

PERIODIC DISCLOSURES
FORM NL-1-B-RA (UNAUDITED)

(₹ in lakhs)																		
Fire					Marine					Miscellaneous					Total			
S.No	Particulars	Schedule	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	10,191	28,025	8,913	25,770	1,737	5,000	1,042	3,042	1,14,486	3,13,763	95,726	2,76,459	1,26,414	3,46,789	1,05,680	3,05,271
2	Profit/ Loss on sale/redemption of Investments (Net)		12	21	91	997	1	2	12	55	69	125	438	5,299	81	148	540	6,350
3	Interest, Dividend & Rent – Gross (Note 1)		2,324	6,686	1,948	5,524	157	482	130	296	13,434	38,209	9,971	28,821	15,914	45,377	12,049	34,642
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		3	7	2	7	0	1	0	0	15	40	13	38	18	47	15	45
	(ii) Miscellaneous Income		0	1	1	2	-	0	0	0	8	56	31	77	8	57	31	78
	(iv) Diminution in value of Investment (Debt)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Write off in value of Investment (Debt)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from Shareholders Fund towards Excess EoM		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		12,529	34,740	10,954	32,300	1,895	5,484	1,184	3,393	1,28,012	3,52,193	1,06,178	3,10,693	1,42,436	3,92,418	1,18,316	3,46,387
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,068	12,247	3,047	17,481	972	6,433	2,008	4,180	96,946	2,52,226	91,527	2,50,686	1,00,986	2,70,906	96,581	2,72,348
2	Commission (Net)	NL-6-Commission Schedule	(2,148)	(12,068)	(2,014)	(14,718)	334	1,112	220	751	7,610	22,110	(1,141)	2,712	5,797	11,154	(2,936)	(11,255)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	3,343	9,014	3,628	7,846	419	1,424	489	1,101	33,406	96,962	30,650	82,939	37,168	1,07,401	34,767	91,885
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		4,263	9,194	4,661	10,609	1,725	8,969	2,716	6,032	1,37,962	3,71,298	1,21,036	3,36,337	1,43,951	3,89,462	1,28,413	3,52,978
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		8,265	25,546	6,293	21,691	169	(3,485)	(1,533)	(2,639)	(9,950)	(19,105)	(14,858)	(25,644)	(1,515)	2,956	(10,097)	(6,592)
	APPROPRIATIONS																	
	Transfer to Shareholders’ Account		8,265	25,546	6,293	21,691	169	(3,485)	(1,533)	(2,639)	(9,950)	(19,105)	(14,858)	(25,644)	(1,515)	2,956	(10,097)	(6,592)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		8,265	25,546	6,293	21,691	169	(3,485)	(1,533)	(2,639)	(9,950)	(19,105)	(14,858)	(25,644)	(1,515)	2,956	(10,097)	(6,592)

Note : Previous period's figures have been regrouped wherever necessary to make them comparable with those of current period.

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021
Interest, Dividend & Rent	2,333	6,719	1,929	5,521	161	495	131	301	13,830	39,260	10,072	29,344	16,324	46,474	12,132	35,166
Add/Less:-																
Investment Expenses	3	10	(4)	(9)	0	1	-	-	19	56	(20)	(49)	23	66	(24)	(58)
Amortisation of Premium/ Discount on Investments	(70)	(194)	(16)	(94)	(5)	(14)	(1)	(5)	(415)	(14)	(1,133)	(81)	(501)	(490)	(1,341)	(600)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	58	151	39	106	-	-	-	-	-	26	-	27	58	178	39	133
Interest, Dividend & Rent – Gross*	2,324	6,686	1,948	5,524	157	482	130	296	13,434	38,209	9,971	28,821	15,914	45,377	12,049	34,642

* Term gross implies inclusive of TDS

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-2-B-PL (UNAUDITED)

S.No	Particulars	Schedule	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		8,265	25,546	6,293	21,691
	(b) Marine Insurance		169	(3,485)	(1,533)	(2,639)
	(c) Miscellaneous Insurance		(9,950)	(19,105)	(14,858)	(25,644)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,117	9,739	2,991	9,190
	(b) Profit on sale of investments		1,412	10,467	4,296	12,501
	(c) Loss on sale of investments		(754)	(3,473)	(317)	(1,161)
	(d) Amortization of Premium / Discount on Investments		(87)	(104)	140	-
3	OTHER INCOME					
	Miscellaneous Income		3	14	1	5
	Profit / (Loss) on Sale of Assets		0	8	40	71
	Recovery of Bad Debts Written Off		-	-	-	1,136
	TOTAL (A)		2,175	19,606	(2,947)	15,150
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(584)	-	-
	(b) For doubtful debts		-	2,363	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt					
	(d) CSR Expenditure		326	805	594	1,282
	(e) Penalties		-	-	-	30
	(f) Contribution to Policyholders' A/c					
	(g) Others					
	Share Issue Expenses		-	-	-	-
	Preliminary Expenses written off					
	Profit & Loss on Sale of Assets		-	-	-	-
	Investment Write Off		-	-	-	-
	Director's Fees		13	48	12	37
	Others		4	26	20	219
	Contribution to Policyholders Funds towards Excess EoM		-	-	-	-
	TOTAL (B)		343	2,659	626	1,568
	Profit/(Loss) Before Tax		1,832	16,948	(3,572)	13,582
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		555	4,718	(1,476)	3,216
	(b) Deferred tax (Income) / Expense		3	(611)	185	(8)
	(c) Short/(Excess) Provision of earlier years		(47)	(47)	318	318
	Profit/(Loss) after tax		1,321	12,887	(2,600)	10,055
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward		1,43,493	1,31,926	1,31,458	1,18,803
	Balance carried forward to Balance Sheet		1,44,814	1,44,814	1,28,858	1,28,858
	Basic Earnings per share (Not Annualised)		0.61	5.98	(1.21)	4.67
	Diluted Earnings per share (Not Annualised)		0.61	5.92	(1.19)	4.61

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-3-B-BS (UNAUDITED)

S.No	Particulars	Schedule	As at 31st Dec 2022	As at 31st Dec 2021
			(₹ in lakhs)	(₹ in lakhs)
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,564	21,562
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,78,824	2,62,759
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		3,525	13,081
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		-	3
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		3,03,913	2,97,405
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,49,486	2,49,497
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	8,85,427	7,60,163
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	25,623	22,157
5	DEFERRED TAX ASSET (Net)		2,229	1,684
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	9,350	8,447
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,89,151	1,36,765
	Sub-Total (A)		1,98,501	1,45,212
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	7,07,437	6,09,075
9	PROVISIONS	NL-18-Provisions Schedule	3,49,916	2,72,233
	Sub-Total (B)		10,57,353	8,81,308
	NET CURRENT ASSETS (C) = (A - B)		(8,58,852)	(7,36,096)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		3,03,913	2,97,405
	Contingent Liabilities		20,899	14,636

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 31st Dec 2022	As at 31st Dec 2021
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		82.24	82.24
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		15,516	13,025
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,301	1,529
TOTAL			20,899	14,636

PERIODIC DISCLOSURES											
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)											
(* in lakhs)											
Fire				Marine				Miscellaneous*		Total	
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	Cargo	Cargo	Others	Others	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021
1	Gross Direct Premium	40,757	33,643	2,073	1,524	-	-	1,48,402	1,49,129	1,91,232	1,84,296
2	Add: Premium on reinsurance accepted	369	282	101	80	-	-	255	195	725	556
3	Less : Premium on reinsurance ceded	29,303	24,817	370	437	-	-	45,041	78,490	74,714	1,03,745
	Net Written Premium	11,823	9,108	1,803	1,166	-	-	1,03,616	70,833	1,17,243	81,107
4	Add: Opening balance of UPR	87,180	79,538	2,876	2,006	-	-	2,50,665	2,00,226	3,40,720	2,81,770
5	Less: Closing balance of UPR	88,812	79,733	2,942	2,130	-	-	2,39,794	1,75,333	3,31,549	2,57,196
	Net Earned Premium	10,191	8,913	1,737	1,042	-	-	1,14,486	95,726	1,26,414	1,05,680

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability	
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021
1	Gross Direct Premium	23,418	35,698	37,507	39,505	60,925	75,203	121	103	1,566	1,673
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	240	181
3	Less : Premium on reinsurance ceded	7,209	9,616	20,362	14,541	27,571	24,157	60	51	1,210	1,201
	Net Written Premium	16,209	26,082	17,145	24,964	33,354	51,046	61	53	596	652
4	Add: Opening balance of UPR	41,814	36,689	40,658	27,468	82,472	64,157	155	112	1,041	831
5	Less: Closing balance of UPR	36,869	43,368	36,016	36,696	72,885	80,064	140	105	1,092	1,069
	Net Earned Premium	21,154	19,403	21,787	15,736	42,941	35,139	76	60	545	414

(₹ in lakhs)													
		Fire		Cargo		Marine		Others		Miscellaneous*		Total	
S.No	Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021
1	Gross Direct Premium	1,20,845	94,955	6,630	4,671	-	-	5,62,478	4,97,566	6,89,943	5,97,191		
2	Add: Premium on reinsurance accepted	1,325	540	585	431	-	-	2,453	4,326	4,363	5,297		
3	Less: Premium on reinsurance ceded	88,836	68,478	1,395	1,260	-	-	2,26,832	2,57,747	3,17,063	3,27,486		
	Net Written Premium	33,334	27,017	5,810	3,841	-	-	3,38,099	2,44,145	3,77,243	2,75,002		
4	Add: Opening balance of UPR	83,503	78,486	2,133	1,331	-	-	2,15,458	2,07,648	3,01,094	2,87,465		
5	Less: Closing balance of UPR	88,812	79,733	2,842	2,130	-	-	2,39,794	1,75,333	3,31,549	2,57,196		
	Net Earned Premium	28,025	25,770	5,000	3,042	-	-	3,13,763	2,76,459	3,46,789	3,05,271		
		0	0	(0)	(0)	-	-	0	0	0	0		

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability	
S.No	Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021
1	Gross Direct Premium	75,340	81,328	99,128	89,892	1,74,368	1,71,219	441	351	4,396	4,567
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	716	630
3	Less: Premium on reinsurance ceded	22,052	23,586	47,371	42,894	69,423	66,479	209	173	3,493	3,596
	Net Written Premium	53,189	57,742	51,756	46,998	1,04,945	1,04,740	232	177	1,619	1,500
4	Add: Operating balance of UPR	49,306	38,675	48,707	33,409	98,013	72,085	119	91	1,015	583
5	Less: Closing balance of UPR	36,869	43,368	36,046	36,066	72,885	80,064	140	105	1,092	1,064
	Net Earned Premium	65,626	53,049	64,417	43,711	1,30,073	96,761	211	163	1,543	1,014

PERIODIC DISCLOSURES											
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
		Fire		Marine		Miscellaneous*		Total			
		Cargo		Others		Others					
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021
	Claims Paid										
1	Direct claims	7,767	12,646	1,477	1,274	-	-	1,31,233	1,68,576	1,40,477	1,82,496
2	Add : Re-insurance accepted to direct claims	-	2	104	2	-	-	1	3,476	105	3,481
3	Less : Re-insurance Ceded to claims paid	4,408	8,135	95	565	-	-	63,198	88,440	67,700	97,140
	Net Claim Paid	3,360	4,514	1,486	711	-	-	68,036	83,612	72,881	88,837
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	27,817	27,677	6,890	4,861	-	-	4,62,630	3,77,504	4,97,336	4,10,041
5	Less : Claims Outstanding at the beginning of the year	28,109	29,144	7,403	3,564	-	-	4,33,719	3,69,589	4,69,231	4,02,296
	Total Claims Incurred	3,068	3,047	972	2,008	-	-	96,946	91,527	1,00,986	96,581
6	Estimates of IBNR and IBNER at the end of the period (net)	9,728	7,423	3,517	1,807	-	-	3,05,059	2,52,160	3,18,304	2,61,390
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,021	7,394	2,981	1,601	-	-	2,80,200	2,44,770	2,92,202	2,53,765

		(₹ in lakhs)																											
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	
	Claims Paid																												
1	Direct claims	21,374	18,900	18,529	4,778	39,903	23,678	54	75	140	333	369	159	-	-	7,784	8,446	34,366	50,077	14	15	42,164	58,538	47,989	85,213	614	580	1,31,233	1,68,576
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	1	0	-	-	-	-	3,476	3,476	-	-	-	3,476	-	-	-	-	1	3,476
3	Less : Re-insurance Ceded to claims paid	5,820	4,434	10,915	587	16,735	5,021	27	31	78	289	180	53	-	-	2,407	665	6,463	15,954	1	1	8,870	16,620	37,197	66,393	111	34	63,198	88,440
	Net Claim Paid	15,555	14,466	7,613	4,191	23,168	18,657	27	45	62	43	190	107	-	-	5,378	7,781	27,903	37,599	14	14	33,294	45,394	10,792	18,820	503	546	68,036	83,612
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	23,790	21,293	2,83,255	2,23,631	3,07,045	2,44,924	416	289	2,419	1,334	1,716	1,767	2	2	55,802	51,431	33,779	33,009	141	45	89,722	84,485	55,553	39,260	5,756	5,453	4,62,630	3,77,504
5	Less : Claims Outstanding at the beginning of the year	23,157	19,811	2,69,294	2,09,257	2,92,451	2,29,069	362	310	1,873	1,254	1,492	1,677	2	2	50,744	52,685	29,220	34,442	266	39	80,230	87,166	51,576	44,473	5,733	5,639	4,33,719	3,69,589
	Total Claims Incurred	16,188	15,947	21,574	18,565	37,762	34,513	80	15	608	123	414	197	(9)	-	10,436	6,527	32,461	36,165	(111)	21	42,786	42,713	14,749	13,607	526	359	96,946	91,527
6	Estimates of IBNR and IBNER at the end of the period (net)	10,815	10,275	1,79,145	1,39,738	1,89,960	1,50,013	307	189	1,957	763	785	572	2	2	36,132	38,142	19,782	20,152	110	9	56,024	58,303	52,367	38,253	3,657	4,066	3,05,059	2,52,160
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,910	9,430	1,70,366	1,29,141	1,80,275	1,38,571	272	195	1,552	711	659	543	2	2	33,236	39,192	18,400	18,541	203	7	51,838	57,740	41,993	43,113	3,608	3,896	2,80,200	2,44,770

(₹ in lakhs)													
		Fire		Cargo		Marine		Others		Miscellaneous*		Total	
S.No	Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021
	Claims Paid												
1	Direct claims	26,363	21,840	4,225	2,870	-	-	3,71,592	3,99,671	4,02,180		4,24,381	
2	Add : Re-insurance accepted to direct claims	0	(12)	295	52	-	-	3,489	3,477	3,784		3,517	
3	Less : Re-insurance Ceded to claims paid	16,786	13,539	330	747	-	-	1,87,025	2,04,249	2,04,140		2,18,535	
	Net Claim Paid	9,577	8,290	4,190	2,176	-	-	1,88,057	1,98,899	2,01,824		2,09,364	
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	27,817	27,677	6,890	4,861	-	-	4,62,630	3,77,504	4,97,336		4,10,041	
5	Less : Claims Outstanding at the beginning of the year	25,146	18,485	4,647	2,856	-	-	3,98,460	3,25,716	4,28,253		3,47,057	
	Total Claims Incurred	12,247	17,481	6,433	4,180	-	-	2,52,226	2,50,686	2,70,906		2,72,348	
6	Estimates of IBNR and IBNER at the end of the period (net)	9,728	7,423	3,517	1,807	-	-	3,05,059	2,52,160	3,18,304		2,61,390	
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,928	5,831	1,890	1,279	-	-	2,73,029	2,17,863	2,82,847		2,24,972	
		-	-	-	-	-	-	(0)	-	-		-	

		(₹ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022
	Claims Paid																														
1	Direct claims	68,760	50,562	78,438	39,928	1,47,198	90,490	196	136	874	405	1,326	1,132	-	-	24,078	20,512	92,024	1,07,706	86	54	1,16,187	1,28,272	1,04,360	1,77,768	1,451	1,467	3,71,592	3,99,671		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	1	1	-	-	-	-	3,488	3,476	-	-	3,488	3,476	-	-	-	-	3,489	3,477		
3	Less : Re-insurance Ceded to claims paid	19,921	14,931	56,390	29,887	76,311	44,817	99	67	711	350	611	486	-	-	7,111	1,307	21,104	19,081	3	3	28,219	20,390	80,914	1,38,076	160	63	1,87,025	2,04,249		
	Net Claim Paid	48,839	35,631	22,048	10,042	70,887	45,672	97	69	163	55	716	647	-	-	16,967	19,205	74,408	92,102	82	51	91,456	1,11,358	23,446	39,692	1,291	1,404	1,88,057	1,98,899		
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	23,790	21,293	2,83,255	2,23,631	3,07,045	2,44,924	416	289	2,419	1,334	1,716	1,767	2	2	55,802	51,431	33,779	33,009	141	45	89,722	84,485	55,553	39,260	5,756	5,453	4,62,630	3,77,504		
5	Less : Claims Outstanding at the beginning of the year	20,096	15,762	2,40,419	1,84,514	2,60,515	2,00,276	287	241	1,551	583	1,606	1,097	2	2	47,417	46,226	30,617	24,418	152	4	78,186	70,648	51,115	47,887	5,197	4,981	3,98,460	3,25,716		
	Total Claims Incurred	52,533	41,161	64,884	49,159	1,17,417	90,320	226	108	1,030	805	826	1,317	0	0	25,352	24,410	77,569	1,00,692	71	93	1,02,992	1,25,195	27,885	31,065	1,850	1,876	2,52,226	2,50,686		
6	Estimates of IBNR and IBNER at the end of the period (net)	10,815	10,275	1,79,145	1,39,738	1,89,960	1,50,013	307	189	1,957	763	785	572	2	2	36,132	38,142	19,782	20,152	110	9	56,024	58,303	52,367	38,253	3,657	4,066	3,05,059	2,52,160		
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,833	7,876	1,51,751	1,10,681	1,61,584	1,18,557	224	171	961	484	596	423	2	2	34,476	34,347	21,362	14,713	136	2	55,974	49,061	49,475	45,692	4,214	3,474	2,73,029	2,17,863		

PERIODIC DISCLOSURES											
FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)											
	Fire		Cargo		Marine		Others		Miscellaneous*		Total
Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021
Commission paid											
Direct	3,827	3,113	260	185	-	-	12,290	13,195	16,377	16,494	
Rewards	482	287	78	55	-	-	1,446	1,815	2,006	2,157	
Distribution fees	-	-	-	-	-	-	0	1	0	1	
Gross Commission	4,309	3,400	338	241	-	-	13,736	15,011	18,382	18,652	
Add: Re-insurance Accepted	54	39	12	6	-	-	27	(114)	93	(69)	
Less: Commission on Re-insurance Ceded	6,511	5,453	16	27	-	-	6,153	16,038	12,679	21,519	
Net Commission	(2,148)	(2,014)	334	220	-	-	7,610	(1,141)	5,797	(2,936)	
Break-up of Commission (Gross)											
Individual Agents	259	295	40	37	-	-	693	681	992	1,013	
Corporate Agents/Banks/FII/HFC	2,236	1,847	1	1	-	-	7,274	6,653	9,510	8,501	
Corporate Agents- Others	1	0	-	-	-	-	163	70	163	70	
Insurance Brokers	1,810	1,251	297	203	-	-	5,301	7,248	7,408	8,702	
Direct Business- On-line/ MISF (direct)	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	0	0	-	0	-	-	0	1	0	1	
Insurance Marketing Firm	3	6	0	0	-	-	1	1	4	7	
Common Service Centers	-	0	-	-	-	-	34	47	34	47	
Micro Agents	-	-	-	-	-	-	0	0	0	0	
Point of Sales (Direct)	0	0	-	0	-	-	268	301	268	301	
Others	-	-	-	-	-	-	-	-	-	-	
Total	4,309	3,400	338	241	-	-	13,736	15,011	18,382	18,652	

	(₹ in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	
Commission paid																														
Direct	3,475	5,142	414	513	3,889	5,655	11	9	177	198	103	82	(1)	0	2,809	2,822	4,683	3,906	5	1	7,496	6,730	2	-	614	520	12,290	13,195		
Rewards	974	1,469	111	99	1,084	1,568	3	7	53	95	31	30	(0)	7	0	1	199	14	2	0	202	146	16	1	72	99	1,446	1,815		
Distribution fees	0	(1)	0	2	0	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1		
Gross Commission	4,449	6,610	525	614	4,974	7,225	14	16	230	294	133	112	(2)	0	2,810	2,823	4,882	3,920	7	1	7,698	6,745	2	-	686	619	13,736	15,011		
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	25	13	2	2	-	-	-	-	-	(129)	-	-	-	(129)	-	-	-	-	27	(114)		
Less: Commission on Re-insurance Ceded	1,353	2,052	1,958	2,056	3,311	4,108	18	17	343	361	211	181	(0)	0	1,440	10,778	0	238	23	0	1,678	10,801	214	229	377	341	6,153	16,038		
Net Commission	3,096	4,558	(1,433)	(1,442)	1,663	3,117	(4)	(1)	(88)	(54)	(76)	(67)	(2)	0	1,370	(7,954)	4,643	3,768	6	1	6,020	(4,185)	(112)	(129)	309	278	7,610	(1,141)		
Break-up of Commission (Gross)																														
Individual Agents	168	230	46	73	214	302	6	8	5	7	27	24	-	-	4	3	420	319	0	1	424	323	-	-	18	17	693	681		
Corporate Agents-Banks/FI/HFC	207	183	26	23	233	206	1	1	1	0	4	2	-	-	2,802	2,803	3,860	3,357	0	0	6,661	6,160	-	-	373	284	7,274	6,653		
Corporate Agents-Others	4	3	2	5	6	8	0	-	-	(0)	0	-	-	-	1	0	156	61	-	-	156	62	-	-	0	0	163	70		
Insurance Brokers	3,914	6,002	364	406	4,278	6,408	6	7	224	286	103	86	(2)	0	2	14	389	132	7	1	397	147	2	-	293	313	5,301	7,248		
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MSP (Direct)	0	(1)	0	2	0	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1		
Web Aggregators	0	9	0	(3)	0	6	-	0	-	1	-	-	-	-	-	-	-	1	4	-	(0)	1	4	-	-	0	2	10		
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	0	-	0	-	-	(0)	1	0	0	-	-	-	1	0	-	0	0	1	1		
Common Service Centers	17	17	12	11	29	29	-	-	-	-	-	-	-	-	-	2	3	3	15	-	-	5	18	-	-	0	34	47		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	0	0	-	-	0	0	0		
Point of Sales (Direct)	138	167	75	97	213	264	-	0	-	-	-	-	(0)	-	-	0	53	31	-	0	53	31	-	-	2	5	268	301		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	4,449	6,610	525	614	4,974	7,225	14	16	230	294	133	112	(2)	0	2,810	2,823	4,882	3,920	7	1	7,698	6,745	2	-	686	619	13,736	15,011		

PERIODIC DISCLOSURES											(₹ in lakhs)
FORM NL-6 COMMISSION SCHEDULE (UNAUDITED)											
Fire			Cargo	Cargo	Marine	Others	Others	Miscellaneous*		Total	
Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021
Commission paid											
Direct	11,431	8,554	866	596	-	-	-	36,440	30,437	48,737	39,587
Rewards	1,654	1,176	259	195	-	-	-	4,790	6,419	6,704	5,790
Distribution fees	-	-	-	-	-	-	-	1	7	1	7
Gross Commission	13,085	9,730	1,125	791	-	-	-	41,232	34,862	55,442	45,383
Add: Re-insurance Accepted	179	85	56	41	-	-	-	212	156	448	282
Less: Commission on Re-insurance Ceded	25,332	24,533	69	81	-	-	-	19,335	32,306	44,735	56,920
Net Commission	(12,068)	(14,718)	1,112	751	-	-	-	22,110	2,712	11,154	(11,255)
Break-up of Commission (Gross)											
Individual Agents	974	813	189	125	-	-	-	1,924	1,825	3,087	2,763
Corporate Agents-Banks/FII/HFC	5,856	4,047	3	2	-	-	-	20,024	14,251	25,883	18,300
Corporate Agents-Others	5	2	0	-	-	-	-	510	315	515	317
Insurance Brokers	6,242	4,861	933	664	-	-	-	16,836	17,477	24,010	23,002
Direct Business - Online	-	-	-	-	-	-	-	0	-	0	-
MSP (Direct)	-	-	-	-	-	-	-	1,002	7	1,002	7
Web Aggregators	0	0	-	0	-	-	-	13	139	13	139
Insurance Marketing Firm	8	6	0	0	-	-	-	2	2	10	9
Common Service Centers	-	0	-	-	-	-	-	-	105	106	105
Micro Agents	-	-	-	-	-	-	-	1	0	1	0
Point of Sales (Direct)	0	0	(0)	-	-	-	-	815	742	815	743
Others	-	-	-	-	-	-	-	-	-	-	-
Total	13,085	9,730	1,125	791	-	-	-	41,232	34,862	55,442	45,383

	(₹ in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	
Commission paid																														
Direct	11,035	11,720	1,184	1,141	12,219	12,861	40	33	493	522	334	268	0	1	7,318	6,107	14,440	9,190	18	2	21,776	15,299	4	-	1,574	1,453	36,440	30,437		
Rewards	3,175	3,315	308	235	3,483	3,550	11	16	147	230	98	87	0	0	9	14	837	251	5	1	852	266	1	-	198	268	4,790	4,419		
Distribution fees	1	4	0	3	1	7	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	7		
Gross Commission	14,211	15,039	1,492	1,379	15,703	16,418	51	49	640	752	433	355	1	2	7,327	6,121	15,277	9,441	23	3	22,627	15,565	5	-	1,772	1,721	41,232	34,864		
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	112	79	7	-	-	-	0	-	93	67	-	-	93	67	-	-	-	3	212	156		
Less: Commission on Re-insurance Ceded	4,650	4,976	5,538	4,638	10,188	9,614	62	58	826	1,188	882	896	(0)	0	493	13,638	1,064	876	1	1	1,559	14,515	4,806	4,973	1,012	19,335	32,306			
Net Commission	9,561	10,063	(4,046)	(3,259)	(4,485)	(3,196)	(11)	(8)	(244)	(356)	(442)	(445)	1	1	6,835	(7,517)	14,305	8,623	21	2	21,161	1,118	(4,801)	(4,973)	760	571	22,110	2,712		
Break-up of Commission (Gross)																														
Individual Agents	511	655	138	162	649	817	-	21	-	15	-	52	-	-	12	10	1,212	869	1	1	1,224	880	-	-	50	40	1,924	1,825		
Corporate Agents-Banks/FII/HFC	509	414	68	61	577	476	-	3	-	-	-	4	-	-	7,277	6,044	13,256	7,017	0	0	18,534	13,061	-	-	914	706	20,024	14,251		
Corporate Agents-Others	14	16	14	27	29	43	25	-	14	(1)	68	-	-	-	3	2	370	270	-	-	373	315	-	-	1	1	510	315		
Insurance Brokers	12,703	13,398	999	850	13,702	14,248	4	26	3	732	8	298	-	2	29	59	2,276	1,151	22	2	2,326	1,211	5	-	788	960	16,836	17,477		
Direct Business - Online	-	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-		
MIS/ (Direct)	1	4	0	3	1	7	21	-	622	-	357	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1,002	7		
Web Aggregators	5	88	1	26	7	115	0	-	5	-	-	-	-	-	-	0	7	19	-	1	7	19	-	-	0	13	139			
Insurance Marketing Firm	0	1	0	1	1	1	-	0	-	0	-	0	-	-	(0)	0	1	1	-	-	1	1	-	-	0	2	0	-		
Common Service Centers	45	40	36	28	81	68	0	-	0	-	-	-	-	-	6	19	29	-	-	24	35	-	-	0	2	106	105			
Micro Agents	-	-	-	-	-	-	0	-	0	-	0	0	-	-	0	0	0	0	-	0	0	0	-	-	0	0	1	0		
Point of Sales (Direct)	421	424	236	221	657	646	-	0	-	0	-	(0)	-	-	1	0	137	85	0	0	138	86	-	-	20	11	815	742		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	14,211	15,039	1,492	1,379	15,703	16,418	51	49	640	752	433	355	1	2	7,327	6,121	15,277	9,441	23	3	22,627	15,565	5	-	1,772	1,721	41,232	34,864		

PERIODIC DISCLOSURES										
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)										
(* in lakhs)										
	Fire	Cargo	Cargo	Marine	Others	Others	Miscellaneous*	Total		
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2021
1	Employees' remuneration & welfare benefits	1,320	1,053	119	143	-	11,721	8,640	13,160	9,835
2	Travel, conveyance and vehicle running expenses	76	88	11	12	-	959	739	1,047	840
3	Training expenses	20	10	3	1	-	225	87	249	98
4	Rents, rates & taxes	72	76	11	72	-	598	598	735	684
5	Repairs	46	94	11	12	-	651	772	952	878
6	Printing & stationery	42	49	5	6	-	687	596	734	651
7	Communication	84	69	13	9	-	775	568	872	646
8	Legal & professional charges	126	296	18	39	-	1,431	1,931	1,275	2,666
9	Auditors' fees, expenses etc.	3	3	0	0	-	28	26	32	30
	(a) as auditor									
	(b) as adviser or in any other capacity, in respect of									
	(i) Taxation matters	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	4	3	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	864	1,098	131	155	-	8,232	9,805	9,227	11,057
11	Interest & Bank Charges	36	52	6	7	-	321	462	363	521
12	Others	26	26	4	3	-	235	209	265	238
	Electricity	8	8	1	1	-	80	67	89	76
	Office Administration Expenses	-	-	-	-	-	-	-	-	-
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-
	Information Technology	219	214	33	28	-	2,044	1,648	2,296	1,890
	Insurance premium	3	2	0	0	-	27	17	30	19
	Consunance administration charges	73	58	8	4	-	2,237	968	2,318	4,100
	Other Miscellaneous Expenses	40	14	6	2	-	391	96	437	111
	Meeting and Conference Expenses	(27)	143	(7)	19	-	(217)	1,072	(251)	1,234
	Service Tax Expenses/GST Expenses	44	27	7	3	-	312	560	3	343
	Crop & Weather Related Expenses	-	-	-	0	-	113	51	113	51
	Royalty	46	46	7	6	-	409	365	462	417
13	Depreciation	190	190	29	26	-	1,689	1,620	1,908	1,640
	TOTAL	3,343	3,628	419	489	-	33,406	30,650	37,168	34,767
		(5,671)	(4,218)	(1,005)	(611)	-	(63,556)	(52,289)	(70,233)	(57,118)

(* in lakhs)

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2022	For the quarter ended 31st Dec 2021		
1	Employees' remuneration & welfare benefits	1,742	3,029	1,767	2,864	3,509	5,894	4	6	77	103	40	71	(0)	-	1,684	1,297	5,428	700	8	7	7,119	2,004	460	237	511	325	11,721	8,640
2	Travel, conveyance and vehicle running expenses	144	195	118	203	262	398	0	1	4	6	4	5	-	-	147	121	355	126	1	1	503	248	75	55	110	26	959	739
3	Training expenses	35	23	11	20	35	43	0	66	1	38	1	14	0	0	96	18	134	32	0	0	16	134	17	8	1	7	225	87
4	Rents, rates & taxes	102	214	106	204	5	208	4	106	4	5	4	257	0	0	140	94	257	36	131	20	22	397	131	22	16	23	651	598
5	Repairs	100	246	108	225	208	471	0	1	4	6	4	6	-	-	143	121	291	97	0	1	434	219	199	42	16	27	865	772
6	Printing & stationery	52	118	52	118	219	0	104	2	3	2	182	175	235	151	0	175	235	0	2	2	418	327	52	29	14	687	596	14
7	Communication	125	165	125	162	250	327	0	4	4	5	4	4	-	-	162	91	304	83	0	1	466	175	20	36	20	775	568	20
8	Legal & professional charges	286	180	175	714	461	894	1	2	6	20	6	18	-	-	238	380	499	319	1	3	737	702	225	128	(5)	168	1,431	1,931
9	Auditors' fees, expenses etc.	4	9	5	8	9	17	0	0	0	0	0	0	-	-	6	4	11	2	0	1	17	6	1	1	1	1	28	26
	(a) as auditor																												
	(b) as adviser or in any other capacity, in respect of																												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	1	1	1	2	0	0	0	0	0	0	-	-	1	0	1	0	0	0	2	1	0	0	0	0	4	3
	(d) out of pocket expenses	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	-	-	-	-	-	-
10	Advertisement and publicity	1,192	2,419	1,235	2,010	2,427	4,429	5	7	42	63	42	61	-	-	1,636	1,535	3,118	2,358	4	25	4,758	3,919	237	1,025	721	301	8,232	9,805
11	Interest & Bank Charges	50	113	53	93	103	205	0	0	2	3	3	3	-	-	71	72	128	114	0	1	199	187	49	8	14	321	462	20
12	Others	37	68	38	75	130	30	0	0	1	2	1	2	-	-	51	33	93	24	0	0	144	57	7	11	6	7	235	209
	Electricity	12	21	13	19	25	39	0	0	0	1	0	0	-	-	16	10	31	9	0	0	47	20	5	4	2	2	80	67
	Office Administration Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	(0)	-	-	-	-	-	-	-
	Information Technology	311	565	317	571	628	1,135	1	11	15	11	14	1	-	-	429	264	816	106	1	1	1,246	371	97	47	49	64	2,044	1,648
	Insurance premium	4	5	4	0	5	10	0	0	5	0	2	0	0	0	5	3	10	2	0	0	16	3	2	1	1	1	27	17
	Consunance administration charges	(13)	3	2,218	934	2,205	937	(0)	5	7	3	2	(0)	0	0	3	3	13	9	0	0	13	12	-	-	11	9	2,237	968
	Other Miscellaneous Expenses	59	38	56	44	52	115	0	82	2	2	16	3	-	-	70	16	9	145	(7)	(0)	215	23	9	33	(3)	11	391	96
	Meeting and Conference Expenses	(64)	118	(53)	539	9	(117)	(0)	339	(1)	(34)	187	(50)	(10)	(84)	(101)	179	(105)	(84)	2	2	105	368	(121)	41	(217)	1,072	1,072	98
	Service Tax Expenses/GST Expenses	60	91	63	91	123	182	2	2	2	2	83	30	2	70	30	164	110	41	0	0	248	41	76	14	9	500	312	20
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Royalty	64	126	67	119	131	245	0	2	3	3	0	0	-	-	89	57	162	30	0	0	252	409	67	85	14	11	409	365
	Depreciation	264	557	277	522	541	1,079	1	10	14	9	13	137	-	-	369	254	670	137	1	1	1,039	392	60	42	60	1,689	1,620	20
TOTAL		4,568	8,399	6,776	9,300	11,344	17,699	14	22	180	269	138	223	(0)	0	5,526	4,762	12,778	4,507	18	48	18,322	9,317	1,627	1,987	1,782	1,133	33,406	30,650

PERIODIC DISCLOSURES												
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)												
(₹ in lakhs)												
		Fire		Cargo		Marine		Others		Miscellaneous*		Total
S.No	Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021	For the period ended 31st Dec 2021
1	Employees' remuneration & welfare benefits	3,391	2,905	482	419	-	-	-	-	33,621	26,805	37,495
2	Travel, conveyance and vehicle running expenses											30,129
		223	167	38	24	-	-	-	-	2,594	1,547	2,855
		35	15	6	2	-	-	-	-	384	137	425
	Training expenses											1,738
	Rents, rates & taxes	183	216	32	31	-	-	-	-	1,852	1,950	2,066
	Repairs	207	215	35	31	-	-	-	-	2,288	1,944	2,190
	Printing & stationery	115	93	18	12	-	-	-	-	1,826	1,234	1,958
	Communication	211	148	37	21	-	-	-	-	2,162	1,354	2,410
	Legal & professional charges	400	688	65	98	-	-	-	-	4,597	6,385	5,062
	Auditors' fees, expenses etc.											7,171
	(a) as auditor	8	9	1	1	-	-	-	-	84	78	94
	(b) as adviser or in any other capacity, in respect of											87
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	-	-	-	-	11	10	12
	(d) out of pocket expenses	-	0	-	-	-	-	-	-	0	0	0
10	Advertisement and publicity	2,194	1,295	379	184	-	-	-	-	22,730	17,789	25,302
11	Interest & Bank Charges	99	58	17	8	-	-	-	-	1,004	974	1,121
12	Others											1,040
	Electricity	67	61	12	754	9	-	-	-	676	548	618
	Office Administration Expenses	17	17	3	2	-	-	-	-	176	156	175
	Exchange Gain/ Loss	(6)	-	-	-	-	-	-	-	(6)	-	-
	Information Technology	619	604	108	86	-	-	-	-	6,467	5,493	7,193
	Insurance premium	-	5	1	1	-	-	-	-	57	44	64
	Consuance administration charges	271	230	4	4	-	-	-	-	4,706	4,999	4,632
	Other Miscellaneous Expenses	73	53	12	7	-	-	-	-	760	481	846
	Meeting and Conference Expenses	158	296	28	43	-	-	-	-	1,840	2,702	2,026
	Service Tax Expenses/GST Expenses	114	114	16	16	-	-	-	-	1,131	1,447	1,664
	Crop & Weather Related Expenses	-	0	-	0	-	-	-	-	1,506	1,455	1,506
	Royalty	122	122	21	17	-	-	-	-	12,338	11,106	1,381
	Depreciation	500	536	87	76	-	-	-	-	5,070	4,843	5,657
13	TOTAL	9,014	7,846	1,424	1,101	-	-	-	-	96,962	82,399	1,07,401
												91,885

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,564	21,562
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	21,564	21,562
	Equity Shares of Rs. 10 each		
4	Called-up Capital	21,564	21,562
	Equity Shares of Rs. 10 each		
	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	21,564	21,562

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE(As certified by the management) (UNAUDITED)

Shareholder	As at 31st Dec 2022		As at 31st Dec 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.96%	15,08,50,000	69.96%
Indian: Napean Opportunities LLP	3,45,01,550	16.00%	3,45,01,550	16.00%
Investors				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.35%
Foreign: Axis New Opportunities AIF-I	-	0.00%	27,43,673	1.27%
Foreign: IIFL India Private Equity Fund - Series 1A	5,07,648	0.23%	-	0.00%
Foreign: IIFL Special Opportunities Fund - Series 9	22,36,025	1.04%	-	0.00%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.98%	2,15,28,450	9.98%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	3,67,347	0.17%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	4,48,980	0.21%
Other (ESOPs)	1,36,720	0.06%	1,16,720	0.06%
TOTAL	21,56,36,720	100%	21,56,16,720	100%

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 31ST DECEMBER 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	5	50	0	0	0	0	0	0
ii)	Bodies Corporate:								
	(i) State Bank of India	1	150849950	69.96	15085.00	0	0	0	0
	(ii) Napean Opportunities LLP	1	34501550	16.00	3450.16	0	0	34501550	16.00
	(iii) NA								
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	0	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	0	0	0	0	0
iv)	Insurance Companies	-	0	0	0	0	0	0	0
v)	FII belonging to Foreign promoter	-	0	0	0	0	0	0	0
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	0	0	0	0	0
viii)	Alternative Investment Fund								
	i) PI Opportunties Fund - I	1	5060000	2.35	506.00	0	0	5060000	2.35
	ii) * IIFL India Private Equity Fund - Series 1A	1	507648	0.24	50.76	0	0	0	0
	ii) * IIFL Special Opportunities Fund - Series 9	1	2236025	1.04	223.60	0	0	0	0
	iii)** Avendus Future Leaders Fund I	1	367347	0.17	36.73	0	0	0	0
	iv)** Avendus Future Leaders Fund II	1	448980	0.21	44.90	0	0	0	0
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	0	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2	35920	0.02	3.59	15920	0.0074	35920	0.0167
ii)	Indivudal share capital in excess of Rs. 2 Lacs	2	100800	0.05	10.08	92000	0.04	100800	0.05
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	-	0	0	0	0	0	0	0
	- Non Resident Indian	-	0	0	0	0	0	0	0
	- Clearing Members	-	0	0	0	0	0	0	0
	- Non Resident Indian Non Repatriable	-	0	0	0	0	0	0	0
	- Bodies Corporate	-	0	0	0	0	0	0	0
	- IEPF	-	0	0	0	0	0	0	0
v)	Any other (Please Specify)- Foreign Body Corporate								
	Honey Wheat Investment Limited	1	21528450	9.98	2152.85	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	0	0	0	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	17	215636720	100	21564	107920	0.500	39698270	18.413

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

* On December 3, 2022, entire shareholding of Axis New Opportunities AIF - I was transferred to IIFL India Private Equity Fund - Series 1A and IIFL Special Oppurtunities Fund- Series 9 being 507648 and 2236025 respectively.

* IIFL India Private Equity Fund - Series 1A and IIFL Special Oppurtunities Fund- Series 9 is treated as foreign holding in terms of Regulation 11 of IRDAI (Registration of Indian Insurance Companies) Regulations, 2000

** Avendus Future Leaders Fund I and Avendus Future Leaders Fund II are treated as foreign holding in terms of Regulation 11 of IRDAI (Registration of Indian Insurance Companies) Regulations, 2000

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: State Bank of India
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	1	5079775288	57.50	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	69	1174443755	13.29	11744.44	3341634	0.04	0	0
ii)	Foreign Portfolio Investors	1032	891368992	10.09	8913.69	0	0	0	0
iii)	Financial Institutions/Banks	55	1003685	0.01	10.64	0	0	0	0
iv)	Insurance Companies	41	929758017	10.52	9297.58	0	0	0	0
v)	FII belonging to Foreign promoter	0	0	0	0	0	0	0	0
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	3	110240524	1.25	1102.41	0	0	0	0
viii)	Alternative Investment Fund	68	31777907	0.36	317.78	944754	0	0	0
ix)	Any other (Please specify)								
	i) Venture Capital Funds	7	563	0	0.01	0	0	0	0
	ii) Other Financial Institutions	3	1355110	0	0	0	0	0	0
1.2)	Central Government/ President of India	8	68617	0	0.69	0	0	0	0
	State Government	2	39330	0	0.39	0	0	0	0
	Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	3	2606580	0.03	26.07	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2752277	522596903	5.92	5225.97	34890092	0.39	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	25	13918195	0.16	139.18	4423306	0.05	0	0
iii)	NBFCs registered with RBI	26	120791	0.00	1.21	300	0	0	0
iv)	Others:								
	- Trusts	189	3683776	0.04	36.84	2217	0	0	0
	- Non Resident Indian	22341	13828253	0.16	138.28	137249	0	0	0
	- Clearing Members	144	5508682	0.06	55.09	4375	0	0	0
	- Non Resident Indian Non Repatriable	14330	9867130	0.11	98.67	117980	0	0	0
	- Bodies Corporate	6516	51115495	0.58	511.15	10475850	0.12	0	0
	- IEPF	0	0	0	0	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	4	5030	0.00	0.05	0	0	0	0
	ii) Foreign Nationals	8	2949	0.00	0.03	0	0	0	0
	iii) FPI (Category - III)	5	8809	0.00	0.09	0	0	0	0
	iv) Foreign Company	2	91792	0.00	0.92	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	0	0	0.00	0	0	0	0	0
	vi) Resident HUFs	24	10390	0.00	0.10	898	0	0	0
	vii) Others- Associate Companies/ Subsidiaries/Directors and their relatives (excluding independent directors and nominee directors)/ Key Managerial Personnel	12	11373	0.00	0.11	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	90099790	0	901.00	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	2797196	8933307726	100	89320	54338655	0.61	0	0

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.
- (d) Details of Indian Investors, singly and jointly holding more than 1%, have to be provided where the Insurance Company is listed.
- (e) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

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PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,34,011	1,33,901
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,44,814	1,28,858
TOTAL		2,78,824	2,62,759

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PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		-	-

PERIODIC DISCLOSURES
FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 31st Dec 2022	As at 31st Dec 2021	As at 31st Dec 2022	As at 31st Dec 2021	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	65,124	64,346	2,68,880	1,77,097	3,34,005	2,41,443
2	Other Approved Securities	9,001	10,119	1,54,684	98,391	1,63,686	1,08,510
3	Other Investments						
	(a) Shares						
	(aa) Equity	58,145	77,651	-	-	58,145	77,651
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,580	19,997	1,51,332	1,41,843	1,60,912	1,61,839
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	-	-	-	-	-	-
	ii) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	79,705	48,924	2,28,855	2,71,803	3,08,561	3,20,727
5	Other than Approved Investments	13,654	23,523	6,457	7,454	20,111	30,977
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	359	-	96	-	455	-
2	Other Approved Securities	-	-	6,952	5,831	6,952	5,831
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	4,737	47,144	14,515	47,144	19,252
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	-	199	-	-	-	199
	ii) Certificate of Deposits	-	-	-	-	-	-
	iii) Commercial Papers	-	-	-	14,527	-	14,527
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	20,028	11,931	20,028	11,931
5	Other than Approved Investments	13,917	-	1,000	16,771	14,917	16,771
GRAND TOTAL		2,49,486	2,49,497	8,85,427	7,60,163	11,34,913	10,09,660
		-	-	-	-	-	-

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	As at 31st Dec 2022	As at 31st Dec 2021	As at 31st Dec 2022	As at 31st Dec 2021	As at 31st Dec 2022	As at 31st Dec 2021
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
Long Term Investments--						
Book Value	1,60,565	1,41,293	8,10,209	6,96,587	9,70,774	8,37,881
Market Value	1,57,742	1,44,059	7,97,671	7,09,774	9,55,413	8,53,833
Short Term Investments--						
Book Value	14,259	4,936	75,219	63,573	89,478	68,509
Market Value	14,278	4,997	74,880	64,045	89,158	69,042

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PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
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	-	-

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block	Net Block	
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 31st Dec 2022	Up to Last	For the period ended	On Sales/ Adjustments	As at 31st Dec 2022	As at 31st Dec 2022	As at 31st Dec 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	35,215	4,836	-	40,051	27,790	3,574	-	31,365	8,686	7,071
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,082	606	28	5,659	3,958	396	28	4,326	1,333	1,179
Buildings	10,434	62	-	10,495	94	131	-	226	10,270	10,334
Furniture & Fittings	1,826	158	17	1,967	1,294	211	15	1,490	477	556
Information Technology Equipment	13,191	866	171	13,885	11,261	988	170	12,079	1,807	1,948
Vehicles	22	16	16	22	22	-	-	22	-	-
Office Equipment	3,061	273	55	3,279	2,109	356	55	2,410	869	811
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	68,830	6,816	287	75,359	46,528	5,657	269	51,917	23,442	21,900
Work in progress	288	2,854	961	2,181	-	-	-	-	2,181	258
Grand Total	69,118	9,670	1,248	77,540	46,528	5,657	269	51,917	25,623	22,157
Previous period	61,757	16,077	11,014	66,820	40,399	5,455	1,191	44,662	22,157	

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PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	500	605
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	30
	(b) Current Accounts	8,820	7,812
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	9,350	8,447
	Balances with non-scheduled banks included in 2 and 3 above	-	-

* Cheques on hand amount to Rs. 174.31 (Lakhs) Previous Year : Rs. 269.25 (Lakhs)

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PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹in lakhs)	(₹in lakhs)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,823	2,787
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,042	4,339
6	Security Deposits	1,246	1,114
7	Others		
	(a) Advances to Vendors and other parties	1,193	1,025
	(b) Statutory Deposit towards filing Appeal	1,082	414
	(c) Advances to Employees	59	71
	(d) Advances to IRDA (Certifications Fees)	-	-
	TOTAL (A)	10,445	9,749
	OTHER ASSETS		
1	Income accrued on investments	27,145	24,284
2	Outstanding Premiums	1,14,046	89,881
	Less : Provision for doubtful debts receivable	(2,992)	(629)
3	Agents' Balances	21	53
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	33,130	5,147
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Investments held for Unclaimed Amount of Policyholders	1,200	1,298
	Add : Investment income accrued on unclaimed amount	17	77
9	Others		
	(a) Income Accrued on Deposits with Bank	3	39
	(b) GST including Service Tax	5,738	6,321
	(c) Contracts for Sale of Securities	-	544
	(d) Amount receivable on redemption of Debenture	-	-
	(e) Advances on CSR projects	-	-
	(f) Margin money against Equity trades	398	-
	(g) Other	-	0
	TOTAL (B)	1,78,706	1,27,015
	TOTAL (A+B)	1,89,151	1,36,765

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	8,844	7,654
2	Balances due to other insurance companies	1,08,214	1,16,691
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	53,791	36,442
	(b) for Other Policies	3,420	3,221
5	Unallocated Premium	18,190	13,989
6	Sundry creditors	7,072	5,774
7	Due to subsidiaries/ holding company	2,032	2,097
8	Claims Outstanding	4,97,336	4,10,041
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	1,001	875
11	Interest accrued on unclaimed amount	95	94
12	Statutory Dues	1,933	2,397
13	GST - Liability	-	-
14	Others		
	(a) Contracts For Purchase of Securities	796	4,416
	(b) Security Deposit From Others	13	82
	(c) Salary Payable	4,700	5,301
TOTAL		7,07,437	6,09,075

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	3,31,549	2,57,196
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	2,048	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	1,142	1,077
	ii) For Leave Entitlement	1,044	1,005
	iii) For Long Term Performance pay	-	-
8	Others - Provision of Expenses	14,134	12,955
TOTAL		3,49,916	2,72,233

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PERIODIC DISCLOSURES
FORM NL-19 - MISC EXPENDITURE SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2022	As at 31st Dec 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

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PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

Analytical Ratios for Non-Life companies As at 31st Dec 2022

S.No.	Particular	For the quarter ended 31st Dec 2022	For the period ended 31st Dec 2022	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021
1	Gross Premium Growth Rate	3.76%	15.53%	10.99%	13.10%
2	Gross Premium to Networth Ratio	0.64	2.30	0.65	2.10
3	Growth rate of Net Worth	5.65%	5.65%	8.62%	8.62%
4	Net Retention Ratio	61.08%	54.33%	43.88%	45.64%
5	Net Commission Ratio	4.94%	2.96%	(3.62%)	(4.09%)
6	Expense of Management to Gross Direct Premium Ratio	29.05%	23.60%	28.99%	22.99%
7	Expense of Management to Net Written Premium	36.65%	31.43%	39.25%	29.32%
8	Net Incurred Claims to Net Earned premium	79.89%	78.12%	91.39%	89.22%
9	Claims paid to claims provisions	15.34%	28.26%	5.57%	26.20%
10	Combined ratio	116.53%	109.55%	130.64%	118.54%
11	Investment income ratio	1.71%	5.52%	2.12%	6.76%
12	Technical Reserves to Net Premium Ratio	7.07	2.20	8.23	2.43
13	Underwriting Balance Ratio	(0.14)	(0.12)	(0.22)	(0.16)
14	Operating Profit Ratio	(1.20%)	0.85%	(9.55%)	(2.16%)
15	Liquid Assets to Liabilities Ratio	0.11	0.11	0.10	0.10
16	Net Earning Ratio	1.13%	3.42%	(3.21%)	3.66%
17	Return on Net Worth Ratio	0.44%	4.29%	(0.91%)	3.54%
18	Available Solvency Margin to Required Solvency Margin Ratio	1.85	1.85	1.93	1.93
19	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
20	Debt Equity Ratio	N.A.	N.A.	N.A.	N.A.
21	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
22	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
23	Earnings per share	0.61	5.98	(1.21)	4.67
24	Book value per share	139.30	139.30	131.86	131.86

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE QUARTER ENDED 31st Dec 2022										
Segments Upto the quarter ended on 31st Dec 2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	27.3%	27.3%	-36.2%	18.3%	-9.2%	43.7%	27.3%	34.5%	3.5	0.7
Previous Period	18.0%	28.3%	-54.5%	18.5%	-25.4%	67.8%	14.9%	42.4%	4.0	0.6
Marine Cargo										
Current Period	41.7%	80.6%	19.1%	38.5%	43.7%	128.6%	32.9%	172.3%	1.7	(0.8)
Previous Period	19.2%	75.3%	19.6%	40.5%	48.2%	137.4%	67.3%	185.7%	1.8	(1.0)
Marine Hull										
Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	-
Previous Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	-
Total Marine										
Current Period	41.7%	80.6%	19.1%	38.5%	43.7%	128.6%	32.9%	172.3%	1.7	(0.8)
Previous Period	19.2%	75.3%	19.6%	40.5%	48.2%	137.4%	67.3%	185.7%	1.8	(1.0)
Motor OD										
Current Period	-7.5%	70.7%	18.0%	37.9%	44.8%	80.0%	54.2%	124.9%	1.1	(0.2)
Previous Period	18.0%	71.0%	17.4%	47.1%	57.7%	77.6%	54.6%	135.3%	1.1	(0.4)
Motor TP										
Current Period	10.3%	52.2%	-7.8%	19.5%	26.6%	100.7%	18.3%	127.2%	6.2	(0.2)
Previous Period	53.9%	52.3%	-6.9%	21.3%	30.9%	112.5%	7.8%	143.4%	5.5	(0.5)
Total Motor										
Current Period	1.8%	60.2%	5.3%	27.4%	35.8%	90.3%	22.0%	126.1%	3.6	(0.2)
Previous Period	36.7%	61.2%	6.5%	33.6%	45.7%	93.3%	12.3%	139.0%	3.1	(0.4)
WC/ Employer's liability										
Current Period	25.6%	52.6%	-4.7%	24.3%	19.5%	107.1%	43.4%	126.6%	2.4	(0.3)
Previous Period	26.9%	50.6%	-4.8%	28.1%	22.9%	66.5%	32.4%	89.4%	2.2	0.1
Public/ Product Liability										
Current Period	-3.7%	31.7%	-4.6%	26.3%	27.3%	66.8%	25.4%	94.1%	2.2	0.0
Previous Period	89.9%	29.4%	-23.7%	27.8%	10.9%	79.5%	55.0%	90.3%	1.6	0.0
Engineering										
Current Period	31.1%	29.0%	-26.7%	15.0%	-1.6%	56.3%	39.1%	54.6%	2.3	0.5
Previous Period	11.6%	34.0%	-30.0%	18.4%	-0.6%	97.3%	25.8%	96.8%	2.3	0.0
Aviation										
Current Period	-156.1%	0.3%	-3200.0%	-10.5%	-3400.0%	-376.3%	0.0%	-3776.3%	(83.1)	68.7
Previous Period	10.5%	0.5%	2993.6%	15.6%	3233.6%	114.2%	0.0%	3347.8%	32.4	(26.5)
Personal Accident										
Current Period	18.5%	84.6%	11.4%	31.3%	36.2%	53.3%	60.5%	89.5%	1.7	0.0
Previous Period	4.1%	63.8%	-19.6%	28.5%	9.0%	44.0%	76.0%	53.0%	2.2	0.5
Health										
Current Period	30.4%	94.6%	11.3%	37.6%	38.4%	83.3%	43.8%	121.7%	1.1	(0.4)
Previous Period	69.0%	60.3%	13.6%	27.2%	42.3%	118.9%	45.2%	161.2%	1.3	(0.5)
Travel Insurance										
Current Period	277.8%	96.0%	9.8%	36.1%	37.0%	32.1%	0.0%	69.1%	0.8	0.3
Previous Period	-75.2%	95.0%	4.3%	32.5%	33.0%	191.1%	0.0%	224.1%	1.2	(1.3)
Total Health										
Current Period	26.1%	91.2%	11.3%	35.4%	37.7%	73.1%	53.5%	110.8%	1.3	(0.2)
Previous Period	68.8%	61.6%	1.1%	27.7%	29.8%	89.3%	62.1%	119.1%	1.6	(0.1)
Crop Insurance										
Current Period	12.5%	21.4%	-13.9%	7.0%	18.5%	89.7%	69.2%	108.2%	1.9	(0.1)
Previous Period	2.8%	18.9%	-18.4%	6.6%	16.7%	126.9%	162.8%	143.6%	1.7	(0.5)
Others										
Current Period	4.3%	61.3%	9.7%	39.1%	50.9%	21.8%	8.6%	72.7%	1.6	0.3
Previous Period	28.0%	59.9%	7.8%	32.2%	38.1%	15.0%	115.7%	53.1%	1.7	0.6
Total Miscellaneous										
Current Period	13.0%	59.8%	6.5%	24.6%	35.2%	80.4%	28.3%	115.6%	2.1	(0.2)
Previous Period	22.4%	48.6%	1.1%	23.7%	35.1%	90.7%	26.9%	125.8%	2.3	(0.2)
Total-Current Period	15.5%	54.3%	3.0%	23.6%	31.4%	78.1%	28.3%	109.5%	2.2	(0.1)
Total-Previous Period	13.1%	45.6%	-4.1%	23.0%	29.3%	89.2%	26.2%	118.5%	2.4	(0.2)

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PERIODIC DISCLOSURES							
FORM NL-21 - RELATED PARTY							
		PART A					
							(₹ in Lakhs)
Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 31st Dec 2022	For the period ended 31stDec 2022	For the quarter ended 31st Dec 2021	For the period ended 31stDec 2021
Holding Company	State Bank of India	Income	Premium Received	1,714	3,915	413	4,826
			Interest Income on Bonds	-	-	-	-
			Interest Income on Term Deposits	0	1	0	1
			Other Income	-	-	-	-
		Expense	Commission expense	8,667	23,707	7,787	17,193
			Bank Charges	38	84	59	134
			Claims Expense	0	3	-	1
			SBI Officers Deputation Cost	62	202	73	197
			Other Expenses	2	53	1	55
			Misc Expenses	-	-	-	-
			Expenses Reimbursement	2	7	9	17
			Premises Rent	11	32	11	32
			Dividend Paid	-	-	-	-
			Royalty Expense	462	1,381	417	1,245
			Dividend Paid	-	-	-	-
Shareholder	Napean Opportunities LLP						
Fellow Subsidiaries	SBI DFHI Ltd.	Income	Premium Received	0	8	(0)	8
		Expense	Claims Expense	-	-	-	-
	SBI Global Factors Ltd.	Income	Premium Received	0	8	0	8
		Expense	Claims Expense	-	-	-	-
	SBICAP Securities Ltd		Premises Rent	-	-	-	-
		Income	Premium Received	-	11	-	4
	SBICAP Securities Ltd	Expense	Brokerage Expense	-	-	2	3
			Claims Expense	-	-	-	0
	SBI Capital Markets Ltd.	Commission expense		153	366	61	269
		Income	Premium Received	(2)	126	12	13
		Expense	Claims Expense	-	-	-	-
			Other Expenses	-	-	-	100
Fellow Subsidiaries	SBI Mutual Fund Trustee Company Private Lim	Income	Premium Received	-	-	-	-
	SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	0	24	(0)	22
		Expense	Claims Expense	-	-	0	0
		Income	Premium Received	10	245	(3)	285
	SBI Cards and Payment Services Pvt Ltd	Interest Income on Debenture		298	918	287	859
			Dividend Income	-	1	-	-
	SBI Cards and Payment Services Pvt Ltd	Expense	Card Payments	42	80	16	41
		Expense	Commission expense	3	5	3	0
	SBI Cards and Payment Services Pvt Ltd	Expense	Claims Expense	-	-	-	-
			Premium Received	14	350	20	347
	SBI Life Insurance Company Limited	Expense	Claims Expense	0	0	-	-
			Premium Received	65	702	64	74
		Income	Dividend Income	-	1	-	1
			Sale of Assets	-	-	38	80
			Other Income	-	-	-	-
		Expense	Premium Paid	77	334	175	431
			Premises Rent	-	1	78	385
			Expenses Reimbursement	-	(8)	20	60
			Claims Expense	2	4	2	2
			Other Expenses	-	-	32	32
	SBI CAP Ventures Ltd	Income	Premium received	0	0	-	0
		Expense	Commission expense	-	-	-	-
			Claims Expense	-	-	-	-
		Income	Premium received	2	15	-	0
	SBICAP Trustee Company Ltd		Commission expense	-	-	-	-
		Expense	Claims Expense	-	-	-	-
	SBICAP (Singapore) Ltd.		Commission expense	-	-	-	-
		Income	Premium Received	0	3	-	-
	SBI Payment Services Pvt. Ltd.	Expense	Commission expense	-	-	-	-
			Claims Expense	-	-	-	-
	SBI Pension Funds Pvt Ltd	Income	Premium Received	0	3	0	2
		Expense	Commission expense	-	-	-	-
	SBI Funds Management (International) Pvt. L	Expense	Commission expense	-	-	-	-
			C - Edge Technologies Ltd	Income	Premium Received	-	-
		Expense	Claims Expense	-	-	-	-
			IT Support charges	51	149	16	36
Fellow Subsidiaries	SCHNEIDER ELECTRIC INDIA PVT LTD	Income	Premium Received	-	-	-	-
	Macquarie SBI Infrastructure Management P	Expense	Commission expense	-	-	-	-
	Macquarie SBI Infrastructure Trustee Ltd	Expense	Commission expense	-	-	-	-
			Commission expense	-	-	-	-
	SBI Macquarie Infrastructure Management P		Commission expense	-	-	-	-
			Commission expense	-	-	-	-
	SBI Macquarie Infrastructure Trustee Pvt. Ltd	Income	Premium Received	-	-	-	-
			Commercial Indo Bank Ilc, Moscow	Income	Premium Received	-	-
	Macquarie SBI Infrastructure Trustee Ltd	Income	Premium Received	-	-	-	-
			Nepal SBI Bank Ltd	Income	Premium Received	-	-
	PT Bank SBI Indonesia		Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	SBI (Mauritius) Ltd.		Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	State Bank of India (Botswana) Ltd.		Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	State Bank of India (California)		Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	State Bank of India (Canada)		Premium Received	-	-	-	-
			Premium Received	-	-	-	-
Fellow Subsidiaries	Oman India JIF – Management Co. Pvt. Ltd.	Income	Premium Received	-	-	-	-
	SBICAP (UK) Ltd		Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
		Income	Premium Received	-	-	-	-
	Oman India Joint Investment Fund - Trustee	Expense	Commission expense	-	-	-	-
		Income	Premium Received	-	-	-	-
	State Bank of India Servicos Limitada, Brazil	Expense	Commission expense	-	-	-	-
		Income	Premium Received	-	-	-	-
	SBI Foundation	Expense	Commission expense	-	-	-	-
		Income	Premium Received	3	7	2	6
		Expense	Commission expense	-	-	-	-
			CSR Expenses_E	80	133	173	226
	SBI Infra Management Solutions Pvt Ltd		Premium Received	-	-	-	-
			Commission expense	-	-	-	-
Associate Entity	Saurashtra Gramin Bank	Income	Premium received	-	-	-	0
		Expense	Commission expense	26	83	28	49
		Expense	Claims expense	0	0	-	0
			Other Expenses	-	-	-	-
	Mizoram Rural Bank	Income	Premium received	2	41	2	32
			Commission expense	10	28	6	11
			Claims Expense	-	-	-	0
		Income	Premium received	-	56	-	45
	Meghalaya Rural Bank	Expense	Commission expense	4	11	1	2
			Claims Expense	-	-	-	-
	Ellaquai Dehati Bank	Income	Premium Received	-	1	-	1
			Commission expense	6	17	6	12
	Madhyanchal Gramin Bank	Income	Premium Received	0	1	0	0
			Commission expense	23	81	24	49
			Claims Expense	0	0	-	-
		Income	Premium Received	-	1	0	0
	Nagaland Rural Bank		Premium Received	-	155	-	-
		Expense	Commission expense	67	206	54	92
	Jharkand Gramin Bank (erstwhile VGB)		Claims Expense	-	-	-	-
		Income	Premium Received	1	1	1	1
	Rajasthan Marudhara Gramin Bank	Expense	Commission expense	91	259	82	149
		Expense	Claims Expense	-	-	-	0
			Other Expenses	1	9	0	9
		Income	Premium Received	-	-	-	-
	Telangana Grameena Bank	Expense	Commission expense	59	199	71	111
			Other Expenses	-	-	-	-
			Claims Expense	-	-	-	-

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	Arunachal Pradesh Rural Bank	Income	Premium Received	-	6	-	8
		Expense	Commission expense	2	8	2	3
			Claims Expense	-	-	-	-
	Andhra Pradesh Grameena Vikas Bank	Income	Premium Received	1	1	-	0
		Expense	Commission expense	270	514	242	313
			Claims Expense	-	-	-	-
	Chhattisgarh Rajya Gramin Bank	Expense	Other Expenses	-	-	-	0
			Income	Premium Received	1	3	1
		Expense	Commission expense	63	231	87	132
	Utkal Grameen Bank	Expense	Claims Expense	0	0	-	0
		Income	Premium Received	-	-	-	-
			Commission expense	7	18	4	6
	Uttarakhand Gramin Bank	Expense	Other Expenses	-	-	-	-
			Premium Received	0	1	-	-
		Expense	Commission expense	17	46	16	30
	Yes Bank Ltd	Expense	Claims Expense	-	-	-	-
		Expense	Other Expenses	0	2	0	2
		Income	Interest Income on Debenture	-	-	25	75
		Income	Premium Received	-	-	-	-
		Expense	Other Expenses	0	0	0	0
		Expense	Commission expense	0	1	0	1
		Expense	Other Expenses	0	0	-	0
	THE CLEARING CORPORATION OF INDIA LTD	Income	Premium Received	-	-	-	-
	THE MALAYALA MANORAMA COMPANY LTD	Income	Premium Received	0	0	-	-
Managing Director & CEO	Shri Kishore Kumar Poludasu	Expense	SBI Officers Deputation Cost	18	18	-	-
Managing Director & CEO	Shri P C Kandpal	Income	Premium Received	-	-	-	-
		Expense	Sale of Assets	-	-	-	-
			Driver Salary Recovery	-	-	-	-
Managing Director & CEO	Shri Paritosh Tripathi	Expense	SBI Officers Deputation Cost	-	21	22	63
		Income	SBI Officers Deputation Cost	1	17	-	-
		Income	Premium Received	-	-	-	-
Whole time Director	Shri Anandprasad Pejawar	Income	Premium Received	-	-	-	-
		Expense	Salary and Allowances	29	29	-	-

PART B

Nature of Relationship with the Company	Name of the Related Party	Whether Payable / Receivable	Description of Transactions / Categories	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	(₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party (Rs. in Lakhs)
							Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	
Holding Company	State Bank of India	Asset	Term Deposits Redeemed/Matured	-	No	No	Nil	Nil
			Term Deposits Placed (Balance)	30	No	No	Nil	Nil
			Interest Income on Term Deposits	3	No	No	Nil	Nil
			Investment Redeemed	18,248	No	No	Nil	Nil
			Interest Income on Bond (Receivable)	-	No	No	Nil	Nil
			Investment held (Bond)	-	No	No	Nil	Nil
			Current Accounts	5,827	No	No	Nil	Nil
			Rent recovery	-	No	No	Nil	Nil
			Asset purchased	-	No	No	Nil	Nil
			Investment Purchased	-	No	No	Nil	Nil
			Security Deposit	2	No	No	Nil	Nil
			Advance Given	20	No	No	Nil	Nil
			Prepaid Royalty Expense	452	No	No	Nil	Nil
			Sale of Asset	16	No	No	Nil	Nil
		Liability	Premium Received in Advance	4	No	No	Nil	Nil
			Commission Payable	1,839	No	No	Nil	Nil
			Claims Payable	0	No	No	Nil	Nil
			Bank Charges	-	No	No	Nil	Nil
			SBI Officers Deputation Cost	147	No	No	Nil	Nil
			Expenses Reimbursement	5	No	No	Nil	Nil
			Other Expenses Payable	12	No	No	Nil	Nil
			Rent Payable	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium (Balance)	-	No	No	Nil	Nil
			CD Balance	223	No	No	Nil	Nil
			Customer Float	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
Shareholder	Napean Opportunities LLP	Liability						
Fellow Subsidiaries	SBI DFHI Ltd.	Asset	Investment Purchased	24,775	No	No	Nil	Nil
		Liability	Investment Redeemed	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
	SBI Global Factors Ltd.	Liability	Rent recovery	-	No	No	Nil	Nil
	SBI Global Factors Ltd.		Premium Received in Advance	-	No	No	Nil	Nil
	SBICAP Securities Ltd	Liability	Brokerage Payable	-	No	No	Nil	Nil
	SBICAP Securities Ltd		Claims Payable	-	No	No	Nil	Nil
	SBI Capital Markets Ltd.	Asset	Commission Payable	125	No	No	Nil	Nil
			Investment Purchased	2,502	No	No	Nil	Nil
	SBI Capital Markets Ltd.		Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI Mutual Fund Trustee Company Private Lin	Asset	Investment Purchased	9,563	No	No	Nil	Nil
			Investment Redeemed	846	No	No	Nil	Nil
		Liability	MF Holding	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI SG Global Securities Services Pvt Ltd		Claims payable	-	No	No	Nil	Nil
			Prepaid Expenses	0	No	No	Nil	Nil
	SBI Cards and Payment Services Pvt Ltd		Investment Purchased	15,000	No	No	Nil	Nil
			Investment Redeemed	15,005	No	No	Nil	Nil
			Equity Holdings	-	No	No	Nil	Nil
			Debenture Holdings	15,000	No	No	Nil	Nil
			Interest Income on Debenture (Receivable)	328	No	No	Nil	Nil
		Liability	Card Payable	-	No	No	Nil	Nil
		Liability	Commission payable	3	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Premium Deposit/Prepaid Expenses	0	No	No	Nil	Nil
			Investment Purchased	160	No	No	Nil	Nil
	SBI Life Insurance Company Limited	Asset	Investment Purchased	2,726	No	No	Nil	Nil
			Equity Holdings	-	No	No	Nil	Nil
			Investment Redeemed	-	No	No	Nil	Nil
			Other Income Receivable	2,511	No	No	Nil	Nil
			Sale of Asset Receivable	-	No	No	Nil	Nil
		Liability	Rent Payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
			27	No	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Expenses Reimbursement	-	No	No	Nil	Nil
			1	No	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
	SBI CAP Ventures Ltd		Commission payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
	SBICAP Trustee Company Ltd		Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	SBICAP (Singapore) Ltd.		Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	SBI Payment Services Pvt. Ltd.		Commission payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	SBI Pension Funds Pvt Ltd		Commission payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil

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	SBI Funds Management (International) Pvt. L		Commission payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
	C - Edge Technologies Ltd		Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
		Asset	IT Support charges Payable	69	No	No	Nil	Nil
			Other Liabilities	-	No	No	Nil	Nil
	Macquarie SBI Infrastructure Management P	Liability	TDS Recovery	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Macquarie SBI Infrastructure Trustee Ltd		Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	SBI Macquarie Infrastructure Management P		Commission payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI Macquarie Infrastructure Trustee Pvt. Ltd		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	Commercial Indo Bank Ilc, Moscow		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	Nepal SBI Bank Ltd		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	PT Bank SBI Indonesia		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI (Mauritius) Ltd.		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	State Bank of India (Botswana) Ltd.		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	State Bank of India (California)		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	State Bank of India (Canada)		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	Oman India JIF – Management Co. Pvt. Ltd.		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBICAP (UK) Ltd		Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Oman India Joint Investment Fund - Trustee		Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	State Bank of India Servicos Limitada, Brazil		Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	SBI Foundation		Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
		Asset	CSR Expenses_L	-	No	No	Nil	Nil
			CSR Advance Given	-	No	No	Nil	Nil
	SBI Infra Management Solutions Pvt Ltd	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Saurashtra Gramin Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
	Mizoram Rural Bank		Commission payable	26	No	No	Nil	Nil
			Commission payable	16	No	No	Nil	Nil
	Meghalaya Rural Bank		Claims Payable	-	No	No	Nil	Nil
			Commission payable	13	No	No	Nil	Nil
	Ellaquai Dehati Bank	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	7	No	No	Nil	Nil
	Madhyanchal Gramin Bank		Commission payable	10	No	No	Nil	Nil
			Claims Payable	1	No	No	Nil	Nil
	Madhyanchal Gramin Bank		Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	0	No	No	Nil	Nil
	Nagaland Rural Bank		Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	44	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)		Claims Payable	-	No	No	Nil	Nil
			Commission payable	34	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)		Premium Received in Advance	0	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)		Other Expenses Payable	10	No	No	Nil	Nil
			Commission payable	40	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank		Claims Payable	-	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
	Telangana Grameena Bank		Commission payable	9	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Arunachal Pradesh Rural Bank		Commission payable	179	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
	Andhra Pradesh Grameena Vikas Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Current Accounts	161	No	No	Nil	Nil
	Chhattisgarh Rajya Gramin Bank	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Chhattisgarh Rajya Gramin Bank		Commission payable	18	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	Utkal Grameen Bank	Liability	Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	8	No	No	Nil	Nil
	Utkal Grameen Bank		Premium Received in Advance	-	No	No	Nil	Nil
			Other Expenses Payable	2	No	No	Nil	Nil
	Uttarakhand Gramin Bank	Liability	Commission payable	52	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Yes Bank Ltd	Asset	Interest Income on Debenture (Receivable)	-	No	No	Nil	Nil
			Investment Redeemed	-	No	No	Nil	Nil
		Asset	Investment Purchased	20,088	No	No	Nil	Nil
			Debtenture Holdings	-	No	No	Nil	Nil
		Asset	Current Accounts	12	No	No	Nil	Nil
			Other Expenses payable	0	No	No	Nil	Nil
		Liability	Commission payable	0	No	No	Nil	Nil
			SBI Officers Deputation Cost	24	No	No	Nil	Nil
	Shri Kishore Kumar Poludasu	Liability	SBI Officers Deputation Cost_L	5	No	No	Nil	Nil
			Expense Recovery	-	No	No	Nil	Nil
	Shri P C Kandpal	Asset	Premium received in advance	-	No	No	Nil	Nil
			SBI Officers Deputation Cost	18	No	No	Nil	Nil
	Shri Paritosh Tripathi		Premium received in advance	-	No	No	Nil	Nil
			Salary and Allowances payable	4	No	No	Nil	Nil
	Shri Anandprasad Pejawar		Premium received in advance	-	No	No	Nil	Nil
			Advance	-	No	No	Nil	Nil

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE FOR THE PERIOD ENDED 31ST DEC 2022

₹ in Lakhs

Particulars	For the period ended 31st Dec 2022	For the period ended 31st Dec 2021
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	7,68,566	6,64,027
Other receipts	65	582
Payment to the re-insurers, net of commission and claims	(1,81,819)	(1,24,982)
Payment to co-insurers, net of claims recovery	25,304	20,193
Payment of claims	(4,13,147)	(4,32,869)
Payment of commission and brokerage	(62,656)	(50,096)
Payments of other operating expenses	(1,14,693)	(92,825)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1,166)	(204)
Income taxes paid (Net)	(2,864)	(9,036)
Service tax/GST paid (Net)	(29,228)	(18,936)
Directors sitting fees	(48)	(37)
Retirement Benefits	(93)	(86)
Cash flow before extraordinary items	(11,778)	(44,269)
Cash flow from extraordinary items	-	-
Net cash flow from operating activities	(11,778)	(44,269)
Cash flows from investing activities		
Purchase of fixed assets	(5,149)	(6,634)
Proceeds from sale of fixed assets	27	90
Purchase of investments	(6,25,547)	(9,97,807)
Loans disbursed	-	-
Sale of investments	5,10,713	9,35,908
Repayments received	-	-
Rents / Interests / Dividends received on investment	53,048	40,903
Investment in money market instruments and in liquid mutual funds	52,991	(15,481)
Expenses related to investments	(85)	(56)
Investment in Fixed Deposit(Net)	297	-
Net cash flow from investing activities	(13,705)	(43,078)
Cash flows from financing activities		
Proceeds from issuance of share capital	112	652
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest / Dividend paid (including Dividend Distribution Tax)	-	-
Net cash flow from financing activities	112	652
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(25,371)	(86,695)
Cash and cash equivalents at the beginning of the year	48,100	1,10,887
Cash and cash equivalents at the end of the year	22,729	24,193
Book overdraft at the end of the year	-	-
Net increase in cash and cash equivalents	(25,371)	(86,695)

*Cash and cash equivalents include cash on hand, balances with other banks in current account and fixed deposits with maturity upto 3 months and money market investments.

PERIODIC DISCLOSURES

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS AS AT 31st Dec 2022

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,49,486	2,49,486
	Policyholders as per NL-12 A of BS	8,85,427	-	8,85,427
(A)	Total Investments as per BS	8,85,427	2,49,486	11,34,913
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	25,623	25,623
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,624	2,624
	Current Assets:			
(E)	Cash & Bank Balances as per BS	9,350	-	9,350
(F)	Advances and Other assets as per BS	1,74,200	14,952	1,89,152
(G)	Total Current Assets as per BS...(E)+(F)	1,83,550	14,952	1,98,502
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4,210	1,480	5,690
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	3,525	3,525
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	10,68,978	2,90,061	13,59,038
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	4,210	7,630	11,840
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	10,64,767	2,82,431	13,47,198

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	<u>Inadmissible Fixed assets</u>	-	2,624	2,624
	(a) Intangible Assets	-	814	814
	(b) Leasehold Improvement	-	1,333	1,333
	(c) Furniture and Fixture	-	477	477
	<u>Inadmissible current assets</u>	4,210	1,480	5,690
	(a) Agent and intermediaries balance - Domestic	18	-	18
	(b) Coinsurance receivable	406	-	406
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	161	-	161
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	7	-	7
	(e) Due from Central Govt Insurance - Crop Insurance	14	-	14
	(f) Due from State Govt. Insurance - Crop Insu	-	-	-
	(g) Tax unutilised credit	2,354	-	2,354
	(h) Investment for backing Unclaimed amount of PH	1,217	-	1,217
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	398	398
	(k) Interest accrued on FD placed against NSCCL Margin	3	-	3
	(l) Deposit towards Appeals	-	1,082	1,082
	(m) Share application money pending allotment	-	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR) (UNAUDITED)

(₹ in Lakhs)

		As at 31st Dec 2022		As at 31st Dec 2021	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	6,83,160	3,31,549	5,94,261	2,57,196
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	6,83,160	3,31,549	5,94,261	2,57,196
d	Outstanding Claim Reserve (other than IBNR reserve)	2,77,787	1,79,032	2,41,874	1,48,651
e	IBNR Reserve	5,71,611	3,18,304	4,95,654	2,61,390
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	15,32,558	8,28,885	13,31,789	6,67,237

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA) (UNAUDITED)

(₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,62,576	46,129	42,835	15,721	16,258	6,425	16,258
	Marine	8,952	6,896	8,959	7,765	1,379	2,330	2,330
2	Marine Cargo	8,952	6,896	8,959	7,765	1,379	2,330	2,330
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	2,86,737	1,76,552	2,33,702	1,58,230	42,471	52,385	54,723
4	Motor	2,54,855	1,60,695	2,24,315	1,53,024	38,228	50,471	50,471
5	Engineering	7,363	2,344	2,031	1,088	736	326	736
6	Aviation	(3)	0	65	0	0	10	10
7	Liabilities	7,283	2,329	3,167	1,514	1,092	713	1,092
8	Others	17,239	11,184	4,123	2,605	2,413	866	2,413
9	Health Insurance	3,20,721	2,63,752	1,77,339	1,36,324	52,750	40,897	52,750
10	Crop Insurance	2,38,783	48,936	2,10,564	51,436	23,878	31,585	31,585
	Total	10,17,770	5,42,266	6,73,399	3,69,477	1,36,736	1,33,622	1,57,645

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) (UNAUDITED)

(₹ in Lakhs)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	10,64,767
	Deduct:	
2	Current Liabilities as per BS	10,23,182
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	41,585
	Shareholder's Funds	
6	Available Assets	2,82,431
	Deduct:	
7	Other Liabilities	33,076
8	Excess in Shareholders' Funds (6-7)	2,49,355
9	Total Available Solvency Margin [ASM] (5+8)	2,90,940
10	Total Required Solvency Margin [RSM]	1,57,645
11	Solvency Ratio (Total ASM/Total RSM)	1.85

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: SBI General Insurance Company Ltd.

Date: 31.12.2022

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

Sr No	Name of Product /Add On	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of allotment of UIN
1	-	144	-	-	19(i)	“

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144

Statement as on: 31st December 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India) (Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,49,486
	Investments (Policyholders)	8A	8,85,427
2	Loans	9	0
3	Fixed Assets	10	25,623
4	Current Assets		
	a. Cash & Bank Balance	11	9,350
	b. Advances & Other Assets	12	1,89,152
5	Current Liabilities		
	a. Current Liabilities	13	7,07,437
	b. Provisions	14	3,49,916
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		0
	Application of Funds as per Balance Sheet (A)		3,01,685
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	25,623
3	Cash & Bank Balance (if any)	11	9,350
4	Advances & Other Assets (if any)	12	1,89,152
5	Current Liabilities	13	7,07,437
6	Provisions	14	3,49,916
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		
	Total (B)		-8,33,228
	'Investment Assets'	(A-B)	11,34,913

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	0	65,483	2,68,976	3,34,459	30.04	0	3,34,459	3,25,020
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	74,485	4,30,612	5,05,096	45.37	0	5,05,096	4,93,441
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		1,697	76,954	2,48,883	3,27,534	29.27	1,054	3,28,588	3,27,145
	2. Other Investments		0	0	0	0	0.00	0	0	0
	b. Approved Investments	Not exceeding 55%	15,476	50,053	1,98,476	2,64,004	22.32	2,196	2,66,200	2,63,701
	c. Other Investments		966	26,330	7,457	34,753	3.03	275	35,028	34,767
	Investment Assets	100%	18,139	2,27,821	8,85,428	11,31,388	100.00	3,525	11,34,913	11,19,054

Note:

1. (+) FRSM refers 'Funds representing Solvency Margin'

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

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

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

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

6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: SBI General Insurance Company Ltd.
Registration Number: 144
Statement as on: 31st December 2022
Statement of Accretion of Assets (Rs. Lakhs)
(Business within India)
Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		3,68,573	31.88	-34,114	137.98	3,34,459	29.56
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		5,15,281	44.57	-10,184	41.19	5,05,096	44.64
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,42,050	12.29	-5,150	20.83	1,36,899	12.10
	2. Other Investments		0	0.00	0	0.00	0	0.00
	b. Infrastructure Investments							
	1. Approved Investments		1,98,905	17.20	-8,270	33.45	1,90,634	16.85
	2. Other Investments		0	0.00	0	0.00	0	0.00
	c. Approved Investments		2,68,987	23.27	-4,983	20.15	2,64,004	23.33
	d. Other Investments (not exceeding 15%)		30,888	2.67	3,865	-15.63	34,753	3.07
	Total		11,56,111	100.0	-24,723	100.00	11,31,388	100.00

- Note:**
- 1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
 - 2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: SBI General Insurance Co. Ltd.

Date: 31st December 2022

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2022	as % of total for this class	As at 31st December 2021	as % of total for this class	As at 31st December 2022	as % of total for this class	As at 31st December 2021	as % of total for this class
Break down by credit rating								
AAA rated	5,01,884	48.05	5,40,289	58.54	5,05,494	47.68	5,27,418	58.19
AA or better	89,187	8.54	33,807	3.66	90,784	8.56	33,589	3.71
Rated below AA but above A	1,011	0.10	1,062	0.12	1,000	0.09	1,000	0.11
Rated below A but above B	0	0.00	998	0.11	0	0.00	1,000	0.11
Any other (Please specify)								
(i) Sovereign	4,34,620	41.61	3,26,746	35.41	4,45,283	42.00	3,23,581	35.70
(ii) Mutual Funds	13,404	1.28	15,771	1.71	13,400	1.26	15,768	1.74
(iii) Alternative Investment Funds	4,465	0.43	4,002	0.43	4,290	0.40	3,835	0.42
(iv) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
Total (A)	10,44,571	100.00	9,22,875	100.00	10,60,251	100.00	9,06,390	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	75,241	7.20	53,271	5.77	75,578	7.13	52,741	5.82
more than 1 year and upto 3years	2,13,049	20.40	2,33,239	25.27	2,17,782	20.54	2,28,802	25.24
More than 3years and up to 7years	5,26,522	50.41	3,66,397	39.70	5,33,301	50.30	3,59,736	39.69
More than 7 years and up to 10 years	1,79,453	17.18	2,25,606	24.45	1,82,730	17.23	2,20,545	24.33
above 10 years	32,437	3.11	24,589	2.66	33,170	3.13	24,964	2.75
Any other (Please specify)								
(i) Mutual Funds	13,404	1.28	15,771	1.71	13,400	1.26	15,768	1.74
(ii) Alternative Investment Funds	4,465	0.43	4,002	0.43	4,290	0.40	3,835	0.42
Total (B)	10,44,571	100	9,22,875	100	10,60,251	100	9,06,390	100
Breakdown by type of the issuer								
a. Central Government	3,29,999	31.59	2,47,515	26.82	3,39,360	32.01	2,46,345	27.18
b. State Government	1,04,621	10.02	79,230	8.59	1,05,923	9.99	77,236	8.52
c. Corporate Securities	5,92,081	56.68	5,76,157	62.43	5,97,278	56.33	5,63,007	62.12
Any other (Please specify)								
(i) Mutual Funds	13,404	1.28	15,771	1.71	13,400	1.26	15,768	1.74
(ii) Alternative Investment Funds	4,465	0.43	4,002	0.43	4,290	0.40	3,835	0.42
(iii) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
Total (C)	10,44,571	100	9,22,875	100	10,60,251	100	9,06,390	100

Note

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SBI General Insurance Company Ltd.

Date: 31st December 2022

Registration No: 144

Name of the Fund GENERAL INSURANCE

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)
1	Investments Assets	5,37,465	5,34,313	0	0	0	52,123	5,93,923	4,96,176	11,31,388	10,82,613
2	Gross NPA	0	0	0	0	0	0	0	0	0	0
3	% of Gross NPA on Investment Assets (2/1)	0	0	0	0	0	0	0	0	0	0
4	Provision made on NPA	0	0	0	0	0	0	0	0	0	0
5	Provision as a % of NPA (4/2)	0	0	0	0	0	0	0	0	0	0
6	Provision on Standard Assets	0	0	0	0	0	0	0	0	0	0
7	Net Investment Assets (1-4)	5,37,465	5,34,313	0	0	0	52,123	5,93,923	4,96,176	11,31,388	10,82,613
8	Net NPA (2-4)	0	0	0	0	0	0	0	0	0	0
9	% of Net NPA to Net Investment Assets (8/7)	0	0	0	0	0	0	0	0	0	0
10	Write off made during the period	0	0	0	0	0	0	0	0	0	0

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations,as amended from time to time, to be referred

FORM NO.-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Issuer: SBI General Insurance Company Ltd.

Registration Number: 144

Statement as on: 31st December 2022

Name of the Fund: GENERAL INSURANCE

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
1	A Central Government Securities													
2	A1 Central Government Bonds	CGB	3,71,991	6,305	1.67	1.25	3,63,213	18,867	5.16	3.86	2,49,879	14,482	5.80	4.34
3	A2 Special Deposits	CSPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	A4 Treasury Bills	CTRB	0	0	0.00	0.00	0	0	0.00	0.00	22,602	133	0.59	0.44
6	B Government Securities / Other Approved Securities													
7	B1 Central Government Guaranteed Loans/ Special Securitised Bonds	CGL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
8	B2 State Government Bonds/ Development Loans	SGGB	96,011	1,739	1.81	1.36	90,115	4,863	5.40	4.04	66,519	4,000	6.15	4.60
9	B3 State Government Guaranteed Loans	SGGL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	B4 Other Approved Securities (including Infrastructure Investments)	SGOA	52,006	948	1.82	1.36	50,627	2,779	5.49	4.11	34,224	2,044	5.97	4.47
11	B5 Guaranteed Equity	SGGE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
12	C Housing and Loans to State Govt for housing and fire fighting equipment													
13	C1 Loans to State Govt. for Housing	HLSH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
15	C3 Term Loan - HUDCO/NHB Institutions accredited by NHB	HTLR	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
16	C4 Commercial Papers - NHB Institutions - accredited by NHB	HTLN	0	0	0.00	0.00	2,468	11	0.44	0.33	2,898	41	1.41	1.06
17	C5 Housing - Securitised Assets / Approved Investments	HMBS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	C7 Bonds/ Debentures issued by HUDCO	HTHD	9,692	196	2.03	1.52	9,122	587	6.40	4.57	8,064	498	6.17	4.62
20	C8 Bonds/ Debentures issued by NHB Institutions accredited by NHB	HTDN	1,26,259	2,264	1.75	1.31	1,26,479	6,425	5.24	3.92	1,06,396	6,565	6.00	4.49
21	C9 Bonds/ Debentures issued by Authority constituted under any Housing/ Building scheme approved by Central/ Statutory Authority or Body constituted by Central/ State Act.	HTDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
22	C10 Bonds/ Debentures issued by HUDCO	HFHD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
23	C11 Bonds/ Debentures issued by NHB Institutions accredited by NHB	HFON	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
24	C12 Bonds/ Debentures issued by Authority constituted under any Housing/ Building scheme approved by Central/ Statutory Authority or Body constituted by Central/ State Act.	HFDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
25	C18 Rectified/ Approved Investments - Debt (Point 6 under Note for Regulation 4 to 5)	HORD	0	0	0.00	0.00	0	0	0.00	0.00	0	1,136	0.00	0.00
26	D Infrastructure Investments													
27	D1 Infrastructure - Other Approved Securities	ISAS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
28	D2 Infrastructure - PSU - Equity shares - Listed	ITRE	779	0	0.00	0.00	1,698	114	6.71	5.02	2,286	96	4.22	3.16
29	D3 Infrastructure - Corporate Securities - Equity shares - Listed	ITCE	3,568	94	2.64	1.97	3,041	344	11.32	8.47	2,932	322	10.98	8.22
30	D4 Infrastructure - PSU - Equity Shares - Unlisted	ISNQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ISLQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ISPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	ISSA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
34	D8 Infrastructure - Debentures/ Bonds/ CPs/ Loans - Promoter Group	IDPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
35	D9 Infrastructure - PSU - Debentures/ Bonds	IPFD	1,52,359	2,911	1.91	1.43	1,38,071	8,225	5.30	3.89	1,74,659	10,913	6.28	4.70
36	D10 Infrastructure - PSU - CPs	IPCP	0	0	0.00	0.00	14,800	55	0.37	0.28	0	0	0.00	0.00
37	D11 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	26,598	480	1.51	1.13	22,546	1,143	4.51	3.38	14,426	715	4.95	3.71
38	D12 Infrastructure - Other Corporate Securities - CPs	ICCP	4,930	2	0.03	0.02	4,884	92	1.89	1.42	0	0	0.00	0.00
39	D13 Long Term Bank Bonds Approved Investment - Infrastructure	ILBE	8,479	159	1.87	1.40	8,477	472	5.56	4.16	5,220	334	6.01	4.50
40	D14 Infrastructure - PSU - Debentures/ Bonds	IPFD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
41	D15 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
42	D16 Infrastructure/ Debentures - Bonds/ CPs/ Loans	IDDS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
43	D42 Rectified/ Approved Investments - Debt (Point 6 under Note for Regulation 4 to 5)	IDRD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
44	D20 Infrastructure - Equity (including unlisted)	IDRQ	0	0	0.00	0.00	0	0	0.00	0.00	113	108	95.78	71.68
45	E Approved Investment Subject To Exposure Norms													
46	E1 PSU - (Approved Investment)-Equity Shares - Listed	EAQ	2,390	0	0.00	0.00	2,592	107	4.11	3.08	4,092	2,025	49.48	37.02
47	E2 Corporate Securities (Approved Investment) - Equity Shares (entirely/Control)	EACE	52,482	340	0.65	0.49	53,846	4,688	8.71	6.52	45,881	7,889	17.02	12.74
48	E3 PSU (Approved Investment)-Equity Shares - Listed	ETRE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
49	E4 Corporate Securities (Approved Investment) - Equity Shares - Listed	ETCE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
50	E5 Corporate Securities (Approved Investment) - Equity Unlisted	EEHQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
51	E6 PSU - Equity Shares - Unlisted	ESLQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
52	E7 Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EPES	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0	0	0.00	0.00	262	216	82.51	61.75	262	1	0.26	0.27
54	D43 Debt Instruments of REITs	ESMT	10,000	189	1.89	1.41	7,855	437	5.56	4.16	5,000	72	1.45	1.08
55	E9 Corporate Securities - Bonds - Taxable	EBRT	16,527	342	1.94	1.38	12,810	765	5.93	4.12	19,533	1,085	5.40	4.04
56	E10 Corporate Securities - Bonds - Tax free	EBRF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
57	E11 Corporate Securities (Approved Investment) - P-Inf Shares	EPNQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
58	E12 Corporate Securities (Approved Investment) - Investment & Subordinate	ECIS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
59	E13 Corporate Securities (Approved Investment) - Debentures	ECDS	1,53,181	2,578	1.68	1.26	1,44,142	7,106	4.93	3.69	1,06,150	5,877	5.54	4.14
60	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	15,978	303	1.90	1.42	16,200	923	5.70	4.27	15,000	889	5.73	4.28
61	E15 Corporate Securities (Approved Investment) - Derivative Instruments	ECDE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
62	D35 Debt Capital Instruments (DCI-Based It)	EDCI	5,670	119	2.03	1.52	3,627	209	5.77	4.31	2,500	135	5.41	4.05
63	E16 Investment Properties - Immovable	ESNP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
64	E17 Loans - Policy Loans	EPL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
65	E18 Loans Secured Loans - Mortgage of Property in India (Term Loan)	ELME	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
66	E19 Loans Secured Loans - Mortgage of Property outside India (Term Loan)	ELMD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
67	E20 Deposits - Deposited with scheduled banks	ECDB	14,979	21	0.14	0.10	5,868	59	1.01	0.76	7,310	141	1.93	1.45
68	E21 Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00	0.00	6,790	70	1.04	0.78	0	0	0.00	0.00
69	E22 Deposits - Money at call and short notice with banks/ Regio	ECMB	11,530	63	0.55	0.41	11,072	64	0.57	0.43	0	0	0.00	0.00
70	E23 CCLs (Approved Investment) - CCLD	ECBD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
71	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECOP	0	0	0.00	0.00	10,277	49	0.47	0.35	15,087	201	1.33	1.00
72	E25 Application Money	ECAR	13,500	0	0.00	0.00	13,094	0	0.00	0.00	13,852	0	0.00	0.00
73	E26 Deposit with - Primary Dealers duly recognised by RBI	EDPO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
74	E27 Repaid Debt Instruments of Tier 1 and 2 Capital issued by PSU Banks	EUPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
75	E28 Repaid Debt Instruments of Tier 1 and 2 Capital issued by Non-PSU Banks	EPDP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
76	D 42 Debt ETFs - "Approved Investments"	EDTF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
77	E29 Repaid Non-Cum. P-Shares and Redemption Cumulative P-Shares of Tier 1 and 2 Capital issued by PSU Banks	EUPS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
78	E30 Repaid Non-Cum. P-Shares and Redemption Cumulative P-Shares of Tier 1 and 2 Capital issued by Non-PSU Banks	EPSP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
79	E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EPDS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
80	E32 Mutual Funds - Gilt Sec Liquid Schemes	EGMF	7,956	20	0.26	0.19	16,244	136	0.84	0.63	33,274	637	1.86	1.39
81	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	0.00	0.00	10,005	34	0.34	0.25	9,086	86	0.95	0.71
82	F Other than Approved Securities													
83	F1 Other than Approved Investments - Bonds/ PSU - Tax free	OFBT	0	0	0.00	0.00	0</							

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**Registration Number: 144****Statement as on: 31st December 2022****Name of Fund: GENERAL INSURANCE****Statement of Down Graded Investments****Periodicity of Submission: Quarterly**

(Amount in Rs. Lakhs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
				NIL					
B.	<u>As on Date</u> ²								
1	8.83% IDFC FIRST BANK 15 JAN 2025	ECOS	1,000.00	01/10/2015	ICRA	LAAA	LAA	21/05/2019	NA
2	9.35% Tata Motors Ltd Unsecured NCD Mat 10 NOV 2023	ORAD	1,000.00	12/11/2014	ICRA	LAA+	LAA-	07/08/2019	NA

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 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 **REINSURANCE/RETROCESSION RISK CONCENTRATION**

Insurer: **SBI General Insurance Company Ltd**

Date: **31.12.2022**

Registration No. **IRDA Reg. No. 144 dated 15/12/2009**

Reinsurance Risk Concentration

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	14	51,327.38	516.61	446.06	16.49%
3	No. of Reinsurers with rating A but less than AA	111	60,526.27	3,077.57	4,359.38	21.44%
4	No. of Reinsurers with rating BBB but less than A	1	-	-	1.50	0.00%
5	No. of Reinsurers with rating less than BBB	1	16.70	0.00	0.30	0.01%
	Total (A)	127	1,11,870.35	3,594.18	4,807.25	37.93%
	With In India					
1	Indian Insurance Companies	19	-	-	35,840.70	11.30%
2	FRBs	8	71,393.52	3,186.60	2,580.04	24.34%
3	GIC Re	1	76,989.81	6,509.02	291.01	26.43%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	28	1,48,383.33	9,695.62	38,711.75	62.07%
	Grand Total (C)= (A)+(B)	155	2,60,253.68	13,289.80	43,518.99	100.00%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms.

(b) Figures are to be provided upto the quarter 31st December 2022

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)																																								
Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total		
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	
STATES ^c																																								
1	Andhra Pradesh	2,928.80	7,662.13	0.00	0.00	27.78	119.31	27.78	119.31	620.63	1,980.92	574.89	1,955.54	1,295.53	3,936.46	2,348.92	6,071.79	2,133.99	4,776.34	3.18	10.09	4,486.10	10,858.22	3.68	11.37	4.86	14.75	123.08	310.10	0.00	0.00	0.00	0.00	150.77	406.11	6,064.01	15,537.01	9,020.59	23,318.46	
2	Arunachal Pradesh	66.33	163.07	0.00	0.00	0.38	0.38	0.38	0.38	208.99	588.36	150.99	427.39	359.98	1,015.75	109.46	292.04	16.21	41.66	0.01	0.01	125.69	333.71	0.00	0.00	0.00	0.00	7.61	10.79	0.00	0.00	0.00	0.00	9.11	33.97	502.39	1,394.23	569.10	1,557.68	
3	Assam	473.64	1,413.28	0.00	0.00	9.82	36.98	9.82	36.98	814.05	2,465.22	1,316.87	3,714.09	2,130.92	6,179.31	1,800.98	5,048.69	534.24	1,425.63	0.56	1.20	2,335.82	6,475.52	0.56	2.33	0.08	0.61	0.00	46.92	0.00	0.00	711.25	1,665.82	60.23	174.53	5,238.86	14,545.06	5,722.32	15,995.32	
4	Bihar	671.58	2,084.69	0.00	0.00	1.75	26.37	1.75	26.37	545.03	1,707.03	348.65	1,079.76	893.69	2,786.79	1,718.06	5,305.73	1,277.17	3,332.51	0.25	1.09	2,995.48	8,639.33	0.02	1.68	0.73	1.98	27.83	68.43	0.00	0.00	0.00	0.00	115.09	289.13	4,032.83	11,787.34	4,706.17	13,898.39	
5	Chhattisgarh	652.51	2,455.95	0.00	0.00	23.00	63.84	23.00	63.84	305.36	1,079.10	752.17	2,065.26	1,057.53	3,144.36	611.29	1,947.30	848.67	2,851.16	0.53	1.72	1,460.49	4,800.18	1.62	6.11	0.34	2.05	22.56	47.45	0.00	0.00	0.00	0.00	59.67	174.59	2,602.21	8,174.74	3,277.71	10,694.53	
6	Goa	101.50	291.76	0.00	0.00	4.21	11.84	4.21	11.84	134.90	397.10	183.42	511.60	318.32	908.70	91.88	316.90	50.24	142.63	0.31	0.82	142.44	460.36	0.51	1.70	7.14	7.99	2.89	4.33	0.00	0.00	0.00	0.00	7.56	12.25	478.86	1,395.33	584.57	1,698.93	
7	Gujarat	4,682.21	12,568.39	0.00	0.00	406.61	1,123.55	406.61	1,123.55	626.69	2,344.16	458.34	1,328.75	1,085.02	3,672.91	2,133.75	7,331.40	1,638.54	4,205.23	3.28	11.58	3,775.57	11,548.21	24.28	116.72	118.10	269.12	244.10	777.88	0.00	0.00	0.00	0.00	327.94	945.57	5,575.03	17,330.40	10,663.86	31,022.35	
8	Haryana	1,185.66	4,239.35	0.00	0.00	181.40	485.90	181.40	485.90	929.35	3,221.10	652.94	1,856.38	1,582.28	5,077.48	1,289.06	3,360.32	60.21	192.44	2.90	10.88	1,352.17	3,563.64	4.29	23.34	165.39	348.57	77.82	248.07	0.00	0.00	0.00	0.00	242.46	530.63	3,424.41	9,791.71	4,791.48	14,516.97	
9	Himachal Pradesh	439.19	1,378.74	0.00	0.00	16.39	95.78	16.39	95.78	473.72	1,320.19	432.47	1,379.88	906.19	2,700.07	176.45	498.50	169.63	498.70	0.16	0.37	346.24	997.57	0.24	2.46	0.17	1.54	1.59	13.89	0.00	0.00	0.00	0.00	287.47	43.88	118.62	1,298.32	4,121.62	1,753.90	5,596.13
10	Jharkhand	383.45	1,308.86	0.00	0.00	1.87	14.59	1.87	14.59	725.54	1,887.82	551.30	1,446.18	1,276.84	3,334.00	1,064.28	3,199.38	963.31	2,632.08	0.56	1.54	2,028.14	5,833.00	1.34	3.21	2.36	4.11	23.68	80.72	0.00	0.00	0.00	0.00	61.64	147.54	3,394.00	9,402.59	3,779.31	10,726.05	
11	Karnataka	2,959.23	8,121.65	0.00	0.00	144.74	508.48	144.74	508.48	2,737.75	7,945.52	17,097.36	37,208.85	19,835.11	45,154.37	2,529.29	8,472.72	858.90	2,354.53	6.59	25.10	3,394.78	10,852.35	12.60	34.45	157.91	457.99	112.31	434.06	-19.58	-6.09	846.97	74,842.56	278.34	689.12	24,618.43	1,32,458.81	27,722.40	1,41,088.94	
12	Kerala	1,515.95	3,760.44	0.00	0.00	4.55	24.60	4.55	24.60	956.67	3,869.32	1,385.47	4,262.41	2,342.14	8,131.73	2,135.04	5,902.92	686.03	1,719.76	2.34	13.35	2,823.41	7,636.04	1.07	5.22	5.27	26.61	6.52	51.93	0.00	0.00	0.00	0.00	66.42	178.33	5,244.82	16,029.85	6,765.32	19,814.89	
13	Madhya Pradesh	1,129.87	4,117.94	0.00	0.00	170.75	487.88	170.75	487.88	875.06	3,713.29	1,403.25	4,870.33	2,278.31	8,583.62	1,581.22	4,529.05	801.93	2,619.96	1.33	5.98	2,384.49	7,154.09	3.52	11.61	4.03	22.32	26.97	99.22	0.00	0.00	0.00	0.00	208.20	549.63	4,905.43	16,400.49	6,206.95	21,026.32	
14	Maharashtra	6,638.15	19,716.86	0.00	0.00	340.96	919.25	340.96	919.25	2,378.52	7,746.66	1,468.33	4,909.39	3,846.85	12,656.05	6,929.94	27,138.03	2,321.51	6,081.77	14.49	59.48	9,265.94	33,270.28	21.38	62.52	553.10	1,795.30	328.13	817.58	0.00	0.00	0.00	0.00	1,499.29	4,024.48	15,514.67	52,626.41	22,493.79	73,263.53	
15	Manipur	64.37	178.20	0.00	0.00	0.02	0.02	0.02	0.02	59.55	243.37	72.88	205.73	132.43	449.10	61.93	207.33	32.24	72.90	0.04	0.07	94.21	280.31	0.51	0.76	0.00	0.05	0.71	2.15	0.00	0.00	0.00	0.00	12.54	37.41	240.40	769.77	304.79	947.99	
16	Meghalaya	80.32	256.46	0.00	0.00	1.82	11.68	1.82	11.68	108.44	264.79	109.71	287.50	218.15	552.29	133.17	403.89	55.62	129.64	0.04	0.08	188.82	533.61	2.44	5.65	0.00	0.00	19.59	28.13	0.00	0.00	0.00	0.00	16.27	39.89	445.28	1,159.57	527.42	1,427.71	
17	Mizoram	84.60	268.89	0.00	0.00	0.00	0.00	0.00	0.00	45.99	176.45	61.64	203.71	107.63	380.16	67.57	186.72	168.32	514.28	0.13	0.21	236.02	701.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.21	134.45	380.87	1,215.83	465.47	1,484.72	
18	Nagaland	11.17	50.15	0.00	0.00	0.00	0.00	0.00	0.00	79.71	218.53	66.07	206.69	145.77	425.22	144.71	468.35	20.38	63.56	0.05	0.07	165.15	531.98	0.00	0.00	0.00	0.00	0.71	1.30	0.00	0.00	0.00	0.00	2.93	11.61	314.56	970.11	325.73	1,020.26	
19	Odisha	814.53	3,649.46	0.00	0.00	89.13	178.96	89.13	178.96	870.97	2,757.50	1,589.87	4,072.21	2,460.84	6,829.71	992.64	3,830.97	587.67	1,429.61	0.58	1.63	1,580.89	5,262.21	3.80	9.12	1.45	2.96	77.87	204.04	0.00	0.00	0.00	0.00	0.00	186.26	466.20	4,311.11	12,774.23	5,214.78	16,602.66
20	Punjab	2,482.92	4,448.45	0.00	0.00	60.21	286.09	60.21	286.09	993.28	2,716.48	1,070.23	2,875.03	2,063.51	5,591.52	1,085.64	3,117.42	427.54	1,189.06	2.60	12.37	1,515.79	4,318.85	5.42	9.73	2.99	47.01	38.52	562.48	0.00	0.00	0.00	0.00	161.59	414.88	3,787.83	10,944.47	6,330.95	15,679.01	
21	Rajasthan	1,621.07	4,780.89	0.00	0.00	54.38	176.44	54.38	176.44	678.64	2,387.52	706.61	3,036.71	1,385.26	5,424.24	1,470.49	4,401.10	2,392.35	6,060.87	1.25	4.62	3,864.08	10,466.59	4.43	11.47	9.81	31.54	54.08	108.69	0.00	0.00	6,681.97	78,417.80	130.63	316.34	12,130.26	94,776.66	13,805.71	99,733.99	
22	Sikkim	45.50	207.33	0.00	0.00	0.01	0.02	0.01	0.02	56.92	197.60	52.87	145.47	109.79	343.07	34.57	95.07	1.38	3.70	0.02	0.02	35.97	98.79	0.00	0.07	0.00	0.00	15.68	16.12	0.00	0.00	0.00	0.00	1.77	4.36	163.20	462.41	208.71	669.76	
23	Tamil Nadu	2,988.13	9,706.14	0.00	0.00	85.46	469.38	85.46	469.38	2,198.41	6,647.85	2,264.88	7,164.32	4,463.29	13,812.17	3,924.01	8,262.88	1,483.89	3,637.90	4.76	16.65	5,412.66	11,917.43	9.84	28.16	66.22	309.83	140.88	371.37	-0.02	0.00	0.00	0.00	363.01	823.87	10,455.89	27,262.83	13,529.47	37,438.35	
24	Telangana	2,336.13	8,374.87	0.00	0.00	32.60	181.30	32.60	181.30	1,065.27	2,973.82	906.60	2,498.17	1,971.87	5,472.00	2,271.59	6,545.74	4,695.27	10,871.33	2.18	10.26	6,969.04	17,427.33	3.15	17.71	130.89	199.87	90.76	342.20	0.00	0.00	0.00	0.00	145.26	373.63	9,310.98	23,832.74	11,679.71	32,388.90	
25	Tripura	66.01	170.70	0.00	0.00	0.01	0.07	0.01																																

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer: SBI General Insurance Company Limited
Date:
Dec-22
(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	40,761.02	1,32,419	33,643.41	1,52,852	1,20,844.80	3,99,528	94,954.85	3,85,935
2	Marine Cargo	2,072.66	1,906	1,524.19	1,592	6,620.13	6,315	4,670.70	5,512
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	23,417.92	4,20,405	35,698.00	9,33,401	75,240.27	14,59,601	81,327.81	17,05,357
5	Motor TP	37,507.01	1,10,251	39,505.31	1,73,499	99,127.54	3,00,093	89,891.53	3,77,326
6	Health	43,182.77	2,86,433	31,492.24	1,72,545	1,32,521.23	6,31,314	1,01,650.00	4,03,336
7	Personal Accident	27,437.50	1,93,952	27,345.65	2,27,100	71,098.50	4,84,637	59,999.50	4,30,949
8	Travel	61.32	3,267	35.72	732	226.84	10,678	60.05	1,420
9	Workmen's Compensation/ Employer's liability	121.06	561	103.31	512	440.61	1,893	350.70	1,441
10	Public/ Product Liability	1,565.89	839	1,672.56	890	4,396.36	2,667	4,566.53	2,509
11	Engineering	1,799.31	844	1,586.78	979	5,642.22	2,991	4,304.31	2,915
12	Aviation	-19.59	-7	2.93	0	-6.09	1	10.85	1
13	Crop Insurance	8,393.24	4,40,595	7,255.90	3,94,928	1,61,017.33	58,12,757	1,43,152.48	53,25,635
14	Other segments (Credit Guarantee)	757.45	24	0.00	0	2,252.21	77	0.00	0
15	Miscellaneous	4,174.05	2,18,195	4,430.23	2,06,564	10,520.55	5,74,858	12,251.98	4,62,908

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.

(c) Figure '0' in those fields will imply no business in the segment.

(d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: SBI General Insurance Company Limited

Date: Dec-22

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	99,228	15,053	2,53,241	38,664	73,648	9,585	1,85,511	25,465
2	Corporate Agents-Banks	6,40,353	77,738	17,79,477	2,11,314	6,97,609	70,232	15,07,322	1,53,023
3	Corporate Agents -Others	20,747	1,527	56,199	6,036	17,433	980	53,605	3,431
4	Brokers	5,36,683	73,867	15,88,592	2,28,663	9,22,841	79,622	16,04,823	2,03,393
5	Micro Agents	0	0	40	1	42	1	52	1
6	Direct Business:	0	0	0	0	0	0	0	0
	-Officers/Employees	0	0	0	0	0	0	0	0
	-Online (Through Company Website)	2,186	1,251	14,495	2,288	6,574	533	98,913	2,163
	-Others (Other than Through Company Website)	4,61,798	21,006	57,95,209	1,95,191	4,16,512	15,975	53,88,270	1,91,465
7	Common Service Centres(CSC)	48,443	675	1,60,705	2,038	72,061	746	1,53,816	1,735
8	Insurance Marketing Firm	23	2	186	48	118	45	1,573	58
9	Point of sales person (Direct)	-17	27	35,453	5,523	58,454	6,299	1,10,584	16,073
10	MISP (Direct)	0	0	143	13	302	280	775	384
11	Web Aggregators	0	0	3,449	79	0	0	0	0
12	Referral Arrangements	0	0	0	0	0	0	0	0
13	Other (to be sepcified)	221	86	221	86	0	0	0	0
	Total (A)	18,09,665	1,91,232	96,87,410	6,89,942	22,65,594	1,84,296	91,05,244	5,97,191
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	18,09,665	1,91,232	96,87,410	6,89,942	22,65,594	1,84,296	91,05,244	5,97,191

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the quarter ending __Q3 FY 2022-23._____

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period	939	318	0	318	14467	11044	25511	12975	2165	94	15234	41	48	91	0	15945	32	376	58535
2	Claims reported during the period	817	779	0	779	80802	2062	82864	69371	1932	83	71386	79	45	267	0	6807	29	1270	164343
	(a) Booked During the period	718	719	0	719	80487	1960	82447	65696	1583	77	67356	60	40	212	0	4300	22	1128	157002
	(b) Reopened during the Period	99	60	0	60	315	102	417	3675	349	6	4030	19	5	55	0	2507	7	142	7341
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	497	582	0	582	75712	1159	76871	53487	763	22	54272	36	2	139	0	5815	4	827	139045
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	230	55	0	55	1142	0	1142	2315	143	0	2458	2	0	12	0	0	0	102	4001
	Other Adjustment (to be specified)	257	220	0	220	4666	272	4938	11978	823	113	12914	42	24	123	0	3727	17	337	22599
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	772	240	0	240	13749	11675	25424	14566	2368	42	16976	40	67	84	0	13210	40	380	57233
	Less than 3months	149	140	0	140	11063	1864	12927	12389	1301	37	13727	24	27	62	0	1622	19	243	28940
	3 months to 6 months	64	58	0	58	1288	1668	2956	626	396	0	1022	3	14	12	0	1569	8	6	5712
	6months to 1 year	50	9	0	9	587	1941	2528	220	175	3	398	1	9	4	0	4387	9	3	7398
	1year and above	509	33	0	33	811	6202	7013	1331	496	2	1829	12	17	6	0	5632	4	128	15183

Notes:-
(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the quarter ending __Q3 FY 2022-23.
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	29770	3136	0	3136	16683	116780	133463	9669	22934	65	32668	153	1626	1165	0	42611	1973.82022	1081	247648
2	Claims reported during the period	8462	1743	0	1743	24326	23154	47480	36282	16472	37	52792	132	313	567	0	84150	1010.30618	689	197336
	(a) Booked During the period	7437	1608	0	1608	24231	22009	46240	34360	13497	37	47894	100	278	450	0	53157	766.439171	612	158543
	(b) Reopened during the Period	1025	134	0	134	95	1145	1240	1922	2976	0	4898	32	35	117	0	30992	243.867009	77	38794
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	4584	1054	0	1054	20594	9172	29766	30197	7589	11	37798	54	140	323	0	47989	106.1878	480	122293
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	2111	246	0	246	807	0	807	634	955	0	1589	2	0	16	0	0	0	82	4853
	Other Adjustment (to be specified)	2359	984	0	984	3299	6320	9619	3280	5497	59	8836	43	57	164	0	65172	617	270	88120
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	29178	2595	0	2595	16309	124442	140751	11840	25365	33	37238	186	1742	1229	0	13600	2261.33874	938	229717
	Less than 3months	5429	595	0	595	8049	16766	24814	9551	13436	28	23015	100	136	463	0	2445	977.18378	289	58265
	3 months to 6 months	5391	836	0	836	2517	16915	19432	769	4356	0	5126	29	161	292	0	2783	492.75762	131	34674
	6months to 1 year	3830	274	0	274	1108	19533	20641	367	1963	4	2335	0	436	245	0	4301	313.94062	107	32483
	1year and above	14528	889	0	889	4635	71228	75863	1152	5609	0	6761	56	1008	229	0	4070	477.45672	412	104295

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

For the quarter ending __Q3 FY 2022-23._____

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1308	1109	0	1109	1077	1859	2936	983	1513	0	2496	11	79	468	3	0	0	200	8610
2	Claims reported during the period	434	5297	0	5297	1963	711	2674	69371	101	0	69472	1	22	185	21	0	0	181	78287
	(a) Booked During the period	382	5038	0	5038	0	0	0	69369	101	0	69470	1	22	173	21	0	0	175	75282
	(b) Reopened during the Period	52	259	0	259	1963	711	2674	2	0	0	2	0	12	0	0	0	0	6	3005
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	233	4595	0	4595	1732	510	2242	69042	240	0	69282	0	0	121	0	0	0	109	76582
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	54	358	0	358	353	49	402	6	3	0	9	0	0	4	2	0	0	7	836
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1455	1453	0	1453	955	2011	2966	1306	1371	0	2677	12	101	528	22	0	0	265	9479
	Less than 3months	286	555	0	555	602	406	1008	325	44	0	369	1	22	143	19	0	0	142	2545
	3 months to 6 months	185	418	0	418	245	614	859	332	127	0	459	5	36	104	0	0	0	51	2117
	6months to 1 year	291	443	0	443	100	790	890	649	603	0	1252	0	38	251	0	0	0	25	3190
	1year and above	693	37	0	37	8	201	209	0	597	0	597	6	5	30	3	0	0	47	1627

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Name of the Insurer: SBI General Insurance Company Limited -CO-INS

For the quarter ending __Q3 FY 2022-23.
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	28179	1457	0	1457	1110	7079	8189	2081	649	0	2730	0	104	473	3	0	0	1279	42413
2	Claims reported during the period	9782	622	0	622	894	11065	11959	3166	118	0	3285	0	207	90	56	0	0	41	26041
	(a) Booked During the period	8610	591	0	591	0	0	0	3166	118	0	3285	0	207	84	56	0	0	39	12873
	(b) Reopened during the Period	1172	30	0	30	894	11065	11959	0	0	0	0	0	0	6	0	0	0	1	13169
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	3184	423	0	423	781	9356	10137	2882	195	0	3077	0	0	46	0	0	0	28	16895
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	6139.686146	182.9218377	0	182.9218377	341.14659	412.3502967	753.4968867	0.5304565	4.0572927	0	4.5877492	0	0	26.7259439	1.6922	0	0	5.7047835	7114.815547
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	28637	1473	0	1473	882	8376	9258	2365	568	0	2933	0	310	490	57	0	0	1286	44445
	Less than 3months	3957	265	0	265	262	1545	1807	204	25	0	229	0	15	52	56	0	0	16	6396
	3 months to 6 months	1873	227	0	227	404	2544	2947	331	36	0	367	0	24	59	0	0	0	417	5914
	6months to 1 year	8682	742	0	742	202	3351	3553	1830	211	0	2041	0	46	98	0	0	0	94	15255
	1year and above	14125	240	0	240	14	937	951	0	297	0	297	0	225	281	1	0	0	759	16879

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

Upto the quarter ending __ Q3 FY 2022-23._____

No. of claims only																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	639	147	0	147	8426	9641	18067	10620	1593	28	12241	25	42	59	0	8313	18	171	39722
2	Claims reported during the period	3555	2492	0	2492	257571	5925	263496	187800	5624	210	193634	237	87	731	0	24424	60	3482	492198
	(a) Booked During the period	3205	2327	0	2327	256484	5677	262161	179561	4572	194	184327	192	75	632	0	16924	51	3200	473094
	(b) Reopened during the Period	350	165	0	165	1087	248	1335	8239	1052	16	9307	45	12	99	0	7500	9	282	19104
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	1820	1588	0	1588	236084	3256	239340	145088	2452	46	147586	91	8	375	0	14845	7	2231	407891
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	876	214	0	214	3230	0	3230	9808	363	0	10171	7	0	52	0	0	0	315	14865
	Other Adjustment (to be specified)	726	597	0	597	12934	635	13569	28958	2034	150	31142	124	54	279	0	4682	31	727	51931
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	772	240	0	240	13749	11675	25424	14566	2368	42	16976	40	67	84	0	13210	40	380	57233
	Less than 3months	149	140	0	140	11063	1864	12927	12389	1301	37	13727	24	27	62	0	1622	19	243	28940
	3 months to 6 months	64	58	0	58	1288	1668	2956	626	396	0	1022	3	14	12	0	1569	8	6	5712
	6months to 1 year	50	9	0	9	587	1941	2528	220	175	3	398	1	9	4	0	4387	9	3	7398
	1year and above	509	33	0	33	811	6202	7013	1331	496	2	1829	12	17	6	0	5632	4	128	15183

Notes:-
(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

Upto the quarter ending __Q3 FY 2022-23.

(Amount in Rs. Lakhs)																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	30280	1827	0	1827	12721	101215	113936	7454	15555	16	23026	101	4291	1905	0	6907	681.26927	606	183560
2	Claims reported during the period	39517	5789	0	5789	83647	94145	177792	96058	50938	179	147175	360	2503	2990	0	186300	1947.59767	1900	566273
	(a) Booked During the period	35626	5406	0	5406	83294	90205	173498	91844	41410	165	133419	292	2159	2585	0	129092	1655.45802	1746	485478
	(b) Reopened during the Period	3891	383	0	383	353	3941	4294	4214	9528	14	13756	68	345	405	0	57208	292.1396505	154	80795
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	19034	2998	0	2998	64701	23921	88622	80318	23311	84	103713	196	874	1224	0	104360	99.94429	1272	322393
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	11799	534	0	534	3069	0	3069	2873	2698	0	5571	4	0	384	0	0	0	90	21450
	Other Adjustment (to be specified)	9784	1489	0	1489	12288	46998	59287	8482	15119	79	23679	75	4179	2058	0	75248	268	207	176273
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	29178	2595	0	2595	16309	124442	140751	11840	25365	33	37238	186	1742	1229	0	13600	2261.33874	938	229717
	Less than 3months	5429	595	0	595	8049	16766	24814	9551	13436	28	23015	100	136	463	0	2445	977.18378	289	58265
	3 months to 6 months	5391	836	0	836	2517	16915	19432	769	4356	0	5126	29	161	292	0	2783	492.75762	131	34674
	6months to 1 year	3830	274	0	274	1108	19533	20641	367	1963	4	2335	0	436	245	0	4301	313.94062	107	32483
	1year and above	14528	889	0	889	4635	71228	75863	1152	5609	0	6761	56	1008	229	0	4070	477.45672	412	104295

Notes:-
(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

Upto the quarter ending __ Q3 FY 2022-23._____

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period	1073	795	0	795	950	3153	4103	677	978	0	1655	6	6	458	3	0	0	73	8172
2	Claims reported during the period	1121	19014	0	19014	6347	2288	8635	213380	1517	0	214897	6	97	587	21	0	0	426	244804
	(a) Booked During the period	1020	18239	0	18239	0	0	0	212226	1479	0	213705	6	97	553	21	0	0	410	234051
	(b) Reopened during the Period	101	775	0	775	6347	2288	8635	1154	38	0	1192	0	0	34	0	0	0	16	10753
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	594	17185	0	17185	5215	2915	8130	211323	1114	0	212437	0	1	328	0	0	0	208	238883
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	145	1171	0	1171	1127	515	1642	1428	10	0	1438	0	1	189	2	0	0	26	4614
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1455	1453	0	1453	955	2011	2966	1306	1371	0	2677	12	101	528	22	0	0	265	9479
	Less than 3months	286	555	0	555	602	406	1008	325	44	0	369	1	22	143	19	0	0	142	2545
	3 months to 6 months	185	418	0	418	245	614	859	332	127	0	459	5	36	104	0	0	0	51	2117
	6months to 1 year	291	443	0	443	100	790	890	649	603	0	1252	0	38	251	0	0	0	25	3190
	1year and above	693	37	0	37	8	201	209	0	597	0	597	6	5	30	3	0	0	47	1627

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Name of the Insurer: SBI General Insurance Company Limited -CO-INS

Upto the quarter ending __ Q3 FY 2022-23.

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)		Total
																		Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period	26893	932	0	932	1282	14788	16070	1745	536	0	2281	0	33	418	3	0	0	856	47486
2	Claims reported during the period	26525	2525	0	2525	7118	107381	114500	9787	1393	0	11179	0	277	329	56	0	0	644	156035
	(a) Booked During the period	24135	2422	0	2422	0	0	0	9734	1358	0	11092	0	277	310	56	0	0	620	38911
	(b) Reopened during the Period	2390	103	0	103	7118	107381	114500	53	35	0	88	0	0	19	0	0	0	24	117123
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	7328	1227	0	1227	4058	54517	58576	8586	767	0	9353	0	0	102	0	0	0	80	76666
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	17453	756	0	756	3460	59276	62736	581	594	0	1175	0	0	154	2	0	0	134	82411
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	28637	1473	0	1473	882	8376	9258	2365	568	0	2933	0	310	490	57	0	0	1286	44445
	Less than 3months	3957	265	0	265	262	1545	1807	204	25	0	229	0	15	52	56	0	0	16	6396
	3 months to 6 months	1873	227	0	227	404	2544	2947	331	36	0	367	0	24	59	0	0	0	417	5914
	6months to 1 year	8682	742	0	742	202	3351	3553	1830	211	0	2041	0	46	98	0	0	0	94	15255
	1year and above	14125	240	0	240	14	937	951	0	297	0	297	0	225	281	1	0	0	759	16879

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the Quarter ending on Q3 FY 2022-23 (Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	282	114	54	22	25	0	0	451	715	961	840	1551	25	40	497	4584
2	Marine Cargo	395	131	40	10	6	0	0	136	458	187	185	87	0	0	582	1054
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	65459	8403	1512	280	43	3	12	12543	4779	2365	692	128	28	58	75712	20594
5	Motor TP	2	74	262	309	305	103	104	16	387	1459	2278	2828	883	1321	1159	9172
6	Health	45588	6809	732	205	151	2	0	23741	5486	2	645	176	132	5	53487	30197
7	Personal Accident	53	169	326	156	46	6	7	388	1503	3485	1658	418	53	84	763	7589
8	Travel	7	11	2	0	2	0	0	5	4	1	0	1	0	0	22	11
9	Workmen's Compensation/ Employer's liability	11	11	11	1	1	1	0	4	7	18	10	2	13	0	36	54
10	Public/ Product Liability	0	0	0	2	0	0	0	0	0	1	137	2	0	0	2	140
11	Engineering	83	37	8	9	2	0	0	48	77	59	18	121	0	0	139	323
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	2017	742	464	2390	178	24	0	36999	2218	3816	4622	279	54	0	5815	47989
14	Other segments ^(a)	1	0	0	2	1	0	0	18	0	0	109	-19	-2	0	4	106
15	Miscellaneous	512	283	25	4	3	0	0	251	165	34	10	20	0	0	827	480

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

Upto the Quarter ending on Q3 FY 2022-23 (Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	1125	405	148	86	49	4	3	1976	3280	2545	2747	8320	63	104	1820	19034
2	Marine Cargo	1108	325	85	55	15	0	0	526	1171	585	575	107	34	0	1588	2998
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	207000	24459	3741	641	198	15	30	40111	16053	6271	1775	293	46	153	236084	64701
5	Motor TP	6	169	651	961	878	343	248	38	968	3666	5972	7379	3230	2667	3256	23921
6	Health	122930	17978	2366	1314	475	18	7	62874	14309	2001	756	341	23	15	145088	80318
7	Personal Accident	191	761	846	381	208	35	30	1600	6967	8700	3796	1788	246	214	2452	23311
8	Travel	11	15	14	4	2	0	0	6	12	19	46	1	0	0	46	84
9	Workmen's Compensation/ Employer's liability	19	38	21	11	1	1	0	9	87	30	55	2	13	0	91	196
10	Public/ Product Liability	0	1	0	5	2	0	0	2	3	10	834	19	7	0	8	874
11	Engineering	214	98	26	23	14	0	0	125	155	141	149	654	0	0	375	1224
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	6880	3436	675	3030	777	46	1	69632	23138	4287	6550	673	79	0	14845	104360
14	Other segments ^(a)	3	0	0	2	2	0	0	65	0	1	109	-68	-7	0	7	100
15	Miscellaneous	1673	471	56	20	6	3	2	850	312	56	20	25	6	2	2231	1272

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-39- AGEING OF CLAIMS

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited- CO-INS

For the Quarter ending on		Ageing of Claims (Claims paid)														(Amount in Rs. Lakhs)	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	120	24	18	29	39	3	0	20	42	164	345	2598	15	0	233	3184
2	Marine Cargo	4276	177	77	53	12	0	0	196	55	34	125	13	0	0	4595	423
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	825	483	374	48	2	0	0	93	312	287	85	5	0	0	1732	781
5	Motor TP	3	60	125	253	69	0	0	10	802	1994	4521	2028	0	0	510	9356
6	Health	69040	0	0	2	0	0	0	2876	0	0	7	0	0	0	69042	2882
7	Personal Accident	57	21	21	97	44	0	0	23	11	18	99	44	0	0	240	195
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	33	6	51	30	1	0	0	10	3	19	12	1	0	0	121	46
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	49	21	11	26	1	0	1	2	0	1	9	0	7	8	109	28

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

Upto the Quarter ending on		Ageing of Claims (Claims paid)														(Rs in Lakhs)	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	261	96	53	77	104	3	0	64	206	399	665	5978	16	0	594	7328
2	Marine Cargo	15858	733	388	160	45	1	0	648	189	148	206	38	0	0	17185	1227
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	2353	1301	804	448	309	0	0	316	986	1149	1041	567	0	0	5215	4058
5	Motor TP	6	255	675	1358	621	0	0	35	3561	11066	26328	13527	0	0	2915	54517
6	Health	211321	0	0	2	0	0	0	8686	-44	-61	6	0	0	0	211323	8586
7	Personal Accident	303	250	173	300	88	0	0	137	114	133	296	86	0	0	1114	767
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0
11	Engineering	134	46	80	63	5	0	0	24	18	28	23	9	0	0	328	102
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	116	44	17	27	3	0	1	6	5	3	9	41	7	8	208	80

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION

As at: December 31, 2022

Name of the Insurer: SBI General Insurance Company Limited

Date: 13.02.2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	135
2	No. of branches approved during the year	0
3	No. of branches opened during	Out of approvals of previous year
4	the year	Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	137*
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	136**
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 2 (b) 1 (c) 3 (d) 1 (e) 1
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 6355 (b) 1038 (c) 7393
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified) (1) Micro-Insurance Agent (2) Micro- Insurance Entity	(a) 15723 (b) 31 (c) 32 (d) 524 (e) 14 (f) 12 (g) 0 (h) 13825 (i) 0 (1) 4 (2) 23

* It does not include Regional Offices

**It includes semi-urban and metro branches as well

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees*	Insurance Agents and Intermediaries									
		Individual Agents	POSP (Direct)	Micro Insurance Entity	Micro Insurance Agent	Motor Insurance Service Providers	Corporate Agents-Banks	Corporate Agents- Others	Insurance Brokers	Web Aggregators	Insurance Marketing Firm
Number at the beginning of the quarter	6033	15264	12510	21	4	0	28	32	452	10	11
Recruitments during the quarter	713	490	1429	2	0	0	3	0	72	6	1
Attrition during the quarter	391	31	114	0	0	0	0	0	0	2	0
Number at the end of the quarter	6355	15723	13825	23	4	0	31	32	524	14	12

* Count mentioned is for Onroll

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Shri Dinesh Kumar Khara	Chairman, Non Executive Director	Chairman, Non Executive Director	
3	Shri Swaminathan J.	Non Executive Director	Non Executive Director	
5	Shri D. Sundaram	Independent Director	Independent Director	Retired w.e.f. 12 th December 2022
7	Dr. Ashima Goyal	Independent Director	Independent Director	
8	Shri K. K. Mishra	Independent Director	Independent Director	Retired w.e.f. 9 th December 2022
9	Shri T K Kurein	Non Executive Director	Non Executive Director	
10	Shri S. C. Srinivasan	Independent Director	Independent Director	
11	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO	Appointed w.e.f. 4 th October 2022
12	Shri Paritosh Tripathi	Managing Director & CEO	Managing Director & CEO	Resigned w.e.f. close of business hours of 3 rd October 2022
13	Shri Anandprasad Pejaware	Whole - Time Director	Whole - Time Director	Appointed as WTD w.e.f. 28 th November 2022
Key Persons				
1	Shri Paritosh Tripathi	Managing Director & CEO	Managing Director & CEO	Resigned w.e.f. close of business hours of 3 rd October 2022
2	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO	Appointed w.e.f. 4 th October 2022
3	Shri Anandprasad Pejaware	Whole - Time Director	Whole - Time Director	Appointed as Director w.e.f. 3 rd November 2022 and thereafter as WTD w.e.f. 28 th November 2022
4	Shri Rikhil Shah	Chief Finance Officer	Chief Finance Officer	
5	Shri Neil Albert Vaz	Chief Risk Officer	Chief Risk Officer	
6	Shri Avez Sayed	Head - Internal Audit	Head - Internal Audit	
7	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer	
8	Shri Shatrughan Singh	Company Secretary & Compliance Officer	Company Secretary & Compliance Officer	
9	Ms. Banashree Satpathy	Appointed Actuary	Appointed Actuary	Resigned w.e.f. 4 th November 2022
10	Shri Pushkar Deodhar	Appointed Actuary	Appointed Actuary	Appointed w.e.f. 17 th November 2022

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)Insurer: **SBI General Insurance Company Limited**

Upto the Quarter ending on

Dec-22

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	1,94,437	48,833	3,58,16,888
		Social	0	0	0
2	MARINE CARGO	Rural	0	0	0
		Social	0	0	0
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social	0	0	0
4	MOTOR OD	Rural	8,21,573	36,367	1,59,96,977
		Social	0	0	0
5	MOTOR TP	Rural	1,73,228	40,867	5,32,030
		Social	0	0	0
6	HEALTH	Rural	3,85,215	56,601	37,16,309
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	2,38,701	14,831	2,80,48,333
		Social	0	0	0
8	TRAVEL	Rural	1,753	42	2,07,267
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	650	134	68,726
		Social	0	0	0
10	Public/ Product Liability	Rural	385	209	2,02,824
		Social	0	0	0
11	Engineering	Rural	971	1,132	11,16,558
		Social	0	0	0
12	Aviation	Rural	0	0	0
		Social	0	0	0
13	Other Segment <small>(Crop & Credit Guarantee)</small>	Rural	56,39,788	1,58,461	5,91,295
		Social	56,39,779	1,58,323	5,83,800
14	Miscellaneous	Rural	3,98,468	4,798	1,05,20,335
		Social	0	0	0
	Total	Rural	78,55,169	3,62,273.33	9,68,17,542.33
		Social	56,39,779	1,58,323.11	5,83,799.73

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

(i) Name of the Insurer: SBI General Insurance Company Limited

(ii) Registration No. 144 and Date of Registration with the IRDAI: Dec 2009

(iii) Gross Direct Premium Income during immediate preceding FY: 2021-22 91,66,22,40,583

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 13,43,68,21,292

(v) Obligation of the Insurer to be met in a financial year FY.2022-23 16,61,32,07,114

Statement Period: Quarter ending Dec 2022 (Q3-2022-2023)

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	7,655.27	20,124.45
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	29,851.73	79,003.16
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	37,507.01	99,127.61
Total Gross Direct Motor Own damage Insurance Business Premium	23,417.92	75,240.20
Total Gross Direct Premium Income	1,91,231.62	6,89,942.49

Name of the Insurer: SBI General Insurance Company Limited

Date: 31.12.2022

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	2	0	0	2	0	3
b)	Claims Related	12	444	81	2	360	13	1091
c)	Policy Related	2	156	118	3	33	4	367
d)	Premium Related	0	8	5	0	2	1	13
e)	Refund Related	1	17	15	0	3	0	40
f)	Coverage Related	0	1	0	0	1	0	4
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product Related	0	12	10	0	2	0	31
i)	Others (to be specified)	3	96	50	0	44	5	263
	Total	18	736	279	5	447	23	1813
2	Total No. of policies during previous year:	3,51,54,358	(including COIs)					
3	Total No. of claims during previous year:	8,94,454						
4	Total No. of policies during current year:	2,34,33,196	(including COIs)					
5	Total No. of claims during current year:	4,92,198						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.31	(722 Policy related complaints against 23433196 policies issued)					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	22.17	(1091 claim related complaints against 492198 claims)					
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	23	100%	0	0	23	100%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	23	100%	0	0	23	100%	

Note :-(a) Opening balance should tally with the closing balance of the previous quarter.
(b) Complaints reported should be net of duplicate complaints
(c) No. of policies should be new policies (both individual and group) net of cancellations
(d) Claims should be no. of claims reported during the period
(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Disclosure of voting activities in general meetings of investee companies

Name of the Insurer: SBI General Insurance Company Limited

Period of Reporting: Q3FY23

Date: 03-January-2023

Meeting Date	Investee Company Name	Types of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							