

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

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-3-B-BS (UNAUDITED)

S.No	Particulars	Schedule	As at 30th Sep 2022	As at 30th Sep 2021
			(₹ in lakhs)	(₹ in lakhs)
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,562	21,555
2	SHARE APPLICATION MONEY		112	552
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,77,394	2,64,980
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		1,666	16,046
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		2	7
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		3,00,736	3,03,140
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,32,101	2,84,286
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	9,25,678	7,22,881
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	24,199	22,410
5	DEFERRED TAX ASSET (Net)		2,231	1,868
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	10,663	6,247
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,98,892	1,85,943
	Sub-Total (A)		2,09,555	1,92,189
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	7,30,127	6,23,566
9	PROVISIONS	NL-18-Provisions Schedule	3,62,902	2,96,930
	Sub-Total (B)		10,93,029	9,20,495
	NET CURRENT ASSETS (C) = (A - B)		(8,83,474)	(7,28,306)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		3,00,736	3,03,140
	Contingent Liabilities		20,706	14,391

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (UNAUDITED)**

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

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

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

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

			(₹ in lakhs)																													
			Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars		For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	
1	Gross Direct Premium		51,822	45,630	61,621	50,386	1,13,443	96,016	320	247	2,830	2,894	3,843	2,718	14	8	43,661	32,654	89,338	70,158	166	24	1,33,165	1,02,836	1,52,624	1,35,897	7,838	7,822	4,14,076	3,48,437		
2	Add: Premium on reinsurance accepted		-	-	-	-	-	-	-	-	476	349	33	35	-	-	2	-	1,686	3,736	-	-	1,688	3,736	-	-	-	12	2,198	4,132		
3	Less : Premium on reinsurance ceded		14,842	13,970	27,009	28,352	41,852	42,322	149	123	2,283	2,395	2,808	1,868	13	8	6,672	5,505	5,415	13,542	7	1	12,094	19,048	1,19,964	1,10,275	2,627	3,218	1,81,790	1,79,257		
	Net Written Premium		36,980	31,660	34,611	22,034	71,591	53,694	171	125	1,023	848	1,069	885	0	0	36,992	27,149	85,609	60,352	159	23	1,22,759	87,524	32,660	25,622	5,210	4,615	2,34,483	1,73,312		
4	Add: Opening balance of UPR		49,306	38,675	48,707	33,409	98,013	72,085	119	91	1,015	583	1,824	1,469	0	0	33,961	49,479	68,416	68,193	28	14	1,02,406	1,17,685	4,881	3,646	7,200	12,089	2,15,458	2,07,648		
5	Less: Closing balance of UPR		41,814	36,689	40,658	27,468	82,472	64,157	155	112	1,041	831	1,920	1,521	0	0	41,170	37,524	97,785	71,959	33	9	1,38,989	1,09,493	19,471	15,989	6,616	8,123	2,50,665	2,00,226		
	Net Earned Premium		44,472	33,646	42,660	27,976	87,132	61,622	135	103	997	600	972	833	0	0	29,783	39,103	56,240	56,585	154	28	86,176	95,716	18,070	13,279	5,795	8,581	1,99,277	1,80,734		

PERIODIC DISCLOSURES												
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)												
												(₹ in lakhs)
		Fire			Marine		Others		Miscellaneous*		Total	
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	Cargo For the quarter ended 30th Sep 2022	Cargo For the quarter ended 30th Sep 2021	Others For the quarter ended 30th Sep 2022	Others For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022
	Claims Paid											
1	Direct claims	13,718	5,980	1,834	1,206	-	-	1,25,606	73,278		1,41,157	80,463
2	Add : Re-insurance accepted to direct claims	-	(14)	133	50	-	-	3,488	1		3,621	36
3	Less : Re-insurance Ceded to claims paid	9,358	3,511	144	161	-	-	60,069	15,481		69,572	19,153
	Net Claim Paid	4,359	2,454	1,822	1,094	-	-	69,025	57,797		75,207	61,346
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	28,109	29,144	7,403	3,564	-	-	4,33,719	3,69,589		4,69,231	4,02,296
5	Less : Claims Outstanding at the beginning of the year	29,661	24,966	5,702	3,950	-	-	4,08,169	3,36,134		4,43,533	3,65,050
	Total Claims Incurred	2,807	6,632	3,524	708	-	-	94,575	91,252		1,00,905	98,592
6	Estimates of IBNR and IBNER at the end of the period (net)	9,021	7,394	2,981	1,601	-	-	2,80,200	2,44,771		2,92,202	2,53,765
7	Estimates of IBNR and IBNER at the beginning of the period (net)	8,567	6,919	2,177	1,487	-	-	2,68,001	2,16,498		2,78,745	2,24,904

		(₹ in lakhs)																													
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	
	Claims Paid																														
1	Direct claims	23,848	21,182	9,294	6,249	33,142	27,432	115	34	699	59	756	618	-	-	8,224	8,066	30,467	31,895	52	28	38,743	39,989	51,634	4,683	517	463	1,25,606	73,278		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	3,488	-	-	-	3,488	-	-	-	-	-	3,488	1		
3	Less : Re-insurance Ceded to claims paid	6,431	7,918	2,120	1,563	8,550	9,481	56	22	604	49	373	226	-	-	2,439	436	7,801	1,840	3	1	10,243	2,277	40,182	3,433	60	(7)	60,069	15,481		
	Net Claim Paid	17,418	13,265	7,174	4,686	24,592	17,951	59	13	95	10	383	392	-	-	5,786	7,630	26,154	30,055	49	27	31,989	37,712	11,451	1,250	457	469	69,025	57,797		
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	23,157	19,811	2,69,294	2,09,257	2,92,451	2,29,069	362	310	1,873	1,254	1,492	1,677	2	2	50,744	52,685	29,220	34,442	266	39	80,230	87,166	51,576	44,473	5,733	5,639	4,33,719	3,69,589		
5	Less : Claims Outstanding at the beginning of the year	22,991	18,094	2,54,592	1,97,677	2,77,584	2,15,771	343	249	1,662	944	1,737	1,818	2	2	48,409	51,058	29,445	30,858	135	15	77,989	81,931	43,254	30,592	5,600	4,827	4,08,169	3,36,134		
	Total Claims Incurred	17,583	14,982	21,876	16,267	39,459	31,249	79	74	306	319	138	251	0	0	8,121	9,257	25,930	33,639	4	50	34,230	42,947	19,773	15,130	590	1,282	94,575	91,252		
6	Estimates of IBNR and IBNER at the end of the period (net)	9,910	9,430	1,70,366	1,29,141	1,80,275	1,38,571	272	195	2	711	659	543	2	2	33,236	39,192	18,400	18,541	203	7	51,838	57,740	41,993	43,113	3,608	3,896	2,80,200	2,44,771		
7	Estimates of IBNR and IBNER at the beginning 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	4	50,603	53,733	40,469	29,120	4,317	3,462	2,68,001	2,16,498		

(₹ in lakhs)										
	Fire		Marine				Miscellaneous*			Total
			Cargo	Cargo	Others	Others				
S.No	Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022
	Claims Paid									
1	Direct claims	18,595	9,194	2,749	1,596	-	-	2,40,360	2,31,095	2,61,703
2	Add : Re-insurance accepted to direct claims	0	(14)	191	50	-	-	3,488	1	3,679
3	Less : Re-insurance Ceded to claims paid	12,378	5,404	235	181	-	-	1,23,827	1,15,809	1,36,440
	Net Claim Paid	6,217	3,776	2,704	1,465	-	-	1,20,021	1,15,287	1,28,942
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	28,109	29,144	7,403	3,564	-	-	4,33,719	3,69,589	4,69,231
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
	Total Claims Incurred	9,180	14,434	5,460	2,173	-	-	1,55,280	1,59,160	1,69,920
6	Estimates of IBNR and IBNER at the end of the period (net)	9,021	7,394	2,981	1,601	-	-	2,80,200	2,44,771	2,92,202
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

(₹ in lakhs)																															
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	
	Claims Paid																														
1	Direct claims	47,385	31,662	59,909	35,150	1,07,295	66,812	142	61	734	72	957	973	-	-	16,294	12,066	57,658	57,629	71	39	74,023	69,735	56,371	92,556	838	887	2,40,360	2,31,095		
2	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	0	1	-	-	-	-	3,488	-	-	-	-	3,488	-	-	-	-	-	3,488	1	
3	Less : Re-insurance Ceded to claims paid	14,101	10,497	45,474	29,299	59,575	39,797	72	36	634	60	431	433	-	-	4,704	642	14,642	3,126	3	2	19,349	3,771	43,716	71,683	50	28	1,23,827	1,15,809		
	Net Claim Paid	33,284	21,165	14,435	5,850	47,719	27,015	70	25	100	12	526	540	-	-	11,589	11,424	46,505	54,503	69	37	58,163	65,964	12,655	20,872	788	859	1,20,021	1,15,287		
4	Add : Claims Outstanding at the end of the year(net of reinsurance)	23,157	19,811	2,69,294	2,09,257	2,92,451	2,29,069	362	310	1,873	1,254	1,492	1,677	2	2	50,744	52,685	29,220	34,442	266	39	80,230	87,166	51,576	44,473	5,733	5,639	4,33,719	3,69,589		
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	30,617	24,418	152	4	78,186	70,648	51,115	47,887	5,197	4,981	3,98,460	3,25,716		
	Total Claims Incurred	36,345	25,214	43,309	30,594	79,655	55,808	145	93	422	682	412	1,120	0	0	14,517	17,883	45,108	64,527	182	72	60,206	82,481	13,116	17,458	1,323	1,517	1,55,280	1,59,160		
6	Estimates of IBNR and IBNER at the end of the period (net)	9,910	9,430	1,70,366	1,29,141	1,80,275	1,38,571	272	195	2	711	659	543	2	2	33,236	39,192	18,400	18,541	203	7	51,838	57,740	41,993	43,113	3,608	3,896	2,80,200	2,44,771		
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	224	171	2	484	596	423	2	2	34,476	34,347	21,362	14,713	136	2	55,974	49,062	49,475	45,692	4,214	3,474	2,73,029	2,17,863		

PERIODIC DISCLOSURES										
FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)										
	Fire		Cargo	Cargo	Others	Others	Miscellaneous*		Total	
Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021
Commission paid										
Direct	3,464	2,594	263	184	-	-	12,998	10,529	16,726	13,307
Rewards	425	309	78	59	-	-	1,531	1,535	2,035	1,903
Distribution fees	-	-	-	-	-	-	1	3	1	3
Gross Commission	3,890	2,903	342	243	-	-	14,530	12,067	18,761	15,213
Add: Re-Insurance Accepted	61	36	16	23	-	-	106	228	183	287
Less: Commission on Re-insurance Ceded	6,433	15,055	29	29	-	-	7,243	12,222	13,705	27,307
Net Commission	(2,483)	(12,116)	329	237	-	-	7,393	73	5,239	(11,807)
Break-up of Commission (Gross)										
Individual Agents	285	261	66	45	-	-	696	642	1,047	948
Corporate Agents-Banks/PII/H&C	2,014	1,454	1	1	-	-	7,720	5,248	9,735	6,703
Corporate Agents-Others	4	1	0	-	-	-	124	117	128	118
Insurance Brokers	1,587	1,187	275	198	-	-	5,672	5,746	7,534	7,131
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MISF (Direct)	-	-	-	-	-	-	1	3	1	3
Web Aggregators	0	-	-	-	-	-	2	13	2	2
Insurance Marketing Firm	0	-	-	-	-	-	1	-	1	-
Common Service Centers	-	-	-	-	-	-	34	31	34	31
Micro Agents	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	-	-	-	-	-	280	267	280	267
Others	-	-	-	-	-	-	-	-	-	-
Total	3,890	2,903	342	243	-	-	14,530	12,067	18,761	15,213

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

PERIODIC DISCLOSURES											(₹ in lakhs)
FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)											
Fire			Cargo	Cargo	Marine	Others	Others	Miscellaneous*	Total		
Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021
Commission paid											
Direct	7,604	5,441	606	410	-	-	-	24,150	17,242	32,360	23,093
Rewards	1,172	889	181	140	-	-	-	3,345	2,603	4,698	3,632
Distribution fees	-	-	-	-	-	-	-	1	6	1	6
Gross Commission	8,776	6,330	787	550	-	-	-	27,496	19,851	37,059	26,731
Add: Re-insurance Accepted	125	46	44	35	-	-	-	185	270	354	351
Less: Commission on Re-insurance Ceded	18,821	19,079	53	54	-	-	-	13,182	16,268	32,056	35,401
Net Commission	(9,920)	(12,703)	778	531	-	-	-	14,499	3,853	5,358	(8,319)
Break-up of Commission (Gross)											
Individual Agents	715	518	149	88	-	-	-	1,268	1,145	2,132	1,751
Corporate Agents-Banks/FII/HFC	3,620	2,200	2	1	-	-	-	12,757	7,597	16,379	9,798
Corporate Agents-Others	4	1	0	-	-	-	-	310	246	314	247
Insurance Brokers	4,432	3,610	636	461	-	-	-	11,859	10,228	16,927	14,299
Direct Business - Online	-	-	-	-	-	-	-	0	-	0	-
MSP (Direct)	-	-	-	-	-	-	-	670	6	670	6
Web Aggregators	0	-	-	-	-	-	-	-	127	12	127
Insurance Marketing Firm	5	-	-	-	-	-	-	1	1	6	1
Common Service Centers	-	-	-	-	-	-	-	72	58	72	58
Micro Agents	-	-	-	-	-	-	-	1	-	1	-
Point of Sales (Direct)	0	-	(0)	-	-	-	-	547	441	547	441
Others	-	-	-	-	-	-	-	-	-	-	-
Total	8,776	6,330	787	550	-	-	-	27,496	19,851	37,059	26,731

	(₹ in lakhs)																													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous*		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022	For the period ended 30th Sep 2021	For the period ended 30th Sep 2022
Commission paid																														
Direct		7,560	6,578	770	637	8,330	7,205	30	24	316	324	232	186	2	1	4,509	3,284	9,758	5,284	12	1	14,279	8,569	2	-	961	933	24,150	17,242	
Rewards		2,202	1,846	197	136	2,399	1,982	8	10	94	135	68	57	1	-	8	13	638	237	4	-	649	250	1	-	126	169	3,345	2,603	
Distribution fees		1	5	0	-	1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	6	
Gross Commission		9,762	8,429	967	764	10,729	9,193	37	34	410	459	300	243	2	1	4,518	3,297	10,395	5,521	16	1	14,929	8,819	2	-	1,086	1,102	27,496	19,851	
Add: Re-insurance Accepted		-	-	-	-	-	-	-	-	-	88	5	297	-	-	0	-	93	297	1	-	93	159	3	-	270	3	-	-	
Less: Commission on Re-insurance Ceded		3,297	2,924	3,580	2,582	6,877	5,506	44	41	483	827	671	625	0	-	(947)	2,860	826	853	1	-	(1,120)	3,713	4,591	4,744	635	811	13,182	16,268	
Net Commission		6,465	5,505	(2,613)	(1,818)	3,853	3,687	(7)	(7)	14	(381)	(366)	(377)	2	1	5,464	437	9,662	4,865	15	1	15,241	5,303	(4,589)	(4,744)	451	294	18,499	3,853	
Break-up of Commission (Gross)																														
Individual Agents		343	425	92	90	435	515	-	13	-	8	-	28	-	-	8	7	792	550	1	-	901	557	-	-	32	24	1,268	1,145	
Corporate Agents-Banks/FII/HFC		302	231	42	38	344	269	-	2	-	-	-	3	-	-	4,476	3,241	7,397	3,660	0	-	11,873	6,901	-	-	543	422	12,757	7,597	
Corporate Agents-Others		11	13	12	22	23	35	19	-	10	-	41	-	-	-	2	1	214	209	-	-	217	210	-	-	0	1	310	246	
Insurance Brokers		8,789	7,395	634	444	9,424	7,839	3	19	2	446	4	212	-	1	27	45	1,887	1,018	15	1	1,929	1,064	2	-	495	647	11,859	10,228	
Direct Business - Online		-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	
MIS/ (Direct)		1	5	0	1	1	6	15	-	398	-	254	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	670	
Web Aggregators		5	79	1	29	6	108	-	-	-	4	-	-	-	-	-	-	5	15	-	0	5	15	-	-	-	-	12	127	
Insurance Marketing Firm		0	-	0	-	-	-	-	-	-	-	-	-	-	-	(0)	-	1	1	-	-	1	1	-	-	0	-	1	-	
Common Service Centers		28	23	24	16	52	39	0	-	0	-	-	-	-	-	4	3	15	14	-	-	19	17	-	-	0	2	72	58	
Micro Agents		-	-	-	-	-	-	0	-	0	-	0	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	1	-	
Point of Sales (Direct)		283	257	161	124	444	381	-	-	-	-	-	-	-	-	0	-	84	54	0	-	84	54	-	-	18	6	547	441	
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		9,762	8,429	967	764	10,729	9,193	37	34	410	459	300	243	2	1	4,518	3,297	10,395	5,521	16	1	14,929	8,819	2	-	1,086	1,102	27,496	19,851	

PERIODIC DISCLOSURES FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
(₹ in lakhs)											
	Fire	Cargo	Cargo	Marine	Others	Others	Miscellaneous*	Total			
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021
1	Employees' remuneration & welfare benefits	747	567	112	71	-	-	10,910	9,346	11,770	9,984
2	Travel, conveyance and vehicle running expenses	68	42	12	6	-	-	964	546	1,044	594
3	Training expenses	11	2	0	2	-	-	129	32	142	34
4	Rents, rates & taxes	41	41	7	5	-	-	625	721	673	766
5	Repairs	56	35	10	4	-	-	803	625	869	664
6	Printing & stationery	27	15	4	1	-	-	362	362	635	379
7	Communication	45	18	7	2	-	-	704	387	757	407
8	Legal & professional charges	71	115	8	13	-	-	1,352	2,569	1,430	2,697
9	Auditors' fees, expenses etc	2	2	0	0	-	-	28	29	30	30
(a) as auditor											
(b) as adviser or in any other capacity, in respect of											
(i) Taxation matters											
(ii) Insurance matters											
(iii) Management services; and											
(c) in any other capacity											
(d) out of pocket expenses											
10	Advertisement and publicity	585	120	99	17	-	-	8,263	5,527	8,947	5,664
11	Interest & Bank Charges	25	(2)	4	(0)	-	-	364	251	392	288
12	Others	15	10	2	1	-	-	229	180	246	191
Electricity											
Office Administration Expenses											
Exchange (Gain) / Loss											
Information Technology											
Insurance premium											
Concourse administration charges											
Other Miscellaneous Expenses											
Meeting and Conference Expenses											
Service Tax Expenses/GST Expenses											
Crop & Weather Related Expenses											
Royalty											
13	Depreciation	28	22	5	3	-	-	428	392	461	417
TOTAL		2,243	1,437	353	175	-	-	34,380	30,200	36,977	31,812

(₹ in lakhs)

		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	For the quarter ended 30th Sep 2021	For the quarter ended 30th Sep 2022	
1	Employees' remuneration & welfare benefits	1,191	1,308	1,135	1,132	2,326	2,440	6	4	67	66	34	40	0	0	1,887	1,576	3,531	2,633	5,424	4,210	2,851	2,419	203	167	10,910	9,346				
2	Travel, conveyance and vehicle running expenses	129	100	123	64	252	164	1	0	4	2	3	2	-	-	157	86	315	167	472	253	214	112	19	11	964	546				
3	Training expenses	19	5	18	4	37	9	0	0	1	0	1	0	-	-	21	5	46	10	67	15	22	7	3	1	129	32				
4	Rents, rates & taxes	71	71	107	184	65	0	0	0	2	2	107	121	0	0	205	205	312	326	161	161	11	11	625	721	625	721				
5	Repairs	97	93	90	67	187	160	0	0	2	2	3	2	-	-	135	105	268	178	0	0	404	191	15	9	803	625				
6	Printing & stationery	45	35	39	23	84	58	0	0	1	1	1	1	-	-	155	93	256	149	0	0	411	243	99	56	8	4	604	362		
7	Communication	84	68	72	39	156	107	0	0	2	1	2	1	-	-	120	63	227	101	0	0	347	165	13	10	704	387				
8	Legal & professional charges	246	368	85	218	331	1,086	1	1	2	6	3	8	-	-	197	339	374	568	1	0	572	907	77	50	1,352	2,569				
9	Auditors' fees, expenses etc																														
	(a) as auditor		4	3	3	6	7	0	0	0	0	0	0	-	-	5	5	9	8	0	0	0	14	13	8	7	0	0	28	29	
	(b) as adviser or in any other capacity, in respect of																														
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0	1	0	0	1	1	-	-	-	0	0	0	-	-	1	1	1	1	0	0	2	2	1	1	0	0	3	4		
	(d) out of pocket expenses																														
10	Advertisement and publicity	1,011	4,348	927	169	1,938	4,517	5	1	25	6	29	7	-	-	1,392	228	2,766	458	4	0	4,162	686	1,948	279	156	31	8,263	5,527		
11	Interest & Bank Charges	42	284	39	(1)	81	284	0	(0)	1	(0)	1	(0)	-	-	62	2	120	(2)	0	(0)	182	(1)	91	7	(1)	364	291			
12	Others	26	27	24	19	50	46	0	0	1	1	1	1	-	-	39	30	75	51	0	0	114	81	59	49	4	3	229	180		
	Electricity	2	7	2	5	4	12	0	0	0	0	0	0	-	-	6	8	10	13	0	0	16	21	13	13	0	1	33	46		
	Office Administration Expenses																														
	Exchange (Gain) / Loss	(0)		(0)		(0)										(0)		(0)		(0)											
	Information Technology	261	404	220	244	482	647	1	1	6	8	7	9	-	-	375	364	736	652	1,113	1,017	583	543	99	38	2,230	1,843				
	Insurance premium	2	3	3	2	0	3	0	0	0	2	0	0	0	0	3	5	7	4	16	0	0	1	14	4	0	1	26	2,263		
	Concourse administration charges	7	41	1,231	1,964	1,238	2,005	4	0	0	2	2	4	0	0	1	4	27	18	0	0	28	21	5	5	1	182	2,037			
	Other Miscellaneous Expenses	23	41	23	28	46	69	0	0	1	2	2	3	0	0	33	40	65	65	98	54	115	50	4	5	1	1,299	1,211			
	Meeting and Conference Expenses	214	214	152	214	108	124	6	6	6	6	6	6	-	-	152	152	291	291	214	214	150	150	31	31	547	547				
	Service Tax Expenses/GST Expenses	95	97	89	68	183	165	0	0	3	2	3	2	-	-	102	95	231	185	0	0	334	280	120	120	657	657				
	Crop & Weather Related Expenses							-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Royalty	49	58	44	42	93	116	1	4	1	1	1	1	-	-	73	66	140	111	0	0	214	177	6	8	428	392	6	8		
13	Depreciation	201	264	184	190	386	454	1	1	5	6	6	7	-	-	301	293	579	506	1	0	880	800	452	63	28	1,762	1,758			
	TOTAL	3,818	8,316	4,614	4,464	8,433	12,779	19	11	129	111	111	94	0	0	5,414	3,680	10,509	6,386	17	2	15,940	10,069	9,101	6,386	17	2	34,380	30,200		

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

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

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

Shareholder	As at 30th Sep 2022		As at 30th Sep 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.96%	15,08,50,000	69.98%
Indian: Napean Opportunities LLP	3,45,01,550	16.00%	3,45,01,550	16.01%
Investors				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.35%
Foreign: Axis New Opportunities AIF-I	27,43,673	1.27%	27,43,673	1.27%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.98%	2,15,28,450	9.99%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	3,67,347	0.17%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	4,48,980	0.21%
Other (ESOPs)	1,16,720	0.06%	47,720	0.02%
TOTAL	21,56,16,720	100%	21,55,47,720	100%

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

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

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

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

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

PART B:

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

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

Foot Notes:

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

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 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,901	1,33,522
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,43,493	1,31,458
TOTAL		2,77,394	2,64,980

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 30th Sep 2022	As at 30th Sep 2021
		(₹ in lakhs)	(₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		-	-

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

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

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

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

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (UNAUDITED)

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

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

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

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PERIODIC DISCLOSURES

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

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

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

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PERIODIC DISCLOSURES

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

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

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

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

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

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

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

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

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PERIODIC DISCLOSURES**FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)**

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

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