

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

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

(₹ in lakhs)

S.No	Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
			For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	8,762	16,856	6,888	12,640	1,152	2,000	492	914	96,293	1,80,735	80,318	1,60,095	1,06,207	1,99,591	87,698	1,73,649
2	Profit / Loss on sale/redemption of Investments (Net)		117	906	360	718	4	43	12	24	746	4,861	1,997	3,914	867	5,810	2,369	4,656
3	Interest, Dividend & Rent – Gross ( <b>Note 1</b> )		1,710	3,577	1,633	3,343	75	166	54	112	9,280	18,850	9,072	18,070	11,065	22,593	10,759	21,525
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		2	5	2	4	-	-	-	-	13	25	12	21	15	30	14	25
	(ii) Miscellaneous Income		1	1	-	-	-	-	-	-	15	46	23	43	16	47	23	43
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>		<b>10,592</b>	<b>21,345</b>	<b>8,883</b>	<b>16,705</b>	<b>1,231</b>	<b>2,209</b>	<b>558</b>	<b>1,050</b>	<b>1,06,347</b>	<b>2,04,517</b>	<b>91,422</b>	<b>1,82,143</b>	<b>1,18,170</b>	<b>2,28,071</b>	<b>1,00,863</b>	<b>1,99,898</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,633	14,435	3,997	8,635	709	2,173	346	993	91,250	1,59,159	66,877	1,27,051	98,592	1,75,767	71,220	1,36,679
2	Commission (Net)	NL-6-Commission Schedule	(12,116)	(12,704)	(12,744)	(13,968)	237	531	104	237	72	3,853	155	1,097	(11,807)	(8,320)	(12,485)	(12,634)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	1,435	4,216	1,462	3,670	175	611	87	269	30,203	52,291	23,112	39,812	31,813	57,118	24,661	43,751
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>(4,048)</b>	<b>5,947</b>	<b>(7,285)</b>	<b>(1,663)</b>	<b>1,121</b>	<b>3,315</b>	<b>537</b>	<b>1,499</b>	<b>1,21,525</b>	<b>2,15,303</b>	<b>90,144</b>	<b>1,67,960</b>	<b>1,18,598</b>	<b>2,24,565</b>	<b>83,396</b>	<b>1,67,796</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		14,640	15,398	16,168	18,368	110	(1,106)	21	(449)	(15,178)	(10,786)	1,278	14,183	(428)	3,506	17,467	32,102
	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		14,640	15,398	16,168	18,368	110	(1,106)	21	(449)	(15,178)	(10,786)	1,278	14,183	(428)	3,506	17,467	32,102
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL (C)</b>		<b>14,640</b>	<b>15,398</b>	<b>16,168</b>	<b>18,368</b>	<b>110</b>	<b>(1,106)</b>	<b>21</b>	<b>(449)</b>	<b>(15,178)</b>	<b>(10,786)</b>	<b>1,278</b>	<b>14,183</b>	<b>(428)</b>	<b>3,506</b>	<b>17,467</b>	<b>32,102</b>

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

S.No	Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total				
		For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020	
1	Interest, Dividend & Rent	1,720	3,593	1,646	3,327	77	170	54	112	9,502	19,272	9,134	18,151	11,299	23,035	10,834	21,590	
	<b>Add/Less:-</b>																	
2	Investment Expenses	(4)	(6)	(1)	(3)	-	-	-	-	(18)	(29)	(12)	(24)	(22)	(35)	(13)	(27)	
3	Amortisation of Premium/ Discount on Investments	(37)	(78)	(12)	(13)	(2)	(4)	-	-	(204)	(420)	(66)	(73)	(243)	(502)	(78)	(86)	
4	Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Investment income from Pool	31	68	-	32	-	-	-	-	27	16	16	31	95	16	48		
	<b>Interest, Dividend &amp; Rent – Gross*</b>		1,710	3,577	1,633	3,343	75	166	54	112	9,280	18,850	9,072	18,070	11,065	22,593	10,759	21,525

\* Term gross implies inclusive of TDS

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES  
FORM NL-2-B-PL (UNAUDITED)**

S.No	Particulars	Schedule	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		14,640	15,398	16,168	18,368
	(b) Marine Insurance		110	(1,106)	21	(449)
	(c) Miscellaneous Insurance		(15,178)	(10,786)	1,278	14,183
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,404	6,359	3,240	6,069
	(b) Profit on sale of investments		4,189	8,205	1,178	2,398
	(c) Loss on sale of investments		(532)	(844)	(94)	(94)
	(d) Amortization of Premium / Discount on Investments		(139)	(299)	(25)	(3)
3	OTHER INCOME					
	Miscellaneous Income		2	4	18	20
	Profit / (Loss) on Sale of Assets		32	31	1	5
	Recovery of Bad Debts Written Off		1,136	1,136	-	-
	<b>TOTAL (A)</b>		<b>7,664</b>	<b>18,098</b>	<b>21,785</b>	<b>40,497</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(299)	(56)
	(b) For doubtful debts		-	-	(20)	(20)
	(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		595	688	(39)	201
	(e) Penalties		60	90	-	47
	(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		12	25	14	40
	Others		13	140	8	78
	Expenses of Management Regulatory Adjustments					
	<b>TOTAL (B)</b>		<b>680</b>	<b>943</b>	<b>(336)</b>	<b>290</b>
	Profit/(Loss) Before Tax		6,984	17,155	22,121	40,207
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		1,852	4,692	5,678	10,424
	(b) Deferred tax (Income) / Expense		57	(193)	(121)	(243)
	(c) Short/(Excess) Provision of earlier years		-	-	-	-
	Profit/(Loss) after tax		5,075	12,655	16,564	30,026
	<b>APPROPRIATIONS</b>					
	(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		1,26,383	1,18,803	80,061	66,599
	Balance carried forward to Balance Sheet		1,31,458	1,31,458	96,625	96,625
	Basic Earnings per share (Not Annualised)		2.36	5.87	7.69	13.93
	Diluted Earnings per share (Not Annualised)		2.33	5.81	7.69	13.93

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-3-B-BS (UNAUDITED)

S.No	Particulars	Schedule	As at 30th Sep 2021	As at 30th Sep 2020
			(₹ in lakhs)	(₹ in lakhs)
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,555	21,550
2	SHARE APPLICATION MONEY		552	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,64,980	2,29,885
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		16,046	(1,498)
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		7	(67)
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	<b>TOTAL</b>		<b>3,03,140</b>	<b>2,49,870</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,84,286	2,06,016
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	7,22,881	5,90,943
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	22,410	10,954
5	DEFERRED TAX ASSET (Net)		1,868	1,903
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15-Cash and bank balance	6,247	4,829
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,85,943	2,38,944
	<b>Sub-Total (A)</b>		<b>1,92,190</b>	<b>2,43,773</b>
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	6,23,566	5,59,783
9	PROVISIONS	NL-18-Provisions Schedule	2,96,929	2,43,936
	<b>Sub-Total (B)</b>		<b>9,20,495</b>	<b>8,03,719</b>
	NET CURRENT ASSETS (C) = (A - B)		(7,28,305)	(5,59,946)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	<b>TOTAL</b>		<b>3,03,140</b>	<b>2,49,870</b>
	Contingent Liabilities		14,391	13,739

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES**

**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 30th Sep 2021	As at 30th Sep 2020
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		32.88	49.33
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		12,829	12,061
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		1,529	1,629
<b>TOTAL</b>			<b>14,391</b>	<b>13,739</b>

**PERIODIC DISCLOSURES**  
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)

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

S.No	Particulars	Total													
		Fire		Marine		Miscellaneous									
		For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020
1	Gross Direct Premium	28,637	31,456	1,413	724	-	-	2,66,409	2,09,270	2,96,459	2,41,450				
2	Add: Premium on reinsurance accepted	265	123	239	20	-	-	3,238	107	3,742	250				
3	Less : Premium on reinsurance ceded	19,858	22,313	421	204	-	-	1,52,874	1,15,513	1,73,153	1,38,031				
	<b>Net Written Premium</b>	<b>9,044</b>	<b>9,265</b>	<b>1,231</b>	<b>540</b>	-	-	<b>1,16,773</b>	<b>93,864</b>	<b>1,27,048</b>	<b>1,03,669</b>				
4	Add: Opening balance of UPR	79,256	69,662	1,927	1,133	-	-	1,79,746	1,38,537	2,60,929	2,09,332				
5	Less: Closing balance of UPR	79,538	72,039	2,006	1,181	-	-	2,00,226	1,52,083	2,81,770	2,25,303				
	<b>Net Earned Premium</b>	<b>8,762</b>	<b>6,888</b>	<b>1,152</b>	<b>492</b>	-	-	<b>96,293</b>	<b>80,318</b>	<b>1,06,207</b>	<b>87,698</b>				

(₹ in lakhs)

S.No	Particulars	Miscellaneous																												
		Motor (OD)			Motor (TP)			Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Travel Insurance		Total Health*		Weather & Crop Insurance		Others		Total Miscellaneous
		For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020			
1	Gross Direct Premium	27,257	17,519	30,847	24,032	58,104	41,550	141	87	1,352	772	1,391	1,097	5	2	22,717	24,340	45,953	24,415	15	9	66,685	48,764	1,33,194	1,13,551	3,537	3,445	2,66,409	2,09,270	
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	252	91	16	16	-	-	-	2,958	-	-	-	-	-	12	-	-	3,238	107				
3	Less : Premium on reinsurance ceded	8,116	5,631	17,308	13,768	25,423	19,399	72	45	1,149	669	887	721	5	2	3,729	1,283	12,332	1,221	1	-	16,062	2,504	1,08,096	91,326	1,180	846	1,52,874	1,15,513	
	<b>Net Written Premium</b>	<b>19,142</b>	<b>11,887</b>	<b>13,539</b>	<b>10,264</b>	<b>32,681</b>	<b>22,151</b>	<b>70</b>	<b>42</b>	<b>454</b>	<b>194</b>	<b>520</b>	<b>392</b>	-	-	<b>18,988</b>	<b>23,057</b>	<b>36,579</b>	<b>23,194</b>	<b>14</b>	<b>9</b>	<b>55,581</b>	<b>46,260</b>	<b>25,098</b>	<b>22,226</b>	<b>2,369</b>	<b>2,599</b>	<b>1,16,773</b>	<b>93,864</b>	
4	Add: Opening balance of UPR	35,254	26,237	28,342	19,543	63,596	45,780	96	76	726	350	1,439	1,352	-	-	37,896	37,105	65,991	46,544	9	4	1,03,896	83,653	209	9,783	7,326	1,79,745	1,38,537		
5	Less: Closing balance of UPR	36,689	24,630	27,468	19,209	64,157	43,839	112	76	831	378	1,521	1,374	-	-	37,524	40,575	71,959	46,666	9	7	1,09,492	87,448	15,989	11,699	8,123	7,270	2,00,225	1,52,084	
	<b>Net Earned Premium</b>	<b>17,707</b>	<b>13,494</b>	<b>14,413</b>	<b>10,598</b>	<b>32,120</b>	<b>24,092</b>	<b>54</b>	<b>42</b>	<b>349</b>	<b>166</b>	<b>438</b>	<b>370</b>	-	-	<b>19,360</b>	<b>19,587</b>	<b>30,611</b>	<b>22,872</b>	<b>14</b>	<b>6</b>	<b>49,985</b>	<b>42,465</b>	<b>9,318</b>	<b>10,527</b>	<b>4,029</b>	<b>2,655</b>	<b>96,293</b>	<b>80,317</b>	

(₹ in lakhs)

S.No	Particulars	Total																			
		Fire		Marine		Miscellaneous*															
		For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020
1	Gross Direct Premium	61,311	64,363	3,147	1,665	-															

## PERIODIC DISCLOSURES

### TM NI-5 - CLAIMS SCHEDULE (UNAUDITED)

## **IM NL-5 - CLAIMS SCHEDULE (UNAUDITED)**

Periodic Disclosures												
Form NL-5 - Claims Schedule (Unaudited)												
(₹ in lakhs)												
Fire				Marine				Miscellaneous*				Total
S.No	Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020
	Claims paid											
1	Direct claims	5,980	6,825	1,206	417	-	-	73,275	60,867	80,461	68,109	
2	Add : Re-insurance accepted to direct claims	(14)	137	50	-	-	-	1	6,760	37	6,897	
3	Less : Re-insurance Ceded to claims paid	3,511	4,397	161	25	-	-	15,481	22,777	19,153	27,199	
	<b>Net Claim Paid</b>	<b>2,455</b>	<b>2,565</b>	<b>1,095</b>	<b>392</b>	<b>-</b>	<b>-</b>	<b>57,795</b>	<b>44,850</b>	<b>61,345</b>	<b>47,807</b>	
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	29,144	17,843	3,564	2,090	-	-	3,69,589	3,32,862	4,02,297	3,52,795	
5	Less : Claims Outstanding at the beginning of the year	24,966	16,411	3,950	2,136	-	-	3,36,134	3,10,835	3,65,050	3,29,382	
	<b>Total Claims Incurred</b>	<b>6,633</b>	<b>3,997</b>	<b>709</b>	<b>346</b>	<b>-</b>	<b>-</b>	<b>91,250</b>	<b>66,877</b>	<b>98,592</b>	<b>71,220</b>	
6	Estimates of IBNR and IBNER at the end of the period (net)	7,394	4,795	1,601	942	-	-	2,44,770	2,23,378	2,53,765	2,29,115	
7	Estimates of IBNR and IBNER at the beginning of the period (net)	6,919	4,279	1,487	1,156	-	-	2,16,499	1,96,188	2,24,905	2,01,623	

(in lakhs)

		Fire				Marine				Miscellaneous*				Total	
S.No	Particulars	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	Total	
	Claims paid														
1	Direct claims	9,194	10,574	1,596	559	-	-	2,31,094	1,36,299	2,41,884	1,47,432				
2	Add : Re-insurance accepted to direct claims	(14)	138	50	-	-	-	1	6,760	37	6,898				
3	Less : Re-insurance Ceded to claims paid	5,404	6,731	181	44	-	-	1,15,809	66,733	1,21,394	73,508				
	<b>Net Claim Paid</b>	<b>3,776</b>	<b>3,981</b>	<b>1,465</b>	<b>515</b>	-	-	<b>1,15,286</b>	<b>76,326</b>	<b>1,20,527</b>	<b>80,822</b>				
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	29,144	17,843	3,564	2,090	-	-	3,69,589	3,32,862	4,02,297	3,52,795				
5	Less : Claims Outstanding at the beginning of the year	18,485	13,189	2,856	1,612	-	-	3,25,716	2,82,137	3,47,057	2,96,938				
	<b>Total Claims Incurred</b>	<b>14,435</b>	<b>8,635</b>	<b>2,173</b>	<b>993</b>	-	-	<b>1,59,159</b>	<b>1,27,051</b>	<b>1,75,767</b>	<b>1,36,679</b>				
6	Estimates of IBNR and IBNER at the end of the period (net)	7,394	4,795	1,601	942	-	-	2,44,770	2,23,378	2,53,765	2,29,115				
7	Estimates of IBNR and IBNER at the beginning of the period (net)	5,831	3,970	1,279	844	-	-	2,17,862	1,78,477	2,24,972	1,83,291				

				Miscellaneous																															
				Motor (OD)				Motor (TP)				Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Travel Insurance		Total Health*		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No		Particulars		For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020
		Claims paid																																	
1	Direct claims			31,662	20,467	35,150	2,902	66,812	23,369	61	12	72	28	973	349	-	12,066	5,627	57,630	20,310	39	-	69,735	25,937	92,556	83,675	885	2,929	2,31,094	1,36,299					
2	Add : Re-insurance accepted to direct claims			-	-	-	-	-	-	-	-	-	-	4	1	-	-	-	6,756	-	-	-	-	-	-	-	-	-	-	1	6,760				
3	Less : Re-insurance Ceded to claims paid			10,497	4,908	29,299	327	39,797	5,235	36	9	60	26	433	102	-	642	286	3,127	1,016	2	-	3,771	1,302	71,683	58,211	29	1,848	1,15,809	66,733					
	<b>Net Claim Paid</b>			<b>21,165</b>	<b>15,559</b>	<b>5,851</b>	<b>2,575</b>	<b>27,015</b>	<b>18,134</b>	<b>25</b>	<b>3</b>	<b>12</b>	<b>6</b>	<b>541</b>	<b>247</b>	<b>-</b>	<b>11,424</b>	<b>5,341</b>	<b>54,503</b>	<b>26,050</b>	<b>37</b>	<b>-</b>	<b>65,964</b>	<b>31,391</b>	<b>20,873</b>	<b>25,464</b>	<b>856</b>	<b>1,081</b>	<b>1,15,286</b>	<b>76,326</b>					
4	Add : Claims Outstanding at the end of the year(net of reinsurance)			19,811	18,197	2,09,257	1,65,853	2,29,069	1,84,050	310	267	1,254	542	1,677	1,347	2	52,685	50,027	34,442	32,598	39	29	87,166	82,654	44,473	58,998	5,638	5,002	3,69,589	3,32,862					
5	Less : Claims Outstanding at the beginning of the year			15,762	15,734	1,84,514	1,47,171	2,00,276	1,62,905	241	210	583	413	1,097	928	2	46,226	37,223	24,418	21,733	4	18	70,648	58,974	47,887	54,728	4,982	3,977	3,25,716	2,82,137					
	<b>Total Claims Incurred</b>			<b>25,214</b>	<b>18,022</b>	<b>30,594</b>	<b>21,257</b>	<b>55,808</b>	<b>39,279</b>	<b>94</b>	<b>60</b>	<b>683</b>	<b>135</b>	<b>1,121</b>	<b>666</b>	<b>-</b>	<b>-</b>	<b>17,883</b>	<b>18,145</b>	<b>64,527</b>	<b>36,915</b>	<b>72</b>	<b>11</b>	<b>82,482</b>	<b>55,071</b>	<b>17,459</b>	<b>29,734</b>	<b>1,512</b>	<b>2,106</b>	<b>1,59,159</b>	<b>1,27,051</b>				
6	Estimates of IBNR and IBNER at the end of the period (net)			9,430	10,132	1,29,141	94,898	1,38,571	1,05,030	195	174	711	411	543	444	2	39,192	36,596	18,542	22,060	7	6	57,741	58,662	43,113	55,545	3,894	3,110	2,44,770	2,23,378					
7	Estimates of IBNR and IBNER at the beginning of the period (net)			7,876	7,218	1,10,681	76,095	1,18,557	83,313	171	156	484	351	423	420	2	34,347	26,390	14,713	14,916	2	5	49,062	41,311	45,692	49,929	3,471	2,995	2,17,862	1,78,477					

**Insurance Company Limited**  
44 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)														
(₹ in lakhs)														
	Fire		Marine			Miscellaneous*			Total					
Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	Cargo	Cargo	Others	Others	Others	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020			
Commission paid														
Direct	2,594	3,281	184	85	-	-	-	10,527	8,068	13,305	11,434			
Rewards	309	205	59	21	-	-	-	1,536	845	1,904	1,071			
Distribution fees	-	-	-	-	-	-	-	4	3	4	3			
<b>Gross Commission</b>	<b>2,903</b>	<b>3,486</b>	<b>243</b>	<b>106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,067</b>	<b>8,916</b>	<b>15,213</b>	<b>12,508</b>			
Add: Re-insurance Accepted	36	17	23	2	-	-	-	228	16	287	35			
Less: Commission on Re-insurance Ceded	15,055	16,247	29	5	-	-	-	12,222	8,776	27,307	25,029			
<b>Net Commission</b>	<b>(12,116)</b>	<b>(12,744)</b>	<b>237</b>	<b>104</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72</b>	<b>155</b>	<b>(11,806)</b>	<b>(12,485)</b>			
Break-up of Commission (Gross)														
Individual Agents	261	116	45	24	-	-	-	642	623	948	763			
Corporate Agents-Banks/FII/HFC	1,454	2,466	1	1	-	-	-	5,248	4,505	6,703	6,972			
Corporate Agents-Others	1	-	-	-	-	-	-	116	180	117	180			
Insurance Brokers	1,187	903	198	81	-	-	-	5,746	3,306	7,131	4,290			
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-			
MISP (Direct)	-	-	-	-	-	-	-	4	3	4	3			
Web Aggregators	-	-	-	-	-	-	-	13	95	13	95			
Insurance Marketing Firm	-	-	-	-	-	-	-	1	1	1	1			
Common Service Centers	-	-	-	-	-	-	-	30	3	30	3			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	-	-	-	-	-	-	-	267	199	267	199			
Others	-	-	-	-	-	-	-	-	-	-	-			
<b>Total</b>	<b>2,903</b>	<b>3,485</b>	<b>244</b>	<b>106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,067</b>	<b>8,915</b>	<b>15,214</b>	<b>12,506</b>			
(₹ in lakhs)														
	Motor (OD)			Motor (TP)			Motor Total			Workmen's Compensation			Miscellaneous*	
Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020
Commission paid														
Direct	3,937	2,510	389	267	4,326	2,777	14	8	160	69	92	60	1	-
Rewards	1,133	688	100	55	1,233	743	4	3	66	24	28	16	-	7
Distribution fees	2	3	1	-	3	3	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>5,072</b>	<b>3,201</b>	<b>490</b>	<b>322</b>	<b>5,562</b>	<b>3,523</b>	<b>18</b>	<b>11</b>	<b>226</b>	<b>93</b>	<b>120</b>	<b>76</b>	<b>1</b>	<b>-</b>
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	50	14	2	2	-	-
Less: Commission on Re-insurance Ceded	1,870	1,003	1,581	1,211	3,451	2,214	24	17	468	239	460	392	-	-
<b>Net Commission</b>	<b>3,203</b>	<b>2,198</b>	<b>(1,091)</b>	<b>(889)</b>	<b>2,112</b>	<b>1,309</b>	<b>(6)</b>	<b>(5)</b>	<b>(193)</b>	<b>(132)</b>	<b>(337)</b>	<b>(314)</b>	<b>1</b>	<b>-</b>
Break-up of Commission (Gross)														
Individual Agents	222	295	59	54	281	349	8	5	3	4	15	9	-	3
Corporate Agents-Banks/FII/HFC	136	148	22	24	158	172	1	1	-	3	2	1	-	2,287
Corporate Agents-Others	7	12	11	12	18	24	-	-	-	-	-	-	1	-
Insurance Brokers	4,538	2,547	299	154	4,837	2,701	10	6	222	84	103	66	1	-
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	2	3	1	-	3	3	-	-	-	-	-	-	-	-
Web Aggregators	7	59	5	26	12	85	-	-	2	-	-	-	1	9
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	14	1	10	1	24	2	-	-	-	-	-	3	1	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	147	136	83	51	230	187	-	-	-	-	-	-	31	11
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,073</b>	<b>3,201</b>	<b>490</b>	<b>322</b>	<b>5,563</b>	<b>3,523</b>	<b>19</b>	<b>12</b>	<b>225</b>	<b>93</b>	<b>120</b>	<b>76</b>	<b>1</b>	<b>-</b>
(₹ in lakhs)														
	Motor (OD)			Motor (TP)			Motor Total			Workmen's Compensation			Public Liability	
Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	Engineering	Aviation
Commission paid														
Personal Accident														
Health Insurance														
Travel Insurance														
Total Health*														
Weather & Crop Insurance														
Others														
Total Miscellaneous														

\*Total Health is sum of Health insurance, Travel Insurance & Personal Accident

Others											
<b>Total</b>	<b>6,330</b>	<b>7,139</b>	<b>551</b>	<b>247</b>	<b>-</b>	<b>-</b>	<b>19,851</b>	<b>14,624</b>	<b>26,731</b>		

\*Total Health is sum of Health insurance, Travel Insurance & Personal Accident

## PERIODIC DISCLOSURES

### FORM N-17 OPERATING EXPENSES SCHEDULE (UNAUDITED)

PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)												
(₹ in lakhs)												
		Fire			Marine			Miscellaneous*			Total	
S.No	Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020
1	Employees' remuneration & welfare benefits	567	722	71	48	-	-	9,346	8,729	9,984	9,499	
2	Travel, conveyance and vehicle running expenses	42	19	6	1	-	-	546	211	594	231	
3	Training expenses	2	(3)	-	-	-	-	32	(18)	34	(21)	
4	Rents, rates & taxes	41	57	5	3	-	-	721	650	767	710	
5	Repairs	35	48	4	2	-	-	625	550	664	600	
6	Printing & stationery	15	14	1	1	-	-	362	281	378	296	
7	Communication	18	20	2	1	-	-	387	286	407	307	
8	Legal & professional charges	115	33	13	-	-	-	2,569	2,146	2,697	2,179	
9	Auditors' fees, expenses etc											
	(a) as auditor	2	2	-	-	-	-	29	24	31	26	
	(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	-	-	-	-	-	-	4	4	4	4	
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	
10	Advertisement and publicity	120	124	17	9	-	-	5,527	2,172	5,664	2,305	
11	Interest & Bank Charges	(2)	(9)	-	(1)	-	-	291	113	289	103	
12	Others											
	Electricity	10	12	1	1	-	-	180	136	191	149	
	Office Administration Expenses	3	6	-	-	-	-	46	52	49	58	
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	
	Information Technology	143	159	18	8	-	-	2,263	1,781	2,424	1,948	
	Insurance premium	1	1	-	-	-	-	16	10	17	11	
	Coinsurance administration charges	66	54	3	2	-	-	2,037	2,168	2,106	2,224	
	Other Miscellaneous Expenses	85	33	13	3	-	-	1,195	475	1,293	511	
	Service Tax Expenses/GST Expenses	47	38	6	2	-	-	666	454	719	494	
	Crop & Weather Related Expenses	-	-	-	-	-	-	1,211	1,467	1,211	1,467	
	Royalty	22	-	3	-	-	-	392	-	417	-	
13	Depreciation	103	132	12	7	-	-	1,758	1,421	1,873	1,560	

TOTAL	1,435	1,462	175	87	-	-	30,203	23,112	31,813	24,661	(₹ in lakhs)																
Miscellaneous																											
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Travel Insurance		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2020		
1	Employees' remuneration & welfare benefits	1,308	1,414	1,132	1,091	2,440	2,505	4	3	66	45	40	37	-	1,576	2,072	2,633	1,651	2,419	2,195	167	221	9,346	8,729			
2	Travel, conveyance and vehicle running expenses	100	30	64	20	164	50	-	-	2	-	2	1	-	86	44	167	51	112	58	13	7	546	211			
3	Training expenses	5	(2)	4	(1)	9	(4)	-	-	-	-	-	-	-	5	(2)	10	(11)	7	-	1	(1)	32	(18)			
4	Rents, rates & taxes	107	82	77	75	184	156	-	-	2	1	3	3	-	121	171	205	126	194	175	12	18	721	650			
5	Repairs	93	69	67	63	160	132	-	-	2	1	2	2	-	105	146	178	103	168	150	10	16	625	550			
6	Printing & stationery	35	19	23	15	58	34	-	-	1	-	1	1	-	93	105	149	108	56	22	4	11	362	281			
7	Communication	68	40	39	35	107	75	-	-	1	1	1	1	-	63	80	101	33	108	89	6	7	387	286			
8	Legal & professional charges	868	1,456	218	89	1,086	1,545	1	-	6	1	8	2	-	339	206	568	3	551	243	10	146	2,569	2,146			
9	Auditors' fees, expenses etc																										
	(a) as auditor	4	3	3	3	7	6	-	-	-	-	-	-	-	5	6	8	5	5	7	6	2	1	29	24		
	(b) as adviser or in any other capacity, in respect of																										
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) in any other capacity	1	-	-	-	1	1	-	-	-	-	-	-	-	1	1	1	1	1	1	1	4	4				
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Advertisement and publicity	4,348	1,245	169	107	4,517	1,352	1	1	6	2	7	5	-	228	230	458	359	279	193	31	30	5,527	2,172			
11	Interest & Bank Charges	284	163	(1)	(5)	284	159	-	-	-	-	-	-	-	2	(9)	(2)	(31)	9	(3)	(2)	(3)	291	113			
12	Others																										
	Electricity	27	17	19	15	46	32	-	-	1	-	1	1	-	30	35	51	27	49	36	2	5	180	136			
	Office Administration Expenses	7	7	5	5	12	12	-	-	-	-	-	-	-	8	12	13	16	13	10	-	2	46	52			
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Information Technology	404	231	244	201	647	431	1	1	8	4	9	7	-	364	459	653	363	543	468	38	48	2,263	1,781			
	Insurance premium	3	1	2	1	4	2	-	-	-	-	-	-	-	3	3	5	2	4	3	-	-	16	10			
	Coinurance administration charges	41	90	1,964	2,047	2,005	2,137	-	-	2	1	3	1	-	4	1	18	22	-	5	6	2,037	2,168				
	Other Miscellaneous Expenses	194	112	136	49	330	160	1	-	5	1	5	2	-	195	113	367	65	268	120	24	14	1,195	475			
	Service Tax Expenses/GST Expenses	97	48	68	40	165	88	-	-	2	1	3	2	-	95	90	185	100	203	163	13	10	666	454			
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,211	1,467	-	-	1,211	1,467			
	Royalty	58	-	42	-	100	-	-	-	1	-	2	-	-	66	-	111	-	106	-	6	-	392	-			
13	Depreciation	264	179	190	160	454	339	1	1	6	3	7	6	-	293	363	506	309	463	362	28	38	1,758	1,421			
	<b>TOTAL</b>	<b>8,316</b>	<b>5,204</b>	<b>4,465</b>	<b>4,010</b>	<b>12,780</b>	<b>9,212</b>	<b>9</b>	<b>6</b>	<b>111</b>	<b>61</b>	<b>94</b>	<b>71</b>	<b>-</b>	<b>3,682</b>	<b>4,126</b>	<b>6,385</b>	<b>3,301</b>	<b>1</b>	<b>6,386</b>	<b>3,302</b>	<b>6,771</b>	<b>5,758</b>	<b>370</b>	<b>576</b>	<b>30,203</b>	<b>23,112</b>

## PERIODIC DISCLOSURES

### FORM NI-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)

FORM N-7 - OPERATING EXPENSES SCHEDULE (UNAUDITED)												(₹ in lakhs)
		Fire		Marine		Miscellaneous*			Total			
S.No	Particulars	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	Cargo	Cargo	Others	Others	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	For the period ended 30th Sep 2021	For the period ended 30th Sep 2020	
1	Employees' remuneration & welfare benefits	1,852	1,804	276	145	-	-	18,165	16,757	20,293	18,706	
2	Travel, conveyance and vehicle running expenses	78	32	12	2	-	-	808	310	898	344	
3	Training expenses	5	2	1	-	-	-	50	13	56	15	
4	Rents, rates & taxes	140	153	21	11	-	-	1,353	1,302	1,514	1,466	
5	Repairs	121	132	18	9	-	-	1,173	1,125	1,312	1,266	
6	Printing & stationery	44	28	6	2	-	-	639	577	689	607	
7	Communication	78	83	12	6	-	-	787	728	877	817	
8	Legal & professional charges	392	244	59	17	-	-	4,454	3,634	4,905	3,895	
9	Auditors' fees, expenses etc											
	(a) as auditor	5	5	1	-	-	-	52	46	58	51	
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	1	1	-	-	-	-	7	6	8	7	
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	
10	Advertisement and publicity	197	128	29	9	-	-	7,984	2,516	8,210	2,653	
11	Interest & Bank Charges	6	2	1	-	-	-	512	186	519	188	
12	Others											
	Electricity	35	31	5	2	-	-	339	263	379	296	
	Office Administration Expenses	9	7	1	1	-	-	89	63	99	71	
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	
	Information Technology	390	401	58	28	-	-	3,845	3,484	4,293	3,913	
	Insurance premium	3	2	-	-	-	-	27	19	30	21	
	Coinsurance administration charges	172	133	7	3	-	-	3,423	2,742	3,602	2,878	
	Other Miscellaneous Expenses	191	109	30	8	-	-	2,014	1,001	2,235	1,118	
	Service Tax Expenses/GST Expenses	87	67	13	5	-	-	1,202	694	1,302	766	
	Crop & Weather Related Expenses	-	-	-	-	-	-	1,404	1,734	1,404	1,734	
	Royalty	77	-	11	-	-	-	741	-	829	-	
13	Depreciation	333	306	50	21	-	-	3,223	2,612	3,606	2,939	
<b>TOTAL</b>		<b>4,216</b>	<b>3,670</b>	<b>611</b>	<b>269</b>	-	-	<b>52,291</b>	<b>39,812</b>	<b>57,118</b>	<b>43,751</b>	

**SBI General Insurance Company Limited**

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**PERIODIC DISCLOSURES**

**FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Sep 2021 (₹ in lakhs)	As at 30th Sep 2020 (₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,555	21,550
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	21,555	21,550
	Equity Shares of Rs. 10 each		
4	Called-up Capital	21,555	21,550
	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	-	-
<b>TOTAL</b>		<b>21,555</b>	<b>21,550</b>

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**PERIODIC DISCLOSURES**

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

Shareholder	As at 30th Sep 2021		As at 30th Sep 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.98%	15,08,50,000	70.00%
Indian: Napean Opportunities LLP	3,45,01,550	16.01%	3,45,01,550	16.01%
Investors				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.35%
Foreign: Axis New Opportunities AIF-I	27,43,673	1.27%	35,60,000	1.65%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.99%	2,15,28,450	9.99%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	-	0.00%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	-	0.00%
Other (ESOPs)	47,720	0.02%	-	0.00%
<b>TOTAL</b>	<b>21,55,47,720</b>	<b>100%</b>	<b>21,55,00,000</b>	<b>100%</b>

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**PERIODIC DISCLOSURES**

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

S.No	Particulars	As at 30th Sep 2021 (₹ in lakhs)	As at 30th Sep 2020 (₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,522	1,33,260
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	1,31,458	96,625
<b>TOTAL</b>		<b>2,64,980</b>	<b>2,29,885</b>

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

S.No	Particulars	As at 30th Sep 2021 (₹ in lakhs)	As at 30th Sep 2020 (₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
<b>TOTAL</b>		-	-

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**PERIODIC DISCLOSURES**

**FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)**

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)	As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)	As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	49,126	20,158	1,83,373	1,44,584	2,32,499	1,64,743
2	Other Approved Securities	7,625	13,204	82,939	98,108	90,564	1,11,312
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	i) Equity	61,965	34,509	-	-	61,965	34,509
	ii) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,788	33,792	86,253	74,614	1,13,042	1,08,406
	Less : Provision for doubtful debts Investments						
	(e) Other Securities						
	i) Fixed Deposits	-	199	-	-	-	199
	ii) ETF - Exchange Traded Funds	-	-	-	4,923	-	4,923
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Property-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	62,670	1,00,030	2,32,663	1,93,878	2,95,334	2,93,908
	Less : Provision for doubtful debts Investments						
5	Other than Approved Investments	18,285	4,124	1,000	2,009	19,285	6,133
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	25,174	8,016	25,174	8,016
2	Other Approved Securities	-	-	4,834	1,000	4,834	1,000
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	i) Equity	-	-	-	-	-	-
	ii) Preference	-	-	-	-	-	-
	(b) Mutual Funds	40,705	-	31,460	15,398	72,164	15,398
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,169	-	14,429	22,100	17,598	22,100
	Less : Provision for doubtful debts Investments						
	(e) Other Securities						
	i) Fixed Deposits	199	-	-	-	199	-
	ii) Certificate of Deposits	-	-	-	-	-	-
	iii) Commercial Papers	-	-	14,365	-	14,365	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Property-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	19,082	5,000	19,082	5,000
	Less : Provision for doubtful debts Investments						
5	Other than Approved Investments	13,754	-	27,309	21,313	41,063	21,313
<b>TOTAL</b>		<b>2,84,286</b>	<b>2,06,016</b>	<b>7,22,881</b>	<b>5,90,943</b>	<b>10,07,168</b>	<b>7,96,960</b>

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

S.No	Particulars	Shareholders		Policyholders		Total	
		As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)	As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)	As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)
<b>Long Term Investments--</b>							
1	Book Value	1,43,276	1,65,588	5,86,229	5,18,193	7,29,505	6,83,782
2	Market Value	1,48,316	1,73,590	6,08,998	5,46,642	7,57,314	7,20,233
<b>Short Term Investments--</b>							
3	Book Value	57,800	-	1,36,644	72,816	1,94,445	72,816
4	Market Value	57,895	-	1,37,165	73,491	1,95,060	73,491

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**PERIODIC DISCLOSURES**

**FORM NL-13-LOANS SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Sep 2021	As at 30th Sep 2020
		(₹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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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**PERIODIC DISCLOSURES**

**FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)**

Particulars	Cost/ Gross Block					Depreciation				Net Block	(₹in lakhs)
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 30th Sep 2021	Up to Last	For the period ended 30th September 2021	On Sales/ Adjustments	As at 30th Sep 2021	As at 30th Sep 2021		
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	30,261	2,361	-	32,622	23,522	2,054	-	25,576	7,046	5,840	
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,532	165	690	5,007	4,162	230	681	3,711	1,296	1,310	
Buildings	-	10,385	-	10,385	-	7	-	7	10,378	-	
Furniture & Fittings	1,494	449	116	1,827	1,204	132	114	1,222	605	220	
Information Technology Equipment	12,164	361	80	12,445	9,545	990	80	10,455	1,990	2,985	
Vehicles	22	-	-	22	20	2	-	22	-	4	
Office Equipment	2,428	617	64	2,981	1,946	191	60	2,077	904	514	
Others	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>51,901</b>	<b>14,338</b>	<b>950</b>	<b>65,289</b>	<b>40,399</b>	<b>3,606</b>	<b>935</b>	<b>43,070</b>	<b>22,219</b>	<b>10,873</b>	
Work in progress	9,857	138	9,804	191	-	-	-	-	191	81	
<b>Grand Total</b>	<b>61,758</b>	<b>14,476</b>	<b>10,754</b>	<b>65,480</b>	<b>40,399</b>	<b>3,606</b>	<b>935</b>	<b>43,070</b>	<b>22,410</b>	<b>10,954</b>	
<b>Previous period</b>	<b>46,979</b>	<b>3,322</b>	<b>1,188</b>	<b>49,113</b>	<b>35,812</b>	<b>2,939</b>	<b>592</b>	<b>38,159</b>	<b>10,954</b>		

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**PERIODIC DISCLOSURES**

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

S.No	Particulars	As at 30th Sep 2021	As at 30th Sep 2020
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	553	651
2	Bank Balances		
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	-
	(b) Current Accounts	5,664	4,178
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>6,247</b>	<b>4,829</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

\* Cheques on hand amount to Rs. 313.65 (Lakhs) Previous Year : Rs. 280.66 (Lakhs)

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**PERIODIC DISCLOSURES**

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

S.No	Particulars	As at 30th Sep 2021 (₹in lakhs)	As at 30th Sep 2020 (₹in lakhs)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	3,956	1,844
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,476	2,539
6	Security Deposits	1,051	1,004
7	Others		
	(a) Advances to Vendors and other parties	1,146	399
	(b) Statutory Deposit towards filing Appeal	414	414
	(c) Advances to Employees	19	6
	(d) Advances to IRDA (Certifications Fees)	-	2
	<b>TOTAL (A)</b>	<b>9,062</b>	<b>6,208</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	22,826	22,288
	Less : Provision for doubtful debts receivable	-	-
2	Outstanding Premiums	1,28,670	2,01,765
	Less : Provision for doubtful debts receivable	(629)	(636)
3	Agents' Balances	37	17
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,698	4,526
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Investments held for Unclaimed Amount of Policyholders	1,298	1,200
	Add : Investment income accrued on unclaimed amount	62	120
9	Others	-	-
	(a) Income Accrued on Deposits with Bank	35	18
	(b) GST including Service Tax	5,233	3,437
	(c) Contracts For Sale of Securities	11,099	-
	(d) Amount receivable on redemption of Debenture	-	-
	Less : Provision for doubtful debts receivable	-	-
	(e) Margin money against Equity trades	551	-
	(f) Other	1	1
	<b>TOTAL (B)</b>	<b>1,76,881</b>	<b>2,32,736</b>
	<b>TOTAL (A+B)</b>	<b>1,85,943</b>	<b>2,38,944</b>

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**PERIODIC DISCLOSURES**

**FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Sep 2021	As at 30th Sep 2020
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	6,347	4,729
2	Balances due to other insurance companies	1,38,414	1,49,021
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	31,952	24,825
	(b) for Other Policies	1,465	969
5	Unallocated Premium	17,020	15,029
6	Sundry creditors	6,189	3,204
7	Due to subsidiaries/ holding company	1,769	1,999
8	Claims Outstanding	4,02,296	3,52,795
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	849	874
11	Interest accrued on unclaimed amount	144	74
12	Statutory Dues	1,687	1,007
13	GST - Liability	-	-
14	Others		
	(a) Contracts For Purchase of Securities	11,552	-
	(b) Security Deposit From Others	82	21
	(c) Salary Payable	3,588	5,236
	(d) Others	212	-
<b>TOTAL</b>		<b>6,23,566</b>	<b>5,59,783</b>

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**PERIODIC DISCLOSURES**

**FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Sep 2021 (₹ in lakhs)	As at 30th Sep 2020 (₹ in lakhs)
1	Reserve for Unexpired Risk	2,81,770	2,25,303
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	2,364
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	932	829
	ii) For Leave Entitlement	897	1,075
	iii) For Long Term Performance pay	2,256	1,158
8	Others - Provision of Expenses	11,074	13,207
<b>TOTAL</b>		<b>2,96,929</b>	<b>2,43,936</b>

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

S.No	Particulars	As at 30th Sep 2021 (₹ in lakhs)	As at 30th Sep 2020 (₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-

**PERIODIC DISCLOSURES**  
FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

**PART A:**

PARTICULARS OF THE SHREHOLDING PATTERN OF THE SBI GENERAL INSURANCE COMPANY, AS AT SEPTEMBER 30, 2021

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	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	<b>Promoters &amp; Promoters Group</b>								
A.1	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	5	50	0.00	0.00	0	0.0000	0	0.0000
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:								
(i)	State Bank of India	1	15,08,49,950	69.98	15,085.00	0	0.0000	0	0.0000
(ii)	Napean Opportunities LLP	1	3,45,01,550	16.01	3,450.16		0.0000	3,45,01,550	16.01
(iii)									
iii)	Financial Institutions/Banks		-	0.00	-	0	0	0	0
iv)	Central Government/State Government(s) / President of India		-	0.00	-	0	0	0	0
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)		-	0.00	-	0	0	0	0
A.2	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:								
(i)									
(ii)									
(iii)									
iii)	Any other (Please specify)								
B.	<b>Non Promoters</b>								
B.1	<b>Public Shareholders</b>								
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	2.35	506.00		50,60,000	2.35	
(ii)	* Axis New Opportunities AIF - I	1	27,43,673	1.27	274.37				
(iii)	* Avendus Future Leaders Fund I	1	3,67,347	0.17	36.73				
(iv)	* Avendus Future Leaders Fund II	1	4,48,980	0.21	44.90				
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								
ii)	Individual share Capital in excess of Rs. 2 Lacs	2	47,720	0.02	4.77				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Honey Wheat Investment Ltd.	1	2,15,28,450	9.99	2,152.85	0	0.0000	0	0.0000
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	14	21,55,47,720	100	21,555			3,95,61,550	18.3600

**Foot Notes:**

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.  
 (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

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

**PERIODIC DISCLOSURES**  
**FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE**

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	Number of shares (VII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):		-	0.00	-	-	0.00	-	0.00
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:		-	0.00	-	-	0.00	-	0.00
(i)									
(ii)									
(iii)									
iii)	Financial Institutions/ Banks		-	0.00	-	-	0.00	-	0.00
iv)	Central Government/ State Government(s) / President of India	1	5,07,97,75,288	57.62	50,797.75	0	0.00		0.00
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)		-	0.00	-	0	0	-	0.00
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
(i)									
(ii)									
(iii)									
ii)	Bodies Corporate:								
(i)									
(ii)									
(iii)									
iii)	Any other (Please specify)		-	0.00	-	0	0	0	0.00
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	71	1,14,99,43,649	13.04	11,499.44	0			0.00
ii)	Foreign Portfolio Investors	953	92,98,41,730	10.55	9,298.42	0.00			0.00
iii)	Financial Institutions/Banks	52	19,09,136	0.02	19.09	0.00			0.00
iv)	Insurance Companies	39	87,43,03,715	9.92	8,743.04	0.00			0.00
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund	1	8,84,78,846	1.00	884.79				
viii)	Alternative Investment Fund	41	1,66,38,911	0.19	166.39	0			0.00
ix)	Any other (Please specify)		9	9,352	0.00	0.09			
	Venture Capital funds								
1.2)	Central Government/ State Government(s)/ President of India	12	1,34,17,682	0.15	134.18		0.00		0.00
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2581973	53,95,05,616	6.12	5,395.06	0			0.00
ii)	Individual share capital in excess of Rs. 2 Lacs	29	1,92,92,328	0.22	192.92	0			0.00
iii)	NBFCS registered with RBI	31	3,14,636	0.00	3.15	0.00			0.00
iv)	Others:								
- Trusts		188	62,05,639	0.07	62.06	0			0.00
- Non Resident Indian		33402	2,48,30,615	0.28	248.31	0			0.00
- Clearing Members		336	1,05,78,056	0.12	105.78	0.00			0.00
- Non Resident Indian Non Repartriable									
- Bodies Corporate		6033	5,49,91,646	0.62	549.92	0			0.00
- IEPF									
v)	Any other (Please Specify)								
vi)	Overseas Corporate Bodies	6	1,38,038	0.00	1.38	0			0.00
vii)	Foreign Nationals	8	2,349	0.00	0.02	0.00			0.00
viii)	FPI (Category - III)	4	7,723	0.00	0.08	0.00			0.00
vix)	Foreign Body				0.00	-			
v)	Unclaimed or Suspense or Escrow Account	1	2,52,446	0.00	2.52	0.00			0.00
vi)	Resident HUFs	16961	57,92,953	0.06	57.29	0.00			
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	1	10,84,44,880		1,084.45	0.00			0.00
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>		<b>2640152</b>	<b>8,92,46,11,534</b>	<b>100</b>	<b>89,246</b>		<b>0</b>	<b>0</b>
									0.00

**Foot Notes:**

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

#### Analytical Ratios for Non-Life companies As at 30th Sep 2021

S.No.	Particular	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020
1	Gross Premium Growth Rate	22.78%	14.07%	31.45%	16.23%
2	Gross Premium to Networth Ratio	1.03	1.44	0.96	1.44
3	Growth rate of Net Worth	13.96%	13.96%	25.82%	25.82%
4	Net Retention Ratio	42.32%	46.43%	42.89%	47.35%
5	Net Commission Ratio	(9.29%)	(4.29%)	(12.04%)	(7.29%)
6	Expense of Management to Gross Direct Premium Ratio	15.86%	20.31%	15.39%	18.17%
7	Expense of Management to Net Written Premium	15.75%	25.17%	11.75%	17.97%
8	Net Incurred Claims to Net Earned premium	92.83%	88.06%	81.21%	78.71%
9	Claims paid to claims provisions	7.90%	19.41%	6.10%	11.02%
10	Combined ratio	108.58%	113.23%	92.96%	96.68%
11	Investment income ratio	2.16%	4.63%	2.22%	4.41%
12	Technical Reserves to Net Premium Ratio	5.38	3.53	5.58	3.34
13	Underwriting Balance Ratio	(0.12)	(0.13)	0.05	0.03
14	Operating Profit Ratio	(0.40%)	1.76%	19.92%	18.49%
15	Liquid Assets to Liabilities Ratio	0.27	0.27	0.14	0.14
16	Net Earning Ratio	3.99%	6.53%	15.98%	17.34%
17	Return on Net Worth Ratio	1.77%	4.42%	6.59%	11.94%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.04	2.04	2.34	2.34
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	2.36	5.87	7.69	13.93
24	Book value per share	132.93	132.93	116.68	116.68

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES**

**FORM NL-21 - RELATED PARTY**

(₹ in Lakhs)

**PART A**

S.N o.	Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2020	For the period ended 30th Sep 2020
1	Holding Company	State Bank of India	Income	Premium Received	3,233.4	4,413.8	3,510.3	11,638.6
			Expense	Interest Income on Bonds	-	-	-	-
				Interest Income on Term Deposits	0.4125	0.8048	-	0.9
				Commission expense	6,434.7	9,405.4	6,673.1	10,461.3
				Bank Charges	12.8	75.4	7.9	22.1
				Claims Expense	0.6	0.8	4.8	4.8
				SBI Officers Deputation Cost	56.5	124.3	85.3	139.6
				Other Expenses	51.0	53.5	56.5	58.7
				Misc Expenses	-	-	-	-
				Expenses Reimbursement	3.4	8.2	2.6	6.3
				Premises Rent	10.8	21.2	8.4	20.9
				Dividend Paid	-	-	-	-
				Royalty Expense	416.6	828.8	-	-
2	Shareholder	Napean Opportunities LLP	Expense	Dividend Paid	-	-	-	-
4	Fellow Subsidiaries	SBI DFHI Ltd.	Income	Premium Received	4.0	8.2	3.5	7.1
4	Fellow Subsidiaries	SBI Global Factors Ltd.	Expense	Claims Expense	-	-	-	-
4	Fellow Subsidiaries	SBICAP Securities Ltd	Income	Premium Received	8.3	8.3	4.8	4.8
			Expense	Premium Received	5.3	3.9	-	1.4
				Brokerage Expense	-	1.9	1.2	1.7
				Claims Expense	0.3	0.3	-	-
				Commission expense	97.9	207.5	149.6	280.9
4	Fellow Subsidiaries	SBICAP Securities Ltd	Income	Premium Received	1.4	1.3	4.6	83.3
4	Fellow Subsidiaries	SBI Capital Markets Ltd.	Expense	Claims Expense	-	-	-	-
4	Fellow Subsidiaries	SBI Capital Markets Ltd.	Income	Other Expenses	100.0	100.0	-	-
4	Fellow Subsidiaries	SBI Mutual Fund Trustee Company Private Limi	Income	Premium Received	-	-	-	-
4	Fellow Subsidiaries	SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	21.0	22.6	1.1	25.4
			Expense	Claims Expense	-	-	-	-
4	Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Income	Premium Received	(11.2)	287.7	(26.6)	323.0
				Interest Income on Debenture	287.3	571.6	286.6	570.0
			Expense	Dividend Income	-	-	-	0.2
				Card Payments	17.0	25.6	6.0	8.6
4	Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Expense	Commission expense	0.0	-2.6	7.4	8.4
4	Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Expense	Claims Expense	-	-	-	-
4	Fellow Subsidiaries	SBI Funds Management Pvt. Ltd.	Income	Premium Received	325.9	327.1	216.6	216.6
			Expense	Claims Expense	-	-	0.2	0.2
4	Fellow Subsidiaries	SBI Life Insurance Company Limited	Income	Premium Received	10.2	10.2	6.8	7.0
			Income	Dividend Income	-	0.9	-	-
			Expense	Sale of Assets	42.6	42.6	-	-
				Premium Paid	175.0	255.9	33.1	44.1
				Premises Rent	153.4	306.8	171.8	352.8
				Expenses Reimbursement	16.6	39.4	32.6	58.6
				Claims Expense	0.3	0.6	13.8	20.8
4	Fellow Subsidiaries	SBI CAP Ventures Ltd	Income	Premium received	-	0.1	-	14.0
			Expense	Commission expense	-	-	-	-
				Claims Expense	-	-	-	-
4		SBICAP Trustee Company Ltd	Income	Premium received	-	0.0	-	20.7
			Expense	Commission expense	-	-	-	-
			Expense	Claims Expense	-	-	-	-
4	Fellow Subsidiaries	SBI Pension Funds Pvt Ltd	Income	Premium Received	1.5	1.5	1.7	1.7
4	Fellow Subsidiaries	C - Edge Technologies Ltd	Income	Premium Received	-	-	-	-
			Expense	Claims Expense	-	-	-	-
				IT Support charges	8.0	19.7	25.6	36.2
4	Fellow Subsidiaries	SBI Foundation	Income	Premium Received	1.0	4.0	1.2	1.2
4	Fellow Subsidiaries	SBI Foundation	Expense	Commission expense	-	-	-	-
				Other Expenses	40.5	53.4	-	-
5	Associate Entity	Saurashtra Gramin Bank	Income	Premium received	0.1	0.1	-	0.2
			Expense	Commission expense	11.1	20.9	17.0	26.2
				Claims expense	0.3	0.3	-	-
				Other Expenses	-	-	-	-
5	Associate Entity	Mizoram Rural Bank	Income	Premium received	-	29.5	-	18.8
			Expense	Commission expense	3.7	4.8	4.7	6.4
				Claims Expense	0.3	0.3	-	-
5	Associate Entity	Meghalaya Rural Bank	Income	Premium received	6.5	44.8	-	48.2
			Expense	Commission expense	0.5	0.9	3.0	3.9
				Claims Expense	-	-	-	-
5	Associate Entity	Ellaquai Dehati Bank	Income	Premium Received	0.7	0.7	0.8	0.8
			Expense	Commission expense	4.4	6.5	3.3	6.2
5	Associate Entity	Madhyanchal Gramin Bank	Income	Premium Received	0.1	0.1	0.1	0.4
			Expense	Commission expense	15.3	24.3	8.9	13.9
				Claims Expense	-	-	0.1	0.1
5	Associate Entity	Jharkand Gramin Bank (erstwhile VGB)	Income	Premium Received	-	-	-	-
			Expense	Commission expense	22.8	37.5	18.8	46.5
5	Associate Entity	Rajasthan Marudhara Gramin Bank	Income	Premium Received	-	-0.0	-	-
			Expense	Commission expense	37.8	66.9	49.2	86.6
				Claims Expense	0.5	0.5	-	-
				Other Expenses	8.9	9.1	8.8	8.8
				Premium Received	-	-	-	-
				Commission expense	30.3	40.3	41.2	52.6
				Other Expenses	-	-	0.0	0.0
5	Associate Entity	Arunachal Pradesh Rural Bank	Income	Premium Received	6.2	8.0	6.0	7.8
			Expense	Commission expense	1.0	1.7	0.6	3.6
5	Associate Entity	Andhra Pradesh Grameena Vikas Bank	Income	Premium Received	0.3	0.3	0.0	0.0
			Expense	Commission expense	53.9	71.4	83.3	119.5
				Claims Expense	-	-	-	-
5	Associate Entity	Chhattisgarh Rajya Gramin Bank	Income	Premium Received	0.2	0.8	0.4	1.2
			Expense	Commission expense	29.8	45.1	41.5	58.9
5	Associate Entity	Utkal Grameen Bank	Income	Premium Received	0.3	0.3	-	-
			Expense	Commission expense	1.0	1.7	0.8	2.3
				Other Expenses	-	-	-	-
5	Associate Entity	Uttarakhand Gramin Bank	Income	Premium Received	-	-	-	-
			Expense	Commission expense	7.8	14.2	10.2	17.6
				Claims Expense	-	-	-	-
5	Associate Entity	Yes Bank Ltd	Expense	Other Expenses	1.1	1.7	2.1	2.1
			Income	Interest Income on Debenture	25.0	49.6	25.0	49.6

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

5 Associate Entity	THE CLEARING CORPORATION OF INDIA LTD Shri P C Kandpal Shri Pushan Mahapatra ( Last year till Dec'21)	Income	Premium Received	-	-	0.2	0.2
5 Associate Entity		Expense	Other Expenses	0.1	0.4	(0.2)	0.6
6 Managing Director & CEO		Expense	Commission expense	0.3	0.3	-	-
6 Managing Director & CEO		Expense	Other Expenses	-	0.1	-	-
Income	Premium Received Sale of Assets SBI Officers Deputation Cost	-	-	-	-	-	-
		-	-	-	-	-	-
		19.3	40.1	8.0	8.0		
Expense	SBI Officers Deputation Cost	-	-	3.5	3.5	16.9	
		-	-				

(₹ in Lakhs)

**PART B**

S.N o.	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)
1	Holding Company	State Bank of India	Asset	Term Deposits Redeemed/Matured	-	No	No	Nil	Nil
				Term Deposits Placed (Balance)	30.0	No	No	Nil	Nil
				Interest Income on Term Deposits	1.0	No	No	Nil	Nil
				Investment Redeemed	25,189.4	No	No	Nil	Nil
				Interest Income on Bond (Receivable)	-	No	No	Nil	Nil
				Investment held (Bond)	-	No	No	Nil	Nil
				Current Accounts	4,857.6	No	No	Nil	Nil
				Rent recovery	-	No	No	Nil	Nil
				Asset purchased	-	No	No	Nil	Nil
				Investment Purchased	13,301.7	No	No	Nil	Nil
				Security Deposit	1.5	No	No	Nil	Nil
				Advance Given	41.3	No	No	Nil	Nil
				Prepaid Royalty Expense	824.2	No	No	Nil	Nil
				Premium Received in Advance	2.4	No	No	Nil	Nil
				Commission Payable	1,554.2	No	No	Nil	Nil
				Claims Payable	10.0	No	No	Nil	Nil
				Bank Charges	-	No	No	Nil	Nil
				SBI Officers Deputation Cost	103.7	No	No	Nil	Nil
				Expenses Reimbursement	3.4	No	No	Nil	Nil
				Other Expenses Payable	55.5	No	No	Nil	Nil
				Rent Payable	-	No	No	Nil	Nil
				CD Balance	769.1	No	No	Nil	Nil
				Customer Float	-	No	No	Nil	Nil
4	Fellow Subsidiaries	SBI DFHI Ltd. SBICAP Securities Ltd SBI Capital Markets Ltd.	Asset	Investment Purchased	-	No	No	Nil	Nil
				Investment Redeemed	-	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Commission Payable	25.9	No	No	Nil	Nil
				Investment Purchased	7,505.9	No	No	Nil	Nil
		SBI Mutual Fund Trustee Company Private Limited SBI SG Global Securities Services Pvt Ltd SBI Cards and Payment Services Pvt Ltd	Asset	Investment Purchased	2,93,076.0	No	No	Nil	Nil
				Investment Redeemed	2,96,309.5	No	No	Nil	Nil
				MF Holding	14,836.0	No	No	Nil	Nil
				Claims payable	-	No	No	Nil	Nil
				Prepaid Expenses	0.4	No	No	Nil	Nil
		SBI Life Insurance Company Limited	Asset	Equity Holdings	167.7	No	No	Nil	Nil
				Debenture Holdings	15,000.0	No	No	Nil	Nil
				Interest Income on Debenture (Receivable)	715.2	No	No	Nil	Nil
				Liability	Commission payable	0.6	No	No	Nil
				Premium Received in Advance	0.0	No	No	Nil	Nil
		C - Edge Technologies Ltd	Asset	Premium Deposit/Prepaid Expenses	612.7	No	No	Nil	Nil
				Equity Holdings	261.6	No	No	Nil	Nil
				Investment Redeemed	5,131.9	No	No	Nil	Nil
				Sale of Asset Receivable	50.3	No	No	Nil	Nil
				Rent Payable	91.2	No	No	Nil	Nil
5	Associate Entity	Saurashtra Gramin Bank Mizoram Rural Bank Meghalaya Rural Bank Ellaquai Dehati Bank Madhyanchal Gramin Bank Madhyanchal Gramin Bank Jharkand Gramin Bank (erstwhile VGB) Rajasthan Marudhara Gramin Bank Telangana Grameena Bank Arunachal Pradesh Rural Bank Andhra Pradesh Grameena Vikas Bank Chhattisgarh Rajya Gramin Bank Chhattisgarh Rajya Gramin Bank Utkal Grameen Bank Uttarakhand Gramin Bank Yes Bank Ltd	Liability	Claims Payable	20.5	No	No	Nil	Nil
				Premium Received in Advance	-	No	No	Nil	Nil
				Commission payable	1.4	No	No	Nil	Nil
				Commission payable	10.0	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Commission payable	9.9	No	No	Nil	Nil
				Commission payable	16.7	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Other Expenses Payable	8.9	No	No	Nil	Nil
				Commission payable	22.7	No	No	Nil	Nil
		Andhra Pradesh Grameena Vikas Bank	Liability	Commission payable	1.7	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Commission payable	49.2	No	No	Nil	Nil
				Other Expenses Payable	-	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
		Chhattisgarh Rajya Gramin Bank Utkal Grameen Bank Uttarakhand Gramin Bank Yes Bank Ltd	Asset	Current Accounts	62.1	No	No	Nil	Nil
				Premium Received in Advance	1.1	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Commission payable	13.0	No	No	Nil	Nil
				Premium Received in Advance	-	No	No	Nil	Nil
				Other Expenses Payable	-	No	No	Nil	Nil
				Commission payable	1.4	No	No	Nil	Nil
				Premium Received in Advance	-	No	No	Nil	Nil
				Other Expenses Payable	1.7	No	No	Nil	Nil
				Commission payable	7.8	No	No	Nil	Nil
				Claims Payable	-	No	No	Nil	Nil
				Interest Income on Debenture (Receivable)	50.7	No	No	Nil	Nil
				Investment Redeemed	10,254.6	No	No	Nil	Nil
				Investment Purchased	-	No	No	Nil	Nil
				Debenture Holdings	1,037.9	No	No	Nil	Nil
				Current Accounts	25.3	No	No	Nil	Nil
				Other Expenses payable	0.1	No	No	Nil	Nil

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

6 Managing Director & CEO	Shri P C Kandpal	Liability	Commission payable	0.3	No	No	No	Nil	Nil
			SBI Officers Deputation Cost	39.4					

**PERIODIC DISCLOSURES**  
**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**STATEMENT OF ADMISSIBLE ASSETS AS AT 30th SEP 2021**

( ₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	2,84,286	2,84,286
	Policyholders as per NL-12 A of BS	7,22,881	-	7,22,881
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>7,22,881</b>	<b>2,84,286</b>	<b>10,07,167</b>
<b>(B)</b>	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
<b>(C)</b>	Fixed assets as per BS	-	22,410	22,410
<b>(D)</b>	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,458	2,458
	<b>Current Assets:</b>			
<b>(E)</b>	Cash & Bank Balances as per BS	5,482	765	6,247
<b>(F)</b>	Advances and Other assets as per BS	1,71,780	14,163	1,85,943
<b>(G)</b>	<b>Total Current Assets as per BS...-(E)+(F)</b>	<b>1,77,262</b>	<b>14,928</b>	<b>1,92,190</b>
<b>(H)</b>	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,651	1,551	4,202
<b>(I)</b>	Loans as per BS	-	-	-
<b>(J)</b>	Fair value change account subject to minimum of zero	7	16,046	16,053
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...-(A)+(C)+(G)+(I)</b>	<b>9,00,143</b>	<b>3,21,624</b>	<b>12,21,767</b>
<b>(L)</b>	Total Inadmissible assets...-(B)+(D)+(H)+(J)	2,658	20,254	22,912
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...-(K)-(L)</b>	<b>8,97,485</b>	<b>3,01,370</b>	<b>11,98,855</b>

( ₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>	-	199	199
	<b>Inadmissible Fixed assets</b>	-	<b>2,458</b>	<b>2,458</b>
(a)	Intangible Assets	-	555	555
(b)	Leasehold Improvement	-	1,297	1,297
(c)	Furniture and Fixture	-	606	606
	<b>Inadmissible current assets</b>	<b>2,651</b>	<b>1,551</b>	<b>4,202</b>
(a)	Agent and intermediaries balance - Domestic	36	-	36
(b)	Coinsurance receivable	506	-	506
(c)	Reinsurance Facultative Loss recovery -Foreign Reins / Broker	98	-	98
(d)	Reinsurance Facultative Loss recovery -Indian Reinsurance	4	-	4
(e)	Due from Central Govt Insurance - Crop Insurance	1	-	1
(f)	Due from State Govt. Insurance - Crop Insu	9	-	9
(g)	Tax unutilised credit	606	-	606
(h)	Investment for backing Unclaimed amount of PH	1,360	-	1,360
(i)	Fixed deposit lein against BG	30	-	30
(j)	Margin money for Equity trades	-	551	551
(k)	Interest accrued on FD placed against NSCCL Margin	1	34	35
(l)	Deposit towards Appeals	-	414	414
(m)	Share application money pending allotment	-	552	552

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

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

( ₹ in Lakhs)

S.No.	Particulars	As at 30th Sep 2021		As at 30th Sep 2020	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	6,24,310	2,81,770	4,99,952	2,25,303
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR) ....(a)+(b)	6,24,310	2,81,770	4,99,952	2,25,303
d	Outstanding Claim Reserve (other than IBNR reserve)	2,38,967	1,48,531	1,84,833	1,23,680
e	IBNR Reserve	4,85,743	2,53,765	4,13,791	2,29,115
f	<b>Total Reserves for Technical Liabilities ....(c )+(d)+(e )</b>	<b>13,49,020</b>	<b>6,84,066</b>	<b>10,98,576</b>	<b>5,78,098</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

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

( ₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	<b>Fire</b>	<b>1,38,541</b>	<b>39,914</b>	<b>54,499</b>	<b>20,864</b>	<b>13,854</b>	<b>8,175</b>	<b>13,854</b>
	<b>Marine</b>	<b>5,476</b>	<b>4,237</b>	<b>5,082</b>	<b>4,285</b>	<b>847</b>	<b>1,285</b>	<b>1,285</b>
2	Marine Cargo	5,476	4,237	5,082	4,285	847	1,285	1,285
3	Marine Hull	-	-	-	-	-	-	-
	<b>Miscellaneous</b>	<b>2,80,249</b>	<b>1,51,727</b>	<b>2,02,325</b>	<b>1,06,091</b>	<b>41,717</b>	<b>45,372</b>	<b>47,673</b>
4	Motor	2,47,822	1,32,205	1,89,851	1,00,909	37,173	42,716	42,716
5	Engineering	4,926	1,811	1,930	1,182	493	355	493
6	Aviation	13	-	(13)	-	1	-	1
7	Liabilities	5,690	1,730	5,628	857	853	1,266	1,266
8	Others	21,798	15,981	4,929	3,143	3,197	1,035	3,197
9	<b>Health Insurance</b>	<b>2,32,204</b>	<b>2,06,450</b>	<b>1,48,424</b>	<b>1,31,745</b>	<b>41,290</b>	<b>39,524</b>	<b>41,290</b>
10	<b>Crop Insurance</b>	<b>2,26,529</b>	<b>29,138</b>	<b>2,18,068</b>	<b>45,564</b>	<b>22,653</b>	<b>32,710</b>	<b>32,710</b>
	<b>Total</b>	<b>8,82,999</b>	<b>4,31,466</b>	<b>6,28,398</b>	<b>3,08,549</b>	<b>1,20,361</b>	<b>1,27,066</b>	<b>1,36,813</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

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

( ₹ in Lakhs)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	8,97,485
	<b>Deduct:</b>	
2	Current Liabilities as per BS	8,90,870
3	Provisions as per BS	-
4	Other Liabilities	-
<b>5</b>	<b>Excess in Policyholders' Funds (1-2-3-4)</b>	<b>6,615</b>
6	Shareholder's Funds	
	Available Assets	3,01,371
	<b>Deduct:</b>	
7	Other Liabilities	28,633
<b>8</b>	<b>Excess in Shareholders' Funds (6-7)</b>	<b>2,72,738</b>
<b>9</b>	<b>Total Available Solvency Margin [ASM] (5+8)</b>	<b>2,79,353</b>
10	Total Required Solvency Margin [RSM]	1,36,813
<b>11</b>	<b>Solvency Ratio (Total ASM/Total RSM)</b>	<b>2.04</b>

**FORM NL-27- PRODUCTS INFORMATION**

**Name of the Insurer:** SBI General Insurance Company Ltd.

**Date:** 08-10-2021

**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	Health Insurance Policy - Retail	144	SBIHLIP22138V042122	Health	19(i)	02-Aug-21
2	Arogya Top Up Policy	144	SBIHLIP22137V032122	Health	19(i)	02-Aug-21
3	Arogya Plus Policy	144	SBIHLIP22135V032122	Health	19(i)	02-Aug-21
4	Arogya Premier Policy	144	SBIHLIP22136V032122	Health	19(i)	02-Aug-21
5	Arogya Shield	144	SBIHLIP22158V012122	Health	19(i)	09-Sep-21
6	Ayushman Bharat - Punjab	144	SBIHGSP22149V012122	Health	19(i)	18-Aug-21
7	SBI General Insurance Bharat Griha Raksha -Accidental Damage Cover – General Contents	144	IRDAN144RP0032V01202021/A0018V01202122	Fire	19(i)	09-Aug-21
8	SBI General Insurance Bharat Griha Raksha -Temporary Resettlement Expenses	144	IRDAN144RP0032V01202021/A0019V01202122	Fire	19(i)	09-Aug-21
9	SBI General Bharat Laghu Udyam Suraksha - Involuntary betterment/ technological advancements clause	144	IRDAN144RP0030V01202021/A0004V01202122	Fire	19(i)	12-Jul-21
10	SBI General Bharat Laghu Udyam Suraksha - Impact damage by Insured's Own Vehicle	144	IRDAN144RP0030V01202021/A0005V01202122	Fire	19(i)	12-Jul-21
11	SBI General Bharat Laghu Udyam Suraksha - Accidental Damage Cover Clause	144	IRDAN144RP0030V01202021/A0003V01202122	Fire	19(i)	12-Jul-21
12	SBI General Bharat Sookshma Udyam Suraksha - Impact damage by Insured's Own Vehicle	144	IRDAN144RP0031V01202021/A0002V01202122	Fire	19(i)	12-Jul-21
13	SBI General Bharat Sookshma Udyam Suraksha - Accidental Damage Cover Clause	144	IRDAN144RP0031V01202021/A0001V01202122	Fire	19(i)	12-Jul-21

**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: 30th September 2021

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	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,84,286
	Investments (Policyholders)	8A	7,22,881
2	Loans	9	0
3	Fixed Assets	10	22,410
4	Current Assets		
	a. Cash & Bank Balance	11	6,247
	b. Advances & Other Assets	12	1,85,943
5	Current Liabilities		
	a. Current Liabilities	13	6,23,566
	b. Provisions	14	2,96,930
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		0
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,01,272</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	22,410
3	Cash & Bank Balance (if any)	11	6,247
4	Advances & Other Assets (if any)	12	1,85,943
5	Current Liabilities	13	6,23,566
6	Provisions	14	2,96,930
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>-7,05,896</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>10,07,167</b>

Section II	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% e = (a+b+c) Actual	FVC Amount (f)	Total (g)=(d+f)	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	0	49,125	2,08,548	2,57,673	27.90	0	2,57,673	2,61,931
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	56,750	2,96,321	3,53,071	38.23	0	3,53,071	3,60,884
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		3	61,711	2,51,745	3,13,458	33.94	957	3,14,415	3,30,351
	2. Other Investments		0	0	0	0	0.00	0	0	0
	b. Approved Investments	Not exceeding 55%	56,054	61,734	1,46,502	2,64,290	22.55	15,043	2,79,332	2,83,955
	c. Other Investments		11,418	20,571	28,306	60,295	5.29	53	60,349	60,420
	<b>Investment Assets</b>	<b>100%</b>	<b>67,474</b>	<b>2,00,767</b>	<b>7,22,874</b>	<b>9,91,114</b>	<b>100.00</b>	<b>16,053</b>	<b>10,07,167</b>	<b>10,35,610</b>

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: 30th September 2021

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL		% to Total
							(A)	(B)	
1	Central Govt. Securities		2,21,043	25.2	36,630	31.79	2,57,673	26.00	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		3,16,511	36.1	36,560	31.72	3,53,071	35.62	
3	<b>Investment subject to Exposure Norms</b>								
	a. Housing & Loans to SG for Housing and FFE								
	1. Approved Investments		1,23,882	14.1	-10,767	-9.34	1,13,115	11.41	
	2. Other Investments		0	0.0	0	0.00	0	0.00	
	b. Infrastructure Investments								
	1. Approved Investments		1,98,700	22.7	1,644	1.43	2,00,343	20.21	
	2. Other Investments		0	0.0	0	0.00	0	0.00	
	c. Approved Investments		2,07,269	23.7	57,021	49.48	2,64,290	26.67	
	d. Other Investments (not exceeding 15%)		29,513	3.4	30,782	26.71	60,295	6.08	
	<b>Total</b>		<b>8,75,874</b>	<b>100.0</b>	<b>1,15,240</b>	<b>100.00</b>	<b>9,91,114</b>	<b>100.00</b>	

**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: 30th September 2021

(Amount in Rs. Lakhs)

	Detail Regarding debt securities				Book Value			
	MARKET VALUE		Book Value		As at 30th September 2021	as % of total for this class	As at 30th September 2020	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,59,007	48.20	4,29,022	54.05	4,38,581	47.47	4,04,738	53.49
AA or better	27,543	2.89	32,570	4.10	27,053	2.93	31,549	4.17
Rated below AA but above A	1,062	0.11	1,074	0.14	1,000	0.11	1,000	0.13
Rated below A but above B	1,010	0.11	500	0.06	1,001	0.11	1,009	0.13
Any other (Please specify)								
(i) Sovereign	3,48,388	36.58	2,87,414	36.21	3,40,933	36.90	2,75,071	36.36
(ii) Mutual Funds	1,12,226	11.78	36,711	4.63	1,12,192	12.14	36,700	4.85
(iii) Alternative Investment Funds	2,938	0.31	1,114	0.14	2,991	0.32	1,135	0.15
(iv) Fixed Deposits	199	0.02	199	0.03	199	0.02	199	0.03
(v) Debt ETFs	0	0.00	4,923	0.62	0	0.00	5,000	0.66
(vi) Unlisted Equity	0	0.00	197	0.02	0	0.00	197	0.03
<b>Total (A)</b>	<b>9,52,374</b>	<b>100.00</b>	<b>7,93,724</b>	<b>100.00</b>	<b>9,23,950</b>	<b>100.00</b>	<b>7,56,598</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMURITY</b>								
Up to 1 year	82,834	8.70	36,780	4.63	82,253	8.90	36,116	4.77
more than 1 year and upto 3years	1,91,027	20.06	1,27,981	16.12	1,83,751	19.89	1,22,544	16.20
More than 3years and up to 7years	3,32,569	34.92	2,88,326	36.33	3,24,427	35.11	2,76,357	36.53
More than 7 years and up to 10 years	2,28,069	23.95	2,71,645	34.22	2,15,637	23.34	2,54,030	33.58
above 10 years	2,711	0.28	26,048	3.28	2,700	0.29	24,519	3.24
Any other (Please specify)								
(i) Mutual Funds	1,12,226	11.78	36,711	4.63	1,12,192	12.14	36,700	4.85
(ii) Alternative Investment Funds	2,938	0.31	1,114	0.14	2,991	0.32	1,135	0.15
(iii) Debt ETFs	0	0.00	4,923	0.62	0	0.00	5,000	0.66
(iv) Unlisted Equity	0	0.00	197	0.02	0	0.00	197	0.03
<b>Total (B)</b>	<b>9,52,374</b>	<b>100</b>	<b>7,93,724</b>	<b>100</b>	<b>9,23,950</b>	<b>100</b>	<b>7,56,598</b>	<b>100</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	2,67,224	28.06	1,86,719	23.52	2,62,576	28.42	1,77,664	23.48
b. State Government	93,660	9.83	1,11,333	14.03	90,494	9.79	1,07,407	14.20
c. Corporate Securities	4,76,127	49.99	4,52,528	57.01	4,55,497	49.30	4,28,296	56.61
Any other (Please specify)								
(i) Mutual Funds	1,12,226	11.78	36,711	4.63	1,12,192	12.14	36,700	4.85
(ii) Alternative Investment Funds	2,938	0.31	1,114	0.14	2,991	0.32	1,135	0.15
(iii) Fixed Deposits	199	0.02	199	0.03	199	0.02	199	0.03
(iv) Debt ETFs	0	0.00	4,923	0.62	0	0.00	5,000	0.66
(v) Unlisted Equity	0	0.00	197	0.02	0	0.00	197	0.03
<b>Total (C)</b>	<b>9,52,374</b>	<b>100</b>	<b>7,93,724</b>	<b>100</b>	<b>9,23,950</b>	<b>100</b>	<b>7,56,598</b>	<b>100</b>

**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: 30th September 2021

Name of the Fund GENERAL INSURANCE

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on date)	Prev. FY ( As on 31 Mar 2021)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2021)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2021)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2021)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2021)
1	Investments Assets	4,36,242	4,52,247	0	0	19,454	199	5,35,418	4,97,413	9,91,114	9,49,858
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)	4,36,242	4,52,247	0	0	19,454	199	5,35,418	4,97,413	9,91,114	9,49,858
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 NIL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: SBI General Insurance Company Ltd.  
 Registration Number: 144  
 Statement as on 30th September 2021  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

## Name of the Fund: GENERAL INSURANCE

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				(Amount in Rs. Lakhs)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	A Central Government Securities													
2	A1 Central Government Bonds	CGSB	2,37,271	4,217	1.78	1.33	2,38,130	9,967	4.19	3.13	1,82,947	8,952	4.89	3.66
3	A2 Special Deposits	CSPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	A4 Treasury Bills	CTR8	33,374	32	0.10	0.07	33,374	32	0.10	0.07	0	0	0.00	0.00
6	B Government Securities / Other Approved Securities													
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
8	B2 State Government Bonds/ Development Loans	SGGB	65,125	1,156	1.78	1.23	67,651	2,962	4.39	3.28	67,326	2,556	3.80	2.84
9	B3 State Government Guaranteed Loans	SGGL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	30,308	567	1.67	1.40	30,912	1,303	4.22	3.16	28,727	1,092	3.80	2.85
11	B5 Guaranteed Equity	SGGE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
12	C Housing and Loans to State Govt for housing and fire fighting equipment													
13	C1 Loans to State Govt. for Housing	HLSH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	3,343	13	0.39	0.29	3,343	13	0.39	0.29	2,463	12	0.50	0.37
17	C5 Housing - Securitised Assets (Approved Investment)	HMBS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HPDG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	C7 Bonds/Debentures issued by HUDCO	HTHD	8,064	167	2.08	1.55	8,065	332	4.11	3.08	9,177	372	4.05	3.03
20	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	1,05,462	1,922	1.82	1.36	1,11,662	4,676	4.19	3.13	98,416	4,255	4.32	3.24
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/Local Authority or Body constituted by Central/State Act.	HTDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
22	C10 Bonds/Debentures issued by HUDCO	HHRD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
23	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
24	C12 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/Local Authority or Body constituted by Central/State Act.	HFDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
25	C16 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	0	1,136	0.00	0.00	0	1,136	0.00	0.00	0	0	0.00	0.00
26	D Infrastructure Investments													
27	D1 Infrastructure - Other Approved Securities	ISAS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
28	D2 Infrastructure - PSU - Equity Shares - Quoted	ITPE	2,755	21	0.77	0.58	2,109	21	1.01	0.76	852	4	0.47	0.35
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,100	244	7.87	5.89	3,095	271	8.76	6.56	2,139	12	0.56	0.42
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	IESA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
34	D8 Infrastructure - Debenture Bonds/ CPs/ Loans - Promoter Group	IDPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
35	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,82,112	3,371	1.85	1.39	1,81,090	7,984	4.41	3.30	1,87,659	9,649	5.14	3.85
36	D10 Infrastructure - PSU - CPs	IPCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
37	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	12,125	219	1.81	1.35	9,720	349	3.59	2.68	6,131	245	4.00	2.99
38	D12 Infrastructure - Other Corporate Securities - CPs	ICCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
39	D13 Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	3,692	80	2.17	1.63	3,584	155	4.32	3.23	3,472	151	4.35	3.25
40	D14 Infrastructure - PSU - Debentures/ Bonds	IPFD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
41	D15 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
42	D16 Infrastructure/Debentures/Bonds/CPs/Loans	IODS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
43	D42 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
44	D30 Infrastructure - Equity (including unlisted)	IOEQ	113	108	95.78	71.68	113	108	95.78	71.68	0	0	0.00	0.00
45	E Approved Investment Subject To Exposure Norms													
46	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	3,880	588	15.17	11.35	4,763	966	20.27	15.17	2,863	-48	-1.68	-1.26
47	E2 Corporate Securities (Approved Investment) - Equity Shares (ordinary)-Quoted	EACE	42,191	2,602	6.17	4.61	42,102	5,560	13.21	9.88	25,897	678	2.62	1.96
48	E3 PSU-(Approved Investments)-Equity Shares -quoted	ETPE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
49	E4 Corporate Securities (Approved Investment) - Equity Shares -Quoted	ETCE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
50	E5 Corporate Securities (Approved Investment) - Equity Unquoted	EENQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
51	E6 PSU - Equity Shares - Unquoted	EEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
52	E7 Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	262	0	0.00	0.00	262	1	0.36	0.27	262	0	0.00	0.00
54	E9 Corporate Securities - Bonds - Taxable	EPBT	23,656	435	1.84	1.38	24,309	866	3.56	2.66	15,602	826	5.30	3.96
55	E10 Corporate Securities - Bonds - Tax free	EPBF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
56	E11 Corporate Securities (Approved Investment) - Pre-Shares	EPNO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
57	E12 Corporate Securities (Approved Investment) - Investment in Subsidiaries	ECIS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
58	E13 Corporate Securities (Approved Investment) - Debentures	ECOS	96,776	1,841	1.90	1.42	98,113	3,788	3.86	2.89	93,608	4,064	4.34	3.25
59	E14 Corporate Securities - Debentured Bonds/ CPs/ Loans - Promoter Group	EDPG	15,000	287	1.92	1.43	15,000	572	3.81	2.85	15,000	570	3.80	2.84
60	E15 Corporate Securities (Approved Investment) -Derivative Instruments	EDCI	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
61	E35 Debt Capital Instruments (DCI-Basel III)	EDCI	2,500	45	1.81	1.35	2,500	90	3.60	2.69	2,500	90	3.60	2.69
62	E16 Investment Properties - Immovable	EINP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
63	E17 Loans - Policy Loans	ELPL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
64	E18 Long Secured Loans-Mortgage of Property in India (term Loan)	ELMI	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
65	E19 Loans Secured Loans-Mortgage of Property outside India (term Loan)	ELMO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
66	E20 Deposits - Deposit with scheduled banks	EDCB	10,761	70	0.65	0.49	6,573	87	1.33	0.99	1,118	22	1.93	1.45
67	E21 Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
68	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
69	E23 CCL (Approved Investment) - CRLO	ECBO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
70	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	14,352	26	0.18	0.14	14,352	26	0.18	0.14	0	0	0.00	0.00
71	E25 Application Money	ECAM	17,592	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
72	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
73	E27 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EUPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
74	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EPPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
75	E42 Debt ETFs - "Approved Investments"	EDTF	0	0	0.00	0.00	0	0	0.00	0.00	5,000	322	6.43	4.81
76	E30 Perpetual Non-Cum. P. Shares and Redeemable Cumulative P. Shares of Tier 1 and 2 Capital issued by Non-PSU Banks	EUPS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
77	E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDs	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
78	E32 Mutual Funds - Gilf G Seed Liquid Schemes	EGMF	36,464	173	0.47	0.36	38,682	467	1.21	0.90	19,221	410	2.13	1.60
79	E33 Mutual Funds - (Under Insurer's Promoter Group)	EMPG	9,490	25	0.26	0.20	8,346	59	0.71	0.53	5,634	95		

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

**Registration Number: 144**

**Statement as on: 30th September 2021**

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

**Name of Fund: GENERAL INSURANCE**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	(Amount in Rs. Lakhs)
									Remarks
<b>A. During the Quarter <sup>1</sup></b>									
				NIL					
<b>B. As on Date <sup>2</sup></b>									
1	7.89% CAN FIN HOMES LIMITED 18 MAY 2022	HTDN	1,000.00	18/05/2017	FITCH	INDAAA	INDAA	18/12/2019	NA
2	7.59% PNB HOUSING FINANCE LTD 27 JULY 2022	HTDN	499.74	10/08/2017	FITCH	INDAAA	INDAA	06/03/2020	NA
3	8.83% IDFC FIRST BANK 15 JAN 2025	ECOS	1,000.00	01/10/2015	ICRA	LAAA	LAA	21/05/2019	NA
4	8.25% IDFC FIRST BANK LTD 8TH DEC 2022	ECOS	1,500.00	08/12/2017	CARE	CARE AA+	CARE AA	08/10/2020	NA
5	9.90% Yes Bank Ltd MAT March 28, 2022	ODPG	1,001.35	04/12/2014	CARE	CARE AA+	CARE BBB	06/03/2020	NA
6	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:	29.10.2021			
Registration No.	IRDA Reg. No. 144 dated 15/12/2009					
For the period April 2021 - September 2021			(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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	6,365.15	0.04	0.45	2.85%
3	No. of Reinsurers with rating A but less than AA	128	35,928.25	2,806.20	2,240.29	18.31%
4	No. of Reinsurers with rating BBB but less than A	2	-	-	40.45	0.02%
5	No. of Reinsurers with rating less than BBB	1	14.45	-0.03	-	0.01%
	<b>Total (A)</b>	<b>136</b>	<b>42,307.85</b>	<b>2,806.22</b>	<b>2,281.20</b>	<b>21.18%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	17	-	-	24,720.23	11.05%
2	FRBs	10	30,310.60	2,062.78	10,957.40	19.37%
3	GIC Re	1	1,03,587.31	4,633.16	73.87	48.40%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>28</b>	<b>1,33,897.91</b>	<b>6,695.95</b>	<b>35,751.50</b>	<b>78.82%</b>
	<b>Grand Total (C) = (A)+(B)</b>	<b>164</b>	<b>1,76,205.76</b>	<b>9,502.16</b>	<b>38,032.70</b>	<b>100.00%</b>
<p>Note:-</p> <p>(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.</p> <p>(b) Figures are to be provided upto the quarter 30th September 2021</p>						

Authorised Signatory

**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakh)

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Total Miscellaneous		Total						
		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter		For the Quarter		Upto the quarter								
<b>STATES<sup>a</sup></b>																																												
1	Andhra Pradesh	1,618	3,516	0	0	28	50	28	50	629	979	416	673	1,045	1,652	1,069	1,570	1,432	2,108	1	2	2,502	3,680	1	3	4	7	76	154	0	0	-4	167	223	244	383	5,438	9,28						
2	Arunachal Pradesh	35	63	0	0	0	0	0	0	151	243	85	136	236	380	53	85	8	14	0	0	61	99	0	0	0	0	2	7	0	0	0	15	19	17	26	350	56						
3	Assam	434	773	0	0	10	12	10	12	675	1,144	547	861	862	2,200	1,045	1,614	488	670	0	0	1,533	2,284	0	1	0	2	25	36	0	0	0	69	90	95	128	3,294	5,26						
4	Bihar	435	778	0	0	17	28	17	28	582	967	388	632	970	1,600	1,429	1,882	1,252	1,688	0	0	2,681	3,570	1	3	1	1	10	15	0	0	0	147	203	159	221	4,263	6,19						
5	Chhattisgarh	663	1,545	0	0	-1	19	1	19	723	1,162	549	873	1,722	2,034	348	496	752	1,069	0	0	1,100	1,566	1	2	0	1	12	24	0	0	0	76	102	90	129	3,124	5,09						
6	Goa	86	137	0	0	1	1	1	1	118	225	161	288	279	513	59	139	59	81	0	0	128	221	0	0	1	1	6	12	0	0	0	21	3	9	17	502	85						
7	Gujarat	2,567	6,234	0	0	317	503	317	503	580	919	332	550	1,213	1,469	1,426	2,896	1,338	2,086	1	1	2,765	4,984	38	56	137	182	255	407	0	0	0	322	541	752	1,185	7,314	14,37						
8	Haryana	1,044	2,490	0	0	84	84	84	187	1,650	3,237	800	1,588	2,449	4,823	815	1,659	39	35	0	1	854	1,695	6	13	115	216	193	133	0	0	0	-6	208	321	433	683	4,864	9,87					
9	Himachal Pradesh	325	655	0	0	41	53	51	41	53	1,055	1,099	335	596	870	1,656	1,53	248	191	296	0	0	344	544	0	1	5	5	1	3	0	0	212	213	317	58	255	380						
10	Jharkhand	323	540	0	0	5	7	5	7	683	1,093	463	720	1,145	1,814	790	1,107	602	913	0	0	1,392	2,020	1	2	2	2	57	116	0	0	0	53	70	112	190	2,978	4,57						
11	Karnataka	1,915	3,948	0	0	88	232	88	232	2,578	4,331	10,457	19,746	13,125	24,077	1,960	3,114	659	971	1	2	2,620	4,093	11	24	170	376	133	315	5	8	58,948	58,944	140	319	59,406	59,985							
12	Kerala	997	1,565	0	0	8	11	8	11	2,138	3,521	1,511	1,815	3,285	5,336	1,469	2,190	528	823	1	1	2,007	2,975	1	2	3	13	21	48	0	0	0	66	124	91	187	6,392	10,07						
13	Madhya Pradesh	1,386	2,133	0	0	99	182	99	182	1,909	3,208	1,459	2,268	3,368	5,476	947	1,350	1,185	1,640	0	1	2,132	2,990	2	8	4	4	20	44	0	0	0	183	243	210	300	7,194	11,06						
14	Maharashtra	4,690	11,949	0	0	200	569	200	569	2,112	3,155	1,177	1,872	3,290	5,027	8,114	17,380	2,685	3,883	2	4	10,801	21,267	27	50	504	1,127	172	350	0	0	-4	884	3,466	1,587	4,989	20,568	43,80						
15	Manipur	57	83	0	0	0	0	0	0	109	174	63	110	172	283	28	40	19	27	0	0	46	67	0	1	0	0	0	0	0	0	0	9	12	285	444								
16	Meethalaya	105	169	0	0	0	12	0	12	75	120	79	129	154	250	-17	69	21	35	0	0	5	104	1	3	0	0	13	46	0	0	0	6	9	20	57	283	59						
17	Mizoram	79	111	0	0	0	0	0	0	59	85	64	88	123	172	8	14	124	169	0	0	133	184	0	0	0	1	0	1	0	0	0	28	61	28	62	363	52						
18	Nagaland	14	22	0	0	0	0	0	0	64	104	48	72	176	176	134	210	18	30	0	0	153	240	0	0	0	0	0	0	0	0	0	0	12	13	290	45							
19	Odisha	733	1,863	0	0	47	230	47	230	851	1,333	599	1,493	1,810	2,886	895	1,827	604	800	0	0	1,499	2,627	3	5	1	7	43	51	0	0	0	0	112	172	158	234	4,248	7,76					
20	Punjab	782	1,647	0	0	66	169	66	169	952	1,686	357	617	1,309	2,303	796	1,284	421	655	1	2	1,219	1,941	3	4	13	48	10	128	0	0	0	0	0	0	0	0	0	79	140	105	320	3,482	6,38
21	Rajasthan	1,060	2,386	0	0	25	57	25	57	1,336	2,368	1,640	2,464	2,976	4,832	866	1,251	1,726	2,508	0	0	2,592	3,759	3	5	1	16	36	33	0	0	0	69,690	72,148	91	186	69,822	72,888						
22	Sikkim	52	152	0	0	2	2	2	2	79	114	45	67	124	181	32	67	1	2	0	0	33	70	0	0	0	0	2	2	0	0	0	4	5	5	7	217	41						
23	Tamil Nadu	2,598	4,742	0	0	51	179	51	179	2,056	2,988	5,326	6,176	7,382	9,164	1,411	2,432	1,268	1,745	3	4	2,682	4,182	10	18	183	270	75	127	0	0	0	0	159	288	429	704	13,142	18,97					
24	Telangana	1,734	3,884	0	0	49	96	49	96	811	1,238	484	776	1,294	2,014	4,140	2,486	2,022	2,817	1	1	3,433	5,304	4	11	37	79	161	316	0	0	0	0	0	0	0	0	0	132	185	335	591	6,844	11,88
25	Tripura	42	78	0	0	0	0	0	0	35	52	44	72	79	124	126	221	47	72	0	0	172	293	0	1	0	0	0	0	0	0	0	0	0	0	18	26	312	52					
26	Uttarakhand	318	717	0	0	25	53	25	53	506	805	270	433	776	1,238	347	501	359	517	0	0	707	1,018	2	2	0	2	10	10	0	0	0	4,350	4,606	48	73	4,409	4,693						
27	Uttar Pradesh	1,442	3,282	0	0	75	199	75	199	2,915	5,492	1,665	2,968	4,580	4,861	2,734	4,133	2,714	4,019	1	1	5,449	8,153	13	15	90	219	59	137	0	0	0	314	531	475	902	12,021	20,95						
28	West Bengal	2,183	3,625	0	0	94	144	94	144	797	1,275	591	981	1,388	2,257	2,054	3,054	3,769	1,083	1	1	3,138	5,258	4	4	15	31	30	112	0	0	0	88	191	136	337	6,940	11,62						
<b>TOTAL (A)</b>		<b>27,719</b>	<b>59,086</b>	<b>0</b>	<b>0</b>	<b>1,332</b>	<b>2,993</b>	<b>1,332</b>	<b>2,993</b>	<b>25,709</b>	<b>43,078</b>	<b>30,043</b>	<b>49,064</b>	<b>55,752</b>	<b>92,141</b>	<b>30,511</b>	<b>53,996</b>	<b>21,655</b>	<b>31,170</b>	<b>14</b>	<b>23</b>	<b>52,180</b>	<b>85,188</b>	<b>132</b>	<b>233</b>	<b>1,286</b>	<b>2,611</b>	<b>1,336</b>	<b>2,626</b>	<b>5</b>	<b>8</b>	<b>133,194</b>	<b>1,35,897</b>	<b>3,468</b>	<b>7,676</b>	<b>1,39,421</b>	<b>1,49,051</b>	<b>2,76,404</b>	<b>3,88,46</b>					
<b>UNION TERRITORIES<sup>c</sup></b>																																												
1	Andaman and Nicobar Islands	27	46	0	0	0	0	0	0	3	5	6	10	9	14	28	35	40	54	0	0	67	89	0	0	0	0	1	1	0	0	0	0	6	8	6	9	110	19					
2	Chandigarh	77	101	0	0	7	11	7	11	155	273	53	91	206	364	14,423	14,464	480	697	0	0	14,903	15,162	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,198	15,64			
3	Dadra and Nagar Haveli	82	171	0	0	7	14	7	14	5	8	4	5	9	13</																													

Note 3

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

(a) The grand total of gross direct premium underwritten in U.S. consistent with the relevant regulations  
 (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: SBIG

Date: Sep-21

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	28,636.88	1,26,452	31,455.92	1,55,414	61,311.44	2,33,083	64,363.04	2,37,262
2	Marine Cargo	1,413.03	2,038	723.98	1,617	3,146.51	3,920	1,665.22	2,651
3	Marine Other than Cargo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
4	Motor OD	27,257.31	4,51,109	17,518.53	2,51,960	45,629.81	7,71,956	29,043.54	3,90,290
5	Motor TP	30,846.65	1,32,744	24,031.92	51,870	50,386.22	2,03,827	33,541.57	68,879
6	Health	45,952.65	1,41,041	24,414.78	1,53,242	70,157.76	2,30,791	51,749.19	2,48,776
7	Personal Accident	22,717.02	1,23,805	24,340.02	1,16,235	32,653.86	2,03,849	34,843.50	2,17,109
8	Travel	14.95	511	9.26	89	24.32	688	12.52	154
9	Workmen's Compensation/ Employer's liability	141.47	516	86.78	438	247.39	929	176.46	737
10	Public/ Product Liability	1,351.59	917	772.48	613	2,893.97	1,619	1,432.83	924
11	Engineering	1,390.81	1,070	1,097.50	632	2,717.53	1,936	2,003.98	1,241
12	Aviation	5.43	1	2.49	1	7.92	1	5.84	1
13	Crop Insurance	1,33,194.09	48,75,395	1,13,551.28	-1,66,490	1,35,896.58	49,30,707	1,37,074.90	-1,68,663
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	3,537.23	1,66,673	3,445.18	2,94,413	7,821.76	2,56,344	6,054.44	5,32,600

Notes:

- (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: SBIG

Date:

Sep-21

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	58,590	8,604.53	1,11,863	15,880.83	56,194	7,317.33	92,424	12,383.49
2	Corporate Agents-Banks	4,88,729	56,458.61	8,09,713	82,791.10	6,83,165	56,914.02	11,72,834	88,926.03
3	Corporate Agents -Others	19,291	1,219.57	36,172	2,451.54	16,028	1,616.30	30,036	2,711.72
4	Brokers	4,58,957	63,061.54	6,81,982	1,23,771.01	1,55,876	41,555.57	2,38,536	87,967.92
5	Micro Agents	10	0.12	10	0.12	0	0.00	0	0.00
6	Direct Business:								
	-Officers/Employees	0	0.00	0	0.00	0	0.00	0	0.00
	-Online (Through Company Website)	14,316	220.97	92,339	1,630.63	72,606	1,287.41	1,05,040	2,016.49
	-Others (Other than Through Company Website)	48,95,593	1,60,223.76	49,71,758	1,75,489.82	-1,45,206	1,27,334.00	-1,31,821	1,61,261.76
7	Common Service Centres(CSC)	57,527	578.01	81,755	989.59	5,573	59.13	6,232	65.43
8	Insurance Marketing Firm	76	6.61	1,455	12.53	103	8.62	161	15.87
9	Point of sales person (Direct)	28,887	6,006.30	52,130	9,774.08	15,629	5,304.23	18,179	6,513.13
10	MISP (Direct)	296	79.04	473	103.81	66	53.52	340	105.1916578
11	Web Aggregators	0	0	0	0	0	0	0	0
12	Referral Arrangements	0	0	0	0	0	0	0	0
13		0	0	0	0	0	0	0	0
	Total (A)	60,22,272	2,96,459	68,39,650	4,12,895	8,60,034	2,41,450	15,31,961	3,61,967
14	Business outside India (B)	0	0	0	0	0	0	0	0
	<b>Grand Total (A+B)</b>	<b>60,22,272</b>	<b>2,96,459</b>	<b>68,39,650</b>	<b>4,12,895</b>	<b>8,60,034</b>	<b>2,41,450</b>	<b>15,31,961</b>	<b>3,61,967</b>

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 Q2 FY 2021-22.

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 segme nts **	Miscell aneous	Total
1	Claims O/S at the beginning of the period	884	196	0	196	9796	8098	17894	9929	1398	13	11340	32	43	83	0	10910	40	259	41681
2	Claims reported during the period	1576	615	0	615	67419	1269	68688	134232	1774	21	136027	81	41	191	0	27881	26	757	235883
	(a) Booked During the period	1493	583	0	583	66881	1208	68089	130423	1270	13	131706	64	41	179	0	22144	16	714	225029
	(b) Reopened during the Period	83	32	0	32	538	61	599	3809	504	8	4321	17	0	12	0	5737	10	43	10854
	(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
	(i)_____																			
	(ii)_____																			
3	Claims Settled during the period	892	272	0	272	63952	869	64821	49044	894	10	49948	25	0	100	0	17345	5	513	133921
	(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)																			
	(i)_____																			
	(ii)_____																			
4	Claims Repudiated during the period	342	51	0	51	656	0	656	2587	128	0	2715	3	0	22	0	0	0	107	3896
	Other Adjustment ( to be specified)	309	205	0	205	2611	118	2729	9183	618	6	9807	28	45	50	0	10583	15	147	23918
	(i)____Closed During the period_____																			
	(ii)_____																			
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	<b>Claims O/S at End of the period</b>	917	283	0	283	9996	8380	18376	83347	1532	18	84897	57	39	102	0	10863	46	249	115829
	Less than 3months	380	227	0	227	8625	1157	9782	82531	904	11	83446	38	27	76	0	3009	16	142	97143
	3 months to 6 months	84	35	0	35	599	481	1080	344	174	0	518	8	6	14	0	614	14	12	2385
	6months to 1 year	25	3	0	3	192	1562	1754	107	44	1	152	1	3	7	0	5346	14	7	7312
	1year and above	428	18	0	18	580	5180	5760	365	410	6	781	10	3	5	0	1894	2	88	8989

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 Q2 FY 2021-22.

(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 segme nts **	Miscell aneous	Total
1	Claims O/S at the beginning of the period	39204	2291	0	2291	11867	84985	96851	9398	13451	13	22861	133	2023	2084	0	6345	518.34	746	173058
2	Claims reported during the period	15131	1956	0	1956	20944	13625	34569	40002	13562	51	53615	121	2948	875	0	6624	413.32	655	116908
	(a) Booked During the period	14334	1855	0	1855	20777	12970	33747	38867	9709	32	48607	96	2948	820	0	5261	254.35	618	108540
	(b) Reopened during the Period	797	102	0	102	167	655	822	1135	3853	19	5007	25	0	55	0	1363	158.97	37	8368
	(c) Other Adjustment (to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	4439	951	0	951	17420	5283	22702	28013	8033	28	36073	34	59	598	0	4683	-31.99	325	69833
	(a) paid during the period (b) Other Adjustment ( to be specified) (i) _____ (ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Claims Repudiated during the period	2990	273	0	273	504	0	504	729	799	0	1529	3	0	42	0	0	0	69	3521
	Other Adjustment ( to be specified) (i) Closed During the period _____ (ii) _____	2701	1096	0	1096	2008	4211	6218	2589	3859	2	6451	26	597	95	0	2091	361	95	21618
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	44205	1928	0	1928	12879	89116	101995	18069	14321	34	32424	191	4315	2224	0	6196	602.18	914	194994
	Less than 3months	11799	846	0	846	7474	9999	17473	16897	7654	6	24557	90	2707	694	0	588	347.88	345	59447
	3 months to 6 months	17766	289	0	289	1359	4207	5565	512	1878	0	2390	48	147	1016	0	301	148.44	165	27835
	6months to 1 year	2453	570	0	570	548	14872	15419	128	450	2	580	8	202	123	0	3692	105.37	47	23200
	1year and above	12188	223	0	223	3499	60038	63537	531	4339	26	4897	45	1260	391	0	1615	0.5	357	84512

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 Q2 FY 2021-22.

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	858	2520	0	2520	1209	494	1703	2285	595	0	2880	0	4	193	0	0	0	354	8512
2	Claims reported during the period	331	4316	0	4316	7679	1126	8805	61565	254	0	61819	4	1	237	0	0	0	452	75965
	(a) Booked During the period	282	4094	0	4094	0	0	0	61564	254	0	61818	4	1	235	0	0	0	437	66871
	(b) Reopened during the Period	49	222	0	222	7679	1126	8805	1	0	0	1	0	0	2	0	0	0	15	9094
	(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
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	174	4450	0	4450	7154	134	7288	61265	195	0	61460	0	0	192	0	0	0	392	73956
	(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)																			
	(i) _____																			
	(ii) _____																			
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)	49	715	0	715	424	25	449	1450	0	0	1450	0	0	4	0	0	0	11	2678
	(i) Closed During the period _____																			
	(ii) _____																			
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	<b>Claims O/S at End of the period</b>	966	1671	0	1671	1310	1461	2771	1135	654	0	1789	4	5	234	0	0	0	403	7843
	Less than 3months	203	826	0	826	900	598	1498	277	193	0	470	4	1	84	0	0	0	65	3151
	3 months to 6 months	115	789	0	789	324	352	676	323	444	0	767	0	1	37	0	0	0	41	2426
	6months to 1 year	220	46	0	46	82	473	555	535	6	0	541	0	1	67	0	0	0	215	1645
	1year and above	428	10	0	10	4	38	42	0	11	0	11	0	2	46	0	0	0	82	621

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 Q2 FY 2021-22.

(Amount in Rs. Lakhs)

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	23800	356	0	356	924	2472	3397	3624	304	0	3928	0	23	314	0	0	0	1132	32951
2	Claims reported during the period	6478	351	0	351	4312	5220	9531	3605	88	0	3693	0	6	48	0	0	0	416	20524
	(a) Booked During the period	5519	333	0	333	0	0	0	3605	88	0	3693	0	6	47	0	0	0	403	10001
	(b) Reopened during the Period	959	18	0	18	4312	5220	9531	0	0	0	0	0	0	0	0	0	0	14	10523
	(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
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	1541	254	0	254	3763	967	4730	3041	33	0	3073	0	0	20	0	0	0	170	9788
	(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)																			
	(i) _____																			
	(ii) _____																			
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)	1864	58	0	58	258	123	381	694	16	0	710	0	0	12	0	0	0	12	3037
	(i) Closed During the period _____																			
	(ii) _____																			
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	<b>Claims O/S at End of the period</b>	26873	395	0	395	1215	6603	7817	3494	344	0	3838	0	29	331	0	0	0	1366	40650
	Less than 3months	3608	191	0	191	556	2549	3106	452	73	0	525	0	6	32	0	0	0	257	7724
	3 months to 6 months	2754	70	0	70	456	1438	1894	482	227	0	709	0	1	130	0	0	0	19	5577
	6months to 1 year	9975	127	0	127	197	2299	2496	2560	2	0	2561	0	21	107	0	0	0	121	15408
	1year and above	10537	8	0																

## FORM NL-37-CLAIMS DATA

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

Upto the quarter ending Q2 FY 2021-22.

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	Avgatio n	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	696	90	0	90	5654	7717	13371	7064	1425	1	8490	29	40	59	0	15441	34	182	38432	
2	Claims reported during the period	3783	1002	0	1002	107652	1859	109511	181150	3055	42	184247	125	52	338	0	46737	46	1331	347172	
	(a) Booked During the period	3635	950	0	950	106742	1750	108492	175196	2284	16	177496	96	50	322	0	29983	33	1262	322319	
	(b) Reopened during the Period	148	52	0	52	910	109	1019	5954	771	26	6751	29	2	16	0	16754	13	69	24853	
	(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	
	(i) _____																				
	(ii) _____																				
3	Claims Settled during the period	2366	389	0	389	96812	1003	97815	83068	1393	19	84480	50	0	166	0	34979	7	831	221083	
	(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)																				
	(i) _____																				
	(ii) _____																				
4	Claims Repudiated during the period	585	88	0	88	1035	0	1035	4670	241	0	4911	6	0	31	0	0	0	0	170	6826
	Other Adjustment ( to be specified)	611	332	0	332	5463	193	5656	17129	1314	6	18449	41	53	98	0	16336	27	263	41866	
	(i) Closed During the period _____																				
	(ii) _____																				
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	<b>Claims O/S at End of the period</b>	917	283	0	283	9996	8380	18376	83347	1532	18	84897	57	39	102	0	10863	46	249	115829	
	Less than 3months	380	227	0	227	8625	1157	9782	82531	904	11	83446	38	27	76	0	3009	16	142	97143	
	3 months to 6 months	84	35	0	35	599	481	1080	344	174	0	518	8	6	14	0	614	14	12	2385	
	6months to 1 year	25	3	0	3	192	1562	1754	107	44	1	152	1	3	7	0	5346	14	7	7312	
	1year and above	428	18	0	18	580	5180	5760	365	410	6	781	10	3	5	0	1894	2	88	8989	

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 Q2 FY 2021-22.

(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	Aeron	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	21396	1522	0	1522	9549	80544	90093	5096	12501	2	17598	127	580	1292	0	8157	367.32	779	141912	
2	Claims reported during the period	34587	2616	0	2616	33216	20079	53295	66552	19482	71	86105	181	4190	2538	0	102275	566.19	1008	287362	
	(a) Booked During the period	33234	2481	0	2481	32935	18901	51837	64365	14565	27	78957	139	4029	2418	0	65612	406.18	955	240068	
	(b) Reopened during the Period	1353	136	0	136	281	1177	1458	2187	4917	44	7148	42	161	120	0	36663	160.01	52	47294	
	(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	
	(i)																				
	(ii)																				
3	Claims Settled during the period	6678	1241	0	1241	27899	6261	34161	51151	12016	39	63205	61	72	921	0	92556	-13.631	513	199395	
	(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)																				
	(i)																				
	(ii)																				
4	Claims Repudiated during the period	2494.5	203.03236	0	203	316.54	0	317	520.24	874.98	0	1395	7	0	165	0	0	0	141	4890	
	Other Adjustment ( to be specified)	2605.3	765.98573	0	765.99	1670.8	5245.3	6916.1	1908.2	4770.6	0	6678.8	48.70489447	382.90155	520.544	0	11681.02	344.96	218.45	29994.6	
	(i) Closed During the period																				
	(ii)																				
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	44205	1928	0	1928	12879	89116	101995	18069	14321	34	32424	191	4315	2224	0	6196	602.18	914	194994	
	Less than 3months	11799	846	0	846	7474	9999	17473	16897	7654	6	24557	90	2707	694	0	588	347.88	345	59447	
	3 months to 6 months	17766	289	0	289	1359	4207	5565	512	1878	0	2390	48	147	1016	0	301	148.44	165	27835	
	6months to 1 year	2453	570	0	570	548	14872	15419	128	450	2	580	8	202	123	0	3692	105.37	47	23200	
	1year and above	12188	223	0	223	3499	60038	63537	531	4339	26	4897	45	1260	391	0	1615	0.5	357	84512	

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 Q2 FY 2021-22.

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	Airline	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	781	375	0	375	1399	1656	3055	3282	57	0	3339	0	3	156	0	0	0	726	8435	
2	Claims reported during the period	563	7609	0	7609	7679	1724	9403	106145	870	0	107015	4	2	375	0	0	0	977	125948	
	(a) Booked During the period	476	7266	0	7266	0	598	598	106139	866	0	107005	4	2	369	0	0	0	956	116676	
	(b) Reopened during the Period	87	343	0	343	7679	1126	8805	6	4	0	10	0	0	6	0	0	0	21	9272	
	(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	
	(i)																				
	(ii)																				
3	Claims Settled during the period	279	5180	0	5180	7154	730	7884	106667	257	0	106924	0	0	287	0	0	0	1286	121840	
	(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)																				
	(i)																				
	(ii)																				
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)	99	1133	0	1133	614	1189	1803	1625	16	0	1641	0	0	10	0	0	0	0	14	4700
	(i) Closed During the period																				
	(ii)																				
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	<b>Claims O/S at End of the period</b>	966	1671	0	1671	1310	1461	2771	1135	654	0	1789	4	5	234	0	0	0	403	7843	
	Less than 3months	203	826	0	826	900	598	1498	277	193	0	470	4	1	84	0	0	0	65	3151	
	3 months to 6 months	115	789	0	789	324	352	676	323	444	0	767	0	1	37	0	0	0	41	2426	
	6months to 1 year	220	46	0	46	82	473	555	535	6	0	541	0	1	67	0	0	0	215	1645	
	1year and above	428	10	0	10	4	38	42	0	11	0	11	0	2	46	0	0	0	82	621	

## 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 Q2 FY 2021-22  
(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	Aeron	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	22992	271	0	271	1214	7506	8721	3341	50	0	3391	0	22	180	0	0	0	1281	36858
2	Claims reported during the period	9941	542	0	542	4312	33142	37453	6029	346	0	6375	0	7	209	0	0	0	533	55061
	(a) Booked During the period	8405	518	0	518	0	11496	11496	6029	344	0	6373	0	7	206	0	0	0	522	27527
	(b) Reopened during the Period	1536	24	0	24	4312	21646	25957	0	2	0	2	0	0	3	0	0	0	11	27535
	(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
	(i)																			
	(ii)																			
3	Claims Settled during the period	2515	355	0	355	3763	28889	32651	5045	51	0	5096	0	0	51	0	0	0	388	41057
	(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)																			
	(i)																			
	(ii)																			
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)	3544.5	63.204674	0	63.205	548.24	5156.9	5705.14	831.07	0.7845	0	831.86	0	0	7.36472	0	0	0	60.2	10212.23
	(i) Closed During the period																			
	(ii)																			
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	26873	395	0	395	1215	6603	7817	3494	344	0	3838	0	29	331	0	0	0	1366	40650
	Less than 3months	3608	191	0	191	556	2549	3106	452	73	0	525	0	6	32	0	0	0	257	7724
	3 months to 6 months	2754	70	0	70	456	1438	1894	482	227	0	709	0	1	130	0	0	0	19	5577
	6months to 1 year	9975	127	0	127	197	2299	2496	2560	2	0	2561	0	21	107	0	0	0	121	15408
	1year and above	10537	8	0	8	5	317	322	0	43	0	43	0	2	61	0	0	0	969	11941

Notes:-

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

## FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance - DIRECT

For the Quarter ending on Q2 FY 2021-22

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	558	240	59	16	17	1	1	948	1838	642	542	459	0	11	892	4439
2	Marine Cargo	128	112	25	4	3	0	0	132	272	523	16	8	0	0	272	951
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	56389	5910	1242	205	198	4	4	10594	4216	2045	479	64	-17	38	63952	17420
5	Motor TP	2	18	92	290	309	81	77	14	85	573	1576	1833	714	487	869	5283
6	Health	34998	12148	1274	495	117	11	1	18739	7447	1236	484	94	12	1	49044	28013
7	Personal Accident	96	250	261	188	76	18	5	792	2306	2421	1688	655	127	44	894	8033
8	Travel	0	0	3	1	5	1	0	0	0	2	0	22	4	0	10	28
9	Workmen's Compensation/ Employer's liability	4	11	5	5	0	0	0	2	9	18	6	0	0	0	25	34
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	7	2	45	5	0	0	59
11	Engineering	42	42	11	2	3	0	0	33	369	14	15	167	0	0	100	598
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	10852	1404	1008	3234	847	0	0	2448	641	416	1114	63	0	0	17345	4683
14	Other segments <sup>(a)</sup>	0	0	0	2	3	0	0	0	0	0	13	-30	-14	0	5	-32
15	Miscellaneous	410	84	17	1	1	0	0	204	76	34	10	0	0	0	513	325

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 - DIRECT

Upto the Quarter ending on Q2 FY 2021-22

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	1906	318	80	36	23	1	2	1937	2096	1103	1015	495	12	21	2366	6678
2	Marine Cargo	187	158	34	6	4	0	0	174	375	655	26	11	0	0	389	1241
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	84633	9829	1797	308	228	6	11	16615	7320	3089	708	105	-13	76	96812	27899
5	Motor TP	2	23	117	306	351	102	103	14	103	718	1751	2068	908	699	1003	6261
6	Health	62280	17875	1907	751	240	14	1	35808	12712	1787	678	150	13	1	83068	51151
7	Personal Accident	132	406	421	283	120	25	6	1014	3480	3825	2521	944	168	64	1393	12016
8	Travel	0	0	3	2	13	1	0	0	0	2	0	33	4	0	19	39
9	Workmen's Compensation/ Employer's liability	8	20	13	8	1	0	0	4	12	31	11	2	0	0	50	61
10	Public/ Product Liability	0	0	0	0	0	0	0	0	7	2	56	7	0	0	0	72
11	Engineering	72	70	15	5	4	0	0	50	403	55	229	184	0	0	166	921
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	18258	3661	4856	5824	2380	0	0	85360	3260	2187	1464	284	0	0	34979	92556
14	Other segments <sup>(a)</sup>	0	0	0	2	5	0	0	0	0	0	13	-12	-14	0	7	-14
15	Miscellaneous	646	154	26	3	1	1	0	321	117	56	15	0	3	0	831	513

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 Q2 FY 2021-22

## 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	61	24	26	32	30	1	0	19	22	81	611	757	52	0	174	1541
2	Marine Cargo	2816	1398	207	28	1	0	0	112	43	92	7	0	0	0	4450	254
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	4306	2155	623	70	0	0	0	967	1692	949	154	0	0	0	7154	3763
5	Motor TP	11	44	57	22	0	0	0	38	351	488	90	0	0	0	134	967
6	Health	61264	1	0	0	0	0	0	3041	0	0	0	0	0	0	61265	3041
7	Personal Accident	50	46	97	1	1	0	0	9	4	19	0	0	0	0	195	33
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	149	3	28	10	2	0	0	15	1	2	1	1	0	0	192	20
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	360	14	6	12	0	0	0	88	3	19	60	0	0	0	392	170

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 Q2 FY 2021-22

## 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	109	38	38	51	42	1	0	117	44	330	822	1157	53	-7	279	2515
2	Marine Cargo	3420	1488	228	34	9	1	0	166	59	115	14	1	0	0	5180	355
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	4306	2155	623	70	0	0	0	967	1692	949	154	0	0	0	7154	3763
5	Motor TP	607	44	57	22	0	0	0	27960	351	488	90	0	0	0	730	28899
6	Health	106666	1	0	0	0	0	0	5046	0	-1	0	0	0	0	106667	5045
7	Personal Accident	72	83	100	1	1	0	0	15	14	21	0	0	0	0	257	51
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	233	8	29	14	3	0	0	40	2	5	3	1	0	0	287	51
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	1193	22	58	13	0	0	0	288	4	35	60	1	0	0	1286	388

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

**PERIODIC DISCLOSURES**  
FORM NL-40 -Segmental performance for the period ended September 2021 (UNAUDITED)

(Amount in Rs. Lakhs)

Particulars	Fire	Marine			Motor								Miscellaneous														
					Motor OD				Motor TP				Motor Other				Health				Personal Accident						
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)	Total	Health Insurance-Individual	Health Insurance-Group-Government Schemes	Health Insurance-Group-Employer/Employee Schemes	Health Insurance-Group-Other Schemes	Personal Accident-Individual	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes		
Premium																											
Gross Direct Premium	61,311	3,147	-	3,147	39,396	1,543	4,691	17,481	5,377	-	-	-	27,529	-	96,016	16,539	14,333	23,264	16,022	986	-	31,668	24	-	17,549	70,954	14,333
Gross Written Premium	61,570	3,498	-	3,498	39,396	1,543	4,691	17,481	5,377	-	-	-	27,529	-	96,016	16,539	18,069	23,264	16,022	986	-	31,668	24	-	17,549	70,954	18,069
Net Written Premium	17,909	2,674	-	2,674	28,433	1,114	2,114	10,810	2,736	-	-	-	8,488	-	53,694	15,712	7,318	22,100	15,221	822	-	26,327	23	-	16,557	63,649	7,318
Net Earned Premium (A)	16,857	2,000	-	2,000	29,711	805	3,130	11,923	2,253	-	-	-	13,799	-	61,622	16,838	2,864	28,004	8,879	7,359	-	31,745	28	-	24,225	68,628	2,864
Claims																											
Claims (Gross)	39,822	2,366	-	2,366	29,810	677	6,416	21,453	6,069	-	-	-	42,656	-	1,07,081	12,611	15,950	42,568	5,767	515	-	19,034	77	-	13,203	67,369	15,950
Claims incurred (Net) (B)	14,434	2,173	-	2,173	22,472	513	2,228	13,186	2,167	-	-	-	15,242	-	55,808	11,986	6,628	40,434	5,478	530	-	17,353	72	-	12,589	63,264	6,628
Commission																											
Commission-Gross	6,376	585	-	585	7,353	341	735	260	100	-	-	-	404	-	9,194	2,381	197	947	2,193	148	-	3,150	2	-	2,530	6,290	197
Commission-Net (C)	(12,704)	531	-	531	5,087	253	165	(649)	(177)	-	-	-	(992)	-	3,687	2,197	(76)	714	2,029	22	-	415	1	-	2,221	3,158	(76)
Total Operating expenses (D)	4,217	611	-	611	13,320	522	990	4,169	1,055	-	-	-	3,273	-	23,329	3,559	1,658	5,006	3,448	188	-	6,015	5	-	3,752	14,469	1,658
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Underwriting Result (F=A-B-C-D-E)	10,910	(1,316)	-	(1,316)	(11,169)	(482)	(253)	(4,782)	(793)	-	-	-	(3,723)	-	(21,202)	(904)	(5,346)	(18,149)	(2,075)	6,618	-	7,962	(51)	-	5,663	(12,263)	(5,346)
Underwriting Ratio = (I)*100/(A)	64.7%	-65.8%	0.0%	-65.8%	-37.6%	-59.9%	-8.1%	-40.1%	-35.2%	0.0%	0.0%	-27.0%	0.0%	-34.4%	-5.4%	-186.7%	-64.8%	-23.4%	89.9%	0.0%	25.1%	-183.4%	0.0%	23.4%	-17.9%	-186.7%	

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total								Grand Total	
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/Employer's Liability	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes							
Premium																		
Gross Direct Premium	2,718	8	48	2,846	247	1,35,897	1,459	6,363	1,15,409	82,799	1,50,230	4,12,895						
Gross Written Premium	2,752	8	60	3,183	247	1,35,897	1,470	6,363	1,15,409	83,194	1,53,965	4,17,636						
Net Written Premium	885	0	28	820	125	25,622	295	4,321	71,845	68,527	32,940	1,93,895						
Net Earned Premium (A)	833	0	16	585	103	15,279	241	8,339	91,144	73,446	16,143	1,99,591						
Claims																		
Claims (Gross)	2,300	7	34	4,819	172	79,314	(320)	1,828	1,21,415	75,079	95,264	3,33,945						
Claims incurred (Net) (B)	1,120	-	3	680	93	17,458	(60)	1,576	69,317	65,241	24,600	1,75,765						
Commission																		
Commission-Gross	247	1	3	522	33	210	894	11,915	8,010	197	2,621	(4,819)	(8,319)				27,082	
Commission-Net (C)	(378)	1	(10)	(292)	(8)	(4,744)	(340)	633	6,052									
Total Operating expenses (D)	214	0	8	242	28	7,493	70	1,027	21,676	20,675	9,938	57,117						
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Underwriting Result (F=A-B-C-D-E)	(123)	(1)	15	(45)	(10)	(6,929)	571	5,102	(5,900)	(15,090)	(13,576)	(24,973)						
Underwriting Ratio = (I)*100/(A)	-14.7%	-1546.0%	94.5%	-7.7%	-9.8%	-52.2%	236.6%	61.2%	-6.5%	-20.5%	-84.1%	-12.5%						

## FORM NL-41 OFFICES INFORMATION

As at: September 30, 2021

Name of the Insurer: SBI General Insurance Company Limited

Date: November 15, 2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	135
2	No. of branches approved during the year	2
3	No. of branches opened during the year	0
4	Out of approvals of previous year year	0
5	No. of branches closed during the year	0
6	No. of branches at the end of the year	135*
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	134**
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 1 (c) 3 (d) 1 (e) NA
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 5423 (b) 1785 (c) 7208
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) 13,794 (b) 16 (c) 26 (d) 412 (e) 13 (f) 30 (g) 0 (h) 7407 (i) (1) 2 (2) 9

\* It does not include Regional Office

\*\*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	4912	13265	4725	0	0	0	12	24	394	13	30
Recruitments during the quarter	1016	590	2744	9	2	0	4	2	18	0	0
Attrition during the quarter	505	61	62	0	0	0	-	-	-	-	-
Number at the end of the quarter	5423	13794	7407	9	2	0	16	26	412	13	30

\* Count mentioned is for Onroll

# Name of the Insurer: SBI General Insurance Company Limited

Date: 30.09.2021

Board of Directors and Key Management Persons		Role /Category	Details of change in the period, if any
Sl. No.	Name of person	Designation	
1	Shri Dinesh Kumar Khara	Chairman, Non Executive Director	Chairman, Non Executive Director
2	Shri Ashwini Kumar Tewari	Non Executive Director	Non Executive Director
3	Shri M. K. Garg	Independent Director	Independent Director
4	Shri D. Sundaram	Independent Director	Independent Director
5	Dr. Ashima Goyal	Independent Director	Independent Director
6	Shri T K Kurein	Non Executive Director	Non Executive Director
7	Shri P C Kandpal	Managing Director & CEO	Managing Director & CEO
		Key Persons	
1	Shri P C Kandpal	Managing Director & CEO	Managing Director & CEO
2	Shri Pushan Mahapatra	President- Strategic Investments & Head - Open Market	President- Strategic Investments & Head - Open Market
3	Shri Rikhil Shah	Chief Finance Officer	Chief Finance Officer
4	Shri Shirish Thattie	Head - Internal Audit	Head - Internal Audit
5	Shri Avez Sayed	Chief Risk Officer	Chief Risk Officer
6	Shri Atul Deshpande	Head Claims, Digital & Projects	Head Claims, Digital & Projects
7	Shri Deepak Lingwal	Chief Operating Officer	Chief Operating Officer
8	Shri Amar Joshi	Head – Emerging Business Lines	Head – Emerging Business Lines
9	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer
10	Shri Shatrughan Singh	Company Secretary & Compliance Officer	Company Secretary & Compliance Officer
11	Ms. Gayle Adams	Appointed Actuary	Appointed Actuary
12	Shri Pankaj Verma	Head - Underwriting	Head - Underwriting
13	Shri Samir Chhabra	Head - Bancassurance	Head - Bancassurance
...			
n			

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:

**SBIG**

Upto the Quarter ending on

**Sep-21**

(Amount in Rs. Lakhs)

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	1,23,887	23,063.68	1,84,21,391.73
		Social	0	2.34	1,672.49
2	MARINE CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
4	MOTOR OD	Rural	4,26,727	22,864.86	67,18,890.93
		Social	0	0.00	0.00
5	MOTOR TP	Rural	1,19,421	16,594.16	1,91,130.30
		Social	0	0.00	0.00
6	HEALTH	Rural	1,15,923	19,095.28	12,43,621.65
		Social	0	8.13	609.85
7	PERSONAL ACCIDENT	Rural	1,20,608	6,128.14	1,18,92,023.64
		Social	74	2.80	3,411.20
8	TRAVEL	Rural	164	6.48	17,243.39
		Social	0	0.00	0.00
9	Workmen's Compensation/ Employer's liability	Rural	292	66.13	37,565.35
		Social	0	0.00	0.00
10	Public/ Product Liability	Rural	41	2.92	24,863.50
		Social	0	0.00	0.00
11	Engineering	Rural	628	433.44	3,64,703.40
		Social	0	0.00	0.00
12	Aviation	Rural	0	0.00	0.00
		Social	0	0.00	0.00
13	Other Segment <sup>(a)</sup>	Rural	48,71,211	1,33,218.39	6,31,142.89
		Social	0	0.00	0.00
14	Miscellaneous	Rural	1,80,117	2,426.33	54,17,625.45
		Social	0	0.91	1,384.97
	<b>Total</b>	<b>Rural</b>	<b>59,59,019</b>	<b>2,23,899.80</b>	<b>4,49,60,202.23</b>
		<b>Social</b>	<b>74</b>	<b>14.18</b>	<b>7,078.51</b>

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: 2020-21 82,64,85,75,176
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 2020-21 12,55,16,57,435
- (v) Obligation of the Insurer to be met in a financial year FY.2021-22 15,07,78,16,570

**Statement Period: Quarter ending**

'Sept 2021 ( Q2-2021-2022)

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	7,181.27	11,182.72
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	23,665.37	39,203.50
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	30,846.65	50,386.22
Total Gross Direct Motor Own damage Insurance Business Premium	27,257.31	45,629.81
Total Gross Direct Premium Income	2,96,459.09	4,12,895.07

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

Date: 01-Oct-21

## GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	3
b)	Claims Related	12	375	111	0	263	13	540
c)	Policy Related	7	335	281	0	41	20	460
d)	Premium Related	1	14	9	0	5	1	16
e)	Refund Related	2	32	29	0	3	2	40
f)	Coverage Related	0	3	2	0	1	0	4
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	1	2	2	0	1	0	5
i)	Others (to be specified)	0	107	56	0	44	7	161
	<b>Total</b>	<b>23</b>	<b>868</b>	<b>490</b>	<b>0</b>	<b>358</b>	<b>43</b>	<b>1229</b>
2	<b>Total No. of policies during previous year:</b>	2,88,12,960	(including COIs)					
3	<b>Total No. of claims during previous year:</b>	16,00,451						
4	<b>Total No. of policies during current year:</b>	1,47,83,507	(including COIs)					
5	<b>Total No. of claims during current year:</b>	3,47,172						
6	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.46	(689 Policy related complaints against 14783507 policies issued)					
7	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	15.55						
8	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>			<b>Complaints made by Intermediaries</b>		<b>Total</b>	
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	43**	100%	0	0	43	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	
	<b>Total Number of Complaints</b>	<b>43</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>100%</b>	

\*\* 43 complaints which were pending as on 30-09-21 have been resolved within regulatory TAT

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

Name of the Insurer: SBI General Insurance Company Ltd

For the Quarter ending: Q2FY22

Date: 1-Oct-2021

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
08-Jul-21	Bank of Baroda	AGM	Management / Shareholders	Approval from its Shareholders for election of One Director from amongst shareholders other than the Central Government. Nomination were:- 1.Shri Suresh Chandra Garg 2.Shri Rakesh Maganlal Nathwani 3.Shri Alok Vajpeyi	For	For	<ul style="list-style-type: none"> <li>•Shri Suresh Chand Garg, aged 55 years of Jaipur (Rajasthan) is Chartered Accountant (FCA), M.Com., Insolvency Professional (IBBI) having over 26 years of work experience and special knowledge in the fields of Audits, Taxation, Company Law Matters and Finance Consultancy for Corporate/ PSUs/Banks. He also has extensive knowledge &amp; understanding of business practices, financial planning SME/Corporate lending, Risk Management.</li> <li>•He is also involved in financial consultancy and provide various innovative solutions to vaious client for their financial issues through company - VSG Corporate Services Private Limited, in which he is a Director.</li> <li>•He has also qualified the exam conducted by Indian Institute of Corporate Affairs for enrolment in Independent Directors' Data Bank.</li> </ul>