

Registration No.:144 dated 15th December 2009

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

*** Term gross implies inclusive of TDS**

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-2-B-PL (UNAUDITED)

S.No	Particulars	Schedule	For the quarter ended 30th Jun 2022	For the period ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		8,464	8,464	759	759
	(b) Marine Insurance		(1,465)	(1,465)	(1,216)	(1,216)
	(c) Miscellaneous Insurance		5,143	5,143	4,391	4,391
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,152	3,152	2,954	2,954
	(b) Profit on sale of investments		4,298	4,298	4,016	4,016
	(c) Loss on sale of investments		(1,374)	(1,374)	(313)	(313)
	(d) Amortization of Premium / Discount on Investments		(4)	(4)	(159)	(159)
3	OTHER INCOME					
	Miscellaneous Income		1	1	2	2
	Profit / (Loss) on Sale of Assets		4	4	(1)	(1)
	Recovery of Bad Debts Written Off		-	-	-	-
	TOTAL (A)		18,219	18,219	10,433	10,433
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(584)	(584)	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt					
	(d) CSR Expenditure		158	158	93	93
	(e) Penalties		-	-	30	30
	(f) Contribution to Policyholders' A/c					
	(g) Others		-	-	-	-
	Share Issue Expenses		-	-	-	-
	Preliminary Expenses written off				-	-
	Profit & Loss on Sale of Assets		-	-	-	-
	Investment Write Off		-	-	-	-
	Director's Fees		16	16	12	12
	Others		1	1	127	127
	Contribution to Policyholders Funds towards Excess EoM		-	-	-	-
	TOTAL (B)		(410)	(410)	262	262
	Profit/(Loss) Before Tax		18,629	18,629	10,171	10,171
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		4,707	4,707	2,840	2,840
	(b) Deferred tax (Income) / Expense		21	21	(249)	(249)
	(c) Short/(Excess) Provision of earlier years		-	-	-	-
	Profit/(Loss) after tax		13,901	13,901	7,580	7,580
	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		1,31,926	1,31,926	1,18,803	1,18,803
	Balance carried forward to Balance Sheet		1,45,827	1,45,827	1,26,383	1,26,383
	Basic Earnings per share (Not Annualised)		6.45	6.45	3.52	3.52
	Diluted Earnings per share (Not Annualised)		6.39	6.39	3.48	3.48

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-3-B-BS (UNAUDITED)

S.No	Particulars	Schedule	As at 30th June 2022	As at 30th June 2021
			(₹ 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	2,79,728	2,59,643
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		(3,407)	9,959
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		7	1
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		2,97,890	2,91,153
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,48,469	2,33,746
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	8,76,796	6,37,088
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	23,465	21,625
5	DEFERRED TAX ASSET (Net)		1,596	1,925
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	27,188	6,869
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,07,790	1,23,858
	Sub-Total (A)		1,34,978	1,30,727
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	6,59,319	4,61,188
9	PROVISIONS	NL-18-Provisions Schedule	3,28,095	2,72,770
	Sub-Total (B)		9,87,414	7,33,958
	NET CURRENT ASSETS (C) = (A - B)		(8,52,436)	(6,03,231)
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		2,97,890	2,91,153
	Contingent Liabilities		16,740	14,197

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 30th June 2022	As at 30th June 2021
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		82.24	32.88
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		15,129	12,635
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		1,529	1,529
TOTAL			16,740	14,197

PERIODIC DISCLOSURES											
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
Fire		Cargo		Marine		Others		Miscellaneous*		Total	
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021
1	Gross Direct Premium	43,653	32,675	2,529	1,733	-	-	1,28,856	82,028	1,75,038	1,16,436
2	Add: Premium on reinsurance accepted	503	(6)	317	112	-	-	1,194	894	2,013	999
3	Less: Premium on reinsurance ceded	32,829	23,803	592	402	-	-	35,219	26,382	68,641	50,588
Net Written Premium		11,327	8,865	2,254	1,443	-	-	94,831	56,539	1,08,411	66,847
4	Add: Opening balance of UPR	83,503	78,486	2,133	1,331	-	-	2,15,458	2,07,648	3,01,094	2,87,465
5	Less: Closing balance of UPR	86,182	79,256	2,960	1,927	-	-	2,19,999	1,79,746	3,09,141	2,60,929
Net Earned Premium		8,648	8,095	1,426	847	-	-	90,290	84,441	1,00,364	93,383

		(₹ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022
1	Gross Direct Premium	27,126	18,373	31,796	19,540	58,922	37,912	153	106	1,710	1,542	1,537	1,327	3	2	16,120	9,937	40,295	24,205	88	9	56,503	34,151	6,033	2,702	3,994	4,285	1,28,856	82,028		
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	137	97	18	19	-	-	-	-	1,039	777	-	-	1,039	777	-	-	-	-	-	1,194	894	
3	Less : Premium on reinsurance ceded	7,687	5,854	13,358	11,045	21,044	16,899	70	51	1,262	1,246	986	980	3	2	2,507	1,776	2,922	1,210	4	0	5,433	2,987	4,951	2,178	1,470	2,038	35,219	26,382		
Net Written Premium		19,440	12,518	18,439	8,495	37,878	21,013	83	55	585	393	570	365	0	0	13,613	8,161	38,412	23,772	84	9	52,109	31,942	1,081	524	2,524	2,247	94,831	56,539		
4	Add: Opening balance of UPR	49,306	38,675	48,707	33,409	98,013	72,085	119	91	1,015	583	1,824	1,469	0	0	33,961	49,479	68,416	68,193	28	14	1,02,406	1,17,685	4,881	3,646	7,200	12,089	2,15,458	2,07,648		
5	Less: Closing balance of UPR	46,986	35,254	46,753	28,342	93,738	63,595	138	96	1,135	726	1,905	1,439	0	0	33,716	37,896	81,953	65,991	42	9	1,15,711	1,03,897	621	209	6,751	9,783	2,19,999	1,79,746		
Net Earned Premium		21,760	15,940	20,393	13,562	42,153	29,502	64	49	466	251	488	395	0	0	13,858	19,743	24,876	25,974	71	14	38,804	45,730	5,341	3,961	2,974	4,553	90,290	84,441		

(₹ in lakhs)											
Fire		Cargo		Marine		Miscellaneous*		Total			
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021
1	Gross Direct Premium	43,653	32,675	2,529	1,733	-	-	1,28,856	82,028	1,75,038	1,16,436
2	Add: Premium on reinsurance accepted	503	(6)	317	112	-	-	1,194	894	2,013	999
3	Less: Premium on reinsurance ceded	32,829	23,803	592	402	-	-	35,219	26,382	68,641	50,588
Net Written Premium		11,327	8,865	2,254	1,443	-	-	94,831	56,539	1,08,411	66,847
4	Add: Opening balance of UPR	83,503	78,486	2,133	1,331	-	-	2,15,458	2,07,648	3,01,094	2,87,465
5	Less: Closing balance of UPR	86,182	79,256	2,960	1,927	-	-	2,19,999	1,79,746	3,09,141	2,60,929
Net Earned Premium		8,648	8,095	1,426	847	-	-	90,290	84,441	1,00,364	93,383

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	
1	Gross Direct Premium	27,126	18,373	31,796	19,540	58,922	37,912	153	106	1,710	1,542	1,537	1,327	3	2	16,120	9,937	40,295	24,205	88	9	56,503	34,151	6,033	2,702	3,994	4,285	1,28,856	82,028		
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	137	97	18	19	-	-	-	-	1,039	777	-	-	1,039	777	-	-	-	-	-	1,194	894	
3	Less: Premium on reinsurance ceded	7,687	5,854	13,358	11,045	21,044	16,899	70	51	1,262	1,246	986	980	1,210	3	2	2,507	1,776	2,922	1,210	4	0	5,433	2,987	4,951	2,178	1,470	2,038	35,219	26,382	
Net Written Premium		19,440	12,518	18,439	8,495	37,878	21,013	83	55	585	393	570	365	0	0	13,613	8,161	38,412	23,772	84	9	52,109	31,942	1,081	524	2,524	2,247	94,831	56,539		
4	Add: Opening balance of UPR	49,306	38,675	48,707	33,409	98,013	72,085	119	91	1,015	583	1,824	1,469	0	0	33,961	49,479	68,416	68,193	28	14	1,02,406	1,17,685	4,881	3,646	7,200	12,089	2,15,458	2,07,648		
5	Less: Closing balance of UPR	46,986	35,254	46,753	28,342	93,738	63,595	138	96	1,135	726	1,905	1,439	0	0	33,716	37,896	81,953	65,991	42	9	1,15,711	1,03,897	621	209	6,751	9,783	2,19,999	1,79,746		
Net Earned Premium		21,760	15,940	20,393	13,562	42,153	29,502	64	49	466	251	488	395	0	0	13,858	19,743	24,876	25,974	71	14	38,804	45,730	5,341	3,961	2,974	4,553	90,290	84,441		

PERIODIC DISCLOSURES											
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)											
(€ in lakhs)											
Fire				Marine		Others		Miscellaneous*		Total	
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	Cargo For the quarter ended 30th Jun 2022	Cargo For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021
	Claims paid										
1	Direct claims	4,877	3,214	915	391	-	-	1,14,754	1,57,817	1,20,546	1,61,422
2	Add : Re-insurance accepted to direct claims	0	0	58	-	-	-	0	-	58	0
3	Less : Re-insurance Ceded to claims paid	3,020	1,893	90	20	-	-	63,758	1,00,328	66,888	1,02,241
	Net Claim Paid	1,858	1,321	882	371	-	-	50,996	57,489	53,736	59,181
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	29,661	24,966	5,702	3,950	-	-	4,08,169	3,36,134	4,43,533	3,65,050
5	Less : Claims Outstanding at the beginning of the year	25,146	18,485	4,647	2,856	-	-	3,98,460	3,25,716	4,28,253	3,47,057
	Total Claims Incurred	6,373	7,803	1,937	1,464	-	-	60,706	67,908	69,015	77,175
6	Estimates of IBNR and IBNER at the end of the period (net)	8,567	6,919	2,177	1,487	-	-	2,68,001	2,16,499	2,78,745	2,24,905
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,928	5,831	1,890	1,279	-	-	2,73,029	2,17,863	2,83,847	2,24,972

		(€ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	
	Claims paid																														
1	Direct claims	23,537	10,480	50,615	28,901	74,152	39,380	27	26	35	13	201	355	-	-	8,069	4,001	27,191	25,735	20	11	35,280	29,746	4,737	87,873	321	424	1,14,754	1,57,817		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-		
3	Less : Re-insurance Ceded to claims paid	7,670	2,580	43,355	27,737	51,025	30,316	16	14	30	11	58	207	-	-	2,266	207	6,840	1,287	0	-	9,106	1,494	3,534	68,251	(10)	35	63,758	1,00,328		
	Net Claim Paid	15,867	7,900	7,261	1,164	23,127	9,064	11	12	6	2	143	148	-	-	5,804	3,794	20,351	24,447	20	2	26,174	28,252	1,204	19,622	331	389	50,996	57,489		
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	22,991	18,094	2,54,592	1,97,677	2,77,584	2,15,771	1,818	249	1,662	944	1,737	1,818	2	2	77,989	51,058	29,435	30,592	135	15	48,409	81,931	43,254	30,592	4,827	3,36,134	3,36,134			
5	Less : Claims Outstanding at the beginning of the year	20,096	15,762	2,40,419	1,84,514	2,60,515	2,00,276	287	241	1,551	583	1,606	1,097	2	2	47,417	46,226	30,754	24,420	140	23	78,186	70,648	51,115	47,887	5,197	4,981	3,98,460	3,25,716		
	Total Claims Incurred	18,762	10,232	21,433	14,327	40,196	24,559	687	20	116	363	274	869	0	0	6,796	8,626	19,041	30,885	15	23	25,977	39,534	(6,657)	40,888	733	235	60,706	67,908		
6	Estimates of IBNR and IBNER at the end of the period (net)	9,644	8,491	1,60,858	1,20,379	1,70,502	1,28,870	247	179	1,237	584	625	549	2	2	32,792	38,289	17,686	15,440	125	5	50,603	53,734	40,469	29,120	4,317	3,462	2,68,001	2,16,499		
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,833	7,876	1,61,584	1,10,681	1,61,584	1,18,557	224	171	961	484	596	423	2	2	34,476	34,347	21,362	14,713	136	2	55,974	49,061	45,975	27,186	4,214	3,474	2,73,029	2,17,863		

€ in lakhs												
		Fire		Cargo	Cargo	Marine	Others	Others	Miscellaneous*		Total	
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021
	Claims paid											
1	Direct claims	4,877	3,214	915	391	-	-		1,14,754	1,57,817	1,20,546	1,61,422
2	Add : Re-insurance accepted to direct claims	0	0	58	-	-	-		0	-	58	0
3	Less : Re-insurance Ceded to claims paid	3,020	1,893	90	20	-	-		63,758	1,00,328	66,868	1,02,241
	Net Claim Paid	1,858	1,321	882	371	-	-		50,996	57,489	53,736	59,181
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	29,661	24,966	5,702	3,950	-	-		4,08,169	3,36,134	4,43,533	3,65,050
5	Less : Claims Outstanding at the beginning of the year	25,146	18,485	4,647	2,856	-	-		3,96,460	3,25,716	4,28,253	3,47,057
	Total Claims Incurred	6,373	7,803	1,937	1,464	-	-		60,706	67,908	69,015	77,175
6	Estimates of IBNR and IBNER at the end of the period (net)	8,567	6,919	2,177	1,487	-	-		2,68,001	2,16,499	2,78,745	2,24,905
7	Estimates of IBNR and IBNER at the beginning of the period (net)	7,928	5,831	1,890	1,279	-	-		2,73,029	2,17,863	2,82,847	2,24,972

		₹ in lakhs																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	
	Claims paid																														
1	Direct claims	23,537	10,480	50,615	28,901	74,152	39,380	27	26	35	13	201	355	-	-	8,069	4,001	27,191	25,735	20	11	35,280	29,746	4,737	87,873	321	424	1,14,754	1,57,817		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded to claims paid	7,670	2,580	43,355	27,737	51,025	30,316	16	14	30	11	58	207	-	-	2,266	207	6,840	1,287	0	-	9,106	1,494	3,534	68,251	(10)	35	63,758	1,00,328	0	-
	Net Claim Paid	15,867	7,900	7,261	1,164	23,127	9,064	11	12	6	2	143	148	-	-	5,804	3,794	20,351	24,447	20	11	26,174	28,252	1,204	19,622	331	389	50,996	57,489		
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	22,991	18,094	2,54,592	1,97,677	2,77,584	2,15,771	343	249	1,662	94	1,737	1,818	2	2	48,409	51,058	29,445	30,858	135	15	77,989	4,08,169	81,931	43,254	5,600	4,827	3,36,134	3,36,134		
5	Less : Claims Outstanding at the beginning of the year	20,096	15,762	2,40,419	1,84,514	2,60,515	2,00,276	287	241	1,551	583	1,606	1,097	2	2	47,417	46,226	30,754	24,420	15	2	78,186	70,648	51,115	47,887	5,197	4,981	3,98,460	3,25,716		
	Total Claims Incurred	18,762	10,232	21,433	14,327	40,196	24,559	687	202	116	363	274	869	0	0	6,796	19,041	30,885	23,828	140	23	25,977	39,534	(6,657)	30,885	733	235	60,706	67,908		
6	Estimates of IBNR and IBNER at the end of the period (net)	9,644	8,491	1,60,858	1,20,379	1,70,502	1,28,870	247	179	1,237	584	625	549	2	2	32,792	38,289	17,686	15,440	125	5	50,603	53,734	40,469	29,120	4,317	3,462	2,68,001	2,16,499		
7	Estimates of IBNR and IBNER at the beginning of the period (net)	9,833	7,876	1,51,751	1,10,681	1,61,584	1,18,557	244	171	961	484	526	423	2	2	34,476	34,347	21,362	14,713	136	2	49,475	49,061	45,692	2,73,029	4,214	3,474	2,73,029	2,17,863		

PERIODIC DISCLOSURES										
FORM NLC-COMMISSION SCHEDULE (UNAUDITED)										
₹ (in lakhs)										
Particulars	Fire		Cargo	Cargo	Others	Others	Miscellaneous*		Total	
	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021
Commission paid										
Direct	4,140	2,847	343	226	-	-	11,152	6,715	15,635	9,788
Rewards	747	580	103	81	-	-	1,814	1,067	2,663	1,728
Distribution fees	-	-	-	-	-	-	0	2	0	2
Gross Commission	4,886	3,426	445	307	-	-	12,966	7,784	18,298	11,518
Add: Re-insurance Accepted	64	10	28	11	-	-	80	43	171	64
Less: Commission on Re-insurance Ceded	12,388	4,024	24	25	-	-	5,939	4,046	18,351	8,094
Net Commission	(7,437)	(588)	449	294	-	-	7,106	3,781	118	3,487
Break-up of Commission (Gross)										
Individual Agents	430	256	84	43	-	-	642	502	1,156	802
Corporate Agents-Banks/PI/HFC	1,606	746	1	0	-	-	5,047	2,350	6,653	3,096
Corporate Agents-Others	1	0	-	-	-	-	115	129	116	129
Insurance Brokers	2,845	2,423	361	263	-	-	6,847	4,483	10,053	7,170
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	0	2	0	2
Web Aggregators	-	0	-	-	-	-	10	116	10	116
Insurance Marketing Firm	5	0	-	-	-	-	1	1	6	1
Common Service Centers	-	0	-	-	-	-	38	28	38	28
Micro Agents	-	-	-	-	-	-	0	-	0	-
Point of Sales (Direct)	0	(0)	(0)	-	-	-	266	175	266	175
Others	-	-	-	-	-	-	-	-	-	-
Total	4,886	3,426	445	307	-	-	12,966	7,784	18,298	11,518

	₹ (in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	
Commission paid																														
Direct	3,913	2,641	407	239	4,319	2,880	14	10	183	164	105	93	0	0	1,671	972	4,358	2,079	6	0	6,035	3,052	2	-	493	516	11,152	6,715		
Rewards	1,164	713	105	36	1,269	749	4	5	54	69	31	29	0	-	5	6	370	85	2	0	377	92	1	-	78	124	1,814	1,067		
Distribution fees	0	2	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2		
Gross Commission	5,077	3,356	512	275	5,588	3,631	18	15	237	233	136	122	0	0	1,676	978	4,728	2,164	8	1	6,412	3,143	2	-	571	640	12,966	7,784		
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	20	17	3	3	-	-	-	-	57	23	-	-	57	23	-	-	-	-	80	43		
Less: Commission on Re-insurance Ceded	1,571	1,054	1,683	1,001	3,253	2,056	21	17	382	359	185	165	0	0	1,372	779	217	193	0	0	1,590	972	163	126	346	351	5,939	4,046		
Net Commission	3,506	2,302	(1,171)	(727)	2,335	1,576	(3)	(2)	(125)	(109)	(47)	(40)	0	0	304	200	4,569	1,995	8	0	4,886	2,195	(160)	(116)	226	288	7,106	3,781		
Break-up of Commission (Gross)																														
Individual Agents	176	203	43	31	219	235	8	5	4	4	20	13	-	-	5	4	368	232	0	-	373	236	-	-	17	10	642	502		
Corporate Agents-Banks/PI/HFC	128	95	19	17	147	112	2	1	5	0	2	1	-	-	1,652	954	3,013	1,133	0	0	4,665	2,087	-	-	231	149	5,047	2,350		
Corporate Agents-Others	7	7	9	11	16	17	-	-	-	0	-	-	-	-	1	1	96	110	-	-	98	111	-	-	1	1	115	129		
Insurance Brokers	4,601	2,857	346	145	4,948	3,002	8	9	232	224	115	109	0	0	16	19	1,200	641	8	0	1,224	661	2	-	318	477	6,847	4,483		
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MSP (Direct)	0	2	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2		
Web Aggregators	5	73	1	25	6	97	0	0	0	4	-	-	-	-	0	4	14	-	-	1	4	14	-	-	-	0	10	116		
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	-	0	0	-	-	(0)	0	0	0	-	-	0	0	-	-	0	0	1	1		
Common Service Centers	13	9	12	6	26	15	-	-	-	-	-	-	-	-	2	0	10	11	-	-	12	11	-	-	-	2	38	28		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	0	-		
Point of Sales (Direct)	146	110	80	41	226	151	-	-	-	0	(0)	(0)	-	-	0	0	36	23	(0)	-	36	23	-	-	4	0	266	175		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	5,077	3,356	512	275	5,588	3,631	18	15	237	233	136	122	0	0	1,676	978	4,728	2,164	8	1	6,412	3,143	2	-	571	640	12,966	7,784		

PERIODIC DISCLOSURES										
FORM NLC-COMMISSION SCHEDULE (UNAUDITED)										
₹ (in lakhs)										
Particulars	Fire		Cargo	Cargo	Others	Others	Miscellaneous*		Total	
	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021
Commission paid										
Direct	4,140	2,847	343	226	-	-	11,152	6,715	15,635	9,788
Rewards	747	580	103	81	-	-	1,814	1,067	2,663	1,728
Distribution fees	-	-	-	-	-	-	0	2	0	2
Gross Commission	4,886	3,426	445	307	-	-	12,966	7,784	18,298	11,518
Add: Re-insurance Accepted	64	10	28	11	-	-	80	43	171	64
Less: Commission on Re-insurance Ceded	12,388	4,024	24	25	-	-	5,939	4,046	18,351	8,094
Net Commission	(7,437)	(588)	449	294	-	-	7,106	3,781	118	3,487
Break-up of Commission (Gross)										
Individual Agents	430	256	84	43	-	-	642	502	1,156	802
Corporate Agents-Banks/PI/HFC	1,606	746	1	0	-	-	5,047	2,350	6,653	3,096
Corporate Agents-Others	1	0	-	-	-	-	115	129	116	129
Insurance Brokers	2,845	2,423	361	263	-	-	6,847	4,483	10,053	7,170
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	0	2	0	2
Web Aggregators	-	0	-	-	-	-	10	116	10	116
Insurance Marketing Firm	5	0	-	-	-	-	1	1	6	1
Common Service Centers	-	0	-	-	-	-	38	28	38	28
Micro Agents	-	-	-	-	-	-	0	-	0	-
Point of Sales (Direct)	0	(0)	(0)	-	-	-	266	175	266	175
Others	-	-	-	-	-	-	-	-	-	-
Total	4,886	3,426	445	307	-	-	12,966	7,784	18,298	11,518

	₹ (in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	
Commission paid																														
Direct	3,913	2,641	407	239	4,319	2,880	14	10	183	164	105	93	0	0	1,671	972	4,358	2,079	6	0	6,035	3,052	2	-	493	516	11,152	6,715		
Rewards	1,164	713	105	36	1,269	749	4	5	54	69	31	29	0	-	5	6	370	85	2	0	377	92	1	-	78	124	1,814	1,067		
Distribution fees	0	2	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2		
Gross Commission	5,077	3,356	512	275	5,588	3,631	18	15	237	233	136	122	0	0	1,676	978	4,728	2,164	8	1	6,412	3,143	2	-	571	640	12,966	7,784		
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	20	17	3	-	-	-	-	57	23	-	-	57	23	-	-	-	80	-	-		
Less: Commission on Re-insurance Ceded	1,571	1,054	1,683	1,001	3,253	2,096	21	17	1,372	359	185	165	0	0	1,372	779	219	193	1	0	1,590	972	163	126	346	351	5,939	-	-	
Net Commission	3,506	2,302	(1,171)	(727)	2,335	1,576	(3)	(12)	(125)	(109)	(47)	(46)	0	0	304	200	457	1,995	7	0	4,860	2,195	(160)	(126)	226	288	7,106	-	-	
Breakdown of Commission (Gross)																														
Individual Agents	176	203	43	31	219	235	8	5	4	4	20	13	-	-	5	4	368	232	0	-	373	236	-	-	17	10	642	502		
Corporate Agents-Banks/IFIs/HFC	128	95	19	17	112	112	1	1	0	0	2	1	-	-	4,665	954	3,013	1,133	0	0	4,665	2,087	-	-	231	149	5,047	2,350		
Corporate Agents-Others	7	7	9	11	16	17	-	-	-	0	-	-	-	-	1	1	96	110	-	-	98	111	-	-	1	1	115	129		
Insurance Brokers	4,601	2,857	346	145	4,948	3,002	8	9	232	224	115	109	0	0	1,244	641	1,200	641	8	0	1,204	661	2	-	318	477	6,847	4,483		
Direct Business - On-line	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSP (Direct)	0	2	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2		
Web Aggregators	5	73	1	25	6	97	0	0	0	4	-	-	-	-	0	4	34	-	-	1	4	14	-	-	0	10	116			
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	0	-	-	0	0	-	0	-	0	0	1	1			
Common Service Centers	13	9	12	6	26	15	-	-	-	-	2	0	-	-	2	10	10	11	-	-	12	11	-	-	2	38	12	0		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	0	-		
Point of Sales (Direct)	146	110	80	41	226	151	-	-	0	(0)	(0)	(0)	-	-	0	0	36	(0)	-	-	36	23	-	-	4	0	266	175		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	5,077	3,356	512	275	5,588	3,631	18	15	237	233	136	122	0	0	1,676	978	4,728	2,164	8	1	6,412	3,143	2	-	571	640	12,966	7,784		

PERIODIC DISCLOSURES											
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
		Fire		Marine			Miscellaneous*		Total		(€ in lakhs)
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021
1	Employees' remuneration & welfare benefits	1,324	1,285	251	206	-	-	10,990	8,819	12,565	10,309
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-
3	Training expenses	79	36	16	6	-	-	670	262	765	304
4	Rents, rates & taxes	4	3	1	0	-	-	30	18	34	22
5	Repairs	69	99	14	16	-	-	576	632	659	747
6	Printing & stationery	74	86	15	14	-	-	620	548	709	648
7	Communication	45	29	9	5	-	-	535	276	589	309
8	Legal & professional charges	81	61	16	10	-	-	684	399	781	407
9	Auditors' fees, expenses etc	204	277	40	45	-	-	1,884	-	2,058	2,270
10	(a) as auditor	3	4	1	1	-	-	29	23	33	27
11	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
12	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
13	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
14	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
15	(c) in any other capacity	0	1	0	0	-	-	3	3	4	4
16	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
17	Advertisement and publicity	745	77	148	12	-	-	6,235	2,457	7,127	2,547
18	Interest & Bank Charges	38	9	8	1	-	-	319	221	365	231
19	Others	25	25	5	4	-	-	212	159	243	188
20	Electricity	8	7	2	1	-	-	63	43	72	50
21	Office Administration Expenses	260	246	52	40	-	-	2,193	1,582	2,505	1,868
22	Exchange Gain/ Loss	0	0	0	0	-	-	16	10	18	12
23	Information Technology	127	106	8	1,386	-	-	1,386	1,321	1,459	1,439
24	Insurance premium	20	21	4	3	-	-	170	139	195	163
25	Consumance administration charges	2	8	1	0	-	-	53	10	63	14
26	Other Miscellaneous Expenses	64	83	13	14	-	-	556	683	633	790
27	Meeting and Conference Expenses	15	40	3	17	-	-	157	172	182	174
28	Service Tax Expenses/GST Expenses	-	-	-	-	-	-	-	-	-	-
29	Corp & Weather Related Expenses	-	-	-	-	-	-	96	193	96	193
30	Royalty	48	55	10	55	-	-	403	340	458	412
31	Depreciation	193	230	38	37	-	-	1,619	1,465	1,733	1,733
32	TOTAL	3,428	2,780	651	436	-	-	29,176	22,089	33,256	25,305

		₹ in lakhs																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2022	
1	Employees' remuneration & welfare benefits	2,391	2,094	2,102	1,422	4,493	3,516	9	8	100	72	63	58	-	-	1,568	1,211	4,328	3,463	10	1	5,905	4,675	129	157	291	333	10,990	8,819		
2	Travel, conveyance and vehicle running expenses	141	74	134	35	275	109	1	0	4	2	0	1	-	-	95	33	266	97	1	0	361	131	7	9	18	9	670	262		
3	Training expenses	6	4	6	12	0	7	0	0	0	0	0	0	-	-	0	3	12	8	0	0	16	10	0	1	0	30	0			
4	Rents, rates & taxes	118	140	112	95	4	230	1	7	4	1	4	1	-	-	91	233	266	357	1	0	317	357	6	15	6	576	632			
5	Repairs	127	121	109	204	121	204	1	5	1	230	141	230	1	5	281	341	230	341	17	0	340	340	17	0	540	540	17	0		
6	Printing & stationery	77	41	0	147	0	68	0	2	119	3	57	2	-	-	119	51	248	139	2	0	368	196	8	4	2	535	276	70		
7	Communication	143	97	133	59	276	156	1	0	4	3	97	5	-	-	97	5	275	163	1	0	4	219	18	15	4	884	399	4		
8	Legal & professional charges	420	1	2	744	751	240	10	12	10	10	13	10	-	-	691	742	998	2	2	0	1,814	96	0	1	0	1,884	96	0		
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) as auditor	6	5	6	3	11	9	0	0	0	0	0	0	-	-	4	3	12	10	0	0	16	13	0	0	1	1	29	23	-	
	(ii) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	1	1	1	1	1	1	-	-	-	-	-	0	-	-	0	0	1	1	0	0	2	0	0	0	0	0	3	3	-	
10	Advertisement and publicity	1,278	2,073	1,212	73	2,490	2,147	5	0	38	3	37	3	-	-	895	71	2,525	205	6	0	3,426	276	71	8	166	19	6,235	2,457	0	
11	Interest & Bank Charges	65	177	62	8	127	186	0	0	2	0	2	0	-	-	46	8	129	24	0	0	175	32	4	8	2	319	221	0		
12	Others	44	35	41	24	85	59	0	0	1	85	1	1	-	-	30	23	90	67	0	0	117	212	6	6	6	6	159	62	0	
	Electricity	13	9	12	6	25	16	0	0	0	0	0	0	-	-	0	6	26	18	0	0	35	24	1	2	63	43	0			
	Office Administration Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Exchange (Gain) / Loss	454	359	424	236	878	595	2	13	11	11	13	10	-	-	313	227	890	660	2	0	1,204	887	25	15	58	62	2,193	1,452	0	
	Information Technology	3	2	3	6	4	6	0	0	0	0	0	0	-	-	0	0	2	9	0	0	6	0	0	0	0	10	10	0		
	Insurance premium	163	163	1,103	36	5	4	0	0	0	0	0	0	-	-	0	0	63	40	0	0	1,186	122	40	1,186	40	1,186	122	40	1,186	
	Consuance administration charges	35	33	20	88	20	88	1	24	1	19	69	3	-	-	24	19	69	3	55	0	93	74	10	5	10	170	170	10	5	
	Other Miscellaneous Expenses	110	268	104	80	214	348	0	4	3	4	3	3	-	-	77	3	217	224	0	0	294	301	21	27	594	556	883	883	0	
	Meeting and Conference Expenses	26	26	51	96	2	51	-	-	-	-	-	-	-	-	34	73	109	96	54	0	107	107	54	3	535	3	535	3	535	
	Service Tax Expenses/GST Expenses	62	77	51	130	51	130	0	2	2	2	2	2	-	-	58	50	162	162	0	0	220	403	197	3	14	349	349	14	3	
	Crop & Weather Related Expenses	315	324	324	647	647	647	10	14	10	14	10	14	-	-	232	210	828	616	1	0	1,619	1,619	14	14	1,465	1,465	14	14	1,465	
13	Depreciation	5,887	6,516	6,405	4,033	12,292	10,550	24	17	207	139	126	119	0	0	4,005	2,523	11,202	7,284	25	3	15,231	9,809	461	722	796	733	29,176	22,089	0	
	TOTAL	5,887	6,516	6,405	4,033	12,292	10,550	24	17	207	139	126	119	0	0	4,005	2,523	11,202	7,284	25	3	15,231	9,809	461	722	796	733	29,176	22,089	0	

PERIODIC DISCLOSURES											
FORM NL 7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
		Fire		Cargo	Marine		Others	Miscellaneous*		Total	
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021
(€ in lakhs)											
1	Employees' remuneration & welfare benefits	1,324	1,285	251	206	-	-	10,990	8,819	12,565	10,309
2	Travel, conveyance and vehicle running expenses	79	36	16	6	-	-	670	262	765	304
3	Training expenses	4	3	1	0	-	-	30	18	34	22
4	Rents, rates & taxes	69	99	14	16	-	-	576	632	659	747
5	Repairs	74	86	15	14	-	-	620	548	709	648
6	Printing & stationery	45	29	9	5	-	-	535	276	589	309
7	Communication	81	61	16	10	-	-	684	399	781	470
8	Legal & professional charges	204	277	40	45	-	-	1,814	1,884	2,058	2,207
9	Auditors' fees, expenses etc.										
	(a) as auditor			1	1	-	-	29	23	33	27
	(b) as adviser or in any other capacity, in respect of										
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	1	0	0	-	-	3	3	4	4
	(d) out of pocket expenses										
10	Advertisement and publicity	745	77	148	12	-	-	6,235	2,457	7,127	2,547
11	Interest & Bank Charges	38	9	8	1	-	-	319	221	365	231
12	Others										
	Electricity	25	25	5	4	-	-	212	159	243	188
	Office Administration Expenses							63	43	72	50
	Exchange (Gain)/ Loss			-	-	-	-	-	-	-	-
	Information Technology	260	246	52	40	-	-	2,193	1,582	2,505	1,868
	Insurance premium	2	0	0	0	-	-	0	18	0	12
	Consurance administration charges	127	106	8	5	-	-	1,188	1,386	1,323	1,497
	Other Miscellaneous Expenses	20	21	4	3	-	-	170	139	195	163
	Meeting and Conference Expenses	64	83	13	13	-	-	556	663	631	760
	Service Tax Expenses/GST Expenses	15	40	3	7	-	-	157	535	176	582
	Crop & Weather Related Expenses			-	-	-	-	96	193	96	193
	Royalty	48	55	-	0	-	-	401	340	412	412
13	Depreciation	193	230	38	37	-	-	1,619	1,465	1,851	1,733
	TOTAL	3,428	2,780	651	436	-	-	29,176	22,089	33,256	25,305

(in lakhs)																															
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	For the period ended 30th Jun 2021	For the period ended 30th Jun 2022	
1	Employees' remuneration & welfare benefits	2,391	2,094	2,102	1,422	4,493	3,516	9	8	100	72	63	58	-	-	1,568	1,211	4,328	3,463	10	1	5,905	4,675	129	157	291	333	10,990	8,819		
2	Travel, conveyance and vehicle running expenses	141	74	134	35	275	109	1	0	4	2	4	1	-	-	95	33	266	97	1	0	361	131	7	9	18	9	670	262		
3	Training expenses	6	4	7	6	12	6	3	4	12	0	16	3	0	-	0	12	16	3	10	0	16	1	10	0	16	0	30	18		
4	Rents, rates & taxes	118	140	112	95	230	235	1	1	4	4	3	4	-	-	83	91	233	266	1	0	317	357	7	6	15	25	576	632		
5	Repairs	127	121	121	82	248	204	1	1	4	4	4	3	0	-	89	79	251	230	1	0	341	310	7	5	17	17	620	548		
6	Printing & stationery	70	41	77	68	142	10	27	68	10	2	68	1	0	-	119	128	139	136	1	0	368	275	2	8	8	535	276	399		
7	Communication	143	97	133	59	276	156	1	0	4	3	4	3	0	-	97	56	275	163	1	0	373	219	15	8	4	684	399			
8	Legal & professional charges	420	487	325	266	744	753	1	2	10	12	10	11	-	-	240	255	742	742	2	0	933	998	19	17	96	91	1,884			
9	Auditors' fees, expenses etc (a) as auditor (b) as adviser or in any other capacity, in respect of	6	5	6	3	11	9	0	0	0	0	0	0	-	-	4	3	12	10	0	0	16	13	0	0	1	1	29	23		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and (d) in any other capacity	1	1	1	1	1	1	-	-	0	0	0	0	-	-	-	-	1	1	0	0	2	2	0	0	0	3	3			
	(e) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Advertisement and publicity	1,278	2,073	1,212	73	2,490	2,147	5	0	38	3	37	3	0	-	895	71	2,525	205	6	0	3,426	276	71	8	166	19	6,235	2,457		
11	Interest & Bank Charges	65	177	62	8	127	186	0	0	2	0	2	0	0	-	46	8	129	24	0	0	175	32	4	1	8	2	319	221		
12	Others	44	35	41	24	85	59	41	1	85	1	30	23	1	0	-	30	23	86	67	0	0	117	90	2	1	159	221			
	Electricity	44	35	41	24	85	59	41	1	85	1	30	23	1	0	-	30	23	86	67	0	0	117	90	2	1	159	221			
	Office Administration Expenses	13	9	12	6	25	16	0	0	0	0	0	0	0	-	0	6	26	18	0	0	35	24	1	0	2	63	43			
	Exchange Gain/ Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Information Technology	454	359	424	236	878	595	2	2	13	11	13	10	-	-	313	227	890	660	2	0	1,204	887	25	15	58	62	2,193	1,582		
	Insurance premium	3	2	4	2	6	4	0	0	0	0	0	0	-	-	0	6	4	0	0	0	9	6	0	0	0	16	10	16		
	Consuance Administration charges	16	16	1,080	36	1,316	36	0	0	0	0	64	0	0	0	64	63	40	37	0	0	126	40	5	12	4	1,386	22	43		
	Other Miscellaneous Expenses	35	32	33	20	68	1	52	1	2	1	52	1	0	-	24	19	69	55	0	0	93	74	2	10	5	10	170	10		
	Meeting and Conference Expenses	110	268	104	80	214	348	0	1	3	4	3	3	0	-	77	37	217	224	0	0	294	301	27	5	14	21	556	683		
	Service Tax Expenses/GST/ Expenses	26	25	35	20	96	53	0	51	2	0	51	0	0	-	52	37	108	96	0	0	187	280	3	3	1	3	525	10		
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96	193		
	Royalty	82	77	78	52	160	130	20	2	2	2	2	2	0	-	58	20	162	147	0	0	220	197	0	5	3	11	401	349		
13	Depreciation	815	1,201	1,214	812	2,427	1,241	0	0	0	0	0	0	0	0	436	212	1,619	828	0	0	2,447	1,619	14	14	14	43	4,659	3,088		
	Total	5,887	6,516	6,405	4,033	12,292	10,550	24	17	207	139	126	119	0	0	4,005	2,523	11,202	7,284	25	3	9,809	7,333	461	722	796	743	28,176	22,089		

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,562	21,550
	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 30th June 2022		As at 30th June 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.96%	15,08,50,000	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%	-	-
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	-	-
Other (ESOPs)	1,16,720	0.05%	-	-
TOTAL	21,56,16,720	100%	21,55,00,000	100%

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	5	50	0	0	0	0	0	0
ii)	Bodies Corporate:								
	(i) State Bank of India	1	150849950	69.96	15085.00	0	0	0	0
	(ii) Napean Opportunities LLP	1	34501550	16.00	3450.16	0	0	34501550	16.00
	(iii) NA								
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	0	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	0	0	0	0	0
iv)	Insurance Companies	-	0	0	0	0	0	0	0
v)	FII belonging to Foreign promoter	-	0	0	0	0	0	0	0
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	0	0	0	0	0
viii)	Alternative Investment Fund								
	i) PI Opportunties Fund - I	1	5060000	2.35	506.00	0	0	5060000	2.35
	ii) * 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)								
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	0.0541	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	57.57	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	70	1163417225	13.18	11634.17	0	0	0	0
ii)	Foreign Portfolio Investors	985	848832334	9.62	8488.32	0	0	0	0
iii)	Financial Institutions/Banks	54	1937693	0.02	19.38	0	0	0	0
iv)	Insurance Companies	42	921844755	10.45	9218.45	0	0	0	0
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	1	95845120	1.09	958.45	0	0	0	0
viii)	Alternative Investment Fund	58	30641225	0.35	306.41	0	0	0	0
ix)	Any other (Please specify)- Venture Capital Fund	8	8563	0	0.09	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	12	13432542	0.15	134.33	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2990473	555176820	6.29	5551.77	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	34	18844131	0.21	188.44	0	0	0	0
iii)	NBFCs registered with RBI	29	437472	0.01	4.37	0	0	0	0
iv)	Others:								
	- Trusts	189	3389300	0.04	33.89	0	0	0	0
	- Non Resident Indian	36843	24348388	0.28	243.48	0	0	0	0
	- Clearing Members	212	3622323	0.04	36.22	0	0	0	0
	- Non Resident Indian Non Repatriable	0	0	0	0	0	0	0	0
	- Bodies Corporate	6720	56112938	0.64	561.13	0	0	0	0
	- IEPF	0	0	0	0	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	3	4600	0.00	0.05	0	0	0	0
	ii) Foreign Nationals	8	2649	0.00	0.03	0	0	0	0
	iii) FPI (Category - III)	5	9109	0.00	0.09	0	0	0	0
	iv) Foreign Body	5	644132	0.01	6.44	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	1	250846	0.00	2.51	0	0	0	0
	vi) Resident HUFs	16997	5766841	0.07	57.67	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	100267440	0	1002.67	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	3052751	8924611734	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
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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹ 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	1,45,827	1,26,383
TOTAL		2,79,728	2,59,643

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

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

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

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021
		(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,07,201	70,673	2,82,607	1,49,368	3,89,808	2,20,041
2	Other Approved Securities	9,006	7,631	1,25,080	84,319	1,34,086	91,950
3	Other Investments						
	(a) Shares						
	(aa) Equity	52,095	56,726	-	-	52,095	56,726
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,599	16,521	1,11,696	1,07,793	1,21,294	1,24,314
	(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	55,239	64,749	2,47,470	2,52,133	3,02,708	3,16,883
5	Other than Approved Investments	12,763	14,145	7,459	1,000	20,221	15,145
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	358	-	-	1,002	358	1,002
2	Other Approved Securities	-	-	2,825	3,518	2,825	3,518
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,500	3,103	46,888	17,109	48,388	20,212
	(e) Other Securities (to be specified)						
	i) Fixed Deposits	199	-	-	-	199	-
	ii) Certificate of Deposits	-	-	4,851	-	4,851	-
	iii) Commercial Papers	-	-	-	-	-	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	22,435	6,001	22,435	6,001
5	Other than Approved Investments	511	-	25,484	14,843	25,995	14,843
GRAND TOTAL		2,48,469	2,33,746	8,76,796	6,37,088	11,25,265	8,70,834

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

Particulars	Shareholders		Policyholders		Total	
	As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
Long Term Investments--						
Book Value	1,81,359	1,56,812	7,74,312	5,94,614	9,55,670	7,51,425
Market Value	1,77,703	1,60,748	7,58,213	6,14,777	9,35,916	7,75,525
Short Term Investments--						
Book Value	2,557	18,103	1,02,477	42,473	1,05,033	60,576
Market Value	2,581	18,200	1,02,453	42,948	1,05,034	61,149

SBI General Insurance Company Limited
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PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE (UNAUDITED)

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

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block	Net Block	
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 30th June 2022	Up to Last	For the period ended	On Sales/ Adjustments	As at 30th June 2022	As at 30th June 2022	As at 30th June 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	35,215	1,828	-	37,044	27,790	1,182	-	28,972	8,072	6,790
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,082	2	-	5,084	3,958	122	-	4,081	1,003	1,341
Buildings	10,434	-	-	10,434	94	43	-	137	10,297	-
Furniture & Fittings	1,826	14	0	1,840	1,294	52	0	1,345	495	326
Information Technology Equipment	13,191	183	53	13,321	11,261	346	53	11,555	1,766	2,253
Vehicles	22	-	-	22	22	-	-	22	-	1
Office Equipment	3,061	41	18	3,084	2,109	106	18	2,197	887	437
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	68,830	2,069	71	70,828	46,528	1,851	70	48,309	22,519	11,147
Work in progress	288	673	15	946	-	-	-	-	946	10,477
Grand Total	69,118	2,741	86	71,774	46,528	1,851	70	48,309	23,465	21,625
Previous period	61,757	2,003	123	63,637	40,399	1,733	118	42,013	21,625	

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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Cash (including cheques, drafts and stamps)	986	763
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	30	30
	(b) Current Accounts	26,172	6,075
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	27,188	6,869
	Balances with non-scheduled banks included in 2 and 3 above	-	-

* Cheques on hand amount to Rs. 583.85 (Lakhs) Previous Year : Rs. 715.52 (Lakhs)

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

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

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹in lakhs)	(₹in lakhs)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	15,000
3	Prepayments	1,711	3,939
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,851	67
6	Security Deposits	1,282	997
7	Others		
	(a) Advances to Vendors and other parties	3,039	654
	(b) Statutory Deposit towards filing Appeal	820	414
	(c) Advances to Employees	18	12
	(d) Advances to IRDA (Certifications Fees)	-	-
	TOTAL (A)	10,721	21,083
	OTHER ASSETS		
1	Income accrued on investments	25,666	19,715
	Less : Provision for doubtful debts receivable	-	-
2	Outstanding Premiums	45,809	65,651
	Less : Provision for doubtful debts receivable	(629)	(629)
3	Agents' Balances	36	28
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	12,710	6,368
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	108	47
9	Others		
	(a) Income Accrued on Deposits with Bank	49	36
	(b) GST including Service Tax	8,936	9,868
	(c) Contracts For Sale of Securities	2,585	392
	(d) Amount receivable on redemption of Debenture	-	-
	(f) Advances on CSR projects	-	-
	(g) Margin money against Equity trades	501	-
	(h) Other	-	1
	TOTAL (B)	97,069	1,02,775
	TOTAL (A+B)	1,07,790	1,23,858

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

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹in lakhs)	(₹in lakhs)
1	Agents' Balances	9,162	6,841
2	Balances due to other insurance companies	1,13,554	33,459
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	50,108	26,998
	(b) for Other Policies	3,205	2,539
5	Unallocated Premium	14,739	14,657
6	Sundry creditors	8,574	4,840
7	Due to subsidiaries/ holding company	1,747	1,434
8	Claims Outstanding	4,43,533	3,65,050
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	896	671
11	Interest accrued on unclaimed amount	84	98
10	Statutory Dues	1,402	1,457
11	GST - Liability	-	-
13	Others		
	(a) Contracts For Purchase of Securities	6,267	-
	(b) Security Deposit From Others	13	79
	(c) Salary Payable	6,038	3,066
TOTAL		6,59,319	4,61,188

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	3,09,141	2,60,929
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	3,716	262
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	865	761
	ii) For Leave Entitlement	786	752
	iii) For Long Term Performance pay	-	2,019
8	Others - Provision of Expenses	13,587	8,048
TOTAL		3,28,095	2,72,770

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

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

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

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

S.No.	Particular	For the quarter ended 30th Jun 2022	For the period ended 30th Jun 2022	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021
1	Gross Premium Growth Rate	50.33%	50.33%	(3.39%)	(3.39%)
2	Gross Premium to Networth Ratio	0.58	0.58	0.41	0.41
3	Growth rate of Net Worth	7.15%	7.15%	19.72%	19.72%
4	Net Retention Ratio	61.23%	61.23%	56.92%	56.92%
5	Net Commission Ratio	0.11%	0.11%	5.22%	5.22%
6	Expense of Management to Gross Direct Premium Ratio	29.45%	29.45%	31.62%	31.62%
7	Expense of Management to Net Written Premium	30.78%	30.78%	43.07%	43.07%
8	Net Incurred Claims to Net Earned premium	68.76%	68.76%	82.64%	82.64%
9	Claims paid to claims provisions	13.16%	13.16%	10.37%	10.37%
10	Combined ratio	99.55%	99.55%	125.71%	125.71%
11	Investment income ratio	1.85%	1.85%	2.48%	2.48%
12	Technical Reserves to Net Premium Ratio	6.94	6.94	9.36	9.36
13	Underwriting Balance Ratio	(0.02)	(0.02)	(0.13)	(0.13)
14	Operating Profit Ratio	12.10%	12.10%	4.21%	4.21%
15	Liquid Assets to Liabilities Ratio	0.15	0.15	0.08	0.08
16	Net Earning Ratio	12.82%	12.82%	11.34%	11.34%
17	Return on Net Worth Ratio	4.61%	4.61%	2.70%	2.70%
18	Available Solvency Margin to Required Solvency Margin Ratio	1.94	1.94	2.10	2.10
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	6.45	6.45	3.52	3.52
24	Book value per share	139.73	139.73	130.48	130.48

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE QUARTER ENDED 30th June 2022										
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	33.6%	25.7%	-65.7%	19.0%	-35.4%	73.7%	5.9%	38.3%	10.2	0.7
Previous Period	18.0%	27.1%	-6.6%	19.0%	24.7%	96.4%	4.0%	121.1%	11.8	(0.2)
Marine Cargo										
Current Period	45.9%	79.2%	19.9%	43.4%	48.8%	135.8%	12.8%	184.7%	3.8	(1.1)
Previous Period	19.2%	78.2%	20.4%	42.9%	50.6%	172.9%	10.0%	223.5%	4.1	(1.6)
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	45.9%	79.2%	19.9%	43.4%	48.8%	135.8%	12.8%	184.7%	3.8	(1.1)
Previous Period	19.2%	78.2%	20.4%	42.9%	50.6%	172.9%	10.0%	223.5%	4.1	(1.6)
Motor OD										
Current Period	47.6%	71.7%	18.0%	40.4%	48.3%	86.2%	41.2%	134.5%	3.6	(0.3)
Previous Period	18.0%	68.1%	18.4%	53.7%	70.4%	64.2%	38.2%	134.6%	4.3	(0.2)
Motor TP										
Current Period	62.7%	58.0%	-6.4%	21.8%	28.4%	105.1%	5.6%	133.5%	16.3	(0.3)
Previous Period	53.9%	43.5%	-8.6%	22.0%	38.9%	105.6%	1.2%	144.6%	26.6	(0.3)
Total Motor										
Current Period	55.4%	64.3%	6.2%	30.3%	38.6%	95.4%	9.3%	134.0%	9.8	(0.3)
Previous Period	36.7%	55.4%	7.5%	37.4%	57.7%	83.2%	4.8%	140.9%	13.3	(0.2)
WC/ Employer's liability										
Current Period	44.8%	54.1%	-3.4%	27.2%	25.1%	104.2%	12.6%	129.3%	5.8	(0.4)
Previous Period	26.9%	52.2%	-2.9%	29.9%	27.1%	40.1%	15.7%	67.2%	6.3	0.3
Public/ Product Liability										
Current Period	10.9%	31.7%	-21.3%	26.0%	14.1%	24.9%	0.9%	39.0%	4.8	0.6
Previous Period	89.9%	24.0%	-27.7%	24.1%	7.6%	144.7%	2.0%	152.3%	4.2	(0.6)
Engineering										
Current Period	15.9%	36.6%	-8.2%	19.6%	21.0%	56.2%	8.2%	77.2%	6.4	0.2
Previous Period	11.6%	27.1%	-11.1%	18.2%	21.6%	220.1%	14.4%	241.7%	8.9	(1.4)
Aviation										
Current Period	17.7%	0.7%	2300.0%	17.3%	2450.0%	121.3%	0.0%	2571.3%	82.7	(29.9)
Previous Period	10.5%	0.8%	1450.0%	13.3%	1550.0%	111.5%	0.0%	1661.5%	79.3	(11.6)
Personal Accident										
Current Period	62.2%	84.4%	2.2%	35.2%	31.6%	49.0%	35.5%	80.7%	6.0	0.2
Previous Period	4.1%	82.1%	2.4%	35.2%	33.4%	43.7%	26.2%	77.0%	10.9	0.4
Health										
Current Period	66.5%	92.9%	11.9%	39.5%	41.1%	76.5%	36.1%	117.6%	2.9	(0.4)
Previous Period	69.0%	95.2%	8.4%	39.0%	39.0%	118.9%	39.4%	157.9%	4.1	(0.5)
Travel Insurance										
Current Period	837.6%	96.0%	8.5%	37.3%	37.7%	197.6%	0.0%	235.3%	2.1	(1.4)
Previous Period	-75.2%	95.0%	3.0%	35.4%	33.6%	171.1%	0.0%	204.7%	2.7	(0.9)
Total Health										
Current Period	65.4%	90.6%	9.4%	38.3%	38.6%	66.9%	36.0%	105.5%	3.7	(0.2)
Previous Period	68.8%	91.4%	6.9%	37.9%	37.6%	86.5%	32.1%	124.0%	5.8	(0.1)
Crop Insurance										
Current Period	123.2%	17.9%	-14.8%	7.7%	27.8%	-124.6%	23.9%	-96.9%	40.6	2.2
Previous Period	2.8%	19.4%	-24.1%	26.7%	113.6%	58.8%	46.0%	172.4%	58.8	0.3
Others										
Current Period	-6.8%	63.2%	8.9%	34.2%	40.5%	24.7%	5.5%	65.1%	4.9	0.4
Previous Period	28.0%	52.4%	12.8%	32.0%	45.5%	5.2%	3.2%	50.6%	6.5	0.7
Total Miscellaneous										
Current Period	57.1%	72.9%	7.5%	32.7%	38.3%	67.2%	14.2%	105.5%	6.6	(0.1)
Previous Period	22.4%	68.2%	6.7%	36.4%	45.8%	80.4%	11.1%	126.2%	9.1	(0.1)
Total-Current Period	50.3%	61.2%	0.1%	29.5%	30.8%	68.8%	13.2%	99.5%	6.9	(0.0)
Total-Previous Period	-3.4%	56.9%	5.2%	31.6%	43.1%	82.6%	10.4%	125.7%	9.4	(0.1)