

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

PERIODIC DISCLOSURES																		
FORM NL-1-B-RA (UNAUDITED)																		
			Fire				Marine				Miscellaneous				Total			
S.No	Particulars	Schedule	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	8,913	25,770	7,758	20,397	1,042	3,042	590	1,504	95,726	2,76,459	69,126	2,29,221	1,05,680	3,05,271	77,473	2,51,123
2	Profit/ Loss on sale/redemption of Investments (Net)		91	997	184	902	12	55	9	33	438	5,299	939	4,853	540	6,350	1,132	5,788
3	Interest, Dividend & Rent – Gross (Note 1)		1,948	5,524	1,657	5,000	130	296	69	180	9,971	28,821	8,673	26,743	12,049	34,642	10,398	31,923
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		2	7	2	6	0	0	0	0	13	38	12	33	15	45	15	40
	(ii) Miscellaneous Income		1	2	8	8	0	0	0	0	31	77	79	123	31	78	88	131
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)			10,954	32,300	9,609	26,313	1,184	3,393	668	1,718	1,06,178	3,10,693	78,829	2,60,973	1,18,316	3,46,387	89,105	2,89,004
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,047	17,481	3,726	12,360	2,008	4,180	883	1,876	91,527	2,50,686	52,758	1,79,809	96,581	2,72,348	57,366	1,94,045
2	Commission (Net)	NL-6-Commission Schedule	(2,014)	(14,718)	(5,250)	(19,218)	220	751	119	356	(1,141)	2,712	2,526	3,623	(2,936)	(11,255)	(2,605)	(15,239)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	3,628	7,846	2,296	5,966	489	1,101	188	456	30,650	82,939	23,957	63,770	34,768	91,885	26,441	70,192
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)			4,661	10,609	772	(892)	2,716	6,032	1,190	2,689	1,21,036	3,36,337	79,241	2,47,202	1,28,413	3,52,978	81,203	2,48,999
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)			6,293	21,691	8,837	27,205	(1,533)	(2,639)	(522)	(971)	(14,858)	(25,644)	(412)	13,771	(10,098)	(6,592)	7,903	40,005
APPROPRIATIONS																		
Transfer to Shareholders' Account			6,293	21,691	8,837	27,205	(1,533)	(2,639)	(522)	(971)	(14,858)	(25,644)	(412)	13,771	(10,098)	(6,592)	7,903	40,005
Transfer to Catastrophe Reserve			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)			6,293	21,691	8,837	27,205	(1,533)	(2,639)	(522)	(971)	(14,858)	(25,644)	(412)	13,771	(10,098)	(6,592)	7,903	40,005

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 Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020
Interest, Dividend & Rent	1,929	5,521	1,668	4,996	131	301	69	181	10,072	29,344	8,732	26,884	12,132	35,166	10,468	32,061
Add/Less:-																
Investment Expenses	(4)	(9)	(2)	(5)	-	-	-	-	(20)	(49)	(11)	(35)	(24)	(58)	(13)	(40)
Amortisation of Premium/ Discount on Investments	(16)	(94)	(9)	(23)	(1)	(5)	-	(1)	(81)	(501)	(48)	(122)	(98)	(600)	(57)	(146)
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	39	106	-	32	-	-	-	-	-	27	-	16	39	133	-	48
Interest, Dividend & Rent – Gross*	1,948	5,524	1,657	5,000	130	296	69	180	9,971	28,821	8,673	26,743	12,049	34,642	10,398	31,923
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Term gross implies inclusive of TDS
Sep-21
Jun-21

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-2-B-PL (UNAUDITED)

S.No	Particulars	Schedule	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		6,293	21,691	8,837	27,205
	(b) Marine Insurance		(1,533)	(2,639)	(522)	(971)
	(c) Miscellaneous Insurance		(14,858)	(25,644)	(412)	13,771
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,229	9,588	3,664	9,733
	(b) Profit on sale of investments		4,296	12,501	2,362	4,760
	(c) Loss on sale of investments		(317)	(1,161)	(251)	(345)
	(d) Amortization of Premium / Discount on Investments		(98)	(397)	(84)	(87)
3	OTHER INCOME					
	Miscellaneous Income		1	5	237	257
	Profit / (Loss) on Sale of Assets		40	71	0	5
	Recovery of Bad Debts Written Off		-	1,136	-	-
	TOTAL (A)		(2,947)	15,150	13,831	54,328
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(86)	(142)
	(b) For doubtful debts		-	-	-	(20)
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	84	84
	(c) Interest on subordinated debt		-	-	-	-
	(d) CSR Expenditure		594	1,282	1	202
	(e) Penalties		-	30	-	25
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(g) Others		-	-	-	-
	Share Issue Expenses		-	-	-	-
	Preliminary Expenses written off		-	-	-	-
	Profit & Loss on Sale of Assets		-	-	-	-
	Investment Write Off		-	-	-	-
	Director's Fees		12	37	12	52
	Others		20	219	3	104
	Expenses of Management Regulatory Adjustments		-	-	-	-
	TOTAL (B)		626	1,568	14	304
	Profit/(Loss) Before Tax		(3,573)	13,582	13,817	54,024
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		(1,476)	3,216	3,568	13,992
	(b) Deferred tax (Income) / Expense		185	(8)	(68)	(311)
	(c) Short/(Excess) Provision of earlier years		318	318	-	-
	Profit/(Loss) after tax		(2,600)	10,055	10,317	40,342
	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		1,31,458	1,18,803	96,625	66,599
	Balance carried forward to Balance Sheet		1,28,858	1,28,858	1,06,941	1,06,941
	Basic Earnings per share (Not Annualised)		(1.21)	4.67	4.79	18.72
	Diluted Earnings per share (Not Annualised)		(1.19)	4.61	4.79	18.72

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	Schedule	As at 31st Dec 2021	As at 31st Dec 2020
			(₹ in lakhs)	(₹ in lakhs)
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,562	21,550
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,62,759	2,40,201
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		13,081	7,692
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		3	10
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		2,97,404	2,69,453
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,49,497	2,82,749
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	7,60,163	6,05,030
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	22,157	10,763
5	DEFERRED TAX ASSET (Net)		1,684	1,971
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	8,447	6,950
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,36,765	1,82,729
	Sub-Total (A)		1,45,212	1,89,679
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	6,09,075	5,71,930
9	PROVISIONS	NL-18-Provisions Schedule	2,72,233	2,48,808
	Sub-Total (B)		8,81,308	8,20,738
	NET CURRENT ASSETS (C) = (A - B)		(7,36,097)	(6,31,059)
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		2,97,404	2,69,453
	Contingent Liabilities		14,636	13,933

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 31st Dec 2021	As at 31st Dec 2020
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		82.24	49.33
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		13,025	12,254
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		1,529	1,630
TOTAL			14,636	13,933

PERIODIC DISCLOSURES											
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)											
(* in lakhs)											
		Fire		Marine		Miscellaneous*		Total			
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
1	Gross Direct Premium	33,643	34,260	1,524	832	-	-	1,49,129	1,30,954	1,84,296	1,66,046
2	Add: Premium on reinsurance accepted	282	76	80	176	-	-	195	201	556	452
3	Less : Premium on reinsurance ceded	24,817	24,611	437	237	-	-	78,490	59,590	1,03,745	84,438
	Net Written Premium	9,108	9,725	1,166	770	-	-	70,833	71,565	81,107	82,060
4	Add: Opening balance of UPR	79,538	72,039	2,006	1,181	-	-	2,00,226	1,52,083	2,81,770	2,25,303
5	Less: Closing balance of UPR	79,733	74,007	2,130	1,361	-	-	1,75,333	1,54,522	2,57,196	2,29,890
	Net Earned Premium	8,913	7,758	1,042	590	-	-	95,726	69,126	1,05,680	77,473

		(* in lakhs)																															
		Motor (OD)				Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020		
1	Gross Direct Premium	35,698	28,951	39,505	34,131	75,203	63,082	103	97	1,673	896	1,587	953	3	3	27,346	22,744	31,492	20,301	36	13	58,874	43,057	7,256	17,161	4,430	5,705	1,49,129	1,30,954				
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	181	185	14	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195	201	
3	Less : Premium on reinsurance ceded	9,616	8,650	14,541	17,744	24,157	26,394	51	50	1,201	696	1,004	568	3	2	16,229	1,207	28,320	1,015	2	1	44,550	2,223	5,827	28,156	1,697	1,500	78,490	59,590				
	Net Written Premium	26,082	20,301	24,964	16,387	51,046	36,688	53	47	652	384	597	401	(0)	0	11,117	21,537	3,172	19,286	34	12	14,323	40,835	1,429	(10,995)	2,733	4,205	70,833	71,565				
4	Add: Opening balance of UPR	36,689	24,630	27,468	19,209	64,157	43,838	112	76	831	378	1,521	1,374	0	0	37,524	40,575	71,959	46,866	9	7	1,09,493	87,448	15,989	11,699	8,123	7,270	2,00,226	1,52,083				
5	Less: Closing balance of UPR	43,368	31,391	36,696	24,676	80,064	56,068	105	79	1,069	555	1,597	1,386	0	0	32,273	41,986	47,048	42,661	22	10	79,343	84,657	6,218	3,474	6,937	8,303	1,75,333	1,54,522				
	Net Earned Premium	19,403	13,540	15,736	10,919	35,139	24,459	60	44	414	207	520	389	(0)	0	16,369	20,126	28,083	23,491	21	9	44,473	43,625	11,201	(2,770)	3,919	3,172	95,726	69,126				

(* in lakhs)											
		Fire		Marine		Miscellaneous*		Total			
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
1	Gross Direct Premium	94,955	98,623	4,671	2,497	-	-	4,97,566	4,26,893	5,97,191	5,28,013
2	Add: Premium on reinsurance accepted	540	233	431	214	-	-	4,326	3,835	5,297	4,282
3	Less : Premium on reinsurance ceded	68,478	71,088	1,260	694	-	-	2,57,747	2,05,263	3,27,486	2,77,045
	Net Written Premium	27,017	27,768	3,841	2,017	-	-	2,44,145	2,25,465	2,75,002	2,55,250
4	Add: Opening balance of UPR	78,486	66,636	1,331	848	-	-	2,07,648	1,58,278	2,87,465	2,25,762
5	Less: Closing balance of UPR	79,733	74,007	2,130	1,361	-	-	1,75,333	1,54,522	2,57,196	2,29,890
	Net Earned Premium	25,770	20,397	3,042	1,504	-	-	2,76,459	2,29,221	3,05,271	2,51,123

		(* in lakhs)																															
		Motor (OD)				Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020		
1	Gross Direct Premium	81,328	57,995	89,892	67,673	1,71,219	1,25,667	351	273	4,567	2,329	4,304	2,957	11	8	60,000	57,587	1,01,650	72,050	60	25	1,61,710	1,29,663	1,43,152	1,54,236	12,252	11,759	4,97,566	4,26,893				
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	530	305	49	49	-	-	-	-	3,736	3,473	-	-	3,736	3,473	-	-	12	8	4,326	3,835				
3	Less : Premium on reinsurance ceded	23,586	17,903	42,894	35,908	66,479	53,811	173	141	3,596	1,926	2,872	1,910	11	8	21,734	3,060	41,862	3,603	3	1	63,599	6,663	1,16,101	1,37,650	4,916	3,154	2,57,747	2,05,263				
	Net Written Premium	57,742	40,091	46,998	31,765	1,04,740	71,856	177	132	1,500	709	1,481	1,096	0	0	38,266	54,528	63,524	71,921	57	24	1,01,847	1,26,472	27,051	16,586	7,348	8,614	2,44,145	2,25,465				
4	Add: Opening balance of UPR	38,675	31,759	33,409	24,648	72,085	56,407	91	71	583	354	1,469	1,385	0	0	49,479	46,666	68,193	38,266	14	13	1,17,685	84,945	3,646	7,048	12,089	8,069	2,07,648	1,58,278				
5	Less: Closing balance of UPR	43,368	31,391	36,696	24,676	80,064	56,068	105	79	1,069	555	1,597	1,386	0	0	32,273	41,986	47,048	42,661	22	10	79,343	84,657	6,218	3,474	6,937	8,303	1,75,333	1,54,522				
	Net Earned Premium	53,049	40,459	43,711	31,736	96,761	72,195	163	125	1,014	508	1,353	1,095	0	0	55,472	59,208	84,669	67,526	49	26	1,40,189	1,26,760	24,480	20,160	12,499	8,380	2,76,459	2,29,221				

PERIODIC DISCLOSURES											
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
		Fire		Marine		Miscellaneous*				Total	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
	Claims paid										
1	Direct claims	12,646	7,687	1,274	538	-	-	1,68,576	1,00,874	1,82,496	1,09,099
2	Add : Re-insurance accepted to direct claims	2	3	2	-	-	-	3,476	0	3,481	3
3	Less : Re-insurance Ceded to claims paid	8,135	5,297	565	27	-	-	88,440	51,121	97,140	56,445
	Net Claim Paid	4,514	2,393	711	511	-	-	83,612	49,753	88,837	52,657
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	27,677	19,176	4,861	2,462	-	-	3,77,504	3,35,866	4,10,041	3,57,504
5	Less : Claims Outstanding at the beginning of the year	29,144	17,843	3,564	2,090	-	-	3,69,589	3,32,862	4,02,296	3,52,795
	Total Claims Incurred	3,047	3,726	2,008	883	-	-	91,527	52,758	96,581	57,366
6	Estimates of IBNR and IBNER at the end of the period (net)	7,423	5,716	1,807	1,030	-	-	2,52,160	2,27,765	2,61,390	2,34,512
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,394	4,795	1,601	942	-	-	2,44,771	2,23,378	2,53,765	2,29,115

(₹ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
	Claims paid																												
1	Direct claims	18,900	14,730	4,778	3,587	23,678	18,317	75	41	333	24	159	196	-	-	8,446	7,649	50,077	20,671	15	-	58,538	28,320	85,213	52,724	580	1,253	1,68,576	1,00,874
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	3,476	-	-	-	3,476	-	-	-	-	-	3,476	0
3	Less : Re-insurance Ceded to claims paid	4,434	3,779	587	458	5,021	4,237	31	18	289	5	53	80	-	-	665	383	15,954	1,034	1	-	16,620	1,417	66,393	44,655	34	708	88,440	51,121
	Net Claim Paid	14,466	10,951	4,191	3,129	18,657	14,080	45	23	43	19	107	115	-	-	7,781	7,265	37,599	19,638	14	-	45,394	26,903	18,820	8,069	546	545	83,612	49,753
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	21,293	16,072	2,23,631	1,74,798	2,44,924	1,90,870	280	252	1,334	561	1,767	1,267	2	2	51,431	49,204	33,009	30,661	45	10	84,485	79,876	39,260	58,136	5,453	4,903	3,77,504	3,35,866
5	Less : Claims Outstanding at the beginning of the year	19,811	18,197	2,09,257	1,65,853	2,29,069	1,84,050	310	267	1,254	542	1,677	1,347	2	2	52,685	50,027	34,442	32,598	39	29	87,166	82,654	44,473	58,998	5,639	5,004	3,69,589	3,32,862
	Total Claims Incurred	15,947	8,826	18,565	12,073	34,513	20,900	15	7	123	38	197	36	-	0	6,527	6,443	36,165	17,701	21	(19)	42,713	24,125	13,607	7,208	359	444	91,527	52,758
6	Estimates of IBNR and IBNER at the end of the period (net)	10,275	8,026	1,39,738	1,02,769	1,50,013	1,10,795	189	162	763	428	572	439	2	2	38,142	36,598	20,152	19,821	9	3	58,303	56,423	38,253	56,327	4,066	3,190	2,52,160	2,27,765
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,430	10,132	1,29,141	94,898	1,38,571	1,05,030	195	174	711	411	543	444	2	2	39,192	36,596	18,542	22,060	7	6	57,740	58,663	43,113	55,545	3,896	3,109	2,44,771	2,23,378

(₹ in lakhs)											
		Fire		Marine		Miscellaneous*				Total	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	Cargo For the period ended 31st Dec 2021	Cargo For the period ended 31st Dec 2020	Others For the period ended 31st Dec 2021	Others For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
	Claims paid										
1	Direct claims	21,840	18,262	2,870	1,097	-	-	3,99,671	2,37,173	4,24,381	2,56,531
2	Add : Re-insurance accepted to direct claims	(12)	141	52	-	-	-	3,477	6,760	3,517	6,901
3	Less : Re-insurance Ceded to claims paid	13,539	12,028	747	71	-	-	2,04,249	1,17,854	2,18,535	1,29,953
	Net Claim Paid	8,290	6,374	2,176	1,026	-	-	1,98,899	1,26,079	2,09,364	1,33,479
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	27,677	19,176	4,861	2,462	-	-	3,77,504	3,35,866	4,10,041	3,57,504
5	Less : Claims Outstanding at the beginning of the year	18,485	13,189	2,856	1,612	-	-	3,25,716	2,82,137	3,47,057	2,96,938
	Total Claims Incurred	17,481	12,360	4,180	1,876	-	-	2,50,686	1,79,809	2,72,348	1,94,045
6	Estimates of IBNR and IBNER at the end of the period (net)	7,423	5,716	1,807	1,030	-	-	2,52,160	2,27,765	2,61,390	2,34,512
7	Estimates of IBNR and IBNER at the beginning of the period (net)	5,831	3,970	1,279	844	-	-	2,17,863	1,78,476	2,24,972	1,83,291

		(₹ in lakhs)																											
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
	Claims paid																												
1	Direct claims	50,562	35,197	39,928	6,489	90,490	41,686	136	52	405	52	1,132	544	-	-	20,512	13,276	1,07,706	40,982	54	-	1,28,272	54,258	1,77,768	1,36,399	1,467	4,181	3,99,671	2,37,173
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	4	1	0	-	-	-	-	3,476	6,756	-	-	3,476	6,756	-	-	-	-	3,477	6,760
3	Less : Re-insurance Ceded to claims paid	14,931	8,687	29,887	785	44,817	9,472	67	26	350	31	486	182	-	-	1,307	669	19,081	2,050	3	-	20,390	2,718	1,38,076	1,02,866	63	2,558	2,04,249	1,17,854
	Net Claim Paid	35,631	26,510	10,042	5,705	45,672	32,214	69	26	55	25	647	363	-	-	19,205	12,607	92,102	45,688	51	-	1,11,358	58,295	39,692	33,533	1,404	1,623	1,98,899	1,26,079
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	21,293	16,072	2,23,631	1,74,798	2,44,924	1,90,870	280	252	1,334	561	1,767	1,267	2	2	51,431	49,204	33,009	30,661	45	10	84,485	79,876	39,260	58,136	5,453	4,903	3,77,504	3,35,866
5	Less : Claims Outstanding at the beginning of the year	15,762	15,734	1,84,514	1,47,171	2,00,276	1,62,905	241	210	583	413	1,097	928	2	2	46,226	37,223	24,418	21,733	4	18	70,648	58,974	47,887	54,728	4,981	3,977	3,25,716	2,82,137
	Total Claims Incurred	41,161	26,847	49,159	33,332	90,320	60,179	108	68	805	173	1,317	701	0	0	24,410	24,588	1,00,692	54,617	93	(7)	1,25,195	79,197	31,065	36,941	1,876	2,549	2,50,686	1,79,809
6	Estimates of IBNR and IBNER at the end of the period (net)	10,275	8,026	1,39,738	1,02,769	1,50,013	1,10,795	189	162	763	428	572	439	2	2	38,142	36,598	20,152	19,821	9	3	58,303	56,423	38,253	56,327	4,066	3,190	2,52,160	2,27,765
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,876	7,218	1,10,681	76,095	1,18,557	83,313	171	156	484	351	423	420	2	2	34,347	26,390	14,713	14,916	2	5	49,061	41,311	45,692	49,929	3,474	2,994	2,17,863	1,78,476

PERIODIC DISCLOSURES										
FORM NL-S-COMMISSION SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
	Fire		Cargo		Marine		Others		Miscellaneous*	Total
Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
Commission paid										
Direct	3,113	3,118	185	99	-	-	13,105	10,019	16,494	13,871
Rewards	267	262	55	30	-	-	3,815	1,460	3,157	1,752
Distribution fees	-	-	-	-	-	-	1	3	1	3
Gross Commission	3,400	3,999	241	129	-	-	15,011	11,497	18,652	15,626
Add: Re-insurance Accepted	39	11	6	19	-	-	(114)	16	(69)	45
Less: Commission on Re-insurance Ceded	5,451	9,240	27	29	-	-	16,038	8,988	21,519	18,176
Net Commission	(2,016)	(5,250)	220	119	-	-	(1,141)	2,525	(2,936)	(2,495)
Break-up of Commission (Gross)										
Individual Agents	295	134	37	22	-	-	681	661	1,013	819
Corporate Agents-Banks/PI/HFC	1,847	2,840	1	1	-	-	6,653	5,084	8,501	7,934
Corporate Agents-Others	0	1	-	-	-	-	70	106	70	107
Insurance Brokers	1,251	1,012	203	106	-	-	7,248	5,204	8,702	6,132
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	1	3	1	3
Web Aggregators	0	0	0	-	-	-	30	134	30	134
Insurance Marketing Firm	6	2	0	0	-	-	1	1	7	3
Common Service Centers	0	0	-	-	-	-	47	8	47	8
Micro Agents	-	-	-	-	-	-	0	-	0	-
Point of Sales (Direct)	0	-	0	-	-	-	301	295	301	295
Others	-	-	-	-	-	-	-	-	-	-
Total	3,400	3,999	241	129	-	-	15,011	11,497	18,652	15,626

	(₹ in lakhs)																											
	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	
Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
Commission paid																												
Direct	5,142	4,127	513	384	5,655	4,510	9	8	198	95	82	57	0	0	2,822	2,463	3,906	2,128	1	1	6,730	4,592	-	-	520	771	13,195	10,015
Rewards	1,469	1,145	99	91	1,568	1,236	7	4	95	41	30	17	0	0	1	3	14	57	0	0	16	99	-	-	99	82	1,815	1,460
Distribution fees	(1)	3	2	0	1	3	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3
Gross Commission	6,610	5,295	614	475	7,125	5,710	16	12	294	136	112	75	0	0	2,823	2,466	3,920	2,185	1	1	6,745	4,692	-	-	619	853	15,011	11,497
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	13	14	2	2	-	-	-	(129)	-	-	-	-	(129)	-	-	-	-	-	(114)	16
Less: Commission on Re-insurance Ceded	2,052	2,428	2,056	2,118	4,108	4,546	17	17	361	236	181	133	0	0	10,778	789	23	731	0	0	10,801	1,520	229	2,142	341	395	16,038	8,988
Net Commission	4,558	2,867	(1,442)	(1,643)	3,117	1,234	(1)	(5)	(64)	(96)	(67)	(56)	0	0	(7,954)	1,677	3,769	1,455	1	1	(4,185)	3,172	(229)	(2,142)	278	458	(1,141)	2,525
Break-up of Commission (Gross)																												
Individual Agents	230	328	73	68	302	396	8	5	7	3	24	16	-	-	3	3	119	228	1	0	323	232	-	-	17	11	681	661
Corporate Agents-Banks/HFC	181	181	23	24	206	205	1	1	0	13	2	2	-	-	2,803	2,454	3,157	1,846	0	0	6,160	4,300	-	-	284	163	6,653	5,084
Corporate Agents-Others	3	12	5	4	8	16	-	-	(10)	-	-	-	-	-	0	61	90	-	-	62	90	-	-	0	0	70	106	
Insurance Brokers	6,002	4,479	406	252	6,408	4,731	7	7	286	118	86	56	0	0	14	8	132	5	1	0	147	13	-	-	313	278	7,248	5,204
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	(5)	3	2	0	1	3	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
Web Aggregators	9	93	(3)	33	6	126	0	-	1	2	-	-	-	-	-	0	4	5	(1)	3	4	6	-	-	0	0	10	134
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	0	0	-	-	-	(6)	0	0	0	-	-	0	0	-	-	0	0	1	1
Common Service Centers	17	4	11	3	29	7	-	-	-	-	-	-	-	-	3	-	15	1	-	-	18	1	-	-	0	0	47	8
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	0	-
Point of Sales (Direct)	167	195	97	90	264	285	0	-	-	-	(10)	0	-	-	0	0	31	10	0	-	31	10	-	-	5	0	301	295
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,610	5,295	614	475	7,125	5,710	16	12	294	136	112	75	0	0	2,823	2,466	3,920	2,185	1	1	6,745	4,692	-	-	619	853	15,011	11,497

PERIODIC DISCLOSURES										
FORM NL-S-COMMISSION SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
	Fire		Cargo		Marine		Others		Miscellaneous*	Total
Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
Commission paid										
Direct	8,594	10,205	596	292	-	-	30,837	13,069	39,537	33,566
Rewards	1,176	933	195	84	-	-	4,419	3,044	5,790	4,061
Distribution fees	-	-	-	-	-	-	7	9	7	9
Gross Commission	9,770	11,138	791	376	-	-	34,862	26,121	45,383	37,635
Add: Re-insurance Accepted	85	36	41	23	-	-	156	145	282	203
Less: Commission on Re-insurance Ceded	24,531	30,392	81	42	-	-	32,306	22,643	56,920	53,077
Net Commission	(14,736)	(19,116)	751	356	-	-	2,712	3,623	(11,255)	(15,239)
Break-up of Commission (Gross)										
Individual Agents	813	375	125	65	-	-	14,251	1,777	15,188	2,217
Corporate Agents-Banks/PI/HFC	6,047	6,931	2	2	-	-	315	11,923	4,364	18,807
Corporate Agents-Others	2	1	0	0	-	-	17,477	426	17,478	428
Insurance Brokers	6,861	3,626	664	308	-	-	11,946	5,526	15,280	
Direct Business - Online	-	-	-	-	-	-	7	-	7	-
MSP (Direct)	-	-	-	-	-	-	139	9	139	9
Web Aggregators	0	1	0	0	-	-	2	296	2	297
Insurance Marketing Firm	6	2	0	0	-	-	105	3	111	5
Common Service Centers	0	0	-	-	-	-	0	11	0	11
Micro Agents	-	-	-	-	-	-	742	-	742	-
Point of Sales (Direct)	0	1	0	0	-	-	-	530	0	530
Others	-	-	-	-	-	-	-	-	-	-
Total	9,770	11,138	791	376	-	-	34,862	26,121	45,383	37,635

Particulars	(₹ 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		
	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	
Commission paid																															
Direct	11,720	8,302	1,141	745	12,861	9,047	33	25	522	236	268	176	1	1	6,107	6,059	9,190	5,955	2	2	15,239	12,015	-	-	1,453	1,567	30,437	23,069			
Rewards	3,315	2,188	295	168	3,510	2,476	16	9	230	86	87	51	0	0	14	8	251	262	1	0	266	271	-	-	268	151	4,419	3,044			
Distribution fees	1	8	3	0	4	7	9	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	9			
Gross Commission	15,039	10,618	1,379	913	16,418	11,532	49	34	752	323	355	227	2	1	6,121	6,067	9,441	6,217	3	2	15,505	12,286	-	-	1,721	1,718	34,862	26,121			
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Insurance Ceded	4,976	4,048	4,038	3,804	5,614	2,890	58	49	1,388	609	806	621	0	0	10,638	10,504	8,767	1,024	1	0	14,515	2,074	4,973	-	10,543	1,152	806	32,306	22,643		
Net Commission	10,063	6,570	1,259	1,281	6,804	5,641	10	153	354	104	449	388	2	1	1,513	5,037	8,435	5,299	2	2	1,138	10,515	(4,973)	-	(10,543)	971	914	2,712	5,823		
Break-up of Commission (Gross)																															
Individual Agents	605	853	162	150	817	1,013	23	12	35	7	52	38	0	0	11	869	666	1	0	880	676	-	-	51	1	1,875	1,777				
Corporate Agents-Bancs/ty/nc	454	455	61	70	476	525	3	2	1	17	4	5	-	-	6,044	6,018	7,017	4,230	0	0	11,061	10,249	-	-	706	1,126	14,251	11,263			
Corporate Agents-Others	16	26	27	17	43	43	-	-	(10)	(0)	-	-	-	-	0	270	383	-	1	0	272	383	-	-	1	1	315	426			
Insurance Brokers	13,398	8,701	850	453	14,248	9,154	26	20	732	294	298	184	2	1	59	37	1,151	896	2	0	1,211	993	-	-	960	560	17,477	11,146			
Direct business - Distinct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAF (Direct)	4	3	-	0	7	9	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	9	-	-	
Web Aggregators	88	201	26	71	315	272	0	0	5	5	-	-	-	-	0	0	19	17	1	2	19	19	-	-	0	0	199	296			
Insurance Marketing Firm	1	1	0	0	1	1	0	0	0	0	0	-	-	-	0	0	1	1	-	-	1	1	-	-	0	0	2	3	-	-	
Common Service Centers	40	5	28	4	68	10	-	-	-	-	-	-	-	-	6	-	29	1	-	-	35	1	-	-	0	0	105	11	-	-	
Multi Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	
Part of Sales (Direct)	424	358	225	147	646	505	0	0	-	-	0	0	10	0	0	0	85	24	0	0	86	24	-	-	11	1	762	510			
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,039	10,618	1,379	913	16,418	11,532	49	34	752	323	355	227	2	1	6,121	6,067	9,441	6,217	3	2	15,505	12,286	-	-	1,721	1,718	34,862	26,121			

PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
	Fire		Cargo	Marine	Others	Others	Miscellaneous*		Total		
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	1,053	1,052	143	92	-	-	8,640	8,489	9,835	9,633
2	Travel, conveyance and vehicle running expenses	88	52	12	4	-	-	739	444	840	500
3	Training expenses	10	0	1	0	-	-	87	1	98	2
4	Rents, rates & taxes	76	84	10	7	-	-	598	623	684	715
5	Repairs	94	72	12	6	-	-	772	531	878	608
6	Printing & stationery	49	23	6	2	-	-	596	365	651	390
7	Communication	69	49	9	4	-	-	568	446	646	434
8	Legal & professional charges	296	203	39	16	-	-	1,931	1,756	2,266	1,975
9	Auditors' fees, expenses etc										
(a) as auditor	3	3	0	0	-	-	-	26	26	30	29
(b) as advisor 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	3	4	4
(d) out of pocket expenses	0	-	-	-	-	-	-	0	-	0	-
10	Advertisement and publicity	1,098	43	155	4	-	-	9,805	3,107	11,057	3,154
11	Interest & Bank Charges	52	2	7	0	-	-	462	172	521	174
12	Others										
Electricity	26	22	3	2	-	-	-	209	167	238	190
Office Administration Expenses	8	1	1	0	-	-	-	67	6	76	7
Exchange (Gain) / Loss	-	0	-	-	-	-	-	-	0	-	0
Information Technology	214	235	28	18	-	-	-	1,648	1,739	1,890	1,990
Insurance premium	0	2	0	0	-	-	-	10	9	19	0
Coinsurance administration charges	58	37	4	1	-	-	-	968	2,522	1,030	2,561
Other Miscellaneous Expenses	157	175	21	14	-	-	-	1,168	1,652	1,346	1,841
Service Tax Expenses/GST Expenses	27	49	3	4	-	-	-	312	424	343	478
Crop & Weather Related Expenses	0	0	0	0	-	-	-	51	100	51	100
Royalty	46	-	6	-	-	-	-	365	-	417	-
13	Depreciation	203	193	26	15	-	-	1,620	1,441	1,849	1,649
TOTAL	3,628	2,296	489	188	-	-	-	30,650	23,957	34,768	26,441

(₹ in lakhs)

		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	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	3,029	2,505	2,864	1,893	5,894	4,398	6	5	103	65	71	48	-	0	1,297	2,316	700	2,172	7	1	707	2,173	237	(959)	325	443	8,640	8,489
2	Travel, conveyance and vehicle running expenses	195	121	203	69	398	191	1	0	6	2	5	2	-	-	121	105	126	123	1	0	128	123	55	3	26	18	739	444
3	Training expenses	23	1	20	1	43	2	0	1	0	1	0	0	-	0	14	1	18	0	0	0	18	0	8	0	0	87	1	0
4	Rents, rates & taxes	214	175	204	141	418	316	0	0	5	0	5	3	-	-	94	187	36	169	0	0	37	169	16	(92)	23	36	598	623
5	Repairs	246	150	225	121	471	271	1	0	6	3	6	3	-	-	121	159	97	143	1	0	98	143	42	(80)	27	31	772	531
6	Printing & stationery	118	46	101	34	219	80	0	0	1	3	1	3	-	-	175	154	151	113	2	0	153	113	29	(15)	14	31	596	365
7	Communication	165	112	167	82	327	194	0	0	5	2	4	2	-	-	91	108	83	101	1	0	84	101	27	(47)	20	21	568	381
8	Legal & professional charges	180	468	714	304	894	772	2	1	20	7	18	8	-	-	380	431	319	443	3	0	322	444	128	(98)	168	191	1,931	1,756
9	Auditors' fees, expenses etc																												
	(a) as auditor	9	7	8	6	17	12	0	0	0	0	0	0	-	-	4	7	2	7	0	0	2	7	1	(3)	1	1	26	26
	(b) as advisor 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	0	1	0	0	0	1	0	(0)	0	0	3	3
	(d) out of pocket expenses	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	-	0	-	0
10	Advertisement and publicity	2,419	2,915	2,010	87	4,429	3,002	7	0	63	2	61	2	-	-	1,535	103	2,358	71	25	0	2,383	71	1,025	(93)	301	22	9,805	3,107
11	Interest & Bank Charges	113	164	93	2	205	166	0	0	3	0	3	0	-	-	72	3	114	3	1	0	115	3	49	(1)	14	1	462	172
12	Others																												
	Electricity	68	43	62	34	130	77	0	0	2	1	2	1	-	-	33	47	24	47	0	0	25	47	11	(15)	7	9	209	167
	Office Administration Expenses	21	4	19	3	39	8	0	-	1	0	0	0	-	-	10	3	9	0	0	0	9	0	4	(6)	2	1	67	6
	Exchange (Gain) / Loss	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	0	-	0	-	0	-	0	-	0	-	-	-	-
	Information Technology	565	484	571	283	1,135	868	1	15	66	9	14	10	-	-	264	511	106	471	1	0	107	472	47	(230)	64	99	1,648	1,799
	Insurance premium	5	3	5	0	10	5	0	0	0	0	0	0	-	-	2	3	2	2	0	0	2	2	1	(1)	1	1	17	9
	Coinsurance administration charges	3	100	934	2,400	937	2,500	-	7	2	2	0	3	-	0	3	0	9	11	0	0	10	11	-	-	9	8	968	2,522
	Other Miscellaneous Expenses	250	558	371	232	621	789	1	1	11	8	10	7	-	-	203	358	172	418	2	0	174	418	103	3	45	67	1,168	1,652
	Service Tax Expenses/GST Expenses	91	94	91	76	182	170	0	0	2	2	2	2	-	-	30	106	11	106	0	0	12	106	76	18	9	20	312	424
	Crop & Weather Related Expenses	1	1	1	2	2	0	-	0	-	0	-	0	-	-	1	-	1	-	0	-	1	-	47	100	0	-	51	100
	Royalty	126	-	119	-	245	57	0	-	3	-	57	30	-	-	30	-	30	-	0	-	30	-	13	-	14	-	365	-
13	Depreciation	557	385	522	310	1,079	695	1	1	14	7	13	8	-	-	254	420	137	399	1	0	138	400	60	(170)	60	80	1,620	1,441
	TOTAL	8,399	8,333	9,300	6,181	17,699	14,515	22	11	269	114	223	99	0	0	4,762	5,024	4,507	4,801	48	3	4,556	4,804	1,987	(1,689)	1,133	1,080	30,650	23,957

PERIODIC DISCLOSURES											
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
		Fire		Cargo	Marine	Others	Others	Miscellaneous*		Total	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	2,905	2,856	419	237	-	-	26,805	25,246	30,129	28,339
2	Travel, conveyance and vehicle running expenses	167	83	24	6	-	-	1,547	754	1,738	844
3	Training expenses	15	2	2	0	-	-	137	15	154	17
4	Rents, rates & taxes	216	237	31	17	-	-	1,950	1,925	2,197	2,180
5	Repairs	215	204	31	15	-	-	1,944	1,656	2,190	1,875
6	Printing & stationery	93	51	12	4	-	-	1,234	941	1,339	996
7	Communication	148	132	21	10	-	-	1,354	1,108	1,523	1,250
8	Legal & professional charges	688	448	98	32	-	-	6,385	5,390	7,171	5,870
9	Auditors' fees, expenses etc										
	(a) as auditor	9	9	1	1	-	-	78	72	87	81
	(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	0	0	-	-	10	9	11	10
	(d) out of pocket expenses	0	-	-	-	-	-	0	-	0	-
10	Advertisement and publicity	1,295	172	184	12	-	-	17,789	5,624	19,268	5,808
11	Interest & Bank Charges	58	4	8	0	-	-	974	358	1,040	362
12	Others										
	Electricity	61	53	9	4	-	-	548	430	618	486
	Office Administration Expenses	17	9	2	1	-	-	156	69	175	79
	Exchange (Gain) / Loss	-	0	-	-	-	-	-	-	-	0
	Information Technology	604	634	86	46	-	-	5,493	5,223	6,182	5,903
	Insurance premium	-	1	4	44	-	-	38	28	49	49
	Consuance administration charges	230	170	12	4	-	-	4,391	5,264	4,632	5,439
	Other Miscellaneous Expenses	348	284	50	21	-	-	3,183	2,653	3,582	2,957
	Service Tax Expenses/GST Expenses	114	116	16	8	-	-	1,514	1,118	1,644	1,243
	Crop & Weather Related Expenses	-	0	0	-	-	-	1,455	1,833	1,455	1,833
	Royalty	122	-	17	-	-	-	1,106	-	1,245	-
13	Depreciation	536	499	76	36	-	-	4,843	4,053	5,455	4,478
	TOTAL	7,846	5,966	1,101	456	-	-	82,939	63,770	91,885	70,152

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,562	21,550
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	21,562	21,550
	Equity Shares of Rs. 10 each		
4	Called-up Capital	21,562	21,550
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	21,562	21,550

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

Shareholder	As at 31st Dec 2021		As at 31st Dec 2020	
	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	70.00%
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%	35,60,000	1.65%
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%	-	0.00%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	-	0.00%
Other (ESOPs)	1,16,720	0.06%	-	0.00%
TOTAL	21,56,16,720	100%	21,55,00,000	100%

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,901	1,33,260
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,28,858	1,06,941
TOTAL		2,62,759	2,40,201

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

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

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 31st Dec 2021	As at 31st Dec 2020	As at 31st Dec 2021	As at 31st Dec 2020	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ 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	64,346	55,668	1,77,097	1,34,853	2,41,443	1,90,521
2	Other Approved Securities	10,119	19,349	98,391	87,865	1,08,510	1,07,214
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	77,651	54,023	-	-	77,651	54,023
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	19,997	40,170	1,41,843	88,697	1,61,839	1,28,867
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	-	199	-	-	-	199
	ii) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	48,924	93,993	2,71,803	2,28,908	3,20,727	3,22,901
5	Other than Approved Investments	23,523	4,099	7,454	7,006	30,977	11,106
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-
2	Other Approved Securities	-	-	5,831	-	5,831	-
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	12,173	-	27,242	-	39,414
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,737	-	14,515	19,168	19,252	19,168
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	199	-	-	-	199	-
	ii) Certificate of Deposits	-	-	-	-	-	-
	iii) Commercial Papers	-	-	14,527	-	14,527	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	3,074	11,931	11,292	11,931	14,366
5	Other than Approved Investments	-	-	16,771	-	16,771	-
	GRAND TOTAL	2,49,497	2,82,749	7,60,163	6,05,030	10,09,660	8,87,779

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

Particulars	Shareholders		Policyholders		Total	
	As at 31st Dec 2021	As at 31st Dec 2020	As at 31st Dec 2021	As at 31st Dec 2020	As at 31st Dec 2021	As at 31st Dec 2020
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
	Long Term Investments--					
	Book Value	1,41,293	2,07,276	6,96,587	5,47,329	8,37,881
	Market Value	1,44,059	2,18,809	7,09,774	5,85,255	8,53,833
	Short Term Investments--					
	Book Value	4,936	15,236	63,573	57,691	68,509
	Market Value	4,997	15,260	64,045	58,235	69,042

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

										(₹ in lakhs)
Particulars	Cost/ Gross Block				Depreciation			Net Block	Net Block	
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 31st Dec 2021	Up to Last	For the period ended 31st December 2021	On Sales/ Adjustments	As at 31st Dec 2021	As at 31st Dec 2021	As at 31st Dec 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	30,261	3,460	-	33,721	23,522	3,128	-	26,650	7,071	5,825
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,532	182	698	5,016	4,162	365	690	3,837	1,179	1,410
Buildings	-	10,385	-	10,385	-	51	-	51	10,334	-
Furniture & Fittings	1,494	459	157	1,796	1,204	188	152	1,240	556	210
Information Technology Equipment	12,164	756	83	12,837	9,545	1,426	83	10,889	1,948	2,693
Vehicles	22	-	0	22	20	2	0	22	-	3
Office Equipment	2,427	630	272	2,785	1,946	295	267	1,974	811	494
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	51,900	15,872	1,210	66,562	40,399	5,455	1,191	44,662	21,900	10,635
Work in progress	9,857	205	9,804	258	-	-	-	-	258	127
Grand Total	61,757	16,077	11,014	66,820	40,399	5,455	1,191	44,662	22,157	10,763
Previous period	46,979	4,793	1,261	50,510	35,812	4,588	652	39,748	10,763	

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	605	512
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	-
	(b) Current Accounts	7,812	6,439
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	8,447	6,950
	Balances with non-scheduled banks included in 2 and 3 above	-	-

* Cheques on hand amount to Rs. 269.25 (Lakhs) Previous Year : Rs. 333.75 (Lakhs)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹in lakhs)	(₹in lakhs)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,787	1,390
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,339	86
6	Security Deposits	1,114	951
7	Others		
	(a) Advances to Vendors and other parties	1,025	701
	(b) Statutory Deposit towards filing Appeal	414	414
	(c) Advances to Employees	71	22
	(d) Advances to IRDA (Certifications Fees)	-	2
	TOTAL (A)	9,749	3,565
	OTHER ASSETS		
1	Income accrued on investments	24,284	20,787
	Less : Provision for doubtful debts receivable	-	-
2	Outstanding Premiums	89,881	1,48,094
	Less : Provision for doubtful debts receivable	(629)	(636)
3	Agents' Balances	53	13
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,147	2,641
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Investments held for Unclaimed Amount of Policyholders	1,298	1,298
	Add : Investment income accrued on unclaimed amount	77	18
9	Others		-
	(a) Income Accrued on Deposits with Bank	39	22
	(b) GST including Service Tax	6,321	6,928
	(c) Contracts For Sale of Securities	544	-
	(d) Amount receivable on redemption of Debenture	-	-
	Less : Provision for doubtful debts receivable	-	-
	(e) Margin money against Equity trades	-	-
	(f) Other	0	0
	TOTAL (B)	1,27,015	1,79,163
	TOTAL (A+B)	1,36,765	1,82,729

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	7,654	5,765
2	Balances due to other insurance companies	1,16,691	1,43,271
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	36,442	24,673
	(b) for Other Policies	3,221	2,070
5	Unallocated Premium	13,989	17,318
6	Sundry creditors	5,774	3,129
7	Due to subsidiaries/ holding company	2,097	2,340
8	Claims Outstanding	4,10,041	3,57,504
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	875	736
11	Interest accrued on unclaimed amount	94	80
10	Statutory Dues	2,397	1,120
11	GST - Liability	-	-
13	Others		
	(a) Contracts For Purchase of Securities	4,416	7,443
	(b) Security Deposit From Others	82	19
	(c) Salary Payable	5,301	6,462
	(d) Others	-	-
TOTAL		6,09,075	5,71,930

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	2,57,196	2,29,890
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	989
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	1,077	944
	ii) For Leave Entitlement	1,005	1,083
	iii) For Long Term Performance pay	-	1,533
8	Others - Provision of Expenses	12,955	14,369
TOTAL		2,72,233	2,48,808

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

Analytical Ratios for Non-Life companies As at 31st Dec 2021

S.No.	Particular	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020
1	Gross Premium Growth Rate	10.99%	13.10%	(4.31%)	8.88%
2	Gross Premium to Networth Ratio	0.65	2.10	0.63	2.02
3	Growth rate of Net Worth	8.62%	8.62%	25.90%	25.90%
4	Net Retention Ratio	43.88%	45.64%	49.29%	47.95%
5	Net Commission Ratio	(3.62%)	(4.09%)	(3.17%)	(5.97%)
6	Expense of Management to Gross Direct Premium Ratio	28.99%	22.99%	25.33%	20.42%
7	Expense of Management to Net Written Premium	39.25%	29.32%	29.05%	21.53%
8	Net Incurred Claims to Net Earned premium	91.39%	89.22%	74.05%	77.27%
9	Claims paid to claims provisions	7.97%	51.34%	14.33%	59.44%
10	Combined ratio	130.64%	118.54%	103.09%	98.80%
11	Investment income ratio	1.96%	6.45%	2.07%	6.47%
12	Technical Reserves to Net Premium Ratio	8.23	2.43	7.16	2.30
13	Underwriting Balance Ratio	(0.22)	(0.16)	(0.05)	0.01
14	Operating Profit Ratio	(9.55%)	(2.16%)	10.20%	15.93%
15	Liquid Assets to Liabilities Ratio	0.12	0.12	0.14	0.14
16	Net Earning Ratio	(3.21%)	3.66%	12.57%	15.81%
17	Return on Net Worth Ratio	(0.91%)	3.54%	3.94%	15.41%
18	Available Solvency Margin to Required Solvency Margin Ratio	1.93	1.93	2.21	2.21
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	(1.21)	4.67	4.79	18.72
24	Book value per share	131.86	131.86	121.46	121.46

PERIODIC DISCLOSURES

SEGMENT REPORTING UPTO THE QUARTER ENDED 31st DEC 2021

Segments Upto the quarter ended on 30th Sep 2021	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	-3.7%	28.3%	-54.5%	18.5%	-25.4%	67.8%	7.7%	42.4%	4.0	0.6
Previous Period	13.5%	28.1%	-69.2%	17.3%	-47.7%	60.6%	17.5%	12.9%	3.4	1.0
Marine Cargo										
Current Period	87.1%	75.3%	19.6%	40.5%	48.2%	137.4%	36.6%	185.7%	1.8	(1.0)
Previous Period	10.3%	74.4%	17.7%	33.3%	40.3%	124.8%	29.9%	165.0%	1.9	(0.8)
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	87.1%	75.3%	19.6%	40.5%	48.2%	137.4%	36.6%	185.7%	1.8	(1.0)
Previous Period	10.3%	74.4%	17.7%	33.3%	40.3%	124.8%	29.9%	165.0%	1.9	(0.8)
Motor OD										
Current Period	40.2%	71.0%	17.4%	47.1%	57.7%	77.6%	51.1%	135.3%	1.1	(0.4)
Previous Period	8.8%	69.1%	16.3%	46.1%	56.5%	66.4%	51.5%	122.8%	1.2	(0.2)
Motor TP										
Current Period	32.8%	52.3%	-6.9%	21.3%	30.9%	112.5%	7.1%	143.4%	5.5	(0.5)
Previous Period	89.9%	46.9%	-9.1%	19.3%	29.1%	105.0%	3.5%	134.1%	6.3	(0.3)
Total Motor										
Current Period	36.2%	61.2%	6.5%	33.6%	45.7%	93.3%	11.4%	139.0%	3.1	(0.4)
Previous Period	41.3%	57.2%	5.1%	31.6%	44.4%	83.4%	8.6%	127.7%	3.4	(0.3)
WC/ Employer's liability										
Current Period	28.3%	50.6%	-4.8%	28.1%	22.9%	66.5%	23.0%	89.4%	2.2	0.1
Previous Period	20.7%	48.3%	-11.2%	22.4%	9.5%	54.2%	5.5%	63.7%	2.5	0.4
Public/ Product Liability										
Current Period	96.1%	29.4%	-23.7%	27.8%	10.9%	79.5%	11.5%	90.3%	1.6	0.0
Previous Period	94.0%	26.9%	-42.8%	24.0%	-9.5%	34.2%	9.0%	24.7%	1.6	0.8
Engineering										
Current Period	45.6%	34.0%	-30.0%	18.4%	-0.6%	97.3%	24.3%	96.8%	2.3	0.0
Previous Period	6.4%	36.5%	-35.4%	16.1%	-12.7%	64.0%	28.9%	51.4%	2.4	0.5
Aviation										
Current Period	30.1%	0.5%	3000.0%	15.6%	3240.0%	114.2%	0.0%	3354.2%	32.4	(26.6)
Previous Period	29.3%	0.7%	2150.0%	17.3%	2300.0%	96.0%	0.0%	2396.0%	27.0	(18.9)
Personal Accident										
Current Period	4.2%	63.8%	-19.6%	28.5%	9.0%	44.0%	55.6%	53.0%	2.2	0.5
Previous Period	4.7%	94.7%	9.2%	30.8%	30.6%	41.5%	32.9%	72.1%	1.7	0.3
Health										
Current Period	41.1%	60.3%	13.6%	27.0%	42.0%	118.9%	48.4%	160.9%	1.3	(0.5)
Previous Period	47.4%	95.2%	7.4%	29.9%	28.7%	80.9%	42.4%	109.6%	1.0	(0.1)
Travel Insurance										
Current Period	139.9%	95.0%	4.3%	326.7%	342.6%	191.1%	0.0%	533.7%	1.2	(4.9)
Previous Period	-75.2%	95.0%	8.4%	46.4%	48.1%	-28.6%	0.0%	19.5%	0.9	0.8
Total Health										
Current Period	24.7%	61.6%	1.1%	27.7%	29.8%	89.3%	52.4%	119.1%	1.6	(0.1)
Previous Period	47.1%	95.0%	8.2%	30.3%	29.5%	62.5%	36.5%	92.0%	1.3	0.1
Crop Insurance										
Current Period	-7.2%	18.9%	-18.4%	6.6%	16.7%	126.9%	58.7%	143.6%	1.7	(0.5)
Previous Period	-17.7%	10.8%	-63.6%	3.8%	-28.4%	183.2%	-61.7%	154.9%	3.7	(0.6)
Others										
Current Period	4.2%	59.9%	7.8%	32.2%	38.1%	15.0%	5.1%	53.1%	1.7	0.6
Previous Period	5.5%	73.2%	10.6%	33.2%	35.9%	30.4%	14.4%	66.3%	1.5	0.3
Total Miscellaneous										
Current Period	16.6%	48.6%	1.1%	23.7%	35.1%	90.7%	20.5%	125.8%	2.3	(0.2)
Previous Period	7.9%	52.3%	1.6%	21.1%	29.9%	78.4%	10.3%	108.3%	2.2	(0.1)
Total-Current Period	13.1%	45.6%	-4.1%	23.0%	29.3%	89.2%	19.4%	118.5%	2.4	(0.2)
Total-Previous Period	8.9%	48.0%	-6.0%	20.4%	21.5%	77.3%	11.0%	98.8%	2.3	0.0

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 31ST DECEMBER 2021**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	5	50	0	0	0	0	0	0
ii)	Bodies Corporate:								
	(i) State Bank of India	1	150849950	69.96	15085	0	0	0	0
	(ii) Napean Opportunities LLP	1	34501550	16.0	3450.16	0	0	34501550	16
	(iii) NA								
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	0	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	0	0	0	0	0
iv)	Insurance Companies	-	0	0	0	0	0	0	0
v)	FII belonging to Foreign promoter	-	0	0	0	0	0	0	0
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	0	0	0	0	0
viii)	Alternative Investment Fund								
	i) PI Opportunties Fund - I	1	5060000	2.35	506	0	0	5060000	2.35
	ii) * Axis New Opportunities AIF - I	1	2743673	1.27	274.37	0	0	0	0
	iii)** Avendus Future Leaders Fund I	1	367347	0.17	36.73	0	0	0	0
	iv)** Avendus Future Leaders Fund II	1	448980	0.21	44.90	0	0	0	0
ix)	Any other (Please specify)	-	0	0	0	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	0	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1	15920	0.01	1.59	15920	0.0074	15920	0.0074
ii)	Indivudal share capital in excess of Rs. 2 Lacs	2	100800	0.05	10.08	100800	0.05	100800	0.05
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	-	0	0	0	0	0	0	0
	- Non Resident Indian	-	0	0	0	0	0	0	0
	- Clearing Members	-	0	0	0	0	0	0	0
	- Non Resident Indian Non Repatriable	-	0	0	0	0	0	0	0
	- Bodies Corporate	-	0	0	0	0	0	0	0
	- IEPF	-	0	0	0	0	0	0	0
v)	Any other (Please Specify)- Foreign Body Corporate								
	Honey Wheat Investment Limited	1	21528450	9.98	2152.85	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	0	0	0	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	15	215616720	100	21562	116720	0.0574	39678270	18.405

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):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	1	5079775288	57.6	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	72	1138258399	12.91	11382.58	0	0	0	0
ii)	Foreign Portfolio Investors	960	914827688	10.37	9148.28	0	0	0	0
iii)	Financial Institutions/Banks	55	2144436	0.02	21.44	0	0	0	0
iv)	Insurance Companies	41	876122018	9.94	8761.22	0	0	0	0
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund	1	89733219	1.02	897.33	0	0	0	0
viii)	Alternative Investment Fund	48	18398606	0.21	183.99	0	0	0	0
ix)	Any other (Please specify)- Venture Capital Fund	9	9352	0	0.09	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	12	13429565	0.15	134.3	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2858589	559624442	6.35	5596.24	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	36	22108187	0.25	221.08	0	0	0	0
iii)	NBFCs registered with RBI	32	298231	0	2.98	0	0	0	0
iv)	Others:								
	- Trusts	197	6301941	0.07	63.02	0	0	0	0
	- Non Resident Indian	34286	25172264	0.29	251.72	0	0	0	0
	- Clearing Members	252	8620528	0.1	86.21	0	0	0	0
	- Non Resident Indian Non Repatriable	0	0	0	0	0	0	0	0
	- Bodies Corporate	6453	57050494	0.65	570.5	0	0	0	0
	- IEPF	0	0	0	0	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	5	108072	0	1.08	0	0	0	0
	ii) Foreign Nationals	8	2649	0	0.03	0	0	0	0
	iii) FPI (Category - III)	4	8209	0	0.08	0	0	0	0
	iv) Foreign Body	0	0	0	0	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	1	251846	0	2.52	0	0	0	0
	vi) Resident HUFs	17249	6096820	0.07	60.97	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	106269280	0	1062.69	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	2918312	8924611534	100	89246	0	0	0	0

Foot Notes:

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

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES							
FORM NL-31 - RELATED PARTY							
				PART A			
							(₹ in Lakhs)
Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020
Holding Company	State Bank of India	Income	Premium Received	413	4,826	210	11,848
			Interest Income on Bonds	-	-	-	-
		Expense	Interest Income on Term Deposits	0	1	-	1
			Commission expense	7,787	17,193	7,645	18,107
			Bank Charges	59	134	22	44
			Claims Expense	-	1	11	15
			SBI Officers Deputation Cost	73	197	75	215
			Other Expenses	1	55	48	107
			Misc Expenses	-	-	-	-
			Expenses Reimbursement	9	17	6	13
			Premises Rent	11	32	16	37
			Dividend Paid	-	-	-	-
			Royalty Expense	417	1,245	-	-
			Dividend Paid	-	-	-	-
Shareholder	Napean Opportunities LLP	Expense	Dividend Paid	-	-	-	-
Fellow Subsidiaries	SBI DFHI Ltd.	Income	Premium Received	(0)	8	2	9
		Expense	Claims Expense	-	-	-	-
Fellow Subsidiaries	SBI Global Factors Ltd.	Income	Premium Received	0	8	0	5
		Expense	Claims Expense	-	-	-	-
Fellow Subsidiaries	SBICAP Securities Ltd	Income	Premises Rent	-	-	-	-
			Premium Received	-	4	-	1
		Expense	Brokerage Expense	2	3	2	3
Fellow Subsidiaries	SBICAP Securities Ltd	Income	Claims Expense	-	0	-	-
			Commission expense	61	269	81	362
Fellow Subsidiaries	SBI Capital Markets Ltd.	Income	Premium Received	12	13	1	85
Fellow Subsidiaries	SBI Capital Markets Ltd.	Expense	Claims Expense	-	-	-	-
			Other Expenses	-	100	-	-
Fellow Subsidiaries	SBI Mutual Fund Trustee Company Private Lim	Income	Premium Received	-	-	-	-
Fellow Subsidiaries	SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	(0)	22	1	26
		Expense	Claims Expense	0	0	-	-
Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Income	Premium Received	(3)	285	98	421
			Interest Income on Debenture	287	859	287	857
		Expense	Dividend Income	-	-	-	0
			Card Payments	16	41	7	16
Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Expense	Commission expense	3	0	26	35
Fellow Subsidiaries	SBI Cards and Payment Services Pvt Ltd	Expense	Claims Expense	-	-	-	-
Fellow Subsidiaries	SBI Funds Management Pvt. Ltd.	Income	Premium Received	20	347	16	233
		Expense	Claims Expense	-	-	-	0
Fellow Subsidiaries	SBI Life Insurance Company Limited	Income	Premium Received	64	74	54	61
			Dividend Income	-	1	-	-
		Expense	Sale of Assets	38	80	-	-
			Premium Paid	175	431	24	68
			Premises Rent	78	385	153	506
			Expenses Reimbursement	20	60	10	68
			Claims Expense	2	2	1	21
			Other Expenses	32	32	-	-
Fellow Subsidiaries	SBI CAP Ventures Ltd	Income	Premium received	-	0	2	16
	SBICAP Trustee Company Ltd	Income	Premium received	-	0	0	21
Fellow Subsidiaries	SBI Pension Funds Pvt Ltd	Income	Premium Received	0	2	0	2
Fellow Subsidiaries	C - Edge Technologies Ltd	Income	Premium Received	-	-	-	-
		Expense	Claims Expense	-	-	-	-
Fellow Subsidiaries	SBI Foundation	Income	IT Support charges	16	36	28	64
Fellow Subsidiaries	SBI Foundation	Income	Premium Received	2	6	2	3
Fellow Subsidiaries	SBI Foundation	Expense	Commission expense	-	-	-	-
			Other Expenses	173	226	12	12
Fellow Subsidiaries	SBI Infra Management Solutions Pvt ltd	Income	Premium Received	-	-	-	-
		Expense	Commission expense	-	-	-	-
Associate Entity	Saurashtra Gramin Bank	Income	Premium received	-	0	-	0
		Expense	Commission expense	28	49	15	41
		Expense	Claims expense	-	0	-	-
Associate Entity	Mizoram Rural Bank	Income	Other Expenses	-	-	-	-
			Premium received	2	32	2	20
		Expense	Commission expense	6	11	7	13
Associate Entity	Meghalaya Rural Bank	Expense	Claims Expense	-	0	-	-
			Premium received	-	45	-	48
		Expense	Commission expense	1	2	3	7
Associate Entity	Ellaquai Dehati Bank	Income	Claims Expense	-	-	-	-
Associate Entity	Ellaquai Dehati Bank	Income	Premium Received	-	1	-	1
Associate Entity	Ellaquai Dehati Bank	Expense	Commission expense	6	12	4	10
Associate Entity	Madhyanchal Gramin Bank	Income	Premium Received	0	0	-	0
		Expense	Commission expense	24	49	14	28
Associate Entity	Nagaland Rural Bank	Income	Claims Expense	-	-	-	0
			Premium Received	-	-	-	-
Associate Entity	Nagaland Rural Bank	Income	Premium Received	0	0	-	-
Associate Entity	Jharkand Gramin Bank (erstwhile VGB)	Expense	Premium Received	-	-	-	-
			Commission expense	54	92	27	74
		Income	Claims Expense	-	-	-	-
Associate Entity	Rajasthan Marudhara Gramin Bank	Income	Premium Received	1	1	0	0
			Commission expense	82	149	41	128
		Expense	Claims Expense	-	0	-	-
			Other Expenses	0	9	11	19
			Premium Received	-	-	-	-
			Commission expense	-	-	-	-
Associate Entity	Telangana Grameena Bank	Expense	Other Expenses	71	111	24	76
			Premium Received	-	-	0	0
			Claims Expense	-	-	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 31st Dec 2021	For the period ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the period ended 31st Dec 2020
Associate Entity	Arunachal Pradesh Rural Bank	Income	Premium Received	-	8	-	8
		Expense	Commission expense	2	3	2	6
			Claims Expense	-	-	-	-
Associate Entity	Andhra Pradesh Grameena Vikas Bank		Premium Received	-	0	-	0
			Commission expense	242	313	66	186
		Expense	Claims Expense	-	-	-	-
			Other Expenses	0	0	5	5
Associate Entity	Chhattisgarh Rajya Gramin Bank	Income	Premium Received	1	1	1	2
Associate Entity	Chhattisgarh Rajya Gramin Bank	Expense	Commission expense	87	132	28	87
		Expense	Claims Expense	-	0	0	0
Associate Entity	Utkal Grameen Bank	Income	Premium Received	-	-	-	-
		Expense	Commission expense	4	6	1	3
			Other Expenses	-	-	-	-
Associate Entity	Uttarakhand Gramin Bank	Income	Premium Received	-	-	-	-
		Expense	Commission expense	16	30	9	27
		Expense	Claims Expense	-	-	-	-
		Expense	Other Expenses	0	2	0	2
Associate Entity	Yes Bank Ltd	Income	Interest Income on Debenture	25	75	25	75
		Income	Premium Received	-	-	-	0
Associate Entity		Expense	Other Expenses	0	0	0	1
Associate Entity		Expense	Commission expense	0	1	0	0
	THE CLEARING CORPORATION OF INDIA LTD	Expense	Other Expenses	-	0	-	-
	Shri P C Kandpal	Income	Premium Received	-	-	-	-
			Sale of Assets	-	-	-	-
		Expense	SBI Officers Deputation Cost	22	63	14	22

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	1	No	No	Nil	Nil
			Investment Redeemed	45,923	No	No	Nil	Nil
			Current Accounts	6,059	No	No	Nil	Nil
			Investment Purchased	13,302	No	No	Nil	Nil
			Security Deposit	2	No	No	Nil	Nil
			Advance Given	67	No	No	Nil	Nil
			Prepaid Royalty Expense	408	No	No	Nil	Nil
		Liability	Premium Received in Advance	5	No	No	Nil	Nil
			Commission Payable	1,844	No	No	Nil	Nil
			SBI Officers Deputation Cost	135	No	No	Nil	Nil
			Expenses Reimbursement	9	No	No	Nil	Nil
			Other Expenses Payable	26	No	No	Nil	Nil
			CD Balance	752	No	No	Nil	Nil
			Customer Float	-	No	No	Nil	Nil
Shareholder	Napean Opportunities LLP	Liability	Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Nil
Fellow Subsidiaries	SBI DFHI Ltd.	Asset	Investment Purchased	-	No	No	Nil	Nil
	SBICAP Securities Ltd	Liability	Brokerage Payable	0	No	No	Nil	Nil
	SBICAP Securities Ltd		Claims Payable	-	No	No	Nil	Nil
			Commission Payable	12	No	No	Nil	Nil
	SBI Capital Markets Ltd.	Asset	Investment Purchased	17,521	No	No	Nil	Nil
	SBI Capital Markets Ltd.		Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
	SBI Mutual Fund Trustee Company Private Lim	Asset	Investment Purchased	5,58,968	No	No	Nil	Nil
			Investment Redeemed	5,75,461	No	No	Nil	Nil
			MF Holding	11,876	No	No	Nil	Nil
		Liability	Premium Received in Advance	-	No	No	Nil	Nil
	SBI SG Global Securities Services Pvt Ltd		Claims payable	-	No	No	Nil	Nil
	SBI Cards and Payment Services Pvt Ltd		Prepaid Expenses	0	No	No	Nil	Nil
			Investment Purchased	-	No	No	Nil	Nil
			Equity Holdings	168	No	No	Nil	Nil
			Debenture Holdings	15,000	No	No	Nil	Nil
			Interest Income on Debenture (Receivable)	1,003	No	No	Nil	Nil
		Liability	Card Payable	-	No	No	Nil	Nil
		Liability	Commission payable	3	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
			Claims payable	-	No	No	Nil	Nil
	SBI Life Insurance Company Limited	Asset	Premium Deposit/Prepaid Expenses	440	No	No	Nil	Nil
			Investment Purchased	-	No	No	Nil	Nil
			Equity Holdings	262	No	No	Nil	Nil
			Investment Redeemed	5,132	No	No	Nil	Nil
		Liability	Sale of Asset Receivable	95	No	No	Nil	Nil
			Rent Payable	169	No	No	Nil	Nil
			Claims Payable	21	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			Expenses Reimbursement	34	No	No	Nil	Nil
			Other Expenses Payable	32	No	No	Nil	Nil
	C - Edge Technologies Ltd		Claims Payable	-	No	No	Nil	Nil
			Premium Received in Advance	-	No	No	Nil	Nil
			IT Support charges Payable	38	No	No	Nil	Nil
	SBI Foundation		Premium Received in Advance	-	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
		Asset	Advance Given	4	No	No	Nil	Nil

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

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)
Associate Entity	Saurashtra Gramin Bank	Liability	Claims Payable	-	No	No	Nil	Nil
			Other Expenses Payable	-	No	No	Nil	Nil
	Mizoram Rural Bank		Commission payable	16	No	No	Nil	Nil
			Commission payable	8	No	No	Nil	Nil
	Meghalaya Rural Bank		Claims Payable	-	No	No	Nil	Nil
			Commission payable	2	No	No	Nil	Nil
	Ellaquai Dehati Bank	Liability	Premium Received in Advance	-	No	No	Nil	Nil
			Commission payable	3	No	No	Nil	Nil
	Madhyanchal Gramin Bank		Commission payable	13	No	No	Nil	Nil
			Commission payable	21	No	No	Nil	Nil
	Jharkand Gramin Bank (erstwhile VGB)		Commission payable	32	No	No	Nil	Nil
			Premium Received in Advance	0	No	No	Nil	Nil
	Rajasthan Marudhara Gramin Bank		Other Expenses Payable	9	No	No	Nil	Nil
			Commission payable	50	No	No	Nil	Nil
	Telangana Grameena Bank		Claims Payable	-	No	No	Nil	Nil
			Commission payable	3	No	No	Nil	Nil
	Arunachal Pradesh Rural Bank		Commission payable	256	No	No	Nil	Nil
	Andhra Pradesh Grameena Vikas Bank	Liability	Commission payable					
	Chhattisgarh Rajya Gramin Bank	Asset	Current Accounts	22	No	No	Nil	Nil
	Chhattisgarh Rajya Gramin Bank	Liability	Premium Received in Advance	0	No	No	Nil	Nil
		Liability	Commission payable	43	No	No	Nil	Nil
	Utkal Grameen Bank	Liability	Other Expenses Payable	-	No	No	Nil	Nil
			Commission payable	4	No	No	Nil	Nil
	Uttarakhand Gramin Bank		Premium Received in Advance	-	No	No	Nil	Nil
			Other Expenses Payable	0	No	No	Nil	Nil
	Yes Bank Ltd	Liability	Commission payable	24	No	No	Nil	Nil
			Claims Payable	-	No	No	Nil	Nil
		Asset	Interest Income on Debenture (Receivable)	76	No	No	Nil	Nil
		Asset	Investment Redeemed	10,255	No	No	Nil	Nil
		Asset	Debenture Holdings	1,038	No	No	Nil	Nil
		Asset	Current Accounts	20	No	No	Nil	Nil
		Liability	Other Expenses payable	-	No	No	Nil	Nil
		Liability	Commission payable	1	No	No	Nil	Nil
Managing Director & CEO	Shri P C Kandpal		SBI Officers Deputation Cost	40	No	No	Nil	Nil

STATEMENT OF ADMISSIBLE ASSETS AS AT 31st DEC 2021

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,49,497	2,49,497
	Policyholders as per NL-12 A of BS	7,60,163	-	7,60,163
(A)	Total Investments as per BS	7,60,163	2,49,497	10,09,660
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
(C)	Fixed assets as per BS	-	22,157	22,157
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,316	2,316
	Current Assets:			
(E)	Cash & Bank Balances as per BS	8,447	-	8,447
(F)	Advances and Other assets as per BS	1,22,187	14,578	1,36,765
(G)	Total Current Assets as per BS...(E)+(F)	1,30,634	14,578	1,45,212
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,971	453	4,424
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3	13,081	13,083
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	8,90,796	2,86,232	11,77,029
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,973	16,048	20,022
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	8,86,823	2,70,184	11,57,007

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
	<u>Inadmissible Fixed assets</u>	-	2,316	2,316
	(a) Intangible Assets	-	580	580
	(b) Leasehold Improvement	-	1,179	1,179
	(c) Furniture and Fixture	-	556	556
	<u>Inadmissible current assets</u>	3,971	453	4,424
	(a) Agent and intermediaries balance - Domestic	55	-	55
	(b) Coinsurance receivable	512	-	512
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	37	-	37
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	2	-	2
	(e) Due from Central Govt Insurance - Crop Insurance	662	-	662
	(f) Due from State Govt. Insurance - Crop Insu	742	-	742
	(g) Tax unutilised credit	555	-	555
	(h) Investment for backing Unclaimed amount of PH	1,375	-	1,375
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	-	-
	(k) Interest accrued on FD placed against NSCCL Margin	-	39	39
	(l) Deposit towards Appeals	-	414	414
	(m) Share application money pending allotment	-	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in Lakhs)

		As at 31st Dec 2021		As at 31st Dec 2020	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	5,94,261	2,57,196	4,88,772	2,29,890
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	5,94,261	2,57,196	4,88,772	2,29,890
d	Outstanding Claim Reserve (other than IBNR reserve)	2,41,874	1,48,651	1,80,498	1,22,992
e	IBNR Reserve	4,95,654	2,61,390	4,68,401	2,34,512
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	13,31,789	6,67,237	11,37,671	5,87,394

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		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	1,38,130	39,296	55,515	20,185	13,813	8,327	13,813
	Marine	6,073	4,633	7,329	5,409	927	1,623	1,623
2	Marine Cargo	6,073	4,633	7,329	5,409	927	1,623	1,623
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	2,92,505	1,65,082	2,28,620	1,19,789	43,420	51,260	53,365
4	Motor	2,59,943	1,46,563	2,15,756	1,14,522	38,991	48,545	48,545
5	Engineering	5,557	2,006	2,302	1,343	556	403	556
6	Aviation	13	0	(14)	0	1	0	1
7	Liabilities	6,468	2,003	6,051	949	970	1,361	1,361
8	Others	20,524	14,509	4,525	2,975	2,902	950	2,902
9	Health Insurance	2,48,021	1,79,939	1,83,823	1,50,334	37,203	45,100	45,100
10	Crop Insurance	2,16,624	41,563	1,95,268	46,293	21,662	29,290	29,290
	Total	9,01,353	4,30,513	6,70,555	3,42,010	1,17,026	1,35,600	1,43,191

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in Lakhs)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	8,86,823
	Deduct:	
2	Current Liabilities as per BS	8,51,495
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	35,328
	Shareholder's Funds	
6	Available Assets	2,70,184
	Deduct:	
7	Other Liabilities	28,844
8	Excess in Shareholders' Funds (6-7)	2,41,340
9	Total Available Solvency Margin [ASM] (5+8)	2,76,668
10	Total Required Solvency Margin [RSM]	1,43,191
11	Solvency Ratio (Total ASM/Total RSM)	1.93

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: SBI General Insurance Company Ltd.

Date: 17-01-2022

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	Trade Credit Insurance	144	IRDAN144CP0336V01202122	Miscellaneous	19(i)	29-Oct-21
2	Optional Travel Insurance(GPA) for E-ticket Passengers of IRCTC	144	SBIPAGP22181V012122	Health	19(i)	18-Nov-21
3	Hospital Daily Cash – Group	144	SBIPAGP22182V012122	Health	19(i)	23-Nov-21
4	Pradhan Mantri Fasal Bima Yojana [Revision]	144	IRDAN144CP0003V02201617	Miscellaneous	19(i)	9-Dec-21

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

PART - A

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144

Statement as on: 31st December 2021

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	249,497
	Investments (Policyholders)	8A	760,163
2	Loans	9	0
3	Fixed Assets	10	22,157
4	Current Assets		
	a. Cash & Bank Balance	11	8,447
	b. Advances & Other Assets	12	136,765
5	Current Liabilities		
	a. Current Liabilities	13	609,075
	b. Provisions	14	272,233
	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)		295,720
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	22,157
3	Cash & Bank Balance (if any)	11	8,447
4	Advances & Other Assets (if any)	12	136,765
5	Current Liabilities	13	609,075
6	Provisions	14	272,233
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		
	Total (B)		-713,939
	'Investment Assets'	(A-B)	1,009,660

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	64,346	177,097	241,443	24.96	0	241,443	242,304
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	74,465	281,319	355,784	36.79	0	355,784	359,084
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		3	48,382	283,734	332,119	34.34	539	332,658	343,247
	2. Other Investments		0	0	0	0	0.00	0	0	0
	b. Approved Investments	Not exceeding 55%	24,233	66,361	170,885	261,479	24.53	11,991	273,469	275,849
	c. Other Investments		5,210	17,763	24,222	47,195	4.34	553	47,748	47,795
	Investment Assets	100%	29,445	206,971	760,160	996,576	100.00	13,083	1,009,660	1,025,975

- 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: 31st December 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

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		257,673	26.0	-16,230	-297.13	241,443	24.23
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		353,071	35.6	2,713	49.68	355,784	35.70
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		113,115	11.4	2,626	48.07	115,741	11.61
	2. Other Investments		0	0.0	0	0.00	0	0.00
	b. Infrastructure Investments							
	1. Approved Investments		200,343	20.2	16,034	293.55	216,378	21.71
	2. Other Investments		0	0.0	0	0.00	0	0.00
	c. Approved Investments		264,290	26.7	-2,811	-51.47	261,479	26.24
	d. Other Investments (not exceeding 15%)		60,295	6.1	-13,100	-239.83	47,195	4.74
Total			991,114	100.0	5,462	100.00	996,576	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

Date: 31st December 2021

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2021	as % of total for this class	As at 31st December 2020	as % of total for this class	As at 31st December 2021	as % of total for this class	As at 31st December 2020	as % of total for this class
Break down by credit rating								
AAA rated	540,289	58.54	501,112	57.10	527,418	58.19	468,510	56.62
AA or better	33,807	3.66	35,703	4.07	33,589	3.71	34,635	4.19
Rated below AA but above A	1,062	0.12	1,086	0.12	1,000	0.11	1,000	0.12
Rated below A but above B	998	0.11	1,032	0.12	1,000	0.11	1,008	0.12
Any other (Please specify)								
(i) Sovereign	326,746	35.41	297,839	33.94	323,581	35.70	281,584	34.03
(ii) Mutual Funds	15,771	1.71	39,414	4.49	15,768	1.74	39,394	4.76
(iii) Alternative Investment Funds	4,002	0.43	1,174	0.13	3,835	0.42	1,204	0.15
(iv) Fixed Deposits	199	0.02	199	0.02	199	0.02	199	0.02
(v) Debt ETFs	0	0.00	0	0.00	0	0.00	0	0.00
(vi) Unlisted Equity	0	0.00	0	0.00	0	0.00	0	0.00
Total (A)	922,875	100.00	877,559	100.00	906,390	100.00	827,533	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	53,271	5.77	34,081	3.88	52,741	5.82	33,534	4.05
more than 1 year and upto 3years	233,239	25.27	148,341	16.90	228,802	25.24	139,969	16.91
More than 3years and up to 7years	366,397	39.70	375,207	42.76	359,736	39.69	358,255	43.29
More than 7 years and up to 10 years	225,606	24.45	268,714	30.62	220,545	24.33	245,349	29.65
above 10 years	24,589	2.66	10,628	1.21	24,964	2.75	9,828	1.19
Any other (Please specify)								
(i) Mutual Funds	15,771	1.71	39,414	4.49	15,768	1.74	39,394	4.76
(ii) Alternative Investment Funds	4,002	0.43	1,174	0.13	3,835	0.42	1,204	0.15
(iii) Debt ETFs	0	0.00	0	0.00	0	0.00	0	0.00
(iv) Unlisted Equity	0	0.00	0	0.00	0	0.00	0	0.00
Total (B)	922,875	100	877,559	100	906,390	100	827,533	100
Breakdown by type of the issuer								
a. Central Government	247,515	26.82	206,365	23.52	246,345	27.18	195,425	23.62
b. State Government	111,568	12.09	108,548	12.37	109,439	12.07	102,311	12.36
c. Corporate Securities	543,819	58.93	521,858	59.47	530,804	58.56	489,001	59.09
Any other (Please specify)								
(i) Mutual Funds	15,771	1.71	39,414	4.49	15,768	1.74	39,394	4.76
(ii) Alternative Investment Funds	4,002	0.43	1,174	0.13	3,835	0.42	1,204	0.15
(iii) Fixed Deposits	199	0.02	199	0.02	199	0.02	199	0.02
(iv) Debt ETFs	0	0.00	0	0.00	0	0.00	0	0.00
(v) Unlisted Equity	0	0.00	0	0.00	0	0.00	0	0.00
Total (C)	922,875	100	877,559	100	906,390	100	827,533	100

Note

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

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

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SBI General Insurance Company Ltd.
Registration No: 144

Date: 31st December 2021
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 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)	YTD (As on date)	Prev. FY (As on 31 Mar 2021)
1	Investments Assets	513,841	452,247	0	0	17,161	199	465,574	497,413	996,576	949,858
2	Gross NPA	0	0	0	0	0	0	0	0	0	0
3	% of Gross NPA on Investment Assets (2/1)	0	0	0	0	0	0	0	0	0	0
4	Provision made on NPA	0	0	0	0	0	0	0	0	0	0
5	Provision as a % of NPA (4/2)	0	0	0	0	0	0	0	0	0	0
6	Provision on Standard Assets	0	0	0	0	0	0	0	0	0	0
7	Net Investment Assets (1-4)	513,841	452,247	0	0	17,161	199	465,574	497,413	996,576	949,858
8	Net NPA (2-4)	0	0	0	0	0	0	0	0	0	0
9	% of Net NPA to Net Investment Assets (8/7)	0	0	0	0	0	0	0	0	0	0
10	Write off made during the period	0	0	0	0	0	0	0	0	0	0

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

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

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144

Statement as on: 31st December 2021

Name of the Fund: GENERAL INSURANCE

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Periodicity of Submission: Quarterly			Current Quarter				Year to Date (current year)				(Amount in Rs. Lakhs)			
No.	Category of Investment	Category Code	Invest. (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ²
1	A Central Government Securities													
2	A1 Central Government Bonds	CGSB	273,249	4,515	1.65	1.24	249,879	14,482	5.80	4.34	184,517	12,892	6.99	5.23
3	A2 Special Deposits	CSPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	A4 Treasury Bills	CTRB	20,170	100	0.50	0.37	22,602	133	0.59	0.44	0	0	0.00	0.00
6	B Government Securities / Other Approved Securities													
7	B1 Central Government Guaranteed Loans/ Special Non-SLR Bonds	CGSL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
8	B2 State Government Bonds/ Development Loans	SGGB	64,266	1,128	1.75	1.31	66,519	4,090	6.15	4.60	68,958	4,138	6.00	4.49
9	B3 State Government Guaranteed Loans	SGGL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGQA	40,814	740	1.81	1.36	34,224	2,044	5.97	4.47	29,380	1,668	5.68	4.25
11	B5 Guaranteed Equity	SGGE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
12	C Housing and Loans to State Govt for Housing and fire fighting equipment													
13	C1 Loans to State Govt. for Housing	HLSH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	2,719	28	1.02	0.77	2,898	41	1.41	1.06	3,541	20	0.58	0.43
17	C5 Housing - Securitised Assets (Approved Investment)	HMBS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	C6 Bonds/Debentures/CPs/Loans - Promoter Group	HPPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	C7 Bonds/Debentures issued by HUDCO	HTHD	8,062	166	2.06	1.54	8,064	492	6.17	4.62	8,806	538	6.11	4.57
20	C8 Bonds/Debentures issued by NHB Institutions accredited by NHB	HTDN	104,888	1,889	1.80	1.35	109,396	6,565	6.00	4.49	99,525	6,470	6.50	4.87
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/Authority or Body constituted by Central/State Act.	HTDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
22	C10 Bonds/Debentures issued by HUDCO	HFHD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
23	C11 Bonds/Debentures issued by NHB Institutions accredited by NHB	HFDN	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
24	C12 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/Authority or Body constituted by Central/State Act.	HFDA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
25	C18 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	0	0	0.00	0.00	0	1,136	0.00	0.00	0	0	0.00	0.00
26	D Infrastructure Investments													
27	D1 Infrastructure - Other Approved Securities	ISAS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
28	D2 Infrastructure - PSU Equity Shares - Quoted	ITPE	2,638	75	2.85	2.13	2,286	96	4.22	3.16	907	4	0.44	0.33
29	D3 Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	2,608	51	1.95	1.46	2,932	322	10.98	8.22	2,400	153	6.36	4.76
30	D4 Infrastructure - PSU Equity Shares - Unquoted	IEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	IESA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
34	D8 Infrastructure - Debenture Bonds/CPs/Loans - Promoter Group	IDPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
35	D9 Infrastructure - PSU Debentures/ Bonds	IPTD	161,863	2,988	1.85	1.38	174,658	10,973	6.28	4.70	188,130	13,251	7.04	5.27
36	D10 Infrastructure - PSU CPs	IPCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
37	D11 Infrastructure - Other Corporate Securities/ Debentures/ Bonds	ICTD	23,785	366	1.54	1.15	14,426	715	4.95	3.71	6,087	365	6.00	4.49
38	D12 Infrastructure - Other Corporate Securities - CPs	ICCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
39	D13 Long Term Bank Bonds Approved Investment - Infrastructure	ILBT	8,476	159	1.87	1.40	5,220	314	6.01	4.50	3,473	228	6.57	4.92
40	D14 Infrastructure - PSU Debentures/ Bonds	IPED	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
41	D15 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
42	D16 Infrastructure/Debentures/ Bonds/CPs/Loans	IQDS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
43	C42 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
44	D20 Infrastructure - Equity (including unlisted)	IOEQ	0	0	0.00	0.00	113	108	95.78	71.68	0	0	0.00	0.00
45	Approved Investment Subject To Exposure Norms													
46	E1 PSU (Approved Investment) Equity Shares quoted	EAEQ	2,759	1,059	38.40	28.73	4,092	2,025	49.48	37.02	3,191	439	13.76	10.29
47	E2 Corporate Securities (Approved Investment) - Equity Shares (Ordinary/Quoted)	EACE	53,396	2,249	4.21	3.15	45,881	7,809	17.02	12.74	29,010	1,661	5.73	4.28
48	E3 PSU (Approved Investments) - Equity Shares - quoted	ETPE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
49	E4 Corporate Securities (Approved Investment) - Equity Shares - Quoted	ETCE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
50	E5 Corporate Securities (Approved Investment) - Equity Unquoted	EEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
51	E6 PSU - Equity Shares - Unquoted	EEUQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
52	E7 Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	262	0	0.00	0.00	262	1	0.36	0.27	262	0	0.00	0.00
54	D43 Debt Instruments of REITs	EDRT	5,000	72	1.45	1.08	5,000	72	1.45	1.08	0	0	0.00	0.00
55	E9 Corporate Securities - Bonds - Taxable	EPBT	10,031	189	1.89	1.41	19,533	1,055	5.40	4.04	21,664	1,395	6.44	4.82
56	E10 Corporate Securities - Bonds - Tax free	EPBF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
57	E11 Corporate Securities (Approved Investment) - Pref Shares	EPNQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
58	E12 Corporate Securities (Approved Investment) - Investment in Subsidiaries	ECIS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
59	E13 Corporate Securities (Approved Investment) - Debentures	ECOS	122,137	2,089	1.71	1.28	106,150	5,877	5.54	4.14	92,357	5,928	6.42	4.80
60	E14 Corporate Securities - Debentures/ Bonds/CPs/Loans - Promoter Group	EDPG	15,000	287	1.92	1.43	15,000	859	5.73	4.28	15,000	857	5.71	4.27
61	E15 Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
62	D38 Debt Capital Instruments (DCI-Basil III)	EDCI	2,500	45	1.81	1.35	2,500	135	5.41	4.05	2,500	135	5.41	4.05
63	E16 Investment Properties - Immovable	ETNP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
64	E17 Loans - Policy Loans	ELPL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
65	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
66	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
67	E20 Deposits - Deposit with scheduled banks	ECDP	8,774	54	0.62	0.46	7,310	141	1.93	1.45	2,156	50	2.31	1.73
68	E21 Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
69	E22 Deposits - Money at call and short notice with banks/Rsps	ECNR	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
70	E23 OOL (Approved Investment) - CDO	ECBO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
71	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECOP	15,207	175	1.15	0.86	15,087	201	1.33	1.00	0	0	0.00	0.00
72	E25 Application Money	ECAM	14,451	0	0.00	0.00	13,802	0	0.00	0.00	7,826	0	0.00	0.00
73	E26 Deposit with Primary Dealers duly recognised by RBI	EQPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
74	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
75	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EPPD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
76	D 42 Debt ETFs - "Approved Investments"	EDTF	0	0	0.00	0.00	0	0	0.00	0.00	5,000	371	7.43	5.56
77	E29 Perpetual Non-Cum. P Shares and Redeemable Cumulative P Shares of Tier 1 and 2 Capital issued by PSU Banks	EUPS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
78	E30 Perpetual Non-Cum. P Shares and Redeemable Cumulative P Shares of Tier 1 and 2 Capital issued by Non-PSU Banks	EPSP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
79	E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
80	E32 Mutual Funds - Gilt/G Sec/ Liquid Schemes	EGMF	21,893	151	0.69	0.51	33,274	617	1.86	1.39	21,437	599	2.80	2.09
81	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	13,721	27	0.20	0.15	9,086	86	0.95	0.71	5,478	129	2.36	1.77
82	F Other than Approved Securities													
83	F1 Other than Approved Investments - Bonds - PSU Taxable	OBPT	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
84	F2 Other than Approved Investments - Bonds - PSU Tax free	OBPF	0											

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**Registration Number: 144****Statement as on: 31st December 2021****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****Name of Fund: GENERAL INSURANCE****(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	7.59% PNB HOUSING FINANCE LTD 27 JULY 2022	HTDN	499.42	10/08/2017	FITCH	INDAAA	INDAA	06/03/2020	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	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
4	9.90% Yes Bank Ltd MAT March 28, 2022	ODPG	1,000.14	04/12/2014	CARE	CARE AA+	CARE BBB	06/03/2020	NA
5	9.35% Tata Motors Ltd Unsecured NCD Mat 10 NOV 2023	ORAD	1,000.00	12/11/2014	ICRA	LAA+	LAA-	07/08/2019	NA

Note:

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

PERIODIC DISCLOSURES

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

Insurer: **SBI General Insurance Company Ltd**

Date: **29.01.2022**

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

For the period April 2021 - December 2021

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	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	5	32,828.88	0.46	0.45	10.02%
3	No. of Reinsurers with rating A but less than AA	128	40,943.97	3,143.01	3,439.40	14.51%
4	No. of Reinsurers with rating BBB but less than A	2	-	-	58.90	0.02%
5	No. of Reinsurers with rating less than BBB	1	129.08	-0.03	-	0.04%
	Total (A)	136	73,901.93	3,143.44	3,498.75	24.59%
	With In India					
1	Indian Insurance Companies	17	-	-	32,102.34	9.80%
2	FRBs	10	37,591.43	2,760.30	1,444.70	12.76%
3	GIC Re	1	166,280.68	6,013.19	748.79	52.84%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	28	203,872.11	8,773.49	34,295.83	75.41%
	Grand Total (C)= (A)+(B)	164	277,774.04	11,916.93	37,794.58	100.00%

Note:-

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

(b) Figures are to be provided upto the quarter 31st December 2021

Authorised Signatory

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total		
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	
STATES*																																								
1	Andhra Pradesh	1,985.73	5,501.69	0.00	0.00	26.96	76.55	26.96	76.55	839.97	1,819.13	714.47	1,387.33	1,554.45	3,206.46	1,437.67	3,007.41	2,075.08	4,183.32	1.84	4.14	3,514.60	7,194.88	3.23	6.47	4.43	11.79	55.77	209.93	0.00	0.00	0.00	0.00	-4.28	118.13	340.95	181.56	564.87	7,263.30	16,544.44
2	Arunachal Pradesh	54.00	116.93	0.00	0.00	0.00	0.00	0.00	0.00	176.49	419.61	122.98	259.37	299.48	678.98	121.76	206.56	18.16	32.63	0.00	0.05	139.92	239.24	0.00	0.00	0.00	0.00	13.78	20.52	0.00	0.00	0.00	0.00	4.76	23.85	18.94	44.37	511.93	1,079.52	
3	Assam	319.33	1,092.49	0.00	0.00	8.44	19.96	8.44	19.96	892.80	2,036.64	1,140.16	2,001.52	2,032.96	4,038.16	1,394.84	3,008.52	505.04	1,174.95	0.15	0.15	1,900.02	4,183.62	0.51	1.22	0.00	2.24	4.92	40.81	0.00	0.00	0.00	0.00	43.08	132.71	176.98	4,309.27	9,511.21		
4	Bihar	521.67	1,299.83	0.00	0.00	12.67	40.75	12.67	40.75	758.57	1,725.89	557.11	1,189.42	1,315.69	2,915.31	1,045.21	2,926.97	1,104.01	2,792.40	0.26	0.27	2,149.48	5,719.64	0.00	2.60	0.09	1.34	6.03	20.64	0.00	0.00	0.00	0.00	120.71	323.31	126.84	347.90	4,126.33	10,323.43	
5	Chhattisgarh	352.81	1,897.43	0.00	0.00	18.98	37.85	18.98	37.85	1,151.10	2,312.73	1,166.93	2,039.47	2,318.04	4,352.20	621.46	1,117.93	1,155.65	2,225.02	0.08	0.20	1,777.19	3,343.16	1.85	3.72	0.42	1.52	2.40	26.36	0.00	0.00	0.00	0.00	64.79	166.82	69.46	198.42	4,536.46	9,829.05	
6	Goa	65.09	202.49	0.00	0.00	0.01	1.32	0.01	1.32	171.96	397.00	264.19	552.48	436.15	949.48	83.39	222.86	44.98	126.36	0.20	0.39	128.57	349.60	0.51	0.63	4.39	5.78	0.38	12.59	0.00	0.00	0.00	0.00	2.93	5.91	8.22	24.91	638.05	1,527.80	
7	Gujarat	4,235.38	10,569.76	0.00	0.00	176.29	679.07	176.29	679.07	695.21	1,614.35	441.09	990.68	1,136.29	2,605.03	1,506.67	4,403.17	2,031.65	4,118.15	2.97	4.46	3,541.30	8,525.78	22.58	78.31	121.50	302.16	188.51	995.01	0.00	0.00	0.00	0.11	422.69	963.66	755.28	1,940.25	9,944.73	24,319.88	
8	Haryana	1,222.47	3,712.26	0.00	0.00	91.12	277.73	91.12	277.73	2,178.74	5,416.11	1,239.58	2,825.68	3,418.32	8,241.79	929.35	2,588.37	126.60	161.57	2.06	2.92	1,058.00	2,752.86	5.76	19.01	80.45	296.20	80.60	213.70	0.00	0.00	-22.77	-28.73	293.54	620.21	437.59	1,120.39	6,227.50	16,105.04	
9	Himachal Pradesh	377.03	1,032.32	0.00	0.00	12.12	65.08	12.12	65.08	790.92	1,849.93	657.51	1,254.01	1,448.43	3,103.94	136.21	384.46	155.67	451.84	0.35	0.38	292.23	836.67	0.63	1.86	0.00	4.94	1.66	4.24	0.00	0.00	3.43	216.64	48.19	105.77	53.92	333.45	2,183.73	5,371.46	
10	Jharkhand	387.82	927.36	0.00	0.00	5.15	11.81	5.15	11.81	844.21	1,937.42	689.84	1,410.25	1,534.05	3,347.67	922.74	2,029.99	864.58	1,777.31	0.63	0.87	1,787.96	3,808.17	0.71	2.62	2.71	4.74	62.37	178.61	0.00	0.00	0.00	0.00	60.53	130.20	126.31	316.17	3,841.29	8,411.18	
11	Karnataka	2,699.10	6,647.28	0.00	0.00	49.14	280.81	49.14	280.81	2,850.59	7,181.94	8,736.61	28,482.40	11,587.20	35,664.24	1,588.34	4,701.90	804.67	1,781.99	3.24	5.07	2,396.25	6,488.96	7.10	30.78	169.64	545.45	195.51	510.95	2.93	10.85	282.98	59,226.55	219.60	538.44	877.77	60,863.01	17,609.46	109,944.31	
12	Kerala	1,115.68	2,680.67	0.00	0.00	10.00	20.56	10.00	20.56	2,257.74	5,773.08	1,969.20	3,784.18	4,226.94	9,563.26	1,550.54	3,700.75	589.49	1,412.84	2.53	3.67	2,142.56	5,117.26	1.92	4.58	17.34	21.09	69.43	0.00	0.00	0.00	0.00	84.28	208.78	111.86	299.34	7,607.04	17,681.10		
13	Madhya Pradesh	944.59	3,077.75	0.00	0.00	92.69	274.92	92.69	274.92	2,519.39	5,726.95	2,892.78	5,161.14	5,412.17	10,888.08	1,421.56	2,771.36	861.60	2,501.31	0.13	0.68	2,283.29	5,273.36	2.40	10.71	2.91	7.39	57.41	101.34	0.00	0.00	0.00	0.00	180.92	423.97	243.63	543.42	8,976.36	20,057.53	
14	Maharashtra	4,728.30	16,677.71	0.00	0.00	315.75	884.92	315.75	884.92	2,965.69	6,120.69	1,826.65	3,698.90	4,792.34	9,819.59	4,205.55	21,586.00	2,265.37	6,148.18	7.43	11.45	6,478.36	27,745.62	16.63	66.32	563.12	1,690.35	237.66	587.98	0.00	0.00	-3.76	1,301.56	4,767.44	2,118.97	7,108.33	18,433.72	62,236.17		
15	Manipur	36.08	119.15	0.00	0.00	0.00	0.00	0.00	0.00	163.95	337.53	87.86	197.46	251.81	534.99	63.56	103.34	35.97	62.83	0.11	0.11	99.63	166.27	0.65	1.38	0.09	0.09	0.00	0.00	0.00	0.00	0.00	8.43	20.14	9.17	21.61	396.69	842.02		
16	Meghalaya	43.67	212.98	0.00	0.00	1.63	13.14	1.63	13.14	93.55	213.80	101.60	231.07	195.14	444.87	85.30	154.24	50.75	85.98	0.07	0.12	136.11	240.34	4.01	6.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.31	17.69	13.21	70.71	389.98	882.04		
17	Mizoram	73.77	184.50	0.00	0.00	0.02	0.02	0.02	0.02	97.88	182.84	107.25	194.75	205.13	377.59	48.14	62.51	187.81	357.19	0.02	0.06	235.98	419.76	0.00	0.00	0.00	5.72	7.20	0.00	0.00	0.00	0.00	33.92	94.82	39.65	102.02	554.54	1,083.88		
18	Nagaland	13.35	34.96	0.00	0.00	0.00	0.17	0.00	0.17	70.95	174.58	70.62	142.83	141.57	317.41	162.72	372.28	23.85	54.32	0.02	0.02	186.59	426.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.36	18.71	5.36	18.71	346.87	797.87		
19	Odisha	610.95	2,473.57	0.00	0.00	61.58	291.77	61.58	291.77	1,079.33	2,412.74	1,606.71	3,099.26	2,686.04	5,512.00	705.91	2,533.01	613.28	1,412.93	0.07	0.25	1,319.26	3,946.18	2.93	8.12	1.46	8.03	54.65	105.41	0.00	0.00	0.00	0.00	132.81	304.42	191.85	425.97	4,869.68	12,649.49	
20	Punjab	1,814.70	3,461.86	0.00	0.00	51.31	220.68	51.31	220.68	1,323.19	3,011.24	905.67	1,522.65	2,230.87	4,533.90	859.61	2,134.98	458.03	1,112.98	2.34	3.97	1,310.98	3,251.93	5.34	9.57	3.88	52.33	128.00	255.52	0.00	0.00	0.00	0.00	104.75	244.34	241.97	561.76	5,649.83	12,030.13	
21	Rajasthan	1,413.86	3,799.37	0.00	0.00	37.62	94.63	37.62	94.63	2,334.29	4,702.50	5,661.93	8,125.48	7,996.22	12,827.98	1,283.02	2,534.35	2,207.61	4,715.58	1.00	1.04	3,491.63	7,250.97	1.43	6.45	11.31	27.74	18.54	51.55	0.00	0.00	6,584.11	78,732.03	91.15	276.93	6,706.53	79,094.70			
22	Sikkim	47.47	199.82	0.00	0.00	0.00	1.52	0.00	1.52	100.41	214.28	71.28	137.97	171.68	352.25	29.42	96.70	2.81	5.03	0.00	0.00	32.23	101.73	0.00	0.07	0.00	0.00	23.74	25.26	0.00	0.00	0.00	0.00	2.63	7.97	26.37	33.30	277.75	688.61	
23	Tamil Nadu	2,820.33	7,562.52	0.00	0.00	139.53	318.45	139.53	318.45	2,200.77	5,188.81	2,019.22	8,195.60	4,219.99	13,384.41	1,681.48	4,113.65	1,313.58	3,058.89	2.70	7.02	2,997.77	7,179.56	7.52	25.89	24.01	294.39	181.17	308.37	0.00	0.00	0.00	0.00	271.10	559.24	483.81	1,187.89	10,661.43	29,632.83	
24	Telangana	2,370.74	6,254.36	0.00	0.00	47.76	143.83	47.76	143.83	1,177.88	2,415.62	908.62	1,685.10	2,086.50	4,100.72	1,788.92	4,274.71	4,331.38	7,148.44	2.24	3.51	6,122.54	11,426.66	5.08	16.24	443.48	522.52	86.63	402.54	0.00	0.00	0.00	0.00	167.14	351.73	702.34	1,293.03	11,329.88	23,218.60	
25	Tripura	42.75	120.42	0.00	0.00	0.03	0.03	0.03	0.03	48.96	100.82	109.13	180.79	158.09	281.61	149.72	371.17	65.68	137.41	0.09	0.09	215.48	508.67	0.18	1.21	0.06	0.06	0.00	0.00	0.00	0.00	0.00	0.00	12.98	37.53	21.50	42.95	317.50	649.53	
26	Uttarakhand	356.86	1,073.86	0.00	0.00	30.																																		

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer: SBIG
Date: **Dec-21**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	33,643.41	152,852	34,260.34	192,956	94,954.85	385,935	98,623.38	430,218
2	Marine Cargo	1,524.19	1,592	831.69	1,685	4,670.70	5,512	2,496.91	4,336
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	35,698.00	933,401	28,951.04	431,968	81,327.81	1,705,357	57,994.59	822,258
5	Motor TP	39,505.31	173,499	34,131.06	66,848	89,891.53	377,326	67,672.63	135,727
6	Health	31,492.24	172,545	20,301.25	242,130	101,650.00	403,336	72,050.45	490,906
7	Personal Accident	27,345.65	227,100	22,743.71	148,191	59,999.50	430,949	57,587.21	365,300
8	Travel	35.72	732	12.51	169	60.05	1,420	25.03	323
9	Workmen's Compensation/ Employer's liability	103.31	512	96.99	422	350.70	1,441	273.44	1,159
10	Public/ Product Liability	1,672.56	890	896.28	593	4,566.53	2,509	2,329.10	1,517
11	Engineering	1,586.78	979	953.10	627	4,304.31	2,915	2,957.09	1,868
12	Aviation	2.93	0	2.49	0	10.85	1	8.34	1
13	Crop Insurance	7,255.90	394,928	17,160.78	2,248,948	143,152.48	5,325,635	154,235.67	2,080,285
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	4,430.23	206,564	5,704.71	535,871	12,251.98	462,908	11,759.14	1,068,471

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

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

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

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

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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: SBIG

Date: Dec-21

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	73,648	9,584.56	1,85,511	25,465.38	67,950	8,041.32	1,60,374	20,424.81
2	Corporate Agents-Banks	6,97,609	70,232.30	15,07,322	1,53,023.40	10,83,384	61,902.36	22,56,218	1,50,828.39
3	Corporate Agents -Others	17,433	979.56	53,605	3,431.10	15,574	1,536.52	45,610	4,248.23
4	Brokers	9,22,841	79,621.55	16,04,823	2,03,392.56	3,11,945	54,961.87	5,50,481	1,42,929.79
5	Micro Agents	42	0.80	52	0.93	0	0.00	0	0.00
6	Direct Business:	0	0.00	0	0.00	0	0.00	0	0.00
	-Officers/Employees	0	0.00	0	0.00	0	0.00	0	0.00
	-Online (Through Company Website)	6,574	532.70	98,913	2,163.34	81,355	1,682.53	1,86,395	3,699.03
	-Others (Other than Through Company Website)	4,16,512	15,974.88	53,88,270	1,91,464.73	22,69,924	31,238.09	21,38,104	1,92,499.85
7	Common Service Centres(CSC)	72,061	745.58	1,53,816	1,735.17	12,741	176.04	18,973	241.46
8	Insurance Marketing Firm	118	45.12	1,573	57.65	104	20.03	265	35.90
9	Point of sales person (Direct)	58,454	6,298.94	1,10,584	16,073.02	27,409	6,433.89	45,588	12,947.02
10	MISP (Direct)	302	280.20	775	384.01	22	53.32	362	158.5080518
11	Web Aggregators	0	0	0	0	0	0	0	0
12	Referral Arrangements	0	0	0	0	0	0	0	0
13		0	0	0	0	0	0	0	0
	Total (A)	22,65,594	1,84,296	91,05,244	5,97,191	38,70,408	1,66,046	54,02,370	5,28,013
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	22,65,594	1,84,296	91,05,244	5,97,191	38,70,408	1,66,046	54,02,370	5,28,013

Note:
(a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold
(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

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

For the quarter ending __Q3 FY 2021-22._____

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	917	283	0	283	9996	8380	18376	83347	1532	18	84897	57	39	102	0	10863	46	249	115829
2	Claims reported during the period	1141	501	0	501	74930	1352	76282	212584	1739	17	214340	60	15	146	0	15851	8	734	309078
	(a) Booked During the period	1020	468	0	468	73651	1304	74955	204742	1242	12	205996	51	14	136	0	7616	6	700	290962
	(b) Reopened during the Period	121	33	0	33	1279	48	1327	7842	497	5	8344	9	1	10	0	8235	2	34	18116
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	741	286	0	286	63270	649	63919	218683	902	6	219591	25	0	94	0	13681	2	500	298839
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	268	80	0	80	661	0	661	2534	188	0	2722	3	0	9	0	0	0	125	3868
	Other Adjustment (to be specified)	247	203	0	203	10672	118	10790	16702	630	0	17332	38	10	58	0	4372	28	147	33225
	(i) ____ Closed During the period _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	802	215	0	215	10323	8965	19288	58012	1551	29	59592	51	44	87	0	8661	24	211	88975
	Less than 3months	213	138	0	138	8932	1252	10184	52010	903	8	52921	26	12	51	0	1159	4	101	64809
	3 months to 6 months	95	33	0	33	612	1051	1663	5542	172	12	5726	9	22	20	0	2109	10	8	9695
	6months to 1 year	54	25	0	25	173	1168	1341	82	51	1	134	3	6	11	0	2792	7	9	4382
	1year and above	440	19	0	19	606	5494	6100	378	425	8	811	13	4	5	0	2601	3	93	10089

Notes:-

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

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

For the quarter ending __ Q3 FY 2021-22.

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	44205	1928	0	1928	12879	89116	101995	18069	14321	34	32424	191	4315	2224	0	6196	602.18	914	194994
2	Claims reported during the period	15968	2739	0	2739	22986	13664	36650	47512	14288	20	61820	87	585	474	0	117250	439.9	614	236627
	(a) Booked During the period	14274	2559	0	2559	22594	13179	35773	45759	10205	14	55978	74	546	441	0	56336	329.93	585	166897
	(b) Reopened during the Period	1693	180	0	180	392	485	877	1753	4084	6	5842	13	39	32	0	60914	109.98	28	69731
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	10786	1060	0	1060	19311	4730	24041	45933	8382	15	54330	75	333	145	0	85213	7.801	297	176287
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	3866	135.12	0	135	165.23	0	165	586.46	1207.7	0	1794	3	0	44	0	0	0	93	6198
	Other Adjustment (to be specified)	3563.1	342.87	0	342.87	2667.7	3635	6302.7	3865.5	4047.2	0	7912.7	37.65774976	186.583	284.506	0	34250.76	344.74	108.96	53237.1
	(i) ____ Closed During the period _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	41958	3130	0	3130	13721	94416	108137	15196	14973	38	30207	163	4381	2224	0	3983	689.55	1029	195900
	Less than 3months	10277	664	0	664	7815	10114	17929	13122	8289	5	21416	51	101	370	0	839	439.4	381	52467
	3 months to 6 months	7886	267	0	267	1725	9434	11159	1370	1579	5	2954	35	2571	558	0	518	197.35	163	26308
	6months to 1 year	14068	1964	0	1964	505	11889	12394	149	595	2	746	15	147	904	0	845	49.927	97	31231
	1year and above	9726	235	0	235	3677	62978	66655	555	4510	27	5092	62	1562	391	0	1781	2.8648	387	85894

Notes:-

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

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Co. - CO-INS

For the quarter ending __Q3 FY 2021-22._____

No. of claims only																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accide	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	966	1671	0	1671	1310	1461	2771	1135	654	0	1789	4	5	234	0	0	0	403	7843
2	Claims reported during the period	298	5995	0	5995	3435	1038	4473	77429	951	0	78380	2	2	120	3	0	0	66	89339
	(a) Booked During the period	260	5556	0	5556	0	0	0	77424	947	0	78371	2	2	116	0	0	0	59	84366
	(b) Reopened during the Period	38	439	0	439	3435	1038	4473	5	4	0	9	0	0	4	3	0	0	7	4973
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)_____																			
	(ii)_____																			
3	Claims Settled during the period	162	5489	0	5489	2876	117	2993	77075	158	0	77233	0	0	89	0	0	0	54	86020
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i)_____																			
	(ii)_____																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	51	872	0	872	624	38	662	820	41	0	861	0	1	77	0	0	0	340	2864
	(i)____Closed During the period_____																			
	(ii)_____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1051	1305	0	1305	1245	2344	3589	669	1406	0	2075	6	6	188	3	0	0	75	8298
	Less than 3months	183	506	0	506	857	686	1543	348	862	0	1210	2	2	74	0	0	0	32	3552
	3 months to 6 months	183	427	0	427	292	866	1158	264	125	0	389	4	1	45	0	0	0	37	2244
	6months to 1 year	213	372	0	372	86	663	749	57	419	0	476	0	1	20	0	0	0	2	1833
	1year and above	472	0	0	0	10	129	139	0	0	0	0	0	2	49	3	0	0	4	669

Notes:-

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

Name of the Insurer: SBI General Insurance Co. -CO-INS

For the quarter ending __Q3 FY 2021-22.

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	26873	395	0	395	1215	6603	7817	3494	344	0	3838	0	29	331	0	0	0	1366	40650
2	Claims reported during the period	3932	730	0	730	1522	5576	7099	3644	448	0	4091	0	4	146	3	0	0	500	16505
	(a) Booked During the period	3430	677	0	677	0	0	0	3643	446	0	4089	0	4	141	0	0	0	447	8789
	(b) Reopened during the Period	501	53	0	53	1522	5576	7099	0	2	0	2	0	0	5	3	0	0	53	7717
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	1860	214	0	214	-411	49	-363	3076	64	0	3140	0	0	14	0	0	0	276	5141
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	2992.3	194.58	0	194.58	1948.7	648.76	2597.47	2904.2	50.556	0	2954.8	0	0.25	49.9564	0	0	0	735.02	9524.42
	(i) ___ Closed During the period _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	25953	716	0	716	1200	11481	12681	1157	677	0	1834	0	34	413	3	0	0	856	42490
	Less than 3months	2343	533	0	533	549	3055	3604	385	394	0	779	0	4	137	0	0	0	3	7404
	3 months to 6 months	3318	164	0	164	405	4239	4644	462	52	0	514	0	6	26	0	0	0	238	8910
	6months to 1 year	8090	19	0	19	213	3374	3588	310	231	0	541	0	1	184	0	0	0	10	12433
	1year and above	12202	0	0	0	33	813	845	0	0	0	0	0	22	66	3	0	0	605	13743

Notes:-

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

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

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

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending __Q3 FY 2021-22._____

		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	696	90	0	90	5654	7717	13371	7064	1425	1	8490	29	40	59	0	15441	34	182	38432
2	Claims reported during the period	4924	1503	0	1503	182582	3211	185793	393734	4794	59	398587	185	67	484	0	62588	54	2065	656250
	(a) Booked During the period	4655	1418	0	1418	180393	3054	183447	379938	3526	28	383492	147	64	458	0	37599	39	1962	613281
	(b) Reopened during the Period	269	85	0	85	2189	157	2346	13796	1268	31	15095	38	3	26	0	24989	15	103	42969
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	3107	675	0	675	160082	1652	161734	301751	2295	25	304071	75	0	260	0	48660	9	1331	519922
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	853	168	0	168	1696	0	1696	7204	429	0	7633	9	0	40	0	0	0	295	10694
	Other Adjustment (to be specified)	858	535	0	535	16135	311	16446	33831	1944	6	35781	79	63	156	0	20708	55	410	75091
	(i)___Closed During the period_____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	802	215	0	215	10323	8965	19288	58012	1551	29	59592	51	44	87	0	8661	24	211	88975
	Less than 3months	213	138	0	138	8932	1252	10184	52010	903	8	52921	26	12	51	0	1159	4	101	64809
	3 months to 6 months	95	33	0	33	612	1051	1663	5542	172	12	5726	9	22	20	0	2109	10	8	9695
	6months to 1 year	54	25	0	25	173	1168	1341	82	51	1	134	3	6	11	0	2792	7	9	4382
	1year and above	440	19	0	19	606	5494	6100	378	425	8	811	13	4	5	0	2601	3	93	10089

Notes:-

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

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

Upto the quarter ending __Q3 FY 2021-22.____

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	21396	1522	0	1522	9549	80544	90093	5096	12501	2	17598	127	580	1292	0	8157	367.32	779	141912
2	Claims reported during the period	46614	4125	0	4125	53434	32365	85799	110085	28576	91	138751	221	4597	2757	0	211189	761.34	1433	496247
	(a) Booked During the period	44067	3892	0	3892	52793	30783	83576	106228	21018	43	127288	176	4391	2609	0	126869	549.86	1361	394779
	(b) Reopened during the Period	2547	233	0	233	641	1582	2223	3857	7558	48	11463	45	206	148	0	84320	211.48	71	101468
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	17465	2301	0	2301	47210	10991	58201	97083	20397	54	117535	136	405	1067	0	177768	-5.8297	810	375681
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	4281	52	0	52	195	0	195	509	1032	0	1541	5	0	155	0	0	0	156	8300
	Other Adjustment (to be specified)	4306	165	0	165	1857	7503	9359	2391	4675	0	7066	44	391	604	0	37595	445	217	58278
	(i) ____ Closed During the period _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	41958	3130	0	3130	13721	94416	108137	15196	14973	38	30207	163	4381	2224	0	3983	689.55	1029	195900
	Less than 3months	10277	664	0	664	7815	10114	17929	13122	8289	5	21416	51	101	370	0	839	439.4	381	52467
	3 months to 6 months	7886	267	0	267	1725	9434	11159	1370	1579	5	2954	35	2571	558	0	518	197.35	163	26308
	6months to 1 year	14068	1964	0	1964	505	11889	12394	149	595	2	746	15	147	904	0	845	49.927	97	31231
	1year and above	9726	235	0	235	3677	62978	66655	555	4510	27	5092	62	1562	391	0	1781	2.8648	387	85894

Notes:-

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

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Co. - CO-INS

Upto the quarter ending __Q3 FY 2021-22._____

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	781	375	0	375	1399	1656	3055	3282	57	0	3339	0	3	156	0	0	0	726	8435
2	Claims reported during the period	861	13604	0	13604	11114	2762	13876	183574	1821	0	185395	6	4	495	3	0	0	1043	215287
	(a) Booked During the period	736	12822	0	12822	0	598	598	183563	1813	0	185376	6	4	485	0	0	0	1015	201042
	(b) Reopened during the Period	125	782	0	782	11114	2164	13278	11	8	0	19	0	0	10	3	0	0	28	14245
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)_____																			
	(ii)_____																			
3	Claims Settled during the period	441	10669	0	10669	10030	847	10877	183742	415	0	184157	0	0	376	0	0	0	1340	207860
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i)_____																			
	(ii)_____																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	150	2005	0	2005	1238	1227	2465	2445	57	0	2502	0	1	87	0	0	0	354	7564
	(i)____Closed During the period_____																			
	(ii)_____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1051	1305	0	1305	1245	2344	3589	669	1406	0	2075	6	6	188	3	0	0	75	8298
	Less than 3months	183	506	0	506	857	686	1543	348	862	0	1210	2	2	74	0	0	0	32	3552
	3 months to 6 months	183	427	0	427	292	866	1158	264	125	0	389	4	1	45	0	0	0	37	2244
	6months to 1 year	213	372	0	372	86	663	749	57	419	0	476	0	1	20	0	0	0	2	1833
	1year and above	472	0	0	0	10	129	139	0	0	0	0	0	2	49	3	0	0	4	669

Notes:-

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

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

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

Name of the Insurer: SBI General Insurance Co. -CO-INS

Upto the quarter ending __Q3 FY 2021-22.____

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	22992	271	0	271	1214	7506	8721	3341	50	0	3391	0	22	180	0	0	0	1281	36858
2	Claims reported during the period	13351	1182	0	1182	3948	38274	42222	9176	786	0	9963	0	12	337	3	0	0	1009	68078
	(a) Booked During the period	11413	1114	0	1114	0	8287	8287	9176	783	0	9959	0	12	330	0	0	0	982	32095
	(b) Reopened during the Period	1938	68	0	68	3948	29987	33935	1	3	0	4	0	0	7	3	0	0	27	35982
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	4375	569	0	569	3352	28937	32289	8121	115	0	8236	0	0	65	0	0	0	664	46198
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	6015	167	0	167	610	5362	5972	3239	44	0	3283	0	0	39	0	0	0	771	16248
	(i) ___Closed During the period_____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	25953	716	0	716	1200	11481	12681	1157	677	0	1834	0	34	413	3	0	0	856	42490
	Less than 3months	2343	533	0	533	549	3055	3604	385	394	0	779	0	4	137	0	0	0	3	7404
	3 months to 6 months	3318	164	0	164	405	4239	4644	462	52	0	514	0	6	26	0	0	0	238	8910
	6months to 1 year	8090	19	0	19	213	3374	3588	310	231	0	541	0	1	184	0	0	0	10	12433
	1year and above	12202	0	0	0	33	813	845	0	0	0	0	0	22	66	3	0	0	605	13743

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 Q3 FY 2021-22

(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	434	181	75	31	18	0	2	1458	1877	4049	1492	1861	6	43	741	10786
2	Marine Cargo	153	90	33	9	1	0	0	188	221	131	519	0	0	0	286	1060
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	57520	4741	768	206	27	2	6	12126	4836	1754	510	68	3	16	63270	19311
5	Motor TP	2	35	86	175	201	76	74	8	198	440	1117	1325	603	1040	649	4730
6	Health	90968	123803	3559	242	102	6	3	22982	21197	1471	193	82	7	0	218683	45933
7	Personal Accident	93	274	280	149	80	17	9	640	2545	2829	1395	749	179	44	902	8382
8	Travel	1	4	0	0	1	0	0	0	15	0	0	0	0	0	6	15
9	Workmen's Compensation/ Employer's liability	5	9	6	4	1	0	0	4	23	19	24	5	0	0	25	75
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	2	10	315	6	0	0	333
11	Engineering	39	32	19	4	0	0	0	19	30	54	42	0	0	0	94	145
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	6540	684	796	5460	196	5	0	76026	7453	181	1215	336	2	0	13681	85213
14	Other segments ^(a)	0	0	0	2	0	0	0	0	0	19	-3	-8	0	0	2	8
15	Miscellaneous	391	96	7	4	2	0	0	176	60	25	34	2	0	0	500	297

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

Name of the Insurer: SBI General Insurance. - DIRECT

Upto the Quarter ending on Q3 FY 2021-22

(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	2340	499	155	67	41	1	4	3395	3973	5152	2507	2356	18	65	3107	17465
2	Marine Cargo	340	248	67	15	5	0	0	362	596	786	546	12	0	0	675	2301
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	142153	14570	2565	514	255	8	17	28741	12155	4842	1218	173	-11	92	160082	47210
5	Motor TP	4	57	203	481	552	178	177	22	301	1158	2868	3392	1511	1738	1652	10991
6	Health	153248	141678	5466	993	342	20	4	58789	33910	3258	871	233	21	2	301751	97083
7	Personal Accident	225	680	701	432	200	42	15	1653	6024	6654	3917	1693	347	109	2295	20397
8	Travel	1	4	3	2	14	1	0	0	15	2	0	33	4	0	25	54
9	Workmen's Compensation/ Employer's liability	13	29	19	12	2	0	0	7	35	51	36	7	0	0	75	136
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	8	13	371	13	0	0	405
11	Engineering	111	102	34	9	4	0	0	70	432	109	271	184	0	0	260	1067
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	24798	4345	5652	11284	2576	5	0	161387	10713	2368	2679	620	2	0	48660	177768
14	Other segments ^(a)	0	0	0	4	5	0	0	0	0	0	32	-15	-23	0	9	-6
15	Miscellaneous	1037	250	33	7	3	1	0	497	177	81	49	2	3	0	1331	810

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

FORM NL-39- AGEING OF CLAIMS

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance. - CO-INS

For the Quarter ending on Q3 FY 2021-22

(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	62	19	7	35	36	3	0	392	78	300	546	470	73	0	162	1860
2	Marine Cargo	4649	318	55	452	15	0	0	114	43	25	29	4	0	0	5489	214
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	1676	873	271	54	2	0	0	-185	-179	-68	17	5	0	0	2876	-411
5	Motor TP	7	40	33	37	0	0	0	-5	-95	-26	175	0	0	0	117	49
6	Health	77075	0	0	0	0	0	0	3077	-1	0	0	0	0	0	77075	3076
7	Personal Accident	72	44	29	12	1	0	0	29	16	12	7	0	0	0	158	64
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	32	24	23	10	0	0	0	5	2	4	3	0	0	0	89	14
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	17	32	0	4	1	0	0	0	14	0	36	225	0	0	54	276

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

Name of the Insurer: SBI General Insurance. - CO-INS

Upto the Quarter ending on Q3 FY 2021-22

(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	171	57	45	86	78	4	0	510	122	630	1368	1627	126	-7	441	4375
2	Marine Cargo	8069	1806	283	486	24	1	0	280	102	139	43	5	0	0	10669	569
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	5982	3028	894	124	2	0	0	782	1513	881	170	5	0	0	10030	3352
5	Motor TP	614	84	90	59	0	0	0	27955	256	462	265	0	0	0	847	28937
6	Health	183741	1	0	0	0	0	0	8123	-1	-1	0	0	0	0	183742	8121
7	Personal Accident	144	127	129	13	2	0	0	44	30	32	7	1	0	0	415	115
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	265	32	52	24	3	0	0	45	4	9	6	1	0	0	376	65
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	1210	54	58	17	1	0	0	288	18	35	96	226	0	0	1340	664

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

PERIODIC DISCLOSURES

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

(Amount in Rs. Lakhs)																										
Particulars	Fire	Marine			Motor										Miscellaneous											
					Motor OD			Motor TP				Motor Other	Total	Health				Personal Accident			Travel		Health Total			
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-Commercial Vehicle (TP Pool)			Motor TP-commercial Vehicle (Other than Pool)	Health Insurance-Individual	Health Insurance-Group Government Schemes	Health Insurance-Group-Employer/Employ ee Schemes	Health Insurance-Group-Other Schemes	Personal Accident-Individual	Personal Accident-Group(Governme nt Schemes)	Personal Accident-Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes
Premium																										
Gross Direct Premium	94,955	4,671	-	4,671	68,736	4,228	8,363	29,939	9,634	-	-	50,319	-	1,71,219	27,394	14,333	28,379	31,544	2,091	-	57,909	60	-	29,545	1,17,832	14,333
Gross Written Premium	95,495	5,101	-	5,101	68,736	4,228	8,363	29,939	9,634	-	-	50,319	-	1,71,219	27,394	18,069	28,379	31,544	2,091	-	57,909	60	-	29,545	1,17,832	18,069
Net Written Premium	27,017	3,841	-	3,841	50,009	3,076	4,657	19,875	5,903	-	-	21,220	-	1,04,740	13,285	10,185	25,022	15,032	1,343	-	36,925	57	-	14,685	76,978	10,185
Net Earned Premium (A)	25,770	3,042	-	3,042	46,706	1,541	4,802	18,486	3,896	-	-	21,329	-	96,761	22,306	8,458	41,895	12,010	10,045	-	45,427	49	-	32,400	99,332	8,458
Claims																										
Claims (Gross)	49,559	5,530	-	5,530	48,847	1,419	-	35,213	12,332	-	-	63,448	-	1,61,259	17,913	38,965	62,310	8,977	883	-	28,133	99	-	18,896	99,420	38,965
Claims incurred (Net) (B)	17,482	4,180	-	4,180	36,857	1,075	3,227	21,931	4,895	-	-	22,335	-	90,320	14,656	20,105	58,714	7,215	848	-	23,563	93	-	15,597	89,492	20,105
Commission																										
Commission-Gross	9,814	832	-	832	12,695	947	1,397	408	161	-	-	809	-	16,418	4,030	67	1,019	4,392	309	-	5,812	4	-	4,342	11,223	67
Commission-Net (C)	(14,719)	751	-	751	8,742	704	617	(1,154)	(339)	-	-	(1,766)	-	6,804	3,765	(4)	761	4,111	(207)	-	(7,309)	3	-	3,561	(2,437)	(4)
Total Operating expenses (D)	7,846	1,101	-	1,101	20,119	1,238	1,874	7,526	2,235	-	-	8,036	-	41,028	3,772	2,892	7,105	4,269	385	-	10,580	193	-	4,350	21,953	2,892
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriting Result (F=A-B-C-D-E)	15,162	(2,990)	-	(2,990)	(19,013)	(1,476)	(916)	(9,817)	(2,895)	-	-	(7,275)	-	(41,391)	113	(14,535)	(24,684)	(3,585)	9,019	-	18,594	(240)	-	8,892	(9,675)	(14,535)
Underwriting Ratio =(F)*100/(A)	58.8%	-98.3%	0.0%	-98.3%	-40.7%	-95.7%	-19.1%	-53.1%	-74.3%	0.0%	0.0%	-34.1%	0.0%	-42.8%	0.5%	-171.9%	-58.9%	-29.8%	89.8%	0.0%	40.9%	-493.6%	0.0%	27.4%	-9.7%	-171.9%

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	4,304	11	383	4,183	351	1,43,152	2,436	9,816	2,03,578	1,36,503	1,57,485	5,97,191
Gross Written Premium	4,353	11	395	4,701	351	1,43,152	2,447	9,816	2,03,578	1,37,093	1,61,221	6,02,488
Net Written Premium	1,481	0	127	1,372	177	27,051	490	6,858	1,21,882	85,029	37,236	2,75,004
Net Earned Premium (A)	1,353	0	25	989	163	24,480	390	12,109	1,36,904	1,06,617	32,938	3,05,271
Claims												
Claims (Gross)	2,614	8	506	4,941	229	1,41,216	(29)	-	1,88,786	1,08,684	1,80,181	5,32,740
Claims incurred (Net) (B)	1,316	0	56	749	108	31,065	(1)	1,876	1,06,326	96,805	47,554	2,72,347
Commission												
Commission-Gross	361	2	56	775	49	-	339	1,385	21,026	13,924	67	45,664
Commission-Net (C)	(445)	1	(35)	(321)	(8)	(4,973)	(456)	1,027	10,576	(2,886)	(4,977)	(11,255)
Total Operating expenses (D)	437	0	44	475	49	9,480	149	2,081	41,404	28,885	12,649	91,885
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	45	(2)	(40)	85	14	(11,093)	699	7,124	(21,402)	(16,186)	(22,289)	(47,706)
Underwriting Ratio =(F)*100/(A)	3.3%	-2262.0%	-160.7%	8.6%	8.5%	-45.3%	178.9%	58.8%	-15.6%	-15.2%	-67.7%	-15.6%

FORM NL-41 OFFICES INFORMATION
As at: December 31, 2021
Name of the Insurer: SBI General Insurance Company Limited
Date: February 14, 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	1
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
5	Out of approvals of this year	0
6	No. of branches closed during the year	0
7	No of branches at the end of the year	135*
8	No. of branches approved but not opened	0
9	No. of rural branches	1
10	No. of urban branches	134**
11	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 4 (b) 1 (c) 4 (d) 2 (e) 0
12	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 5573 (b) 1058 (c) 6631
13	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified) (1) Micro-Insurance Agent (2) Micro- Insurance Entity	(a) 14,272 (b) 16 (c) 28 (d) 414 (e) 13 (f) 31 (g) 0 (h) 8860 (i) 0 (1) 3 (2) 14

* It does not include Regional Office

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

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees*	Insurance Agents and Intermediaries									
		Individual Agents	POSP (Direct)	Micro Insurance Entity	Micro Insurance Agent	Motor Insurance Service Providers	Corporate Agents-Banks	Corporate Agents-Others	Insurance Brokers	Web Aggregators	Insurance Marketing Firm
Number at the beginning of the quarter	5423	13794	7407	9	2	0	16	26	412	13	30
Recruitments during the quarter	577	501	1477	5	1	0	0	2	5	0	2
Attrition during the quarter	427	23	24	0	0	0	-	-	3	-	1
Number at the end of the quarter	5573	14272	8860	14	3	0	16	28	414	13	31

* 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 K. Tewari	Non Executive Director	Non Executive Director	
3	Smt. Saloni Narayan	Non Executive Director	Non Executive Director	Appointed w.e.f. 20th October 2021
4	Shri M. K. Garg	Independent Director	Independent Director	
5	Shri D. Sundaram	Independent Director	Independent Director	
6	Dr. Ashima Goyal	Independent Director	Independent Director	
7	Shri K. K. Mishra	Independent Director	Independent Director	Appointed w.e.f. 9th December 2021
8	Shri T K Kurein	Non Executive Director	Non Executive Director	
9	Shri P C Kandpal	Managing Director & CEO	Managing Director & CEO	

Key Persons

1	Shri P C Kandpal	Managing Director & CEO	Managing Director & CEO	
2	Shri Anand Pejwar	Deputy Managing Director	Deputy Managing Director	Appointed w.e.f. 6th December 2021
3	Shri Pushan Mahapatra	President- Strategic Investments & Head - Open Market	President- Strategic Investments & Head - Open Market	
4	Shri Rikhil Shah	Chief Finance Officer	Chief Finance Officer	
5	Shri Avez Sayed	Head - Internal Audit & Chief Risk Officer	Head - Internal Audit & Chief Risk Officer	Appointed as Head - Internal Audit w.e.f. 1st November 2021
6	Shri Atul Deshpande	Head Claims, Digital & Projects	Head Claims, Digital & Projects	
7	Shri Deepak Lingwal	Chief Operating Officer	Chief Operating Officer	
8	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer	
9	Shri Shatrughan Singh	Company Secretary & Compliance Officer	Company Secretary & Compliance Officer	
10	Ms Banashree Satpathy	Appointed Actuary	Appointed Actuary	Appointed w.e.f. 10th November 2021
11	Shri Pankaj Verma	Head - Underwriting	Head - Underwriting	
12	Shri Samir Chhabra	Head - Bancassurance	Head - Bancassurance	
...				

Notes:-

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

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



FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer: **SBIG**

Upto the Quarter ending on **Dec-21**

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	72,827	15,535.33	12,653,487.02
		Social	0	0	0
2	MARINE CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social	0	0.00	0.00
4	MOTOR OD	Rural	532,298	18,433.52	7,138,041.13
		Social	0	0.00	0.00
5	MOTOR TP	Rural	99,477	19,746.36	220,155.00
		Social	0	0.00	0.00
6	HEALTH	Rural	92,200	15,534.61	938,470.80
		Social	0	0.00	0.00
7	PERSONAL ACCIDENT	Rural	130,044	5,787.69	10,606,955.65
		Social	0	0.00	0.00
8	TRAVEL	Rural	168	7.05	15,015.25
		Social	0	0.00	0.00
9	Workmen's Compensation/ Employer's liability	Rural	147	26.84	20,805.42
		Social	0	0.00	0.00
10	Public/ Product Liability	Rural	170	41.70	49,755.70
		Social	0	0.00	0.00
11	Engineering	Rural	338	279.18	420,245.09
		Social	0	0.00	0.00
12	Aviation	Rural	0	0.00	0.00
		Social	0	0.00	0.00
13	Other Segment <small>(Crop & Credit Guarantee)</small>	Rural	396,994	7,313.31	36,128.40
		Social	396,993	7,298.30	34,668.65
14	Miscellaneous	Rural	144,220	1,594.49	3,518,031.98
		Social	0	0.00	0.00
	Total	Rural	1,468,883	84,300	35,617,091.45
		Social	396,993	7,298.30	34,668.65

Notes:

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

(b) Premium Collected means gross direct written premium

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

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

(i) Name of the Insurer: SBIG

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

(iii) Gross Direct Premium Income during immediate preceding FY: 2020-21

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 2020-21

(v) Obligation of the Insurer to be met in a financial year FY.2021-22

82,64,85,75,176

12,55,16,57,435

15,07,78,16,570

Statement Period: Quarter ending

Dec 2021 (Q3-2021-2022)

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	4,036.19	15,218.91
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	35,469.12	74,672.62
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	39,505.31	89,891.53
Total Gross Direct Motor Own damage Insurance Business Premium	35,698.00	81,327.81
Total Gross Direct Premium Income	1,84,296.22	5,97,191.29

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

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: SBI General

Date: 01-Jan-22

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	0	0	0	0	0	3
b)	Claims Related	13	262	92	0	175	8	802
c)	Policy Related	20	172	148	0	34	10	632
d)	Premium Related	1	2	3	0	0	0	18
e)	Refund Related	2	11	11	0	2	0	51
f)	Coverage Related	0	4	4	0	0	0	8
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	5	4	0	1	0	10
i)	Others (to be specified)	7	103	69	0	36	5	264
	Total	43	559	331	0	248	23	1788
2	Total No. of policies during previous year:	28,812,960	(including COIs)					
3	Total No. of claims during previous year:	1,600,451						
4	Total No. of policies during current year:	22,559,788	(including COIs)					
5	Total No. of claims during current year:	656,250						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.44	(983 Policy related complaints against 22559788 policies issued)					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	12.27	(805 claim related complaints against 656250 claims)					
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	23**	100%	0	0	23	100%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	23	100%	0	0	23	100%	

** 23 complaints which were pending as on 31-12-21 have been resolved within regulatory TAT

Disclosure of voting activities in general meetings of investee companies

Name of the Insurer: SBI General Insurance Company Limited

Period of Reporting: Q3FY22

Date: 5-Jan-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							