) Gratuity (excess of plan assets over obligation)	5,393	4,601
	TOTAL (A)	53,648	51,734
	OTHER ASSETS		
1	Income accrued on investments	620,897	451,029
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	557,768	283,640
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Unutilised GST credit / Service Tax Credit	189,504	13,199
	(b) Unsettled investment contract receivable	380,389	-
	(c) Unclaimed Amount of Policyholders (Investments)	28,400	12,300
	(d) Deposits for Premises, Telephone etc.	15,770	10,185
	TOTAL (B)	1,792,728	770,353
	TOTAL (A+B)	1,846,376	822,087

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Agents' balances	29,802	23,835
2	Balances due to other insurance companies	792,778	375,829
3	Deposits held on re-insurance ceded	527,584	119,674
4	Premiums received in advance *	813,606	69,353
5	Unallocated premium	47,590	44,612
6	Sundry creditors	338,980	131,302
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding (net)	7,936,461	6,945,686
9	Due to directors/ officers	-	-
10	Unclaimed amount of Policyholders	28,373	12,231
11	Others		
	(a)Due to Policyholders/Insured	4,499	34,869
	(b)Solatium Fund	15,389	10,123
	(c)GST liability / Service Tax Liability	6,587	71,699
	(d)TDS payable	40,120	15,686
	(e)Other statutory dues	6,810	4,974
	(f)Book Overdraft	279,710	172,608
	(g)Employee payable	107,107	101,593
	(g)Other payable	144,744	97,904
	TOTAL	11,120,140	8,231,978

* Premium received in Advance includes Rs. 684,043 thousand (Previous Year - NIL) towards premium on Long Term Motor Policies collected from Customers as per IRDAI Circular No. IRDAI/NL/CIR/MOT/08/2018 dated 28th August 2018.

FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Reserve for unexpired Risk	3,474,741	2,154,906
2	Reserve for Premium deficiency	1,385	3,742
3	For taxation (net of advance tax and tax deducted at source)	34,868	12,279
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	16,196	12,271
7	Others	1,447	500
	TOTAL	3,528,637	2,183,698

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

(Rs in '000)

	Particulars	As at 31st Mar 2019	As at 31st Mar 2018
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE
RECEIPT AND PAYMENTS

(Rs in '000's)

S No.	Particulars	For the year ended 31st March 2019	For the year ended 31st March 2018
	Cash Flows from the operating activities:		
	Premium received from policyholders, including advance receipts	12,263,737	6,199,560
	Other receipts	16,358	(18,120)
	Receipts / (Payments) from / to reinsurers, net of commissions and claims	(2,794,589)	(500,548)
	Receipts / (Payments) from / to co-insurers, net of claims recovery	(306,285)	(1,000)
	Payments of claims	(2,584,349)	(1,818,142)
	Payments of commission and brokerage	(644,379)	(291,975)
	Payments of other operating expenses	(2,401,647)	(1,712,201)
	Deposits, advances and staff loans (Net)	(10,316)	619
	Income taxes paid (Net)	(50,348)	(10,797)
	GST / Service tax paid	(781,704)	(654,461)
	Cash flows before extraordinary items	2,706,478	1,192,935
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	2,706,478	1,192,935
	Cash flows from investing activities:		
	Purchase of fixed assets	(157,492)	(53,380)
	Proceeds from sale of fixed assets	31	52
	Purchases of investments	(58,336,240)	(38,317,165)
	Sales of investments	54,675,519	36,376,291
	Rents/Interests/ Dividends received	800,523	969,000
	Loans Given	(60,080)	-
	Investments in money market instruments and in liquid mutual funds (Net)	-	(71,677)
	Expenses related to investments	(1,466)	(1,458)
	Net cash flow from investing activities (B)	(3,079,205)	(1,098,337)
	Cash flows from financing activities:		
	Proceeds from issuance of share capital / share application money including share premium (net of issue expenses)	1,250,000	-
	Proceeds from borrowing	3,406	-
	Repayments of borrowing	-	(618)
	Interest/dividends paid	(268)	(300)
	Net cash flow from financing activities (C)	1,253,138	(918)
	D. Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents: (A+B+C+D)	880,411	93,680
	Cash and cash equivalents at the beginning of the year	261,829	168,149
	Cash and cash equivalents at the end of the year	1,142,240	261,829

FORM NL-21-Statement of Liabilities

Date: 31st Mar 2019

(Rs in Lakhs)

Sl.No.	Particular	As at 31st Mar 2019				As at 31st Mar 2018			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	1,093	699	559	2,351	948	631	301	1,880
2	Marine								
a	Marine Cargo	56	329	141	526	46	200	166	412
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	30,366	13,423	58,502	102,291	19,501	29,192	36,791	85,484
b	Engineering	123	39	151	313	116	90	115	321
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	111	12	148	271	127	25	244	396
e	Others	53	2,038	70	2,161	66	1,356	118	1,540
4	Health Insurance	2,945	2,128	1,126	6,199	745	50	178	973
5	Total Liabilities	34,747	18,668	60,697	114,112	21,549	31,544	37,913	91,006

FORM NL-22-Geographical Distribution of Business

Date: **31st Mar 2019**
(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019
Andhra Pradesh	167	320	22	113	-	-	21	85	385	1,077	1,102	3,733	3	5	2	9	76	176	-	-	-	-	1	1,779	5,519	
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	1	2	4	-	-	-	-	-	-	-	-	-	-	-	3	5	
Arunachal Pradesh	-	-	-	-	-	-	1	1	4	3	10	-	-	-	0	-	-	-	-	-	-	-	-	5	15	
Assam	-	0	-	-	-	-	8	111	269	373	886	-	0	5	22	1	1	-	-	-	-	-	-	490	1,186	
Bihar	1	6	0	0	-	-	2	5	589	1,993	768	2,731	-	-	5	22	32	118	-	-	0	1	1,397	4,876		
Chandigarh	1	1	-	-	-	-	-	-	2	11	4	11	-	-	-	-	2	3	-	-	-	-	-	7	26	
Chhattisgarh	4	56	1	8	-	-	7	13	462	1,563	797	2,441	9	38	6	22	70	161	-	-	-	0	2	1,357	4,305	
Dadra & Nagar Haveli	-	0	-	-	-	-	-	-	5	7	10	19	-	2	-	-	0	0	-	-	-	-	-	0	15	29
Daman & Diu	-	0	-	1	-	-	-	0	2	3	7	9	-	-	-	-	0	-	-	-	-	-	-	-	9	13
Delhi	63	317	26	43	-	-	101	221	85	265	167	690	48	80	2	12	79	124	-	-	-	1	7	573	1,758	
Goa	12	21	2	2	-	-	-	-	1	2	1	4	25	66	-	-	-	-	-	-	-	-	-	0	41	95
Gujarat	253	801	30	37	-	-	11	24	265	816	791	2,553	103	210	0	1	49	92	-	-	-	4	7	1,507	4,541	
Haryana	169	320	320	436	-	-	29	56	244	765	475	1,362	225	292	5	45	5,197	5,375	-	-	-	-	2	28	6,667	8,680
Himachal Pradesh	-	-	-	146	-	-	-	-	21	69	51	160	0	0	0	0	6	20	-	-	-	-	-	80	395	
Jammu & Kashmir	-	-	-	-	-	-	-	-	0	2	1	4	-	-	-	0	0	0	-	-	-	-	-	-	2	5
Jharkhand	-	12	1	0	-	-	5	15	218	785	355	1,303	0	2	0	2	23	86	-	-	-	-	0	1	601	2,205
Karnataka	255	421	48	55	-	-	35	60	327	1,015	749	2,452	204	296	2	3	45	155	-	-	-	1	3	1,666	4,458	
Kerala	2	6	0	1	-	-	0	3	396	1,084	1,045	3,391	-	1	0	0	59	165	-	-	-	-	-	0	1,502	4,651
Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	0	1
Madhya Pradesh	18	41	1	2	-	-	2	15	310	1,073	901	3,522	2	4	2	4	76	141	-	-	-	-	1	2	1,314	4,802
Maharashtra	721	3,855	453	1,073	-	-	106	192	579	1,961	1,129	4,126	785	1,449	24	41	112	310	-	-	-	213	396	4,122	13,402	
Manipur	-	-	-	-	-	-	-	-	0	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	3
Meghalaya	-	-	-	-	-	-	-	-	3	11	11	29	-	-	-	0	-	-	-	-	-	-	-	-	14	40
Mizoram	-	-	-	-	-	-	-	-	0	1	0	1	-	0	-	-	-	-	-	-	-	-	-	-	0	2
Nagaland	-	-	-	-	-	-	-	-	1	4	5	27	-	-	-	-	0	0	-	-	-	-	-	-	6	31
Orissa	1	5	4	7	-	-	6	14	283	918	588	1,836	0	2	1	7	48	130	-	-	-	-	0	0	932	2,918
Puducherry	20	43	2	4	-	-	-	-	22	51	50	125	5	5	0	0	3	5	-	-	-	-	0	0	101	233
Punjab	46	55	0	0	-	-	1	1	61	272	139	570	-	6	0	2	34	68	-	-	-	-	3	3	284	977
Rajasthan	14	67	6	27	-	-	4	19	247	850	649	2,278	5	8	3	3	73	155	-	-	-	0	0	0	1,002	3,409
Sikkim	-	-	-	-	-	-	-	-	2	6	2	14	-	-	0	1	-	0	-	-	-	-	-	-	4	21
Tamil Nadu	368	536	30	57	-	-	2	6	495	1,346	1,665	5,278	131	289	13	68	48	114	-	-	-	3	5	2,755	7,698	
Telangana	(3)	153	53	99	-	-	9	31	381	1,156	993	3,214	36	159	4	14	50	121	-	-	-	-	9	13	1,532	4,959
Tripura	-	-	-	-	-	-	-	-	11	33	65	140	-	0	1	2	0	0	-	-	-	-	0	0	78	175
Uttar Pradesh	62	107	1	36	-	-	15	77	765	2,608	1,392	5,008	27	57	7	29	155	440	-	-	-	-	6	30	2,430	8,391
Uttarakhand	3	37	0	4	-	-	-	0	18	69	34	112	-	-	0	2	9	19	-	-	-	-	-	-	64	243
West Bengal	26	77	7	16	-	-	2	7	583	1,902	1,521	4,622	14	25	28	76	55	150	-	-	-	11	69	2,249	6,944	
Grand Total	2,203	7,257	1,007	2,167	-	-	359	853	6,878	21,992	15,849	52,662	1,624	2,997	112	385	6,300	8,129	-	-	-	259	568	34,589	97,011	

FORM NL-23-Reinsurance Risk Concentration

Date:

31st Mar 2019

For the year ended 31st March 2019

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	6	11,251	15,150	28	51.93%
3	No. of Reinsurers with rating A but less than AA	31	22,481	554	1,197	47.62%
4	No. of Reinsurers with rating BBB but less than A	2	7	2	-	0.02%
5	No. of Reinsurers with rating less than BBB	10	19	4	-	0.05%
6	No. of Indian Insurer other than GIC	3	-	-	195	0.38%
	Total	52	33,759	15,709	1,420	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 of INR 23 Lakhs has been ceded to Reinsurers with rating less than BBB (including not rated Reinsurers) as it pertains to cession for past years Treaty.

FORM NL-24-Ageing of Claims

Date: 31st Mar 2019

(Rs in Lakhs)

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	>= 1 year		
1	Fire	454	21	2	3	-	480	119
2	Marine Cargo	272	32	10	9	6	329	448
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	3	7	2	1	-	13	48
5	Motor OD	7,664	900	188	53	9	8,814	2,173
6	Motor TP	31	83	183	241	404	942	4,390
7	Health	5,917	5	1	1	-	5,924	1,872
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	20	4	-	-	-	24	32
10	Liability	5	3	1	-	-	9	7
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	6	2	-	-	-	8	3
	Total	14,372	1,057	387	308	419	16,543	9,091

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

Date: 31st Mar 2019

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health*	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims o/s at the beginning of the period	63	121	-	20	2,796	5,326	27	-	6	9	-	-	3	8,371
2	Claims reported during the period	744	360	-	18	10,835	718	6,082	-	32	14	-	-	12	18,815
3	Claims settled during the period	480	329	-	13	8,814	942	5,924	-	24	9	-	-	8	16,543
4	Claims repudiated during the period	-	2	-	2	530	-	6	-	1	-	-	-	-	541
5	Claims closed during the period	140	67	-	4	1,534	207	35	-	8	7	-	-	1	2,003
6	Claims o/s at end of the period	187	83	-	19	2,753	4,895	144	-	5	7	-	-	6	8,099
	Less than 3months	137	38	-	7	2,079	617	144	-	4	3	-	-	4	3,033
	3 months to 6 months	5	16	-	-	298	435	-	-	1	2	-	-	-	757
	6 months to 1 year	19	12	-	3	81	810	-	-	-	2	-	-	-	927
	1 year and above	26	17	-	9	295	3,033	-	-	-	-	-	-	2	3,382

* 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 10
- claim reported during the period is 45
- Claim settled during the period is 16
- Claim repudiated during the period is NIL
- Claim closed during the period is 29
- Claim o/s at the end of the period is 10

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Solvency as at 31st March 2019

Required solvency margin based on net premium and net incurred claims

(Rs in Lakhs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross Incurred Claim	Net incurred Claim			
1	Fire	11,192	765	8,010	575	1,119	1,201	1,201
2	Marine Cargo	2,656	123	2,360	220	319	425	425
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	74,655	42,708	44,840	23,760	11,198	10,089	11,198
5	Engineering	994	157	262	57	99	39	99
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	3,026	205	813	91	454	183	454
8	Health	9,486	7,681	5,399	4,957	1,536	1,487	1,536
9	Others	574	53	591	45	80	124	124
10	Crop and Weather	-	-	14	751	-	225	225
	Total	102,582	51,693	62,289	30,458	14,806	13,774	15,263

Note:-

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

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

**FORM NL-27-Offices information for Non-Life**Date: **31st Mar 2019**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the quarter	154	
2	No. of branches approved during the quarter	15	
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	15
5	No. of branches closed during the quarter	-	
6	No of branches at the end of the quarter	169	
7	No. of branches approved but not opened	1	
8	No. of rural branches	24	
9	No. of urban branches	87	
10	No. of semi-urban branches	17	
11	No. of Metro branches	41	

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 31st March 2019

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No	PARTICULARS	NL No.	AMOUNT
1	Investments - Shareholders Funds	12	15,318
2	Investments - Policyholders Funds	12	130,911
3	Loans	13	598
4	Fixed Assets	14	2,699
5	Deferred tax asset		2,829
6	Current Assets		
	a. Cash & Bank balance	15	11,422
	b. Advances & other assets	16	18,464
7	Current Liabilities		
	a. Current Liabilities	17	111,201
	b. Provisions	18	35,286
	c. Misc. Exp not written off	19	-
	Debit Balance of P&L A/c		2,611
Application of Funds as per Balance Sheet (A)			38,363

	Less: Other Assets	NL No.	Amount
1	Loans	13	598
2	Fixed Assets	14	2,699
	Deferred Tax Asset		2,829
3	Cash & Bank Balance	15	11,422
4	Advances & Other Assets	16	18,464
5	Current Liabilities	17	111,201
6	Provisions	18	35,286
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,611
TOTAL (B)			(107,866)
'Investment Assets' As per FORM 3B (A-B)			146,229

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance	FRSM ⁺							
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)		
1	G. Sec.	Not less than 20%	-	5,205	44,485	49,691	33.98%	-	49,691	49,825	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	5,904	50,453	56,357	38.54%	-	56,357	56,625	
3	Investment subject to Exposure Norms					-					
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	3,840	32,819	36,659	25.07%	-	36,659	36,700	
	2. Approved Investments	Not exceeding 55%	-	4,697	40,138	44,835	30.66%	1	44,836	45,281	
	3. Other Investments (not exceeding 25%)		-	877	7,499	8,376	5.73%	-	8,376	8,195	
Total Investment Assets			100%	-	15,318	130,909	146,227	100.0%	1	146,229	146,801

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

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

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

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

PERIODIC DISCLOSURES
FORM NL-29 - Detail regarding debt securities



Insurer:

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date:

31st Mar 2019

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st Mar 2019	as % of total for this class	As at 31st Mar 2018	as % of total for this class	As at 31st Mar 2019	as % of total for this class	As at 31st Mar 2018	as % of total for this class
Break down by credit rating								
AAA rated	104,442	74.11%	73,863	75.10%	103,987	74.11%	73,603	75.34%
AA or better	28,297	20.08%	21,445	21.80%	27,954	19.92%	21,090	21.59%
Rated below AA but above A	8,195	5.81%	3,048	3.10%	8,376	5.97%	3,006	3.08%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	12,703	9.01%	5,546	5.64%	12,661	9.02%	5,511	5.64%
more than 1 year and upto 3 years	27,525	19.53%	19,262	19.58%	27,259	19.43%	19,039	19.49%
More than 3 years and up to 7 years	32,145	22.81%	31,064	31.58%	31,890	22.73%	30,434	31.15%
More than 7 years and up to 10 years	47,601	33.78%	20,379	20.72%	47,495	33.85%	20,475	20.96%
above 10 years	20,961	14.87%	22,105	22.47%	21,013	14.98%	22,241	22.76%
Breakdown by type of the issuer								
a. Central Government	49,825	35.35%	33,514	34.07%	49,691	35.41%	33,707	34.50%
b. State Government	5,874	4.17%	5,798	5.90%	5,722	4.08%	5,758	5.89%
c. Corporate Securities	85,236	60.48%	59,044	60.03%	84,905	60.51%	58,234	59.61%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: **31st Mar 2019**

Sl.No.	Particular	For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Gross Premium Growth Rate	90.6%	84.2%	38.8%	25.6%
2	Gross Premium to shareholders' fund ratio	1.23	3.44	0.79	2.29
3	Growth rate of shareholders'fund	22.3%	22.3%	2.2%	2.2%
4	Net Retention Ratio	62.5%	50.4%	64.1%	67.0%
5	Net Commission Ratio	(6.5%)	(5.6%)	(2.2%)	(3.2%)
6	Expense of Management to Gross Direct Premium Ratio	27.5%	31.4%	27.1%	34.8%
7	Expense of Management to Net Written Premium Ratio	42.4%	58.9%	39.5%	48.9%
8	Net Incurred claims to Net Earned Premium	88.0%	70.6%	86.1%	83.0%
9	Combined Ratio	114.3%	112.1%	113.5%	120.2%
10	Technical Reserves to net premium ratio	5.09	2.21	7.29	2.42
11	Underwriting balance ratio	(0.19)	(0.26)	(0.26)	(0.25)
12	Operating Profit Ratio	(3.0%)	(2.3%)	(3.8%)	(3.4%)
13	Liquid Assets to Liabilities ratio	0.23	0.23	0.25	0.25
14	Net earning ratio	(1.7%)	0.3%	0.4%	1.3%
15	Return on net worth ratio	(1.4%)	0.5%	0.2%	2.1%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio*	1.58	1.58	2.01	2.01
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	125,000,000	125,000,000	112,500,000	112,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.40% /25.60%)	(74.40% /25.60%)	(74.44% /25.56%)	(74.44% /25.56%)
3	(c) % of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	0.12	0.04	0.44
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	0.12	0.04	0.44
6	(iv) Book value per share (Rs)	22.55	22.55	20.49	20.49

* The Company has received Share application money of Rs. 7,500 Lakhs in Q4 FY18-19 which is pending allotment as on 31 March 2019. The same has not been included in the computation of available Solvency Margin. If the same is included, the Solvency ratio of the Company as at 31 March 2019 works out to 2.07.

FORM NL-31-Related Party Transactions

Date: **31st Mar 2019**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
1	Magma Fincorp Limited	Investing Company	Share Capital	-	513.89	-	-
2			Share Premium	-	1,541.67	-	-
3			Corporate agent commission	400.86	1,466.63	306.98	306.98
4			Cash deposit received	5,961.48	21,247.51	4,580.05	4,580.05
5			Cash deposit adjusted for policy issued	5,754.21	20,962.50	4,402.53	4,402.53
6			Cash deposit refunded	5.50	5.50	-	-
7			Premium for policies underwritten	4.12	11.15	3.08	3.08
8			Purchase of Fixed Assets	-	-	87.40	87.40
9			Claims Paid against Policies underwritten	6.93	10.42	-	-
10	HDI Global SE	Investing Company	Share Capital	-	325.00	-	-
11			Share Premium	-	975.00	-	-
12			Premium Ceded	3.43	3.43	-	-
13			Commission income on premium ceded	0.86	0.86	-	-

FORM NL-31-Related Party Transactions

Date: **31st Mar 2019**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
14	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Share Capital	-	411.11	-	-
15			Share Premium	-	1,233.33	-	-
16			Share Application Money pending allotment	2,500.00	2,500.00	-	-
17			Premium for policies underwritten	0.72	2.84	1.61	4.24
18	Devsar Vyapaar Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	0.01	0.12	0.14
21	Magma Housing Finance	Subsidiary of Joint Venturers	Cash Deposit received	375.34	561.73	-	-
22			Cash deposit adjusted for policy issued	321.35	493.00	-	-
23	HDI Global Network AG	Subsidiary of Joint Venturers	Premium Ceded	1,390.25	2,663.75	-	-
24			Commission Receivable on premium ceded	197.36	364.11	-	-
25			Claims on reinsurance ceded	117.81	1,187.83	-	-
26			Receipts of reinsurance balances	1.40	1,139.05	-	-
27			Payments of reinsurance balances	361.39	1,334.99	-	-

FORM NL-31-Related Party Transactions

Date: **31st Mar 2019**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
19	Magma Consumer Finance Limited	Private Company in which Director is a Director	Premium for policies underwritten	0.26	0.77	-	0.56
20			Claims Paid against Policies underwritten	-	-	2.97	2.97
28	CLP Business LLP	Private Company in which Director is a Director	Premium for policies underwritten	0.40	0.40	-	-
29			Payment of Rent	3.94	15.76	3.94	11.82
30	Celica Automobiles Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	1.51	-	-
31	Columbine Decorative & Marketing Pvtltd.	Private Company in which Director is a Director	Premium for policies underwritten	-	-	0.30	0.30
32	Caspian Impact Investments Private Limited	Private Company in which Director is a Director	Premium for policies underwritten	0.20	0.20	-	-
33	Speed Auto Service Pvt Ltd	Private Company in which Director is a Director	Premium for policies underwritten	-	0.22	-	-

FORM NL-31-Related Party Transactions

Date: **31st Mar 2019**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2019	Upto the Year ended 31st Mar 2019	For the Quarter ended 31st Mar 2018	Upto the Year ended 31st Mar 2018
34	Rajive Kumaraswami	Key management personnel	Managerial remuneration	100.54	223.88	72.70	292.03
35			Premium for policies underwritten	0.08	0.22	-	-
36	Gaurav Parasrampur	Key management personnel	Managerial remuneration	26.38	99.98	29.06	95.94
37			Loans & Advances	-	-	-	2.00
38	Kavita Modi	Key management personnel	Managerial remuneration	3.69	15.01	3.05	12.66
39	Subramania Kumaraswami	Relative of Key Management Personnel	Premium for policies underwritten	-	0.02	-	-
40	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	-	-	-	1.95
41	Mayank Poddar	Director	Premium for policies underwritten	0.11	0.11	0.13	0.13
42	Kailash Nath Bhandari	Director	Sitting fees	5.90	22.70	2.20	7.30
43	Sunil Mitra	Director	Sitting fees	4.60	17.50	1.60	5.20
44	V K Viswanathan	Director	Sitting fees	5.60	21.50	1.90	6.40
45	Suvalaxmi Chakraborty	Director	Sitting fees	3.60	10.20	1.30	3.30

FORM NL-32-Products Information

Date: **31st Mar 2019**

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	Cyber+ Insurance		IRDAN149CP0017V01201819	Liability	Commercial	29/03/2019	29/03/2019
2	Business Protect Policy		IRDAN149CP0018V01201819	Fire	Commercial	29/03/2019	29/03/2019

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st March 2019

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	136,431
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	101,670
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	34,761
4	Excess in Policyholders' Funds (1-2-3)	-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	41,754
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	17,618
7	Excess in Shareholders' Funds (5-6)	24,136
8	Total Available Solvency Margin [ASM] (4+7)	24,136
9	Total Required Solvency Margin [RSM]	15,263
10	Solvency Ratio (Total ASM/Total RSM)*	1.58

Note:-

Pursuant to IRDAI guidelines on Transitory Provisions under IRDAI (Appointed Actuary) Regulations dated 17 August, 2017, the Actuarial Valuation of Liabilities in respect of Incurred But Not Reported ('IBNR') and Incurred But Not Enough Reported ('IBNER') as at 31 March, 2019 has been certified by the Appointed Actuary and the Mentor to the Appointed Actuary. As per the Certificate, the assumptions considered by the Appointed Actuary for valuation of liabilities as at 31 March, 2019 are in accordance with the guidelines issued by IRDAI and the Actuarial Practice Standards issued by the Institute of Actuaries of India.

* The Company has received Share application money of Rs. 7,500 Lakhs in Q4 FY18-19 which is pending allotment as on 31 March 2019. The same has not been included in the computation of available Solvency Margin above. If the same is included, the Solvency ratio of the Company as at 31 March 2019 works out to 2.07.

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

Date: 31st Mar 2019

Sl. No.	Name of person	Role/designation	Date of Appointment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
4	Kailash Nath Bhandari	Director	05/09/2009
5	Rajive Kumaraswami	Director/ Managing Director and Chief Executive Officer	15/06/2016
6	Sunil Mitra	Director	25/08/2012
7	V.K.Viswanathan	Director	24/10/2013
8	Suvalaxmi Chakraborty	Director	21/06/2017
9	Vikas Mittal	Deputy Chief Executive Officer	01/12/2014
10	Gaurav Parasrampuria	Chief Financial Officer	22/01/2015
11	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	25/11/2016
12	Jinesh Shah	Chief Investment Officer	14/01/2013
13	Anand Roop Choudhary	Head Legal and Chief Compliance Officer	07/11/2016
14	Raj Kumar Kapoor	Chief Internal Auditor (upto 01/05/2018)	27/07/2015
15	Amit Loya	Chief Internal Auditor	01/05/2018
16	Kavita Modi	Company Secretary	01/11/2012
17	Shivendra Tripathi	Appointed Actuary	01/03/2019

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 31st March 2019

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Note:

A. Category of 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's investment in "9.50% ILFS NCD 28-07-2024" (Secured NCDs) of Infrastructure Leasing & Financial Services Limited amounting to Rs. 103,222 thousand has been downgraded by the rating agencies, ICRA and CARE to junk grade 'D' in September 2018 after the investee company defaulted on its liability repayments. The management of the Company has identified the same as a Loss Asset. The full value of the Investment has been written off during the year.

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: 31st March 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jan'19 to Mar'19)				Year to Date (Apr'18 to Mar'19)				Previous Year (Apr'17 to Mar'18)						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	G Sec (Central Government Securities)																
	Central Government Bonds	CGSB	46,694	49,825	1,110	2.38%	1.55%	38,505	49,825	3,157	8.20%	5.33%	31,334	33,514	2,505	8.00%	5.52%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under section 7 of the Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	G-Sec (State Government securities) or other Approved Sec/ Guaranteed Sec																
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	5,726	5,874	113	1.98%	1.29%	5,740	5,874	455	7.92%	5.15%	5,770	5,798	463	8.02%	5.54%
	Other Approved Securities (Excluding Infrastructure/ Social sector Investments	SGOA	944	927	19	2.02%	1.32%	945	927	76	8.02%	5.22%	946	951	82	8.70%	6.01%
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Investment Subject to Exposure Norms																
	Housing & Loans to State Government for Housing / FFE																
	Loan to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loan to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan to Institution Accredited by NHB	HTLN	-	-	-	-	-	138	-	9	6.70%	4.36%	-	-	-	-	-
	Mortgage Backed Securities	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable Bonds of																
	Bonds & Debenture issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HTDN	15,239	12,185	314	2.06%	1.34%	13,070	12,185	1,130	8.65%	5.63%	10,152	11,987	903	8.89%	6.14%
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax Free Bonds																
	Bonds & Debenture issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	DEBENTURES / BONDS / CPS / LOANS	HODS	1,122	5,184	34	3.05%	1.98%	371	5,184	41	10.98%	7.14%	-	-	-	-	-

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: 31st March 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jan'19 to Mar'19)				Year to Date (Apr'18 to Mar'19)				Previous Year (Apr'17 to Mar'18)						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
4	Infrastructure Investments																
	Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Taxable Bonds of																
	Debenture/ Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	23,024	24,515	502	2.18%	1.42%	18,304	24,515	1,571	8.58%	5.58%	17,675	17,543	1,563	8.84%	6.11%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	144	-	10	6.84%	4.45%	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	22	-	2	6.86%	4.46%	-	-	-	-	-
	Infrastructure / Social Sector - Long Term Bank Bonds (Approved Investments)- Debenture/ Bonds	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax Free Bonds																
	Infrastructure / Social Sector -PSU- Debenture/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments																
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	499	499	12	2.48%	1.61%	499	499	49	9.81%	6.38%	500	510	49	9.81%	6.78%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	700	495	16	2.33%	1.51%	726	495	68	9.34%	6.08%	879	724	79	9.01%	6.23%
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	38,304	38,915	861	2.25%	1.46%	30,388	38,915	2,742	9.02%	5.87%	19,478	25,005	1,867	9.58%	6.62%
	Corporate Securities (Approved Investments) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment Properties- immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Property Outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits- Deposits with Schedule Banks	ECDB	2,762	3,717	87	3.16%	2.05%	3,031	3,717	360	11.86%	7.72%	6,638	7,715	820	12.35%	8.54%

FORM NL-36-YIELD ON INVESTMENTS

Statement as on: 31st March 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter (Jan'19 to Mar'19)				Year to Date (Apr'18 to Mar'19)				Previous Year (Apr'17 to Mar'18)						
			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			
	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	-	-	-	-	723	-	49	6.77%	4.40%	357	-	9	2.64%	1.82%	
	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	6,240	1,654	172	2.76%	1.80%	6,628	1,654	643	9.70%	6.31%	5,237	7,589	412	7.86%	5.43%
6	Other Investments																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments - Debenture	OLDB	-	-	-	-	-	-	-	-	-	870	-	-	0.00%	0.00%	
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments - Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Short Term Loan - Unsecured Deposits	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- Term Loan (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities (Other Investments) Mutual Funds																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	0.00%	0.00%	-	-	-	-	248	-	26	10.63%	7.34%	
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- PTC / Securised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	3,817	3,011	66	1.73%	1.13%	3,931	3,011	265	6.75%	4.39%	2,646	3,048	245	9.26%	6.40%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		145,072	146,801	3,307	2.28%	1.48%	123,164	146,801	10,626	8.63%	5.61%	102,730	114,384	9,024	8.78%	6.07%

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

1 To be calculated based on Monthly or lesser frequency Based on daily simple Average of Investments

2 Yield netted for Tax

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: 31st March 2019

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. <u>During the Quarter</u> ¹									
	0.00% DEWAN HOUSING FINANCE CORPORATION LTD ZCB 04-06-2019 IV	HODS	1643	09/12/2015	CARE	AAA	AA+	03/02/2019	
					CARE	AAA	AA+	06/03/2019	
					CARE	AAA	A	31/03/2019	
	7.50% TATA MOTORS LTD NCD 20-10-2021	ECOS	973	24/08/2018	CARE	AA+	AA	18/02/2019	
	8.90% DEWAN HOUSING FINANCE CORPORATION LTD NCD 04-06-2021	HODS	991	08/06/2018	CARE	AAA	AA+	03/02/2019	
					CARE	AAA	AA-	06/03/2019	
					CARE	AAA	A	31/03/2019	
	9.10% DEWAN HOUSING FINANCE CORPORATION LTD NCD 16-08-2021	HODS	243	16/08/2016	CARE	AAA	AA+	03/02/2019	
					CARE	AAA	AA-	06/03/2019	
					CARE	AAA	A	31/03/2019	
	9.25% DEWAN HOUSING FINANCE CORPORATION LTD NCD 09-09-2023	HODS	2002	13/04/2017	CARE	AAA	AA+	03/02/2019	
					CARE	AAA	AA-	06/03/2019	
					CARE	AAA	A	31/03/2019	
	9.25% TMFL NCD 28-12-2021	ECOS	2498	28/12/2018	CARE	AA+	AA	25/02/2019	
	9.60% TATA MOTORS LTD NCD 29-10-2022	ECOS	1015	23/07/2015	CARE	AA+	AA	18/02/2019	
	9.75% DEWAN HOUSING FINANCE CORPORATION LTD NCD 18-11-2019	HODS	499	30/01/2015	CARE	AAA	AA+	03/02/2019	
					CARE	AAA	AA-	06/03/2019	
					CARE	AAA	A	31/03/2019	
	9.85% TMFL NCD 04-12-2021	ECOS	2497	04/12/2018	CARE	AA+	AA	25/02/2019	
B. <u>As on Date</u> ²									
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	ECOS	1506	29/11/2012	CRISIL	AA+	AA-	31/07/2015	
						AA-	AA	30/06/2017	Rating upgraded
	0.00% DEWAN HOUSING FINANCE CORPORATION LTD ZCB 04-06-2019 IV	HODS	1643	09/12/2015	CARE	AAA	A	31/03/2019	
	7.50% TATA MOTORS LTD NCD 20-10-2021	ECOS	973	24/08/2018	CARE	AA+	AA	18/02/2019	
	8.90% DEWAN HOUSING FINANCE CORPORATION LTD NCD 04-06-2021	HODS	991	08/06/2018	CARE	AAA	A	31/03/2019	
	9.10% DEWAN HOUSING FINANCE CORPORATION LTD NCD 16-08-2021	HODS	243	16/08/2016	CARE	AAA	A	31/03/2019	
	9.15% TATA POWER LTD NCD 23-07-2022	IODS	1000	07/07/2015	ICRA	AA	AA-	06/06/2017	
	9.25% DEWAN HOUSING FINANCE CORPORATION LTD NCD 09-09-2023	HODS	2002	13/04/2017	CARE	AAA	A	31/03/2019	
	9.25% TMFL NCD 28-12-2021	ECOS	2498	28/12/2018	CARE	AA+	AA	25/02/2019	
	9.48% TATA POWER LTD NCD 17-11-2019	IODS	1999	17/03/2015	ICRA	AA	AA-	06/06/2017	
	9.50% ILFS NCD 28-07-2024	IODS	0	06/02/2015	ICRA	AAA	D	17/09/2018	
	9.60% TATA MOTORS LTD NCD 29-10-2022	ECOS	1015	23/07/2015	CARE	AA+	AA	18/02/2019	
	9.75% DEWAN HOUSING FINANCE CORPORATION LTD NCD 18-11-2019	HODS	499	30/01/2015	CARE	AAA	A	31/03/2019	
	9.85% TMFL NCD 04-12-2021	ECOS	2497	04/12/2018	CARE	AA+	AA	25/02/2019	

Note:

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

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

Date: 31st Mar 2019

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st Mar 2019		For the Quarter ended 31st Mar 2018		Upto the Year ended 31st Mar 2019		Upto the Year ended 31st Mar 2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,203	4,270	1,735	3,666	7,257	15,613	4,347	13,988
2	Cargo & Hull	1,007	315	751	369	2,167	853	1,911	1,038
3	Motor TP*	15,849	308,055	9,157	165,599	52,662	998,219	26,317	537,311
4	Motor OD	6,878	296,304	4,251	150,317	21,992	942,229	15,025	482,931
5	Engineering	359	359	177	410	853	1,073	548	1,400
6	Employer's Liability	1,624	566	1,351	603	2,997	1,579	2,327	1,812
7	Aviation	-	-	-	-	-	-	-	-
8	Personal Accident	112	22,873	118	25,476	385	87,120	316	54,923
9	Health	6,300	22,048	533	13,594	8,129	64,097	1,675	49,859
10	Others	259	1,655	76	1,282	568	5,978	203	4,018
	Total	34,589	360,141	18,149	210,999	97,011	1,174,532	52,669	664,349

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

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

Date: 31st Mar 2019

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	2,362	1,265	3,467,287
		Social	-	-	-
2	Cargo & Hull	Rural	214	286	1,607,040
		Social	-	-	-
3	Motor TP	Rural	211,092	10,997	-
		Social	-	-	-
4	Motor OD	Rural	203,406	4,770	506,967
		Social	-	-	-
5	Engineering	Rural	257	84	50,143
		Social	-	-	-
6	Workmen's Compensation	Rural	141	19	9,955
		Social	224	37	19,777
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	85	360	282,621
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	17,506	72	81,569
		Social	-	-	-
11	Health	Rural	16,422	777	63,197
		Social	-	-	-
12	Others	Rural	1,244	30	186,797
		Social	-	-	-

FORM NL-40- Business Acquisition through different channels

Date: 31st Mar 2019
 (Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st Mar 2019		For the Quarter ended 31st Mar 2018		Upto the Year ended 31st Mar 2019		Upto the Year ended 31st Mar 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	34,912	2,951	53,827	4,061	168,314	12,675	167,230	12,170
2	Corporate Agents-Banks	2,055	30	-	-	7,505	115	-	-
3	Corporate Agents -Others	61,466	5,399	52,779	4,147	213,904	18,351	193,758	15,894
4	Brokers	96,380	12,075	34,844	5,653	281,831	32,393	75,685	11,325
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,626	6,438	16,615	1,448	26,237	9,268	162,339	9,887
7	Others	157,702	7,695	52,934	2,839	476,741	24,209	65,337	3,393
	Total (A)	360,141	34,589	210,999	18,149	1,174,532	97,011	664,349	52,669
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	360,141	34,589	210,999	18,149	1,174,532	97,011	664,349	52,669

FORM NL-41-GREIVANCE DISPOSAL

Date: 31st Mar 2019

SI No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	1
b)	Claims	-	11	7	-	4	-	40
c)	Policy Related	-	3	3	-	-	-	12
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	2	2	-	-	-	3
	Total Number of Complaints	-	16	12		4	-	56

2	Total No. of policies during previous year :	664,349
3	Total No. of claims during previous year :	27,074
4	Total No. of policies during current year :	1,174,532
5	Total No. of claims during current year :	45,292
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.14
7	Total No. of Claim Complaints(current year) per 10,000 claims registered (current year) :	8.83

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	-	-	-