

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

PERIODIC DISCLOSURES																		
FORM NL-1-B-RA (UNAUDITED)																		
(₹ in lakhs)																		
Fire			Marine						Miscellaneous						Total			
S.No	Particulars	Schedule	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	9,187	17,834	8,763	16,857	1,837	3,263	1,152	1,999	1,08,987	1,99,277	96,292	1,80,734	1,20,011	2,20,374	1,06,207	1,99,591
2	Profit/ Loss on sale/redemption of Investments (Net)		(5)	10	117	906	(0)	1	4	43	(23)	56	746	4,861	(27)	67	866	5,810
3	Interest, Dividend & Rent – Gross (Note 1)		2,199	4,362	1,710	3,577	180	325	75	166	13,045	24,775	9,280	18,850	15,424	29,462	11,065	22,593
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		2	4	2	5	0	0	0	0	12	25	13	25	14	29	15	30
	(ii) Miscellaneous Income		0	1	1	1	0	0	0	0	29	48	15	46	29	49	16	47
	(iv) Diminution in value of Investment (Debt)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Write off in value of Investment (Debt)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Contribution from Shareholders Fund towards Excess EoM		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)			11,384	22,211	10,593	21,346	2,017	3,589	1,231	2,209	1,22,050	2,24,181	1,06,346	2,04,515	1,35,451	2,49,982	1,18,170	2,28,071
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,807	9,180	6,632	14,434	3,524	5,460	708	2,173	94,575	1,55,280	91,252	1,59,160	1,00,905	1,69,920	98,592	1,75,767
2	Commission (Net)	NL-6-Commission Schedule	(2,483)	(9,920)	(12,116)	(12,703)	329	778	237	531	7,393	14,499	73	3,853	5,239	5,358	(11,806)	(8,319)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	2,243	5,671	1,437	4,217	353	1,005	175	611	34,380	63,556	30,200	52,289	36,977	70,233	31,812	57,117
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)			2,568	4,931	(4,047)	5,949	4,206	7,244	1,121	3,315	1,36,348	2,33,336	1,21,524	2,15,302	1,43,121	2,45,511	1,18,598	2,24,566
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)			8,816	17,280	14,640	15,398	(2,189)	(3,654)	110	(1,106)	(14,298)	(9,155)	(15,178)	(10,786)	(7,671)	4,471	(428)	3,505
APPROPRIATIONS																		
	Transfer to Shareholders' Account		8,816	17,280	14,640	15,398	(2,189)	(3,654)	110	(1,106)	(14,298)	(9,155)	(15,178)	(10,786)	(7,671)	4,471	(428)	3,505
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)			8,816	17,280	14,640	15,398	(2,189)	(3,654)	110	(1,106)	(14,298)	(9,155)	(15,178)	(10,786)	(7,671)	4,471	(428)	3,505

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

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021
Interest, Dividend & Rent	2,206	4,386	1,720	3,593	184	334	77	170	13,369	25,430	9,502	19,272	15,760	30,150	11,299	23,035
Add/Less:-																
Investment Expenses	3	6	(4)	(6)	0	0	-	-	21	37	(18)	(29)	24	43	(22)	(35)
Amortisation of Premium/ Discount on Investments	(56)	(124)	(37)	(78)	(5)	(9)	(2)	(4)	(345)	(718)	(204)	(420)	(406)	(851)	(243)	(502)
Amount written off in respect of depreciated Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	46	94	31	68	-	-	-	-	26	26	-	27	46	120	31	95
Interest, Dividend & Rent – Gross*	2,199	4,362	1,710	3,577	180	325	75	166	13,045	24,775	9,280	18,850	15,424	29,462	11,065	22,593

* 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 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		8,816	17,280	14,640	15,398
	(b) Marine Insurance		(2,189)	(3,654)	110	(1,106)
	(c) Miscellaneous Insurance		(14,298)	(9,155)	(15,178)	(10,786)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,473	6,626	3,405	6,358
	(b) Profit on sale of investments		4,757	9,055	4,189	8,205
	(c) Loss on sale of investments		(1,344)	(2,719)	(532)	(844)
	(d) Amortization of Premium / Discount on Investments		(16)	(20)	(140)	(299)
3	OTHER INCOME					
	Miscellaneous Income		9	11	2	4
	Profit / (Loss) on Sale of Assets		4	8	32	31
	Recovery of Bad Debts Written Off		-	-	1,136	1,136
	TOTAL (A)		(788)	17,432	7,664	18,097
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(584)	-	-
	(b) For doubtful debts		2,363	2,363	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt					
	(d) CSR Expenditure		322	480	595	688
	(e) Penalties		-	-	-	30
	(f) Contribution to Policyholders' A/c					
	(g) Others					
	Share Issue Expenses		-	-	-	-
	Preliminary Expenses written off					
	Profit & Loss on Sale of Assets		-	-	-	-
	Investment Write Off		-	-	-	-
	Director's Fees		19	35	12	25
	Others		21	22	73	200
	Contribution to Policyholders Funds towards Excess EoM		-	-	-	-
	TOTAL (B)		2,725	2,316	680	942
	Profit/(Loss) Before Tax		(3,513)	15,116	6,984	17,154
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		(545)	4,162	1,852	4,692
	(b) Deferred tax (Income) / Expense		(635)	(614)	57	(193)
	(c) Short/(Excess) Provision of earlier years		-	-	-	-
	Profit/(Loss) after tax		(2,334)	11,567	5,075	12,655
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward		1,45,827	1,31,926	1,26,383	1,18,803
	Balance carried forward to Balance Sheet		1,43,493	1,43,493	1,31,458	1,31,458
	Basic Earnings per share (Not Annualised)		(1.08)	5.36	2.36	5.87
	Diluted Earnings per share (Not Annualised)		(1.07)	5.32	2.33	5.81

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 2022	As at 30th Sep 2021
			(₹ in lakhs)	(₹ in lakhs)
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,562	21,555
2	SHARE APPLICATION MONEY		112	552
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,77,394	2,64,980
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		1,666	16,046
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		2	7
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		3,00,736	3,03,140
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,32,101	2,84,286
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	9,25,678	7,22,881
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	24,199	22,410
5	DEFERRED TAX ASSET (Net)		2,231	1,868
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	10,663	6,247
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,98,892	1,85,943
	Sub-Total (A)		2,09,555	1,92,189
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	7,30,127	6,23,566
9	PROVISIONS	NL-18-Provisions Schedule	3,62,902	2,96,930
	Sub-Total (B)		10,93,029	9,20,495
	NET CURRENT ASSETS (C) = (A - B)		(8,83,474)	(7,28,306)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		3,00,736	3,03,140
	Contingent Liabilities		20,706	14,391

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 30th Sep 2022	As at 30th Sep 2021
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		82.24	32.89
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		15,323	12,829
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,301	1,529
TOTAL			20,706	14,391

PERIODIC DISCLOSURES											
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
Fire			Cargo		Marine		Others		Miscellaneous*		Total
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021
1	Gross Direct Premium	36,434	28,637	2,018	1,413	-	-	2,85,220	2,66,409	3,23,673	2,96,459
2	Add: Premium on reinsurance accepted	454	265	168	239	-	-	1,004	3,238	1,625	3,742
3	Less : Premium on reinsurance ceded	26,703	19,858	433	421	-	-	1,46,571	1,52,874	1,73,708	1,73,153
	Net Written Premium	10,184	9,044	1,753	1,231	-	-	1,39,653	1,16,773	1,51,590	1,27,048
4	Add: Opening balance of UPR	86,182	79,256	2,960	1,927	-	-	2,19,999	1,79,746	3,09,141	2,60,929
5	Less: Closing balance of UPR	87,180	79,538	2,876	2,006	-	-	2,50,665	2,00,226	3,40,720	2,81,770
	Net Earned Premium	9,187	8,763	1,837	1,152	-	-	1,08,987	96,292	1,20,011	1,06,207

		(₹ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	
1	Gross Direct Premium	24,696	27,257	29,824	30,847	54,520	58,104	166	141	1,121	1,352	2,306	1,391	11	5	27,541	22,717	49,043	45,953	78	15	76,662	68,685	1,46,591	1,33,194	3,844	3,537	2,85,220	2,66,409		
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	339	252	15	16	-	-	2	-	646	2,958	-	-	649	2,958	-	-	-	12	1,004	3,238		
3	Less : Premium on reinsurance ceded	7,156	8,116	13,651	17,308	20,807	25,423	78	72	1,022	1,149	1,822	887	11	5	4,165	3,729	2,493	12,331	3	1	6,661	16,061	1,15,013	1,08,096	1,158	1,180	1,46,571	1,52,874		
	Net Written Premium	17,540	19,142	16,173	13,539	33,713	32,681	88	70	438	454	499	520	0	0	23,379	18,988	47,197	36,580	75	14	70,650	55,582	31,579	25,098	2,686	2,369	1,39,653	1,16,773		
4	Add: Opening balance of UPR	46,986	35,254	46,753	28,342	93,738	63,595	138	96	1,135	726	1,905	1,439	0	0	33,716	37,896	81,953	65,991	42	9	1,15,711	1,03,897	621	209	6,751	9,783	2,19,999	1,79,746		
5	Less: Closing balance of UPR	41,814	36,689	40,658	27,468	82,472	64,157	155	112	1,041	831	1,920	1,521	0	0	41,170	37,524	97,785	71,959	33	9	1,38,989	1,09,493	19,471	15,989	6,616	8,123	2,50,665	2,00,226		
	Net Earned Premium	22,712	17,706	22,267	14,413	44,979	32,119	71	54	531	349	484	438	0	0	15,925	19,360	31,364	30,612	83	14	47,373	49,986	12,729	9,318	2,821	4,028	1,08,987	96,292		

(₹ in lakhs)											
Fire			Cargo		Marine		Others		Miscellaneous*		Total
S.No	Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021
1	Gross Direct Premium	80,087	61,311	4,547	3,147	-	-	4,14,076	3,48,437	4,98,711	4,12,895
2	Add: Premium on reinsurance accepted	956	258	484	351	-	-	2,198	4,132	3,638	4,741
3	Less : Premium on reinsurance ceded	59,533	43,661	1,025	823	-	-	1,81,790	1,79,257	2,42,349	2,23,741
	Net Written Premium	21,511	17,909	4,006	2,674	-	-	2,34,483	1,73,312	2,60,001	1,93,895
4	Add: Opening balance of UPR	83,503	78,486	2,133	1,331	-	-	2,15,458	2,07,648	3,01,094	2,87,465
5	Less: Closing balance of UPR	87,180	79,538	2,876	2,006	-	-	2,50,665	2,00,226	3,40,720	2,81,770
	Net Earned Premium	17,834	16,857	3,263	1,999	-	-	1,99,277	1,80,734	2,20,374	1,99,591

		(₹ in lakhs)																											
		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 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	
1	Gross Direct Premium	51,822	45,630	61,621	50,386	1,13,443	96,016	320	247	2,830	2,894	3,843	2,718	14	8	43,661	32,654	89,338	70,158	166	24	1,33,165	1,02,836	1,52,624	1,35,897	7,838	7,822	4,14,076	3,48,437
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	476	349	33	35	-	-	2	-	1,686	3,736	-	-	1,688	3,736	-	-	-	12	2,198	4,132
3	Less : Premium on reinsurance ceded	14,842	13,970	27,009	28,352	41,852	42,322	149	123	2,283	2,395	2,808	1,868	13	8	6,672	5,505	5,415	13,542	7	1	12,094	19,048	1,19,964	1,10,275	2,627	3,218	1,81,790	1,79,257
	Net Written Premium	36,980	31,660	34,611	22,034	71,591	53,694	171	125	1,023	848	1,069	885	0	0	36,992	27,149	85,609	60,352	159	23	1,22,759	87,524	32,660	25,622	5,210	4,615	2,34,483	1,73,312
4	Add: Opening balance of UPR	49,306	38,675	48,707	33,409	98,013	72,085	119	91	1,015	583	1,824	1,469	0	0	33,961	49,479	68,416	68,193	28	14	1,02,406	1,17,685	4,881	3,646	7,200	12,089	2,15,458	2,07,648
5	Less: Closing balance of UPR	41,814	36,689	40,658	27,468	82,472	64,157	155	112	1,041	831	1,920	1,521	0	0	41,170	37,524	97,785	71,959	33	9	1,38,989	1,09,493	19,471	15,989	6,616	8,123	2,50,665	2,00,226
	Net Earned Premium	44,472	33,646	42,660	27,976	87,132	61,622	135	103	997	600	972	833	0	0	29,783	39,103	56,240	56,585	154	28	86,176	95,716	18,070	13,279	5,795	8,581	1,99,277	1,80,734

PERIODIC DISCLOSURES										
FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)										
	Fire		Cargo	Cargo	Others	Others	Miscellaneous*		Total	
Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021
Commission paid										
Direct	3,464	2,594	263	184	-	-	12,998	10,529	16,726	13,307
Rewards	425	309	78	59	-	-	1,531	1,535	2,035	1,903
Distribution fees	-	-	-	-	-	-	1	3	1	3
Gross Commission	3,890	2,903	342	243	-	-	14,530	12,067	18,761	15,213
Add: Re-insurance Accepted	61	36	16	23	-	-	106	228	183	287
Less: Commission on Re-insurance Ceded	6,433	15,055	29	29	-	-	7,243	12,232	13,705	27,307
Net Commission	(2,483)	(12,116)	329	237	-	-	7,393	73	5,239	(11,607)
Break-up of Commission (Gross)										
Individual Agents	285	261	66	45	-	-	696	642	1,047	948
Corporate Agents-Banks/Fin/H&C	2,014	1,454	1	1	-	-	7,720	5,248	9,795	6,703
Corporate Agents-Others	4	1	0	-	-	-	124	117	128	118
Insurance Brokers	1,587	1,187	275	198	-	-	5,672	5,746	7,534	7,131
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MISF (Direct)	-	-	-	-	-	-	1	3	1	3
Web Aggregators	0	-	-	-	-	-	2	13	2	13
Insurance Marketing Firm	0	-	-	-	-	-	1	-	1	-
Common Service Centers	-	-	-	-	-	-	34	31	34	31
Micro Agents	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	-	-	-	-	-	280	267	280	267
Others	-	-	-	-	-	-	-	-	-	-
Total	3,890	2,903	342	243	-	-	14,530	12,067	18,761	15,213

	(₹ in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	
Commission paid																														
Direct	3,647	3,937	363	389	4,010	4,326	15	14	133	160	127	92	1	1	2,839	2,313	5,399	3,205	6	1	8,244	5,519	-	-	467	417	12,998	10,529		
Rewards	1,038	1,133	92	100	1,130	1,233	4	4	40	66	37	28	0	-	3	7	159	267	152	2	273	153	-	-	48	45	1,531	1,531		
Distribution fees	1	2	0	1	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3		
Gross Commission	4,686	5,072	455	490	5,141	5,562	19	18	172	226	164	120	2	1	2,842	2,320	5,667	3,357	8	1	8,517	5,678	-	-	515	462	14,530	12,067		
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	68	50	2	2	-	-	0	-	36	173	-	-	36	173	-	-	-	3	106	228		
Less: Commission on Re-insurance Ceded	1,727	1,870	1,897	1,581	3,623	3,451	23	24	101	468	486	460	0	-	(2,319)	2,082	609	660	1	-	(1,709)	2,742	4,429	4,617	289	460	7,243	7,243		
Net Commission	2,959	3,202	(1,442)	(1,091)	1,517	2,112	(4)	(6)	139	(192)	(320)	(338)	2	1	5,161	238	5,094	2,870	7	1	10,262	3,109	(4,429)	(4,617)	225	5	7,393	72		
Break-up of Commission (Gross)																														
Individual Agents	167	222	49	59	216	281	11	8	5	3	22	15	-	-	4	3	423	319	0	-	428	322	-	-	15	13	696	642		
Corporate Agents-Ranks/Fil/HFC	175	136	22	197	158	158	2	1	1	22	3	2	-	-	2,824	2,287	4,383	2,527	0	-	7,208	4,814	-	-	310	273	7,720	5,248		
Corporate Agents-Others	4	7	3	11	6	18	-	-	-	-	0	-	-	-	1	1	118	98	-	-	119	99	-	-	(1)	-	124	117		
Insurance Brokers	4,188	4,538	288	299	4,476	4,827	7	10	166	222	129	103	2	1	11	26	687	377	7	1	705	404	-	-	177	169	5,672	5,746		
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MSP (Direct)	1	2	0	1	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3		
Web Aggregators	0	7	(0)	5	0	12	-	-	-	-	-	-	-	-	-	-	2	1	-	-	2	1	-	-	-	-	2	13		
Insurance Marketing Firm	0	-	0	-	0	-	-	-	0	-	-	-	-	-	-	-	0	-	-	-	0	-	-	-	0	-	1	-		
Common Service Centers	15	14	12	10	26	24	-	-	-	-	-	-	-	-	2	3	5	3	-	-	7	6	-	-	0	1	34	31		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	137	147	81	83	218	230	-	-	-	-	-	-	-	-	0	-	48	31	0	-	48	31	-	-	14	6	280	267		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	4,686	5,072	455	490	5,141	5,562	19	18	172	226	164	120	2	1	2,842	2,320	5,667	3,357	8	1	8,517	5,678	-	-	515	462	14,530	12,067		

PERIODIC DISCLOSURES											(₹ in lakhs)
FORM NL-6 COMMISSION SCHEDULE (UNAUDITED)											
Fire			Cargo	Cargo	Marine	Others	Others	Miscellaneous*		Total	
Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021
Commission paid											
Direct	7,604	5,441	606	410	-	-	-	24,150	17,242	32,360	23,093
Rewards	1,172	889	181	140	-	-	-	3,345	2,603	4,698	3,632
Distribution fees	-	-	-	-	-	-	-	1	6	1	6
Gross Commission	8,776	6,330	787	550	-	-	-	27,496	19,851	37,059	26,731
Add: Re-insurance Accepted	125	46	44	35	-	-	-	185	270	354	351
Less: Commission on Re-insurance Ceded	18,821	19,079	53	54	-	-	-	13,182	16,268	32,056	35,401
Net Commission	(9,920)	(12,703)	778	531	-	-	-	14,499	3,853	5,358	(8,319)
Break-up of Commission (Gross)											
Individual Agents	715	518	149	88	-	-	-	1,268	1,145	2,132	1,751
Corporate Agents-Banks/FII/HFC	3,620	2,200	2	1	-	-	-	12,757	7,597	16,379	9,978
Corporate Agents-Others	4	1	0	-	-	-	-	310	246	314	247
Insurance Brokers	4,432	3,610	636	461	-	-	-	11,859	10,228	16,927	14,299
Direct Business - Online	-	-	-	-	-	-	-	0	-	0	-
MSP (Direct)	-	-	-	-	-	-	-	670	6	670	6
Web Aggregators	0	-	-	-	-	-	-	12	127	12	127
Insurance Marketing Firm	5	-	-	-	-	-	-	1	1	6	1
Common Service Centers	-	-	-	-	-	-	-	72	58	72	58
Micro Agents	-	-	-	-	-	-	-	1	-	1	-
Point of Sales (Direct)	0	-	(0)	-	-	-	-	547	441	547	441
Others	-	-	-	-	-	-	-	-	-	-	-
Total	8,776	6,330	787	550	-	-	-	27,496	19,851	37,059	26,731

	(₹ in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022
Commission paid																														
Direct		7,560	6,578	770	637	8,330	7,205	30	24	316	324	232	186	2	1	4,509	3,284	9,758	5,284	12	1	14,279	8,569	2	-	961	933	24,150	17,242	
Rewards		2,202	1,846	197	136	2,399	1,982	8	10	94	135	68	57	1	-	8	13	638	237	4	-	649	250	1	-	126	169	3,345	2,603	
Distribution fees		1	5	0	1	1	6	-	-	-	-	-	-	-	-	-	-	-	237	-	-	-	-	-	-	-	1	-	6	
Gross Commission		9,762	8,429	967	764	10,729	9,193	37	34	410	459	300	243	2	1	4,518	3,297	10,395	5,521	16	1	14,929	8,819	2	-	1,086	1,102	27,496	19,851	
Add: Re-insurance Accepted		-	-	-	-	-	-	-	-	-	88	5	297	-	-	0	3	297	53	197	-	93	185	3	-	270	-	-	-	
Less: Commission on Re-insurance Ceded		3,297	2,924	3,580	2,582	6,877	5,506	44	41	483	827	671	625	0	-	(947)	2,860	826	853	1	-	(1,120)	3,713	4,591	4,744	635	811	13,182	16,268	
Net Commission		6,465	5,505	(2,613)	(1,818)	3,853	3,687	(7)	(7)	14	(381)	(366)	(377)	2	1	5,464	437	9,662	4,865	15	1	15,241	5,303	(4,589)	(4,744)	451	294	18,499	3,853	
Break-up of Commission (Gross)																														
Individual Agents		343	425	92	90	435	515	-	13	-	8	-	28	-	-	8	7	792	550	1	-	901	557	-	-	32	24	1,268	1,145	
Corporate Agents-Banks/FII/HFC		302	231	42	38	344	269	-	2	-	-	-	3	-	-	4,476	3,241	7,397	3,660	0	-	11,873	6,901	-	-	543	422	12,757	7,597	
Corporate Agents-Others		11	13	12	22	23	35	19	-	10	-	41	-	-	-	2	1	214	209	-	-	217	210	-	-	0	1	310	246	
Insurance Brokers		8,789	7,395	634	444	9,424	7,839	3	19	2	446	4	212	-	1	27	45	1,887	1,018	15	1	1,929	1,064	2	-	495	647	11,859	10,228	
Direct Business - Online		-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	
MIS/Direct		1	5	0	1	1	6	15	-	398	-	254	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	670	
Web Aggregators		5	79	1	29	6	108	-	-	-	4	-	-	-	-	-	-	5	15	-	0	5	15	-	-	-	-	-	12	
Insurance Marketing Firm		0	-	0	-	-	-	-	-	-	-	-	-	-	-	(0)	-	1	1	-	-	1	1	-	-	0	-	-	1	
Common Service Centers		28	23	24	16	52	39	0	-	0	-	-	-	-	-	4	3	15	14	-	-	19	17	-	-	0	2	72	58	
Micro Agents		-	-	-	-	-	-	0	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	1	-	
Point of Sales (Direct)		283	257	161	124	444	381	-	-	-	-	-	-	-	-	0	-	84	54	0	-	84	54	-	-	18	6	547	441	
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		9,762	8,429	967	764	10,729	9,193	37	34	410	459	300	243	2	1	4,518	3,297	10,395	5,521	16	1	14,929	8,819	2	-	1,086	1,102	27,496	19,851	

PERIODIC DISCLOSURES												
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)												
		Fire		Cargo		Marine		Others		Miscellaneous*		Total
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022
1	Employees' remuneration & welfare benefits	747	567	112	71	-	-	-	-	10,910	9,346	11,770
2	Travel, conveyance and vehicle running expenses	68	42	12	6	-	-	-	-	964	546	1,044
3	120ning expenses	3	2	0	2	129	0	-	-	54	32	142
4	Rents, rates & taxes	41	41	7	6	-	-	-	-	625	721	673
5	Repairs	56	35	10	4	-	-	-	-	803	625	869
6	Printing & stationery	27	15	4	604	-	-	-	-	1	362	635
7	Communication	45	18	2	704	-	-	-	-	407	387	757
8	Legal & professional charges	71	15	8	13	-	-	-	-	1,352	2,569	1,430
9	Auditors' fees, expenses etc	2	2	0	0	-	-	-	-	28	29	30
	(a) as auditor											
	(b) as adviser or in any other capacity, in respect of											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	-	-	-	3	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	585	120	99	17	-	-	-	-	8,263	5,527	8,947
11	Interest & Bank Charges	35	(2)	4	(0)	-	-	-	-	364	291	392
12	Others	25	10	2	1	-	-	-	-	229	180	246
	Electricity	1	3	0	0	-	-	-	-	35	46	35
	Office Administration Expenses	1	1	-	-	-	-	-	-	(0)	-	-
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-
	Information Technology	140	143	23	18	-	-	-	-	2,230	2,263	2,392
	Insurance premium	1	0	0	0	-	-	-	-	14	16	18
	Consuance administration charges	72	66	3	3	-	-	-	-	2,037	3,188	3,358
	Other Miscellaneous Expenses	13	18	2	2	-	-	-	-	199	246	215
	Meeting and Conference Expenses	122	69	22	10	-	-	-	-	1,501	947	1,645
	Service Tax Expenses/GST Expenses	55	47	10	6	-	-	-	-	657	666	722
	Cool & Weather Related Expenses	-	-	-	-	-	-	-	-	1,297	1,211	1,297
	Royalty	28	22	5	3	-	-	-	-	428	392	461
13	Depreciation	117	103	19	17	-	-	-	-	11,763	11,768	1,898
	TOTAL	2,243	1,437	353	175	-	-	-	-	34,380	30,200	36,977
												31,812

(₹ in lakhs)

S.No	Particulars	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous				
		For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021					
1	Employees' remuneration & welfare benefits	1,191	1,308	1,135	1,132	2,326	2,440	6	4	67	66	34	40	0	0	1,887	1,576	3,531	2,633	6	1	5,424	4,210	2,851	2,419	203	167	10,910	9,346			
2	Travel, conveyance and vehicle running expenses	129	1	100	64	252	164	2	2	3	157	3	167	-	-	-	86	315	167	253	0	0	472	253	214	112	29	11	964	546		
3	Travel expenses	19	5	18	4	37	9	0	0	1	0	1	0	-	-	21	5	46	10	0	0	67	15	22	1	3	129	32	3	1		
4	Trains, fares & taxes	71	107	164	65	277	184	0	0	2	2	2	3	-	-	107	121	205	161	0	0	332	194	11	236	161	721	625	11	11		
5	Repairs	93	93	90	97	187	160	1	1	0	0	2	135	0	0	105	178	289	198	0	0	404	289	15	15	168	803	625	9	9		
6	Printing & stationery	45	35	39	23	84	58	0	0	1	1	1	1	-	-	155	93	256	149	0	0	411	243	99	56	4	604	362	8	4		
7	Communication	84	68	100	39	156	127	0	0	2	2	1	2	-	-	120	63	227	101	0	0	347	165	184	108	387	5	5	704	387		
8	Legal & professional charges	246	668	85	218	331	1,086	1	1	2	6	3	8	-	-	197	339	574	568	1	0	572	907	367	551	77	10	1,352	2,649			
9	Auditors' fees, expenses etc																															
	(a) as auditor	3	4	3	3	6	7	0	0	0	0	0	0	-	-	5	5	9	8	0	0	14	13	29	8	7	0	0	28	29		
	(b) as adviser or in any other capacity, in respect of																															
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	0	1	0	0	1	1	-	0	0	0	0	0	-	-	1	1	1	1	0	0	2	2	1	1	0	0	3	4	0	0	
	(d) out of pocket expenses																															
10	Advertisement and publicity	1,011	4,348	927	169	1,938	4,517	5	1	25	6	29	1	-	-	1,392	228	2,766	458	4	0	4,162	686	1,948	279	156	31	8,763	5,527	31	31	
11	Interest & Bank Charges	42	284	39	(1)	81	284	(1)	(0)	1	(0)	1	284	(7)	-	62	2	120	91	(2)	(0)	182	(1)	91	291	7	(1)	364	291	(1)	(1)	
12	Others																															
	Electricity	26	27	24	19	50	46	0	0	1	1	1	1	-	-	39	30	75	51	0	0	114	81	59	49	4	3	229	180	4	4	
	Office Administration Expenses	2	7	2	5	4	12	0	0	0	0	0	0	-	-	6	8	10	13	0	0	16	21	13	13	0	1	33	46	0	0	
	Exchange (Gain) / Loss	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	(0)	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	(0)	
	Information Technology	261	404	220	244	482	647	1	1	6	8	7	9	-	-	375	364	736	653	1	0	1,113	1,017	583	543	99	38	2,230	1,444	2,263	1	
	Insurance premium	2	0	3	0	3	0	0	0	0	0	0	0	-	-	3	3	5	16	0	0	5	5	4	14	4	0	0	0	0	0	
	Counsaunce administration charges	7	41	1,231	1,964	1,238	2,005	4	0	2	2	2	3	0	0	1	4	27	18	0	0	28	21	5	1,282	4	5	1,282	2,037	4	5	
	Other Miscellaneous Expenses	23	41	23	28	46	69	1	0	1	2	1	33	0	0	33	40	65	75	0	0	98	50	54	70	4	5	199	246	203	4	
	Meeting and Conference Expenses	214	152	200	61	424	261	1	0	6	6	4	4	-	-	200	153	243	446	0	0	276	1,501	114	547	18	31	1,547	1,044	1,547	18	
	Service Tax Expenses/GST Expenses	95	97	89	68	183	165	0	0	2	3	3	3	-	-	102	95	231	185	0	0	334	280	120	203	14	12	657	666	12	12	
	Crop & Weather Related Expenses							-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Royalty	49	58	44	42	93	1	0	0	1	1	1	1	-	-	111	140	217	177	0	0	214	428	1	8	6	111	428	106	392	6	
13	Depreciation	201	264	184	190	386	454	6	1	1	6	6	94	-	-	301	293	579	506	17	2	880	800	452	463	32	28	1,762	1,758	32	32	
	TOTAL	3,818	8,316	4,614	4,464	8,433	12,779	19	11	129	111	111	94	0	0	5,414	3,680	10,509	9,101	6,386	1	2	15,940	10,069	9,101	6,771	647	364	34,380	30,200	647	647

PERIODIC DISCLOSURES											
FORM NL-7 OPERATING EXPENSES SCHEDULE (UNAUDITED)											
								Miscellaneous*		Total	
	Fire	Cargo	Cargo	Marine	Others	Others					(₹ in lakhs)
S.No.	Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021
1	Employees' remuneration & welfare benefits	2,071	1,852	363	276	-	-	21,900	18,165	24,334	20,294
2	Travel, conveyance and vehicle running expenses	147	78	27	12	-	-	1,635	808	1,808	898
3	Training expenses	15	5	3	1	-	-	159	50	176	56
4	Rents, rates & taxes	110	21	21	1,201	-	-	1,353	1,331	1,331	1,313
5	Repairs	131	121	24	18	-	-	1,423	1,173	1,578	1,312
6	Printing & stationery	79	44	13	6	-	-	1,139	639	1,224	688
7	Communication	126	78	23	12	-	-	1,388	787	1,538	876
8	Legal & professional charges	274	392	47	59	-	-	3,166	4,454	3,488	4,904
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	5	1	1	-	-	56	52	63	58
	(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	-	0	0	-	-	7	7	-	8
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,330	197	248	29	-	-	14,497	7,984	16,075	8,210
11	Interest & Bank Charges	63	6	12	1	-	-	683	512	757	519
12	Others:										
	Electricity	41	35	8	5	-	-	441	339	489	380
	Office Administration Expenses	9	9	2	1	-	-	96	89	107	100
	Exchange Gain / Loss	(0)	-	-	-	-	-	(0)	-	(0)	-
	Information Technology	400	390	75	58	-	-	4,423	3,845	4,898	4,293
	Insurance premium	3	3	1	0	-	-	30	27	34	30
	Consuimance administration charges	199	172	13	7	-	-	2,460	3,423	3,681	3,621
	Other Miscellaneous Expenses	34	39	6	6	-	-	369	385	409	429
	Meeting and Conference Expenses	186	153	35	23	-	-	2,057	1,630	2,278	1,806
	Service Tax Expenses/GST Expenses	70	13	13	13	-	-	87	834	1,302	1,302
	Crop & Weather Related Expenses	-	-	-	-	-	-	1,393	1,404	1,393	1,404
	Royalty	76	77	14	11	-	-	829	741	919	829
13	Depreciation	310	333	58	58	-	-	3,383	3,213	3,749	3,656
	TOTAL	5,671	4,217	1,005	611	-	-	63,556	52,289	70,233	57,117

(₹ in lakhs)

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No.	Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	
1	Employees' remuneration & welfare benefits	3,581	3,402	3,237	2,553	6,818	5,956	15	12	167	138	97	99	0	0	3,455	2,786	7,859	6,096	15	2	11,329	8,885	2,980	2,576	494	500	21,900	18,165		
2	Travel, conveyance and vehicle running expenses	270	174	257	9	527	274	1	1	8	4	8	4	-	-	251	119	581	265	1	0	833	384	221	121	37	20	1,635			
3	Training expenses	0	0	0	23	49	48	0	0	48	17	16	0	-	-	0	58	0	17	1	0	58	25	50	4	25	10	1	109		
4	Rents, rates & taxes	189	247	177	172	367	519	7	5	7	5	7	5	-	-	189	212	471	208	1	0	679	271	121	36	167	36	107	808		
5	Repairs	224	214	210	149	435	363	1	1	6	6	6	6	-	-	224	184	519	408	1	0	745	592	198	173	32	31	1,423			
6	Printing & stationery	122	76	109	109	276	126	0	0	3	3	126	103	-	-	254	151	779	288	1	0	1,439	639	100	59	10	10	1,339			
7	Communication	227	165	204	98	432	263	1	1	204	6	6	6	-	-	217	119	264	170	1	0	720	383	172	31	20	1,388	787	101	1,388	
8	Legal & professional charges	666	1,355	410	483	1,075	1,839	2	3	12	19	13	19	-	-	437	595	1,065	1,310	2	0	1,505	1,905	386	568	173	101	3,166	4,454		
9	Auditors' fees, expenses etc																														
	(a) as auditor	9	9	8	7	17	16	0	0	0	0	0	0	-	-	9	8	21	18	0	0	30	26	8	1	1	56	52			
	(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	2	2	0	0	0	0	0	0	-	-	1	1	3	2	0	0	4	4	1	1	0	0	7	7		
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Advertisement and publicity	2,289	6,421	2,139	242	4,428	6,664	11	1	63	9	66	10	-	-	2,287	298	5,292	663	10	0	7,588	962	2,019	287	322	51	14,497	7,984		
11	Interest & Bank Charges	108	461	104	8	208	469	1	0	0	0	3	0	-	-	108	0	249	21	0	0	357	31	95	2	683	512	2	683		
12	Others																														
	Electricity	70	62	65	43	135	105	0	0	2	2	2	2	-	-	70	53	118	50	0	0	231	171	339	10	9	441				
	Office Administration Expenses	15	14	29	14	58	28	0	0	0	0	15	0	-	-	14	35	15	31	0	0	96	45	8	2	13	96	86			
	Exchange (Gain) / Loss	(0)	16	(0)		(0)	28	-	-	-	-	-	-	-	-	(0)	14	(0)	31	(0)	0	(0)	45	(0)	-	-	(0)	-	(0)		
	Information Technology	715	763	644	480	1,359	1,242	3	3	19	18	20	19	-	-	688	591	1,626	1,313	3	1	2,317	1,904	607	557	3	97	100	4,623	3,845	
	Insurance premium	5	4	9	3	13	9	0	0	0	0	11	4	-	-	5	11	4	0	0	27	4	0	27	4	0	20	4	20		
	Consuance administration charges	22	77	2319	3,244	2,341	3,321	0	0	7	6	13	7	0	0	91	7	91	55	0	0	1	62	63	2	2,469	607	2,469			
	Other Miscellaneous Expenses	58	73	56	47	114	121	0	0	2	2	2	2	-	-	58	59	134	132	0	0	192	189	52	55	8	14	369	385		
	Meeting and Conference Expenses	324	420	304	188	628	609	0	1	1	9	7	9	-	-	320	232	740	515	1	0	1,061	747	303	219	45	39	2,057	1,630		
	Service Tax Expenses(GST) Expenses	121	154	113	113	247	261	4	3	4	4	132	124	-	-	124	285	485	406	1	0	814	485	18	485	1	202	814	1,202		
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Royalty	131	135	122	94	253	230	4	1	12	14	16	14	-	-	131	116	303	258	1	0	434	374	110	741	18	829	1,400	1,400		
13	Depreciation	633	513	499	16	1,032	1,122	15	15	99	103	103	103	-	-	633	513	1,032	1,122	15	15	3,481	3,126	271	476	75	86	3,223	2,86		
	TOTAL	9,705	14,832	11,019	8,497	20,725	23,329	42	28	336	250	277	214	0	0	9,562	5,913	31,171	13,670	40	5	31,171	19,878	7,493	7,493	1,443	1,097	63,556	52,289		

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,562	21,555
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	21,562	21,555
	Equity Shares of Rs. 10 each		
4	Called-up Capital	21,562	21,555
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
TOTAL		21,562	21,555

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

Shareholder	As at 30th Sep 2022		As at 30th Sep 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.96%	15,08,50,000	69.98%
Indian: Napean Opportunities LLP	3,45,01,550	16.00%	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%	27,43,673	1.27%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.98%	2,15,28,450	9.99%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	3,67,347	0.17%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	4,48,980	0.21%
Other (ESOPs)	1,16,720	0.06%	47,720	0.02%
TOTAL	21,56,16,720	100%	21,55,47,720	100%

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30TH SEPTEMBER 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	5	50	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) State Bank of India	1	15,08,49,950	70	15,085	-	-	-	-
	(ii) Napean Opportunities LLP	1	3,45,01,550	16	3,450	-	-	3,45,01,550	16
	(iii) NA								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund								
	i) PI Opportunties Fund - I	1	50,60,000	2	506	-	-	50,60,000	2
	ii) * Axis New Opportunities AIF - I	1	27,43,673	1	274	-	-	-	-
	iii)** Avendus Future Leaders Fund I	1	3,67,347	0	37	-	-	-	-
	iv)** Avendus Future Leaders Fund II	1	4,48,980	0	45	-	-	-	-
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1	15,920	0	2	15,920	0	15,920	0
ii)	Indivudal share capital in excess of Rs. 2 Lacs	2	1,00,800	0	10	1,00,800	0	1,00,800	0
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)- Foreign Body Corporate								
	Honey Wheat Investment Limited	1	2,15,28,450	10	2,153	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	15	21,56,16,720	100	21,562	1,16,720	0	3,96,78,270	18

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

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

PART B:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	5,07,97,75,288	58	50,798	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	70	1,17,44,43,755	13	11,744	-	-	-	-
ii)	Foreign Portfolio Investors	1,016	87,91,49,121	10	8,791	-	-	-	-
iii)	Financial Institutions/Banks	56	17,28,737	0	17	-	-	-	-
iv)	Insurance Companies	42	92,64,99,336	10	9,265	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	3	10,89,01,529	1	1,089	-	-	-	-
viii)	Alternative Investment Fund	60	3,13,02,893	0	313	-	-	-	-
ix)	Any other (Please specify)- Venture Capital Fund	7	8,557	-	0	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	9	26,93,616	0	27	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	27,76,659	52,19,73,373	6	5,220	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	28	1,61,46,918	0	161	-	-	-	-
iii)	NBFCs registered with RBI	27	1,21,612	-	1	-	-	-	-
iv)	Others:								
	- Trusts	187	35,22,371	0	35	-	-	-	-
	- Non Resident Indian	22,402	1,41,01,578	0	141	-	-	-	-
	- Clearing Members	216	47,22,127	0	36	-	-	-	-
	- Non Resident Indian Non Repatriable	13,820	96,15,164	0	96	-	-	-	-
	- Bodies Corporate	6,537	5,11,13,767	1	511	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	6	6,100	-	0	-	-	-	-
	ii) Foreign Nationals	8	2,949	-	0	-	-	-	-
	iii) FPI (Category - III)	5	8,629	-	0	-	-	-	-
	iv) Foreign Body	3	1,04,072	-	1	-	-	-	-
	v) Unclaimed or Suspense or Escrow Account	1	2,50,846	-	3	-	-	-	-
	vi) Resident HUFs	16,090	54,11,373	0	54	-	-	-	-
	vii) Others- Associate Companies/ Subsidiaries/Directors and their relatives (excluding independent directors and nominee directors)/ Key Managerial Personnel	12	31,863	-	0	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	9,29,76,160	-	930	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	28,37,266	8,92,46,11,734	100	89,235	-	-	-	-

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.

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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,901	1,33,522
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	1,43,493	1,31,458
TOTAL		2,77,394	2,64,980

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		-	-

PERIODIC DISCLOSURES

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

S.No		Particulars	NL -12		NL -12A		Total	
			Shareholders		Policyholders			
			As at 30th Sep 2022	As at 30th Sep 2021	As at 30th Sep 2022	As at 30th Sep 2021	As at 30th Sep 2022	As at 30th Sep 2021
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
		LONG TERM INVESTMENTS						
1		Government securities and Government guaranteed bonds including Treasury Bills	65,183	49,125	3,03,031	1,83,374	3,68,215	2,32,499
2		Other Approved Securities	9,004	7,625	1,35,200	82,939	1,44,204	90,564
3		Other Investments						
		(a) Shares						
		(aa) Equity	55,277	61,965	-	-	55,277	61,965
		(bb) Preference	-	-	-	-	-	-
		(b) Mutual Funds	-	-	-	-	-	-
		(c) Derivative Instruments	-	-	-	-	-	-
		(d) Debentures/ Bonds	9,588	26,788	1,43,766	86,253	1,53,354	1,13,042
		(e) Other Securities (to be specified)						
		i) Fixed Deposits	-	-	-	-	-	-
		ii) ETF - Exchange Traded Funds	-	-	-	-	-	-
		iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
		(f) Subsidiaries	-	-	-	-	-	-
		(g) Investment Properties-Real Estate	-	-	-	-	-	-
4		Investments in Infrastructure and Housing	78,771	62,670	2,41,595	2,32,663	3,20,365	2,95,334
5		Other than Approved Investments	11,908	18,285	7,458	1,000	19,365	19,285
		SHORT TERM INVESTMENTS						
1		Government securities and Government guaranteed bonds including Treasury Bills	358	-	-	25,174	358	25,174
2		Other Approved Securities	-	-	2,504	4,834	2,504	4,834
3		Other Investments						
		(a) Shares						
		(aa) Equity	-	-	-	-	-	-
		(bb) Preference	-	-	-	-	-	-
		(b) Mutual Funds	-	40,704	-	31,460	-	72,164
		(c) Derivative Instruments	-	-	-	-	-	-
		(d) Debentures/ Bonds	1,500	3,169	59,790	14,429	61,290	17,598
		(e) Other Securities (to be specified)						
		i) Fixed Deposits	-	199	-	-	-	199
		ii) Certificate of Deposits	-	-	-	-	-	-
		iii) Commercial Papers	-	-	-	14,365	-	14,365
		iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
		iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
		(f) Subsidiaries	-	-	-	-	-	-
		(g) Investment Properties-Real Estate	-	-	-	-	-	-
4		Investments in Infrastructure and Housing	-	-	21,481	19,082	21,481	19,082
5		Other than Approved Investments	512	13,754	10,853	27,309	11,366	41,063
GRAND TOTAL			2,32,101	2,84,286	9,25,678	7,22,881	11,57,779	10,07,167

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

Particulars		Shareholders		Policyholders		Total	
		As at 30th Sep 2022	As at 30th Sep 2021	As at 30th Sep 2022	As at 30th Sep 2021	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
	Long Term Investments--						
	Book Value	1,62,142	1,43,276	8,31,050	5,86,229	9,93,191	7,29,505
	Market Value	1,59,027	1,48,316	8,16,274	6,08,998	9,75,301	7,57,314
	Short Term Investments--						
	Book Value	2,358	57,800	94,626	1,36,644	96,985	1,94,445
	Market Value	2,376	57,895	94,224	1,37,165	96,600	1,95,060

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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 30th Sep 2022	Up to Last	For the period ended	On Sales/ Adjustments	As at 30th Sep 2022	As at 30th Sep 2022	As at 30th Sep 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	35,215	2,787	-	38,002	27,790	2,348	-	30,138	7,864	7,047
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,082	334	23	5,392	3,958	254	23	4,189	1,203	1,297
Buildings	10,434	62	-	10,495	94	87	-	182	10,314	10,378
Furniture & Fittings	1,826	97	6	1,917	1,294	146	5	1,434	483	606
Information Technology Equipment	13,191	782	158	13,814	11,261	684	158	11,787	2,027	1,988
Vehicles	22	-	-	22	22	-	-	22	-	-
Office Equipment	3,061	130	44	3,148	2,109	230	44	2,296	852	903
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	68,830	4,191	231	72,790	46,528	3,749	230	50,048	22,743	22,220
Work in progress	288	1,508	339	1,457	-	-	-	-	1,457	191
Grand Total	69,118	5,700	570	74,247	46,528	3,749	230	50,048	24,199	22,410
Previous period	61,757	14,475	10,753	65,479	40,399	3,606	936	43,069	22,410	

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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	532	553
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	30
	(b) Current Accounts	10,101	5,664
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	10,663	6,247
	Balances with non-scheduled banks included in 2 and 3 above	-	-

* Cheques on hand amount to Rs. 278.08 (Lakhs) Previous Year : Rs. 313.65 (Lakhs)

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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹in lakhs)	(₹in lakhs)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,047	3,956
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,989	2,476
6	Security Deposits	1,250	1,051
7	Others		
	(a) Advances to Vendors and other parties	931	1,146
	(b) Statutory Deposit towards filing Appeal	820	414
	(c) Advances to Employees	7	19
	(d) Advances to IRDA (Certifications Fees)	-	-
	TOTAL (A)	11,044	9,063
	OTHER ASSETS		
1	Income accrued on investments	27,914	22,826
2	Outstanding Premiums	1,39,899	1,28,670
	Less : Provision for doubtful debts receivable	(2,992)	(629)
3	Agents' Balances	19	37
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	11,610	7,698
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Investments held for Unclaimed Amount of Policyholders	1,198	1,298
	Add : Investment income accrued on unclaimed amount	67	62
9	Others		
	(a) Income Accrued on Deposits with Bank	3	35
	(b) GST including Service Tax	5,752	5,233
	(c) Contracts for Sale of Securities	4,144	11,099
	(d) Amount receivable on redemption of Debenture	-	-
	(e) Advances on CSR projects	-	-
	(f) Margin money against Equity trades	233	551
	(g) Other	-	1
	TOTAL (B)	1,87,847	1,76,880
	TOTAL (A+B)	1,98,892	1,85,943

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	8,850	6,347
2	Balances due to other insurance companies	1,61,891	1,38,414
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	53,583	31,952
	(b) for Other Policies	1,519	1,466
5	Unallocated Premium	17,998	17,020
6	Sundry creditors	6,652	6,189
7	Due to subsidiaries/ holding company	2,075	1,769
8	Claims Outstanding	4,69,231	4,02,296
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	933	849
11	Interest accrued on unclaimed amount	85	144
12	Statutory Dues	1,841	1,687
13	GST - Liability	-	-
14	Others		
	(a) Contracts For Purchase of Securities	1,965	11,552
	(b) Security Deposit From Others	17	82
	(c) Salary Payable	3,488	3,588
	(d) Others	-	212
TOTAL		7,30,127	6,23,566

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	3,40,720	2,81,770
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,792	-
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	966	932
	ii) For Leave Entitlement	931	897
	iii) For Long Term Performance pay	-	2,256
8	Others - Provision of Expenses	18,492	11,076
TOTAL		3,62,902	2,96,930

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

S.No	Particulars	As at 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

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PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

Analytical Ratios for Non-Life companies As at 30th Sep 2022

S.No.	Particular	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021
1	Gross Premium Growth Rate	9.18%	20.78%	22.78%	14.07%
2	Gross Premium to Networth Ratio	1.08	1.67	1.03	1.44
3	Growth rate of Net Worth	4.33%	4.33%	13.96%	13.96%
4	Net Retention Ratio	46.60%	51.76%	42.32%	46.43%
5	Net Commission Ratio	3.46%	2.06%	(9.29%)	(4.29%)
6	Expense of Management to Gross Direct Premium Ratio	17.22%	21.51%	15.86%	20.31%
7	Expense of Management to Net Written Premium	27.85%	29.07%	15.75%	25.17%
8	Net Incurred Claims to Net Earned premium	84.08%	77.11%	92.83%	88.06%
9	Claims paid to claims provisions	8.46%	22.74%	7.90%	19.41%
10	Combined ratio	111.93%	106.18%	108.58%	113.23%
11	Investment income ratio	1.93%	3.79%	2.15%	4.63%
12	Technical Reserves to Net Premium Ratio	5.34	3.12	5.38	3.53
13	Underwriting Balance Ratio	(0.19)	(0.11)	(0.12)	(0.13)
14	Operating Profit Ratio	(6.39%)	2.03%	(0.40%)	1.76%
15	Liquid Assets to Liabilities Ratio	0.12	0.12	0.27	0.27
16	Net Earning Ratio	(1.54%)	4.45%	3.99%	6.53%
17	Return on Net Worth Ratio	(0.78%)	3.87%	1.77%	4.42%
18	Available Solvency Margin to Required Solvency Margin Ratio	1.91	1.91	2.04	2.04
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	(1.08)	5.36	2.36	5.87
24	Book value per share	138.65	138.65	132.93	132.93

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE QUARTER ENDED 30th Sep 2022										
Segments Upto the quarter ended on 30th Sep 2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	30.6%	26.5%	-46.1%	18.0%	-19.8%	51.5%	23.6%	31.7%	5.4	0.7
Previous Period	18.0%	29.1%	-70.9%	17.2%	-47.4%	85.6%	7.7%	38.2%	6.1	0.6
Marine Cargo										
Current Period	44.5%	79.6%	19.4%	39.4%	44.5%	167.3%	24.4%	211.9%	2.6	(1.2)
Previous Period	19.2%	76.5%	19.9%	36.9%	42.7%	108.7%	36.6%	151.4%	2.1	(0.7)
Marine Hull										
Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	-
Previous Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	-
Total Marine										
Current Period	44.5%	79.6%	19.4%	39.4%	44.5%	167.3%	24.4%	211.9%	2.6	(1.2)
Previous Period	19.2%	76.5%	19.9%	36.9%	42.7%	108.7%	36.6%	151.4%	2.1	(0.7)
Motor OD										
Current Period	13.6%	71.4%	17.5%	37.6%	43.7%	81.7%	50.6%	125.5%	1.8	(0.2)
Previous Period	18.0%	69.4%	17.4%	51.0%	64.2%	74.9%	51.1%	139.2%	1.8	(0.4)
Motor TP										
Current Period	22.3%	56.2%	-7.5%	19.5%	24.3%	101.5%	12.5%	125.8%	9.0	(0.2)
Previous Period	53.9%	43.7%	-8.3%	18.4%	30.3%	109.4%	7.1%	139.7%	10.7	(0.3)
Total Motor										
Current Period	18.1%	63.1%	5.4%	27.7%	34.3%	91.4%	16.4%	125.7%	5.2	(0.2)
Previous Period	36.7%	55.9%	6.9%	33.9%	50.3%	90.6%	11.4%	140.9%	5.5	(0.3)
WC/ Employer's liability										
Current Period	29.2%	53.5%	-3.9%	25.0%	20.9%	108.0%	30.3%	128.9%	3.0	(0.3)
Previous Period	26.9%	50.5%	-5.6%	24.9%	16.5%	90.6%	23.0%	107.1%	3.4	(0.1)
Public/ Product Liability										
Current Period	-2.2%	30.9%	1.4%	26.4%	34.3%	42.3%	16.7%	76.6%	2.8	0.2
Previous Period	89.9%	26.1%	-35.6%	24.5%	-6.2%	113.7%	11.5%	107.5%	2.5	(0.1)
Engineering										
Current Period	41.4%	27.6%	-34.3%	15.0%	-8.3%	42.4%	37.2%	34.1%	3.2	0.7
Previous Period	11.6%	32.1%	-42.6%	16.8%	-18.5%	134.5%	24.3%	116.0%	3.6	(0.1)
Aviation										
Current Period	70.6%	0.4%	3683.3%	18.0%	3933.3%	249.8%	0.0%	4183.1%	28.7	(119.4)
Previous Period	10.5%	0.8%	1666.7%	13.8%	1816.7%	98.1%	0.0%	1914.7%	27.0	(15.3)
Personal Accident										
Current Period	33.7%	84.7%	14.8%	31.9%	40.2%	50.1%	53.1%	90.3%	2.5	(0.0)
Previous Period	4.1%	83.1%	1.6%	29.1%	24.5%	45.7%	55.6%	70.2%	3.3	0.4
Health										
Current Period	27.3%	94.1%	11.3%	35.9%	36.6%	80.2%	41.8%	116.9%	1.5	(0.4)
Previous Period	69.0%	81.7%	8.1%	27.4%	30.7%	114.0%	48.4%	144.7%	1.8	(0.5)
Travel Insurance										
Current Period	589.7%	96.0%	9.5%	34.0%	34.8%	118.2%	0.0%	153.0%	1.9	(0.5)
Previous Period	-75.2%	95.8%	4.3%	25.9%	27.0%	257.1%	0.0%	284.1%	2.1	(1.8)
Total Health										
Current Period	29.5%	91.0%	12.3%	34.6%	37.7%	69.9%	48.4%	107.6%	1.8	(0.2)
Previous Period	68.8%	82.1%	6.1%	27.9%	28.8%	86.2%	52.4%	114.9%	2.2	(0.1)
Crop Insurance										
Current Period	12.3%	21.4%	-14.1%	6.3%	15.2%	72.6%	47.2%	87.8%	2.2	(0.0)
Previous Period	2.8%	18.9%	-18.5%	5.5%	10.7%	131.5%	58.7%	142.2%	2.4	(0.5)
Others										
Current Period	0.2%	66.5%	8.7%	32.3%	36.3%	22.8%	6.9%	59.2%	2.4	0.4
Previous Period	28.0%	58.9%	6.4%	28.1%	30.1%	17.7%	5.1%	47.8%	3.0	0.7
Total Miscellaneous										
Current Period	18.8%	56.3%	6.2%	22.0%	33.3%	77.9%	22.6%	111.2%	2.9	(0.2)
Previous Period	22.4%	49.2%	2.2%	20.7%	32.4%	88.1%	20.5%	120.5%	3.3	(0.2)
Total-Current Period	20.8%	51.8%	2.1%	21.5%	29.1%	77.1%	22.7%	106.2%	3.1	(0.1)
Total-Previous Period	14.1%	46.4%	-4.3%	20.3%	25.2%	88.1%	19.4%	113.2%	3.5	(0.1)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES								
FORM NL-21 - RELATED PARTY								
			PART A					
							(₹ in Lakhs)	
Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Sep 2022	For the period ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the period ended 30th Sep 2021	
Holding Company	State Bank of India	Income	Premium Received	2,359	2,201	3,233	4,414	
			Interest Income on Bonds	-	-	-	-	
		Expense	Interest Income on Term Deposits	0	1	0	1	
			Commission expense	8,927	15,040	6,435	9,405	
			Bank Charges	38	46	13	75	
			Claims Expense	3	3	1	1	
			SBI Officers Deputation Cost	75	140	56	124	
			Other Expenses	49	51	51	54	
			Misc Expenses	-	-	-	-	
			Expenses Reimbursement	6	4	3	8	
			Premises Rent	11	22	11	21	
			Dividend Paid	-	-	-	-	
			Royalty Expense	461	919	417	829	
			Shareholder	Napean Opportunities LLP	Expense	Dividend Paid	-	-
Fellow Subsidiaries	SBI DFHI Ltd.	Income	Premium Received	5	8	4	8	
		Expense	Claims Expense	-	-	-	-	
	SBI Global Factors Ltd.	Income	Premium Received	8	8	8	8	
		Expense	Claims Expense	-	-	-	-	
	SBICAP Securities Ltd	Expense	Premises Rent	-	-	-	-	
			Premium Received	4	11	5	4	
		Expense	Brokerage Expense	-	-	-	2	
			Claims Expense	-	-	0	0	
	SBI Capital Markets Ltd.	Income	Commission expense	116	213	98	207	
			Premium Received	3	128	1	1	
		Expense	Claims Expense	-	-	-	-	
			Other Expenses	-	-	100	100	
	Fellow Subsidiaries	SBI Mutual Fund Trustee Company Private Limited	Income	Premium Received	-	-	-	-
		SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	21	24	21	23
			Expense	Claims Expense	-	-	-	-
		SBI Cards and Payment Services Pvt Ltd	Income	Premium Received	4	235	(11)	288
				Interest Income on Debenture	336	620	287	572
				Dividend Income	-	1	-	-
				Card Payments	20	38	17	26
			Expense	Commission expense	2	3	0	(3)
				Claims Expense	-	-	-	-
				Premium Received	326	337	326	327
		SBI Funds Management Pvt. Ltd.	Expense	Claims Expense	-	-	-	-
			SBI Life Insurance Company Limited	Income	Premium Received	636	637	10
Dividend Income		-			1	-	1	
Expense		Sale of Assets		-	-	43	43	
		Other Income		-	-	-	-	
		Premium Paid		105	257	175	256	
		Premises Rent		-	1	153	307	
		Expenses Reimbursement		0	(8)	17	39	
		Claims Expense		1	1	0	1	
SBI CAP Ventures Ltd		Income		Other Expenses	-	-	-	-
				Premium received	0	0	-	0
		Expense	Commission expense	-	-	-	-	
			Claims Expense	-	-	-	-	
SBICAP Trustee Company Ltd		Income	Premium received	(1)	13	-	0	
			Commission expense	-	-	-	-	
SBICAP (Singapore) Ltd.		Expense	Claims Expense	-	-	-	-	
			Commission expense	-	-	-	-	
SBI Payment Services Pvt. Ltd.		Income	Premium Received	1	3	-	-	
		Expense	Commission expense	-	-	-	-	
SBI Pension Funds Pvt Ltd			Expense	Claims Expense	-	-	-	-
		Premium Received		3	3	2	2	
SBI Funds Management (International) Pvt. Ltd		Expense	Commission expense	-	-	-	-	
			Commission expense	-	-	-	-	
Fellow Subsidiaries		C - Edge Technologies Ltd	Income	Premium Received	-	-	-	-
			Expense	Claims Expense	-	-	-	-
		SCHNEIDER ELECTRIC INDIA PVT LTD	Income	IT Support charges	74	98	8	20
				Premium Received	-	-	-	-
		Macquarie SBI Infrastructure Management Pvt Ltd	Expense	Commission expense	-	-	-	-
		Macquarie SBI Infrastructure Trustee Ltd	Expense	Commission expense	-	-	-	-
		SBI Macquarie Infrastructure Management Pvt Ltd		Commission expense	-	-	-	-
		SBI Macquarie Infrastructure Trustee Pvt. Ltd	Income	Commission expense	-	-	-	-
		Commercial Indo Bank Ilc, Moscow		Premium Received	-	-	-	-
		Macquarie SBI Infrastructure Trustee Ltd		Premium Received	-	-	-	-
		Nepal SBI Bank Ltd		Premium Received	-	-	-	-
		PT Bank SBI Indonesia		Premium Received	-	-	-	-
		SBI (Mauritius) Ltd.		Premium Received	-	-	-	-
		State Bank of India (Botswana) Ltd.		Premium Received	-	-	-	-
		State Bank of India (California)		Premium Received	-	-	-	-
	State Bank of India (Canada)	Premium Received		-	-	-	-	
	Fellow Subsidiaries	Oman India JIF – Management Co. Pvt. Ltd.		Income	Premium Received	-	-	-
			Premium Received		-	-	-	-
		SBICAP (UK) Ltd	Expense	Commission expense	-	-	-	-
				Premium Received	-	-	-	-
		Oman India Joint Investment Fund - Trustee	Income	Commission expense	-	-	-	-
				Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-	
			Premium Received	-	-	-	-	
State Bank of India Servicos Limitada, Brazil		Income	Commission expense	-	-	-	-	
			Premium Received	-	-	-	-	
SBI Foundation	Expense	Commission expense	-	-	-	-		
		Premium Received	1	4	1	4		
SBI Infra Management Solutions Pvt Ltd	Income	Commission expense	-	-	-	-		
		CSR Expenses_E	-	53	40	53		
Associate Entity	Saurashtra Gramin Bank	Expense	Premium Received	-	-	0	0	
			Commission expense	28	58	11	21	
Associate Entity	Mizoram Rural Bank	Expense	Claims expense	-	-	0	0	
			Other Expenses	-	-	-	-	
	Income	Premium received	37	39	-	30		
		Commission expense	9	18	4	5		
		Claims Expense	-	-	0	0		
	Meghalaya Rural Bank	Expense	Premium received	2	56	6	45	
			Commission expense	4	7	0	1	
	Ellaquai Dehati Bank	Income	Claims Expense	-	-	-	-	
			Premium Received	1	1	1	1	
	Madhyanchal Gramin Bank	Income	Commission expense	6	11	4	6	
			Premium Received	0	0	0	0	
	Nagaland Rural Bank	Income	Commission expense	35	58	15	24	
			Claims Expense	-	-	-	-	
	Jharkand Gramin Bank (erstwhile VGB)	Expense	Premium Received	0	1	-	-	
			Premium Received	-	-	-	-	
				Commission expense	80	139	23	38

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Managing Director & CEO	Rajasthan Marudhara Gramin Bank	Income	Claims Expense	-	-	-	-
			Premium Received	-	-	-	(0)
		Expense	Commission expense	97	168	38	67
		Expense	Claims Expense	-	-	0	0
	Telangana Grameena Bank	Income	Other Expenses	8	8	9	9
			Premium Received	-	-	-	-
		Expense	Commission expense	96	140	30	40
			Other Expenses	-	-	-	-
	Arunachal Pradesh Rural Bank	Income	Claims Expense	-	-	-	-
			Premium Received	6	6	6	8
		Expense	Commission expense	2	5	1	2
			Claims Expense	-	-	-	-
	Andhra Pradesh Grameena Vikas Bank	Income	Premium Received	0	0	0	0
			Commission expense	160	244	54	71
		Expense	Claims Expense	-	-	-	-
			Other Expenses	-	-	-	0
	Chhattisgarh Rajya Gramin Bank	Income	Premium Received	1	1	0	1
			Commission expense	101	169	30	45
		Expense	Claims Expense	-	-	0	0
			Premium Received	-	-	-	-
	Utkal Grameen Bank	Income	Premium Received	-	-	-	-
			Commission expense	7	11	1	2
		Expense	Other Expenses	-	-	-	-
			Premium Received	0	0	-	-
	Uttarakhand Gramin Bank	Income	Commission expense	17	30	8	14
			Claims Expense	-	-	-	-
		Expense	Other Expenses	0	2	1	2
			Premium Received	-	-	-	-
	Yes Bank Ltd	Income	Interest Income on Debenture	-	-	25	50
			Premium Received	-	-	-	-
		Expense	Other Expenses	0	0	0	0
			Commission expense	0	1	0	0
	THE CLEARING CORPORATION OF INDIA LTD	Income	Other Expenses	-	0	-	-
			Premium Received	-	-	-	-
		Expense	Premium Received	-	-	-	-
			Sale of Assets	-	-	-	-
Managing Director & CEO	Shri P C Kandpal	Income	SBI Officers Deputation Cost	0	21	19	40
			SBI Officers Deputation Cost	17	17	-	-
		Expense	Premium Received	-	-	-	-
			Premium Received	-	-	-	-
Managing Director & CEO	Shri Paritosh Tripathi	Income	SBI Officers Deputation Cost	-	-	-	-
			SBI Officers Deputation Cost	-	-	-	-
		Expense	Premium Received	-	-	-	-
			Premium Received	-	-	-	-
Whole time Director	Shri Pushan Mahapatra	Income	SBI Officers Deputation Cost	-	-	-	-
			SBI Officers Deputation Cost	-	-	-	-
		Expense	Premium Received	-	-	-	-
			Premium Received	-	-	-	-
Director	Shri P C Kandpal	Income	SBI Officers Deputation Cost	-	-	-	-
			SBI Officers Deputation Cost	-	-	-	-
	Shri M.K. Garg	Income	Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	Shri Dinesh Kumar Khara	Expense	Sitting Fees	5	10	5	10
			Premium Received	-	-	-	-
	Shri D. Sundaram	Income	Premium Received	-	-	-	-
			Premium Received	-	-	-	-
	Smt. Ashima Goyal	Expense	Sitting Fees	6	12	5	10
			Sitting Fees	4	7	3	5
	Shri AJIT KUMAR SAXENA	Expense	Sitting Fees	-	-	-	-
	Shri K K Mishra	Expense	Sitting Fees	3	5	-	-
	Shri S C Srinivasan	Expense	Sitting Fees	1	1	-	-
	Shri Dharendra Tripathi	Expense	Sitting Fees	-	-	-	-
	Shri Dharendra Tripathi	Expense	Salary and Allowances	-	-	-	2
KMP-Relative							
CFO	Rikhil K Shah	Income	Premium Received	-	-	-	-
Company Secretary	Shri Mahendra Tripathi	Expense	Salary and Allowances	34	77	40	76
		Income	Premium Received	-	-	-	-
		Expense	Salary and Allowances	-	-	-	17
		Expense	Salary and Allowances	23	35	11	11

PART B

							(₹ in Lakhs)	
Nature of Relationship with the Company	Name of the Related Party	Whether Payable / Receivable	Description of Transactions / Categories	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
Holding Company	State Bank of India	Asset	Term Deposits Redeemed/Matured	-	No	No	Nil	Nil
			Term Deposits Placed (Balance)	30	No	No	Nil	Nil
			Interest Income on Term Deposits	3	No	No	Nil	Nil
			Investment Redeemed	18,248	No	No	Nil	Nil
			Interest Income on Bond (Receivable)	-	No	No	Nil	Nil
			Investment held (Bond)	-	No	No	Nil	Nil
			Current Accounts	8,927	No	No	Nil	Nil
			Rent recovery	-	No	No	Nil	Nil
			Asset purchased	-	No	No	Nil	Nil
			Investment Purchased	-	No	No	Nil	Nil
			Security Deposit	2	No	No	Nil	Nil
			Advance Given	-	No	No	Nil	Nil
			Prepaid Royalty Expense	914	No	No	Nil	Nil
			Premium Received in Advance	4	No	No	Nil	Nil
		Liability	Commission Payable	1,922	No	No	Nil	Nil
			Claims Payable	0	No	No	Nil	Nil
			Bank Charges	-	No	No	Nil	Nil
			SBI Officers Deputation Cost	87	No	No	Nil	Nil
			Expenses Reimbursement	5	No	No	Nil	Nil
			Other Expenses Payable	57	No	No	Nil	Nil
			Rent Payable	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium (Balance)	-	No	No	Nil	Nil
			CD Balance	227	No	No	Nil	Nil
			Customer Float	-	No	No	Nil	Nil
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
Shareholder	Napean Opportunities LLP	Liability						
Fellow Subsidiaries	SBI DFHI Ltd.	Asset	Investment Purchased	24,775	No	No	Nil	Nil
			Investment Redeemed	-	No	No	Nil	Nil
	SBI Global Factors Ltd.	Liability	Claims payable	-	No	No	Nil	Nil
			Rent recovery	-	No	No	Nil	Nil
	SBICAP Securities Ltd	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Brokerage Payable	-	No	No	Nil	Nil
	SBI Capital Markets Ltd.	Asset	Claims Payable	-	No	No	Nil	Nil
			Commission Payable	75	No	No	Nil	Nil
			Investment Purchased	2,502	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	SBI Mutual Fund Trustee Company Private Limited	Asset	Premium Received in Advance	-	No	No	Nil	Nil
			Investment Purchased	3,18,578	No	No	Nil	Nil
			Investment Redeemed	3,23,770	No	No	Nil	Nil
			MF Holding	0	No	No	Nil	Nil
	SBI SG Global Securities Services Pvt Ltd	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil

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Associate Entity	SBI Cards and Payment Services Pvt Ltd	Liability	Prepaid Expenses	0	No	No	Nil	Nil
			Investment Purchased	15,000	No	No	Nil	Nil
	SBI Funds Management Pvt. Ltd.	Liability	Equity Holdings	-	No	No	Nil	Nil
			Debenture Holdings	30,000	No	No	Nil	Nil
	SBI Life Insurance Company Limited	Liability	Interest Income on Debenture (Receivable)	764	No	No	Nil	Nil
			Card Payable	-	No	No	Nil	Nil
	SBI CAP Ventures Ltd	Liability	Commission payable	2	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBICAP Trustee Company Ltd	Liability	Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
Managing Director & CEO	SBI Funds Management (International) Pvt. Ltd	Asset	Premium Deposit/Prepaid Expenses	237	No	No	Nil	Nil
			Investment Purchased	2,726	No	No	Nil	Nil
	C - Edge Technologies Ltd	Asset	Equity Holdings	-	No	No	Nil	Nil
			Investment Redeemed	2,511	No	No	Nil	Nil
	Macquarie SBI Infrastructure Management Pvt Ltd	Liability	Other Income Receivable	-	No	No	Nil	Nil
			Sale of Asset Receivable	-	No	No	Nil	Nil
	Macquarie SBI Infrastructure Trustee Ltd	Liability	Rent Payable	-	No	No	Nil	Nil
			Claims Payable	28	No	No	Nil	Nil
	SBI Macquarie Infrastructure Management Pvt Ltd	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Expenses Reimbursement	1	No	No	Nil	Nil
Managing Director & CEO	SBI Macquarie Infrastructure Trustee Pvt. Ltd	Liability	Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Commercial Indo Bank Ilc, Moscow	Liability	Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
	Macquarie SBI Infrastructure Trustee Ltd	Liability	Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Nepal SBI Bank Ltd	Liability	Claims Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	PT Bank SBI Indonesia	Liability	Claims payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
Managing Director & CEO	SBI (Mauritius) Ltd.	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			IT Support charges Payable	68	No	No	Nil	Nil
	State Bank of India (Botswana) Ltd.	Liability	Other Liabilities	-	No	No	Nil	Nil
			TDS Recovery	-	No	No	Nil	Nil
	State Bank of India (California)	Liability	Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	State Bank of India (Canada)	Liability	Commission payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Oman India JIF – Management Co. Pvt. Ltd.	Liability	Claims Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
Managing Director & CEO	SBICAP (UK) Ltd	Liability	Claims Payable	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	Oman India Joint Investment Fund - Trustee	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	-	No	No	Nil	Nil
	State Bank of India Servicos Limitada, Brazil	Liability	Commission payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI Foundation	Liability	Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI Infra Management Solutions Pvt Ltd	Liability	Claims Payable	-	No	No	Nil	Nil
			CSR Expenses_L	-	No	No	Nil	Nil
Managing Director & CEO	Saurashtra Gramin Bank	Liability	CSR Advance Given	80	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	Mizoram Rural Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Meghalaya Rural Bank	Liability	Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	60	No	No	Nil	Nil
	Ellaquai Dehati Bank	Liability	Commission payable	28	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Madhyanchal Gramin Bank	Liability	Commission payable	9	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
Managing Director & CEO	Nagaland Rural Bank	Liability	Commission payable	4	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)	Liability	Commission payable	12	No	No	Nil	Nil
			Claims Payable	2	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Premium Received in Advance	0	No	No	Nil	Nil
	Telangana Grameena Bank	Liability	Commission payable	47	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Arunachal Pradesh Rural Bank	Liability	Commission payable	30	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
Managing Director & CEO	Andhra Pradesh Grameena Vikas Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Other Expenses Payable	8	No	No	Nil	Nil
	Chhattisgarh Rajya Gramin Bank	Liability	Commission payable	25	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
	Utkal Grameen Bank	Liability	Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	6	No	No	Nil	Nil
	Uttarakhand Gramin Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Commission payable	216	No	No	Nil	Nil
	Yes Bank Ltd	Liability	Other Expenses payable	-	No	No	Nil	Nil
			Commission payable	0	No	No	Nil	Nil
Managing Director & CEO	Shri P C Kandpal	Liability	SBI Officers Deputation Cost	5	No	No	Nil	Nil
			Advance	-	No	No	Nil	Nil
	Shri Paritosh Tripathi	Liability	Premium received in advance	-	No	No	Nil	Nil
			SBI Officers Deputation Cost	17	No	No	Nil	Nil
	SBI CAP Ventures Ltd	Liability	Premium received in advance	-	No	No	Nil	Nil
			Investment Redeemed	-	No	No	Nil	Nil
	SBICAP Trustee Company Ltd	Liability	Investment Purchased	20,088	No	No	Nil	Nil
			Debenture Holdings	-	No	No	Nil	Nil
	SBI Funds Management (International) Pvt. Ltd	Liability	Current Accounts	6	No	No	Nil	Nil
			Other Expenses payable	0	No	No	Nil	Nil

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Whole time Director	Shri Pushan Mahapatra_Director		SBI Officers Deputation Cost	-	No	No	Nil	Nil
			Premium received in advance	-	No	No	Nil	Nil
Director	Shri M.K. Garg	Asset	Advance	-	No	No	Nil	Nil
		Liability	Sitting Fees Payable	-	No	No	Nil	Nil
	Shri Dinesh Kumar Khara	Asset	Advance	-	No	No	Nil	Nil
		Liability	Sitting Fees Payable	-	No	No	Nil	Nil
	Shri D. Sundaram	Asset	Advance	-	No	No	Nil	Nil
		Liability	Sitting Fees Payable	-	No	No	Nil	Nil
		Asset	Advance	-	No	No	Nil	Nil
		Liability	Sitting Fees Payable	-	No	No	Nil	Nil
KMP-Relative	Shri Dhirendra Tripathi	Liability	Salary and Allowances payable	-	No	No	Nil	Nil
CFO	Rikhil K Shah		Salary and Allowances payable	14	No	No	Nil	Nil
Company Secretary	Shri Mahendra Tripathi		Salary and Allowances payable	-	No	No	Nil	Nil
	Shatrughan Singh	Liability	Salary and Allowances payable	4	No	No	Nil	Nil

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PERIODIC DISCLOSURES

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE FOR THE PERIOD ENDED 30th SEP 2022

` in Lakhs

Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,20,837	4,07,818
Other receipts	53	1,273
Payment to the re-insurers, net of commission and claims	(99,577)	(99,536)
Payment to co-insurers, net of claims recovery	18,140	14,083
Payment of claims	(2,68,159)	(2,45,799)
Payment of commission and brokerage	(40,906)	(30,145)
Payments of other operating expenses	(74,196)	(60,020)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(610)	(236)
Income taxes paid (Net)	(2,558)	(8,331)
Service tax/GST paid (Net)	(17,640)	(9,612)
Directors sitting fees	(35)	(25)
Retirement Benefits	(64)	(44)
Cash flow before extraordinary items	35,285	(30,572)
Cash flow from extraordinary items	-	-
Net cash flow from operating activities	35,285	(30,572)
Cash flows from investing activities		
Purchase of fixed assets	(2,890)	(5,323)
Proceeds from sale of fixed assets	9	44
Purchase of investments	(5,18,379)	(6,08,055)
Loans disbursed	-	-
Sale of investments	3,78,460	6,67,217
Repayments received	-	-
Rents / Interests / Dividends received on investment	32,721	27,005
Investment in money market instruments and in liquid mutual funds	47,827	(43,544)
Expenses related to investments	(53)	(32)
Investment in Fixed Deposit(Net)	299	-
Net cash flow from investing activities	(62,006)	37,313
Cash flows from financing activities		
Proceeds from issuance of share capital	112	819
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest / Dividend paid (including Dividend Distribution Tax)	-	-
Net cash flow from financing activities	112	819
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(26,609)	7,560
Cash and cash equivalents at the beginning of the year	48,100	1,10,887
Cash and cash equivalents at the end of the year	21,491	1,18,447
Book overdraft at the end of the year	-	-
Net increase in cash and cash equivalents	(26,609)	7,560

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

PERIODIC DISCLOSURES

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

STATEMENT OF ADMISSIBLE ASSETS AS AT 30th Sep 2022

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,32,101	2,32,101
	Policyholders as per NL-12 A of BS	9,25,678	-	9,25,678
(A)	Total Investments as per BS	9,25,678	2,32,101	11,57,779
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	24,199	24,199
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,409	2,409
	Current Assets:			
(E)	Cash & Bank Balances as per BS	10,663	-	10,663
(F)	Advances and Other assets as per BS	1,80,025	18,867	1,98,892
(G)	Total Current Assets as per BS...(E)+(F)	1,90,688	18,867	2,09,555
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,637	1,165	4,802
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2	1,666	1,668
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	11,16,366	2,75,167	13,91,533
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,639	5,241	8,880
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	11,12,727	2,69,926	13,82,653

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	<u>Inadmissible Fixed assets</u>	-	2,409	2,409
	(a) Intangible Assets	-	723	723
	(b) Leasehold Improvement	-	1,203	1,203
	(c) Furniture and Fixture	-	483	483
	<u>Inadmissible current assets</u>	3,637	1,165	4,802
	(a) Agent and intermediaries balance - Domestic	20	-	20
	(b) Coinsurance receivable	523	-	523
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	209	-	209
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	9	-	9
	(e) Due from Central Govt Insurance - Crop Insurance	29	-	29
	(f) Due from State Govt. Insurance - Crop Insu	0	-	0
	(g) Tax unutilised credit	1,550	-	1,550
	(h) Investment for backing Unclaimed amount of PH	1,265	-	1,265
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	233	233
	(k) Interest accrued on FD placed against NSCCL Margin	3	-	3
	(l) Deposit towards Appeals	-	820	820
	(m) Share application money pending allotment	-	112	112

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in Lakhs)

		As at 30th Sep 2022		As at 30th Sep 2021	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	7,28,510	3,40,720	6,24,310	2,81,770
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	7,28,510	3,40,720	6,24,310	2,81,770
d	Outstanding Claim Reserve (other than IBNR reserve)	2,93,088	1,77,029	2,38,967	1,48,531
e	IBNR Reserve	5,14,397	2,92,202	4,85,743	2,53,765
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	15,35,995	8,09,951	13,49,020	6,84,066

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,55,375	43,414	40,080	15,035	15,538	6,012	15,538
	Marine	8,382	6,259	10,663	8,801	1,252	2,640	2,640
2	Marine Cargo	8,382	6,259	10,663	8,801	1,252	2,640	2,640
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	3,00,349	1,94,416	2,36,002	1,54,751	44,527	52,968	55,255
4	Motor	2,69,134	1,78,388	2,27,106	1,49,774	40,370	51,099	51,099
5	Engineering	7,149	2,356	1,531	946	715	284	715
6	Aviation	19	0	12	0	2	2	2
7	Liabilities	7,313	2,377	2,648	964	1,097	596	1,097
8	Others	16,734	11,296	4,704	3,068	2,343	988	2,343
9	Health Insurance	3,08,913	2,13,476	1,86,491	1,36,251	46,337	41,961	46,337
10	Crop Insurance	2,37,646	48,564	2,14,891	50,274	23,765	32,234	32,234
	Total	10,10,665	5,06,130	6,88,128	3,65,112	1,31,417	1,35,815	1,52,004

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)	11,12,727
	Deduct:	
2	Current Liabilities as per BS	10,55,713
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	57,013
	Shareholder's Funds	
6	Available Assets	2,69,926
	Deduct:	
7	Other Liabilities	36,297
8	Excess in Shareholders' Funds (6-7)	2,33,629
9	Total Available Solvency Margin [ASM] (5+8)	2,90,642
10	Total Required Solvency Margin [RSM]	1,52,004
11	Solvency Ratio (Total ASM/Total RSM)	1.91

FORM NL-27- PRODUCTS INFORMATION						
Name of the Insurer: SBI General Insurance Company Ltd.				Date: 20-10-2022		
List below the products and/or add-ons introduced during the period						
Sr No	Name of Product /Add On	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of allotment of UIN
1	Commercial Crime Insurance	144	IRDAN144CP0232V01202223	Miscellaneous	19(i)	03-Aug-22
2	Griha Raksha Plus	144	IRDAN144RP0014V01202223	Fire	19(i)	03-Aug-22
3	Revision - SBI General Bharat Laghu Udyam Suraksha	144	IRDAN144RP0030V02202021	Fire	19(i)	03-Aug-22
4	Revision - SBI General Bharat Sookshma Udyam Suraksha	144	IRDAN144RP0031V02202021	Fire	19(i)	03-Aug-22

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

PART - A

Name of the Insurer: SBI General Insurance Company Limited

Registration Number: 144

Statement as on: 30th September 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,32,101
	Investments (Policyholders)	8A	9,25,678
2	Loans	9	0
3	Fixed Assets	10	24,199
4	Current Assets		
	a. Cash & Bank Balance	11	10,663
	b. Advances & Other Assets	12	1,98,892
5	Current Liabilities		
	a. Current Liabilities	13	7,30,127
	b. Provisions	14	3,62,902
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		0
	Application of Funds as per Balance Sheet (A)		2,98,504
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	24,199
3	Cash & Bank Balance (if any)	11	10,663
4	Advances & Other Assets (if any)	12	1,98,892
5	Current Liabilities	13	7,30,127
6	Provisions	14	3,62,902
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		
	Total (B)		-8,59,275
	'Investment Assets'	(A-B)	11,57,779

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	0	65,542	3,03,031	3,68,573	32.36	0	3,68,573	3,58,079
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Ind (1) above)	Not less than 30%	0	74,546	4,40,735	5,15,281	45.24	0	5,15,281	5,01,935
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		3	77,877	2,63,075	3,40,955	29.94	891	3,41,846	3,39,894
	2. Other Investments		0	0	0	0	0.00	0	0	0
	b. Approved Investments	Not exceeding 55%	16,259	49,172	2,03,556	2,68,987	22.19	934	2,69,921	2,67,153
	c. Other Investments		888	11,691	18,309	30,888	2.63	-157	30,731	30,429
	Investment Assets	100%	17,149	2,13,286	9,25,676	11,56,111	100.00	1,668	11,57,779	11,39,411

Note:

- (+) FRSM refers 'Funds representing Solvency Margin'
- Other Investments' are as permitted under 27A(2)
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- 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 2022

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		3,90,166	34.57	-21,593	-78.67	3,68,573	31.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		5,27,078	46.70	-11,797	-42.98	5,15,281	44.57
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,27,590	11.30	14,460	52.69	1,42,050	12.29
	2. Other Investments		0	0.00	0	0.00	0	0.00
	b. Infrastructure Investments							
	1. Approved Investments		1,97,112	17.46	1,793	6.53	1,98,905	17.20
	2. Other Investments		0	0.00	0	0.00	0	0.00
	c. Approved Investments		2,28,761	20.27	40,227	146.56	2,68,987	23.27
	d. Other Investments (not exceeding 15%)		48,125	4.26	-17,237	-62.80	30,888	2.67
	Total		11,28,665	100.0	27,446	100.00	11,56,111	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: SBI General Insurance Company Limited

Date: 30th September 2022

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2022	as % of total for this class	As at 30th September 2021	as % of total for this class	As at 30th September 2022	as % of total for this class	As at 30th September 2021	as % of total for this class
Break down by credit rating								
AAA rated	5,06,661	47.27	4,59,007	48.20	5,11,381	46.91	4,38,581	47.47
AA or better	80,514	7.51	27,543	2.89	82,203	7.54	27,053	2.93
Rated below AA but above A	1,017	0.09	1,062	0.11	1,000	0.09	1,000	0.11
Rated below A but above B	0	0.00	1,010	0.11	0	0.00	1,001	0.11
Any other (Please specify)								
(i) Sovereign	4,68,487	43.71	3,48,388	36.58	4,80,463	44.07	3,40,933	36.90
(ii) Mutual Funds	10,853	1.01	1,12,226	11.78	10,851	1.00	1,12,192	12.14
(iii) Alternative Investment Funds	4,369	0.41	2,938	0.31	4,277	0.39	2,991	0.32
(iv) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
Total (A)	10,71,901	100.00	9,52,374	100.00	10,90,176	100.00	9,23,950	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	85,234	7.95	82,834	8.70	85,634	7.86	82,253	8.90
more than 1 year and upto 3years	1,94,334	18.13	1,91,027	20.06	1,97,807	18.14	1,83,751	19.89
More than 3years and up to 7years	6,07,683	56.69	3,32,569	34.92	6,17,582	56.65	3,24,427	35.11
More than 7 years and up to 10 years	1,36,445	12.73	2,28,069	23.95	1,40,349	12.87	2,15,637	23.34
above 10 years	32,983	3.08	2,711	0.28	33,676	3.09	2,700	0.29
Any other (Please specify)								
(i) Mutual Funds	10,853	1.01	1,12,226	11.78	10,851	1.00	1,12,192	12.14
(ii) Alternative Investment Funds	4,369	0.41	2,938	0.31	4,277	0.39	2,991	0.32
Total (B)	10,71,901	100.00	9,52,374	100.00	10,90,176	100.00	9,23,950	100.00
Breakdown by type of the issuer								
a. Central Government	3,63,062	33.87	2,67,224	28.06	3,73,475	34.26	2,62,576	28.42
b. State Government	1,05,425	9.84	93,660	9.83	1,06,988	9.81	90,494	9.79
c. Corporate Securities	5,88,193	54.87	4,76,127	49.99	5,94,584	54.54	4,55,497	49.30
Any other (Please specify)								
(i) Mutual Funds	10,853	1.01	1,12,226	11.78	10,851	1.00	1,12,192	12.14
(ii) Alternative Investment Funds	4,369	0.41	2,938	0.31	4,277	0.39	2,991	0.32
(iii) Fixed Deposits	0	0.00	199	0.02	0	0.00	199	0.02
Total (C)	10,71,901	100.00	9,52,374	100.00	10,90,176	100.00	9,23,950	100.00

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

 (c). **Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"**

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SBI General Insurance Company Limited

Registration No: 144

Date: 30th September 2022

Name of the Fund GENERAL INSURANCE

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)	YTD (As on date)	Prev. FY (As on 31 Mar 2022)
1	Investments Assets	5,54,839	5,34,313	0	0	4,928	52,123	5,96,345	4,96,176	11,56,111	10,82,613
2	Gross NPA	0	0	0	0	0	0	0	0	0	0
3	% of Gross NPA on Investment Assets (2/1)	0	0	0	0	0	0	0	0	0	0
4	Provision made on NPA	0	0	0	0	0	0	0	0	0	0
5	Provision as a % of NPA (4/2)	0	0	0	0	0	0	0	0	0	0
6	Provision on Standard Assets	0	0	0	0	0	0	0	0	0	0
7	Net Investment Assets (1-4)	5,54,839	5,34,313	0	0	4,928	52,123	5,96,345	4,96,176	11,56,111	10,82,613
8	Net NPA (2-4)	0	0	0	0	0	0	0	0	0	0
9	% of Net NPA to Net Investment Assets (8/7)	0	0	0	0	0	0	0	0	0	0
10	Write off made during the period	0	0	0	0	0	0	0	0	0	0

Note:

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM XL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: SBI General Insurance Company Limited

Registration Number: 144

Statement as on 30th September 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: GENERAL INSURANCE

Category of Submission Quarterly			Current Quarter				Year to Date (current year)				(Amount in Rs. Lakhs)			
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (Preceding year) ¹			
			Investment (Rs.) ²	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ²	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ²	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ⁴
1	A Central Government Securities													
2	A1 Central Government Bonds	CFGB	3,89,844	6,800	1.74	1.71	5,61,805	12,650	2.25	2.20	2,38,130	9,907	4.14	3.13
3	A2 Central Deposits	CFDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
4	A3 Deposits under Sec 7 of Insurance Act, 1938	CFDC	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	A4 Government Securities / Other Approved Securities	CFDB	0	0	0.00	0.00	0	0	0.00	0.00	33,374	32	0.10	0.07
6	A5 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
7	A6 State Government Bonds (Long Term)	SGGB	93,776	3,493	3.73	3.70	87,153	3,125	3.59	3.56	87,651	2,962	3.38	3.28
8	A7 State Government Guaranteed Loans	SGGL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
9	A8 Other Approved Securities (including Infrastructure Investments)	SGOA	50,388	1,84	3.58	3.54	49,884	1,832	3.67	3.75	20,912	1,303	4.22	3.16
10	A9 Government Equity	SGGE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
11	A10 Housing and Loans to State Govt for Housing and fire fighting equipment	SGHE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
12	A11 Loans to State Govt for Housing	HLBH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
13	A12 Loans to State Govt for Fire Fighting Equipment	HLFP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
14	A13 Loans to NCDs/PSUs/Institutions, accounted by NRI	HLN	0	0	0.00	0.00	2,468	11	0.44	0.33	3,343	13	0.39	0.29
15	A14 Commercial Papers - NRI/Institutions, accounted by NRI	HLN	0	0	0.00	0.00	2,468	11	0.44	0.33	3,343	13	0.39	0.29
16	A15 Treasury Securities (Assets - Approved Investments)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
17	A16 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	A17 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	A18 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
20	A19 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
21	A20 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	1,28,124	2,193	1.71	1.28	1,25,082	4,360	3.49	2.61	1,11,662	4,676	4.19	3.13
22	A21 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
23	A22 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
24	A23 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
25	A24 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
26	A25 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
27	A26 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
28	A27 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
29	A28 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
30	A29 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
31	A30 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
32	A31 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
33	A32 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
34	A33 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
35	A34 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
36	A35 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
37	A36 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
38	A37 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
39	A38 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
40	A39 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
41	A40 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
42	A41 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
43	A42 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
44	A43 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
45	A44 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
46	A45 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
47	A46 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
48	A47 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
49	A48 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
50	A49 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
51	A50 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
52	A51 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
53	A52 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
54	A53 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
55	A54 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
56	A55 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
57	A56 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
58	A57 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
59	A58 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
60	A59 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
61	A60 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
62	A61 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
63	A62 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
64	A63 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
65	A64 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
66	A65 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
67	A66 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
68	A67 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
69	A68 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
70	A69 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
71	A70 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
72	A71 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
73	A72 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
74	A73 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
75	A74 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
76	A75 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
77	A76 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
78	A77 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
79	A78 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
80	A79 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
81	A80 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
82	A81 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
83	A82 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
84	A83 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
85	A84 Bonds (Debt/Secured) CPs (Assets - Promoter Group)	HTGB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
86	A85 Bonds (Debt/Secured) CPs (Assets - Promoter Group)													

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 144

Statement as on: 30th September 2022

Name of Fund: GENERAL INSURANCE

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
				NIL					
B.	As on Date ²								
1	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
2	8.83% IDFC FIRST BANK 15 JAN 2025	ECOS	1,000.00	01/10/2015	ICRA	LAAA	LAA	21/05/2019	NA
3	9.35% Tata Motors Ltd Unsecured NCD Mat 10 NOV 2023	ORAD	1,000.00	12/11/2014	ICRA	LAA+	LAA-	07/08/2019	NA

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33	REINSURANCE/RETROCESSION RISK CONCENTRATION				
Insurer:	SBI General Insurance Company Limited	Date:	03.11.2022		
Registration No.	IRDA Reg. No. 144 dated 15/12/2009				
	For the period April 2022 - September 2022				<i>(Amount in Rs. Lakhs)</i>

Reinsurance Risk Concentration						
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	15	43,999.26	418.10	370.50	18.48%
3	No. of Reinsurers with rating A but less than AA	98	58,694.44	2,622.00	1,366.61	25.86%
4	No. of Reinsurers with rating BBB but less than A	1	-	-	9.00	0.00%
5	No. of Reinsurers with rating less than BBB	1	14.23	0.00	0.30	0.01%
	Total (A)	115	1,02,707.93	3,040.09	1,746.41	44.36%
	With In India					
1	Indian Insurance Companies	18	-	-	18,972.34	7.83%
2	FRBs	8	54,475.81	2,190.03	1,728.49	24.10%
3	GIC Re	1	52,850.91	4,412.46	224.01	23.72%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	27	1,07,326.72	6,602.50	20,924.84	55.64%
	Grand Total (C)= (A)+(B)	142	2,10,034.65	9,642.59	22,671.26	100.00%

Note:-

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

(b) Figures are to be provided upto the quarter 30th September 2022

GROSS DIRECT PREMIUM UNDERWRITTEN

	Total
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[illegible]

(a) T

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Uoto the Quarter information are to be shown in separate sheets

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer: SBI General Insurance Company Limited
Date:
Sep-22

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	36,434.14	1,42,044	28,636.88	1,26,452	80,087.41	2,67,116	61,311.44	2,33,083.00
2	Marine Cargo	2,018.25	2,230	1,413.03	2,038	4,547.46	4,409	3,146.51	3,920.00
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0.00
4	Motor OD	24,696.35	4,75,307	27,257.31	4,51,109	51,822.28	10,41,290	45,629.81	7,71,956.00
5	Motor TP	29,824.08	86,966	30,846.65	1,32,744	61,620.60	1,87,748	50,386.22	2,03,827.00
6	Health	49,043.40	1,93,408	45,952.65	1,41,041	89,338.45	3,44,881	70,157.76	2,30,791.00
7	Personal Accident	27,541.02	1,77,219	22,717.02	1,23,805	43,661.01	2,90,685	32,653.86	2,03,849.00
8	Travel	77.62	4,182	14.95	511	165.52	7,411	24.32	688.00
9	Workmen's Compensation/ Employer's liability	166.13	655	141.47	516	319.55	1,332	247.39	929.00
10	Public/ Product Liability	1,120.61	802	1,351.59	917	2,830.46	1,828	2,893.97	1,619.00
11	Engineering	2,305.51	996	1,390.81	1,070	3,842.90	2,147	2,717.53	1,936.00
12	Aviation	10.57	8	5.43	1	13.51	8	7.92	1.00
13	Crop Insurance	1,46,591.35	51,75,341	1,33,194.09	48,75,395	1,52,624.09	53,72,181	1,35,896.58	49,30,707.00
14	Other segments (Credit Guarantee)	758.90	22	0.00	0	1,494.75	53	0.00	0.00
15	Miscellaneous	3,084.79	1,96,487	3,537.23	1,66,673	6,342.85	3,56,656	7,821.76	2,56,344.00

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

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

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

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

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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: SBI General Insurance Company Limited

Date:

Sep-22

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	1,01,847	14,467	1,54,013	23,611	58,590	8,605	1,11,863	15,881
2	Corporate Agents-Banks	6,43,503	79,444	11,39,124	1,33,576	4,88,729	56,459	8,09,713	82,791
3	Corporate Agents -Others	18,428	2,043	35,452	4,509	19,291	1,220	36,172	2,452
4	Brokers	4,42,202	67,090	10,51,909	1,54,796	4,58,957	63,062	6,81,982	1,23,771
5	Micro Agents	1	0	40	1	10	0	10	0
6	Direct Business:	0	0	0	0				
	-Officers/Employees	0	0	0	0	0	0	0	0
	-Online (Through Company Website)	5,779	487	12,309	1,037	14,316	221	92,339	1,631
	-Others (Other than Through Company Website)	51,87,215	1,59,467	53,33,411	1,74,184	48,95,593	1,60,224	49,71,758	1,75,490
7	Common Service Centres(CSC)	56,578	656	1,12,262	1,364	57,527	578	81,755	990
8	Insurance Marketing Firm	50	4	163	46	76	7	1,455	13
9	Point of sales person (Direct)	64	16	35,470	5,495	28,887	6,006	52,130	9,774
10	MISP (Direct)	0	0	143	13	296	79	473	104
11	Web Aggregators	0	0	3,449	79	0	0	0	0
12	Referral Arrangements	0	0	0	0	0	0	0	0
13	Other (to be specified)	0	0	0	0	0	0	0	0
	Total (A)	64,55,667	3,23,673	78,77,745	4,98,711	60,22,272	2,96,459	68,39,650	4,12,895
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	64,55,667	3,23,673	78,77,745	4,98,711	60,22,272	2,96,459	68,39,650	4,12,895

Note:

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

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

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

FORM NL-37-CLAIMS DATA

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

For the quarter ending Q2 FY 2022-23.

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period	944	271	0	271	14921	10479	25400	11059	1904	53	13016	51	50	100	0	14414	24	285	54555
2	Claims reported during the period	1526	1015	0	1015	87145	2120	89265	62068	1816	81	63965	79	26	226	0	7821	21	1273	165217
	(a) Booked During the period	1378	953	0	953	86707	2043	88750	60061	1512	74	61647	64	24	206	0	7134	21	1181	161358
	(b) Reopened during the Period	148	62	0	62	438	77	515	2007	304	7	2318	15	2	20	0	687	0	92	3859
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	839	648	0	648	81911	1337	83248	48057	803	14	48874	34	6	108	0	5778	2	811	140348
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	392	81	0	81	1186	0	1186	2587	107	0	2694	3	0	22	0	0	0	112	4490
	Other Adjustment (to be specified)	300	239	0	239	4502	218	4720	9508	645	26	10179	52	22	105	0	512	11	259	16399
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	939	318	0	318	14467	11044	25511	12975	2165	94	15234	41	48	91	0	15945	32	376	58535
	Less than 3months	333	248	0	248	12190	1970	14160	10562	1199	71	11832	26	15	74	0	2599	12	254	29553
	3 months to 6 months	72	22	0	22	1120	1385	2505	467	386	18	871	2	6	9	0	3179	6	4	6676
	6months to 1 year	45	10	0	10	432	1736	2168	1150	95	1	1246	0	12	4	0	5598	8	3	9094
	1year and above	489	38	0	38	725	5953	6678	796	485	4	1285	13	15	4	0	4569	6	115	13212

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

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

For the quarter ending __Q2 FY 2022-23._____
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	36478	2253	0	2253	16867	109225	126093	8363	20019	153	28535	162	3091	1877	0	12973	1067.86229	749	213279
2	Claims reported during the period	12236	3084	0	3084	28493	24299	52793	37843	17962	97	55902	209	737	737	0	106680	1110.55523	1141	234630
	(a) Booked During the period	11049	2896	0	2896	28350	23417	51767	36619	14955	89	51663	169	680	672	0	97309	1110.55523	1058	218375
	(b) Reopened during the Period	1187	188	0	188	143	883	1026	1224	3007	8	4239	40	57	65	0	9371	0	82	16255
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	10738	1299	0	1299	23117	8691	31808	26483	7861	51	34396	115	699	720	0	51634	28.8102	440	131877
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	4648	228.430487	0	228	1159.5459	0	1160	2150.433	1022.399963	0	3173	6	0	126	0	0	0	111	9452
	Other Adjustment (to be specified)	3557	674.010942	0	674.0109	4401.5814	8053.814	12455.395	7903.487	6163.065197	133.083	14199.6352	97.62011055	1502.822819	602.8088418	0	25408.18639	175.7871	257.5691877	58931.3
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	29770	3136	0	3136	16683	116780	133463	9669	22934	65	32668	153	1626	1165	0	42611	1973.82022	1081	247648
	Less than 3months	6863	1484	0	1484	8874	18556	27429	7519	12239	44	19803	72	166	531	0	29307	975.1727	434	87065
	3 months to 6 months	5498	433	0	433	2527	13021	15548	731	4114	19	4864	16	479	208	0	4394	407.34632	141	31989
	6months to 1 year	2968	366	0	366	968	16938	17907	560	1125	1	1686	0	227	326	0	6070	467.95726	107	30126
	1year and above	14441	853	0	853	4314	68265	72579	859	5455	1	6315	65	754	99	0	2841	123.34394	398	98468

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 Ins SBI General Insurance Co. - CO-INS

For the quarter ending __Q2 FY 2022-23.

No. of claims only																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1175	966	0	966	963	1332	2295	909	1772	0	2681	6	44	578	3	0	0	112	7860
2	Claims reported during the period	377	6782	0	6782	2224	724	2948	74443	278	0	74721	5	37	224	0	0	0	169	85263
	(a) Booked During the period	357	6610	0	6610	0	0	0	74121	265	0	74386	5	37	212	0	0	0	168	81775
	(b) Reopened during the Period	20	172	0	172	2224	724	2948	322	13	0	335	0	0	12	0	0	0	1	3488
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	201	6262	0	6262	1719	84	1803	73779	531	0	74310	0	1	154	0	0	0	79	82810
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	43	377	0	377	391	113	504	590	6	0	596	0	1	180	0	0	0	2	1703
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	1308	1109	0	1109	1077	1859	2936	983	1513	0	2496	11	79	468	3	0	0	200	8610
	Less than 3months	245	583	0	583	708	467	1175	332	159	0	491	5	36	151	0	0	0	98	2784
	3 months to 6 months	175	259	0	259	292	537	829	235	689	0	924	0	37	84	0	0	0	46	2354
	6months to 1 year	253	255	0	255	61	677	738	416	453	0	869	2	2	211	0	0	0	21	2351
	1year and above	635	12	0	12	16	178	194	0	212	0	212	4	4	22	3	0	0	35	1121

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

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

For the quarter ending __Q2 FY 2022-23._____
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	30068	1322	0	1322	857	5080	5937	2208	788	0	2996	0	62	491	3	0	0	943	41823
2	Claims reported during the period	8161	888	0	888	1302	3242	4543	3384	241	0	3625	0	42	151	0	0	0	427	17838
	(a) Booked During the period	7728	865	0	865	0	0	0	3370	230	0	3600	0	42	143	0	0	0	425	12803
	(b) Reopened during the Period	433	23	0	23	1302	3242	4543	15	11	0	26	0	0	8	0	0	0	3	5035
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	2980	535	0	535	732	603	1334	2878	363	0	3241	0	0	36	0	0	0	48	8173
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	7071	218.401308	0	218.4013	317.44707	639.0998	956.54689	633.9856	17.1562538	0	651.141902	0	0.197757	133.4669674	0.14578	0	0	44.3640662	9075.29
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	28179	1457	0	1457	1110	7079	8189	2081	649	0	2730	0	104	473	3	0	0	1279	42413
	Less than 3months	1733	272	0	272	469	1656	2124	290	51	0	341	0	24	74	0	0	0	418	4988
	3 months to 6 months	6164	565	0	565	354	1926	2280	437	259	0	696	0	46	62	0	0	0	86	9899
	6months to 1 year	4409	566	0	566	265	2641	2906	1353	209	0	1563	0	4	131	0	0	0	16	9596
	1year and above	15872	54	0	54	22	856	878	0	130	0	130	0	29	205	3	0	0	758	17929

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

FORM NL-37-CLAIMS DATA

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

 Upto the quarter ending **__Q2 FY 2022-23.**

Sl. No.	Claims Experience	No. of claims only																		
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	639	147	0	147	8426	9641	18067	10620	1593	28	12241	25	42	59	0	8313	18	171	39722
2	Claims reported during the period	2738	1713	0	1713	176769	3863	180632	118429	3692	127	122248	158	42	464	0	17617	31	2212	327855
	(a) Booked During the period	2487	1608	0	1608	175997	3717	179714	113865	2989	117	116971	132	35	420	0	12624	29	2072	316092
	(b) Reopened during the Period	251	105	0	105	772	146	918	4564	703	10	5277	26	7	44	0	4993	2	140	11763
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	1323	1006	0	1006	160372	2097	162469	91601	1689	24	93314	55	6	236	0	9030	3	1404	268846
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	646	159	0	159	2088	0	2088	7493	220	0	7713	5	0	40	0	0	0	213	10864
	Other Adjustment (to be specified)	469	377	0	377	8268	363	8631	16980	1211	37	18228	82	30	156	0	955	14	390	29332
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	939	318	0	318	14467	11044	25511	12975	2165	94	15234	41	48	91	0	15945	32	376	58535
	Less than 3months	333	248	0	248	12190	1970	14160	10562	1199	71	11832	26	15	74	0	2599	12	254	29553
	3 months to 6 months	72	22	0	22	1120	1385	2505	467	386	18	871	2	6	9	0	3179	6	4	6676
	6months to 1 year	45	10	0	10	432	1736	2168	1150	95	1	1246	0	12	4	0	5598	8	3	9094
	1year and above	489	38	0	38	725	5953	6678	796	485	4	1285	13	15	4	0	4569	6	115	13212

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

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

Upto the quarter ending __Q2 FY 2022-23.

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	30280	1827	0	1827	12721	101215	113936	7454	15555	16	23026	101	4291	1905	0	6907	681.269	606	183560
2	Claims reported during the period	22517	4574	0	4574	55689	41514	97203	70821	36720	152	107693	331	880	1384	0	119537	1546.88	1878	357545
	(a) Booked During the period	20452	4294	0	4294	55446	39945	95391	68092	29728	140	97959	277	733	1253	0	85658	1447.08	1759	309225
	(b) Reopened during the Period	2064	280	0	280	243	1569	1812	2729	6992	12	9733	55	147	131	0	33879	99.7988	119	48320
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	14451	1944	0	1944	44108	14748	58856	50121	15721	72	65915	142	734	901	0	56371	-6.24351	792	200100
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	4968	392	0	392	1536	0	1536	5660	2094	0	7754	8	0	250	0	0	0	216	15123
	Other Adjustment (to be specified)	3607	929	0	929	6083	11201	17284	12826	11525	30	24381	130	2811	973	0	27463	261	395	78235
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	29770	3136	0	3136	16683	116780	133463	9669	22934	65	32668	153	1626	1165	0	42611	1973.82	1081	247648
	Less than 3months	6863	1484	0	1484	8874	18556	27429	7519	12239	44	19803	72	166	531	0	29307	975.173	434	87065
	3 months to 6 months	5498	433	0	433	2527	13021	15548	731	4114	19	4864	16	479	208	0	4394	407.346	141	31989
	6months to 1 year	2968	366	0	366	968	16938	17907	560	1125	1	1686	0	227	326	0	6070	467.957	107	30126
	1year and above	14441	853	0	853	4314	68265	72579	859	5455	1	6315	65	754	99	0	2841	123.344	398	98468

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

Upto the quarter ending __Q2 FY 2022-23._____

Sl. No.	Claims Experience	No. of claims only																		
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1073	795	0	795	950	3153	4103	677	978	0	1655	6	6	458	3	0	0	73	8172
2	Claims reported during the period	687	13717	0	13717	4384	1577	5961	144009	1416	0	145425	5	75	402	0	0	0	245	166517
	(a) Booked During the period	638	13201	0	13201	0	0	0	142857	1378	0	144235	5	75	380	0	0	0	235	158769
	(b) Reopened during the Period	49	516	0	516	4384	1577	5961	1152	38	0	1190	0	0	22	0	0	0	10	7748
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	361	12590	0	12590	3483	2405	5888	142281	874	0	143155	0	1	207	0	0	0	99	162301
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	91	813	0	813	774	466	1240	1422	7	0	1429	0	1	185	0	0	0	19	3778
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	1308	1109	0	1109	1077	1859	2936	983	1513	0	2496	11	79	468	3	0	0	200	8610
	Less than 3months	245	583	0	583	708	467	1175	332	159	0	491	5	36	151	0	0	0	98	2784
	3 months to 6 months	175	259	0	259	292	537	829	235	689	0	924	0	37	84	0	0	0	46	2354
	6months to 1 year	253	255	0	255	61	677	738	416	453	0	869	2	2	211	0	0	0	21	2351
	1year and above	635	12	0	12	16	178	194	0	212	0	212	4	4	22	3	0	0	35	1121

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

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

Upto the quarter ending __Q2 FY 2022-23.

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	26893	932	0	932	1282	14788	16070	1745	536	0	2281	0	33	418	3	0	0	856	47486
2	Claims reported during the period	14995	1984	0	1984	3821	39504	43325	6974	696	0	7670	0	71	254	0	0	0	518	68817
	(a) Booked During the period	13926	1909	0	1909	0	0	0	6918	677	0	7595	0	71	240	0	0	0	497	24238
	(b) Reopened during the Period	1070	75	0	75	3821	39504	43325	56	19	0	74	0	0	14	0	0	0	21	44579
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	4144	804	0	804	3277	45161	48438	5704	572	0	6276	0	0	56	0	0	0	52	59771
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	9565	655	0	655	716	2052	2768	934	11	0	945	0	0	143	0	0	0	44	14120
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	28179	1457	0	1457	1110	7079	8189	2081	649	0	2730	0	104	473	3	0	0	1279	42413
	Less than 3months	1733	272	0	272	469	1656	2124	290	51	0	341	0	24	74	0	0	0	418	4988
	3 months to 6 months	6164	565	0	565	354	1926	2280	437	259	0	696	0	46	62	0	0	0	86	9899
	6months to 1 year	4409	566	0	566	265	2641	2906	1353	209	0	1563	0	4	131	0	0	0	16	9596
	1year and above	15872	54	0	54	22	856	878	0	130	0	130	0	29	205	3	0	0	758	17929

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 2022-23

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	535	198	61	27	15	1	2	853	1884	951	941	6079	17	12	839	10738
2	Marine Cargo	447	145	30	20	6	0	0	219	515	305	251	9	0	0	648	1299
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	70966	9126	1480	202	133	2	2	13842	6228	2339	559	110	7	32	81911	23117
5	Motor TP	1	60	260	414	369	142	91	4	381	1456	2049	2690	1305	807	1337	8691
6	Health	40213	6342	706	549	235	7	5	20414	4951	724	258	121	6	8	48057	26483
7	Personal Accident	69	256	277	106	73	12	10	723	2300	2909	1090	665	86	89	803	7861
8	Travel	4	1	5	4	0	0	0	1	0	4	46	0	0	0	14	51
9	Workmen's Compensation/ Employer's liability	6	17	8	3	0	0	0	5	74	12	25	0	0	0	34	115
10	Public/ Product Liability	0	1	0	3	2	0	0	0	3	0	679	17	0	0	6	699
11	Engineering	55	35	6	5	7	0	0	36	44	51	107	482	0	0	108	720
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	3101	1878	26	397	374	2	0	29656	20268	68	1539	97	6	0	5778	51634
14	Other segments ^(a)	2	0	0	0	0	0	0	47	0	0	0	-14	-4	0	2	29
15	Miscellaneous	651	128	19	9	3	1	0	341	73	14	4	5	3	0	811	440

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

FORM NL-39- AGEING OF CLAIMS

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

Upto the Quarter ending on _____ Q2 FY 2022-23

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	843	291	94	64	24	4	3	1525	2565	1584	1907	6769	38	64	1323	14451
2	Marine Cargo	713	194	45	45	9	0	0	390	713	398	390	20	34	0	1006	1944
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	141541	16056	2229	361	155	12	18	27567	11275	3906	1083	165	18	95	160372	44108
5	Motor TP	4	95	389	652	573	240	144	22	581	2207	3694	4551	2347	1346	2097	14748
6	Health	77342	11169	1634	1109	324	16	7	39134	8824	1356	579	209	9	10	91601	50121
7	Personal Accident	138	592	520	225	162	29	23	1211	5464	5215	2138	1370	193	130	1689	15721
8	Travel	4	4	12	4	0	0	0	1	8	18	46	0	0	0	24	72
9	Workmen's Compensation/ Employer's liability	8	27	10	10	0	0	0	6	79	12	44	0	0	0	55	142
10	Public/ Product Liability	0	1	0	3	2	0	0	2	3	9	697	17	7	0	6	734
11	Engineering	131	61	18	14	12	0	0	77	78	82	131	533	0	0	236	901
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	4863	2694	211	640	599	22	1	32632	20920	471	1928	394	25	0	9030	56371
14	Other segments ^(a)	2	0	0	0	1	0	0	47	0	1	0	-49	-5	0	3	-6
15	Miscellaneous	1161	188	31	16	3	3	2	599	147	22	10	5	6	2	1404	792

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

FORM NL-39- AGEING OF CLAIMS

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on _____ Q2 FY 2022-23

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	84	42	22	19	34	0	0	24	84	162	163	2545	1	0	201	2980
2	Marine Cargo	5720	293	191	39	18	1	0	328	76	66	46	20	0	0	6262	535
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	820	422	232	18	227	0	0	115	267	136	39	174	0	0	1719	732
5	Motor TP	1	8	6	14	55	0	0	1	63	146	107	286	0	0	84	603
6	Health	73779	0	0	0	0	0	0	2896	-17	0	-1	0	0	0	73779	2878
7	Personal Accident	92	121	124	154	40	0	0	32	48	99	145	38	0	0	531	363
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0
11	Engineering	61	34	27	29	3	0	0	7	11	7	4	6	0	0	154	36
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	58	14	5	1	1	0	0	1	4	2	0	41	0	0	79	48

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

FORM NL-39- AGEING OF CLAIMS

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

Upto the Quarter ending on _____ Q2 FY 2022-23

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	141	72	35	48	65	0	0	44	164	235	321	3380	1	0	361	4144
2	Marine Cargo	11582	556	311	107	33	1	0	452	133	114	81	25	0	0	12590	804
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	1528	818	430	400	307	0	0	223	674	862	956	562	0	0	3483	3277
5	Motor TP	3	195	550	1105	552	0	0	25	2758	9072	21806	11499	0	0	2405	45161
6	Health	142281	0	0	0	0	0	0	5810	-44	-61	-1	0	0	0	142281	5704
7	Personal Accident	246	229	152	203	44	0	0	114	103	115	197	42	0	0	874	572
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0
11	Engineering	101	40	29	33	4	0	0	14	15	9	11	8	0	0	207	56
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	67	23	6	1	2	0	0	4	4	2	0	41	0	0	99	52

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

FORM NL-41 OFFICES INFORMATION

As at: September 30, 2022

Name of the Insurer: SBI General Insurance Company Limited

Date: 03.11.2022

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	135	
2	No. of branches approved during the year	0	
3	No. of branches opened during the	Out of approvals of previous year	1
4	year	Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	136*	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	135**	
10	No. of Directors:-		
	(a) Independent Director	(a) 3	
	(b) Executive Director	(b) 1	
	(c) Non-executive Director	(c) 3	
	(d) Women Director	(d) 1	
	(e) Whole time director	(e) NA	
11	No. of Employees	(a) 6033	
	(a) On-roll:	(b) 1044	
	(b) Off-roll:	(c) 7077	
	(c) Total		
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	(a) 15264	
	(b) Corporate Agents-Banks	(b) 28	
	(c)Corporate Agents-Others	(c) 32	
	(d) Insurance Brokers	(d) 452	
	(e) Web Aggregators	(e) 10	
	(f) Insurance Marketing Firm	(f) 11	
	(g) Motor Insurance Service Providers (DIRECT)	(g) 0	
	(h) Point of Sales persons (DIRECT)	(h) 12510	
	(i) Other as allowed by IRDAI (To be specified)	(i) 0	
	(1) Micro-Insurance Agent	(1) 4	
	(2) Micro- Insurance Entity	(2) 21	

* It does not include Regional Offices
**It includes semi-urban and metro branches as well

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees*	Insurance Agents and Intermediaries									
		Individual Agents	POSP (Direct)	Micro Insurance Entity	Micro Insurance Agent	Motor Insurance Service Providers	Corporate Agents-Banks	Corporate Agents- Others	Insurance Brokers	Web Aggregators	Insurance Marketing Firm
Number at the beginning of the quarter	5909	14883	11349	20	4	0	31	37	452	16	18
Recruitments during the quarter	753	416	1252	3	0	0	0	6	0	0	0
Attrition during the quarter	629	35	91	2	0	0	3	11	0	6	7
Number at the end of the quarter	6033	15264	12510	21	4	0	28	32	452	10	11

* Count mentioned is for Onroll

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Shri Dinesh Kumar Khara	Chairman, Non Executive Director	Chairman, Non Executive Director	
2	Shri Ashwini Kumar Tewari	Non Executive Director	Non Executive Director	Resigned w.e.f. close of business hours of 14 th July 2022
3	Shri Swaminathan J.	Non Executive Director	Non Executive Director	Appointed w.e.f. 16 th July 2022
4	Smt. Saloni Narayan	Non Executive Director	Non Executive Director	Resigned w.e.f. 22 nd August 2022
5	Shri D. Sundaram	Independent Director	Independent Director	
6	Shri M. K. Garg	Independent Director	Independent Director	Retired w.e.f. 26 th August 2022
7	Dr. Ashima Goyal	Independent Director	Independent Director	Re-appointed w.e.f. 25 th September 2022
8	Shri K. K. Mishra	Independent Director	Independent Director	
9	Shri T. K. Kurein	Non Executive Director	Non Executive Director	
10	Shri S. C. Srinivasan	Independent Director	Independent Director	Appointed w.e.f. 23 rd September 2022
11	Shri P. C. Kandpal	Managing Director & CEO	Managing Director & CEO	Resigned w.e.f. 4 th July 2022
12	Shri Paritosh Tripathi	Managing Director & CEO	Managing Director & CEO	Appointed w.e.f. 5 th July 2022
Key Persons				
1	Shri Paritosh Tripathi	Managing Director & CEO	Managing Director & CEO	Appointed w.e.f. 5 th July 2022
2	Shri P. C. Kandpal	Managing Director & CEO	Managing Director & CEO	Resigned w.e.f. 4 th July 2022
3	Shri Anand Pejaware	Deputy Managing Director	Deputy Managing Director	
4	Shri Rikhil Shah	Chief Finance Officer	Chief Finance Officer	
5	Shri Neil Albert Vaz	Chief Risk Officer	Chief Risk Officer	
6	Shri Avez Sayed	Head - Internal Audit	Head - Internal Audit	
7	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer	
8	Shri Shatrughan Singh	Company Secretary & Compliance Officer	Company Secretary & Compliance Officer	
9	Ms Banashree Satpathy	Appointed Actuary	Appointed Actuary	
...				

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)Name of Insurer: **SBI General Insurance Company Limited**Upto the Quarter ending on
(Amount in Rs. Lakhs)**Sep-22**

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	1,30,272	30,102	2,19,00,582
		Social	0	0	0
2	MARINE CARGO	Rural	0	0	0
		Social	0	0	0
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social	0	0	0
4	MOTOR OD	Rural	5,90,428	25,151	98,93,360
		Social	0	0	0
5	MOTOR TP	Rural	1,12,753	27,834	3,57,429
		Social	0	0	0
6	HEALTH	Rural	1,86,977	37,512	22,02,606
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	1,53,201	9,500	1,81,63,614
		Social	0	0	0
8	TRAVEL	Rural	1,211	32	1,43,023
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	465	99	40,076
		Social	0	0	0
10	Public/ Product Liability	Rural	253	162	1,48,447
		Social	0	0	0
11	Engineering	Rural	655	926	7,24,898
		Social	0	0	0
12	Aviation	Rural	0	0	0
		Social	0	0	0
13	Other Segment <small>(Crop & Credit Guarantee)</small>	Rural	52,06,351	1,50,290	5,42,255
		Social	52,06,342	1,50,171	5,34,760
14	Miscellaneous	Rural	2,48,680	2,917	65,76,148
		Social	0	0	0
	Total	Rural	66,31,246	2,84,524.21	6,06,92,437.56
		Social	52,06,342	1,50,170.77	5,34,759.94

Notes:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(b) Premium Collected means gross direct written premium
(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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

(i) Name of the Insurer: SBI General Insurance Company Limited
(ii) Registration No. 144 and Date of Registration with the IRDAI: Dec 2009
(iii) Gross Direct Premium Income during immediate preceding FY: 2021-22
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 2021-22
(v) Obligation of the Insurer to be met in a financial year FY.2022-23

91,66,22,40,583
13,43,68,21,292
16,61,32,07,114

Statement Period: Quarter ending

Sept 2022 (Q2-2022-2023)

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	6,225.73	12,469.17
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	23,598.35	49,151.43
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	29,824.08	61,620.60
Total Gross Direct Motor Own damage Insurance Business Premium	24,696.35	51,822.28
Total Gross Direct Premium Income	3,23,672.73	4,98,710.86

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

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: SBI General Insurance Company Limited

Date: 27.10.2022

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	0	0	1	0	1
b)	Claims Related	9	381	76	4	298	12	647
c)	Policy Related	4	118	91	0	29	2	211
d)	Premium Related	0	3	2	0	1	0	5
e)	Refund Related	0	14	11	0	2	1	23
f)	Coverage Related	0	2	1	0	1	0	3
g)	Cover Note Related	0	1	1	0	0	0	1
h)	Product Related	0	14	7	0	7	0	19
i)	Others	2	85	49	0	35	3	167
	Total	15	619	238	4	374	18	1077
2	Total No. of policies during previous year:	3,51,54,358	(including COIs)					
3	Total No. of claims during previous year:	8,94,454						
4	Total No. of policies during current year:	1,63,12,797	(including COIs)					
5	Total No. of claims during current year:	3,27,855						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.26	(430 Policy related complaints against 16312797 policies issued)					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	19.73	(647 claim related complaints against 327855 claims)					
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	18	100%	0	0	18	100%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	18	1	0	0	18	1	

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

Disclosure of voting activities in general meetings of investee companies

Name of the Insurer: SBI General Insurance Company Limited

Period of Reporting: Q2FY23

Date: 12-October-2022

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

