

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-1-B-RA (AUDITED)																		
(₹ in lakhs)																		
S.No	Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
			For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	9,221	37,246	9,025	34,795	1,897	6,898	1,084	4,126	1,30,464	4,44,228	1,11,016	3,87,475	1,41,583	4,88,372	1,21,125	4,26,396
2	Profit/ Loss on sale/redemption of Investments (Net)		(27)	(6)	(47)	950	(2)	(0)	(4)	51	(160)	(35)	2	5,301	(189)	(41)	(49)	6,301
3	Interest, Dividend & Rent – Gross (Note 1)		2,242	8,928	1,780	7,304	157	639	86	382	14,871	53,080	11,153	39,974	17,269	62,646	13,018	47,659
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		2	9	2	9	0	1	0	0	16	56	13	51	18	66	15	61
	(ii) Miscellaneous Income		0	1	1	2	0	0	0	0	68	125	67	144	68	126	68	146
	(v) Write off in value of Investment (Debt)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from Shareholders Fund towards Excess EoM		-	-	-	-	588	588	527	527	7,237	7,237	-	-	7,825	7,825	527	527
	TOTAL (A)		11,438	46,178	10,760	43,060	2,640	8,125	1,693	5,085	1,52,496	5,04,689	1,22,250	4,32,944	1,66,574	5,58,992	1,34,703	4,81,090
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,008	19,255	1,277	18,758	2,819	9,252	1,333	5,513	10,3,754	3,55,980	93,061	3,43,747	1,13,581	3,84,488	95,670	3,68,019
2	Commission (Net)	NL-6-Commission Schedule	(2,636)	(14,704)	(2,300)	(17,018)	293	1,406	244	994	(2,636)	19,474	2,426	5,139	(4,979)	6,175	370	(10,885)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	2,134	11,148	2,874	10,719	168	1,592	207	1,308	45,046	1,42,008	36,466	1,19,405	47,347	1,54,748	39,546	1,31,431
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (B)		6,506	15,700	1,850	12,459	3,280	12,249	1,783	7,815	1,46,164	5,17,462	1,31,953	4,68,291	1,55,949	5,45,411	1,35,587	4,88,565
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		4,933	30,478	8,910	30,601	(640)	(4,125)	(91)	(2,730)	6,332	(12,773)	(9,703)	(35,347)	10,625	13,581	(884)	(7,475)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		4,933	30,478	8,910	30,601	(640)	(4,125)	(91)	(2,730)	6,332	(12,773)	(9,703)	(35,347)	10,625	13,581	(884)	(7,475)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (C)		4,933	30,478	8,910	30,601	(640)	(4,125)	(91)	(2,730)	6,332	(12,773)	(9,703)	(35,347)	10,625	13,581	(884)	(7,475)

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 Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022
Interest, Dividend & Rent	2,155	8,874	1,797	7,318	156	651	89	390	14,844	54,104	11,489	40,833	17,155	63,629	13,375	48,541
Add/Less:-																
Investment Expenses	3	12	(4)	(13)	0	1	-	-	19	75	(23)	(72)	22	88	(27)	(85)
Amortisation of Premium/ Discount on Investments	9	(185)	(52)	(146)	1	(14)	(3)	(8)	8	(1,125)	(313)	(814)	18	(1,323)	(368)	(968)
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	74	226	38	145	-	-	-	-	-	26	-	27	74	252	38	171
Interest, Dividend & Rent – Gross*	2,242	8,928	1,780	7,304	157	639	86	382	14,871	53,080	11,153	39,974	17,269	62,646	13,018	47,659

* 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 (AUDITED)

S.No	Particulars	Schedule	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		4,933	30,478	8,910	30,601
	(b) Marine Insurance		(640)	(4,125)	(91)	(2,730)
	(c) Miscellaneous Insurance		6,332	(12,773)	(9,703)	(35,347)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,409	13,131	3,114	12,702
	(b) Profit on sale of investments		1,432	11,898	4,676	17,177
	(c) Loss on sale of investments		(838)	(4,311)	(1,185)	(2,347)
	(d) Amortization of Premium / Discount on Investments		(93)	(181)	(29)	(426)
3	OTHER INCOME					
	Miscellaneous Income		397	411	17	22
	Profit / (Loss) on Sale of Assets		(0)	8	2	73
	Recovery of Bad Debts Written Off		918	918	-	1,136
	TOTAL (A)		15,850	35,456	5,710	20,861
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		209	(375)	584	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		154	959	348	1,630
	(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		17	65	23	60
	Others		160	186	13	232
	Contribution to Policyholders Funds towards Excess EoM		7,825	7,825	527	527
	TOTAL (B)		8,364	11,023	1,495	3,063
	Profit/(Loss) Before Tax		7,486	24,433	4,215	17,798
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		1,888	6,606	1,081	4,298
	(b) Deferred tax (Income) / Expense		62	(549)	66	58
	(c) Short/(Excess) Provision of earlier years		-	(47)	-	318
	Profit/(Loss) after tax		5,535	18,423	3,068	13,123
	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		1,44,814	1,31,926	1,28,858	1,18,803
	Balance carried forward to Balance Sheet		1,50,349	1,50,349	1,31,926	1,31,926
	Basic Earnings per share (Not Annualised)		2.57	8.54	1.42	6.09
	Diluted Earnings per share (Not Annualised)		2.57	8.46	1.42	6.03

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES
FORM NL-3-B-BS (AUDITED)

S.No	Particulars	Schedule	As at 31st Mar 2023	As at 31st Mar 2022
			(₹ in lakhs)	(₹ in lakhs)
SOURCES OF FUNDS				
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,565	21,562
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,84,415	2,65,827
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		1,331	9,871
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		-	9
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		3,07,309	2,97,271
APPLICATION OF FUNDS				
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,64,339	2,49,826
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	10,45,162	8,42,083
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	25,685	22,590
5	DEFERRED TAX ASSET (Net)		2,167	1,618
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	13,523	15,758
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,77,115	1,40,217
	Sub-Total (A)		1,90,638	1,55,974
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	8,13,393	6,59,532
9	PROVISIONS	NL-18-Provisions Schedule	4,07,288	3,15,289
	Sub-Total (B)		12,20,681	9,74,821
	NET CURRENT ASSETS (C) = (A - B)		(10,30,043)	(8,18,846)
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		3,07,309	2,97,271
	Contingent Liabilities		20,832	16,549

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

CONTINGENT LIABILITIES (AUDITED)

S.No		Schedule	As at 31st Mar 2023	As at 31st Mar 2022
			(₹ 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		15,449	14,937
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			20,832	16,549

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE (AUDITED)

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

S.No	Particulars	Fire		Marine		Miscellaneous*		Total		(₹ in lakhs)												
		For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	
1	Gross Direct Premium	41,049	40,139	1,782	1,553	-	-	3,50,066	2,77,739	3,92,897	3,19,431											
2	Add: Premium on reinsurance accepted	1,282	267	72	194	-	-	286	3,572	1,641	4,033											
3	Less : Premium on reinsurance ceded	30,876	27,611	547	660	-	-	1,65,732	1,30,170	1,97,155	1,58,442											
	Net Written Premium	11,455	12,795	1,307	1,087	-	-	1,84,621	1,51,141	1,97,383	1,65,023											
4	Add: Opening balance of UPR	88,812	79,733	2,942	2,130	-	-	2,39,794	1,75,333	3,31,549	2,57,196											
5	Less: Closing balance of UPR	91,046	83,503	2,351	2,133	-	-	2,93,951	2,15,458	3,87,349	3,01,094											
	Net Earned Premium	9,221	9,025	1,897	1,084	-	-	1,30,464	1,11,016	1,41,583	1,21,125											

(₹ in lakhs)

S.No	Particulars	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	
		For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022		
1	Gross Direct Premium	24,897	36,011	71,803	44,477	96,700	80,488	177	134	1,176	1,439	1,685	1,655	(3)	3	26,024	26,943	99,495	84,817	20	40	1,25,539	1,11,800	1,16,939	77,766	7,853	4,455	3,50,066	2,77,739		
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	230	158	17	-	-	1	40	3,385	-	-	-	40	3,386	-	-	-	11	286	3,572			
3	Less : Premium on reinsurance ceded	7,775	9,992	52,006	14,746	59,781	24,737	81	63	818	1,189	981	(3)	3	3,963	10,545	5,441	28,245	1	2	9,405	35,792	91,918	63,291	2,576	1,113	1,65,732	1,30,170			
	Net Written Premium	17,122	26,019	19,797	29,731	36,919	55,751	96	71	588	407	546	691	-	0	22,060	16,399	94,094	59,957	20	38	1,16,174	76,394	25,021	14,475	5,277	3,353	1,84,621	1,51,141		
4	Add: Opening balance of UPR	36,869	43,368	36,016	36,696	72,885	80,064	140	105	1,092	1,069	2,008	1,597	(0)	0	46,539	32,273	1,02,305	47,048	24	22	1,48,867	79,343	8,246	6,218	6,556	6,937	2,39,794	1,75,333		
5	Less: Closing balance of UPR	35,689	49,306	37,148	48,707	72,837	98,013	157	119	1,079	1,015	2,083	1,824	(0)	0	49,517	33,961	1,53,115	68,416	15	28	2,02,648	1,02,406	6,629	4,881	8,520	7,200	2,93,951	2,15,458		
	Net Earned Premium	18,302	20,081	18,666	17,719	36,968	37,801	79	57	601	461	471	464	(0)	0	19,082	14,710	43,283	38,589	29	32	62,394	53,331	26,639	15,811	3,313	3,090	1,30,464	1,11,016		

(₹ in lakhs)

S.No	Particulars	Fire		Marine		Miscellaneous*		Total		(₹ in lakhs)																							
		For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	Cargo	Cargo	Others	Others	For																									

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE (AUDITED)

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

S.No	Particulars	Fire		Marine		Miscellaneous*		Total				
		For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	Cargo	Cargo	Others	Others	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	(₹ in lakhs)
Claims Paid												
1	Direct claims	13,804	10,500	2,829	2,586	-	-	1,03,923	1,28,338	1,20,556	1,41,424	
2	Add : Re-insurance accepted to direct claims	-	-	25	2	-	-	568	3,450	593	3,452	
3	Less : Re-insurance Ceded to claims paid	9,372	6,692	898	1,043	-	-	33,064	59,683	43,333	67,418	
	Net Claim Paid	4,432	3,807	1,957	1,546	-	-	71,427	72,105	77,815	77,458	
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	30,392	25,146	7,752	4,647	-	-	4,94,957	3,98,460	5,33,102	4,28,253	
5	Less : Claims Outstanding at the beginning of the year	27,817	27,677	6,890	4,861	-	-	4,62,630	3,77,504	4,97,336	4,10,041	
	Total Claims Incurred	7,008	1,277	2,819	1,333	-	-	1,03,754	93,061	1,13,581	95,670	
6	Estimates of IBNR and IBNER at the end of the period (net)	12,369	7,928	4,488	1,890	-	-	3,29,815	2,73,029	3,46,672	2,82,847	
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,728	7,423	3,517	1,807	-	-	3,05,059	2,52,160	3,18,304	2,61,390	

(₹ in lakhs)

S.No	Particulars	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	
		For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022		
Claims Paid																																	
1	Direct claims	20,671	22,044	8,529	5,536	29,201	27,580	73	54	81	15	587	412	57	-	9,129	10,440	39,909	36,734	19	26	49,057	47,199	23,521	52,656	1,346	421	1,03,923	1,28,338				
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	0	1	1	-	-	-	-	-	567	3,449	-	-	567	3,449	-	-	-	-	-	-	568	3,450				
3	Less : Re-insurance Ceded to claims paid	5,562	6,220	2,202	1,345	7,764	7,565	33	25	70	10	236	165	57	-	2,616	1,535	4,225	9,481	1	1	6,841	11,018	17,845	40,960	(60)	33,064	59,683					
	Net Claim Paid	15,109	15,824	6,327	4,191	21,436	20,015	40	29	5	5	533	248	-	-	6,513	8,905	36,251	30,701	19	25	42,783	39,630	5,676	11,496	1,127	482	71,427	72,105				
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	23,211	20,096	2,95,266	2,40,419	3,18,477	2,60,515	374	287	2,727	1,551	1,486	1,606	0	2	59,160	47,417	34,934	30,617	130	152	94,224	78,186	71,337	51,115	6,332	5,197	4,94,957	3,98,460				
5	Less : Claims Outstanding at the beginning of the year	23,790	21,293	2,83,255	2,23,631	3,07,045	2,44,924	416	280	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				
	Total Claims Incurred	14,430	14,627	18,338	20,979	32,868	35,606	(2)	36	319	222	122	87	(1)	0	9,871	4,890	37,407	28,310	7	132	47,285	33,332	21,460	27,079	227	1,03,754	93,061					
6	Estimates of IBNR and IBNER at the end of the period (net)	11,928	9,833	1,81,689	1,51,751	1,93,618	1,61,584	319	224	2,176	961	840	596	0	2	38,234	34,476	22,994	21,362	118	136	61,346	55,974	66,965	49,475	4,552	4,214	3,29,815	2,73,029				
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,928	5,831	1,809	1,279	-	-	-	-	-	-	-	-	-	-	2,73,029	2,17,663	2,82,847	2,24,972	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ in lakhs)

S.No	Particulars	For the year ended 31st Mar 2023			For the year ended 31st Mar 2022			For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022		For the year ended 31st Mar 2023		For the year ended 31st Mar 2022	
For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023</th																															

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE (AUDITED)												
	Fire		Marine		Miscellaneous*		Total					
Particulars	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	Cargo	Cargo	Others	Others	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022
Commission paid												
Direct	3,934	3,686	229	194	-	-	14,530	14,581	18,693	18,461		
Rewards	297	402	68	58	-	-	1,931	2,074	2,297	2,533		
Distribution fees	-	-	-	-	-	-	8	0	8	0		
Gross Commission	4,231	4,088	297	251	-	-	16,470	16,655	20,998	20,994		
Add: Re-insurance Accepted	97	38	10	19	-	-	40	218	147	275		
Less: Commission on Re-insurance Ceded	6,965	6,425	13	27	-	-	19,146	14,447	26,124	20,899		
Net Commission	(2,636)	(2,300)	293	244	-	-	(2,636)	2,426	(4,979)	370		
Break-up of Commission (Gross)												
Individual Agents	283	403	51	59	-	-	933	794	1,267	1,256		
Corporate Agents-Banks/FII/HFC	2,675	2,339	1	1	-	-	7,537	7,516	10,213	9,856		
Corporate Agents-Others	1	1	-	(0)	-	-	149	89	149	90		
Insurance Brokers	1,272	1,335	245	192	-	-	7,334	7,816	8,851	9,343		
Direct Business - Onlinec	-	-	-	-	-	-	8	0	8	0		
MSP (Direct)	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	0	0	-	-	-	-	6	14	6	14		
Insurance Marketing Firm	0	10	0	0	-	-	3	1	3	11		
Common Service Centers	-	0	-	-	-	-	48	78	48	78		
Micro Agents	-	-	-	-	-	-	0	0	0	0		
Point of Sales (Direct)	0	0	-	-	-	-	450	346	450	346		
Others	-	-	-	-	-	-	-	-	-	-		
Total	4,231	4,088	297	251	-	-	16,470	16,655	20,998	20,994		

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

	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 Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022
Commission paid																
Direct	3,613	5,253	913	587	4,526	5,840	17	13	135	172	101	94	(1)	(1)	2,642	2,721
Rewards	1,012	1,514	194	161	1,205	1,676	4	4	37	52	25	28	(0)	0	3	446
Distribution fees	5	0	4	0	8	0	-	-	-	-	-	-	-	-	-	-
Gross Commission	4,629	6,768	1,111	748	5,740	7,516	21	17	171	223	126	121	(1)	(1)	2,646	2,725
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	35	28	2	-	-	0	0	186
Less: Commission on Re-insurance Ceded	1,437	2,069	3,669	2,321	5,107	4,390	24	21	228	321	231	189	(0)	0	1,493	6,827
Net Commission	3,192	4,699	(2,559)	(1,573)	633	3,126	(3)	(4)	(21)	(69)	(102)	(65)	(1)	(1)	1,152	(4,101)
Break-up of Commission (Gross)																
Individual Agents	187	235	115	57	303	292	11	7	11	9	21	29	-	-	5	4
Corporate Agents-Banks/FII/HFC	194	187	27	24	221	211	2	1	1	3	2	-	-	-	2,612	2,704
Corporate Agents-Others	3	7	13	6	16	13	0	0	-	-	0	2	-	-	132	73
Insurance Brokers	4,036	6,112	766	544	4,802	6,656	9	8	159	213	102	90	(1)	(1)	25	1,342
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	5	0	4	0	8	0	-	-	-	-	-	-	-	-	-	-
Web Aggregators	1	7	3	2	4	9	-	-	0	0	-	-	-	-	2	5
Insurance Marketing Firm	0	0	0	0	0	0	-	-	0	0	-	-	-	-	0	0
Common Service Centers	22	17	18	16	40	33	-	-	-	-	-	3	2	5	43	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
Point of Sales (Direct)	181	202	165	100	346	302	-	-	-	-	-	1	0	103	39	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,629	6,768	1,111	748	5,740	7,516	21	17	171	223	126	121	(1)	(1)	2,646	2,725

	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 year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022

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PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE (AUDITED)																(₹ in lakhs)															
S.No	Particulars	Fire		Cargo		Marine		Others		Miscellaneous*		Total		(₹ in lakhs)																	
		For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the quarter ended 31st Mar 2023	For the quarter ended 31st Mar 2022						
1	Employees' remuneration & welfare benefits	743	720	41	34	-	-	12,754	9,674	13,538	10,429																				
2	Travel, conveyance and vehicle running expenses	51	62	4	5	-	-	1,073	973	1,128	889																				
3	Training expenses	(9)	1	(1)	(0)	-	-	34	21	30	22																				
4	Rents, rates & taxes	36	37	3	1	-	-	702	560	741	597																				
5	Repairs	32	64	1	4	-	-	867	823	900	890																				
6	Printing & stationery	24	44	1	3	-	-	626	750	651	798																				
7	Communication	59	70	5	6	-	-	917	932	912	898																				
8	Legal & professional charges	88	232	5	16	-	-	1,817	3,038	1,710	3,284																				
9	Auditors' fees, expenses etc	(a) as auditor	0	1	(0)	(0)	-	-	17	16	18	17																			
	(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	5	5	5																				
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-																				
10	Advertisement and publicity	558	909	55	89	-	-	10,258	10,180	10,871	11,177																				
11	Interest & Bank Charges	24	38	2	4	-	-	427	430	453	472																				
12	Others	Electricity	13	16	1	1	-	-	258	212	272	228																			
	Office Administration Expenses	5	6	1	0	-	-	90	70	96	76																				
	Exchange (Gain) / loss	0	0	-	-	-	-	1	2	1	3																				
	Information Technology	173	149	38	7	-	-	3,100	2,656	3,292	2,215																				
	Insurance premium	1	1	0	0	-	-	19	20	19	19																				
	Compliance administration charges	61	76	4	3	-	-	5,363	770	6,428	848																				
	Other Miscellaneous Expenses	2	10	(1)	(1)	-	-	141	151	142	162																				
	Meeting and Conference Expenses	143	261	20	27	-	-	2,245	2,245	2,245	3,111																				
	Service Tax Expenses/GST Expenses	23	20	2	0	-	-	452	348	476	563																				
	Crop & Weather Related Expenses	-	-	-	(0)	-	-	1,189	744	1,189	744																				
	Royalty	21	27	1	1	-	-	430	379	452	408																				
13	Depreciation	88	130	6	6	-	-	1,793	1,771	1,888	1,907																				
	TOTAL	2,134	2,874	168	207	-	-	45,046	36,466	47,347	39,546																				

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

S.No	Particulars	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
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SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE (AUDITED)

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each	-	-
2	Issued Capital	21,565	21,562
	Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	21,565	21,562
	Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	21,565	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		21,565	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) (AUDITED)

Shareholder	As at 31st Mar 2023		As at 31st Mar 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.95%	15,08,50,000	78.10%
Indian: Napean Opportunities LLP	3,45,01,550	16.00%	3,45,01,550	17.86%
Investors				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.62%
Foreign: Axis New Opportunities AIF-I	-	0.00%	27,43,673	1.42%
Foreign: IIFL Special Opportunities Fund - Series 9	22,36,025	1.04%	-	0.00%
Foreign: IIFL Special Opportunities Fund - Series 10	2,68,071	0.12%	-	0.00%
Foreign: IIFL Large Value Fund - Series 2	39,930	0.02%	-	0.00%
Foreign: IIFL Large Value Fund - Series 4	59,894	0.03%	-	0.00%
Foreign: IIFL Large Value Fund - Series 11	59,894	0.03%	-	0.00%
Foreign: IIFL Large Value Fund - Series 12	79,859	0.04%	-	0.00%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.98%	2,15,28,450	0.00%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	3,67,347	0.00%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	4,48,980	0.00%
Other (ESOPs)	1,46,720	0.07%	1,16,720	0.00%
TOTAL	21,56,46,720	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 MARCH 2023

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	-	-	-	-	-
ii)	Bodies Corporate: (i) State Bank of India (ii) Napean Opportunities LLP (iii) NA	1	15,08,49,950 3,45,01,550	70 16	15,085 3,450	- -	3,45,01,550	16
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-
A.2	Foreign Promoters							
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-
B.	Non Promoters							
B.1	Public Shareholders							
1.1)	Institutions							
i)	Mutual Funds	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-
viii)	Alternative Investment Fund							
i)	PI Opportunities Fund - I	1	50,60,000	2	506	-	50,60,000	2
ii)	IIFL Special Opportunities Fund - Series 10*	1	2,68,071	0	-	-	-	-
iii)	IIFL Large Value Fund - Series 2*	1	39,930	0	-	-	-	-
iv)	IIFL Large Value Fund - Series 4*	1	59,894	0	-	-	-	-
v)	IIFL Large Value Fund - Series 11*	1	59,894	0	-	-	-	-
vi)	IIFL Large Value Fund - Series 12*	1	79,859	0	8	-	-	-
vii)	IIFL Special Opportunities Fund - Series 9*	1	22,36,025	1	224	-	-	-
viii)	Avendus Future Leaders Fund I**	1	3,67,347	0	37	-	-	-
ix)	Avendus Future Leaders Fund II**	1	4,48,980	0	45	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-
1.3)	Non-Institutions							
i)	Individual share capital upto Rs. 2 Lacs	3	45,920	0	5	15,920	0	-
ii)	Individul share capital in excess of Rs. 2 Lacs	2	1,00,800	0	10	92,000	0	-
iii)	NBFCs registered with RBI							
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable	-	-	-	-	-	-	-
v)	Any other (Please Specify)- Foreign Body Corporate Honey Wheat Investment Limited	1	2,15,28,450	10	2,153	-	-	-
B.2	Non Public Shareholders							
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-
Total		22	21,56,46,720	100	21,522	1,07,920	0	3,95,61,550
								18

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regualtory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category.
- * On March 31, 2023, entire shareholding of IIFL India Private Equity Fund - Series 1A, being 507,648 equity shares, was transferred to IIFL Large Value Fund – Series 2, IIFL Large Value Fund – Series 4, IIFL Large Value Fund – Series 11, IIFL Large Value Fund – Series 12 and IIFL Special Opportunities Fund – Series 10.
- * All the IIFL entities are treated as Foreign Owned or Control Companies
- ** Avendus Future Leaders Fund I and Avendus Future Leaders Fund II are treated as foreign holding in terms of 2(e) of IRDAI (Registration of Indian Insurance Companies) Regulations, 2022

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 shareholdings	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
A	Promoters & Promoters Group						
A.1	Indian Promoters						
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	5,07,97,75,288	57	50,798	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-
A.2	Foreign Promoters						
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-
B.	Non Promoters						
B.1	Public Shareholders						
1.1)	Institutions						
i)	Mutual Funds	70	1,15,26,54,840	13	11,527	-	-
ii)	Foreign Portfolio Investors	1,026	87,31,57,634	10	8,732	-	-
iii)	Financial Institutions/Banks	57	23,74,263	0	24	-	-
iv)	Insurance Companies	41	91,27,72,003	10	9,128	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	3	12,53,59,230	1	1,254	-	-
viii)	Alternative Investment Fund	73	3,22,73,396	0	323	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-
i)	i) Venture Capital Funds	8	8,563	-	0	-	-
ii)	ii) Other Financial Institutions	-	-	-	-	-	-
1.2)	Central Government/ President of India	-	-	-	-	-	-
State Government	-	-	-	-	-	-	-
Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	-	11	26,97,141	0	27	-	-
1.3)	Non-Institutions						
i)	Individual share capital upto Rs. 2 Lacs	29,29,276	55,16,96,600	6	5,517	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	26	1,45,69,464	0	146	-	-
iii)	NBFCs registered with RBI	27	1,21,747	-	1	-	-
iv)	Others:						
	- Trusts	190	42,43,305	0	42	-	-
	- Non Resident Indian	15,601	1,04,16,736	0	104	-	-
	- Clearing Members	138	13,05,132	0	13	-	-
	- Non Resident Indian Non Repartriable	23,444	1,40,24,437	0	140	-	-
	- Bodies Corporate	6,930	5,17,26,016	1	517	-	-
	- IEPF	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-
i)	Overseas Corporate Bodies	3	3,530	-	0	-	-
ii)	Foreign Nationals	8	3,099	-	0	-	-
iii)	FPI (Category - III)	6	10,989	-	0	-	-
iv)	Foreign Company	2	91,792	-	1	-	-
v)	Unclaimed or Suspense or Escrow Account	1	2,50,846	-	3	-	-
vi)	Resident HUFs	16,344	59,02,363	0	59	-	-
vii)	Associate Companies/ Subsidiaries	1	6,130	-	0	-	-
viii)	Directors and their relatives (excluding independent directors and nominee directors)	9	5,910	-	0	-	-
ix)	Key Managerial Personnel	1	530	-	0	-	-
B.2	Non Public Shareholders						
2.1)	Custodian/DR Holder	1	8,91,60,950	-	892	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-
	Total	27,97,196	8,93,33,07,726	100	89,320	5,43,38,655	1

Foot Notes:

1 At A.1 and A.2 or Part B above, the names of Individuals and bodies corporate must be specifically and separately mentioned

2 Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regualtory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000.

3 Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.

4 Details of Indian Investors, singly and jointly holding more than 1%, have to be providved where the Insurance Company is listed.

Please specify the names of the FIs, indicating those FIs which belong to the Group of the Joint Venture Partner / Foreign Investor of the Indian Insurance Company

\$ 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.

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE (AUDITED)

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,34,065	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	1,50,349	1,31,926
TOTAL		2,84,415	2,65,827

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE (AUDITED)**

S.No	Particulars	As at 31st Mar 2023 (₹ in lakhs)	As at 31st Mar 2022 (₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		-	-

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

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		Total	
		As at 31st Mar 2023	As at 31st Mar 2022	As at 31st Mar 2023	As at 31st Mar 2022	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ in lakhs)					
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	69,593	62,233	2,76,683	1,92,763	3,46,276	2,54,996
2	Other Approved Securities	7,301	9,007	1,67,086	1,08,543	1,74,388	1,17,550
3	Other Investments						
	(a) Shares						
	(aa) Equity	52,413	67,109	-	-	52,413	67,109
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,573	9,610	1,57,848	1,23,768	1,67,421	1,33,378
	(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	307	-	-	-	307	-
4	Investments in Infrastructure and Housing	83,102	53,359	2,78,276	3,00,059	3,61,378	3,53,418
5	Other than Approved Investments	11,895	21,072	7,483	7,455	19,378	28,527
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	360	-	96	-	455	-
2	Other Approved Securities	1,464	-	17,388	5,825	18,852	5,825
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	1,783	-	10,556	-	12,339
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	1,500	46,514	35,106	46,514	36,606
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	-	199	-	-	-	199
	ii) Certificate of Deposits	2,470	-	31,833	4,795	34,303	4,795
	iii) Commercial Papers	-	19,988	9,952	24,682	9,952	44,670
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
	(h) Reverse Repo in Government securities	24,999	-	23,499	-	48,498	-
4	Investments in Infrastructure and Housing	-	-	27,502	11,956	27,502	11,956
5	Other than Approved Investments	862	3,967	1,000	16,576	1,862	20,543
GRAND TOTAL		2,64,339	2,49,826	10,45,162	8,42,083	13,09,500	10,91,909

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

Particulars	Shareholders		Policyholders		Total	
	As at 31st Mar 2023	As at 31st Mar 2022	As at 31st Mar 2023	As at 31st Mar 2022	As at 31st Mar 2023	As at 31st Mar 2022
	(₹ in lakhs)					
Long Term Investments--						
Book Value	1,63,063	1,31,362	8,87,377	7,32,588	10,50,440	8,63,949
Market Value	1,60,128	1,31,371	8,75,142	7,42,437	10,35,270	8,73,808
Short Term Investments--						
Book Value	30,166	27,417	1,57,785	1,09,486	1,87,951	1,36,903
Market Value	30,186	27,457	1,57,606	1,10,156	1,87,792	1,37,612

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (AUDITED)

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ 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	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (AUDITED)

(₹ 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 Mar 2023	Up to Last	For the period ended	On Sales/ Adjustments	As at 31st Mar 2023		
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	35,215	5,679	0	40,894	27,790	4,751	0	32,541	8,353	7,425
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,082	734	29	5,787	3,958	544	28	4,474	1,313	1,123
Buildings	10,434	62	-	10,495	94	174	-	269	10,227	10,339
Furniture & Fittings	1,826	208	32	2,002	1,294	316	30	1,580	422	532
Information Technology Equipment	13,191	1,072	327	13,935	11,261	1,281	324	12,218	1,717	1,930
Vehicles	22	16	16	22	22	-	-	22	-	-
Office Equipment	3,061	348	109	3,300	2,109	478	108	2,480	820	952
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	68,830	8,118	513	76,435	46,528	7,545	490	53,583	22,852	22,301
Work in progress	288	2,750	206	2,833	-	-	-	-	2,833	288
Grand Total	69,118	10,869	719	79,268	46,528	7,545	490	53,583	25,685	22,590
Previous period	61,757	18,614	11,253	69,118	40,399	7,362	1,232	46,528	22,590	

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	755	960
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	30
	(b) Current Accounts	12,739	14,768
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	13,523	15,758
	Balances with non-scheduled banks included in 2 and 3 above	-	-

* Cheques on hand amount to Rs. 362.73 (Lakhs) Previous Year : Rs. 583.85 (Lakhs)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹in lakhs)	(₹in lakhs)
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,084	2,279
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	55	3,801
6	Security Deposits	1,158	1,104
7	Others		
	(a) Advances to Vendors and other parties	1,264	478
	(b) Statutory Deposit towards filing Appeal	1,082	811
	(c) Advances to Employees	23	23
	TOTAL (A)	5,666	8,495
OTHER ASSETS			
1	Income accrued on investments	28,269	23,665
2	Outstanding Premiums	1,21,426	97,438
	Less : Provision for doubtful debts receivable	(2,992)	(629)
3	Agents' Balances	15	30
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	9,722	4,548
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	35	93
9	Others		
	(a) Income Accrued on Deposits with Bank	4	44
	(b) GST including Service Tax	12,609	5,110
	(c) Contracts for Sale of Securities	1,128	-
	(d) Advances on CSR projects	33	125
	TOTAL (B)	1,71,449	1,31,722
	TOTAL (A+B)	1,77,115	1,40,217

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (AUDITED)

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	9,213	7,430
2	Balances due to other insurance companies	1,67,926	1,41,835
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	52,434	41,914
	(b) for Other Policies	993	1,163
5	Unallocated Premium	30,329	23,095
6	Sundry creditors	5,036	7,145
7	Due to subsidiaries/ holding company	692	1,120
8	Claims Outstanding	5,33,102	4,28,253
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	494	745
11	Interest accrued on unclaimed amount	60	74
12	Statutory Dues	1,650	1,315
13	GST - Liability	-	-
14	Others		
	(a) Contracts For Purchase of Securities	5,015	-
	(b) Security Deposit From Others	11	13
	(c) Salary Payable	6,440	5,430
TOTAL		8,13,393	6,59,532
-			

Details of unclaimed amounts and Investment Income thereon (Amount in Rs. Lakhs)

Particulars	As at 31st Mar 2023		As at 31st Mar 2022	
	Policy dues	Income accrued	Policy dues	Income accrued
Opening Balance	745	74	696	90
Add: Amount transferred to unclaimed amount	921	-	555	-
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-	107	-
Add: Investment Income	-	1	-	6
Less: Amount paid during the year	1,171	15	613	21
Less: Transferred to SCWF	1	1	0	0
Closing Balance of Unclaimed Amount	494	60	745	74

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (AUDITED)

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	3,87,349	3,01,094
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	128	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	791	703
	ii) For Leave Entitlement	718	661
	iii) For Long Term Performance pay	391	-
8	Others - Provision of Expenses	17,912	12,830
TOTAL		4,07,288	3,15,289

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**FORM NL-19 - MISC EXPENDITURE SCHEDULE (AUDITED)**

S.No	Particulars	As at 31st Mar 2023	As at 31st Mar 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (AUDITED)

Analytical Ratios for Non-Life companies As at 31st Mar 2023

S.No.	Particular	For the quarter ended 31st Mar 2023	For the year ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the year ended 31st Mar 2022
1	Gross Premium Growth Rate	23.00%	18.13%	7.02%	10.91%
2	Gross Premium to Networth Ratio	1.28	3.54	1.11	3.19
3	Growth rate of Net Worth	6.47%	6.47%	5.03%	5.03%
4	Net Retention Ratio	50.03%	52.77%	51.02%	47.52%
5	Net Commission Ratio	(2.52%)	1.07%	0.22%	(2.47%)
6	Expense of Management to Gross Direct Premium Ratio	17.40%	21.35%	18.95%	21.58%
7	Expense of Management to Net Written Premium	21.46%	28.00%	24.19%	27.40%
8	Net Incurred Claims to Net Earned premium	80.22%	78.73%	78.98%	86.31%
9	Claims paid to claims provisions	12.47%	34.03%	3.11%	29.98%
10	Combined ratio	101.69%	106.73%	103.17%	113.70%
11	Investment income ratio	1.76%	7.25%	1.81%	8.35%
12	Technical Reserves to Net Premium Ratio	4.66	1.60	4.42	1.66
13	Underwriting Balance Ratio	(0.10)	(0.12)	(0.12)	(0.15)
14	Operating Profit Ratio	7.50%	2.78%	(0.73%)	(1.75%)
15	Liquid Assets to Liabilities Ratio	0.19	0.19	0.18	0.18
16	Net Earning Ratio	2.80%	3.21%	1.86%	2.98%
17	Return on Net Worth Ratio	1.81%	6.02%	1.07%	4.57%
18	Available Solvency Margin to Required Solvency Margin Ratio	1.72	1.72	1.85	1.85
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	2.57	8.54	1.42	6.09
24	Book value per share	141.89	141.89	133.29	133.29

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE QUARTER ENDED 31st Mar 2023										
Segments Upto the quarter ended on 31st Mar 2023	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	19.8%	27.2%	-32.8%	17.6%	-7.9%	51.7%	33.8%	43.8%	2.7	0.6
Previous Period	-4.3%	29.3%	-42.7%	18.2%	-15.8%	53.9%	18.2%	38.1%	2.7	0.6
Marine Cargo										
Current Period	35.0%	78.6%	19.8%	35.9%	42.1%	134.1%	58.3%	176.2%	1.4	(0.8)
Previous Period	85.3%	72.0%	20.2%	37.8%	46.7%	133.6%	67.8%	180.3%	1.4	(0.9)
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	35.0%	78.6%	19.8%	35.9%	42.1%	134.1%	58.3%	176.2%	1.4	(0.8)
Previous Period	85.3%	72.0%	20.2%	37.8%	46.7%	133.6%	67.8%	180.3%	1.4	(0.9)
Motor OD										
Current Period	-14.7%	70.2%	18.1%	36.2%	42.9%	79.9%	56.4%	122.8%	0.8	(0.2)
Previous Period	32.0%	71.4%	17.6%	43.3%	52.2%	76.3%	55.5%	128.5%	0.8	(0.4)
Motor TP										
Current Period	27.2%	41.9%	-9.2%	17.7%	29.3%	100.1%	23.4%	129.4%	4.6	(0.3)
Previous Period	7.1%	57.1%	-6.3%	20.5%	26.8%	114.2%	16.5%	141.0%	3.8	(0.5)
Total Motor										
Current Period	7.7%	52.3%	4.3%	24.5%	36.1%	90.0%	26.8%	126.0%	2.8	(0.2)
Previous Period	17.4%	63.8%	6.2%	31.1%	40.1%	93.6%	20.2%	133.7%	2.2	(0.4)
WC/ Employer's liability										
Current Period	27.5%	53.1%	-4.2%	23.4%	17.8%	77.2%	48.4%	95.0%	1.6	0.0
Previous Period	21.7%	51.2%	-5.1%	26.8%	20.6%	65.5%	41.2%	86.1%	1.6	0.1
Public/ Product Liability										
Current Period	-7.2%	33.9%	-4.3%	26.3%	25.3%	63.0%	26.2%	88.3%	1.7	0.1
Previous Period	95.5%	28.5%	-22.3%	26.7%	10.6%	69.7%	55.4%	80.3%	1.3	0.2
Engineering										
Current Period	23.0%	29.7%	-24.7%	14.5%	-1.9%	48.9%	43.6%	47.0%	1.6	0.5
Previous Period	43.7%	36.0%	-23.5%	17.9%	3.9%	77.3%	30.1%	81.1%	1.6	0.2
Aviation										
Current Period	-167.8%	0.2%	4000.0%	9.2%	4000.0%	11107.0%	0.0%	15107.0%	(12.1)	(174.5)
Previous Period	27.3%	0.6%	910.2%	7.1%	1097.7%	87.5%	0.0%	1185.2%	20.4	(9.5)
Personal Accident										
Current Period	11.7%	84.6%	9.7%	29.5%	32.4%	52.8%	67.4%	85.3%	1.3	0.1
Previous Period	0.4%	62.9%	-21.3%	26.9%	5.4%	41.7%	80.5%	47.2%	1.5	0.5
Health										
Current Period	24.4%	94.6%	5.5%	32.9%	30.1%	84.3%	51.4%	114.4%	0.9	(0.3)
Previous Period	48.5%	63.8%	11.2%	25.6%	37.7%	104.7%	51.6%	142.3%	0.8	(0.4)
Travel Insurance										
Current Period	147.0%	96.0%	6.0%	33.1%	30.7%	31.2%	0.0%	61.9%	0.6	0.4
Previous Period	300.2%	95.0%	5.8%	31.7%	32.4%	277.2%	0.0%	309.6%	1.9	(2.2)
Total Health										
Current Period	20.4%	91.7%	6.6%	31.9%	30.8%	73.9%	60.7%	104.7%	1.0	(0.2)
Previous Period	28.9%	63.5%	1.2%	26.0%	27.8%	81.9%	67.5%	109.7%	1.0	(0.1)
Crop Insurance										
Current Period	25.8%	21.4%	-12.7%	6.4%	16.9%	85.5%	74.3%	102.4%	1.3	(0.0)
Previous Period	-3.0%	18.8%	-16.6%	6.1%	15.8%	135.6%	77.9%	151.4%	1.3	(0.5)
Others										
Current Period	23.5%	63.6%	11.3%	37.7%	48.4%	30.1%	20.7%	78.5%	1.1	0.2
Previous Period	-16.5%	64.0%	8.3%	31.0%	35.3%	13.5%	7.2%	48.8%	1.2	0.6
Total Miscellaneous										
Current Period	17.7%	57.1%	3.7%	21.9%	30.9%	80.1%	33.5%	111.0%	1.5	(0.2)
Previous Period	13.7%	50.5%	1.3%	22.0%	31.5%	88.7%	30.8%	120.2%	1.6	(0.2)
Total-Current Period	18.1%	52.8%	1.1%	21.4%	28.0%	78.7%	34.0%	106.7%	1.6	(0.1)
Total-Previous Period	10.9%	47.5%	-2.5%	21.6%	27.4%	86.3%	30.0%	113.7%	1.7	(0.1)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES
FORM NI-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 Mar 2023	For the period ended 31st Mar 2023	For the quarter ended 31st Mar 2022	For the period ended 31st Mar 2022
Holding Company	State Bank of India	Income	Premium Received	49,484	53,398	35,438	40,265
		Expense	Interest Income on Bonds	-	-	-	-
			Interest Income on Term Deposits_I	0	2	0	2
			Other Income	-	-	-	-
			Commission expense	9,461	33,169	9,174	26,366
			Bank Charges_E	14	98	99	233
			Claims Expense	0	4	-	1
			SBI Officers Deputation Cost_E	106	308	67	265
			Other Expenses	62	115	57	112
			Misc Expenses	-	-	-	-
			Expenses Reimbursement_E	7	14	6	23
			Premises Rent	11	43	11	43
			Dividend Paid	-	-	-	-
			Royalty Expense	452	1,833	408	1,653
			Dividend Paid	-	-	-	-
Shareholder	Napean Opportunities LLP	Income	Premium Received	(0)	8	-	8
Fellow Subsidiaries	SBI DFHI Ltd.	Expense	Claims Expense	-	-	-	-
	SBI Global Factors Ltd.	Income	Premium Received	(0)	8	-	8
	SBICAP Securities Ltd	Expense	Claims Expense	-	-	-	-
		Income	Premises Rent	-	-	-	-
		Expense	Premium Received	-	11	0	4
		Brokerage Expense	1	1	3	7	
		Claims Expense	-	-	-	0	
		Commission expense	129	496	72	341	
		Other Expenses	18	18	-	-	
		Premium Received	1	126	0	14	
		Claims Expense	0	0	-	-	
		Other Expenses	-	-	-	100	
Fellow Subsidiaries	SBI Mutual Fund Trustee Company Private Limited	Expense	Premium Received	-	-	-	-
	SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	73	97	45	67
	SBI Cards and Payment Services Pvt Ltd	Expense	Claims Expense	-	-	-	0
		Income	Premium Received	2	247	3	288
		Interest Income on Debenture	273	1,192	281	1,140	
	SBI Cards and Payment Services Pvt Ltd	Income	Dividend Income	-	1	-	-
	SBI Cards and Payment Services Pvt Ltd	Expense	Card Payments	64	143	18	59
	SBI Cards and Payment Services Pvt Ltd	Expense	Commission expense	4	10	4	4
	SBI Cards and Payment Services Pvt Ltd	Income	Claims Expense	0	0	-	-
	SBI Funds Management Pvt. Ltd.	Income	Premium Received	(0)	350	-	347
	SBI Life Insurance Company Limited	Income	Premium Received	1	702	1	75
		Dividend Income	-	1	-	1	
		Sale of Assets	-	-	(0)	80	
	SBI Life Insurance Company Limited	Income	Other Income	-	-	14	14
		Expense	Premium Paid	75	410	261	692
			Premises Rent	-	1	(3)	382
			Expenses Reimbursement_E	(0)	(8)	49	108
			Claims Expense	29	33	17	20
			Other Expenses	-	-	(10)	22
	SBI CAP Ventures Ltd	Income	Premium received	0	0	-	0
		Expense	Commission expense	-	-	-	-
			Claims Expense	-	-	-	-
	SBICAP Trustee Company Ltd	Income	Premium received	(0)	15	-	0
			Commission expense	-	-	-	-
			Claims Expense	-	-	-	-
			Commission expense	-	-	-	-
	SBICAP (Singapore) Ltd.	Income	Premium Received	28	30	16	16
		Expense	Commission expense	-	-	-	-
			Claims Expense	-	-	-	-
	SBI Pension Funds Pvt Ltd	Income	Premium Received	-	3	-	2
	SBI Pension Funds Pvt Ltd	Expense	Commission expense	-	-	-	-
	SBI Funds Management (International) Pvt. Ltd	Income	Commission expense	-	-	-	-
	C - Edge Technologies Ltd	Income	Premium Received	-	-	-	-
		Expense	Claims Expense	-	-	-	-
			IT Support charges	47	196	24	60
Fellow Subsidiaries	SCHNEIDER ELECTRIC INDIA PVT LTD	Income	Premium Received	-	-	-	-
	Macquarie SBI Infrastructure Management Pte. Ltd	Expense	Commission expense	-	-	-	-
	Macquarie SBI Infrastructure Trustee Ltd	Income	Commission expense	-	-	-	-
	SBI Macquarie Infrastructure Management Pvt. Ltd	Expense	Commission expense	-	-	-	-
	SBI Macquarie Infrastructure Trustee Pvt. Ltd	Income	Premium Received	-	-	-	-
	Commercial Indo Bank IIC, Moscow	Expense	Commission expense	-	-	-	-
	Macquarie SBI Infrastructure Trustee Ltd	Income	Premium Received	-	-	-	-
	Nepal SBI Bank Ltd	Expense	Premium Received	-	-	-	-
	PT Bank SBI Indonesia	Income	Premium Received	-	-	-	-
	SBI (Mauritius) Ltd.	Expense	Premium Received	-	-	-	-
	State Bank of India (Botswana) Ltd.	Income	Premium Received	-	-	-	-
	State Bank of India (California)	Expense	Premium Received	-	-	-	-
	State Bank of India (Canada)	Income	Premium Received	-	-	-	-
	Oman India JIF – Management Co. Pvt. Ltd.	Expense	Premium Received	-	-	-	-
	SBICAP (UK) Ltd	Income	Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
	Oman India Joint Investment Fund - Trustee Company Pvt. Ltd	Income	Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
	State Bank of India Servicos Limitada, Brazil	Income	Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
	SBI Foundation	Income	Premium Received	(0)	7	-	6
		Expense	Commission expense	-	-	-	-
	SBI Foundation	CSR Expenses_E	89	222	69	295	
	SBI Infra Management Solutions Pvt Ltd	Income	Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
Associate Entity	Saurashtra Gramin Bank	Income	Premium received	1	1	0	0
		Expense	Commission expense	24	107	25	74
	Mizoram Rural Bank	Expense	Claims expense	-	0	-	0
			Other Expenses	-	-	-	-
		Income	Premium received	2	44	0	32
			Commission expense	11	39	11	22
			Claims Expense	-	-	-	0
	Meghalaya Rural Bank	Income	Premium received	0	56	-	45
		Expense	Commission expense	4	16	2	5
	Ellaquai Dehati Bank	Expense	Claims Expense	-	-	-	-
	Ellaquai Dehati Bank	Income	Premium Received	-	1	-	1
	Madhyanchal Gramin Bank	Income	Commission expense	11	27	9	21
		Expense	Premium Received	1	2	1	1
	Nagaland Rural Bank	Income	Premium Received	-	1	4	5
	Jharkand Gramin Bank (erstwhile VGB)	Expense	Premium Received	-	155	-	-
	Jharkand Gramin Bank (erstwhile VGB)	Income	Premium Received	53	258	93	184
	Rajasthan Marudhara Gramin Bank	Expense	Claims Expense	-	-	-	-
	Rajasthan Marudhara Gramin Bank	Income	Premium Received	0	1	0	1
	Telangana Grameena Bank	Expense	Commission expense	99	357	70	219
		Claims Expense	0	0	-	0	
		Other Expenses	8	17	8	17	
		Income	Premium Received	0	0	0	0
		Expense	Commission expense	46	246	47	158
			Other Expenses	-	-	-	-
			Claims Expense	-	-	-	-
	Arunachal Pradesh Rural Bank	Income	Premium Received	0	7	1	9
		Expense	Commission expense	2	10	3	6
	Andhra Pradesh Grameena Vikas Bank	Income	Claims Expense	-	-	-	-
	Andhra Pradesh Grameena Vikas Bank	Premium Received	1	2	1	1	
		Commission expense	157	671	169	482	
			Claims Expense	-	-	-	-
			Other Expenses	-	-	-	0
	Chhattisgarh Rajya Gramin Bank	Income	Premium Received	0	3	0	2
		Expense	Commission expense	58	290	70	201
	Chhattisgarh Rajya Gramin Bank	Claims Expense	-	0	-	0	
	Utkal Grameen Bank	Premium Received	-	-	-	-	
		Commission expense	6	24	2	8	
		Other Expenses	-	-	-	-	

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

Managing Director & CEO	Yes Bank Ltd Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD Shri Kishore Kumar Poludasu (4-10-2022 to 31-03-2023) Shri P C Kandpal (01-4-2022 to 3-07-2022) Shri Paritosh Tripathi (04-7-2022 to 3-10-2022) Shri Anandprasad Pejawar (WTD from 28-11-2022)	Expense	Premium Received	-	1	3	3
		Expense	Commission expense	19	65	14	44
		Expense	Claims Expense	-	-	-	-
		Expense	Other Expenses	1	3	1	3
		Income	Interest Income on Debenture	-	-	23	98
		Income	Premium Received	-	-	-	-
		Expense	Other Expenses	-	0	0	1
		Expense	Commission expense	0	1	1	2
		Expense	Other Expenses	-	0	-	0
		Income	Premium Received	-	-	16	16
		Income	Premium Received	-	0	-	-
		Expense	SBI Officers Deputation Cost_E	24	41	-	-
		Income	Premium Received	-	-	-	-
		Income	Sale of Assets	-	-	-	-
		Expense	Driver Salary Recovery	-	-	-	-
		Expense	SBI Officers Deputation Cost_E	-	21	21	83
		Income	Premium Received	-	-	-	-
		Income	Premium Received	-	-	-	-
		Expense	Salary and Allowances	99	128	-	-

PART B

(₹ in Lakhs)

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	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (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_A	4	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	11,365	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	21	No	No	Nil	Nil
			Prepaid Royalty Expense	-	No	No	Nil	Nil
			Sale of Asset	-	No	No	Nil	Nil
			Premium Received in Advance	4	No	No	Nil	Nil
Shareholder	Napean Opportunities LLP	Liability	Commission Payable	451	No	No	Nil	Nil
			Claims Payable	0	No	No	Nil	Nil
			Bank Charges_L	-	No	No	Nil	Nil
			SBI Officers Deputation Cost_L	133	No	No	Nil	Nil
			Expenses Reimbursement_L	6	No	No	Nil	Nil
			Other Expenses Payable	73	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	3,065	No	No	Nil	Nil
			Customer Float	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
			Liability	-	No	No	Nil	Nil
Fellow Subsidiaries	SBI DFHI Ltd.	Asset	Investment Purchased	24,775	No	No	Nil	Nil
			Investment Redeemed	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Rent recovery	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Brokerage Payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
			Commission Payable	82	No	No	Nil	Nil
			Other Expenses payable	18	No	No	Nil	Nil
			Investment Purchased	2,502	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Asset	-	No	No	Nil	Nil
			Investment Purchased	9,563	No	No	Nil	Nil
SBI Mutual Fund Trustee Company Private Limited	SBI Capital Markets Ltd.	Liability	Investment Redeemed	2,362	No	No	Nil	Nil
			MF Holding	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Commission payable	2	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Premium Deposit/Prepaid Expenses	107	No	No	Nil	Nil
			Investment Purchased	2,726	No	No	Nil	Nil
			Equity Holdings	-	No	No	Nil	Nil
			Debenture Holdings	15,000	No	No	Nil	Nil
			Interest Income on Debenture (Receivable)	601	No	No	Nil	Nil
SBI SG Global Securities Services Pvt Ltd	SBI Cards and Payment Services Pvt Ltd	Asset	Card Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Premium Deposit/Prepaid Expenses	107	No	No	Nil	Nil
			Investment Purchased	2,726	No	No	Nil	Nil
			Equity Holdings	-	No	No	Nil	Nil
			Investment Redeemed	2,511	No	No	Nil	Nil
			Other Income Receivable	-	No	No	Nil	Nil
			Sale of Asset Receivable	-	No	No	Nil	Nil
			Rent Payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
SBI CAP Ventures Ltd	SBI Funds Management Pvt. Ltd.	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Expenses Reimbursement_L	1	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

			Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
			CSR Expenses_L	-	No	No	Nil	Nil
			CSR Advance Given	-	No	No	Nil	Nil
Associate Entity	SBI Foundation	Asset						
	SBI Infra Management Solutions Pvt Ltd	Liability	Premium Received in Advance	-	No	No	Nil	Nil
	Saurashtra Gramin Bank		Claims Payable	-	No	No	Nil	Nil
	Mizoram Rural Bank		Claims Payable	-	No	No	Nil	Nil
	Mizoram Rural Bank		Other Expenses Payable	-	No	No	Nil	Nil
	Meghalaya Rural Bank		Commission payable	14	No	No	Nil	Nil
	Elaquai Dehati Bank		Commission payable	26	No	No	Nil	Nil
	Madhyanchal Gramin Bank		Claims Payable	-	No	No	Nil	Nil
	Nagaland Rural Bank		Commission payable	8	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)		Premium Received in Advance	-	No	No	Nil	Nil
Managing Director & CEO	Jharkand Gramin Bank (erstwhile VGB)		Premium Received in Advance	0	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank		Premium Received in Advance	-	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank		Commission payable	36	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank		Claims Payable	-	No	No	Nil	Nil
	Telangana Grameena Bank		Other Expenses Payable	8	No	No	Nil	Nil
	Arunachal Pradesh Rural Bank		Commission payable	16	No	No	Nil	Nil
	Andhra Pradesh Grameena Vikas Bank		Claims Payable	-	No	No	Nil	Nil
	Chhattisgarh Rajya Gramin Bank		Other Expenses Payable	-	No	No	Nil	Nil
	Utkal Gramineen Bank		Commission payable	46	No	No	Nil	Nil
	Uttarakhand Gramin Bank		Claims Payable	-	No	No	Nil	Nil
Whole time Director	Yes Bank Ltd		Interest Income on Debenture (Receivable)	-	No	No	Nil	Nil
	Yes Bank Ltd		Investment Redeemed	-	No	No	Nil	Nil
	Shri Kishore Kumar Poludasu		Investment Purchased	34,460	No	No	Nil	Nil
	Shri P C Kandpal		Debt Holdings	-	No	No	Nil	Nil
	Shri Paritosh Tripathi		Current Accounts	4	No	No	Nil	Nil
	Shri Anandprasad Pejawar		Other Expenses payable	0	No	No	Nil	Nil
	Shri Anandprasad Pejawar		Commission payable	0	No	No	Nil	Nil
	Shri Anandprasad Pejawar		SBI Officers Deputation Cost_L	27	No	No	Nil	Nil
	Shri Anandprasad Pejawar		SBI Officers Deputation Cost_L	5	No	No	Nil	Nil
	Shri Anandprasad Pejawar	Asset	Expense Recovery	-	No	No	Nil	Nil
Whole time Director		Liability	Premium received in advance	-	No	No	Nil	Nil
			SBI Officers Deputation Cost_L	18	No	No	Nil	Nil
			Premium received in advance	-	No	No	Nil	Nil
			Salary and Allowances payable	14	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 YEAR ENDED 31ST MAR 2023

₹ in Lakhs

Particulars	For the year ended 31st Mar 2023	For the year ended 31st Mar 2022
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	12,02,219	10,32,609
Other receipts	1,451	1,288
Payment to the re-insurers, net of commission and claims	(2,52,128)	(1,96,305)
Payment to co-insurers, net of claims recovery	31,199	30,444
Payment of claims	(5,38,214)	(5,78,267)
Payment of commission and brokerage	(93,684)	(75,939)
Payments of other operating expenses	(1,59,124)	(1,34,449)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1,114)	(111)
Income taxes paid (Net)	(2,685)	(9,579)
Service tax/GST paid (Net)	(36,753)	(32,779)
Directors sitting fees	(65)	(60)
Retirement Benefits	(1,291)	(1,085)
Cash flow before extraordinary items	1,49,810	35,769
Cash flow from extraordinary items	-	-
Net cash flow from operating activities	1,49,810	35,769
Cash flows from investing activities		
Purchase of fixed assets	(8,909)	(8,946)
Proceeds from sale of fixed assets	31	92
Purchase of investments	(8,64,620)	(11,71,990)
Loans disbursed	-	-
Sale of investments	6,55,422	10,73,614
Repayments received	-	-
Rents / Interests / Dividends received on investment	72,518	58,006
Investment in money market instruments and in liquid mutual funds	9,290	(49,898)
Expenses related to investments	(111)	(87)
Investment in Fixed Deposit(Net)	297	-
Net cash flow from investing activities	(1,36,082)	(99,208)
Cash flows from financing activities		
Proceeds from issuance of share capital	168	652
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest / Dividend paid (including Dividend Distribution Tax)	-	-
Net cash flow from financing activities	168	652
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	13,896	(62,787)
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	61,996	48,100
Book overdraft at the end of the year	-	-
Net increase in cash and cash equivalents	13,896	(62,787)

*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 Mar 2023

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,64,339	2,64,339
	Policyholders as per NL-12 A of BS	10,45,162	-	10,45,162
(A)	Total Investments as per BS	10,45,162	2,64,339	13,09,500
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	25,685	25,685
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,569	2,569
	Current Assets:			
(E)	Cash & Bank Balances as per BS	13,523	-	13,523
(F)	Advances and Other assets as per BS	1,66,894	10,222	1,77,116
(G)	Total Current Assets as per BS...(E)+(F)	1,80,417	10,222	1,90,639
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,721	1,082	4,803
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	1,331	1,331
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	12,25,579	3,00,246	15,25,825
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,721	4,982	8,703
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	12,21,858	2,95,263	15,17,122

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	Inadmissible Fixed assets	-	2,569	2,569
(a)	Intangible Assets	-	834	834
(b)	Leasehold Improvement	-	1,313	1,313
(c)	Furniture and Fixture	-	422	422
	Inadmissible current assets	3,721	1,082	4,803
(a)	Agent and intermediaries balance - Domestic	13	-	13
(b)	Coinsurance receivable	243	-	243
(c)	Reinsurance Facultative Loss recovery -Foreign Reins / Broker	14	-	14
(d)	Reinsurance Facultative Loss recovery -Indian Reinsurance	8	-	8
(e)	Due from Central Govt Insurance - Crop Insurance	15	-	15
(f)	Due from State Govt. Insurance - Crop Insu	-	-	-
(g)	Tax unutilised credit	2,159	-	2,159
(h)	Investment for backing Unclaimed amount of PH	1,235	-	1,235
(i)	Fixed deposit lein against BG	30	-	30
(j)	Margin money for Equity trades	-	-	-
(k)	Interest accrued on FD placed against NSCL Margin	4	-	4
(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) (AUDITED)

(₹ in Lakhs)

S.No.	Particulars	As at 31st Mar 2023		As at 31st Mar 2022	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	7,61,137	3,87,349	6,59,394	3,01,094
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	7,61,137	3,87,349	6,59,394	3,01,094
d	Outstanding Claim Reserve (other than IBNR reserve)	2,88,200	1,86,430	2,34,765	1,45,406
e	IBNR Reserve	6,74,513	3,46,672	5,48,435	2,82,847
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	17,23,850	9,20,450	14,42,594	7,29,347

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,64,501	44,790	48,068	19,255	16,450	7,210	16,450
	Marine	9,059	7,116	10,491	9,252	1,423	2,776	2,776
2	Marine Cargo	9,059	7,116	10,491	9,252	1,423	2,776	2,776
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	3,06,213	1,59,706	2,42,294	1,56,438	45,357	54,389	56,869
4	Motor	2,71,068	1,41,864	2,31,874	1,50,285	40,660	52,172	52,172
5	Engineering	7,393	2,199	2,702	1,027	739	405	739
6	Aviation	(9)	(0)	(224)	(0)	-	-	-
7	Liabilities	7,136	2,535	3,316	1,573	1,070	746	1,070
8	Others	20,626	13,108	4,625	3,553	2,888	1,066	2,888
9	Health Insurance	3,31,113	3,03,532	1,89,748	1,50,277	60,706	45,083	60,706
10	Crop Insurance	2,77,957	59,482	2,40,085	50,537	27,796	36,013	36,013
	Total	10,88,844	5,74,626	7,30,686	3,85,758	1,51,733	1,45,471	1,72,814

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

			(₹ in Lakhs)
Item	Description	Amount	
(1)	(2)	(4)	
1	Policyholder's FUNDS		
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	12,21,858	
	Deduct:		
2	Current Liabilities as per BS	11,86,811	
3	Provisions as per BS	-	
4	Other Liabilities	-	
5	Excess in Policyholders' Funds (1-2-3-4)	35,047	
6	Shareholder's Funds		
6	Available Assets	2,95,263	
	Deduct:		
7	Other Liabilities	33,317	
8	Excess in Shareholders' Funds (6-7)	2,61,946	
9	Total Available Solvency Margin [ASM] (5+8)	2,96,994	
10	Total Required Solvency Margin [RSM]		1,72,814
11	Solvency Ratio (Total ASM/Total RSM)		1.72

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: SBI General Insurance Company Ltd.

Date: 31-03-2023

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	Trade Credit Insurance Policy	144	IRDAN144CP0235V01202223 - < 5Cr	Miscellaneous	19(i)	25-Jan-23
2	Trade Credit Insurance - Bank Policy	144	IRDAN144CP0234V01202223 - < 5 Cr	Miscellaneous	19(i)	25-Jan-23
3	Trade Credit Insurance - Project Risk Policy	144	IRDAN144CP0236V01202223 - < 5 Cr	Miscellaneous	19(i)	25-Jan-23
4	Tech Suraksha	144	IRDAN144CP0233V01202223	Liability	19(i)	25-Jan-23
5	Health Edge Insurance	144	SBIHLIP23173V012223	Individual Health	19(i)	27-Feb-23
6	HospiCash Flexi Insurance	144	SBIHLIP23181V012223	Group Health	19(i)	15-Mar-23
7	Go Smart – Flexi Cover - Private Car Insurance Policy - Package	144	IRDAN144RP0005V03201112/A0015V01202223	Motor	19(i)	17-Mar-23
8	Go Smart – Flexi Cover - Bundled Private Car Insurance Policy	144	IRDAN144RP0006V02201819/A0016V01202223	Motor	19(i)	17-Mar-23
9	Go Smart – Flexi Cover - Stand-Alone Motor Damage Cover for Private Car	144	IRDAN144RP0001V01201920/A0017V01202223	Motor	19(i)	17-Mar-23
10	Divyanga Suraksha, SBI General Insurance	144	SBIHLIP23191V012223	Individual Health	19(i)	21-Mar-23

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 March 2023

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	2,64,339
	Investments (Policyholders)	8A	10,45,162
2	Loans	9	0
3	Fixed Assets	10	25,685
4	Current Assets		
	a. Cash & Bank Balance	11	13,523
	b. Advances & Other Assets	12	1,77,116
5	Current Liabilities		
	a. Current Liabilities	13	8,13,393
	b. Provisions	14	4,07,288
	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)		3,05,143
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	25,685
3	Cash & Bank Balance (if any)	11	13,523
4	Advances & Other Assets (if any)	12	1,77,116
5	Current Liabilities	13	8,13,393
6	Provisions	14	4,07,288
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		
	Total (B)		-10,04,357
	'Investment Assets'	(A-B)	13,09,500

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	0	69,952	2,76,779	3,46,731	26.85	0	3,46,731	3,38,777
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	78,717	4,61,254	5,39,971	41.82	0	5,39,971	5,29,677
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		2,933	79,175	3,05,778	3,87,886	29.82	994	3,88,880	3,86,555
	2. Other Investments		0	0	0	0	0.00	0	0	0
	b. Approved Investments	Not exceeding 55%	13,079	76,255	2,69,647	3,58,982	26.79	427	3,59,409	3,56,775
	c. Other Investments		1,234	11,823	8,483	21,540	1.57	-300	21,240	20,916
	Investment Assets	100%	17,247	2,45,970	10,45,162	13,08,379	100.00	1,122	13,09,500	12,93,923

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 March 2023

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance (A)	Net Accretion for the Qtr. (B)	% to Total Accrual (A+B)	TOTAL	% to Total (A+B)
							(A+B)	
1	Central Govt. Securities		3,34,459	29.56	12,272	6.93	3,46,731	26.50
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		5,05,096	44.64	34,874	19.70	5,39,971	41.27
3	Investment subject to Exposure Norms							
a.	Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,36,899	12.10	2,438	1.38	1,39,338	10.65
	2. Other Investments		0	0.00	0	0.00	0	0.00
b.	Infrastructure Investments							
	1. Approved Investments		1,90,634	16.85	57,914	32.72	2,48,549	19.00
	2. Other Investments		0	0.00	0	0.00	0	0.00
c.	Approved Investments		2,64,004	23.33	94,978	53.66	3,58,982	27.44
d.	Other Investments (not exceeding 15%)		34,753	3.07	-13,213	-7.47	21,540	1.65
	Total		11,31,388	100.0	1,76,991	100.00	13,08,379	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 March 2023

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2023	as % of total for this class	As at 31st March 2022	as % of total for this class	As at 31st March 2023	as % of total for this class	As at 31st March 2022	as % of total for this class
Break down by credit rating								
AAA rated	6,07,865	49.70	5,63,026	55.67	6,12,419	49.45	5,52,573	55.21
AA or better	88,965	7.27	63,913	6.32	90,858	7.34	63,755	6.37
Rated below AA but above A	1,005	0.08	1,052	0.10	1,000	0.08	1,000	0.10
Rated below A but above B	973	0.08	0	0.00	1,024	0.08	0	0.00
Any other (Please specify)								
(i) Sovereign	4,71,074	38.52	3,47,035	34.31	4,80,158	38.77	3,47,281	34.70
(ii) Mutual Funds	0	0.00	32,368	3.20	0	0.00	32,353	3.23
(iii) Alternative Investment Funds	4,375	0.36	3,829	0.38	4,152	0.34	3,692	0.37
(iv) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
(v) Reverse Repo in Government securities	48,498	3.97	0	0.00	48,498	3.92	0	0.00
(vi) Units of REITs	307	0.03	0	0.00	281	0.02	0	0.00
Total (A)	12,23,062	100.00	10,11,421	100.00	12,38,391	100.00	10,00,852	100.00
BREAKDOWN BY RESIDUALMURITY								
Up to 1 year	1,33,396	10.91	1,04,731	10.35	1,33,535	10.78	1,04,050	10.40
more than 1 year and upto 3years	2,14,126	17.51	2,15,492	21.31	2,19,362	17.71	2,11,885	21.17
More than 3years and up to 7years	5,74,411	46.97	5,02,349	49.67	5,80,744	46.90	4,96,496	49.61
More than 7 years and up to 10 years	1,70,188	13.91	1,23,672	12.23	1,73,521	14.01	1,22,885	12.28
above 10 years	77,761	6.36	28,980	2.87	78,297	6.32	29,491	2.95
Any other (Please specify)								
(i) Mutual Funds	0	0.00	32,368	3.20	0	0.00	32,353	3.23
(ii) Alternative Investment Funds	4,375	0.36	3,829	0.38	4,152	0.34	3,692	0.37
(iii) Reverse Repo in Government securities	48,498	3.97	0	0.00	48,498	3.92	0	0.00
(iv) Units of REITs	307	0.03	0	0.00	281	0.02	0	0.00
Total (B)	12,23,062	100.00	10,11,421	100.00	12,38,391	100.00	10,00,852	100.00
Breakdown by type of the issuer								
a. Central Government	3,43,724	28.10	2,58,245	25.53	3,51,632	28.39	2,59,898	25.97
b. State Government	1,27,350	10.41	1,19,661	11.83	1,28,526	10.38	1,18,472	11.84
c. Corporate Securities	6,98,809	57.14	5,97,120	59.04	7,05,302	56.95	5,86,237	58.57
Any other (Please specify)								
(i) Mutual Funds	0	0.00	32,368	3.20	0	0.00	32,353	3.23
(ii) Alternative Investment Funds	4,375	0.36	3,829	0.38	4,152	0.34	3,692	0.37
(iii) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
(iv) Reverse Repo in Government securities	48,498	3.97	0	0.00	48,498	3.92	0	0.00
(v) Units of REITs	307	0.03	0	0.00	281	0.02	0	0.00
Total (C)	12,23,062	100.00	10,11,421	100.00	12,38,391	100.00	10,00,852	100.00

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.

Registration No: 144

Date: 31st March 2023

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	6,01,234	5,34,313	0	0	92,754	52,123	6,14,391	4,96,176	13,08,379	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)	6,01,234	5,34,313	0	0	92,754	52,123	6,14,391	4,96,176	13,08,379	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 NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 144

Statement as on: 31st March 2023

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 ¹</u>								
1	7.30% NMDC STEEL LTD 28 AUG 2025 STEPUP ON DOWNGRADE TO AA+.	ORAD	1,024.43	23/10/2020	INDIA RATING	INDAAA	INDA-	23/02/2023	NA
B.	<u>As on Date ²</u>								
1	7.30% NMDC STEEL LTD 28 AUG 2025 STEPUP ON DOWNGRADE TO AA+.	ORAD	1,024.43	23/10/2020	INDIA RATING	INDAAA	INDA-	23/02/2023	NA
2	8.83% IDFC FIRST BANK 15 JAN 2025	ECOS	1,000.00	01/10/2015	ICRA	LAAA	LAA	21/05/2019	NA
3	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:

02.05.2023

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

For the period Jan- March 2023

(Amount in Rs. Lakhs)

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	16	73,758.48	789.17	527.35	14.60%
3	No. of Reinsurers with rating A but less than AA	112	1,12,619.66	5,057.95	6,892.46	24.23%
4	No. of Reinsurers with rating BBB but less than A	1	-	-	5.68	0.00%
5	No. of Reinsurers with rating less than BBB	2	20.51	0.41	-0.55	0.00%
Total (A)		131	1,86,398.65	5,847.53	7,424.94	38.83%
With In India						
1	Indian Insurance Companies	21	-	-	81,655.33	15.88%
2	FRBs	8	1,14,175.09	4,810.84	3,999.33	23.92%
3	GIC Re	1	1,01,007.42	8,205.61	692.84	21.37%
4	Other (to be Specified)	-	-	-	-	0.00%
Total (B)		30	2,15,182.51	13,016.45	86,347.49	61.17%
Grand Total (C) = (A)+(B)		161	4,01,581.16	18,863.97	93,772.44	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 March 2023

FORM NI-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

2020 RELEASE UNDER E.O. 14176

68 of 117

Note :-
(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: SBI General Insurance Company Limited

Date:

Mar-23

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		(Amount in Rs. Lakhs) 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	41,049.05	1,30,963	40,138.97	1,84,390	1,61,893.84	5,30,491	1,35,093.82	5,70,325
2	Marine Cargo	1,781.78	2,188	1,553.39	1,961	8,401.90	8,503	6,224.09	7,473
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	24,896.97	3,46,307	36,010.95	7,77,089	1,00,137.16	18,09,111	1,17,338.76	24,82,446
5	Motor TP	71,802.89	1,61,284	44,476.68	1,72,058	1,70,930.50	4,58,174	1,34,368.21	5,49,384
6	Health	99,494.82	89,074	84,817.05	2,29,546	2,32,016.05	7,20,388	1,86,467.05	6,32,882
7	Personal Accident	26,023.82	1,80,061	26,942.66	2,25,153	97,122.33	6,64,698	86,942.16	6,56,102
8	Travel	20.35	496	40.01	1,050	247.20	11,174	100.06	2,470
9	Workmen's Compensation/ Employer's liability	177.14	703	133.85	674	617.75	2,596	484.55	2,115
10	Public/ Product Liability	1,176.01	2,371	1,438.51	820	5,572.36	5,038	6,005.04	3,329
11	Engineering	1,685.22	955	1,655.29	1,194	7,327.44	3,946	5,959.60	4,109
12	Aviation	-3.26	0	2.93	0	-9.35	1	13.79	1
13	Crop Insurance	1,16,939.47	64,36,325	77,766.12	39,50,472	2,77,956.80	1,22,49,082	2,20,918.60	92,76,107
14	Other segments (Credit Guarantee)	875.73	29	981.70	28	3,127.94	106	3,417.20	110
15	Miscellaneous	6,977.11	2,47,955	3,473.01	2,50,465	17,497.66	8,22,813	13,289.49	7,13,291

(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:

Mar-23

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	1,11,720	22,302	3,64,961	60,966	76,386	12,109	2,61,897	37,574
2	Corporate Agents-Banks	6,56,307	83,542	24,35,784	2,94,856	7,98,350	80,621	23,05,673	2,33,645
3	Corporate Agents -Others	18,735	1,637	74,934	7,673	15,099	1,909	68,704	5,340
4	Brokers	2,72,602	1,46,324	18,61,194	3,74,987	7,95,686	1,27,109	24,00,509	3,30,502
5	Micro Agents	0	0	40	1	76	1	128	2
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)	6,566	668	21,061	2,956	952	158	99,865	2,321
	-Others (Other than Through Company Website)	64,53,822	1,29,504	1,22,49,031	3,24,695	39,91,938	91,702	93,80,208	2,83,167
7	Common Service Centres(CSC)	72,755	973	2,33,460	3,012	75,751	1,121	2,29,567	2,856
8	Insurance Marketing Firm	188	24	374	72	119	80	1,692	138
9	Point of sales person (Direct)	-17	22	35,436	5,545	40,446	4,606	1,51,030	20,679
10	MISP (Direct)	0	0	143	13	97	14	872	398
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 specified)	6,033	7,900	6,254	7,985	0	0	0	0
	Total (A)	75,98,711	3,92,897	1,72,86,121	10,82,840	57,94,900	3,19,431	1,49,00,145	9,16,622
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	75,98,711	3,92,897	1,72,86,121	10,82,840	57,94,900	3,19,431	1,49,00,145	9,16,622

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 Co. - DIRECT

For the quarter ending __Q4 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	Other segments **	No. of claims only		
																			Total		
1	Claims O/S at the beginning of the period	772	240	0	240	13749	11675	25424	14566	2368	42	16976	40	67	84	0	13210	40	380	57233	
2	Claims reported during the period	910	688	0	688	67420	2327	69747	69528	1966	63	71557	92	45	286	0	7001	15	1400	151741	
	(a) Booked During the period	778	625	0	625	67037	2235	69272	67020	1529	48	68597	79	35	256	0	6731	8	1176	147557	
	(b) Reopened during the Period	132	63	0	63	383	92	475	2508	437	15	2960	13	10	30	0	270	7	224	4184	
	(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	567	544	0	544	66374	1061	67435	59012	871	23	59906	25	2	175	0	2927	4	1072	132657	
	(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	184	41	0	41	1267	0	1267	2455	155	0	2610	28	0	25	0	0	0	0	132	4287
	Other Adjustment (to be specified)	212	197	0	197	4961	349	5310	9459	875	67	10401	55	83	112	0	869	30	346	17615	
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	719	146	0	146	8567	12592	21159	13168	2433	15	15616	24	27	58	0	16415	21	230	54415	
	Less than 3months	142	79	0	79	6608	2160	8768	11195	1292	9	12496	11	10	47	0	4175	6	95	25829	
	3 months to 6 months	22	8	0	8	697	1660	2357	434	447	0	881	0	11	5	0	1524	10	4	4822	
	6months to 1 year	40	25	0	25	471	2434	2905	216	173	3	392	1	4	1	0	3409	1	6	6784	
	1year and above	515	34	0	34	791	6338	7129	1323	521	3	1847	12	2	5	0	7307	4	125	16980	

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 Co. - DIRECT

For the quarter ending __Q4 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	29178	2595	0	2595	16309	124442	140751	11840	25365	33	37238	186	1742	1229	0	13600	2261	938	229717
2	Claims reported during the period	9261	1513	0	1513	21738	27635	49374	37610	16869	21	54499	86	937	784	0	45330	128	956	162868
	(a) Booked During the period	7918	1374	0	1374	21615	26543	48157	36253	13119	16	49388	73	729	702	0	43582	68	803	152795
	(b) Reopened during the Period	1343	139	0	139	123	1093	1216	1357	3750	5	5111	12	208	82	0	1748	60	153	10073
	(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	9438	1840	0	1840	19952	7677	27629	33991	8895	16	42903	73	79	448	0	23521	207	748	106886
	(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	2489	102	0	102	829	0	829	832	1078	0	1910	34	0	81	0	0	0	79	5524
	Other Adjustment (to be specified)	2868	491	0	491	3245	6780	10025	3207	6085	25	9317	66	1000	362	0	16099	1252	208	41687
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	23644	1674	0	1674	14021	137621	151642	11419	26176	12	37607	99	1599	1122	0	19311	930	859	238489
	Less than 3months	6981	572	0	572	6624	20123	26748	9393	13028	6	22428	47	414	338	0	7273	127	352	65281
	3 months to 6 months	3120	237	0	237	1752	16629	18381	558	5245	0	5803	0	510	493	0	1970	199	28	30742
	6months to 1 year	3929	544	0	544	1039	26595	27634	319	1922	4	2245	0	455	106	0	3337	178	75	38503
	1year and above	9614	321	0	321	4606	74273	78879	1149	5980	2	7131	52	221	185	0	6730	427	404	103963

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 Co. - CO-INS

For the quarter ending Q4 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	Other segments **	No. of claims only	
																			Total	
1	Claims O/S at the beginning of the period	1455	1453	0	1453	955	2011	2966	1306	1371	0	2677	12	101	528	22	0	0	265	9479
2	Claims reported during the period	705	11856	0	11856	3558	650	4208	116702	476	0	117178	4	45	307	1	0	0	190	134494
	(a) Booked During the period	617	11473	0	11473	0	0	0	116702	426	0	117128	4	45	236	0	0	0	153	129656
	(b) Reopened during the Period	88	383	0	383	3558	650	4208	0	50	0	50	0	0	71	1	0	0	37	4838
	(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	545	11312	0	11312	2680	207	2887	116608	364	0	116972	1	0	410	19	0	0	184	132330
	(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)	91	1039	0	1039	456	43	499	864	897	0	1761	0	57	159	0	0	0	132	3738
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	1524	958	0	958	1377	2411	3788	536	586	0	1122	15	89	266	4	0	0	139	7905
	Less than 3months	314	506	0	506	1104	413	1517	292	278	0	570	4	45	127	0	0	0	54	3137
	3 months to 6 months	187	270	0	270	184	572	756	117	18	0	135	1	22	77	1	0	0	44	1493
	6months to 1 year	295	127	0	127	73	919	992	127	195	0	322	4	17	36	0	0	0	21	1814
	1year and above	728	55	0	55	16	507	523	0	95	0	95	6	5	26	3	0	0	20	1461

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 Co. -CO-INS

For the quarter ending Q4 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	28637	1473	0	1473	882	8376	9258	2365	568	0	2933	0	310	490	57	0	0	1286	44445
2	Claims reported during the period	9417	1422	0	1422	1864	3073	4936	5472	435	0	5907	1	22	1047	2	0	0	577	23331
	(a) Booked During the period	8241	1376	0	1376	0	0	0	5472	389	0	5861	1	22	805	0	0	0	465	16771
	(b) Reopened during the Period	1175	46	0	46	1864	3073	4936	0	46	0	46	0	0	242	2	0	0	112	6560
	(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	4366	990	0	990	719	853	1572	4925	233	0	5159	0	2	139	57	0	0	391	12674
	(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)	4143	263	0	263	194	364	558	2234	288	0	2522	0	27	92	0	0	0	130	7736
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	29545	1643	0	1643	1833	10232	12065	678	481	0	1159	1	303	1306	3	0	0	1342	47366
	Less than 3months	6988	260	0	260	1348	1624	2972	412	174	0	587	1	22	988	0	0	0	540	12358
	3 months to 6 months	4061	165	0	165	243	2245	2488	189	25	0	214	0	15	41	0	0	0	13	6996
	6months to 1 year	5334	807	0	807	215	4110	4325	76	162	0	238	0	43	76	0	0	0	30	10853
	1year and above	13162	411	0	411	27	2253	2280	0	120	0	120	0	223	201	3	0	0	759	17159

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 Co. - DIRECT

Upto the quarter ending Q4 FY 2022-23

Sl. No.	Claims Experience	No. of claims only																		
		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	4465	3180	0	3180	324991	8252	333243	257328	7590	273	265191	329	132	1017	0	31425	75	4882	643939
	(a) Booked During the period	3983	2952	0	2952	323521	7912	331433	246581	6101	242	252924	271	110	888	0	23655	59	4376	620651
	(b) Reopened during the Period	482	228	0	228	1470	340	1810	10747	1489	31	12267	58	22	129	0	7770	16	506	23288
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	2387	2132	0	2132	302458	4317	306775	204100	3323	69	207492	116	10	550	0	17772	11	3303	540548
	(a) paid during the period	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	1060	255	0	255	4497	0	4515	12263	518	0	12781	35	0	77	0	0	0	447	19170
	Other Adjustment (to be specified)	938	794	0	794	17895	984	18861	38417	2909	217	41543	179	137	391	0	5551	61	1073	69528
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	
6	Claims O/S at End of the period	719	146	0	146	8567	12592	21159	13168	2433	15	15616	24	27	58	0	16415	21	230	54415
	Less than 3months	142	79	0	79	6608	2160	8768	11195	1292	9	12496	11	10	47	0	4175	6	95	25829
	3 months to 6 months	22	8	0	8	697	1660	2357	434	447	0	881	0	11	5	0	1524	10	4	4822
	6months to 1 year	40	25	0	25	471	2434	2905	216	173	3	392	1	4	1	0	3409	1	6	6784
	1year and above	515	34	0	34	791	6338	7129	1323	521	3	1847	12	2	5	0	7307	4	125	16980

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 Co. - DIRECT

Upto the quarter ending Q4 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	606	183560
2	Claims reported during the period	28789	5370	0	5370	89144	82764	171908	121315	47329	105	168750	291	1678	1848	0	226981	972	2461	609049
	(a) Booked During the period	25681	4985	0	4985	88740	79354	168095	116249	38044	93	154386	240	1399	1614	0	170859	765	2206	530229
	(b) Reopened during the Period	3108	385	0	385	403	3410	3813	5067	9285	12	14364	51	280	234	0	56122	207	255	78820
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	28472	4838	0	4838	84654	31597	116251	114310	32206	100	146615	269	953	1673	0	127880	307	2019	429279
	(a) paid during the period	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	3688	166	0	166	641	0	911	736	681	0	1416	4	0	158	0	0	0	56	6398
	Other Adjustment (to be specified)	3264	518	0	518	2549	14762	17041	2305	3822	10	6136	20	3417	801	0	86698	416	133	118443
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	
6	Claims O/S at End of the period	23644	1674	0	1674	14021	137621	151642	11419	26176	12	37607	99	1599	1122	0	19311	930	859	238489
	Less than 3months	6981	572	0	572	6624	20123	26748	9393	13028	6	22428	47	414	338	0	7273	127	352	65281
	3 months to 6 months	3120	237	0	237	1752	16629	18381	558	5245	0	5803	0	510	493	0	1970	199	28	30742
	6months to 1 year	3929	544	0	544	1039	26595	27634	319	1922	4	2245	0	455	106	0	3337	178	75	38503
	1year and above	9614	321	0	321	4606	74273	78879	1149	5980	2	7131	52	221	185	0	6730	427	404	103963

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 Co. - CO-INS

Upto the quarter ending Q4 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	Other segments **	Miscellaneous	Total
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	1826	30870	0	30870	9905	2938	12843	330082	1993	0	332075	10	142	894	22	0	0	616	379298
	(a) Booked During the period	1637	29712	0	29712	0	0	0	328928	1905	0	330833	10	142	789	21	0	0	563	363707
	(b) Reopened during the Period	189	1158	0	1158	9905	2938	12843	1154	88	0	1242	0	0	105	1	0	0	53	15591
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	1139	28497	0	28497	7895	3122	11017	327931	1478	0	329409	1	1	738	19	0	0	392	371213
	(a) paid during the period	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	
	Other Adjustment (to be specified)	236	2210	0	2210	1583	558	2141	2292	907	0	3199	0	58	348	2	0	0	158	8352
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	
6	Claims O/S at End of the period	1524	958	0	958	1377	2411	3788	536	586	0	1122	15	89	266	4	0	0	139	7905
	Less than 3months	314	506	0	506	1104	413	1517	292	278	0	570	4	45	127	0	0	0	54	3137
	3 months to 6 months	187	270	0	270	184	572	756	117	18	0	135	1	22	77	1	0	0	44	1493
	6months to 1 year	295	127	0	127	73	919	992	127	195	0	322	4	17	36	0	0	0	21	1814
	1year and above	728	55	0	55	16	507	523	0	95	0	95	6	5	26	3	0	0	20	1461

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 Co. -CO-INS

Upto the quarter ending Q4 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	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	20879	3378	0	3378	5664	51701	57365	14247	1139	0	15386	1	272	1257	57	0	0	1326	99920
	(a) Booked During the period	18718	3251	0	3251	0	0	0	14198	1089	0	15286	1	272	1109	54	0	0	1212	39903
	(b) Reopened during the Period	2161	127	0	127	5664	51701	57365	50	50	0	100	0	0	148	3	0	0	114	60017
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	11694	2217	0	2217	4777	55370	60147	13511	1000	0	14512	0	2	241	57	0	0	471	89340
	(a) paid during the period	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	
	Other Adjustment (to be specified)	6533	450	0	450	336	887	1223	1804	193	0	1997	0	0	128	0	0	0	370	10700
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	
6	Claims O/S at End of the period	29545	1643	0	1643	1833	10232	12065	678	481	0	1159	1	303	1306	3	0	0	1342	47366
	Less than 3months	6988	260	0	260	1348	1624	2972	412	174	0	587	1	22	988	0	0	0	540	12358
	3 months to 6 months	4061	165	0	165	243	2245	2488	189	25	0	214	0	15	41	0	0	0	13	6996
	6months to 1 year	5334	807	0	807	215	4110	4325	76	162	0	238	0	43	76	0	0	0	30	10853
	1year and above	13162	411	0	411	27	2253	2280	0	120	0	120	0	223	201	3	0	0	759	17159

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

Date: March 31, 2023

Line of Business: Total

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2013 ¹	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	18,062	52,351	76,205	1,06,958	1,17,611	1,37,229	1,97,115	2,49,895	2,90,229	4,09,082	4,58,972
B] Net Claims Provisions ²	11,216	32,941	55,054	67,473	71,708	92,980	1,16,785	1,46,774	1,62,733	2,01,531	2,60,964
C] Cumulative Payment as of											
one year later - 1st Diagonal	11,044	30,974	38,874	62,663	68,858	70,047	1,23,288	1,73,914	1,86,535	2,63,231	
two years later - 2nd Diagonal	12,111	36,025	46,589	69,739	75,242	75,240	1,26,726	1,84,217	1,98,179		
three years later - 3rd Diagonal	13,199	39,683	51,456	73,892	79,144	77,397	1,30,040	1,88,575			
four years later - 4th Diagonal	14,094	42,486	55,071	77,358	80,637	79,019	1,32,970				
five years later - 5th Diagonal	14,661	44,234	57,939	78,633	81,719	80,986					
six years later - 6th Diagonal	14,941	45,770	59,070	80,332	83,192						
seven years later - 7th Diagonal	15,251	46,323	60,276	81,768							
eight years later - 8th Diagonal	15,471	47,122	61,428								
nine years later - 9th Diagonal	15,679	47,938									
ten years later - 10th Diagonal	15,853										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	15,834	49,925	66,593	96,501	1,03,861	1,05,662	1,68,336	2,27,138	2,55,491	3,55,792	
two years later - 2nd Diagonal	16,191	50,387	67,567	98,810	1,02,981	99,764	1,60,693	2,24,138	2,46,530		
three years later - 3rd Diagonal	16,787	53,269	72,045	1,00,182	99,453	99,489	1,59,378	2,19,847			
four years later - 4th Diagonal	17,600	54,401	75,493	1,01,509	99,083	98,787	1,56,255				
five years later - 5th Diagonal	17,814	56,482	77,142	1,01,293	98,758	97,450					
six years later - 6th Diagonal	18,270	57,540	76,866	1,01,014	98,183						
seven years later - 7th Diagonal	18,523	57,410	76,691	99,753							
eight years later - 8th Diagonal	18,454	57,220	76,211								
nine years later - 9th Diagonal	18,479	56,876									
ten years later - 10th Diagonal	18,433										
Favourable / (unfavorable) development³											
Amount (A-D)	-372	-4,525	-6	7,206	19,428	39,779	40,860	30,048	43,699	53,290	
In %	-2.1%	-8.6%	0.0%	6.7%	16.5%	29.0%	20.7%	12.0%	15.1%	13.0%	
[(A-D)/A]											

Note:-

Numbers do not include TP Pool Related IBNR and Solatium Fund.

(1) YE 31-Mar-2013¹ Includes all other prior years

(2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: SBI General Insurance

Date: March 31, 2023

Line of Business: Motor-TP

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2013 ¹	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	2,784	13,272	24,711	34,521	30,356	29,481	32,877	34,499	48,062	73,591	94,664
B] Net Claims Provisions ²	2,730	13,018	24,277	33,987	29,741	29,224	32,680	34,109	47,895	73,061	93,414
C] Cumulative Payment as of											
one year later - 1st Diagonal	522	1,816	3,623	5,282	3,467	2,516	3,090	1,815	3,002	9,119	
two years later - 2nd Diagonal	1,132	5,091	9,417	9,699	6,875	4,676	4,835	4,931	9,785		
three years later - 3rd Diagonal	1,903	8,312	13,412	12,911	9,851	5,889	6,981	7,865			
four years later - 4th Diagonal	2,679	10,819	16,698	15,851	11,033	6,989	9,545				
five years later - 5th Diagonal	3,195	12,387	19,310	16,940	11,950	8,649					
six years later - 6th Diagonal	3,433	13,809	20,270	18,488	13,294						
seven years later - 7th Diagonal	3,721	14,315	21,425	19,804							
eight years later - 8th Diagonal	3,922	15,060	22,508								
nine years later - 9th Diagonal	4,065	15,794									
ten years later - 10th Diagonal	4,181										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	3,421	17,651	26,472	30,855	28,116	25,691	30,717	34,381	47,044	72,825	
two years later - 2nd Diagonal	4,606	17,758	26,773	32,346	27,892	22,711	29,035	33,683	44,144		
three years later - 3rd Diagonal	4,977	20,299	30,687	33,504	26,178	22,573	28,686	30,734			
four years later - 4th Diagonal	5,799	20,950	33,340	35,903	26,020	22,374	27,033				
five years later - 5th Diagonal	5,910	22,311	35,548	35,818	25,849	21,278					
six years later - 6th Diagonal	6,133	23,743	35,439	35,515	25,703						
seven years later - 7th Diagonal	6,683	23,685	35,241	34,568							
eight years later - 8th Diagonal	6,621	23,559	35,124								
nine years later - 9th Diagonal	6,593	23,480									
ten years later - 10th Diagonal	6,580										
Favourable / (unfavorable) development ³ Amount (A-D)	-3,796	-10,208	-10,412	-46	4,653	8,203	5,844	3,765	3,918	766	
In % [(A-D)/A]	-136.4%	-76.9%	-42.1%	-0.1%	15.3%	27.8%	17.8%	10.9%	8.2%	1.0%	

Note:-

Numbers do not include TP Pool Related IBNR and Solatium Fund.

(1) YE 31-Mar-2013¹ Includes all other prior years

(2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: SBI General Insurance

Date: March 31, 2023

Line of Business: Short-Tail Business

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2013 ¹	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	15,278	39,079	51,494	72,437	87,255	1,07,748	1,64,238	2,15,396	2,42,167	3,35,491	3,64,308
B] Net Claims Provisions ²	8,486	19,924	30,777	33,486	41,967	63,756	84,106	1,12,665	1,14,839	1,28,470	1,67,550
C] Cumulative Payment as of											
one year later - 1st Diagonal	10,522	29,158	35,251	57,380	65,391	67,531	1,20,199	1,72,099	1,83,533	2,54,112	
two years later - 2nd Diagonal	10,979	30,934	37,172	60,040	68,367	70,564	1,21,891	1,79,286	1,88,394		
three years later - 3rd Diagonal	11,295	31,371	38,044	60,981	69,293	71,508	1,23,059	1,80,710			
four years later - 4th Diagonal	11,416	31,667	38,373	61,507	69,604	72,030	1,23,425				
five years later - 5th Diagonal	11,466	31,847	38,629	61,693	69,769	72,337					
six years later - 6th Diagonal	11,508	31,962	38,799	61,845	69,898						
seven years later - 7th Diagonal	11,530	32,008	38,851	61,964							
eight years later - 8th Diagonal	11,548	32,063	38,920								
nine years later - 9th Diagonal	11,614	32,144									
ten years later - 10th Diagonal	11,672										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	12,414	32,275	40,120	65,646	75,745	79,971	1,37,619	1,92,757	2,08,447	2,82,967	
two years later - 2nd Diagonal	11,585	32,628	40,793	66,464	75,089	77,054	1,31,658	1,90,456	2,02,386		
three years later - 3rd Diagonal	11,810	32,970	41,358	66,678	73,275	76,917	1,30,692	1,89,113			
four years later - 4th Diagonal	11,802	33,451	42,153	65,606	73,063	76,413	1,29,222				
five years later - 5th Diagonal	11,904	34,171	41,594	65,475	72,909	76,172					
six years later - 6th Diagonal	12,137	33,798	41,428	65,499	72,480						
seven years later - 7th Diagonal	11,840	33,725	41,450	65,185							
eight years later - 8th Diagonal	11,833	33,660	41,087								
nine years later - 9th Diagonal	11,886	33,396									
ten years later - 10th Diagonal	11,853										
Favourable / (unfavorable) development ³ Amount (A-D)	3,425	5,683	10,406	7,252	14,775	31,576	35,016	26,283	39,781	52,524	
In % [(A-D)/A]	22.4%	14.5%	20.2%	10.0%	16.9%	29.3%	21.3%	12.2%	16.4%	15.7%	

Note:-

Given short nature of business or low business proportion of long-tail business such as Workmen's Compensation/Liability Business (less than 5% of GWP), all the businesses other than Motor TP are categorized as short-tailed and are clubbed together for the reserving triangle discloser under Short Tailed line of business.

(1) YE 31-Mar-2013¹ Includes all other prior years

(2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Name of the Insurer: SBI General Insurance

Date: March 31, 2023

Line of Business: Long-Tail Business

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2013 ¹	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A) Ultimate Net loss Cost - Original Estimate											
B) Net Claims Provisions ²											
C) Cumulative Payment as of											
one year later - 1st Diagonal											
two years later - 2nd Diagonal											
three years later - 3rd Diagonal											
four years later - 4th Diagonal											
five years later - 5th Diagonal											
six years later - 6th Diagonal											
seven years later - 7th Diagonal											
eight years later - 8th Diagonal											
nine years later - 9th Diagonal											
ten years later - 10th Diagonal											
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal											
two years later - 2nd Diagonal											
three years later - 3rd Diagonal											
four years later - 4th Diagonal											
five years later - 5th Diagonal											
six years later - 6th Diagonal											
seven years later - 7th Diagonal											
eight years later - 8th Diagonal											
nine years later - 9th Diagonal											
ten years later - 10th Diagonal											
Favourable / (unfavorable) development ³ Amount (A-D)											
In % [(A-D)/A]											

Note:-

No other line of business other than Motor-TP is classified as long-tailed business. Motor-TP is already disclosed separately as per the regulatory requirements hence this output has been shared as blank

(1) YE 31-Mar-2013¹ Includes all other prior years

(2) Claims Provision is including Outstanding claims, IBNR / IBNER &

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: **SBI General Insurance. - DIRECT**

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	328	78	53	79	22	3	4	728	995	1230	1897	4387	50	152	567	9438
2	Marine Cargo	390	87	46	15	5	1	0	326	238	449	118	708	1	0	544	1840
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	56558	7708	1593	443	64	5	3	11309	4967	2502	930	199	23	23	66374	19952
5	Motor TP	9	61	193	297	312	93	96	57	257	830	1721	2638	929	1245	1061	7677
6	Health	49547	7640	1067	441	314	3	0	26362	6221	807	403	181	14	3	59012	33991
7	Personal Accident	31	173	310	257	74	17	9	243	1843	3127	2806	612	171	94	871	8895
8	Travel	4	13	3	3	0	0	0	4	8	1	4	0	0	0	23	16
9	Workmen's Compensation/ Employer's liability	7	7	6	4	0	0	1	6	34	19	9	0	0	6	25	73
10	Public/ Product Liability	0	2	0	0	0	0	0	2	49	4	2	22	0	0	2	79
11	Engineering	110	33	15	13	4	0	0	69	87	65	143	86	0	0	175	448
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	2469	19	76	153	199	11	0	22232	39	443	502	237	68	0	2927	23521
14	Other segments ^(a)	0	0	1	3	0	0	0	0	0	128	103	-13	-10	0	4	207
15	Miscellaneous	791	180	70	11	13	4	3	411	154	34	95	38	7	8	1072	748

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

Name of the Insurer: SBI General Insurance. - DIRECT

Upto the Quarter ending on Q4 FY 2022-23

(Rs in Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)														Total No. of claims paid	Total amount of claims paid		
		No. of claims paid							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	1453	483	201	165	71	7	7	2703	4274	3775	4644	12707	113	255	2387	28472		
2	Marine Cargo	1498	412	131	70	20	1	0	852	1409	1034	694	815	35	0	2132	4838		
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Motor OD	263558	32167	5334	1084	262	20	33	51420	21020	8772	2705	492	68	176	302458	84654		
5	Motor TP	15	230	844	1258	1190	436	344	96	1225	4496	7692	10016	4159	3912	4317	31597		
6	Health	172477	25618	3433	1755	789	21	7	89236	20531	2808	1158	522	37	18	204100	114310		
7	Personal Accident	222	934	1156	638	282	52	39	1843	8810	11827	6603	2400	416	308	3323	32206		
8	Travel	15	28	17	7	2	0	0	10	19	20	50	1	0	0	69	100		
9	Workmen's Compensation/ Employer's liability	26	45	27	15	1	1	1	15	121	49	63	2	13	6	116	269		
10	Public/ Product Liability	0	3	0	5	2	0	0	4	52	14	836	41	7	0	10	953		
11	Engineering	324	131	41	36	18	0	0	194	242	206	292	739	0	0	550	1673		
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13	Crop Insurance	9349	3455	751	3183	976	57	1	91864	23177	4730	7052	910	147	0	17772	127880		
14	Other segments ^(a)	3	0	1	5	2	0	0	65	0	129	211	-81	-17	0	11	307		
15	Miscellaneous	2464	651	126	31	19	7	5	1261	466	90	115	63	14	11	3303	2019		

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. - CO-INS**

For the Quarter ending on Q4 FY 2022-23		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	304	74	41	65	58	3	0	441	74	356	1698	1786	11	0	545	4366
2	Marine Cargo	10782	197	201	105	27	0	0	625	126	110	137	-9	0	0	11312	990
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	1912	522	171	67	8	0	0	155	236	181	132	15	0	0	2680	719
5	Motor TP	3	22	59	95	28	0	0	10	80	201	381	182	0	0	207	853
6	Health	116608	0	0	0	0	0	0	5072	-105	0	-42	-1	0	0	116608	4925
7	Personal Accident	144	26	21	103	70	0	0	59	16	14	79	65	0	0	364	233
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	1	0	0	0	0	0	0	0	0	0	0	0	1	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	2
11	Engineering	92	60	53	150	55	0	0	27	19	9	27	57	0	0	410	139
12	Aviation	19	0	0	0	0	0	0	57	0	0	0	0	0	0	19	57
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	94	79	5	5	1	0	0	17	2	0	353	18	0	0	184	391

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. - CO-INS**

Upto the Quarter ending on Q4 FY 2022-23		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	565	170	94	142	162	6	0	505	280	755	2363	7764	27	0	1139	11694
2	Marine Cargo	26640	930	589	265	72	1	0	1273	315	257	343	29	0	0	28497	2217
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	4265	1823	975	515	317	0	0	471	1222	1330	1173	582	0	0	7895	4777
5	Motor TP	9	277	734	1453	649	0	0	45	3640	11267	26708	13709	0	0	3122	55370
6	Health	327929	0	0	2	0	0	0	13759	-149	-61	-36	-1	0	0	327931	13511
7	Personal Accident	447	276	194	403	158	0	0	196	130	147	375	152	0	0	1478	1000
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	1	0	0	0	0	0	0	0	0	0	0	0	1	0
10	Public/ Product Liability	0	1	0	0	0	0	0	0	0	0	0	2	0	0	1	2
11	Engineering	226	106	133	213	60	0	0	51	37	37	49	66	0	0	738	241
12	Aviation	19	0	0	0	0	0	0	57	0	0	0	0	0	0	19	57
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	210	123	22	32	4	0	1	24	6	3	363	59	8	8	392	471

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: March 31, 2023

Name of the Insurer: SBI General Insurance Company Limited

Date: 12.05.2023

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	137
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 2
4		Out of approvals of this year 0
5	No. of branches closed during the year	0
6	No of branches at the end of the year	139*
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	138**
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) 6494 (b) 850 (c) 7344
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) 16267 (b) 34 (c) 32 (d) 510 (e) 15 (f) 17 (g) 0 (h) 16673 (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	6351	15723	13825	23	4	0	31	32	524	14	12
Recruitments during the quarter	654	579	2879	0	0	0	3	2	11	1	5
Attrition during the quarter	511	35	31	0	0	0	0	2	25	0	0
Number at the end of the quarter	6494	16267	16673	23	4	0	34	32	510	15	17

* Count mentioned is for Onroll

Board of Directors and Key Management Persons			
Sl. No.	Name of person	Designation	Role / Category
1	Shri Dinesh Kumar Khaira	Chairman, Non Executive Director	Chairman, Non Executive Director
2	Shri Swaminathan J.	Non Executive Director	Non Executive Director
3	Dr. Ashima Goyal	Independent Director	Independent Director
4	Shri T K Kurein	Non Executive Director	Non Executive Director
5	Shri S. C. Srinivasan	Independent Director	Independent Director
6	Shri Pravin Hari Kutumbhe	Independent Director	Independent Director
7	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO
8	Shri Anandprasad Pejawar	Whole - Time Director	Whole - Time Director
Key Persons			
1	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO
2	Shri Anandprasad Pejawar	Whole - Time Director	Whole - Time Director
3	Shri Rikhil Shah	Chief Finance Officer	Chief Finance Officer
4	Shri Neil Albert Vaz	Chief Risk Officer	Chief Risk Officer
5	Shri Avez Sayed	Head - Internal Audit	Head - Internal Audit
6	Shri Gunjan Ranjan	Head - Internal Audit	Head - Internal Audit
7	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer
8	Shri Pushkar Deodhar	Appointed Actuary	Appointed Actuary
9	Shri Shatrughan Singh	Company Secretary & Compliance Officer	Company Secretary & Compliance Officer
10	Shri Akash Jha	Head - Legal	Head - Legal
11	Shri Sameer Chhabra	Head - Corporate Strategy, Innovation and Customer Experience	Head - Corporate Strategy, Innovation and Customer Experience
12	Shri Saurabh Shyam	Head - Human Resources and L&D	Head - Human Resources and L&D

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

Mar-23

(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	2,55,287	68,261	4,86,77,764
		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	10,07,763	48,135	2,18,57,152
		Social	0	0	0
5	MOTOR TP	Rural	2,60,528	56,489	7,43,105
		Social	0	0	0
6	HEALTH	Rural	3,84,792	78,821	49,59,041
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	3,12,097	20,020	3,78,73,269
		Social	0	0	0
8	TRAVEL	Rural	1,877	47	2,26,185
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	901	185	1,01,613
		Social	0	0	0
10	Public/ Product Liability	Rural	1,135	251	2,62,874
		Social	0	0	0
11	Engineering	Rural	1,313	1,472	16,74,544
		Social	0	0	0
12	Aviation	Rural	0	0	0
		Social	0	0	0
13	Other Segment (Crop & Credit Guarantee)	Rural	1,20,64,412	2,75,147	16,81,042
		Social	1,20,64,400	2,74,917	16,66,387
14	Miscellaneous	Rural	5,72,210	6,606	1,47,19,566
		Social	0	0	0
	Total	Rural	1,48,62,315	5,55,435.22	13,27,76,155.06
		Social	1,20,64,400	2,74,916.84	16,66,387.20

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: SBIG	
(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: 2021-22	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

Mar 2023 (Q4-2022-2023)

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)	36,092.63	56,217.08
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	35,710.26	1,14,713.42
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	71,802.89	1,70,930.50
Total Gross Direct Motor Own damage Insurance Business Premium	24,896.97	1,00,137.16
Total Gross Direct Premium Income	3,92,897.09	10,82,839.58

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: SBI General Insurance Company Limited

Date: 04.05.2023

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	3	1	0	2	0	6
b)	Claims Related	13	428	130	1	305	5	1519
c)	Policy Related	4	196	157	1	41	1	563
d)	Premium Related	1	6	1	0	6	0	19
e)	Refund Related	0	33	25	0	8	0	73
f)	Coverage Related	0	3	2	0	1	0	7
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product Related	0	19	12	0	6	1	50
i)	Others (to be specified)	5	116	71	0	48	2	379
	Total	23	804	399	2	417	9	2617
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:	3,75,13,526	(including COIs)					
5	Total No. of claims during current year:	6,43,939						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.29	(1098 Policy related complaints against 37513526 policies issued) (1519 claim related complaints against 643939 claims)					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	23.59						
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	9	100%	0	0	9	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	9	100%	0	0	9	100%	

Disclosure of voting activities in general meetings of investee companies in which the insurer has actively participated and voted:

Name of the Insurer: SBI General Insurance Company Limited

Period of Reporting: Q4FY23

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
31-03-2023	Infosys Ltd.	POSTAL BALLOT	MANAGEMENT	Appointment of Govind Vaidiram Iyer (DIN: 00169343) as an Independent Director of the Company for a period of five years till January 11, 2028, and that he shall not be liable to retire by rotation.	FOR	FOR	Satisfactory profile of the Independent Director. No governance concern identified.
30-03-2023	Mrs. Bectors Food Specialities Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ashish Agarwal (DIN: 00775296) as Independent Director for five years from 10 February 2023	FOR	AGAINST	The company has not disclosed the relationship between the outgoing and incoming Independent Director (both share the same residential address). Further, the company has not articulated the process it adopted and the basis of the appointment, including the pool of candidates considered before appointing Ashish Agarwal as Independent Director.
25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve related party transactions with HDB Financial Services Limited (HDBFSL) for FY24 in excess of Rs 10 billion or 10% of revenues, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business of the bank and on an arm's length basis.
25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve related party transactions with Housing Development Finance Corporation Limited (HDFC) for FY24 or from 1 April 2023 till the effective date of the merger with HDFC, in excess of Rs 10 billion or 10% of revenues, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business and on an arm's length basis.
25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve related party transactions with promoter group company HDFC Credila Financial Services Ltd. for FY24 in excess of Rs 10.0 bn or 10% of consolidated turnover, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business of the bank and on an arm's length basis.

25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve related party transactions with promoter group company HDFC ERGO General Insurance Company Ltd. for FY24 in excess of Rs 10.0 bn or 10% of consolidated turnover, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business of the bank and on an arm's length basis.
25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve related party transactions with promoter group company HDFC Life Insurance Company Ltd. for FY24 in excess of Rs 10.0 bn or 10% of consolidated turnover, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business of the bank and on an arm's length basis.
25-03-2023	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	To approve the related party transactions with HDFC Securities Limited (HSL) FY24 in excess of Rs 10 billion or 10% of revenues, whichever is lower	FOR	FOR	The transactions are in the ordinary course of business of the bank and on an arm's length basis.
24-03-2023	UPL Ltd.	EGM	MANAGEMENT	To approve Financial Support transactions of UPL Limited and UPL Corporation Limited, Mauritius with subsidiaries, associates and joint ventures carrying out operations in ordinary course of business, which are part of UPL Limited's consolidated financial statements.	FOR	ABSTAIN	Based on the limited information available, it is difficult to gauge whether the transaction is done on arm's length basis.
24-03-2023	UPL Ltd.	EGM	MANAGEMENT	To approve Sale / Purchase / Functional Support Services transactions amongst UPL Limited and various subsidiaries, associates and joint ventures carrying out operations in ordinary course of business, which are part of UPL Limited's consolidated financial statements.	FOR	ABSTAIN	Based on the limited information available, it is difficult to gauge whether the transaction is done on arm's length basis.
24-03-2023	UPL Ltd.	EGM	MANAGEMENT	Consolidation of existing loan obligations of its subsidiaries to UPL Corporation Limited, Mauritius into its subsidiary viz. UPL Corporation Limited, Cayman.	FOR	ABSTAIN	Based on the limited information available, it is difficult to gauge whether the transaction is done on arm's length basis.
17-03-2023	Polycab India Ltd.	NCM	MANAGEMENT	Scheme of Amalgamation of Silvan Innovation Labs Private Limited with Polycab India Limited under Sections 230 to 232 of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	The proposed merger will consolidate operations, simplify the group structure, resulting in synergy benefits, and optimal utilization of resources.

15-03-2023	ITC Ltd.	POSTAL BALLOT	MANAGEMENT	Appointment of Mr. Peter Rajatilakan Chittaranjan (DIN: 09773278) as a Director of the Company, liable to retire by rotation, for a period of three years with effect from 15th March 2023 or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company.	FOR	FOR	P. R. Chittaranjan has rich work experience across various fields. His appointment meets all statutory requirements.
15-03-2023	ITC Ltd.	POSTAL BALLOT	MANAGEMENT	To enter into contracts / arrangements / transactions with British American Tobacco (GLP) Limited, United Kingdom ('BAT GLP'), a related party in terms of Regulation 2(1)(zb) of the Listing Regulations, for sale of unmanufactured tobacco of Indian origin (including storage / holding charges etc.) and purchase of unmanufactured tobacco of international origins which shall not exceed Rs 2,350 crores during the financial year 2023-24.	FOR	FOR	The proposed transactions are operational in nature, in the ordinary course of business and at arm's length price. Transactions are only for one year. No concern identified
09-03-2023	Ajanta Pharma Ltd.	POSTAL BALLOT	MANAGEMENT	Re-appointment and fix remuneration of Mr. Rajesh M. Agrawal (DIN 00302467), as the Joint Managing Director (JMD) of the Company for the period from 1st May 2023 upto 31st March 2028.	FOR	AGAINST	Remuneration is higher than peers and not in line with the company's performance. The company has not disclosed performance metrics which determine his variable pay.
09-03-2023	Ajanta Pharma Ltd.	POSTAL BALLOT	MANAGEMENT	Re-appointment and fix remuneration of Mr. Yogesh M. Agrawal (DIN 00073673) as the Managing Director (MD) of the Company for a further period of five years with effect from 1st April 2023.	FOR	AGAINST	Remuneration is higher than peers and not in line with the company's performance. The company has not disclosed performance metrics which determine his variable pay.
08-03-2023	IDFC First Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve preferential allotment of 377.5 mn equity shares at Rs 58.18 per share aggregating Rs. 21.96 bn to promoter IDFC Financial Holding Company Ltd.	FOR	FOR	This preferential allotment will increase the bank's CAR to 17.4%, and with this the bank will not require any additional capital raise in the near term. As a part of the proposed reverse merger, the ultimate parent company IDFC Limited will be merged into IDFC FIRST Bank and shareholders of IDFC Ltd. will be given shares of IDFC FIRST Bank.

01-03-2023	Polycab India Ltd.	POSTAL BALLOT	MANAGEMENT	Approval for appointment of Mr. Gandharv Tongia (DIN: 09038711) as Whole-time Director for a period of 5 years commencing from January 19, 2023, to January 18, 2028 (both days are inclusive), designated as 'Executive Director & CFO' of the Company including payment of remuneration.	FOR	FOR	His remuneration is in line with peers and commensurate with the size and complexity of the business.
01-03-2023	Polycab India Ltd.	POSTAL BALLOT	MANAGEMENT	Approval for the appointment of Mrs. Manju Agarwal (DIN:06921105) as a Non-Executive Independent Director of the Company to hold office for a term of 3 (Three) consecutive years with effect from January 19, 2023, to January 18, 2026 (both days inclusive) and shall not be liable to retire by rotation.	FOR	FOR	Satisfactory profile of the Non-Executive Independent Director. No governance concern identified.

Place: Mumbai

Date: 11-Apr-2023

FROM NL- 47
Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-23.

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	No of Policies in its 1st Year	Age-wise distribution of Policies (classification based on the age of the policy)	No of Policies completed 1 year and more than 1 years but Less than 3 years	No of Policies completed 3 years not more than 5 years	No of Policies completed 5 years or more than 5 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
a																		
1	SBIHGP22149V012122	Ayushman Bharat	0	20-08-2021	0%	0%	81%	48%	0	0	0%	0	0	0	0	0	0	
2	SBIHGP21111V012021	SBIHGP21080V011920, SBIHMP21598V012021	1,43,823	11-07-2020	39%	69%	93%	37%	45	45	7%	1,12,186	5,540	0	0	0	0	1,17,726
3	SBIHLP21090V012021	Corona Kavach Policy	-3	09-07-2020	0%	0%	100%	63%	5	5	0%	-1	0	0	0	0	0	-1
4	SBIHLP21120V012021	Corona Rakshak Policy	4	23-07-2020	0%	0%	97%	40%	68	68	0%	4	0	0	0	0	0	4
5	SBIHGP22182V012122	Group Hospital Daily Cash	4,876	04-01-2022	30%	90%	95%	23%	0	0	0%	172	0	0	0	0	0	172
6	SBIHGP1105V011011	Group Personal Accident	18,04,665	24-09-2020	55%	88%	75%	34%	196	196	24%	3,86,168	0	1	0	0	0	3,86,169
7	SBIHGP11605V012021	Group Samponna Arogya	13,792	11-03-2021	20%	56%	69%	16%	0	0	0%	799	1	0	0	0	0	800
8	IRDAN144RP0001V02202021	Gramin Samridhi Bima	-1	21-05-2021	0%	0%	100%	36%	0	0	0%	-1	0	0	0	0	0	-1
9	SBIHLP11004V011011	Critical Illness	1,348	11-11-2011	142%	165%	57%	57%	1	1	23%	970	276	68	34	0	0	1,348
10	SBIHLP23181V012223	Hospicash Loan Insurance	2,86,870	19-04-2023	1%	32%	36%	23%	0	0	0%	129	0	0	0	0	0	129
11	SBIHGP11330V022021	Group Health Insurance	28,31,418	24-09-2020	97%	124%	98%	6%	396	395	51%	3,933	2,153	218	252	0	0	6,556
12	SBIHGP20092V011920	Group Loan Insurance	8,48,665	16-12-2019	31%	65%	75%	68%	47	47	91%	5,565	2	0	0	0	0	5,567
13	SBIHLP11003V011011	Hospital Cash	2,716	11-11-2011	97%	117%	84%	34%	24	24	17%	1,817	588	9	12	0	0	2,426
14	SBIHLP21236V032122	HNI Health Insurance Policy	20,995	02-08-2021	167%	197%	95%	22%	79	79	76%	669	8,072	3,588	1,024	0	0	13,353
15	SBIHLP21238V042122	Health Individual Indemnity	10,191	02-08-2021	121%	152%	94%	22%	12	12	73%	1,639	2,998	1,273	999	0	0	6,909
16	SBIHGP20150V011920	Kutumb Swasthya Bima	34,680	24-03-2020	36%	69%	100%	94%	0	0	2%	1,553	563	0	0	0	0	2,116
17	IRDA/NL-HLT/SB3GJ/P-H/V/II/114/13-14	Loan Insurance	9,852	26-03-2014	-4%	19%	81%	70%	11	11	100%	9,850	0	1	0	0	0	9,851
18	SBIHGP12001V011112	Micro Insurance	0	19-01-2012	0%	0%	65%	31%	0	0	0%	0	0	0	0	0	0	0
19	SBIHLP21235V032122	Arogya Plus Policy	11,90,616	02-08-2021	66%	100%	94%	30%	381	379	46%	3,45,567	98,972	13,107	1,802	0	0	4,59,448
20	SBIHLP12002V011112	Individual Personal Accident	2,71,937	08-10-2012	28%	70%	79%	54%	10	10	8%	2,50,380	19,391	611	466	0	0	2,70,848
21	IRDAN144RP0002V02201617	Simple Home Insurance Policy	-31	21-05-2021	0%	0%	70%	40%	0	0	0%	0	0	0	0	0	0	0
22	SBIHLP23050V012223	Super Health Insurance	5,344	26-09-2022	10%	53%	60%	10%	0	0	0%	3,613	0	0	0	0	0	3,613
23	SBIHLP21043V012122	Arogya Supreme	33,283	01-07-2021	75%	112%	90%	27%	56	56	41%	16,833	1,005	0	0	0	0	17,838
24	SBTTOPI4004V011314	Travel Insurance (Business and Holiday)	11,881	09-06-2016	31%	61%	95%	72%	13	13	100%	11,172	2	0	0	0	0	11,174
25	SBIHLP21237V032122	Top Up Health Insurance Policy	1,51,621	02-08-2021	49%	84%	95%	73%	46	46	68%	39,799	29,749	9,009	1,627	0	0	80,184
26	SBIHLP23191V012223	Divyanga Suraksha	2	31-03-2023	0%	24%	0	0	0	0	0%	1	0	0	0	0	0	1
27	SBIHLP22158V012122	Arogya Shield	31	02-08-2021	0%	0%	0	0	0	0	46%	31	0	0	0	0	0	31

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.