

Disclosures - NON- LIFE INSURANCE COMPANIES		
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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 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	9,171	70,530	1,461	19,006
2	Interest, dividend and rent (Gross)		2,054	9,896	1,104	6,468
3	Profit/(Loss) on sale/redemption of investments (Net)		729	1,138	156	579
4	Other Income		1,178	2,971	280	3,335
	<b>TOTAL (A)</b>		<b>13,132</b>	<b>84,535</b>	<b>3,001</b>	<b>29,388</b>
1	Claims incurred (Net)	NL-5-Claims Schedule	(9,147)	23,368	23,316	44,098
2	Commission (Net)	NL-6-Commission Schedule	(7,875)	(3,772)	(8,196)	(13,338)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	93,487	111,960	1,901	14,746
5	Premium deficiency		(5,469)	(11,449)	10,265	11,514
	<b>TOTAL (B)</b>		<b>70,996</b>	<b>120,107</b>	<b>27,286</b>	<b>57,020</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>(57,864)</b>	<b>(35,572)</b>	<b>(24,285)</b>	<b>(27,632)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(57,864)	(35,572)	(24,285)	(27,632)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(57,864)</b>	<b>(35,572)</b>	<b>(24,285)</b>	<b>(27,632)</b>

## 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 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	5,185	14,972	2,232	10,456
2	Interest, dividend and rent (Gross)		271	2,329	215	1,540
3	Profit/(Loss) on sale/redemption of investments (Net)		161	268	34	138
4	Other Income		-	-	-	-
	<b>TOTAL (A)</b>		<b>5,617</b>	<b>17,569</b>	<b>2,481</b>	<b>12,134</b>
1	Claims incurred (Net)	NL-5-Claims Schedule	13,833	20,948	20,709	33,041
2	Commission (Net)	NL-6-Commission Schedule	(5,075)	(8,671)	(4,009)	(6,956)
3	Contribution to Solatium Fund		-	-	-	-
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	46,123	50,970	344	3,520
5	Premium deficiency		(75)	(1,998)	3,908	3,908
	<b>TOTAL (B)</b>		<b>54,807</b>	<b>61,249</b>	<b>20,952</b>	<b>33,513</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(49,190)</b>	<b>(43,680)</b>	<b>(18,471)</b>	<b>(21,379)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(49,190)	(43,680)	(18,471)	(21,379)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(49,190)</b>	<b>(43,680)</b>	<b>(18,471)</b>	<b>(21,379)</b>

## 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 2017

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	777,288	3,185,392	821,102	3,702,783
2	Interest, dividend and rent (Gross)		148,481	563,978	143,187	539,395
3	Profit/(Loss) on sale/redemption of investments (Net)		43,182	64,866	17,079	48,297
4	Other Income		486	5,110	79	718
	<b>TOTAL (A)</b>		<b>969,437</b>	<b>3,819,346</b>	<b>981,447</b>	<b>4,291,193</b>
1	Claims incurred (Net)	NL-5-Claims Schedule	646,775	2,543,041	602,630	3,111,163
2	Commission (Net)	NL-6-Commission Schedule	(27,977)	50,785	25,555	135,383
3	Contribution to Solatium Fund		570	1,906	406	1,585
4	Operating expenses related to insurance business	NL-7 - Operating Expenses	274,095	1,252,772	281,049	1,240,057
5	Premium deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>893,463</b>	<b>3,848,504</b>	<b>909,640</b>	<b>4,488,188</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>75,974</b>	<b>(29,158)</b>	<b>71,807</b>	<b>(196,995)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		75,974	(29,158)	71,807	(196,995)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>75,974</b>	<b>(29,158)</b>	<b>71,807</b>	<b>(196,995)</b>

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	<b>OPERATING PROFIT/(LOSS)</b>				
	(a) Fire Insurance	(57,864)	(35,572)	(24,284)	(27,632)
	(b) Marine Insurance	(49,190)	(43,680)	(18,471)	(21,379)
	(c) Miscellaneous Insurance	75,974	(29,158)	71,807	(196,995)
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, dividend & rent – Gross	44,896	175,994	36,834	166,803
	(b) Profit/(Loss) on sale / redemption of investments	13,400	20,242	4,695	14,935
3	<b>OTHER INCOME</b>	-	-	-	-
	<b>TOTAL (A)</b>	<b>27,216</b>	<b>87,826</b>	<b>70,581</b>	<b>(64,268)</b>
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others	-	-	-	-
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to insurance business - Employees' remuneration and welfare benefits	10,361	13,429	-	-
	(b) Investment Expenses	328	1,332	-	-
	(c) Loss on sale of fixed assets	673	868	16	45
	(d) Others	500	500	-	1,501
	<b>TOTAL (B)</b>	<b>11,862</b>	<b>16,129</b>	<b>16</b>	<b>1,546</b>
	<b>Profit/(Loss) before tax</b>	<b>15,354</b>	<b>71,697</b>	<b>70,565</b>	<b>(65,814)</b>
	<b>Provision for taxation</b>				
	(a) Current tax	(1,793)	8,670	-	-
	(b) Deferred tax expense/ (income)	-	-	52,707	52,707
	<b>Profit/(Loss) after tax</b>	<b>17,147</b>	<b>63,027</b>	<b>17,858</b>	<b>(118,521)</b>
	<b>APPROPRIATIONS</b>				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Proposed final dividend	-	-	-	-
	(c) Dividend distribution tax	-	-	-	-
	(d) Transfer to any reserves or other accounts	-	-	-	-
	Balance of profit/(loss) brought forward from last year	(341,608)	(387,488)	(405,346)	(268,967)
	<b>Balance carried forward to balance sheet</b>	<b>(324,461)</b>	<b>(324,461)</b>	<b>(387,488)</b>	<b>(387,488)</b>

## BALANCE SHEET AS AT 31ST MARCH 2017

(Rs in '000)

Particulars	Schedule	As at 31st March 2017	As at 31st March 2016
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	1,125,000	1,125,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,455,000	1,455,000
Fair value change account		385	434
Borrowings	NL-11-Borrowings Schedule	3,613	948
<b>TOTAL</b>		<b>2,583,998</b>	<b>2,581,382</b>
<b>APPLICATION OF FUNDS</b>			
Investments			
Investments - Shareholders Funds	NL-12-Investment Schedule (Shareholders)	2,056,978	2,079,257
Investments - Policyholders Funds	NL-12-Investment Schedule (Policyholders)	6,947,094	6,584,519
<b>Total Investments</b>		<b>9,004,072</b>	<b>8,663,776</b>
Loans	NL-13-Loans Schedule	-	-
Fixed assets	NL-14-Fixed Assets Schedule	149,704	62,047
Deferred tax asset		99,482	99,482
<b>Current Assets</b>			
Cash and bank balances	NL-15-Cash and bank balance Schedule	168,149	115,362
Advances and other assets	NL-16-Advances and Other Assets Schedule	1,075,466	638,061
<b>Sub-Total (A)</b>		<b>1,243,615</b>	<b>753,423</b>
Current liabilities			
Provisions	NL-18-Provisions Schedule	1,768,062	1,771,006
<b>Sub-Total (B)</b>		<b>8,237,336</b>	<b>7,384,834</b>
Net Current Assets (C) = (A - B)		<b>(6,993,721)</b>	<b>(6,631,411)</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		324,461	387,488
<b>TOTAL</b>		<b>2,583,998</b>	<b>2,581,382</b>

**CONTINGENT LIABILITIES**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
Premium from direct business written	127,722	306,583	150,856	291,282
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
<b>Gross Earned Premium</b>	<b>127,722</b>	<b>306,583</b>	<b>150,856</b>	<b>291,282</b>
Add: Premium on reinsurance accepted	12,920	27,852	14,081	58,097
Less : Premium on reinsurance ceded	(129,282)	(278,339)	(159,184)	(310,155)
<b>Net Premium</b>	<b>11,360</b>	<b>56,096</b>	<b>5,753</b>	<b>39,225</b>
Adjustment for change in reserve for unexpired risks	2,189	(14,434)	4,292	20,219
<b>Premium Earned (Net)</b>	<b>9,171</b>	<b>70,530</b>	<b>1,461</b>	<b>19,006</b>

MARINE

Particulars	For the Quarter ended 31st March 2017	Upto the period ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the period ended 31st March 2016
Premium from direct business written	64,063	152,251	57,095	123,870
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
<b>Gross Earned Premium</b>	<b>64,063</b>	<b>152,251</b>	<b>57,095</b>	<b>123,870</b>
Add: Premium on reinsurance accepted	-	-	46	126
Less : Premium on reinsurance ceded	(62,598)	(139,048)	(56,074)	(114,659)
<b>Net Premium</b>	<b>1,465</b>	<b>13,203</b>	<b>1,067</b>	<b>9,337</b>
Adjustment for change in reserve for unexpired risks	(3,720)	(1,769)	(1,165)	(1,119)
<b>Premium Earned (Net)</b>	<b>5,185</b>	<b>14,972</b>	<b>2,232</b>	<b>10,456</b>

MISCELLANEOUS

Particulars	For the Quarter ended 31st March 2017	Upto the period ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the period ended 31st March 2016
Premium from direct business written	1,115,979	3,736,083	945,128	3,624,269
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
<b>Gross Earned Premium</b>	<b>1,115,979</b>	<b>3,736,083</b>	<b>945,128</b>	<b>3,624,269</b>
Add: Premium on reinsurance accepted	1,411	6,027	(2,557)	176,027
Less : Premium on reinsurance ceded	(290,643)	(545,088)	(144,020)	(529,387)
<b>Net Premium</b>	<b>826,747</b>	<b>3,197,022</b>	<b>798,551</b>	<b>3,270,909</b>
Adjustment for change in reserve for unexpired risks	49,459	11,630	(22,551)	(431,874)
<b>Premium Earned (Net)</b>	<b>777,288</b>	<b>3,185,392</b>	<b>821,102</b>	<b>3,702,783</b>



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

MISCELLANEOUS

FOR THE QUARTER ENDED 31ST MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	387,099	570,001	-	957,100	19,712	197	5,796	-	5,884	114,808	12,482	1,115,979
Service Tax												-
Adjustment for change in reserve for unexpired risks												-
Gross Earned Premium	387,099	570,001	-	957,100	19,712	197	5,796	-	5,884	114,808	12,482	1,115,979
Add: Premium on reinsurance accepted	505	-	-	505	906	-	-	-	-	-	-	1,411
Less : Premium on reinsurance ceded	(115,797)	(30,242)	-	(146,039)	(16,802)	(14)	(301)	-	(2,376)	(114,721)	(10,390)	(290,643)
<b>Net Premium</b>	<b>271,807</b>	<b>539,759</b>	<b>-</b>	<b>811,566</b>	<b>3,816</b>	<b>183</b>	<b>5,495</b>	<b>-</b>	<b>3,508</b>	<b>87</b>	<b>2,092</b>	<b>826,747</b>
Adjustment for change in reserve for unexpired risks	(69,301)	118,112	-	48,811	(1,351)	(1)	(829)	-	(14)	(703)	3,546	49,459
<b>Premium Earned (Net)</b>	<b>341,108</b>	<b>421,647</b>	<b>-</b>	<b>762,755</b>	<b>5,167</b>	<b>184</b>	<b>6,324</b>	<b>-</b>	<b>3,522</b>	<b>790</b>	<b>(1,454)</b>	<b>777,288</b>

FOR THE QUARTER ENDED 31ST MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	415,421	405,645	-	821,066	29,395	262	5,990	-	7,409	75,646	5,360	945,128
Service Tax												-
Adjustment for change in reserve for unexpired risks												-
Gross Earned Premium	415,421	405,645	-	821,066	29,395	262	5,990	-	7,409	75,646	5,360	945,128
Add: Premium on reinsurance accepted	849	-	(4,294)	(3,446)	889	-	-	-	-	-	-	(2,557)
Less : Premium on reinsurance ceded	(20,999)	(21,892)	-	(42,891)	(25,620)	(124)	(596)	-	(838)	(72,387)	(1,564)	(144,020)
<b>Net Premium</b>	<b>395,271</b>	<b>383,753</b>	<b>(4,294)</b>	<b>774,730</b>	<b>4,664</b>	<b>138</b>	<b>5,394</b>	<b>-</b>	<b>6,571</b>	<b>3,259</b>	<b>3,796</b>	<b>798,552</b>
Adjustment for change in reserve for unexpired risks	(38,944)	12,478	(2,344)	(28,810)	(1,031)	57	985	(1)	3,318	2,101	830	(22,551)
<b>Premium Earned (Net)</b>	<b>434,215</b>	<b>371,275</b>	<b>(1,950)</b>	<b>803,540</b>	<b>5,695</b>	<b>81</b>	<b>4,409</b>	<b>1</b>	<b>3,253</b>	<b>1,158</b>	<b>2,966</b>	<b>821,103</b>

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

MISCELLANEOUS

UPTO THE YEAR ENDED 31ST MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC / PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	1,497,574	1,905,558	-	3,403,132	61,349	813	26,727	-	29,149	190,976	23,937	3,736,083
Service Tax												-
Adjustment for change in reserve for unexpired risks												-
Gross Earned Premium	1,497,574	1,905,558	-	3,403,132	61,349	813	26,727	-	29,149	190,976	23,937	3,736,083
Add: Premium on reinsurance accepted	2,007	-	-	2,007	3,719	-	-	-	-	-	301	6,027
Less : Premium on reinsurance ceded	(171,368)	(101,182)	-	(272,550)	(45,892)	(163)	(5,361)	-	(14,475)	(190,931)	(15,716)	(545,088)
<b>Net Premium</b>	<b>1,328,213</b>	<b>1,804,376</b>	<b>-</b>	<b>3,132,589</b>	<b>19,176</b>	<b>650</b>	<b>21,366</b>	<b>-</b>	<b>14,674</b>	<b>45</b>	<b>8,522</b>	<b>3,197,022</b>
Adjustment for change in reserve for unexpired risks	(175,054)	206,594	-	31,540	(14,460)	146	1,187	(4)	(1,599)	(3,995)	(1,185)	11,630
<b>Premium Earned (Net)</b>	<b>1,503,267</b>	<b>1,597,782</b>	<b>-</b>	<b>3,101,049</b>	<b>33,636</b>	<b>504</b>	<b>20,179</b>	<b>4</b>	<b>16,273</b>	<b>4,040</b>	<b>9,707</b>	<b>3,185,392</b>

UPTO THE YEAR ENDED 31ST MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC / PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
Premium from direct business written	1,759,870	1,584,954	-	3,344,824	92,810	1,061	18,966	5	17,652	130,371	18,580	3,624,269
Service Tax												-
Adjustment for change in reserve for unexpired risks												-
Gross Earned Premium	1,759,870	1,584,954	-	3,344,824	92,810	1,061	18,966	5	17,652	130,371	18,580	3,624,269
Add: Premium on reinsurance accepted	3,380	-	395	3,775	4,217	-	-	-	(18)	-	168,053	176,027
Less : Premium on reinsurance ceded	(88,222)	(84,239)	-	(172,461)	(72,229)	(719)	(2,108)	-	(2,144)	(122,285)	(157,441)	(529,387)
<b>Net Premium</b>	<b>1,675,028</b>	<b>1,500,715</b>	<b>395</b>	<b>3,176,138</b>	<b>24,798</b>	<b>342</b>	<b>16,858</b>	<b>5</b>	<b>15,490</b>	<b>8,086</b>	<b>29,192</b>	<b>3,270,909</b>
Adjustment for change in reserve for unexpired risks	(319,195)	(72,811)	-	(392,006)	(5,243)	13	4,011	-	2,949	3,133	(44,731)	(431,874)
<b>Premium Earned (Net)</b>	<b>1,994,223</b>	<b>1,573,526</b>	<b>395</b>	<b>3,568,144</b>	<b>30,041</b>	<b>329</b>	<b>12,847</b>	<b>5</b>	<b>12,541</b>	<b>4,953</b>	<b>73,923</b>	<b>3,702,783</b>

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

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
<b>Claims paid</b>				
Direct claims	23,538	124,525	39,447	177,610
Add : Claims outstanding at the end of the year	50,938	50,938	48,351	48,351
Less : Claims outstanding at the beginning of the year	64,743	48,351	33,052	31,543
<b>Gross incurred claims</b>	<b>9,733</b>	<b>127,112</b>	<b>54,746</b>	<b>194,418</b>
Add : Re-insurance accepted to direct claims	35	1,086	3	9
Less : Re-insurance ceded to claims paid	(18,915)	(104,830)	(31,433)	(150,329)
<b>Total claims incurred</b>	<b>(9,147)</b>	<b>23,368</b>	<b>23,316</b>	<b>44,098</b>

MARINE

Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
<b>Claims paid</b>				
Direct claims	26,084	124,861	29,816	94,612
Add : Claims outstanding at the end of the year	42,866	42,866	37,152	37,152
Less : Claims outstanding at the beginning of the year	34,661	37,152	17,918	9,012
<b>Gross incurred claims</b>	<b>34,289</b>	<b>130,575</b>	<b>49,050</b>	<b>122,752</b>
Add : Re-insurance accepted to direct claims	-	-	-	7
Less : Re-insurance ceded to claims paid	(20,456)	(109,627)	(28,341)	(89,718)
<b>Total claims incurred</b>	<b>13,833</b>	<b>20,948</b>	<b>20,709</b>	<b>33,041</b>

MISCELLANEOUS

Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
<b>Claims paid</b>				
Direct claims	481,369	1,845,581	741,679	1,985,216
Add : Claims outstanding at the end of the year	5,485,650	5,485,650	4,680,267	4,680,267
Less : Claims outstanding at the beginning of the year	5,286,003	4,680,267	4,734,222	3,552,431
<b>Gross incurred claims</b>	<b>681,016</b>	<b>2,650,964</b>	<b>687,724</b>	<b>3,113,052</b>
Add : Re-insurance accepted to direct claims	140	60,441	102,317	254,788
Less : Re-insurance ceded to claims paid	(34,381)	(168,364)	(187,411)	(256,677)
<b>Total claims incurred</b>	<b>646,775</b>	<b>2,543,041</b>	<b>602,630</b>	<b>3,111,163</b>

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

MISCELLANEOUS

FOR THE QUARTER ENDED 31ST MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Claims paid</b>												
Direct claims	199,453	256,839	-	456,292	9,024	4	2,773	-	11,300	1	1,975	481,369
Add : Claims outstanding at the end of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	84,020	5,485,650
Less : Claims outstanding at the beginning of the year	345,474	4,791,258	-	5,136,732	29,740	372	17,178	-	28,119	5,764	68,098	5,286,003
<b>Gross incurred claims</b>	<b>157,152</b>	<b>484,833</b>	<b>-</b>	<b>641,985</b>	<b>5,818</b>	<b>82</b>	<b>7,316</b>	<b>-</b>	<b>7,589</b>	<b>329</b>	<b>17,897</b>	<b>681,016</b>
Add : Re-insurance accepted to direct claims	-	-	-	-	140	-	-	-	-	-	-	140
Less : Re-insurance ceded to claims paid	(11,849)	(13,275)	-	(25,124)	(5,277)	(4)	(139)	-	(3,283)	(2)	(552)	(34,381)
<b>Total claims incurred</b>	<b>145,303</b>	<b>471,558</b>	<b>-</b>	<b>616,861</b>	<b>681</b>	<b>78</b>	<b>7,177</b>	<b>-</b>	<b>4,306</b>	<b>327</b>	<b>17,345</b>	<b>646,775</b>

FOR THE QUARTER ENDED 31ST MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Claims paid</b>												
Direct claims	298,103	404,911	-	703,014	16,228	-	64	-	3,498	807	18,069	741,679
Add : Claims outstanding at the end of the year	412,021	4,151,473	-	4,563,494	31,809	47	3,068	1	15,962	3,869	62,017	4,680,267
Less : Claims outstanding at the beginning of the year	487,895	4,171,084	-	4,658,980	34,266	230	7,524	-	10,976	3,822	18,424	4,734,222
<b>Gross incurred claims</b>	<b>222,228</b>	<b>385,300</b>	<b>-</b>	<b>607,528</b>	<b>13,771</b>	<b>(183)</b>	<b>(4,392)</b>	<b>1</b>	<b>8,484</b>	<b>854</b>	<b>61,662</b>	<b>687,725</b>
Add : Re-insurance accepted to direct claims	9	-	(4,103)	(4,094)	7	-	-	-	30	-	106,374	102,317
Less : Re-insurance ceded to claims paid	(15,368)	(22,381)	-	(37,749)	(6,298)	-	(4)	-	(179)	(780)	(142,401)	(187,411)
<b>Total claims incurred</b>	<b>206,869</b>	<b>362,919</b>	<b>(4,103)</b>	<b>565,685</b>	<b>7,480</b>	<b>(183)</b>	<b>(4,396)</b>	<b>1</b>	<b>8,335</b>	<b>74</b>	<b>25,635</b>	<b>602,630</b>

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

MISCELLANEOUS

UPTO THE YEAR ENDED 31ST MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Claims paid</b>												
Direct claims	813,202	951,522	-	1,764,724	34,476	4	5,999	-	27,611	454	12,313	1,845,581
Add : Claims outstanding at the end of the year	303,173	5,019,252	-	5,322,425	26,534	450	21,721	-	24,408	6,092	84,020	5,485,650
Less : Claims outstanding at the beginning of the year	412,021	4,151,473	-	4,563,494	31,809	47	3,068	1	15,962	3,869	62,017	4,680,267
<b>Gross incurred claims</b>	<b>704,354</b>	<b>1,819,301</b>	<b>-</b>	<b>2,523,655</b>	<b>29,201</b>	<b>407</b>	<b>24,652</b>	<b>(1)</b>	<b>36,057</b>	<b>2,677</b>	<b>34,316</b>	<b>2,650,964</b>
Add : Re-insurance accepted to direct claims	3,377	-	-	3,377	272	-	-	-	56	-	56,736	60,441
Less : Re-insurance ceded to claims paid	(42,619)	(50,385)	-	(93,004)	(13,678)	(4)	(300)	-	(6,619)	(454)	(54,305)	(168,364)
<b>Total claims incurred</b>	<b>665,112</b>	<b>1,768,916</b>	<b>-</b>	<b>2,434,028</b>	<b>15,795</b>	<b>403</b>	<b>24,352</b>	<b>(1)</b>	<b>29,494</b>	<b>2,223</b>	<b>36,747</b>	<b>2,543,041</b>

UPTO THE YEAR ENDED 31ST MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Claims paid</b>												
Direct claims	1,095,725	813,629	-	1,909,354	37,118	-	791	-	12,562	1,262	24,129	1,985,216
Add : Claims outstanding at the end of the year	412,021	4,151,473	-	4,563,494	31,809	47	3,068	1	15,962	3,869	62,017	4,680,267
Less : Claims outstanding at the beginning of the year	313,083	3,133,253	15	3,446,351	20,325	96	6,795	1	3,760	1,550	73,553	3,552,431
<b>Gross incurred claims</b>	<b>1,194,663</b>	<b>1,831,849</b>	<b>(15)</b>	<b>3,026,497</b>	<b>48,602</b>	<b>(49)</b>	<b>(2,936)</b>	<b>-</b>	<b>24,764</b>	<b>3,581</b>	<b>12,593</b>	<b>3,113,052</b>
Add : Re-insurance accepted to direct claims	1,162	-	-	1,162	93	-	-	-	65	-	253,468	254,788
Less : Re-insurance ceded to claims paid	(55,351)	(45,267)	-	(100,618)	(11,098)	-	(40)	-	(632)	(1,234)	(143,055)	(256,677)
<b>Total claims incurred</b>	<b>1,140,474</b>	<b>1,786,582</b>	<b>(15)</b>	<b>2,927,041</b>	<b>37,597</b>	<b>(49)</b>	<b>(2,976)</b>	<b>-</b>	<b>24,197</b>	<b>2,347</b>	<b>123,006</b>	<b>3,111,163</b>

FORM NL-6-COMMISSION SCHEDULE  
COMMISSION

FIRE

(Rs in '000)

Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
<b>Commission paid</b>				
Direct	8,753	19,947	6,298	14,710
<b>TOTAL (A)</b>	<b>8,753</b>	<b>19,947</b>	<b>6,298</b>	<b>14,710</b>
Add: Commission on re-insurance accepted	61	(133)	507	2,796
Less: Commission on re-insurance ceded	(16,689)	(23,586)	(15,001)	(30,844)
<b>Net Commission</b>	<b>(7,875)</b>	<b>(3,772)</b>	<b>(8,196)</b>	<b>(13,338)</b>
<b>Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	207	1,081	355	1,196
Brokers	8,318	17,898	5,579	11,917
Corporate Agency	227	969	365	1,597
Others	-	-	-	-
<b>TOTAL (B)</b>	<b>8,753</b>	<b>19,947</b>	<b>6,298</b>	<b>14,710</b>

MARINE

Particulars	For the Quarter ended 31st March 2017	Upto the period ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the period ended 31st March 2016
<b>Commission paid</b>				
Direct	2,966	5,987	2,257	4,797
<b>TOTAL (A)</b>	<b>2,966</b>	<b>5,987</b>	<b>2,257</b>	<b>4,797</b>
Add: Commission on re-insurance accepted	-	-	-	1
Less: Commission on re-insurance ceded	(8,041)	(14,658)	(6,266)	(11,754)
<b>Net Commission</b>	<b>(5,075)</b>	<b>(8,671)</b>	<b>(4,009)</b>	<b>(6,956)</b>
<b>Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	73	397	85	356
Brokers	2,841	5,425	2,106	4,186
Corporate Agency	53	165	67	255
Others	-	-	-	-
<b>TOTAL (B)</b>	<b>2,966</b>	<b>5,987</b>	<b>2,257</b>	<b>4,797</b>

MISCELLANEOUS

Particulars	For the Quarter ended 31st March 2017	Upto the period ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the period ended 31st March 2016
<b>Commission paid</b>				
Direct	39,705	146,521	45,456	177,184
<b>TOTAL (A)</b>	<b>39,705</b>	<b>146,521</b>	<b>45,456</b>	<b>177,184</b>
Add: Commission on re-insurance accepted	51	212	85	8,636
Less: Commission on re-insurance ceded	(67,733)	(95,948)	(19,986)	(50,437)
<b>Net Commission</b>	<b>(27,977)</b>	<b>50,785</b>	<b>25,555</b>	<b>135,383</b>
<b>Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	9,951	34,587	10,937	46,434
Brokers	12,488	30,025	10,418	28,808
Corporate Agency	17,266	81,909	24,101	101,942
Others	-	-	-	-
<b>TOTAL (B)</b>	<b>39,705</b>	<b>146,521</b>	<b>45,456</b>	<b>177,184</b>

FORM NL-6-COMMISSION SCHEDULE  
COMMISSION

FOR THE QUARTER ENDED 31 MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Commission paid</b>												
Direct	28,702	10	-	28,712	1,515	17	566	-	726	6,933	1,236	39,705
<b>TOTAL</b>	<b>28,702</b>	<b>10</b>	<b>-</b>	<b>28,712</b>	<b>1,515</b>	<b>17</b>	<b>566</b>	<b>-</b>	<b>726</b>	<b>6,933</b>	<b>1,236</b>	<b>39,705</b>
Add : Commission on reinsurance accepted	51	-	-	51	-	-	-	-	-	-	-	51
Less : Commission on reinsurance ceded	(43,440)	(1,425)	-	(44,865)	(2,625)	(1)	(43)	-	(305)	(17,237)	(2,657)	(67,733)
<b>Net commission</b>	<b>(14,687)</b>	<b>(1,415)</b>	<b>-</b>	<b>(16,102)</b>	<b>(1,110)</b>	<b>15</b>	<b>523</b>	<b>-</b>	<b>422</b>	<b>(10,305)</b>	<b>(1,421)</b>	<b>(27,977)</b>

FOR THE QUARTER ENDED 31 MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Commission paid</b>												
Direct	35,964	521	-	36,485	2,264	14	585	-	635	4,789	684	45,456
<b>TOTAL</b>	<b>35,964</b>	<b>521</b>	<b>-</b>	<b>36,485</b>	<b>2,264</b>	<b>14</b>	<b>585</b>	<b>-</b>	<b>635</b>	<b>4,789</b>	<b>684</b>	<b>45,456</b>
Add : Commission on reinsurance accepted	85	-	-	85	-	-	-	-	-	-	0	85
Less : Commission on reinsurance ceded	(3,101)	(1,014)	-	(4,115)	(2,865)	(36)	(45)	-	(102)	(12,470)	(353)	(19,986)
<b>Net commission</b>	<b>32,948</b>	<b>(493)</b>	<b>-</b>	<b>32,454</b>	<b>(601)</b>	<b>(22)</b>	<b>540</b>	<b>-</b>	<b>533</b>	<b>(7,681)</b>	<b>331</b>	<b>25,555</b>

FORM NL-6-COMMISSION SCHEDULE  
COMMISSION

UPTO THE YEAR ENDED 31ST MARCH 2017

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Commission paid</b>												
Direct	119,433	1,544	-	120,977	5,360	83	2,573	-	3,842	11,066	2,620	146,521
<b>TOTAL</b>	<b>119,433</b>	<b>1,544</b>	<b>-</b>	<b>120,977</b>	<b>5,360</b>	<b>83</b>	<b>2,573</b>	<b>-</b>	<b>3,842</b>	<b>11,066</b>	<b>2,620</b>	<b>146,521</b>
Add : Commission on reinsurance accepted	201	-	-	201	-	-	-	-	-	-	11	212
Less : Commission on reinsurance ceded	(51,769)	(4,764)	-	(56,533)	(6,586)	79	(200)	-	(1,916)	(27,101)	(3,691)	(95,948)
<b>Net commission</b>	<b>67,865</b>	<b>(3,220)</b>	<b>-</b>	<b>64,645</b>	<b>(1,226)</b>	<b>162</b>	<b>2,373</b>	<b>-</b>	<b>1,926</b>	<b>(16,035)</b>	<b>(1,060)</b>	<b>50,785</b>

UPTO THE YEAR ENDED 31ST MARCH 2016

(Rs in '000)

Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
<b>Commission paid</b>												
Direct	152,543	1,761	-	154,304	8,341	82	1,872	-	2,212	7,871	2,502	177,184
<b>TOTAL</b>	<b>152,543</b>	<b>1,761</b>	<b>-</b>	<b>154,304</b>	<b>8,341</b>	<b>82</b>	<b>1,872</b>	<b>-</b>	<b>2,212</b>	<b>7,871</b>	<b>2,502</b>	<b>177,184</b>
Add : Commission on reinsurance accepted	338	-	-	338	-	-	-	-	(4)	-	8,302	8,636
Less : Commission on reinsurance ceded	(13,185)	(3,962)	-	(17,147)	(8,345)	(196)	(142)	-	(216)	(19,834)	(4,557)	(50,437)
<b>Net commission</b>	<b>139,696</b>	<b>(2,201)</b>	<b>-</b>	<b>137,495</b>	<b>(4)</b>	<b>(114)</b>	<b>1,730</b>	<b>-</b>	<b>1,992</b>	<b>(11,963)</b>	<b>6,247</b>	<b>135,383</b>



**FIRE**

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Employees' remuneration & welfare benefits	30,933	37,077	674	4,308
2	Travel, conveyance and vehicle running expenses	3,208	3,811	112	465
3	Training expenses	-	-	1	2
4	Rents, rates & taxes	2,046	2,465	74	341
5	Repairs and Maintenance	1,347	1,587	32	115
6	Printing & stationery	1,028	1,233	15	130
7	Communication	962	1,160	35	156
8	Legal & professional charges	3,571	4,263	57	286
9	Auditors' fees, expenses etc.	-	-	-	-
	(a) as auditor	251	313	3	34
	(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	986	1,212	(146)	104
11	Interest & bank charges	380	448	8	57
13	Depreciation	900	1,031	24	156
14	Infrastructure support expense	17,638	20,556	275	2,330
15	Manpower hire charges	24,286	29,801	800	5,436
16	Director fees	101	119	2	9
17	Others	-	-	-	-
	(a) Information technology	2,315	2,738	(89)	308
	(b) Membership fees & subscription expenses	330	392	9	44
	(c) Business promotion expenses	941	1,096	9	87
	(d) Service tax expenses	-	-	(45)	186
	(e) Miscellaneous expenses	2,264	2,658	51	192
	<b>TOTAL</b>	<b>93,487</b>	<b>111,960</b>	<b>1,901</b>	<b>14,746</b>

MARINE

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Employees' remuneration & welfare benefits	15,267	16,879	133	1,030
2	Travel, conveyance and vehicle running expenses	1,578	1,736	24	110
3	Training expenses	-	-	-	1
4	Rents, rates & taxes	1,013	1,122	16	82
5	Repairs and Maintenance	660	723	8	28
6	Printing & stationery	508	562	5	32
7	Communication	474	527	8	38
8	Legal & professional charges	1,760	1,941	12	68
9	Auditors' fees, expenses etc.				
	(a) as auditor	127	142	-	9
	(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	490	551	(39)	23
11	Interest & bank charges	188	204	1	14
13	Depreciation	436	470	4	37
14	Infrastructure support expense	8,591	9,358	46	555
15	Manpower hire charges	12,121	13,567	149	1,294
16	Director fees	49	54	-	2
17	Others	-	-	-	-
	(a) Information technology	1,135	1,246	(25)	73
	(b) Membership fees & subscription expenses	163	180	(1)	9
	(c) Business promotion expenses	457	498	4	23
	(d) Service tax expenses	-	-	(13)	44
	(e) Miscellaneous expenses	1,106	1,210	12	48
	<b>TOTAL</b>	<b>46,123</b>	<b>50,970</b>	<b>344</b>	<b>3,520</b>

MISCELLANEOUS

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

(Rs in '000)

S. No.	Particulars	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Employees' remuneration & welfare benefits	89,339	414,870	91,243	359,184
2	Travel, conveyance and vehicle running expenses	10,716	42,641	12,768	38,780
3	Training expenses	-	-	72	164
4	Rents, rates & taxes	5,386	27,586	8,811	28,472
5	Repairs and Maintenance	5,036	17,759	3,455	9,579
6	Printing & stationery	2,916	13,797	2,411	10,871
7	Communication	2,488	12,979	4,036	12,977
8	Legal & professional charges	11,021	47,702	5,119	34,100
9	Auditors' fees, expenses etc.	-	-	-	-
	(a) as auditor	239	3,506	577	2,827
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	1,606	13,559	(9,740)	8,658
11	Interest & bank charges	1,431	5,010	1,166	4,758
13	Depreciation	4,620	11,540	3,292	13,019
14	Infrastructure support expense	75,400	230,008	42,735	194,245
15	Manpower hire charges	41,261	333,457	111,487	453,290
16	Director fees	390	1,327	223	709
17	Others	-	-	-	-
	(a) Information technology	8,244	30,634	(3,556)	25,683
	(b) Membership fees & subscription expenses	1,088	4,389	1,051	3,631
	(c) Business promotion expenses	4,055	12,265	1,499	7,272
	(d) Service tax expenses	-	-	(1,505)	15,516
	(e) Miscellaneous expenses	8,859	29,743	5,905	16,322
	<b>TOTAL</b>	<b>274,095</b>	<b>1,252,772</b>	<b>281,049</b>	<b>1,240,057</b>

MISCELLANEOUS  
FORM NL-7-OPERATING EXPENSES SCHEDULE

FOR THE QUARTER ENDED 31 MARCH 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	21,166	37,579	-	58,745	5,104	26	783	-	1,698	21,179	1,804	89,339
2	Travel, conveyance and vehicle running expenses	2,859	4,681	-	7,540	534	3	91	-	182	2,177	189	10,716
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1,160	2,203	-	3,363	336	2	48	-	110	1,408	119	5,386
5	Repairs and Maintenance	1,447	2,255	-	3,702	227	1	42	-	78	906	80	5,036
6	Printing & stationery	680	1,221	-	1,901	169	1	26	-	56	704	59	2,916
7	Communication	525	1,011	-	1,536	158	1	23	-	52	662	56	2,488
8	Legal & professional charges	2,768	4,721	-	7,489	591	3	95	-	199	2,435	209	11,021
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(51)	42	-	(9)	40	-	3	-	12	179	14	239
	(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	105	526	-	631	159	1	17	-	50	692	56	1,606
11	Interest & bank charges	413	642	-	1,055	64	-	12	-	22	256	22	1,431
13	Depreciation	1,540	2,184	-	3,724	156	2	36	-	57	589	56	4,620
14	Infrastructure support expense	23,263	34,636	-	57,899	2,997	20	608	-	1,064	11,741	1,071	75,400
15	Manpower hire charges	3,399	13,908	-	17,307	3,904	14	425	-	1,221	17,023	1,367	41,261
16	Director fees	114	176	-	290	17	-	3	-	6	68	6	390
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	2,297	3,653	-	5,950	388	3	69	-	134	1,563	137	8,244
	(b) Membership fees & subscription expenses	288	475	-	763	55	-	9	-	18	224	19	1,088
	(c) Business promotion expenses	1,256	1,865	-	3,121	160	1	33	-	57	626	57	4,055
	(d) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	2,611	4,004	-	6,615	382	2	72	-	134	1,518	136	8,859
	<b>TOTAL</b>	<b>65,840</b>	<b>115,782</b>	<b>-</b>	<b>181,622</b>	<b>15,441</b>	<b>80</b>	<b>2,395</b>	<b>-</b>	<b>5,150</b>	<b>63,950</b>	<b>5,457</b>	<b>274,095</b>

FOR THE QUARTER ENDED 31 MARCH 2016

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	45,004	43,536	-	88,540	537	16	606	-	733	364	447	91,243
2	Travel, conveyance and vehicle running expenses	6,371	6,020	-	12,391	82	2	79	-	90	45	79	12,768
3	Training expenses	36	34	-	70	-	-	1	-	1	-	-	72
4	Rents, rates & taxes	4,385	4,165	-	8,550	56	1	56	-	64	32	52	8,811
5	Repairs and Maintenance	1,730	1,624	-	3,354	23	-	21	-	23	12	22	3,455
6	Printing & stationery	1,181	1,160	-	2,341	13	-	17	-	20	10	10	2,411
7	Communication	2,010	1,908	-	3,918	25	-	25	-	29	15	24	4,036
8	Legal & professional charges	2,407	2,507	-	4,914	43	1	45	-	52	26	38	5,119
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	280	279	-	559	3	-	5	-	5	3	2	577
	(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	(5,108)	(4,356)	-	(9,464)	(84)	(1)	(40)	-	(25)	(15)	(111)	(9,740)
11	Interest & bank charges	574	557	-	1,131	7	-	8	-	10	5	5	1,166
13	Depreciation	1,623	1,571	-	3,194	20	-	22	-	27	13	16	3,292
14	Infrastructure support expense	20,910	20,552	-	41,462	237	8	297	-	372	184	175	42,735
15	Manpower hire charges	54,895	53,284	-	108,179	648	19	749	-	912	452	528	111,487
16	Director fees	111	106	-	217	1	-	2	-	1	1	1	223
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	(2,010)	(1,450)	-	(3,460)	(44)	1	(4)	-	16	6	(71)	(3,556)
	(b) Membership fees & subscription expenses	520	498	-	1,018	7	-	7	-	8	4	7	1,051
	(c) Business promotion expenses	731	725	-	1,456	8	1	10	-	13	7	4	1,499
	(d) Service tax expenses	(881)	(584)	-	(1,465)	(21)	1	1	-	11	5	(37)	(1,505)
	(e) Miscellaneous expenses	2,794	2,630	316	5,740	36	1	35	-	38	19	36	5,905
	<b>TOTAL</b>	<b>137,563</b>	<b>134,766</b>	<b>316</b>	<b>272,645</b>	<b>1,597</b>	<b>50</b>	<b>1,942</b>	<b>-</b>	<b>2,400</b>	<b>1,188</b>	<b>1,227</b>	<b>281,049</b>

MISCELLANEOUS  
FORM NL-7-OPERATING EXPENSES SCHEDULE

FOR THE YEAR ENDED 31 MARCH 2017

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	166,251	211,260	-	377,511	7,214	90	2,963	-	3,232	21,173	2,687	414,870
2	Travel, conveyance and vehicle running expenses	17,088	21,714	-	38,802	741	9	305	-	332	2,176	276	42,641
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	11,054	14,047	-	25,101	480	6	197	-	215	1,408	179	27,586
5	Repairs and Maintenance	7,117	9,043	-	16,160	309	4	127	-	138	906	115	17,759
6	Printing & stationery	5,529	7,026	-	12,555	240	3	99	-	107	704	89	13,797
7	Communication	5,201	6,609	-	11,810	226	3	93	-	101	662	84	12,979
8	Legal & professional charges	19,116	24,291	-	43,407	829	10	341	-	372	2,434	309	47,702
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,405	1,785	-	3,190	61	1	25	-	27	179	23	3,506
	(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	5,433	6,904	-	12,337	236	3	97	-	106	692	88	13,559
11	Interest & bank charges	2,008	2,551	-	4,559	87	1	36	-	39	256	32	5,010
13	Depreciation	4,624	5,876	-	10,500	201	3	82	-	90	589	75	11,540
14	Infrastructure support expense	92,171	117,125	-	209,296	3,999	50	1,643	-	1,792	11,738	1,490	230,008
15	Manpower hire charges	133,627	169,803	-	303,430	5,798	72	2,382	-	2,597	17,018	2,160	333,457
16	Director fees	532	676	-	1,208	23	-	9	-	10	68	9	1,327
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	12,276	15,599	-	27,875	533	7	219	-	239	1,563	198	30,634
	(b) Membership fees & subscription expenses	1,759	2,236	-	3,995	76	1	31	-	34	224	28	4,389
	(c) Business promotion expenses	4,915	6,245	-	11,160	213	3	88	-	96	626	79	12,265
	(d) Service tax expenses	-	-	-	-	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	11,919	15,146	-	27,065	517	6	212	-	232	1,518	193	29,743
	<b>TOTAL</b>	<b>502,025</b>	<b>637,936</b>	<b>-</b>	<b>1,139,961</b>	<b>21,783</b>	<b>272</b>	<b>8,949</b>	<b>-</b>	<b>9,759</b>	<b>63,934</b>	<b>8,114</b>	<b>1,252,772</b>

FOR THE YEAR ENDED 31 MARCH 2016

(Rs in '000)

S. No.	Particulars	MOTOR - OD	MOTOR - TP	DECLINED POOL	MOTOR TOTAL	ENGINEERING	PUBLIC/ PRODUCT LIABILITY	WORKSMEN'S COMPENSATION	HEALTH INSURANCE	PERSONAL ACCIDENT	OTHER LIABILITY	OTHERS	TOTAL
1	Employees' remuneration & welfare benefits	183,960	164,816	-	348,776	2,723	38	1,851	1	1,701	888	3,206	359,184
2	Travel, conveyance and vehicle running expenses	19,861	17,794	-	37,655	294	4	200	-	184	96	347	38,780
3	Training expenses	84	76	-	160	1	-	1	-	1	-	1	164
4	Rents, rates & taxes	14,582	13,065	-	27,647	216	3	147	-	135	70	254	28,472
5	Repairs and Maintenance	4,906	4,396	-	9,302	73	1	49	-	45	24	85	9,579
6	Printing & stationery	5,568	4,989	-	10,557	82	1	56	-	51	27	97	10,871
7	Communication	6,647	5,955	-	12,602	98	1	67	-	61	32	116	12,977
8	Legal & professional charges	17,622	15,788	-	33,410	181	2	123	-	113	59	212	34,100
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,448	1,298	-	2,746	21	-	15	-	13	7	25	2,827
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	4,434	3,972	-	8,406	66	1	45	-	41	21	78	8,658
11	Interest & bank charges	2,437	2,183	-	4,620	36	-	25	-	23	12	42	4,758
13	Depreciation	6,668	5,974	-	12,642	99	1	67	-	62	32	116	13,019
14	Infrastructure support expense	99,485	89,132	-	188,617	1,473	20	1,001	-	920	480	1,734	194,245
15	Manpower hire charges	232,157	207,997	-	440,154	3,437	47	2,337	1	2,147	1,121	4,046	453,290
16	Director fees	363	326	-	689	5	-	4	-	3	2	6	709
17	Others	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Information technology	13,154	11,785	-	24,939	195	3	132	-	122	63	229	25,683
	(b) Membership fees & subscription expenses	1,859	1,666	-	3,525	28	-	19	-	17	9	33	3,631
	(c) Business promotion expenses	3,725	3,338	-	7,063	55	1	37	-	34	18	64	7,272
	(d) Service tax expenses	7,946	7,120	-	15,066	118	2	80	-	73	38	139	15,516
	(e) Miscellaneous expenses	8,197	7,345	316	15,858	121	2	83	-	76	39	143	16,322
	<b>TOTAL</b>	<b>635,103</b>	<b>569,015</b>	<b>316</b>	<b>1,204,434</b>	<b>9,322</b>	<b>127</b>	<b>6,339</b>	<b>2</b>	<b>5,822</b>	<b>3,038</b>	<b>10,973</b>	<b>1,240,057</b>

FORM NL-8-SHARE CAPITAL SCHEDULE  
 SHARE CAPITAL

(Rs in '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
1	<b>Authorised Share Capital</b>		
	12,00,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,200,000	1,200,000
2	<b>Issued Capital</b>		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
3	<b>Subscribed Capital</b>		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
4	<b>Called-up Capital</b>		
	11,25,00,000 (Previous Year - 10,00,00,000) Equity Shares of Rs 10/- each fully paid-up	1,125,000	1,125,000
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid-up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>1,125,000</b>	<b>1,125,000</b>

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



**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**  
**SHARE CAPITAL**

**PATTERN OF SHAREHOLDING**  
**[As certified by the Management]**

Shareholder	As at 31st March 2017		As at 31st March 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	83,750,000	74.44%	83,750,000	74.44%
• Foreign	28,750,000	25.56%	28,750,000	25.56%
<b>TOTAL</b>	<b>112,500,000</b>	<b>100%</b>	<b>112,500,000</b>	<b>100%</b>

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

*(Rs in '000)*

<b>S . No.</b>	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,455,000	1,455,000
4	General reserves	-	-
	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	<b>TOTAL</b>	<b>1,455,000</b>	<b>1,455,000</b>



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



**FORM NL-11-BORROWINGS SCHEDULE**  
**BORROWINGS**

*(Rs in '000)*

<b>S . No.</b>	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Debentures/ Bonds	-	-
2	Banks	3,613	948
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>3,613</b>	<b>948</b>

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

(Rs in '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including	631,332	644,892
2	Other approved securities	153,737	159,828
3	Other investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	20,085	20,221
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	432,392	382,158
	(e) Other securities (Bank fixed deposit)	45,690	172,796
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	444,312	309,295
5	Other than approved investments	80,575	108,813
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	79,927	88,542
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	42,138	125,541
	(e) Other securities (Bank fixed deposit)	126,790	31,172
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	-	12,000
5	Other than approved investments	-	23,999
	<b>TOTAL</b>	<b>2,056,978</b>	<b>2,079,257</b>

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

(Rs in '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including	2,132,219	2,042,221
2	Other approved securities	519,220	506,138
3	Other investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	67,832	64,034
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	1,460,332	1,210,204
	(e) Other securities (Bank fixed deposit)	154,310	547,204
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,500,590	979,467
5	Other than approved investments	272,128	344,585
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including	-	-
2	Other approved securities	-	-
3	Other investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	269,940	280,392
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	142,313	397,557
	(e) Other securities (Bank fixed deposit)	428,210	98,716
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	-	38,000
5	Other than approved investments	-	76,001
	<b>TOTAL</b>	<b>6,947,094</b>	<b>6,584,519</b>

**FORM NL-13-LOANS SCHEDULE**  
**LOANS**

(Rs in '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

FORM NL-14-FIXED ASSETS SCHEDULE  
FIXED ASSETS

(Rs in '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01 April 2016	Additions	Deductions	Closing as at 31 Mar 2017	As at 01 April 2016	For the year ended 31 Mar 2017	On Sales/ Adjustments	As at 31 Mar 2017	As at 31 Mar 2017	As at 31 Mar 2016
Intangibles- Computer Software*	35,046	62,035	-	97,081	17,681	6,304	-	23,985	73,096	17,365
Leasehold improvements	8,544	6,056	901	13,699	2,010	2,031	232	3,809	9,890	6,534
Furniture & Fittings	830	469	129	1,170	727	356	129	954	216	103
Information Technology Equipment	19,262	3,525	86	22,701	11,037	3,559	39	14,557	8,144	8,225
Vehicles	1,178	6,659	1,178	6,659	141	349	183	307	6,352	1,037
Office Equipment	1,078	741	-	1,819	822	308	-	1,130	689	256
Electronic Equipment	2,089	144	22	2,211	527	134	5	656	1,555	1,562
<b>TOTAL</b>	<b>68,027</b>	<b>79,629</b>	<b>2,316</b>	<b>145,340</b>	<b>32,945</b>	<b>13,041</b>	<b>588</b>	<b>45,398</b>	<b>99,942</b>	<b>35,082</b>
Intangible assets under development	26,965	-	-	49,762	-	-	-	-	49,762	26,965
<b>Grand Total</b>	<b>94,992</b>	<b>79,629</b>	<b>2,316</b>	<b>195,102</b>	<b>32,945</b>	<b>13,041</b>	<b>588</b>	<b>45,398</b>	<b>149,704</b>	<b>62,047</b>
<b>Previous Year</b>	<b>67,732</b>	<b>27,360</b>	<b>100</b>	<b>94,992</b>	<b>19,758</b>	<b>13,212</b>	<b>25</b>	<b>32,945</b>	<b>62,047</b>	

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

(Rs in '000)

	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Cash (including stamps)	13,433	4,132
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	125,721	94,709
	(c) Cheques in-hand	28,995	16,521
	(d) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>168,149</b>	<b>115,362</b>
	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)

	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	9,794	7,207
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	15,697	17,621
6	Others		
	(a) Service tax unutilised credit	28,108	16,939
	(b) Advance recoverable	3,899	3,414
	(c) Loans & advances to staff	4,464	3,695
	<b>TOTAL (A)</b>	<b>61,962</b>	<b>48,876</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	573,674	475,068
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	128,677	72,715
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Deposits for Premises, Telephone etc.	7,840	7,252
	Unsettled investment contract receivable	303,313	34,150
	<b>TOTAL (B)</b>	<b>1,013,504</b>	<b>589,185</b>
	<b>TOTAL (A+B)</b>	<b>1,075,466</b>	<b>638,061</b>

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**  
**CURRENT LIABILITIES**

(Rs in '000)

	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Agents' balances	7,671	7,595
2	Balances due to other insurance companies	225,657	268,939
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	79,527	79,130
5	Unallocated premium	72,562	52,529
6	Sundry creditors	138,078	59,211
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	5,579,454	4,765,771
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of Policyholders	12,074	7,806
11	Others	-	-
	(a)Due to Policyholders/Insured	23,034	86,607
	(b)Solatium Fund	7,491	5,586
	(c)Service tax liability	2,304	89
	(d)TDS payable	24,532	16,986
	(e)Other statutory dues	3,585	2,667
	(f)Temporary overdraft in books of accounts	129,879	155,562
	(g)Other payable	163,426	105,350
	<b>TOTAL</b>	<b>6,469,274</b>	<b>5,613,828</b>



**FORM NL-18-PROVISIONS SCHEDULE**  
**PROVISIONS**

(Rs in '000)

	<b>Particulars</b>	<b>As at 31st March 2017</b>	<b>As at 31st March 2016</b>
1	Reserve for unexpired Risk	1,744,613	1,749,186
2	Premium deficiency	1,975	15,422
3	For taxation (less advance tax paid and taxes deducted at source)	8,641	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	Provision for employee benefit	12,333	6,398
7	Others	500	-
	<b>TOTAL</b>	<b>1,768,062</b>	<b>1,771,006</b>

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

(Rs in '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

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

(Rs in '000's)

S No.	Particulars	For the year ended 31st March 2017	For the year ended 31st March 2016
A.	<b>Cash Flows from the operating activities:</b>		
	Premium received from policyholders, including advance receipts	4,820,577	4,591,019
	Other receipts	32,285	21,055
	Receipts from reinsurers, net of commissions and claims	(542,634)	(514,220)
	Payments to co-insurers, net of claims recovery	1,405	(1,730)
	Payments of claims	(2,177,738)	(2,186,643)
	Payments of commission and brokerage	(163,673)	(204,526)
	Payments of other operating expenses	(1,473,317)	(1,333,768)
	Deposits, advances and staff loans	1,527	(4,513)
	Income taxes paid (Net)	(10,565)	(11,738)
	Service tax paid	(480,730)	(416,500)
	<b>Cash flows before extraordinary items</b>	<b>7,137</b>	<b>(61,564)</b>
	Cash flow from extraordinary operations		-
<b>Net cash flow from operating activities</b>	<b>7,137</b>	<b>(61,564)</b>	
B.	<b>Cash flows from investing activities:</b>		
	Purchase of fixed assets	(100,699)	(27,358)
	Proceeds from sale of fixed assets	868	31
	Purchases of investments	(2,915,677)	(4,480,417)
	Sales of investments	2,467,059	3,470,244
	Rents/Interests/ Dividends received	657,069	574,163
	Investments in money market instruments and in liquid mutual funds (Net)	(64,301)	30,494
	Expenses related to investments	(1,332)	-
<b>Net cash flow from investing activities</b>	<b>42,987</b>	<b>(432,843)</b>	
C.	<b>Cash flows from financing activities:</b>		
	Proceeds from issuance of share capital	-	498,499
	Proceeds from borrowing	3,682	948
	Repayments of borrowing	(1,018)	-
	Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>2,664</b>	<b>499,447</b>	
D.	<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	-	-
E.	<b>Net increase in cash and cash equivalents:</b>	<b>52,788</b>	<b>5,040</b>
	Cash and cash equivalents at the beginning of the year	115,362	110,322
	<b>Cash and cash equivalents at the end of the year</b>	<b>168,149</b>	<b>115,362</b>

FORM NL-21-Statement of Liabilities

Date: 31st March 2017

(Rs in Lakhs)

Sl.No.	Particular	As at 31st March 2017				As at 31st March 2016			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	777	409	100	1,286	1,036	271	213	1,520
2	<b>Marine</b>								
a	Marine Cargo	64	237	211	512	121	111	261	492
b	Marine Hull				-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	16,169	23,485	29,739	69,394	15,854	17,978	27,657	61,489
b	Engineering	136	135	130	401	280	274	44	598
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	106	72	211	389	133	43	27	203
e	Others	194	869	216	1,278	222	492	288	1,002
4	<b>Health Insurance</b>				-	0	-	0	0
5	<b>Total Liabilities</b>	<b>17,446</b>	<b>25,207</b>	<b>30,607</b>	<b>73,260</b>	<b>17,646</b>	<b>19,168</b>	<b>28,489</b>	<b>65,304</b>

FORM NL-22-Geographical Distribution of Business

Date: **31st March 2017**

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total			
	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17	For the quarter March 17	Upto the period March 17		
Andhra Pradesh	4	76	1	4	-	-	2	24	250	792	468	1,203	1	2	5	9	-	-	-	-	-	-	(0)	3	729.96	2,113		
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0.00	0	
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0.04	0	
Assam	0	4	-	-	-	-	-	11	3	8	0	0	-	-	2	6	-	-	-	-	-	-	-	-	-	5.49	30	
Bihar	1	8	0	2	-	-	3	23	686	2,685	8	25	0	1	4	25	-	-	-	-	-	-	15	16	717.42	2,783		
Chandigarh	0	1	-	-	-	-	0	0	0	15	-	-	-	-	1	0	2	-	-	-	-	-	-	0	0	0.62	19	
Chhattisgarh	7	30	1	12	-	-	4	14	454	1,675	66	311	14	56	5	18	-	-	-	-	-	-	4	10	554.45	2,127		
Dadra & Nagra Haveli	0	18	0	10	-	-	-	3	1	4	0	1	-	-	1	-	0	-	-	-	-	-	-	0	0	1.16	38	
Daman & Diu	0	5	-	0	-	-	-	0	0	3	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0.60	8	
Delhi	86	132	114	572	-	-	3	3	45	122	(2)	3	56	97	2	5	-	-	-	-	-	-	-	5	9	310.17	943	
Goa	11	12	-	-	-	-	-	-	0	2	-	-	16	43	-	-	-	-	-	-	-	-	-	-	-	26.84	57	
Gujarat	91	298	24	43	-	-	18	72	479	1,702	80	341	40	122	1	30	-	-	-	-	-	-	2	11	732.50	2,618		
Haryana	128	328	67	88	-	-	4	21	199	988	0	3	174	220	3	28	-	-	-	-	-	-	7	23	581.84	1,699		
Himachal Pradesh	-	6	35	32	-	-	-	-	14	52	0	0	0	0	-	0	-	-	-	-	-	-	-	0	1	49.96	91	
Jammu & Kashmir	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Jharkhand	0	0	3	3	-	-	6	18	278	1,049	14	39	0	3	2	5	-	-	-	-	-	-	3	4	305.77	1,120		
Karnataka	226	355	33	56	-	-	12	44	303	1,194	55	113	112	147	1	1	-	-	-	-	-	-	-	5	12	747.75	1,922	
Kerala	1	4	0	1	-	-	2	6	221	611	16	67	-	0	0	0	-	-	-	-	-	-	-	-	0	239.27	691	
Lakshadweep	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0	
Madhya Pradesh	10	36	0	1	-	-	11	42	460	1,960	82	182	16	42	1	21	-	-	-	-	-	-	3	6	583.70	2,293		
Maharashtra	290	872	316	579	-	-	87	132	910	3,037	175	459	675	1,174	11	35	-	-	-	-	-	-	42	85	2,506.61	6,372		
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	0
Meghalaya	-	-	-	-	-	-	-	-	-	0	-	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	0.02	0
Mizoram	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0.91	1
Nagaland	-	-	-	-	-	-	-	-	2	10	2	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.00	19
Orissa	1	28	1	3	-	-	4	19	399	1,417	84	231	0	4	1	5	-	-	-	-	-	-	3	5	491.85	1,711		
Puducherry	0	1	0	0	-	-	0	0	8	25	3	7	-	-	0	0	-	-	-	-	-	-	-	-	-	12.17	33	
Punjab	4	34	0	1	-	-	0	1	91	360	1	1	0	6	0	0	-	-	-	-	-	-	1	1	100.95	405		
Rajasthan	5	15	0	1	-	-	1	12	266	1,277	6	16	2	5	5	24	-	-	-	-	-	-	8	8	292.21	1,358		
Sikkim	-	-	-	-	-	-	-	-	1	5	2	7	-	-	0	1	-	-	-	-	-	-	-	-	-	-	2.93	13
Tamil Nadu	83	190	21	40	-	-	8	21	432	1,127	141	364	51	98	5	28	-	-	-	-	-	-	9	0	750.42	1,868		
Telangana	186	382	21	35	-	-	12	35	375	1,300	283	819	22	116	2	7	-	-	-	-	-	-	0	6	902.26	2,699		
Tripura	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	0.38	1
Uttar Pradesh	44	83	1	25	-	-	15	81	970	4,516	11	37	20	31	4	19	-	-	-	-	-	-	6	17	1,072.22	4,810		
Uttarakhand	0	17	0	0	-	-	0	4	24	132	-	0	0	0	0	2	-	-	-	-	-	-	0	0	-	24.72	156	
West Bengal	98	132	2	15	-	-	5	26	1,071	3,335	128	389	8	16	5	17	-	-	-	-	-	-	12	20	1,327.40	3,950		
<b>Grand Total</b>	<b>1,277</b>	<b>3,066</b>	<b>641</b>	<b>1,523</b>	<b>-</b>	<b>-</b>	<b>197</b>	<b>613</b>	<b>7,947</b>	<b>29,464</b>	<b>1,624</b>	<b>4,627</b>	<b>1,208</b>	<b>2,188</b>	<b>59</b>	<b>291</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>125</b>	<b>239</b>	<b>13,078</b>	<b>41,949</b>		

FORM NL-23-Reinsurance Risk Concentration

Date: 31st March 2017

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					-
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA	7	724	28	2,643	70.35
4	No. of Reinsurers with rating BBB but less than A	4	1,347	84	-	29.65
5	No. of Reinsurers with rating less than BBB	-	-	-	-	
	<b>Total</b>	<b>11</b>	<b>2,071</b>	<b>112</b>	<b>2,643</b>	<b>100.00</b>

FORM NL-24-Ageing of Claims

Date: **31st March 2017**

(Rs in Lakhs)

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	>= 1 year		
1	Fire	1	10	3	10	-	24	235
2	Marine Cargo	285	30	24	18	3	360	260
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	3	-	6	11	4	24	90
5	Motor OD	3,338	765	219	90	31	4,443	1,995
6	Motor TP	8	41	73	164	270	556	2,568
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	24	17	7	10	1	59	113
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	27	32	21	5	1	86	48

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

Date: 31st March 2017

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims o/s at the beginning of the period	84	195	0	49	1,398	4,354	0	0	110	4	0	0	164	6,358
2	Claims reported during the period	11	388	0	21	4,877	619	0	0	78	0	0	0	106	6,100
3	Claims settled during the period	24	360	0	24	4,443	556	0	0	59	0	0	0	86	5,552
4	Claims repudiated during the period	18	14	0	10	240	0	0	0	12		0	0	18	312
5	Claims closed during the period	12	41	0	4	566	129	0	0	19	2	0	0	27	800
6	Claims o/s at end of the period	41	168	0	32	1,026	4,288	0	0	98	2	0	0	139	5,794
	Less than 3months	8	85	0	15	868	577	0	0	41	0	0	0	63	1,657
	3 months to 6 months	12	48	0	7	75	485	0	0	31	0	0	0	34	692
	6 months to 1 year	13	28	0	4	47	984	0	0	25	1	0	0	30	1,132
	1 year and above	8	7	0	6	36	2,242	0	0	1	1	0	0	12	2,313



**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 2017

Required solvency margin based on net premium and net incurred claims

*(Rs in Lakhs)*

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Written Premium	Net Written Premium	Gross Incurred Claim	Net incurred Claim			
1	Fire	3,344	561	5,041	349	334	756	756
2	Marine Cargo	1,523	132	1,964	209	183	353	353
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	34,051	31,326	28,165	26,677	6,265	8,003	8,003
5	Engineering	651	192	506	253	65	76	76
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	2,185	221	1,531	270	328	345	345
8	Health	-	-	0	0	-	0	0
9	Others	534	232	1,039	813	75	244	244
10	Crop Insurance	-	-	2,905	320	-	436	436
	<b>Total</b>	<b>42,288</b>	<b>32,663</b>	<b>41,151</b>	<b>28,892</b>	<b>7,250</b>	<b>10,213</b>	<b>10,213</b>

**MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

IRDA Registration No. 149 dated 22nd May, 2012



**FORM NL-27-Offices information for Non-Life**

Date: **31st March 2017**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the quarter	80	
2	No. of branches approved during the quarter	-	
3	No. of branches opened during the quarter	Out of approvals of previous quarter	-
4		Out of approvals of this quarter	-
5	No. of branches closed during the quarter	-	
6	No of branches at the end of the quarter	80	
7	No. of branches approved but not opened	-	
8	No. of rural branches	24	
9	No. of urban branches	56	

**MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**



**FORM NL-28-STATEMENT OF ASSETS - 3B**

**Statement as on : 31st March 2017**

**Statement of Investment Assets**

*(Business within India)*

**Periodicity of Submission: Quarterly**

*(Rs. In Lakhs)*

No	PARTICULARS	SCH	AMOUNT
1	Investments - Shareholders Funds	NL - 12	20,570
2	Investments - Policyholders Funds	NL - 12	69,471
3	Loans	NL -13	-
4	Fixed Assets	NL -14	1,497
5	Deferred tax asset		995
6	<b>Current Assets</b>		
	a. Cash & Bank balance	NL -15	1,681
	b. Advances & other assets	NL -16	10,755
7	<b>Current Liabilities</b>		
	a. Current Liabilities	NL -17	64,693
	b. Provisions	NL -18	17,681
	c. Misc. Exp not written off	NL -19	-
	d. Debit Balance of P&L A/c		3,245
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>25,840</b>

	Less: Other Assets	SCH	Amount
1	Loans	NL -13	-
2	Fixed Assets	NL -14	1,497
3	Deferred Tax Asset		995
4	Cash & Bank Balance	NL -15	1,681
5	Advances & Other Assets	NL -16	10,755
6	Current Liabilities	NL -17	64,693
7	Provisions	NL -18	17,681
8	Misc. Exp not Written Off	NL -19	-
9	Debit Balance of P&L A/c		3,245
	<b>TOTAL (B)</b>		<b>(64,201)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>90,041</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	G. Sec.	Not less than 20%	-	6,313	21,322	27,636	30.7%	-	27,636	28,439
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	7,851	26,514	34,365	38.2%	-	34,365	35,393
3	Investment subject to Exposure Norms									
	a) Housing/Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%	-	5,964	20,143	26,107	29.0%	-	26,107	26,791
	2. Other Investments		-	229	773	1,002	1.1%	-	1,002	1,030
	b) Approved Investments	Not exceeding 55%		5,263	17,774	23,037	25.6%	0	23,037	23,582
	c) Other Investments		-	1,263	4,264	5,527	6.1%	3	5,530	5,671
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>20,569</b>	<b>69,468</b>	<b>90,037</b>	<b>100.0%</b>	<b>4</b>	<b>90,041</b>	<b>92,466</b>

Note: 1. (+) FRSM refers "Funds representing Solvency Margin".

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

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

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

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditor's Report of Ins. Companies) Regulations.

FORM NL-29 - Detail regarding debt securities

Date:

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 31st Mar 2017	as % of total for this class	As at 31st Mar 2016	as % of total for this class	As at 31st Mar 2017	as % of total for this class	As at 31st Mar 2016	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	63,227	78.53%	56,782	76.59%	61,479	78.71%	56,435	76.67%
AA or better	12,585	15.63%	11,852	15.99%	12,105	15.50%	11,638	15.81%
Rated below AA but above A	4,697	5.83%	5,508	7.43%	4,529	5.80%	5,534	7.52%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,845	2.29%	6,739	9.09%	1,845	2.36%	6,731	9.14%
more than 1 year and upto 3years	13,000	16.15%	6,153	8.30%	12,604	16.14%	6,072	8.25%
More than 3years and up to 7years	17,708	21.99%	22,425	30.25%	16,971	21.73%	22,123	30.06%
More than 7 years and up to 10 years	26,060	32.37%	11,009	14.85%	25,383	32.50%	10,861	14.76%
above 10 years	21,897	27.20%	27,816	37.52%	21,309	27.28%	27,820	37.79%
<b>Breakdown by type of the issuer</b>								
a. Central Government	28,439	35.32%	26,898	36.28%	27,636	35.38%	26,871	36.51%
b. State Government	6,003	7.46%	6,719	9.06%	5,785	7.41%	6,660	9.05%
c. Corporate Securities	46,068	57.22%	40,525	54.66%	44,692	57.22%	40,076	54.45%

FORM NL-30 Analytical Ratios for Non-Life companies

Date: **31st March 2017**

Sl.No.	Particular	For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Gross Premium Growth Rate	13.4%	3.8%	(16.6%)	(14.7%)
2	Gross Premium to shareholders' fund ratio	0.58	1.86	0.53	1.84
3	Growth rate of shareholders' fund	3.7%	2.9%	21.1%	21.1%
4	Net Retention Ratio	63.5%	77.2%	69.2%	77.7%
5	Net Commission Ratio	-4.9%	1.2%	1.7%	3.5%
6	Expense of Management to Gross Direct Premium Ratio	35.6%	37.9%	29.3%	36.0%
7	Expense of Management to Net Written Premium Ratio	55.4%	48.6%	41.9%	43.8%
8	Net Incurred claims to Net Earned Premium	81.6%	78.7%	78.4%	85.4%
9	Combined Ratio	126.0%	123.2%	115.2%	126.8%
10	Technical Reserves to net premium ratio	9.29	2.24	8.71	1.97
11	Underwriting balance ratio	(0.29)	(0.23)	(0.16)	(0.23)
12	Operating Profit Ratio	(4.1%)	(3.5%)	3.6%	(6.6%)
13	Liquid Assets to Liabilities ratio	17.2%	17.2%	18.0%	18.0%
14	Net earning ratio	2.0%	1.9%	2.2%	(3.6%)
15	Return on net worth ratio	0.8%	2.8%	0.8%	(5.4%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.07	2.07	1.78	1.78
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	112,500,000	112,500,000	112,500,000	112,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.44% /25.56%)	(74.44% /25.56%)	(74.44% /25.56%)	(74.44% /25.56%)
3	(c) % of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.15	0.56	0.25	(1.08)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.15	0.56	0.25	(1.08)
6	(iv) Book value per share (Rs)	20.05	20.05	19.49	19.49

FORM NL-31-Related Party Transactions

Date: 31st March 2017  
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2017	Upto the year ended 31st March 2017	For the Quarter ended 31st March 2016	Upto the year ended 31st March 2016
1	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Rent paid	-	-	5.04	50.40
2	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Premium for policies underwritten	1.75	5.14	1.88	3.73
3	Celica Developers Pvt. Ltd.	Private Company in which Director is a Director	Refund of Security Deposit	-	-	30.24	30.24
4	Rajive Kumaraswami (from 15.06.2016)	Key management personnel	Managerial remuneration	83.00	263.69	-	-
5	Swaraj Krishnan (upto 14.06.2016)	Key management personnel	Managerial remuneration	-	20.61	27.17	124.70
6	Swaraj Krishnan (upto 14.06.2016)	Key management personnel	Premium for policies underwritten	-	-	0.05	0.05
7	Gaurav Parasrampur	Key management personnel	Managerial remuneration	18.65	71.79	15.41	65.22
8	Kavita Modi	Key management personnel	Managerial remuneration	3.07	11.83	2.45	10.03
9	Rupa Parasrampur	Relative of Key Management Personnel	Car hire charges	1.95	7.80	1.65	6.50
10	Rupa Parasrampur	Relative of Key Management Personnel	Premium for policies underwritten	-	-	-	0.05
11	Mayank Poddar	Director	Premium for policies underwritten	0.14	0.14	-	-
12	Janet Gasper Chowdhury	Director	Premium for policies underwritten	-	0.08	-	0.47
13	Kailash Nath Bhandari	Director	Sitting fees	1.90	5.30	0.65	2.30
14	Sunil Mitra	Director	Sitting fees	1.60	4.55	0.80	2.45
15	V K Viswanathan	Director	Sitting fees	1.90	5.15	0.80	2.45

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



**FORM NL-32-Products Information**

Date: **31st March 2017**

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

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



FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st March 2017

Available Solvency Margin and Solvency Ratio

TABLE - II

(Rs. in Lakhs)

Item	Description	Amount
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	80,164
	<b>Deduct:</b>	
2	Liabilities (reserves as mentioned in Form HG)	60,026
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	17,466
<b>4</b>	<b>Excess in Policyholders' Funds (1-2-3)</b>	<b>2,672</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	23,360
	<b>Deduct:</b>	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	4,918
<b>7</b>	<b>Excess in Shareholders' Funds (5-6)</b>	<b>18,442</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>	21,115
9	Total Required Solvency Margin [RSM]	10,213
<b>10</b>	<b>Solvency Ratio (Total ASM/Total RSM)</b>	<b>2.07</b>

FORM NL-34-Board of Directors & Key Person

Date: 31/03/2017

Sl. No.	Name of person	Role/designation	Date of Appointment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
4	Kailash Nath Bhandari	Director	05/09/2009
5	Rajive Kumaraswami	Director/ Managing Director and Chief Executive Officer	15/06/2016
6	Sunil Mitra	Director	25/08/2012
7	V.K.Viswanathan	Director	24/10/2013
8	Janet Gasper Chowdhury	Director (resigned w.e.f. 28.10.2016)	31/03/2015
9	Vikas Mittal	Deputy Chief Executive Officer	01/12/2014
10	Raj Kumar Kapoor	Chief Internal Auditor	27/07/2015
11	Gaurav Parasrampuria	Chief Financial Officer	22/01/2015
12	Amit Bhandari	Chief Technical Officer and Chief Risk Officer	25/11/2016
13	Raunak Jha	Appointed Actuary	14/06/2016
14	Jinesh Shah	Chief Investment Officer	14/01/2013
15	Anand Roop Choudhary	Head Legal and Chief Compliance Officer	07/11/2016
16	Jeetendra Sahu	Compliance Officer (upto 06.11.2016)	28/09/2015
17	Kavita Modi	Company Secretary	01/11/2012

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-35-NON PERFORMING ASSETS-7

Statement as on: 31st March 2017

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	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.





No.	Category of Investment	Category Code	Current Quarter (Jan'17 to Mar'17)					Year to Date (Apr'16 to Mar'17)					Previous Year (Apr'15 to Mar'16)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
					Book Value	Market Value	Book Value			Market Value							
	Deposit with Primary dealers Duly recognized by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Perpetual Debt Instruments of Tier & capital Issued by NON PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Corporate Securities (Approved Instruments)- Mutual Funds</b>																
	G Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gilt Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Liquid Fund- MF	EGMF	2,281	1,495	44	1.94%	1.34%	2,835	1,495	207	7.32%	5.06%	2,998	3,689	241	8.04%	5.55%
<b>6</b>	<b>Other Investments</b>																
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares ( Incl PSU & Listed)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments - Debenture	OLDB	3,528	3,667	82	2.31%	1.60%	3,530	3,667	330	9.36%	6.47%	2,366	3,522	292	12.35%	8.53%
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments - Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Short Term Loan - Unsecured Deposits	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- Term Loan ( without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Corporate Securities (Other Investments ) Mutual Funds</b>																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,802	2,003	30	1.68%	1.16%	2,172	2,003	157	7.25%	5.01%	1,011	-	81	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Debentures / Bonds/ CPS / Loans	IODS	1,002	1,030	22	2.25%	1.55%	1,002	1,030	91	9.10%	6.29%	736	986	67	9.07%	6.27%
	Debentures/Bonds/CPS/Loans- (Promoter Group)	HOPG	-	-	-	-	-	162	-	17	10.30%	7.12%	1,000	1,000	103	10.35%	7.15%
	<b>TOTAL</b>		<b>92,617</b>	<b>92,466</b>	<b>2,532</b>	<b>2.73%</b>	<b>1.89%</b>	<b>90,849</b>	<b>92,466</b>	<b>8,387</b>	<b>9.23%</b>	<b>6.38%</b>	<b>83,889</b>	<b>87,203</b>	<b>7,782</b>	<b>9.28%</b>	<b>6.41%</b>

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

- 1 Based on daily simple Average of Investments.
- 2 Yield netted for tax.
- 3 In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown.
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated FUND (SFIN) level and also at consolidated level.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account.

**MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

**IRDA Registration No. 149 dated 22nd May, 2012**

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

**Statement as on: 31st March 2017**

**Name of Fund : General Insurance**

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**



(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
	NIL								
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	OLDB	510	04/03/2015	CRISIL	AA	AA-	31/07/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	1,508	09/07/2015	CRISIL	AA	AA-	31/07/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	1,510	29/11/2012	CRISIL	AA+	AA-	31/07/2015	
	9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022	OLDB	510	04/03/2015	CARE	AA+	AA	07/10/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	1,508	09/07/2015	CARE	AA+	AA	07/10/2015	
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	OLDB	1,510	29/11/2012	CARE	AA+	AA	07/10/2015	

**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 March 2017

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 31st March 2017		For the Quarter ended 31st March 2016		Upto the year ended 31st March 2017		Upto the year ended 31st March 2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,277	2,286	1,509	2,361	3,066	9,618	2,913	7,884
2	Cargo & Hull	641	251	571	324	1,523	930	1,239	1,135
3	Motor TP	5,700	144,506	4,056	83,674	19,056	433,379	15,850	318,072
4	Motor OD	3,871	121,769	4,154	73,317	14,976	376,235	17,599	295,398
5	Engineering	197	362	294	433	613	1,382	928	1,928
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	58	420	819	523	267	1,788	1,504	1,532
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	59	15,604	74	2,654	291	45,329	177	8,939
10	Health	-	-	-	-	-	-	-	1
11	Others	1,275	2,833	54	1,389	2,157	4,956	186	4,482



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

Date: 31st March 2017

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,188	435	896,325
		Social	-	-	-
2	Cargo & Hull	Rural	132	164	525,601
		Social	-	-	-
3	Motor TP	Rural	87,676	3,598	-
		Social	-	-	-
4	Motor OD	Rural	72,472	2,503	204,394
		Social	-	-	-
5	Engineering	Rural	226	58	21,057
		Social	-	-	-
6	Workmen's Compensation	Rural	218	31	9,129
		Social	420	58	14,211
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Covers	Rural	49	214	110,857
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	11,014	34	37,081
		Social	-	-	-
11	Health	Rural	-	-	-
		Social	-	-	-
12	Others	Rural	1,961	53	30,677
		Social	-	-	-

**FORM NL-40- Business Acquisition through different channels**

Date: **31st March 2017**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 31st March 2017		For the Quarter ended 31st March 2016		Upto the year ended 31st March 2017		Upto the year ended 31st March 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	49962	3,466	28158	2,703	128788	10,252	96753	10,481
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	36248	3,205	40727	4,191	167356	15,296	166801	17,692
4	Brokers	20627	3,185	7653	3,052	42124	7,442	31466	7,003
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	59425	3,222	14820	1,585	159114	8,959	48953	5,218
	<b>Total (A)</b>	<b>166262</b>	<b>13,078</b>	<b>91358</b>	<b>11,531</b>	<b>497382</b>	<b>41,949</b>	<b>343973</b>	<b>40,394</b>
	<b>Referral (B)</b>	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>166,262</b>	<b>13,078</b>	<b>91,358</b>	<b>11,531</b>	<b>497,382</b>	<b>41,949</b>	<b>343,973</b>	<b>40,394</b>

## FORM NL-41-GREIVANCE DISPOSAL

Date: 31st March 2017

SI No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending as at 31st March 2017	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related						-	
b)	Claims	2	16	13		5	-	76
c)	Policy Related		10	9		1	-	24
d)	Premium		1	1			-	3
e)	Refund						-	1
f)	Coverage						-	-
g)	Cover Note Related						-	-
h)	Product						-	2
i)	Others	1	1	2			-	12
	<b>Total Number of Complaints</b>	<b>3</b>	<b>28</b>	<b>25</b>		<b>6</b>	<b>-</b>	<b>118</b>

2	Total No. of policies during previous year :	343,973
3	Total No. of claims during previous year :	35,984
4	Total No. of policies during current year :	497,382
5	Total No. of claims during current year :	26,106
6	Total No. of Policy complaints(current year) per 10,000 polices (current year) :	0.0000000048
7	Total No. of Claim Complaints(current year) per 10,000 polices(current year) :	0.0000000153

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	-	-	-
	<b>Total Number of Complaints</b>	<b>-</b>	<b>-</b>	<b>-</b>