

| Disclosures - NON- LIFE INSURANCE COMPANIES | | |
|--|---|---|
| For the Quarter and Nine months ended 31st December 2017 | | |
| Sl. No. | Form No | Description |
| 1 | NL-1-B-RA | Revenue Account |
| 2 | NL-2-B-PL | Profit & Loss Account |
| 3 | NL-3-B-BS | Balance Sheet |
| 4 | NL-4-PREMIUM SCHEDULE | Premium |
| 5 | NL-5-CLAIMS SCHEDULE | Claims Incurred |
| 6 | NL-6-COMMISSION SCHEDULE | Commission |
| 7 | NL-7-OPERATING EXPENSES SCHEDULE | Operating Expenses |
| 8 | NL-8-SHARE CAPITAL SCHEDULE | Share Capital |
| 9 | NL-9-PATTERN OF SHAREHOLDING SCHEDULE | Pattern of Shareholding |
| 10 | NL-10-RESERVE AND SURPLUS SCHEDULE | Reserves and Surplus |
| 11 | NL-11-BORROWING SCHEDULE | Borrowings |
| 12 | NL-12-INVESTMENT SCHEDULE | Shareholders / Policyholders |
| 13 | NL-13-LOANS SCHEDULE | Loans |
| 14 | NL-14-FIXED ASSETS SCHEDULE | Fixed Assets |
| 15 | NL-15-CASH AND BANK BALANCE SCHEDULE | Cash and Bank Balance |
| 16 | NL-16-ADVANCES AND OTHER ASSETS SCHEDULE | Advances & Other Assets |
| 17 | NL-17-CURRENT LIABILITIES SCHEDULE | Current Liabilities |
| 18 | NL-18-PROVISIONS SCHEDULE | Provisions |
| 19 | NL-19-MISC EXPENDITURE SCHEDULE | Misc Expenditure |
| 20 | NL-21-STATEMENT OF LIABILITIES | Statement of Liabilities |
| 21 | NL-22-GEOGRAPHICAL DISTN OF BSNS | Geographical Distribution of Business |
| 22 | NL-23-REINSURANCE RISK CONCENTRATION | Reinsurance Risk Concentration |
| 23 | NL-24-AGEING OF CLAIMS | Ageing of Claims |
| 24 | NL-25-CLAIMS DATA | Claims Data |
| 25 | NL-26-CLAIMS INFORMATION | Claims Information |
| 26 | NL-27-OFFICE OPENING | Office Opening |
| 27 | NL-28-STATEMENT OF ASSETS | Statement of Investment of Assets |
| 28 | NL-29-DEBT SECURITIES | Debt Securities |
| 29 | NL-30-ANALYTICAL RATIOS | Analytical Ratios |
| 30 | NL-31-RELATED PARTY TRANSACTIONS | Related Party Transactions |
| 31 | NL-32-PRODUCT INFORMATION | Product Information |
| 32 | NL-33-SOLVENCY MARGIN | Solvency |
| 33 | NL-34-BOD | Board of Directors & Management |
| 34 | NL-35-NPAs | NPAs |
| 35 | NL-36-YIELD ON INVESTMENTS | Yield on Investment |
| 36 | NL-37-DOWN GRADING OF INVESTMENTS | Downgrading of Investment |
| 37 | NL-38-BSNS RETURNS ACROSS LOB | Quarterly Business Returns for different line of business (Premium amount and number of policies) |
| 38 | NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS | Rural & Social Sector Obligations |
| 39 | NL-40-CHANNEL WISE PREMIUM | Business Acquisition through different channels |
| 40 | NL-41-GRIEVANCE DISPOSAL | Grievance Disposal |

Note:-

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

FORM NL-1-B-RA

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



FIRE

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

| S No. | Particulars | Schedule | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|-------|--|----------------------------------|-------------------------------------|--|-------------------------------------|--|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 11,227 | 36,432 | 51,784 | 61,359 |
| 2 | Interest, dividend and rent (Gross) | | 1,793 | 7,541 | 1,908 | 7,842 |
| 3 | Profit/(Loss) on sale/redemption of investments (Net) | | 80 | 587 | 77 | 409 |
| 4 | Other Income | | 1,781 | 1,781 | 1,178 | 1,793 |
| | TOTAL (A) | | 14,881 | 46,341 | 54,947 | 71,403 |
| 1 | Claims incurred (Net) | NL-5-Claims Schedule | 7,959 | 51,506 | 34,967 | 32,515 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (4,833) | (25,410) | 4,780 | 4,103 |
| 3 | Contribution to Solatium Fund | | - | - | - | - |
| 4 | Operating expenses related to insurance business | NL-7 - Operating Expenses | 26,078 | 141,346 | 4,486 | 18,473 |
| 5 | Premium deficiency | | (502) | 2,282 | (5,329) | (5,980) |
| | TOTAL (B) | | 28,702 | 169,724 | 38,904 | 49,111 |
| | Operating Profit/(Loss) from Fire Business C= (A - B) | | (13,821) | (123,383) | 16,043 | 22,292 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (13,821) | (123,383) | 16,043 | 22,292 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | (13,821) | (123,383) | 16,043 | 22,292 |

FORM NL-1-B-RA

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



MARINE

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

| S No. | Particulars | Schedule | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|-------|--|----------------------------------|-------------------------------------|--|-------------------------------------|--|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 1,868 | 8,075 | 4,191 | 9,787 |
| 2 | Interest, dividend and rent (Gross) | | (18) | 1,258 | 479 | 2,058 |
| 3 | Profit/(Loss) on sale/redemption of investments (Net) | | (15) | 98 | 19 | 107 |
| 4 | Other Income | | 13 | 13 | - | - |
| | TOTAL (A) | | 1,848 | 9,444 | 4,689 | 11,952 |
| 1 | Claims incurred (Net) | NL-5-Claims Schedule | 2,909 | 3,969 | 7,234 | 7,115 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (3,363) | (4,439) | (882) | (3,596) |
| 3 | Contribution to Solatium Fund | | - | - | - | - |
| 4 | Operating expenses related to insurance business | NL-7 - Operating Expenses | 11,900 | 38,964 | 1,126 | 4,846 |
| 5 | Premium deficiency | | (1,356) | (1,211) | 1,241 | (1,923) |
| | TOTAL (B) | | 10,090 | 37,283 | 8,719 | 6,442 |
| | Operating Profit/(Loss) from Marine Business C= (A - B) | | (8,242) | (27,839) | (4,030) | 5,510 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (8,242) | (27,839) | (4,030) | 5,510 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | (8,242) | (27,839) | (4,030) | 5,510 |

FORM NL-1-B-RA

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



MISCELLANEOUS

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

| S No. | Particulars | Schedule | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|-------|---|----------------------------------|-------------------------------------|--|-------------------------------------|--|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 827,636 | 2,443,601 | 805,121 | 2,408,104 |
| 2 | Interest, dividend and rent (Gross) | | 170,637 | 477,068 | 139,677 | 415,497 |
| 3 | Profit/(Loss) on sale/redemption of investments (Net) | | 10,075 | 37,103 | 6,265 | 21,684 |
| 4 | Other Income | | (1,681) | 773 | 213 | 4,624 |
| | TOTAL (A) | | 1,006,667 | 2,958,545 | 951,276 | 2,849,909 |
| 1 | Claims incurred (Net) | NL-5-Claims Schedule | 702,507 | 1,981,156 | 622,087 | 1,896,266 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (20,315) | (61,437) | 25,693 | 78,762 |
| 3 | Contribution to Solatium Fund | | 599 | 1,716 | 485 | 1,336 |
| 4 | Operating expenses related to insurance business | NL-7 - Operating Expenses | 319,332 | 966,780 | 328,559 | 978,677 |
| 5 | Premium deficiency | | - | - | - | - |
| | TOTAL (B) | | 1,002,123 | 2,888,215 | 976,824 | 2,955,041 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 4,544 | 70,330 | (25,548) | (105,132) |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 4,544 | 70,330 | (25,548) | (105,132) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | 4,544 | 70,330 | (25,548) | (105,132) |

FORM NL-1-B-RA

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



TOTAL

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

| S No. | Particulars | Schedule | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|-------|---|----------------------------------|-------------------------------------|--|-------------------------------------|--|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 840,731 | 2,488,108 | 861,096 | 2,479,250 |
| 2 | Interest, dividend and rent (Gross) | | 172,412 | 485,867 | 142,064 | 425,397 |
| 3 | Profit/(Loss) on sale/redemption of investments (Net) | | 10,140 | 37,788 | 6,361 | 22,200 |
| 4 | Other Income | | 113 | 2,567 | 1,391 | 6,417 |
| | TOTAL (A) | | 1,023,396 | 3,014,330 | 1,010,912 | 2,933,264 |
| 1 | Claims incurred (Net) | NL-5-Claims Schedule | 713,375 | 2,036,631 | 664,288 | 1,935,896 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (28,511) | (91,286) | 29,591 | 79,269 |
| 3 | Contribution to Solatium Fund | | 599 | 1,716 | 485 | 1,336 |
| 4 | Operating expenses related to insurance business | NL-7 - Operating Expenses | 357,310 | 1,147,090 | 334,171 | 1,001,996 |
| 5 | Premium deficiency | | (1,858) | 1,071 | (4,088) | (7,903) |
| | TOTAL (B) | | 1,040,915 | 3,095,222 | 1,024,447 | 3,010,594 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | (17,519) | (80,892) | (13,535) | (77,330) |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (17,519) | (80,892) | (13,535) | (77,330) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | (17,519) | (80,892) | (13,535) | (77,330) |

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED 31ST DECEMBER 2017

(Rs in '000)

| S. No. | Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--------|---|--|--|--|---|
| 1 | OPERATING PROFIT/(LOSS) | | | | |
| | (a) Fire Insurance | (13,821) | (123,383) | 16,043 | 22,292 |
| | (b) Marine Insurance | (8,242) | (27,839) | (4,030) | 5,510 |
| | (c) Miscellaneous Insurance | 4,544 | 70,330 | (25,548) | (105,132) |
| 2 | INCOME FROM INVESTMENTS | | | | |
| | (a) Interest, dividend & rent – Gross | 45,666 | 134,335 | 44,124 | 131,098 |
| | (b) Profit/(Loss) on sale / redemption of investments | 2,626 | 10,447 | 1,980 | 6,842 |
| 3 | OTHER INCOME | - | - | - | - |
| | TOTAL (A) | 30,773 | 63,890 | 32,569 | 60,610 |
| 4 | PROVISIONS (Other than taxation) | | | | |
| | (a) For diminution in the value of investments | - | - | - | - |
| | (b) For doubtful debts | - | - | - | - |
| | (c) Others | - | - | - | - |
| 5 | OTHER EXPENSES | | | | |
| | (a) Expenses other than those related to insurance business - Employees' remuneration and welfare benefits | 6,933 | 6,933 | 3,068 | 3,068 |
| | (b) Investment Expenses | 370 | 1,095 | 1,004 | 1,004 |
| | (c) Loss on sale of fixed assets | - | - | 195 | 195 |
| | (d) Others | - | - | - | - |
| | TOTAL (B) | 7,303 | 8,028 | 4,267 | 4,267 |
| | Profit/(Loss) before tax | 23,470 | 55,862 | 28,302 | 56,343 |
| | Provision for taxation | | | | |
| | (a) Current tax | 4,786 | 11,390 | 5,270 | 10,463 |
| | (b) Deferred tax expense/ (income) | - | - | - | - |
| | Profit/(Loss) after tax | 18,684 | 44,472 | 23,032 | 45,880 |
| | APPROPRIATIONS | | | | |
| | (a) Interim dividends paid during the year | - | - | - | - |
| | (b) Proposed final dividend | - | - | - | - |
| | (c) Dividend distribution tax | - | - | - | - |
| | (d) Transfer to any reserves or other accounts | - | - | - | - |
| | Balance of profit/(loss) brought forward from last year | (298,673) | (324,461) | (364,640) | (387,488) |
| | Balance carried forward to balance sheet | (279,989) | (279,989) | (341,608) | (341,608) |

BALANCE SHEET AS AT 31ST DECEMBER 2017

(Rs in '000)

| Particulars | Schedule | As at 31st December 2017 | As at 31st December 2016 |
|---|---|--------------------------|--------------------------|
| SOURCES OF FUNDS | | | |
| Share Capital | NL-8-Share Capital Schedule | 1,125,000 | 1,125,000 |
| Reserves and Surplus | NL-10-Reserves and Surplus Schedule | 1,455,000 | 1,455,000 |
| Fair value change account | | 901 | 155 |
| Borrowings | NL-11-Borrowings Schedule | 3,155 | - |
| TOTAL | | 2,584,056 | 2,580,155 |
| APPLICATION OF FUNDS | | | |
| Investments | | | |
| Investments - Shareholders Funds | NL-12-Investment Schedule (Shareholders) | 1,667,903 | 2,104,357 |
| Investments - Policyholders Funds | NL-12-Investment Schedule (Policyholders) | 9,054,675 | 6,989,383 |
| Total Investments | | 10,722,578 | 9,093,740 |
| Loans | NL-13-Loans Schedule | - | - |
| Fixed assets | NL-14-Fixed Assets Schedule | 156,833 | 118,484 |
| Deferred tax asset | | 99,482 | 99,482 |
| Current Assets | | | |
| Cash and bank balances | NL-15-Cash and bank balance Schedule | 195,979 | 155,248 |
| Advances and other assets | NL-16-Advances and Other Assets Schedule | 1,107,124 | 666,954 |
| Sub-Total (A) | | 1,303,103 | 822,202 |
| Current liabilities | NL-17-Current Liabilities Schedule | 8,182,356 | 6,180,196 |
| Provisions | NL-18-Provisions Schedule | 1,795,573 | 1,715,165 |
| Sub-Total (B) | | 9,977,929 | 7,895,361 |
| Net Current Assets (C) = (A - B) | | (8,674,826) | (7,073,159) |
| Miscellaneous expenditure (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| Debit Balance in Profit and Loss Account | | 279,989 | 341,608 |
| TOTAL | | 2,584,056 | 2,580,155 |

CONTINGENT LIABILITIES

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

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

FIRE

(Rs in '000)

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Premium from direct business written | 65,820 | 261,146 | 28,068 | 178,861 |
| Add: Premium on reinsurance accepted | 32,352 | 189,163 | 3,487 | 14,932 |
| Less : Premium on reinsurance ceded | (89,015) | (411,388) | (19,421) | (149,057) |
| Net Premium | 9,157 | 38,921 | 12,134 | 44,736 |
| Adjustment for change in reserve for unexpired risks | (2,070) | 2,489 | (39,650) | (16,623) |
| Premium Earned (Net) | 11,227 | 36,432 | 51,784 | 61,359 |

MARINE

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Premium from direct business written | 37,164 | 116,010 | 25,601 | 88,188 |
| Add: Premium on reinsurance accepted | 4,270 | 8,098 | - | - |
| Less : Premium on reinsurance ceded | (41,547) | (117,613) | (22,535) | (76,450) |
| Net Premium | (113) | 6,495 | 3,066 | 11,738 |
| Adjustment for change in reserve for unexpired risks | (1,981) | (1,580) | (1,125) | 1,951 |
| Premium Earned (Net) | 1,868 | 8,075 | 4,191 | 9,787 |

MISCELLANEOUS

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Premium from direct business written | 1,100,126 | 3,074,887 | 964,022 | 2,620,104 |
| Add: Premium on reinsurance accepted | 1,930 | 5,110 | 912 | 4,616 |
| Less : Premium on reinsurance ceded | (226,501) | (617,831) | (109,941) | (254,445) |
| Net Premium | 875,555 | 2,462,166 | 854,993 | 2,370,275 |
| Adjustment for change in reserve for unexpired risks | 47,919 | 18,565 | 49,872 | (37,829) |
| Premium Earned (Net) | 827,636 | 2,443,601 | 805,121 | 2,408,104 |

TOTAL

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Premium from direct business written | 1,203,110 | 3,452,043 | 1,017,691 | 2,887,153 |
| Add: Premium on reinsurance accepted | 38,552 | 202,371 | 4,399 | 19,548 |
| Less : Premium on reinsurance ceded | (357,063) | (1,146,832) | (151,897) | (479,952) |
| Net Premium | 884,599 | 2,507,582 | 870,193 | 2,426,749 |
| Adjustment for change in reserve for unexpired risks | 43,868 | 19,474 | 9,097 | (52,501) |
| Premium Earned (Net) | 840,731 | 2,488,108 | 861,096 | 2,479,250 |

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

MISCELLANEOUS

For the Quarter ended 31st Dec 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 | 389,882 | 599,337 | - | 989,219 | 13,407 | 121 | 3,885 | 41,747 | 7,333 | 39,926 | 4,488 | 1,100,126 |
| Add: Premium on reinsurance accepted | 37 | - | - | 37 | 1,893 | - | - | - | - | - | - | 1,930 |
| Less : Premium on reinsurance ceded | (118,713) | (31,708) | - | (150,421) | (11,510) | (7) | (219) | (20,488) | (1,873) | (38,292) | (3,691) | (226,501) |
| Net Premium | 271,206 | 567,629 | - | 838,835 | 3,790 | 114 | 3,666 | 21,259 | 5,460 | 1,634 | 797 | 875,555 |
| Adjustment for change in reserve for unexpired risks | (840) | 31,801 | - | 30,961 | (691) | 11 | (1,375) | 18,615 | 1,332 | 309 | (1,243) | 47,919 |
| Premium Earned (Net) | 272,046 | 535,828 | - | 807,874 | 4,481 | 103 | 5,041 | 2,644 | 4,128 | 1,325 | 2,040 | 827,636 |

For the Quarter ended 31st Dec 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 | 405,048 | 484,611 | - | 889,659 | 13,275 | 140 | 6,415 | - | 6,830 | 44,742 | 2,961 | 964,022 |
| Add: Premium on reinsurance accepted | - | - | - | - | 912 | - | - | - | - | - | - | 912 |
| Less : Premium on reinsurance ceded | (20,299) | (26,085) | - | (46,384) | (9,160) | (38) | (1,675) | - | (4,201) | (46,929) | (1,554) | (109,941) |
| Net Premium | 384,749 | 458,526 | - | 843,275 | 5,027 | 102 | 4,740 | - | 2,629 | (2,187) | 1,407 | 854,993 |
| Adjustment for change in reserve for unexpired risks | 12,071 | 52,425 | - | 64,496 | (9,254) | (42) | (482) | (1) | (2,091) | (689) | (2,065) | 49,872 |
| Premium Earned (Net) | 372,678 | 406,101 | - | 778,779 | 14,281 | 144 | 5,222 | 1 | 4,720 | (1,498) | 3,472 | 805,121 |

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

MISCELLANEOUS

Upto the Nine Months ended 31st Dec 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 | 1,077,450 | 1,716,059 | - | 2,793,509 | 37,069 | 230 | 15,942 | 114,227 | 19,835 | 81,418 | 12,657 | 3,074,887 |
| Add: Premium on reinsurance accepted | 37 | - | - | 37 | 5,073 | - | - | - | - | - | - | 5,110 |
| Less : Premium on reinsurance ceded | (328,382) | (91,027) | - | (419,409) | (30,003) | (13) | (881) | (74,586) | (5,229) | (77,890) | (9,820) | (617,831) |
| Net Premium | 749,105 | 1,625,032 | - | 2,374,137 | 12,139 | 217 | 15,061 | 39,641 | 14,606 | 3,528 | 2,837 | 2,462,166 |
| Adjustment for change in reserve for unexpired risks | (137,991) | 125,176 | - | (12,815) | (2,597) | (155) | (1,177) | 35,362 | 3,567 | 439 | (4,059) | 18,565 |
| Premium Earned (Net) | 887,096 | 1,499,856 | - | 2,386,952 | 14,736 | 372 | 16,238 | 4,279 | 11,039 | 3,089 | 6,896 | 2,443,601 |

Upto the Nine Months ended 31st Dec 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 | 1,110,475 | 1,335,557 | - | 2,446,032 | 41,637 | 616 | 20,931 | - | 23,265 | 76,168 | 11,455 | 2,620,104 |
| Add: Premium on reinsurance accepted | 1,502 | - | - | 1,502 | 2,813 | - | - | - | - | - | 301 | 4,616 |
| Less : Premium on reinsurance ceded | (55,571) | (70,940) | - | (126,511) | (29,090) | (149) | (5,060) | - | (12,099) | (76,210) | (5,326) | (254,445) |
| Net Premium | 1,056,406 | 1,264,617 | - | 2,321,023 | 15,360 | 467 | 15,871 | - | 11,166 | (42) | 6,430 | 2,370,275 |
| Adjustment for change in reserve for unexpired risks | (105,753) | 88,482 | - | (17,271) | (13,109) | 147 | 2,016 | (4) | (1,585) | (3,292) | (4,731) | (37,829) |
| Premium Earned (Net) | 1,162,159 | 1,176,135 | - | 2,338,294 | 28,469 | 320 | 13,855 | 4 | 12,751 | 3,250 | 11,161 | 2,408,104 |

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

FIRE

(Rs in '000)

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Claims paid | | | | |
| Direct claims | 11,806 | 58,935 | 48,332 | 100,987 |
| Add : Claims outstanding at the end of the year | 92,361 | 92,361 | 64,743 | 64,743 |
| Less : Claims outstanding at the beginning of the year | 88,151 | 50,938 | 33,463 | 48,351 |
| Gross incurred claims | 16,016 | 100,358 | 79,612 | 117,379 |
| Add : Re-insurance accepted to direct claims | 16,171 | 16,915 | 308 | 1,051 |
| Less : Re-insurance ceded to claims paid | (24,228) | (65,767) | (44,953) | (85,915) |
| Total claims incurred | 7,959 | 51,506 | 34,967 | 32,515 |

MARINE

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Claims paid | | | | |
| Direct claims | 18,400 | 90,146 | 43,696 | 98,777 |
| Add : Claims outstanding at the end of the year | 36,837 | 36,837 | 34,661 | 34,661 |
| Less : Claims outstanding at the beginning of the year | 37,614 | 42,866 | 29,827 | 37,152 |
| Gross incurred claims | 17,623 | 84,117 | 48,530 | 96,286 |
| Add : Re-insurance accepted to direct claims | - | 6 | - | - |
| Less : Re-insurance ceded to claims paid | (14,714) | (80,154) | (41,296) | (89,171) |
| Total claims incurred | 2,909 | 3,969 | 7,234 | 7,115 |

MISCELLANEOUS

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Claims paid | | | | |
| Direct claims | 397,728 | 1,005,144 | 471,101 | 1,364,212 |
| Add : Claims outstanding at the end of the year | 6,559,867 | 6,559,867 | 5,286,003 | 5,286,003 |
| Less : Claims outstanding at the beginning of the year | 6,212,783 | 5,485,650 | 5,107,157 | 4,680,267 |
| Gross incurred claims | 744,812 | 2,079,361 | 649,947 | 1,969,948 |
| Add : Re-insurance accepted to direct claims | 152 | 775 | 4,022 | 60,301 |
| Less : Re-insurance ceded to claims paid | (42,457) | (98,980) | (31,882) | (133,983) |
| Total claims incurred | 702,507 | 1,981,156 | 622,087 | 1,896,266 |

TOTAL

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Claims paid | | | | |
| Direct claims | 427,934 | 1,154,225 | 563,129 | 1,563,976 |
| Add : Claims outstanding at the end of the year | 6,689,065 | 6,689,065 | 5,385,407 | 5,385,407 |
| Less : Claims outstanding at the beginning of the year | 6,338,548 | 5,579,454 | 5,170,447 | 4,765,770 |
| Gross incurred claims | 778,451 | 2,263,836 | 778,089 | 2,183,613 |
| Add : Re-insurance accepted to direct claims | 16,323 | 17,696 | 4,330 | 61,352 |
| Less : Re-insurance ceded to claims paid | (81,399) | (244,901) | (118,131) | (309,069) |
| Total claims incurred | 713,375 | 2,036,631 | 664,288 | 1,935,896 |

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

MISCELLANEOUS

For the Quarter ended 31st Dec 2017

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT LIABILITY | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|----------------|----------------|---------------|----------------|-------------|---------------------------------|----------------------------|---------------------|----------------------|-----------------|---------------|----------------|
| Claims paid | | | | | | | | | | | | |
| Direct claims | 137,440 | 248,825 | - | 386,265 | 831 | (29) | 4,767 | - | 4,465 | 121 | 1,308 | 397,728 |
| Add : Claims outstanding at the end of the year | 299,510 | 6,095,016 | - | 6,394,526 | 19,354 | 605 | 19,354 | 1,945 | 18,830 | 7,383 | 97,870 | 6,559,867 |
| Less : Claims outstanding at the beginning of the year | 306,635 | 5,751,042 | - | 6,057,677 | 19,391 | 535 | 20,687 | 1,003 | 19,747 | 6,831 | 86,912 | 6,212,783 |
| Gross incurred claims | 130,315 | 592,799 | - | 723,114 | 794 | 41 | 3,434 | 942 | 3,548 | 673 | 12,266 | 744,812 |
| Add : Re-insurance accepted to direct claims | - | - | - | - | 72 | - | - | - | - | - | 80 | 152 |
| Less : Re-insurance ceded to claims paid | (27,424) | (13,007) | - | (40,431) | (335) | 1 | (238) | - | (842) | (121) | (491) | (42,457) |
| Total claims incurred | 102,891 | 579,792 | - | 682,683 | 531 | 42 | 3,196 | 942 | 2,706 | 552 | 11,855 | 702,507 |

For the Quarter ended 31st Dec 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 |
|---|----------------|----------------|---------------|----------------|--------------|---------------------------------|----------------------------|---------------------|----------------------|-----------------|--------------|----------------|
| Claims paid | | | | | | | | | | | | |
| Direct claims | 192,588 | 263,513 | - | 456,101 | 3,149 | - | 1,466 | - | 7,912 | 453 | 2,020 | 471,101 |
| Add : Claims outstanding at the end 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 |
| Add : Claims outstanding at the beginning of the year | 366,691 | 4,601,940 | - | 4,968,631 | 29,445 | 300 | 14,641 | - | 21,247 | 6,623 | 66,270 | 5,107,157 |
| Gross incurred claims | 171,371 | 452,831 | - | 624,202 | 3,444 | 72 | 4,003 | - | 14,784 | (406) | 3,848 | 649,947 |
| Add : Re-insurance accepted to direct claims | - | - | - | - | 132 | - | - | - | - | - | 3,890 | 4,022 |
| Less : Re-insurance ceded to claims paid | (9,698) | (14,012) | - | (23,710) | (1,028) | - | (73) | - | (2,616) | (452) | (4,003) | (31,882) |
| Total claims incurred | 161,673 | 438,819 | - | 600,492 | 2,548 | 72 | 3,930 | - | 12,168 | (858) | 3,735 | 622,087 |

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

MISCELLANEOUS

Upto the Nine Months ended 31st Dec 2017

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|----------------|------------------|---------------|------------------|----------------|--------------------|----------------------------|---------------------|----------------------|-----------------|---------------|------------------|
| Claims paid | | | | | | | | | | | | |
| Direct claims | 366,926 | 608,663 | - | 975,589 | 3,789 | - | 5,129 | - | 15,215 | 2,233 | 3,189 | 1,005,144 |
| Add : Claims outstanding at the end of the year | 299,510 | 6,095,016 | - | 6,394,526 | 19,354 | 605 | 19,354 | 1,945 | 18,830 | 7,383 | 97,870 | 6,559,867 |
| Less : Claims outstanding at the beginning of the year | 303,173 | 5,019,252 | - | 5,322,425 | 26,534 | 450 | 21,721 | - | 24,408 | 6,092 | 84,020 | 5,485,650 |
| Gross incurred claims | 363,263 | 1,684,427 | - | 2,047,690 | (3,391) | 155 | 2,762 | 1,945 | 9,637 | 3,524 | 17,039 | 2,079,361 |
| Add : Re-insurance accepted to direct claims | 232 | - | - | 232 | 463 | - | - | - | - | - | 80 | 775 |
| Less : Re-insurance ceded to claims paid | (57,572) | (31,683) | - | (89,255) | (1,837) | - | (256) | - | (4,186) | (2,232) | (1,214) | (98,980) |
| Total claims incurred | 305,923 | 1,652,744 | - | 1,958,667 | (4,765) | 155 | 2,506 | 1,945 | 5,451 | 1,292 | 15,905 | 1,981,156 |

Upto the Nine Months ended 31st Dec 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 |
|---|----------------|------------------|---------------|------------------|---------------|--------------------|----------------------------|---------------------|----------------------|-----------------|---------------|------------------|
| Claims paid | | | | | | | | | | | | |
| Direct claims | 613,749 | 694,683 | - | 1,308,432 | 25,452 | - | 3,226 | - | 16,311 | 453 | 10,338 | 1,364,212 |
| Add : Claims outstanding at the end 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 |
| Add : Claims outstanding at the beginning of the year | 412,021 | 4,151,473 | - | 4,563,494 | 31,809 | 47 | 3,068 | 1 | 15,962 | 3,869 | 62,017 | 4,680,267 |
| Gross incurred claims | 547,202 | 1,334,468 | - | 1,881,670 | 23,383 | 325 | 17,336 | (1) | 28,468 | 2,348 | 16,419 | 1,969,948 |
| Add : Re-insurance accepted to direct claims | 3,377 | - | - | 3,377 | 132 | - | - | - | 56 | - | 56,736 | 60,301 |
| Less : Re-insurance ceded to claims paid | (30,770) | (37,109) | - | (67,879) | (8,401) | - | (161) | - | (3,336) | (452) | (53,754) | (133,983) |
| Total claims incurred | 519,809 | 1,297,359 | - | 1,817,168 | 15,114 | 325 | 17,175 | (1) | 25,188 | 1,896 | 19,401 | 1,896,266 |

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

FIRE

(Rs in '000)

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Commission paid | | | | |
| Direct | 6,029 | 15,908 | 2,485 | 11,194 |
| TOTAL (A) | 6,029 | 15,908 | 2,485 | 11,194 |
| Add: Commission on re-insurance accepted | 1,453 | 12,952 | (98) | (194) |
| Less: Commission on re-insurance ceded | (12,315) | (54,270) | 2,393 | (6,897) |
| Net Commission | (4,833) | (25,410) | 4,780 | 4,103 |
| Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below: | | | | |
| Agents | 167 | 546 | 240 | 873 |
| Brokers | 5,310 | 13,976 | 1,993 | 9,579 |
| Corporate Agency | 552 | 1,386 | 252 | 741 |
| Others | - | - | - | - |
| TOTAL (B) | 6,029 | 15,908 | 2,485 | 11,194 |

MARINE

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Commission paid | | | | |
| Direct | 418 | 5,037 | 726 | 3,021 |
| TOTAL (A) | 418 | 5,037 | 726 | 3,021 |
| Add: Commission on re-insurance accepted | 664 | 1,223 | - | - |
| Less: Commission on re-insurance ceded | (4,445) | (10,699) | (1,608) | (6,617) |
| Net Commission | (3,363) | (4,439) | (882) | (3,596) |
| Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below: | | | | |
| Agents | 171 | 398 | 114 | 325 |
| Brokers | 66 | 4,317 | 565 | 2,584 |
| Corporate Agency | 181 | 322 | 46 | 112 |
| Others | - | - | - | - |
| TOTAL (B) | 418 | 5,037 | 726 | 3,021 |

MISCELLANEOUS

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--|--|---|--|---|
| Commission paid | | | | |
| Direct | 70,853 | 174,573 | 38,449 | 106,816 |
| TOTAL (A) | 70,853 | 174,573 | 38,449 | 106,816 |
| Add: Commission on re-insurance accepted | 68 | 100 | - | 161 |
| Less: Commission on re-insurance ceded | (91,236) | (236,110) | (12,756) | (28,215) |
| Net Commission | (20,315) | (61,437) | 25,693 | 78,762 |
| Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below: | | | | |
| Agents | 19,712 | 51,355 | 8,096 | 24,636 |
| Brokers | 12,949 | 26,349 | 7,631 | 17,537 |
| Corporate Agency | 34,938 | 93,492 | 22,722 | 64,643 |
| Others | 3,254 | 3,377 | - | - |
| TOTAL (B) | 70,853 | 174,573 | 38,449 | 106,816 |

**FORM NL-6-COMMISSION SCHEDULE
COMMISSION**

TOTAL

| Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|---|--|---|--|---|
| Commission paid | | | | |
| Direct | 77,300 | 195,518 | 41,660 | 121,031 |
| TOTAL (A) | 77,300 | 195,518 | 41,660 | 121,031 |
| Add: Commission on re-insurance accepted | 2,185 | 14,275 | (98) | (33) |
| Less: Commission on re-insurance ceded | (107,996) | (301,079) | (11,971) | (41,729) |
| Net Commission | (28,511) | (91,286) | 29,591 | 79,269 |
| Break-up of the expenses (gross) incurred to | | | | |
| Agents | 20,050 | 52,299 | 8,450 | 25,834 |
| Brokers | 18,325 | 44,642 | 10,189 | 29,700 |
| Corporate Agency | 35,671 | 95,200 | 23,020 | 65,496 |
| Others | 3,254 | 3,377 | - | - |
| TOTAL (B) | 77,300 | 195,518 | 41,660 | 121,031 |

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

For the Quarter ended 31st Dec 2017

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|-----------------|--------------|---------------|-----------------|--------------|--------------------|----------------------------|---------------------|----------------------|-----------------|------------|-----------------|
| Commission paid | | | | | | | | | | | | |
| Direct | 56,323 | 2,041 | - | 58,364 | 1,805 | 12 | 549 | 6,144 | 1,169 | 2,371 | 439 | 70,853 |
| TOTAL | 56,323 | 2,041 | - | 58,364 | 1,805 | 12 | 549 | 6,144 | 1,169 | 2,371 | 439 | 70,853 |
| Add : Commission on reinsurance accepted | 4 | - | - | 4 | 64 | - | - | - | - | - | - | 68 |
| Less : Commission on reinsurance ceded | (73,334) | (1,498) | - | (74,832) | (2,006) | (1) | (30) | (10,499) | (87) | (3,445) | (336) | (91,236) |
| Net commission | (17,007) | 543 | - | (16,464) | (137) | 11 | 519 | (4,355) | 1,082 | (1,074) | 103 | (20,315) |

For the Quarter ended 31st Dec 2016

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|---------------|--------------|---------------|---------------|--------------|--------------------|----------------------------|---------------------|----------------------|-----------------|-------------|---------------|
| Commission paid | | | | | | | | | | | | |
| Direct | 31,826 | 588 | - | 32,414 | 1,038 | 20 | 604 | - | 1,010 | 2,987 | 376 | 38,449 |
| TOTAL | 31,826 | 588 | - | 32,414 | 1,038 | 20 | 604 | - | 1,010 | 2,987 | 376 | 38,449 |
| Add : Commission on reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - |
| Less : Commission on reinsurance ceded | (3,038) | (1,212) | - | (4,250) | (1,064) | 27 | (48) | - | (589) | (6,385) | (447) | (12,756) |
| Net commission | 28,788 | (624) | - | 28,164 | (26) | 47 | 556 | - | 421 | (3,398) | (71) | 25,693 |

FORM NL-6-COMMISSION SCHEDULE
COMMISSION

Upto the Nine Months ended 31st Dec 2017

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|-----------------|--------------|---------------|-----------------|--------------|--------------------|----------------------------|---------------------|----------------------|-----------------|--------------|-----------------|
| Commission paid | | | | | | | | | | | | |
| Direct | 132,607 | 9,999 | - | 142,606 | 4,624 | 99 | 1,941 | 17,559 | 2,729 | 3,687 | 1,328 | 174,573 |
| TOTAL | 132,607 | 9,999 | - | 142,606 | 4,624 | 99 | 1,941 | 17,559 | 2,729 | 3,687 | 1,328 | 174,573 |
| Add : Commission on reinsurance accepted | 4 | - | - | 4 | 96 | - | - | - | - | - | - | 100 |
| Less : Commission on reinsurance ceded | (179,207) | (4,290) | - | (183,497) | (4,864) | 29 | (120) | (39,595) | (261) | (8,481) | 679 | (236,110) |
| Net commission | (46,596) | 5,709 | - | (40,887) | (144) | 128 | 1,821 | (22,036) | 2,468 | (4,794) | 2,007 | (61,437) |

Upto the Nine Months ended 31st Dec 2016

(Rs in '000)

| Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--|---------------|----------------|---------------|---------------|--------------|--------------------|----------------------------|---------------------|----------------------|-----------------|--------------|----------------|
| Commission paid | | | | | | | | | | | | |
| Direct | 90,731 | 1,534 | - | 92,265 | 3,845 | 66 | 2,006 | - | 3,116 | 4,133 | 1,385 | 106,816 |
| TOTAL | 90,731 | 1,534 | - | 92,265 | 3,845 | 66 | 2,006 | - | 3,116 | 4,133 | 1,385 | 106,816 |
| Add : Commission on reinsurance accepted | 150 | - | - | 150 | - | - | - | - | - | - | 11 | 161 |
| Less : Commission on reinsurance ceded | (8,329) | (3,339) | - | (11,668) | (3,962) | 81 | (157) | - | (1,611) | (9,864) | (1,034) | (28,215) |
| Net commission | 82,552 | (1,805) | - | 80,747 | (117) | 147 | 1,849 | - | 1,505 | (5,731) | 362 | 78,762 |

FIRE

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

| S. No. | Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--------|--|-------------------------------------|--|-------------------------------------|--|
| 1 | Employees' remuneration & welfare benefits | 11,958 | 56,762 | 1,473 | 6,144 |
| 2 | Travel, conveyance and vehicle running expenses | 293 | 3,901 | 136 | 603 |
| 3 | Training expenses | - | - | - | - |
| 4 | Rents, rates & taxes | 802 | 3,645 | 108 | 419 |
| 5 | Repairs and Maintenance | 544 | 1,868 | 64 | 240 |
| 6 | Printing & stationery | 442 | 1,350 | 81 | 205 |
| 7 | Communication | 385 | 1,657 | 41 | 198 |
| 8 | Legal & professional charges | (132) | 4,319 | 20 | 692 |
| 9 | Auditors' fees, expenses etc. | | | | |
| | (a) as auditor | 129 | 400 | 9 | 62 |
| | (b) as adviser or in any other capacity, in respect of | | | | |
| | (i) Taxation matters | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | (c) in any other capacity | - | - | - | - |
| 10 | Advertisement and publicity | 2,405 | 3,390 | 38 | 226 |
| 11 | Interest & bank charges | 175 | 770 | 13 | 68 |
| 13 | Depreciation | 772 | 2,916 | (10) | 131 |
| 14 | Infrastructure support expense | 2,945 | 25,946 | 919 | 2,918 |
| 15 | Manpower hire charges | 4,204 | 25,224 | 1,394 | 5,515 |
| 16 | Director fees | 37 | 187 | 7 | 18 |
| 17 | Others | | | | |
| | (a) Information technology | 833 | 3,994 | 34 | 423 |
| | (b) Membership fees & subscription expenses | 86 | 411 | 14 | 62 |
| | (c) Business promotion expenses | 268 | 1,761 | 47 | 155 |
| | (d) Service tax expenses | - | - | - | - |
| | (e) Miscellaneous expenses | (68) | 2,845 | 98 | 394 |
| | TOTAL | 26,078 | 141,346 | 4,486 | 18,473 |

MARINE

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

(Rs in '000)

| S. No. | Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--------|--|--|---|--|---|
| 1 | Employees' remuneration & welfare benefits | 5,126 | 15,646 | 369 | 1,611 |
| 2 | Travel, conveyance and vehicle running expenses | 230 | 1,076 | 34 | 158 |
| 3 | Training expenses | - | - | - | - |
| 4 | Rents, rates & taxes | 338 | 1,005 | 26 | 109 |
| 5 | Repairs and Maintenance | 204 | 515 | 17 | 63 |
| 6 | Printing & stationery | 160 | 373 | 19 | 54 |
| 7 | Communication | 159 | 457 | 11 | 53 |
| 8 | Legal & professional charges | 144 | 1,191 | 3 | 181 |
| 9 | Auditors' fees, expenses etc. | | | | |
| | (a) as auditor | 48 | 112 | 1 | 15 |
| | (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 | 704 | 935 | 11 | 61 |
| 11 | Interest & bank charges | 72 | 212 | 1 | 16 |
| 13 | Depreciation | 301 | 804 | (2) | 34 |
| 14 | Infrastructure support expense | 1,752 | 7,151 | 235 | 767 |
| 15 | Manpower hire charges | 2,016 | 6,951 | 349 | 1,446 |
| 16 | Director fees | 15 | 51 | 3 | 5 |
| 17 | Others | | | | |
| | (a) Information technology | 357 | 1,100 | 7 | 111 |
| | (b) Membership fees & subscription expenses | 38 | 114 | 5 | 17 |
| | (c) Business promotion expenses | 135 | 486 | 12 | 41 |
| | (d) Service tax expenses | - | - | - | - |
| | (e) Miscellaneous expenses | 101 | 785 | 25 | 104 |
| | TOTAL | 11,900 | 38,964 | 1,126 | 4,846 |

MISCELLANEOUS

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

(Rs in '000)

| S. No. | Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|--------|--|--|---|--|---|
| 1 | Employees' remuneration & welfare benefits | 136,572 | 388,235 | 108,447 | 325,531 |
| 2 | Travel, conveyance and vehicle running expenses | 6,420 | 26,685 | 10,209 | 31,925 |
| 3 | Training expenses | - | - | - | - |
| 4 | Rents, rates & taxes | 8,966 | 24,934 | 7,747 | 22,200 |
| 5 | Repairs and Maintenance | 5,339 | 12,778 | 4,542 | 12,723 |
| 6 | Printing & stationery | 4,139 | 9,236 | 5,116 | 10,881 |
| 7 | Communication | 4,192 | 11,335 | 3,179 | 10,491 |
| 8 | Legal & professional charges | 4,545 | 29,544 | 5,430 | 36,681 |
| 9 | Auditors' fees, expenses etc. | | | | |
| | (a) as auditor | 1,211 | 2,735 | 804 | 3,267 |
| | (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 | 17,651 | 23,185 | 3,222 | 11,953 |
| 11 | Interest & bank charges | 1,925 | 5,264 | 1,022 | 3,579 |
| 13 | Depreciation | 7,901 | 19,943 | 368 | 6,920 |
| 14 | Infrastructure support expense | 48,270 | 177,465 | 61,699 | 154,608 |
| 15 | Manpower hire charges | 54,458 | 172,525 | 100,657 | 292,196 |
| 16 | Director fees | 438 | 1,282 | 440 | 937 |
| 17 | Others | | | | |
| | (a) Information technology | 9,558 | 27,315 | 4,293 | 22,390 |
| | (b) Membership fees & subscription expenses | 989 | 2,814 | 1,077 | 3,301 |
| | (c) Business promotion expenses | 3,657 | 12,043 | 3,199 | 8,210 |
| | (d) Service tax expenses | - | - | - | - |
| | (e) Miscellaneous expenses | 3,101 | 19,462 | 7,108 | 20,884 |
| | TOTAL | 319,332 | 966,780 | 328,559 | 978,677 |

TOTAL

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

(Rs in '000)

| S. No. | Particulars | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st |
|--------|--|--|---|--|------------------------------------|
| 1 | Employees' remuneration & welfare benefits | 153,656 | 460,643 | 110,289 | 333,286 |
| 2 | Travel, conveyance and vehicle running expenses | 6,943 | 31,662 | 10,379 | 32,686 |
| 3 | Training expenses | - | - | - | - |
| 4 | Rents, rates & taxes | 10,106 | 29,584 | 7,881 | 22,728 |
| 5 | Repairs and Maintenance | 6,087 | 15,161 | 4,623 | 13,026 |
| 6 | Printing & stationery | 4,741 | 10,959 | 5,216 | 11,140 |
| 7 | Communication | 4,736 | 13,449 | 3,231 | 10,742 |
| 8 | Legal & professional charges | 4,557 | 35,054 | 5,453 | 37,554 |
| 9 | Auditors' fees, expenses etc. | | | | |
| | (a) as auditor | 1,388 | 3,247 | 814 | 3,344 |
| | (b) as adviser or in any other capacity, in respect of | | | | |
| | (i) Taxation matters | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | (c) in any other capacity | - | - | - | - |
| 10 | Advertisement and publicity | 20,760 | 27,510 | 3,271 | 12,240 |
| 11 | Interest & bank charges | 2,172 | 6,246 | 1,036 | 3,663 |
| 13 | Depreciation | 8,974 | 23,663 | 356 | 7,085 |
| 14 | Infrastructure support expense | 52,967 | 210,562 | 62,853 | 158,293 |
| 15 | Manpower hire charges | 60,678 | 204,700 | 102,400 | 299,157 |
| 16 | Director fees | 490 | 1,520 | 450 | 960 |
| 17 | Others | | | | |
| | (a) Information technology | 10,748 | 32,409 | 4,334 | 22,924 |
| | (b) Membership fees & subscription expenses | 1,113 | 3,339 | 1,096 | 3,380 |
| | (c) Business promotion expenses | 4,060 | 14,290 | 3,258 | 8,406 |
| | (d) Service tax expenses | - | - | - | - |
| | (e) Miscellaneous expenses | 3,134 | 23,092 | 7,231 | 21,382 |
| | TOTAL | 357,310 | 1,147,090 | 334,171 | 1,001,996 |

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

For the Quarter ended 31st Dec 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 | 48,335 | 74,225 | - | 122,560 | 1,897 | 15 | 475 | 5,176 | 909 | 4,984 | 556 | 136,572 |
| 2 | Travel, conveyance and vehicle running expenses | 2,291 | 3,427 | - | 5,718 | 90 | 1 | 14 | 247 | 44 | 280 | 26 | 6,420 |
| 3 | Training expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Rents, rates & taxes | 3,172 | 4,877 | - | 8,049 | 124 | 1 | 32 | 340 | 60 | 324 | 36 | 8,966 |
| 5 | Repairs and Maintenance | 1,884 | 2,919 | - | 4,803 | 74 | 1 | 21 | 201 | 35 | 182 | 22 | 5,339 |
| 6 | Printing & stationery | 1,459 | 2,268 | - | 3,727 | 57 | 1 | 17 | 156 | 27 | 137 | 17 | 4,139 |
| 7 | Communication | 1,482 | 2,282 | - | 3,764 | 58 | 1 | 15 | 158 | 28 | 150 | 18 | 4,192 |
| 8 | Legal & professional charges | 1,645 | 2,346 | - | 3,991 | 65 | 1 | 1 | 180 | 32 | 257 | 18 | 4,545 |
| 9 | Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 427 | 665 | - | 1,092 | 16 | - | 5 | 45 | 8 | 40 | 5 | 1,211 |
| | (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 | 6,187 | 9,794 | - | 15,981 | 242 | 2 | 86 | 657 | 114 | 497 | 72 | 17,651 |
| 11 | Interest & bank charges | 681 | 1,047 | - | 1,728 | 27 | - | 7 | 73 | 13 | 69 | 8 | 1,925 |
| 13 | Depreciation | 2,791 | 4,313 | - | 7,104 | 110 | - | 30 | 299 | 52 | 274 | 32 | 7,901 |
| 14 | Infrastructure support expense | 17,173 | 25,935 | - | 43,108 | 675 | 6 | 131 | 1,848 | 326 | 1,981 | 195 | 48,270 |
| 15 | Manpower hire charges | 19,313 | 29,465 | - | 48,778 | 759 | 6 | 173 | 2,072 | 365 | 2,084 | 221 | 54,458 |
| 16 | Director fees | 154 | 237 | - | 391 | 7 | - | 2 | 17 | 3 | 16 | 2 | 438 |
| 17 | Others | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) Information technology | 3,383 | 5,193 | - | 8,576 | 133 | 1 | 33 | 362 | 64 | 350 | 39 | 9,558 |
| | (b) Membership fees & subscription expenses | 350 | 538 | - | 888 | 14 | - | 4 | 37 | 6 | 36 | 4 | 989 |
| | (c) Business promotion expenses | 1,298 | 1,975 | - | 3,273 | 51 | 1 | 11 | 140 | 25 | 142 | 14 | 3,657 |
| | (d) Service tax expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| | (e) Miscellaneous expenses | 1,122 | 1,607 | - | 2,729 | 44 | - | 1 | 122 | 22 | 171 | 12 | 3,101 |
| | TOTAL | 113,147 | 173,113 | - | 286,260 | 4,443 | 37 | 1,058 | 12,130 | 2,133 | 11,974 | 1,297 | 319,332 |

For the Quarter ended 31st Dec 2016

(Rs in '000)

| S. No. | Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT LIABILITY | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--------|--|----------------|----------------|---------------|----------------|--------------|---------------------------------|----------------------------|---------------------|----------------------|-----------------|------------|----------------|
| 1 | Employees' remuneration and welfare benefits | 48,861 | 58,198 | - | 107,059 | 630 | 12 | 585 | - | 311 | (313) | 163 | 108,447 |
| 2 | Travel, conveyance and vehicle running expenses | 4,603 | 5,481 | - | 10,084 | 59 | 1 | 54 | - | 28 | (32) | 15 | 10,209 |
| 3 | Training expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Rents, rates and taxes | 3,487 | 4,155 | - | 7,642 | 45 | 1 | 43 | - | 24 | (20) | 12 | 7,747 |
| 5 | Repairs and maintenance | 2,044 | 2,436 | - | 4,480 | 26 | 1 | 25 | - | 14 | (12) | 8 | 4,542 |
| 6 | Printing and stationery | 2,293 | 2,737 | - | 5,030 | 32 | 1 | 31 | - | 19 | (8) | 11 | 5,116 |
| 7 | Communication | 1,435 | 1,708 | - | 3,143 | 18 | - | 16 | - | 8 | (10) | 4 | 3,179 |
| 8 | Legal and professional charges | 2,496 | 2,946 | - | 5,442 | 25 | (1) | 16 | - | (3) | (45) | (4) | 5,430 |
| 9 | Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 364 | 433 | - | 797 | 4 | - | 4 | - | 1 | (3) | 1 | 804 |
| | (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 | 1,458 | 1,733 | - | 3,191 | 17 | - | 16 | - | 7 | (12) | 3 | 3,222 |
| 11 | Interest and bank charges | 461 | 549 | - | 1,010 | 6 | - | 5 | - | 3 | (4) | 2 | 1,022 |
| 13 | Depreciation | 180 | 207 | - | 387 | - | (1) | (2) | - | (9) | (9) | (3) | 368 |
| 14 | Infrastructure support expenses | 27,725 | 33,064 | - | 60,789 | 368 | 8 | 353 | - | 205 | (135) | 111 | 61,699 |
| 15 | Manpower hire charges | 45,327 | 54,001 | - | 99,328 | 588 | 12 | 550 | - | 297 | (276) | 158 | 100,657 |
| 16 | Director fees | 198 | 236 | - | 434 | 3 | - | 2 | - | 1 | (1) | 1 | 440 |
| 17 | Others | - | - | - | - | - | - | - | - | - | - | - | - |
| | Information technology | 1,957 | 2,319 | - | 4,276 | 22 | - | 17 | - | 3 | (26) | 1 | 4,293 |
| | Membership fees and Subscription expenses | 485 | 578 | - | 1,063 | 6 | - | 6 | - | 3 | (3) | 2 | 1,077 |
| | Business promotion expenses | 1,438 | 1,714 | - | 3,152 | 19 | 1 | 18 | - | 11 | (7) | 5 | 3,199 |
| | Service tax expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| | Miscellaneous expenses | 3,202 | 3,814 | - | 7,016 | 41 | 1 | 39 | - | 20 | (20) | 11 | 7,108 |
| | TOTAL | 148,014 | 176,309 | - | 324,323 | 1,909 | 36 | 1,778 | - | 948 | (936) | 501 | 328,559 |

MISCELLANEOUS
FORM NL-7-OPERATING EXPENSES SCHEDULE

Upto the Nine Months ended 31st Dec 2017

(Rs in '000)

| S. No. | Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--------|--|----------------|----------------|---------------|----------------|---------------|-----------------|-------------------------|------------------|-------------------|-----------------|--------------|----------------|
| 1 | Employees' remuneration & welfare benefits | 135,818 | 216,311 | - | 352,129 | 5,312 | 29 | 2,009 | 14,398 | 2,500 | 10,263 | 1,595 | 388,235 |
| 2 | Travel, conveyance and vehicle running expenses | 9,335 | 14,868 | - | 24,203 | 365 | 2 | 138 | 990 | 172 | 705 | 110 | 26,685 |
| 3 | Training expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Rents, rates & taxes | 8,723 | 13,892 | - | 22,615 | 341 | 2 | 129 | 925 | 161 | 659 | 102 | 24,934 |
| 5 | Repairs and Maintenance | 4,470 | 7,119 | - | 11,589 | 175 | 1 | 66 | 474 | 82 | 338 | 53 | 12,778 |
| 6 | Printing & stationery | 3,231 | 5,146 | - | 8,377 | 126 | 1 | 48 | 343 | 59 | 244 | 38 | 9,236 |
| 7 | Communication | 3,965 | 6,315 | - | 10,280 | 155 | 1 | 59 | 420 | 73 | 300 | 47 | 11,335 |
| 8 | Legal & professional charges | 10,336 | 16,461 | - | 26,797 | 404 | 2 | 153 | 1,096 | 190 | 781 | 121 | 29,544 |
| 9 | Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 957 | 1,525 | - | 2,482 | 37 | - | 14 | 101 | 18 | 72 | 11 | 2,735 |
| | (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 | 8,111 | 12,918 | - | 21,029 | 317 | 2 | 120 | 860 | 149 | 613 | 95 | 23,185 |
| 11 | Interest & bank charges | 1,842 | 2,933 | - | 4,775 | 72 | - | 27 | 195 | 34 | 139 | 22 | 5,264 |
| 13 | Depreciation | 6,977 | 11,112 | - | 18,089 | 273 | 1 | 103 | 740 | 128 | 527 | 82 | 19,943 |
| 14 | Infrastructure support expense | 62,083 | 98,877 | - | 160,960 | 2,428 | 13 | 919 | 6,582 | 1,143 | 4,691 | 729 | 177,465 |
| 15 | Manpower hire charges | 60,355 | 96,124 | - | 156,479 | 2,361 | 13 | 893 | 6,398 | 1,111 | 4,561 | 709 | 172,525 |
| 16 | Director fees | 448 | 714 | - | 1,162 | 18 | - | 7 | 48 | 8 | 34 | 5 | 1,282 |
| 17 | Others | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) Information technology | 9,556 | 15,219 | - | 24,775 | 374 | 2 | 141 | 1,013 | 176 | 722 | 112 | 27,315 |
| | (b) Membership fees & subscription expenses | 984 | 1,568 | - | 2,552 | 39 | - | 15 | 104 | 18 | 74 | 12 | 2,814 |
| | (c) Business promotion expenses | 4,213 | 6,710 | - | 10,923 | 165 | 1 | 62 | 447 | 78 | 318 | 49 | 12,043 |
| | (d) Service tax expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| | (e) Miscellaneous expenses | 6,809 | 10,844 | - | 17,653 | 266 | 1 | 101 | 722 | 125 | 514 | 80 | 19,462 |
| | TOTAL | 338,213 | 538,656 | - | 876,869 | 13,228 | 71 | 5,004 | 35,856 | 6,225 | 25,555 | 3,972 | 966,780 |

Upto the Nine Months ended 31st Dec 2016

(Rs in '000)

| S. No. | Particulars | MOTOR - OD | MOTOR - TP | DECLINED POOL | MOTOR TOTAL | ENGINEERING | PUBLIC/ PRODUCT | WORKSMEN'S COMPENSATION | HEALTH INSURANCE | PERSONAL ACCIDENT | OTHER LIABILITY | OTHERS | TOTAL |
|--------|--|----------------|----------------|---------------|----------------|--------------|-----------------|-------------------------|------------------|-------------------|-----------------|--------------|----------------|
| 1 | Employees' remuneration and welfare benefits | 145,085 | 173,681 | - | 318,766 | 2,110 | 64 | 2,180 | - | 1,534 | (6) | 883 | 325,531 |
| 2 | Travel, conveyance and vehicle running expenses | 14,229 | 17,033 | - | 31,262 | 207 | 6 | 214 | - | 150 | (1) | 87 | 31,925 |
| 3 | Training expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Rents, rates and taxes | 9,894 | 11,844 | - | 21,738 | 144 | 4 | 149 | - | 105 | - | 60 | 22,200 |
| 5 | Repairs and maintenance | 5,670 | 6,788 | - | 12,458 | 82 | 3 | 85 | - | 60 | - | 35 | 12,723 |
| 6 | Printing and stationery | 4,849 | 5,805 | - | 10,654 | 71 | 2 | 73 | - | 51 | - | 30 | 10,881 |
| 7 | Communication | 4,676 | 5,598 | - | 10,274 | 68 | 2 | 70 | - | 49 | - | 28 | 10,491 |
| 8 | Legal and professional charges | 16,348 | 19,570 | - | 35,918 | 238 | 7 | 246 | - | 173 | (1) | 100 | 36,681 |
| 9 | Auditors' fees, expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 1,456 | 1,743 | - | 3,199 | 21 | 1 | 22 | - | 15 | - | 9 | 3,267 |
| | (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 | 5,328 | 6,378 | - | 11,706 | 77 | 2 | 80 | - | 56 | - | 32 | 11,953 |
| 11 | Interest and bank charges | 1,595 | 1,909 | - | 3,504 | 23 | 1 | 24 | - | 17 | - | 10 | 3,579 |
| 13 | Depreciation | 3,084 | 3,692 | - | 6,776 | 45 | 1 | 46 | - | 33 | - | 19 | 6,920 |
| 14 | Infrastructure support expenses | 68,908 | 82,489 | - | 151,397 | 1,002 | 30 | 1,035 | - | 728 | (3) | 419 | 154,608 |
| 15 | Manpower hire charges | 130,228 | 155,895 | - | 286,123 | 1,894 | 58 | 1,957 | - | 1,376 | (5) | 793 | 292,196 |
| 16 | Director fees | 418 | 500 | - | 918 | 6 | - | 6 | - | 4 | - | 3 | 937 |
| 17 | Others | - | - | - | - | - | - | - | - | - | - | - | - |
| | Information technology | 9,979 | 11,946 | - | 21,925 | 145 | 4 | 150 | - | 105 | - | 61 | 22,390 |
| | Membership fees and Subscription expenses | 1,471 | 1,761 | - | 3,232 | 21 | 1 | 22 | - | 16 | - | 9 | 3,301 |
| | Business promotion expenses | 3,659 | 4,380 | - | 8,039 | 53 | 2 | 55 | - | 39 | - | 22 | 8,210 |
| | Service tax expenses | - | - | - | - | - | - | - | - | - | - | - | - |
| | Miscellaneous expenses | 9,308 | 11,142 | - | 20,450 | 135 | 4 | 140 | - | 98 | - | 57 | 20,884 |
| | TOTAL | 436,185 | 522,154 | - | 958,339 | 6,342 | 192 | 6,554 | - | 4,609 | (16) | 2,657 | 978,677 |

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



FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs in '000)

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

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



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

| Shareholder | As at 31st Dec 2017 | | As at 31st Dec 2016 | |
|--------------|------------------------|--------------|------------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| • Indian | 83,750,000 | 74.44% | 83,750,000 | 74.44% |
| • Foreign | 28,750,000 | 25.56% | 28,750,000 | 25.56% |
| | | | | |
| TOTAL | 112,500,000 | 100% | 112,500,000 | 100% |

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



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

(Rs in '000)

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

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



FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

| S . No. | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|--------------------|------------------------|--------------------------------|--------------------------------|
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | 3,155 | - |
| 4 | Others | - | - |
| | TOTAL | 3,155 | - |

FORM NL-12-INVESTMENT SCHEDULE
 SHAREHOLDERS

(Rs in '000)

| | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|---|---|------------------------|------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and government guaranteed bonds including | 488,914 | 729,738 |
| 2 | Other approved securities | 104,440 | 153,572 |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | 13,920 | 20,128 |
| | (b) Mutual funds | - | - |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ Bonds | 481,738 | 401,941 |
| | (e) Other securities (Bank fixed deposit) | 31,110 | 90,087 |
| | (f) Subsidiaries | - | - |
| | (g) Investment properties-real estate | - | - |
| 4 | Investments in infrastructure and social sector | 316,483 | 381,232 |
| 5 | Other than approved investments | - | 81,647 |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and government guaranteed bonds including | - | - |
| 2 | Other approved securities | - | - |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual funds | 101,006 | 50,207 |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ Bonds | 92,991 | 88,478 |
| | (e) Other securities (Bank fixed deposit) | 37,301 | 107,327 |
| | (f) Subsidiaries | - | - |
| | (g) Investment properties-real estate | - | - |
| 4 | Investments in infrastructure and social sector | - | - |
| 5 | Other than approved investments | - | - |
| | TOTAL | 1,667,903 | 2,104,357 |

FORM NL-12-INVESTMENT SCHEDULE
 POLICYHOLDERS

(Rs in '000)

| | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|---|---|------------------------|------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and government guaranteed bonds including | 2,654,210 | 2,423,742 |
| 2 | Other approved securities | 566,982 | 510,073 |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | 75,568 | 66,854 |
| | (b) Mutual funds | - | - |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ Bonds | 2,615,246 | 1,335,001 |
| | (e) Other securities (Bank fixed deposit) | 168,890 | 299,213 |
| | (f) Subsidiaries | - | - |
| | (g) Investment properties-real estate | - | - |
| 4 | Investments in infrastructure and social sector | 1,718,116 | 1,266,218 |
| 5 | Other than approved investments | - | 271,183 |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and government guaranteed bonds including | - | - |
| 2 | Other approved securities | - | - |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual funds | 548,338 | 166,757 |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ Bonds | 504,826 | 293,868 |
| | (e) Other securities (Bank fixed deposit) | 202,499 | 356,474 |
| | (f) Subsidiaries | - | - |
| | (g) Investment properties-real estate | - | - |
| 4 | Investments in infrastructure and social sector | - | - |
| 5 | Other than approved investments | - | - |
| | TOTAL | 9,054,675 | 6,989,383 |

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

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

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs in '000)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|-------------------------------------|--------------------------------|---------------|--------------|------------------------------|------------------------|--|--------------------------|----------------------|----------------------|----------------------|
| | Opening as at 01 April 2017 | Additions | Deductions | Closing as at 31 Dec 2017 | As at 01 April 2017 | For the period ended 31 Dec 2017 | On Sales/ Adjustments | As at 31 Dec 2017 | As at 31 Dec 2017 | As at 31 Dec 2016 |
| Intangibles- Computer Software* | 97,081 | 59,477 | - | 156,558 | 23,985 | 15,209 | - | 39,194 | 117,364 | 52,005 |
| Leasehold improvements | 13,699 | 1,533 | - | 15,232 | 3,809 | 1,259 | - | 5,068 | 10,164 | - |
| Furniture & Fittings | 1,170 | 66 | - | 1,236 | 954 | 69 | - | 1,023 | 214 | 9,505 |
| Information Technology Equipment | 22,701 | 10,005 | 60 | 32,646 | 14,557 | 5,353 | 57 | 19,853 | 12,793 | 6,393 |
| Vehicles | 6,659 | 8 | - | 6,667 | 307 | 1,322 | - | 1,629 | 5,038 | 3,429 |
| Office Equipment | 1,819 | 54 | - | 1,873 | 1,130 | 182 | - | 1,312 | 561 | 527 |
| Electronic Equipment | 2,211 | 123 | - | 2,334 | 656 | 268 | - | 924 | 1,410 | 3,117 |
| TOTAL | 145,340 | 71,267 | 60 | 216,547 | 45,398 | 23,663 | 57 | 69,003 | 147,544 | 74,976 |
| Intangible assets under development | 49,762 | - | - | 9,289 | - | - | - | - | 9,289 | 43,506 |
| Grand Total | 195,102 | 71,267 | 60 | 225,836 | 45,398 | 23,663 | 57 | 69,003 | 156,833 | 118,484 |
| Previous Year | 94,992 | 64,565 | 1,264 | 158,293 | 32,945 | 7,086 | 222 | 39,809 | 118,484 | |

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

(Rs in '000)

| | Particulars | As at 31st December 2017 | As at 31st December 2016 |
|---|---|-------------------------------------|-------------------------------------|
| 1 | Cash (including stamps) | 5,178 | 2,256 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | - | - |
| | (bb) Others | - | - |
| | (b) Current Accounts | 177,837 | 114,621 |
| | (c) Cheques in-hand | 12,964 | 38,371 |
| | (d) Others | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With banks | - | - |
| | (b) With other institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 195,979 | 155,248 |
| | 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 Dec 2017 | As at 31st Dec 2016 |
|---|---|------------------------|------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 3,004 | 10,075 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 17,305 | 17,651 |
| 6 | Others | | |
| | (a) Service tax unutilised credit | 4,435 | 24,850 |
| | (b) Advance recoverable | 1,247 | 4,272 |
| | (c) Loans & advances to staff | 9,272 | 5,023 |
| | TOTAL (A) | 35,263 | 61,871 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 442,928 | 500,205 |
| 2 | Outstanding premiums | - | - |
| 3 | Agents' balances | - | - |
| 4 | Foreign agencies balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 404,925 | 96,954 |
| 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. | 10,185 | 7,924 |
| | Unsettled investment contract receivable | 200,000 | - |
| | Unclaimed Amount of Policyholders (Investments) | 13,823 | - |
| | TOTAL (B) | 1,071,861 | 605,083 |
| | TOTAL (A+B) | 1,107,124 | 666,954 |

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

| | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|----|---|--------------------------------|--------------------------------|
| 1 | Agents' balances | 11,306 | 8,800 |
| 2 | Balances due to other insurance companies | 571,940 | 106,192 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | 113,365 | 81,433 |
| 5 | Unallocated premium | 75,732 | 228,524 |
| 6 | Sundry creditors | 109,217 | 18,550 |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims outstanding | 6,689,065 | 5,385,410 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Unclaimed amount of Policyholders | 17,630 | 13,089 |
| 11 | Others | | |
| | (a)Due to Policyholders/Insured | 19,817 | 12,671 |
| | (b)Solatium Fund | 9,208 | 6,921 |
| | (c)Service tax liability | 59,664 | 5,319 |
| | (d)TDS payable | 14,274 | 11,278 |
| | (e)Other statutory dues | 4,608 | 3,484 |
| | (f)Temporary overdraft in books of accounts | 153,152 | 116,246 |
| | (g)Other payable | 333,378 | 182,279 |
| | TOTAL | 8,182,356 | 6,180,196 |

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

(Rs in '000)

| | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|---|---|------------------------|------------------------|
| 1 | Reserve for unexpired Risk | 1,764,088 | 1,696,683 |
| 2 | Premium deficiency | 3,046 | 7,519 |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | 11,390 | 10,463 |
| 4 | For proposed dividends | - | - |
| 5 | For dividend distribution tax | - | - |
| 6 | Provision for employee benefit | 16,549 | - |
| 7 | Others | 500 | 500 |
| | TOTAL | 1,795,573 | 1,715,165 |

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

(Rs in '000)

| | Particulars | As at 31st Dec 2017 | As at 31st Dec 2016 |
|---|---|--------------------------------|--------------------------------|
| 1 | Discount allowed in issue of shares/ debentures | - | - |
| 2 | Others | - | - |
| | TOTAL | - | - |

FORM NL-21-Statement of Liabilities

Date: 31st Dec 2017

(Rs in Lakhs)

| Sl.No. | Particular | As at 31st December 2017 | | | | As at 31st December 2016 | | | |
|--------|--------------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| | | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1 | Fire | 802 | 667 | 257 | 1,726 | 755 | 551 | 97 | 1,402 |
| 2 | Marine | | | | | | | | |
| a | Marine Cargo | 48 | 196 | 172 | 416 | 101 | 222 | 125 | 448 |
| b | Marine Hull | - | - | - | - | - | - | - | - |
| 3 | Miscellaneous | | | | | | | | |
| a | Motor | 16,041 | 29,654 | 34,291 | 79,986 | 15,681 | 21,339 | 30,028 | 67,049 |
| b | Engineering | 110 | 95 | 99 | 304 | 149 | 105 | 192 | 447 |
| c | Aviation | - | - | - | - | - | - | - | - |
| d | Liabilities | 97 | 35 | 238 | 370 | 122 | 58 | 176 | 355 |
| e | Others | 189 | 920 | 247 | 1,356 | 159 | 551 | 411 | 1,121 |
| 4 | Health Insurance | 354 | - | 19 | 373 | - | - | - | - |
| 5 | Total Liabilities | 17,641 | 31,567 | 35,323 | 84,531 | 16,967 | 22,826 | 31,028 | 70,821 |

FORM NL-22-Geographical Distribution of Business

Date: **31st Dec 2017**

| 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 Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | |
| | <i>(Rs in Lakhs)</i> | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Andhra Pradesh | 79 | 124 | 66 | 101 | - | - | 8 | 26 | 97 | 274 | 364 | 1,224 | 3 | 4 | 3 | 10 | 6 | 23 | - | - | - | - | 0 | 1 | 626 | 1,787 | |
| Andaman & Nicobar Is. | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | |
| Arunachal Pradesh | - | 0 | - | - | - | - | - | 4 | 0 | 0 | 0 | - | - | - | 0 | - | - | - | - | - | - | - | - | - | 0 | 5 | |
| Assam | 0 | 0 | - | - | - | - | - | - | 16 | 17 | 34 | 37 | - | - | 0 | 4 | - | - | - | - | - | - | - | - | - | 50 | |
| Bihar | 0 | 2 | 0 | 1 | - | - | 3 | 7 | 403 | 1,055 | 423 | 1,106 | - | - | 0 | 3 | 9 | 40 | 131 | - | - | - | 0 | 2 | 872 | 2,314 | |
| Chandigarh | 0 | 0 | - | - | - | - | 0 | 0 | 8 | 10 | 3 | 4 | - | - | 0 | - | 0 | 0 | 1 | - | - | - | - | 0 | 11 | 16 | |
| Chhattisgarh | 8 | 19 | 6 | 11 | - | - | 4 | 12 | 296 | 781 | 302 | 858 | 8 | 38 | 10 | 21 | 18 | 47 | - | - | - | - | 0 | 3 | 651 | 1,791 | |
| Dadra & Nagar Haveli | - | 1 | - | 3 | - | - | - | - | 0 | 2 | 1 | 2 | - | - | - | - | 0 | 0 | - | - | - | - | - | 0 | 1 | 8 | |
| Daman & Diu | 0 | 0 | 1 | 1 | - | - | - | - | 0 | 0 | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | |
| Delhi | 65 | 208 | 41 | 355 | - | - | 1 | 7 | 21 | 68 | 51 | 167 | 19 | 28 | 2 | 7 | 2 | 4 | - | - | - | - | 2 | 9 | 203 | 862 | |
| Goa | - | 2 | - | - | - | - | - | - | 0 | 1 | 0 | 0 | - | 19 | - | - | - | - | - | - | - | - | - | - | 0 | 21 | |
| Gujarat | 21 | 192 | 3 | 9 | - | - | 18 | 48 | 147 | 376 | 548 | 870 | 23 | 122 | 0 | 1 | 9 | 17 | - | - | - | - | 5 | 8 | 572 | 1,644 | |
| Haryana | 69 | 370 | 24 | 64 | - | - | 13 | 23 | 160 | 448 | 153 | 225 | 19 | 54 | 8 | 34 | 34 | 85 | - | - | - | 3 | 24 | 479 | 1,426 | | |
| Himachal Pradesh | - | - | 26 | 26 | - | - | - | 0 | 15 | 48 | 19 | 65 | - | - | 0 | 4 | 9 | - | - | - | - | - | - | - | 64 | 148 | |
| Jammu & Kashmir | - | - | - | 0 | - | - | - | - | - | 0 | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | |
| Jharkhand | 1 | 8 | 0 | 2 | - | - | 2 | 25 | 154 | 404 | 193 | 491 | 1 | 2 | 0 | 1 | 15 | 42 | - | - | - | - | 1 | 372 | 977 | | |
| Karnataka | 22 | 136 | 3 | 7 | - | - | 5 | 15 | 146 | 402 | 273 | 698 | 28 | 82 | 0 | 1 | 31 | 84 | - | - | - | - | 0 | 2 | 508 | 1,427 | |
| Kerala | 1 | 3 | 0 | 1 | - | - | 1 | 3 | 96 | 373 | 187 | 674 | - | - | 0 | - | 17 | 57 | - | - | - | - | 0 | 0 | 303 | 1,110 | |
| Lakshadweep | - | - | - | - | - | - | - | - | 0 | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | |
| Madhya Pradesh | 13 | 27 | - | 1 | - | - | 7 | 22 | 239 | 670 | 353 | 1,008 | 3 | 6 | 4 | 5 | 15 | 44 | - | - | - | - | 0 | 1 | 634 | 1,782 | |
| Maharashtra | 262 | 1,212 | 151 | 495 | - | - | 10 | 45 | 325 | 1,008 | 457 | 1,321 | 231 | 401 | 7 | 16 | 33 | 75 | - | - | - | - | 4 | 31 | 1,480 | 4,065 | |
| Manipur | - | - | - | - | - | - | - | - | - | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 | |
| Meghalaya | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0 | - | 0 | - | - | - | - | - | - | - | 0 | 0 | |
| Mizoram | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0 | - | 0 | - | - | - | - | - | - | - | 0 | 0 | |
| Nagaland | - | - | - | - | - | - | - | - | 0 | 2 | 2 | 7 | - | - | 2 | - | - | - | - | - | - | - | - | - | 2 | 9 | |
| Orissa | 2 | 3 | 1 | 2 | - | - | 14 | 20 | 178 | 493 | 261 | 738 | 0 | 2 | 0 | 2 | 19 | 46 | - | - | - | - | 0 | 0 | 475 | 1,307 | |
| Puducherry | 0 | 0 | - | - | - | - | - | - | 1 | 5 | 4 | 20 | - | - | - | - | 0 | - | - | - | - | - | - | - | - | 25 | |
| Punjab | 2 | 6 | (0) | (0) | - | - | 0 | 1 | 76 | 234 | 73 | 205 | 4 | 4 | 1 | 2 | 13 | 30 | - | - | - | - | 0 | 0 | 168 | 483 | |
| Rajasthan | 14 | 32 | 1 | 1 | - | - | 15 | 19 | 172 | 446 | 249 | 625 | 0 | 1 | 0 | 1 | 21 | 70 | - | - | - | - | 0 | 1 | 472 | 1,194 | |
| Sikkim | - | - | - | - | - | - | - | - | 2 | 3 | 3 | 11 | - | - | 0 | 0 | 1 | 2 | - | - | - | - | - | - | 7 | 15 | |
| Tamil Nadu | 26 | 85 | 7 | 17 | - | - | 5 | 15 | 105 | 333 | 375 | 1,457 | 24 | 64 | 19 | 24 | 5 | 13 | - | - | - | - | 1 | 2 | 567 | 2,009 | |
| Telangana | 36 | 166 | 7 | 9 | - | - | 7 | 33 | 182 | 471 | 481 | 1,379 | 45 | 109 | 2 | 8 | 18 | 48 | - | - | - | - | 2 | 2 | 780 | 2,226 | |
| Tripura | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0 | - | - | - | - | - | - | - | - | - | 0 | 1 | |
| Uttar Pradesh | 22 | 60 | 31 | 43 | - | - | 13 | 25 | 641 | 1,665 | 676 | 1,754 | 27 | 29 | 9 | 33 | 95 | 248 | - | - | - | - | 19 | 20 | 1,534 | 3,877 | |
| Uttarakhand | 2 | 19 | - | 0 | - | - | - | 1 | 30 | 57 | 32 | 61 | - | - | 0 | 2 | 4 | 11 | - | - | - | - | - | - | 69 | 150 | |
| West Bengal | 14 | 36 | 5 | 12 | - | - | 3 | 21 | 388 | 1,129 | 673 | 1,951 | 5 | 9 | 7 | 15 | 18 | 56 | - | - | - | - | 7 | 21 | 1,122 | 3,250 | |
| Grand Total | 658 | 2,611 | 372 | 1,160 | - | - | 134 | 371 | 3,899 | 10,774 | 5,993 | 17,161 | 439 | 976 | 73 | 198 | 417 | 1,142 | - | - | - | - | 45 | 127 | 12,031 | 34,520 | |

FORM NL-23-Reinsurance Risk Concentration

Date: 31st Dec 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 | - | - | - | - | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | - | - | - | - | 0.00% |
| 3 | No. of Reinsurers with rating A but less than AA | 6 | 1,202 | 28 | 68 | 36.43% |
| 4 | No. of Reinsurers with rating BBB but less than A | 19 | 2,182 | 84 | - | 63.57% |
| 5 | No. of Reinsurers with rating less than BBB | - | - | - | - | 0.00% |
| 6 | No. of Indian Insurer other than GIC | - | - | - | - | 0.00% |
| | Total | 25 | 3,384 | 112 | 68 | 100.00% |

FORM NL-24-Ageing of Claims

Date: **31st Dec 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 | 24 | 1 | 4 | 2 | - | 31 | 118 |
| 2 | Marine Cargo | 161 | 14 | 26 | 10 | 3 | 214 | 184 |
| 3 | Marine Hull | - | - | - | - | - | - | - |
| 4 | Engineering | 11 | 9 | 2 | - | - | 22 | 8 |
| 5 | Motor OD | 3,575 | 797 | 261 | 62 | 8 | 4,703 | 1,374 |
| 6 | Motor TP | 11 | 24 | 73 | 126 | 264 | 498 | 2,488 |
| 7 | Health | - | - | - | - | - | - | - |
| 8 | Overseas Travel | - | - | - | - | - | - | - |
| 9 | Personal Accident | 32 | 11 | 7 | 3 | 1 | 54 | 45 |
| 10 | Liability | - | 5 | 7 | 1 | 1 | 14 | 49 |
| 11 | Crop | - | - | - | - | - | - | - |
| 12 | Miscellaneous | 123 | 6 | 1 | 1 | 5 | 136 | 13 |

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

Date: 31st Dec 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 | 56 | 132 | - | 39 | 1,839 | 4,707 | 1 | - | 58 | 29 | - | - | 45 | 6,906 |
| 2 | Claims reported during the period | 45 | 253 | - | 43 | 5,260 | 605 | - | - | 53 | 10 | - | - | 185 | 6,454 |
| 3 | Claims settled during the period | 31 | 214 | - | 22 | 4,703 | 498 | - | - | 54 | 14 | - | - | 136 | 5,672 |
| 4 | Claims repudiated during the period | 4 | 22 | - | 11 | 271 | - | - | - | 6 | 2 | - | - | - | 316 |
| 5 | Claims closed during the period | - | 8 | - | 7 | 670 | 57 | 1 | - | 15 | 6 | - | - | 55 | 819 |
| 6 | Claims o/s at end of the period | 66 | 139 | - | 41 | 1,455 | 4,757 | - | - | 35 | 17 | - | - | 38 | 6,548 |
| | Less than 3months | 18 | 74 | - | 20 | 960 | 577 | - | - | 15 | 8 | - | - | 11 | 1,683 |
| | 3 months to 6 months | 17 | 28 | - | 5 | 185 | 511 | - | - | 11 | 7 | - | - | - | 764 |
| | 6 months to 1 year | 20 | 24 | - | 8 | 306 | 861 | - | - | 2 | 1 | - | - | 12 | 1,234 |
| | 1 year and above | 11 | 13 | - | 8 | 4 | 2,808 | - | - | 7 | 1 | - | - | 15 | 2,867 |

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 December 2017

Required solvency margin based on net premium and net incurred claims

(Rs in Lakhs)

| Item No. | Description | PREMIUM | | CLAIMS | | RSM-1 | RSM-2 | RSM |
|----------|----------------|-----------------------|---------------------|----------------------|--------------------|--------------|--------------|---------------|
| | | Gross Written Premium | Net Written Premium | Gross Incurred Claim | Net incurred Claim | | | |
| 1 | Fire | 5,910 | 503 | 2,391 | 437 | 591 | 359 | 591 |
| 2 | Marine Cargo | 1,882 | 80 | 1,681 | 213 | 226 | 303 | 303 |
| 3 | Marine Hull | - | - | - | - | - | - | - |
| 4 | Motor | 37,511 | 31,857 | 29,315 | 27,570 | 6,371 | 8,271 | 8,271 |
| 5 | Engineering | 628 | 160 | 379 | 177 | 63 | 57 | 63 |
| 6 | Aviation | - | - | - | - | - | - | - |
| 7 | Liabilities | 2,184 | 246 | 885 | 115 | 328 | 199 | 328 |
| 8 | Health | 1,142 | 396 | 67 | 19 | 171 | 15 | 171 |
| 9 | Others | 509 | 230 | 986 | 678 | 71 | 207 | 207 |
| 10 | Crop Insurance | - | - | 2,376 | 350 | - | 356 | 356 |
| | Total | 49,765 | 33,472 | 38,079 | 29,559 | 7,821 | 9,767 | 10,289 |

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



FORM NL-27-Offices information for Non-Life

Date: **31st Dec 2017**

| Sl. No. | Office Information | Number | |
|----------------|--|--------------------------------------|---|
| 1 | No. of offices at the beginning of the quarter | 85 | |
| 2 | No. of branches approved during the quarter | - | |
| 3 | No. of branches opened during the quarter | Out of approvals of previous quarter | 1 |
| 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 | 86 | |
| 7 | No. of branches approved but not opened | - | |
| 8 | No. of rural branches | 24 | |
| 9 | No. of urban branches | 62 | |

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 31st December 2017

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

| No | PARTICULARS | NL No. | AMOUNT |
|----|-----------------------------------|--------|--------|
| 1 | Investments - Shareholders Funds | 12 | 16,679 |
| 2 | Investments - Policyholders Funds | 12 | 90,547 |
| 3 | Loans | 13 | - |
| 4 | Fixed Assets | 14 | 1,568 |
| 5 | Deferred tax asset | | 995 |
| 6 | Current Assets | | |
| | a. Cash & Bank balance | 15 | 1,960 |
| | b. Advances & other assets | 16 | 11,071 |
| 7 | Current Liabilities | | |
| | a. Current Liabilities | 17 | 81,824 |
| | b. Provisions | 18 | 17,956 |
| | c. Misc. Exp not written off | 19 | - |
| | d. Debit Balance of P&L A/c | | 2,800 |

Application of Funds as per Balance Sheet (A)

25,841

| | Less: Other Assets | SCH | Amount |
|---|---------------------------|-----|--------|
| 1 | Loans | 13 | - |
| 2 | Fixed Assets | 14 | 1,568 |
| | Deferred Tax Asset | | 995 |
| 3 | Cash & Bank Balance | 15 | 1,960 |
| 4 | Advances & Other Assets | 16 | 11,071 |
| 5 | Current Liabilities | 17 | 81,824 |
| 6 | Provisions | 18 | 17,956 |
| 7 | Misc. Exp not Written Off | 19 | - |
| 8 | Debit Balance of P&L A/c | | 2,800 |

TOTAL (B)

(81,385)

'Investment Assets' As per FORM 3B

(A-B)

107,226

| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value | |
|--------------------------------|---|-------------------|-------------|-------------------|---------------|-------------------------|----------------|---------------|----------|-----------------|----------------|
| | | | Balance | FRSM ⁺ | | | | | | | |
| | | | (a) | (b) | | | | | | | |
| 1 | G. Sec. | Not less than 20% | - | 4,889 | 26,542 | 31,431 | 29.3% | - | 31,431 | 31,420 | |
| 2 | G. Sec or Other Apporved Sec. (incl. (1) above) | Not less than 30% | - | 5,934 | 32,212 | 38,145 | 35.6% | - | 38,145 | 38,248 | |
| 3 | Investment subject to Exposure Norms | | | | | - | | | | | |
| | 1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments | Not less than 15% | - | 5,006 | 27,178 | 32,185 | 30.0% | - | 32,185 | 32,706 | |
| | 2. Approved Investments | Not exceeding 55% | - | 5,738 | 31,149 | 36,887 | 34.4% | 9 | 36,896 | 37,417 | |
| | 3. Other Investments (not exceeding 25%) | | - | - | - | - | 0.0% | | - | - | |
| Total Investment Assets | | | 100% | - | 16,678 | 90,539 | 107,217 | 100.0% | 9 | 107,226 | 108,371 |

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 Dec 2017

(Rs in Lakhs)

| Particulars | MARKET VALUE | | | | Book Value | | | |
|--|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|
| | As at 31st Dec 2017 | as % of total for this class | As at 31st Dec 2016 | as % of total for this class | As at 31st Dec 2017 | as % of total for this class | As at 31st Dec 2016 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 71,982 | 74.54% | 66,052 | 79.25% | 71,332 | 74.74% | 62,724 | 79.03% |
| AA or better | 21,515 | 22.28% | 12,596 | 15.11% | 21,099 | 22.11% | 12,113 | 15.26% |
| Rated below AA but above A | 3,066 | 3.17% | 4,701 | 5.64% | 3,008 | 3.15% | 4,530 | 5.71% |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Any other | - | - | - | - | - | - | - | - |
| Breakdown by residual maturity | | | | | | | | |
| Up to 1 year | 4,547 | 4.71% | 3,823 | 4.59% | 4,521 | 4.74% | 3,823 | 4.82% |
| more than 1 year and upto 3 years | 16,276 | 16.86% | 10,373 | 12.44% | 16,021 | 16.79% | 10,074 | 12.69% |
| More than 3 years and up to 7 years | 31,709 | 32.84% | 20,408 | 24.48% | 30,856 | 32.33% | 19,526 | 24.60% |
| More than 7 years and up to 10 years | 23,132 | 23.96% | 22,369 | 26.84% | 23,137 | 24.24% | 21,141 | 26.64% |
| above 10 years | 20,899 | 21.64% | 26,378 | 31.65% | 20,905 | 21.90% | 24,802 | 31.25% |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 31,420 | 32.54% | 33,643 | 40.36% | 31,431 | 32.93% | 31,535 | 39.73% |
| b. State Government | 5,866 | 6.07% | 6,092 | 7.31% | 5,766 | 6.04% | 5,691 | 7.17% |
| c. Corporate Securities | 59,277 | 61.39% | 43,615 | 52.33% | 58,242 | 61.02% | 42,141 | 53.10% |

FORM NL-30 Analytical Ratios for Non-Life companies

Date: 31st Dec 2017

| Sl.No. | Particular | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
|---|--|--|---|--|---|
| 1 | Gross Premium Growth Rate | 18.2% | 19.6% | 1.5% | 0.0% |
| 2 | Gross Premium to shareholders' fund ratio | 0.52 | 1.50 | 0.45 | 1.29 |
| 3 | Growth rate of shareholders' fund | 2.8% | 2.8% | 2.9% | 2.9% |
| 4 | Net Retention Ratio | 71.2% | 68.6% | 85.1% | 83.5% |
| 5 | Net Commission Ratio | -3.2% | -3.6% | 3.4% | 3.3% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 36.1% | 38.9% | 37.0% | 38.9% |
| 7 | Expense of Management to Net Written Premium Ratio | 49.1% | 53.5% | 43.2% | 46.3% |
| 8 | Net Incurred claims to Net Earned Premium | 84.6% | 81.9% | 76.7% | 77.8% |
| 9 | Combined Ratio | 122.0% | 124.0% | 118.5% | 122.4% |
| 10 | Technical Reserves to net premium ratio | 9.56 | 3.37 | 8.15 | 2.92 |
| 11 | Underwriting balance ratio | (0.24) | (0.24) | (0.19) | (0.21) |
| 12 | Operating Profit Ratio | (2.1%) | (3.3%) | (1.6%) | (3.1%) |
| 13 | Liquid Assets to Liabilities ratio | 0.20 | 0.20 | 0.35 | 0.35 |
| 14 | Net earning ratio | 2.2% | 1.8% | 2.7% | 1.9% |
| 15 | Return on net worth ratio | 0.8% | 1.9% | 1.0% | 2.0% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 2.07 | 2.07 | 2.02 | 2.02 |
| 17 | NPA Ratio | - | - | - | - |
| | Gross NPA Ratio | - | - | - | - |
| | Net NPA Ratio | - | - | - | - |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 112,500,000 | 112,500,000 | 112,500,000 | 112,500,000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | (74.44% /25.56%) | (74.44% /25.56%) | (74.44% /25.56%) | (74.44% /25.56%) |
| 3 | (c) % of Government holding (in case of public sector insurance companies) | 0% | 0% | 0% | 0% |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 0.17 | 0.40 | 0.20 | 0.41 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 0.17 | 0.40 | 0.20 | 0.41 |
| 6 | (iv) Book value per share (Rs) | 20.44 | 20.44 | 19.90 | 19.90 |

FORM NL-31-Related Party Transactions

Date: 31st Dec 2017

(Rs in Lakhs)

| SI.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received | | | |
|--------|--------------------------------------|---|--|-------------------------------------|--|-------------------------------------|--|
| | | | | For the Quarter ended 31st Dec 2017 | Upto the Nine Months ended 31st Dec 2017 | For the Quarter ended 31st Dec 2016 | Upto the Nine Months ended 31st Dec 2016 |
| 1 | Celica Developers Pvt. Ltd. | Private Company in which Director is a Director | Premium for policies underwritten | 1.63 | 2.63 | 1.67 | 3.39 |
| 2 | Devsar Vyapaar Pvt. Ltd. | Private Company in which Director is a Director | Premium for policies underwritten | 0.01 | 0.02 | - | - |
| 3 | Rajive Kumaraswami (from 15.06.2016) | Key management personnel | Managerial remuneration | 72.46 | 219.33 | 65.05 | 180.68 |
| 4 | Swaraj Krishnan (upto 14.06.2016) | Key management personnel | Managerial remuneration | - | - | - | 20.61 |
| 5 | Gaurav Parasrampur | Key management personnel | Managerial remuneration | 24.47 | 66.87 | 17.71 | 53.14 |
| 6 | Gaurav Parasrampur | Key management personnel | Loans & Advances | - | 2.00 | - | - |
| 7 | Kavita Modi | Key management personnel | Managerial remuneration | 3.40 | 9.62 | 2.92 | 8.76 |
| 8 | Rupa Parasrampur | Relative of Key Management Personnel | Car hire charges | - | 1.95 | 1.95 | 5.85 |
| 9 | Kailash Nath Bhandari | Director | Sitting fees | 1.60 | 5.10 | 1.60 | 3.40 |
| 10 | Sunil Mitra | Director | Sitting fees | 1.00 | 3.60 | 1.30 | 2.95 |
| 11 | V K Viswanathan | Director | Sitting fees | 1.30 | 4.50 | 1.60 | 3.25 |
| 12 | Suvalaxmi Chakraborty | Director | Sitting fees | 1.00 | 2.00 | - | - |
| 13 | Janet Gasper Chowdhury | Director | Premium for policies underwritten | - | - | 0.08 | 0.08 |

FORM NL-32-Products Information

Date:

| |
|---------------|
| 31st Dec 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 |
|---------|-----------------|--------------|---------------------|--------------------|-------------------------------|---------------------------|--------------------------------------|
| 1 | OneHealth | | MAGHLIP18037V011718 | Health | Internal Tariff rated product | 27/04/2017 | 15/09/2017 |
| 2 | Loan Guard | | MAGHLGP18061V011718 | Health | Packaged Product | 28/10/2017 | 03/11/2017 |

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 31st DECEMBER 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): | 94,459 |
| | Deduct: | |
| 2 | Liabilities (reserves as mentioned in Form HG) | 76,788 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | 17,671 |
| 4 | Excess in Policyholders' Funds (1-2-3) | - |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA): | 26,748 |
| | Deduct: | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | 5,351 |
| 7 | Excess in Shareholders' Funds (5-6) | 21,397 |
| 8 | Total Available Solvency Margin [ASM] (4+7) | 21,397 |
| 9 | Total Required Solvency Margin [RSM] | 10,289 |
| 10 | Solvency Ratio (Total ASM/Total RSM) | 2.07 |

Note:-

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

FORM NL-34-Board of Directors & Key Person

Date: 31st Dec 2017

| Sl. No. | Name of person | Role/designation | Date of Appointment |
|---------|-----------------------|---|---------------------|
| 1 | Mayank Poddar | Director | Since Incorporation |
| 2 | Sanjay Chamria | Director/ Chairman | Since Incorporation |
| 3 | Jens Holger Wohlthat | Director/Vice Chairman | 19/05/2012 |
| 4 | Kailash Nath Bhandari | Director | 05/09/2009 |
| 5 | Rajive Kumaraswami | Director/ Managing Director and Chief Executive Officer | 15/06/2016 |
| 6 | Sunil Mitra | Director | 25/08/2012 |
| 7 | V.K.Viswanathan | Director | 24/10/2013 |
| 8 | Suvalaxmi Chakraborty | Director | 21/06/2017 |
| 9 | Vikas Mittal | Deputy Chief Executive Officer | 01/12/2014 |
| 10 | Raj Kumar Kapoor | Chief Internal Auditor | 27/07/2015 |
| 11 | Gaurav Parasrampur | Chief Financial Officer | 22/01/2015 |
| 12 | Amit Bhandari | Chief Technical Officer and Chief Risk Officer | 25/11/2016 |
| 13 | Raunak Jha | Appointed Actuary (upto 31 August 2017) | 14/06/2016 |
| 14 | Jinesh Shah | Chief Investment Officer | 14/01/2013 |
| 15 | Anand Roop Choudhary | Head Legal and Chief Compliance Officer | 07/11/2016 |
| 16 | Kavita Modi | Company Secretary | 01/11/2012 |

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 31st December 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 (Oct'17 to Dec'17) | | | | Year to Date (Apr'17 to Dec'17) | | | | Previous Year (Apr'16 to Dec'16) | | | | | | |
|-----|--|---------------|------------------------------------|----------------|----------------------------|-----------------|---------------------------------|------------------|----------------|----------------------------|----------------------------------|---------------|------------------|---------------|----------------------------|-----------------|---------------|
| | | | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) |
| | | | Book Value | Market Value | | | | Book Value | Market Value | | | | Book Value | Market Value | | | |
| | Other Investments - Venture Fund | OVNF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Short Term Loan - Unsecured Deposits | OSLU | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Other Investments- Term Loan (without Charge) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Corporate Securities (Other Investments) Mutual Funds | | | | | | | | | | | | | | | | |
| | Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes | OMGS | - | - | 26 | 0.00% | 0.00% | 330 | - | 26 | 8.01% | 5.53% | 2,293 | 2,293 | 127 | 5.55% | 3.83% |
| | Derivative Instruments | OCDI | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Other Investments- PTC / Securitized Assets- Under Approved Sector | OPSA | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Infrastructure - Debentures / Bonds/ CPS / Loans | IODS | 3,009 | 3,066 | 39 | 1.29% | 0.89% | 2,527 | 3,066 | 178 | 7.03% | 4.86% | 1,002 | 1,030 | 69 | 6.85% | 4.74% |
| | Debentures/Bonds/CPS/Loans- (Promoter Group) | HOPG | - | - | - | - | - | - | - | - | - | - | 215 | - | 17 | 7.76% | 5.36% |
| | TOTAL | | 104,366 | 108,371 | 2,309 | 2.21% | 1.53% | 100,137 | 108,371 | 6,685 | 6.68% | 4.61% | 90,271 | 97,279 | 5,855 | 6.49% | 4.48% |

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

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

² Yield netted for Tax

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

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

Statement as on: 31st December 2017

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs in Lakhs)

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|---|------|--------|------------------|---------------|----------------|---------------|-------------------|-----------------|
| A. | <u>During the Quarter</u>¹ | | | | | | | | |
| | - | - | - | - | - | - | - | - | |
| B. | <u>As on Date</u>² | | | | | | | | |
| | 9.55% HINDALCO INDUSTRIES LTD NCD 25-04-2022 | ECOS | 1506 | 29/11/2012 | CRISIL | AA+ | AA- | 31/07/2015 | |
| | | | | | | AA- | AA | 30/06/2017 | Rating upgraded |
| | 9.48% TATA POWER LTD NCD 17- 11-2019 | ICTD | 2007 | 13/03/2015 | ICRA | AA | AA- | 06/06/2017 | |

Note:

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

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

Date: 31st Dec 2017

(Rs in Lakhs)

| Sl.No. | Line of Business | For the Quarter ended 31st Dec 2017 | | For the Quarter ended 31st Dec 2016 | | Upto the Nine Months ended 31st Dec 2017 | | Upto the Nine Months ended 31st Dec 2016 | |
|--------|------------------------|-------------------------------------|-----------------|-------------------------------------|-----------------|--|-----------------|--|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 658 | 3,803 | 281 | 2,277 | 2,611 | 10,322 | 1,789 | 7,332 |
| 2 | Cargo & Hull | 372 | 213 | 256 | 211 | 1,160 | 669 | 882 | 679 |
| 3 | Motor TP | 5,993 | 10,708 | 4,846 | 115,884 | 17,161 | 39,098 | 13,356 | 288,873 |
| 4 | Motor OD | 3,899 | 116,592 | 4,050 | 103,171 | 10,774 | 332,614 | 11,105 | 254,466 |
| 5 | Engineering | 134 | 326 | 133 | 364 | 371 | 990 | 416 | 1,020 |
| 6 | Workmen's Compensation | - | - | - | - | - | - | - | - |
| 7 | Employer's Liability | 439 | 351 | 64 | 480 | 976 | 1,209 | 209 | 1,368 |
| 8 | Aviation | - | - | - | - | - | - | - | - |
| 9 | Personal Accident | 73 | 8,172 | 68 | 10,605 | 198 | 29,447 | 233 | 29,725 |
| 10 | Health | 417 | 12,862 | - | - | 1,142 | 36,265 | - | - |
| 11 | Others | 45 | 918 | 478 | 539 | 127 | 2,736 | 882 | 2,123 |

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

Date: 31st Dec 2017

(Rs in Lakhs)

| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
|--------|------------------------|------------|------------------------|-------------------|-------------|
| 1 | Fire | Rural | 2,337 | 297 | 430,437 |
| | | Social | - | - | - |
| 2 | Cargo & Hull | Rural | 145 | 101 | 182,321 |
| | | Social | - | - | - |
| 3 | Motor TP | Rural | 85,423 | 4,019 | - |
| | | Social | - | - | - |
| 4 | Motor OD | Rural | 78,658 | 2,689 | 242,444 |
| | | Social | - | - | - |
| 5 | Engineering | Rural | 213 | 47 | 8,921 |
| | | Social | - | - | - |
| 6 | Workmen's Compensation | Rural | 124 | 15 | 2,708 |
| | | Social | 260 | 39 | 10,541 |
| 7 | Employer's Liability | Rural | - | - | - |
| | | Social | - | - | - |
| 8 | Other Liability Covers | Rural | 22 | 61 | 84,618 |
| | | Social | - | - | - |
| 9 | Aviation | Rural | - | - | - |
| | | Social | - | - | - |
| 10 | Personal Accident | Rural | 6,238 | 24 | 27,125 |
| | | Social | - | - | - |
| 11 | Health | Rural | 10,029 | 315 | 35,452 |
| | | Social | - | - | - |
| 12 | Others | Rural | 675 | 9 | 45,310 |
| | | Social | - | - | - |

FORM NL-40- Business Acquisition through different channels

Date:

(Rs in Lakhs)

| S No. | Channels | For the Quarter ended 31st Dec 2017 | | For the Quarter ended 31st Dec 2016 | | Upto the Nine Months ended 31st Dec 2017 | | Upto the Nine Months ended 31st Dec 2016 | |
|-------|--------------------------|-------------------------------------|---------------|-------------------------------------|---------------|--|---------------|--|---------------|
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 38974 | 2,688 | 29289 | 2,333 | 113403 | 8,110 | 78821 | 6,786 |
| 2 | Corporate Agents-Banks | - | - | - | - | - | - | - | - |
| 3 | Corporate Agents -Others | 49101 | 4,306 | 45805 | 4,215 | 140979 | 11,747 | 131113 | 12,092 |
| 4 | Brokers | 16950 | 2,343 | 9868 | 1,565 | 40841 | 5,672 | 21495 | 4,257 |
| 5 | Micro Agents | - | - | - | - | - | - | - | - |
| 6 | Direct Business | 37033 | 2,172 | 45398 | 2,064 | 145724 | 8,438 | 99691 | 5,737 |
| 7 | Others | 11887 | 522 | - | - | 12403 | 554 | - | - |
| | Total (A) | 153945 | 12031 | 130360 | 10177 | 453350 | 34520 | 331120 | 28872 |
| | Referral (B) | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 153,945 | 12,031 | 130,360 | 10,177 | 453,350 | 34,520 | 331,120 | 28,872 |

FORM NL-41-GREIVANCE DISPOSAL

Date: 31st Dec 2017

| SI No. | Particulars | Opening Balance as on beginning of the quarter | Additions during the quarter | Complaints Resolved/ Settled during the quarter | | | Complaints Pending at the end of the quarter | Total Complaints registered upto the quarter during the financial year |
|----------|-------------------------------------|--|------------------------------|---|------------------|----------|--|--|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | - | - | - | - | - | - | 1 |
| b) | Claims | - | 16 | 11 | - | 5 | - | 46 |
| c) | Policy Related | - | 3 | 3 | - | - | - | 8 |
| d) | Premium | - | 1 | 1 | - | - | - | 1 |
| e) | Refund | - | - | - | - | - | - | - |
| f) | Coverage | - | - | - | - | - | - | - |
| g) | Cover Note Related | - | - | - | - | - | - | - |
| h) | Product | - | - | - | - | - | - | - |
| i) | Others | - | 4 | 4 | - | - | - | 8 |
| | Total Number of Complaints | - | 24 | 19 | | 5 | - | 64 |

| | | |
|---|--|---------|
| 2 | Total No. of policies during previous year : | 331,120 |
| 3 | Total No. of claims during previous year : | 20,006 |
| 4 | Total No. of policies during current year : | 453,350 |
| 5 | Total No. of claims during current year : | 19,565 |
| 6 | Total No. of Policy complaints(current year) per 10,000 polices (current year) : | 0.18 |
| 7 | Total No. of Claim Complaints(current year) per 10,000 polices(current year) : | 1.01 |

| 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 | - | - | - |