

RELIANCE GENERAL INSURANCE COMPANY LIMITED

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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FORM NL-1-B-RA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
REVENUE ACCOUNT FOR THE PERIOD ENDED ON JUNE 30, 2022

Sl. no	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22
1	Premiums earned (Net)	NL-4	10,059	10,059	8,493	8,493	486	486	414	414	1,21,162	1,21,162	94,684	94,684	1,31,707	1,31,707	1,03,591	1,03,591
2	Profit/ Loss on sale/redemption of Investments		33	33	120	120	3	3	12	12	890	890	2,924	2,924	926	926	3,055	3,055
3	Interest, Dividend & Rent – Gross (Refer Note 1)		733	733	744	744	66	66	75	75	19,537	19,537	18,187	18,187	20,336	20,336	19,006	19,006
	Other (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from terrorism/Nuclear Pool Income		202	202	188	188	-	-	-	-	75	75	73	73	277	277	261	261
	Exchange Gain / (Loss)		-	-	-	-	-	-	-	-	13	13	9	9	13	13	9	9
	Misc Income		-	-	-	-	-	-	-	-	7	7	13	13	7	7	13	13
4	(b) Contribution from the Shareholders' Account																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	2,134	2,134	25	25	2,134	2,134	25	25
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		11,027	11,027	9,545	9,545	555	555	501	501	1,43,818	1,43,818	1,15,914	1,15,914	1,55,401	1,55,401	1,25,960	1,25,960
6	Claims Incurred (Net)	NL-5	2,333	2,333	3,555	3,555	367	367	359	359	96,863	96,863	78,885	78,885	99,563	99,563	82,799	82,799
7	Commission	NL-6	(1,461)	(1,461)	(573)	(573)	331	331	80	80	(405)	(405)	(86)	(86)	(1,535)	(1,535)	(579)	(579)
8	Operating Expenses related to Insurance Business	NL-7	6,574	6,574	4,971	4,971	313	313	261	261	38,464	38,464	29,815	29,815	45,351	45,351	35,047	35,047
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		7,446	7,446	7,953	7,953	1,012	1,012	700	700	1,34,921	1,34,921	1,08,613	1,08,613	1,43,378	1,43,378	1,17,267	1,17,267
10	Operating Profit/(Loss) C= (A - B)		3,582	3,582	1,592	1,592	(456)	(456)	(199)	(199)	8,897	8,897	7,301	7,301	12,022	12,022	8,694	8,695
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		3,582	3,582	1,592	1,592	(456)	(456)	(199)	(199)	8,897	8,897	7,301	7,301	12,022	12,022	8,694	8,695
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		3,582	3,582	1,592	1,592	(456)	(456)	(199)	(199)	8,897	8,897	7,301	7,301	12,022	12,022	8,694	8,695

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22
Interest, Dividend & Rent	760	760	769	769	68	68	77	77	20,253	20,253	18,797	18,797	21,081	21,081	19,644	19,644
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(27)	(27)	(25)	(25)	(2,4)	(2,4)	(2,5)	(2,5)	(715)	(715)	(610)	(610)	(745)	(745)	(637)	(637)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	733	733	744	744	66	66	75	75	19,537	19,537	18,187	18,187	20,336	20,336	19,006	19,006

* Term gross implies inclusive of TDS

FORM NL-2-B-PL**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON JUNE 30, 2022****(₹ lakhs)**

	Particulars	Schedule Ref. Form No.	For Q1 2022-23	Up to Q1 2022-23	For Q1 2021-22	Up to Q1 2021-22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		3,582	3,582	1,592	1,592
	(b) Marine Insurance		(456)	(456)	(199)	(199)
	(c) Miscellaneous Insurance		8,897	8,897	7,301	7,301
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,068	4,068	3,675	3,675
	(b) Profit on sale of investments		244	244	572	572
	(c) (Loss on sale/ redemption of investments)		(65)	(65)	(1)	(1)
	(d) Amortization of Premium / Discount on Investments		(144)	(144)	(123)	(123)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		1	1	1	1
	Miscellaneous Income		0	0	25	25
	Reversal of Equity impairment		-	-	10	10
	Excess Provision/bad debts Written Back		412	412	257	257
	TOTAL (A)		16,538	16,538	13,110	13,110
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		115	115	46	46
	(b) Managerial remuneration		669	669	221	221
	(c) Amortisation of Debenture Expenses		7	7	7	7
	(d) Interest on Statutory Liability		0	0	-	-
	(e) Contribution to policyholders Funds towards Excess EOM		2,134	2,134	25	25
	(f) Impairment on Equity Investments		6	6	-	-
	Finance Cost		-	-	35	35
	Interest on Non Convertible Debenture		522	522	522	522
	Bad debt w/off (Net of Provisions)		2	2	118	118
	Corporate Social Responsibility Expense		-	-	-	-
	Penalty		-	-	0	0
	Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		3,455	3,455	974	974
6	Profit/(Loss) Before Tax		13,083	13,083	12,135	12,135
7	Provision for Taxation					
	Current Tax		4,569	4,569	2,352	2,352
	Short Provision for earlier year		-	-	-	-
	Deferred Tax		-	-	-	-
	MAT Credit		-	-	2,206	2,206
8	Profit / (Loss) after tax		8,515	8,515	7,577	7,577
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		1,25,655	1,25,655	1,01,527	1,01,527
	Balance carried forward to Balance Sheet		1,34,170	1,34,170	1,09,105	1,09,105

Note: '0' denotes negligible amount

FORM NL-3-B-BS**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****BALANCE SHEET AS AT JUNE 30, 2022**

(₹ lakhs)			
Particulars	Schedule Ref. Form No.	As at June 30, 2022	As at June 30, 2021
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE			
Share Capital	NL-8	25,198	25,155
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	2,13,582	1,87,852
Fair Value Change Account			
-Shareholders' Funds		(101)	718
-Policyholders' Funds		(521)	3,840
Borrowings	NL-11	23,000	23,000
TOTAL		2,61,159	2,40,565
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	2,37,995	2,12,014
Investments-Policyholders	NL-12A	12,33,280	11,34,444
Loans	NL-13	-	-
Fixed Assets	NL-14	9,712	6,305
Deferred Tax Asset (Net)		3,727	3,727
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,111	11,515
Advances and Other Assets	NL-16	2,17,209	1,91,665
Sub-Total (A)		2,31,320	2,03,180
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	12,18,205	11,15,285
Provisions	NL-18	2,36,671	2,03,821
Sub-Total (B)		14,54,876	13,19,106
NET CURRENT ASSETS (C) = (A - B)		(12,23,556)	(11,15,927)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,61,159	2,40,565

CONTINGENT LIABILITIES

Particulars	As at June 30, 2022	As at June 30, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	6,548	6,527
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	371	542
5. Statutory demands/ liabilities in dispute, not provided for	27,267	23,506
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (see note (g) below)	139	139
TOTAL	34,325	30,715

Notes:

(a) The Company has received adverse order on the issue of wrong availment of Cenvat credit amounted to Rs 2,746 Lakhs for the period FY 2009-10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,746 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(b) The Company has received adverse order on the issue of wrong availment of Cenvat credit on TP Pool amounted to Rs 4,628 Lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong availment of Cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010-11 to 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Show Cause Notice for the subsequent period upto June 2017 has been received amounting to Rs 305,439 thousand.

(d) Company has received order for levy of Penalty for failure to submit the Financials for the State of Andhra Pradesh & failure to attend the Summon issued by the Department amounting to 0.70 Lakhs for the period July 2017-March 2020 in the State of Andhra Pradesh.. The Company is in the process of filing appeal against the same.

(e) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 3.67 Lakhs for A.Y. 2007-08 and Rs. 26.21 Lakhs for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs. 65.80 Lakhs for A.Y.2008-09.

(f) The company has disputed the demand raised of Rs. 3,772 Lakhs raised for AY 18-19 (FY 17-18) and has filed an Rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A).

(g) Statutory bonus of Rs 139 Lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

Particulars	F&B		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Misc.		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21		
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21		
Grand Direct Premium	46,191	46,191	4,852	4,852	148	148	5,001	5,001	33,906	33,906	37,812	37,812	71,718	71,718	44,806	44,806	4,693	4,693	3,868	3,868	51,567	51,567	885	885	1,139	1,139	7,239	7,239	3,713	3,713	57,435	57,435	2,472	2,472	1,94,349	1,94,349	2,47,441	2,47,441
Less: Premium on reinsurance accepted	5,830	5,830	7	7	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Premium on reinsurance ceded	31,141	31,141	4,383	4,383	142	142	4,525	4,525	18,852	18,852	17,762	17,762	36,614	36,614	24,958	24,958	2,881	2,881	2,881	2,881	43,814	43,814	830	830	791	791	3,807	3,807	798	798	15,165	15,165	1,086	1,086	1,14,618	1,14,618	1,35,346	1,35,346
Net Written Premium	17,080	17,080	460	460	6	6	466	466	15,054	15,054	20,050	20,050	35,104	35,104	19,848	19,848	1,812	1,812	1,087	1,087	8,753	8,753	55	55	342	342	432	432	1,172	1,172	6,572	6,572	3,380	3,380	80,365	80,365	1,12,095	1,12,095
Less: Ceding Indemnity of Life	19,400	19,400	391	391	30	30	391	391	49,797	49,797	1,17,361	1,17,361	1,67,168	1,67,168	51,301	51,301	5,107	5,107	1,071	1,071	17,429	17,429	1,401	1,401	675	675	1,108	1,108	39	39	6	6	1,094	1,094	1,09,771	1,09,771	2,18,604	2,18,604
Less: Ceding Indemnity of L&F	24,200	24,200	720	720	31	31	751	751	43,141	43,141	1,04,812	1,04,812	1,47,953	1,47,953	46,910	46,910	6,584	6,584	787	787	14,402	14,402	1,300	1,300	1,101	1,101	1,800	1,800	406	406	34	34	2,046	2,046	2,03,202	2,03,202	3,30,240	3,30,240
Net Earned Premium	16,680	16,680	469	469	5	5	469	469	14,603	14,603	18,718	18,718	33,715	33,715	17,738	17,738	1,683	1,683	3,081	3,081	7,373	7,373	739	739	474	474	3,147	3,147	469	469	55,633	55,633	933	933	1,14,143	1,14,143	1,35,797	1,35,797
Grand Direct Premium	46,191	46,191	4,852	4,852	148	148	5,001	5,001	33,906	33,906	37,812	37,812	71,718	71,718	44,806	44,806	4,693	4,693	3,868	3,868	51,567	51,567	885	885	1,139	1,139	7,239	7,239	3,713	3,713	57,435	57,435	2,472	2,472	1,94,349	1,94,349	2,47,441	2,47,441
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	F&B		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21	Per Q1 2020-21	Up to Q1 2020-21				
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21			
Grand Direct Premium	43,611	43,611	3,674	3,674	120	120	3,794	3,794	28,827	28,827	33,656	33,656	61,683	61,683	38,465	38,465	3,475	3,475	766	766	42,726	42,726	691	691	1,184	1,184	5,458	5,458	2,164	2,164	43,148	43,148	1,586	1,586	1,58,641	1,58,641	2,01,446	2,01,446
Less: Premium on reinsurance accepted	5,175	5,175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Premium on reinsurance ceded	21,188	21,188	2,654	2,654	115	115	2,769	2,769	12,810	12,810	13,966	13,966	26,776	26,776	15,213	15,213	1,710	1,710	710	710	34,443	34,443	552	552	552	552	4,473	4,473	1,530	1,530	13,961	13,961	879	879	42,186	42,186	57,884	57,884
Net Written Premium	14,479	14,479	357	357	5	5	353	353	15,989	15,989	20,680	20,680	34,907	34,907	13,252	13,252	1,765	1,765	556	556	8,283	8,283	139	139	632	632	1,445	1,445	634	634	9,447	9,447	707	707	9,607	9,607	1,11,139	1,11,139
Less: Ceding Indemnity of Life	17,240	17,240	383	383	27	27	383	383	30,381	30,381	36,241	36,241	66,622	66,622	37,913	37,913	4,126	4,126	1,174	1,174	20,818	20,818	1,401	1,401	811	811	1,408	1,408	6	6	1,113	1,113	1,76,438	1,76,438	1,91,217	1,91,217		
Less: Ceding Indemnity of L&F	23,130	23,130	673	673	12	12	685	685	46,142	46,142	77,567	77,567	1,23,709	1,23,709	38,011	38,011	5,002	5,002	181	181	42,718	42,718	1,029	1,029	991	991	1,794	1,794	335	335	0	0	1,113	1,113	1,76,438	1,76,438	1,91,217	1,91,217
Net Earned Premium	6,465	6,465	467	467	133	133	600	600	15,607	15,607	17,913	17,913	33,194	33,194	17,140	17,140	1,763	1,763	375	375	8,065	8,065	140	140	448	448	893	893	335	335	8,447	8,447	767	767	94,686	94,686	1,05,591	1,05,591
Grand Direct Premium	43,611	43,611	3,674	3,674	120	120	3,794	3,794	28,827	28,827	33,656	33,656	61,683	61,683	38,465	38,465	3,475	3,475	766	766	42,726	42,726	691	691	1,184	1,184	5,458	5,458	2,164	2,164	43,148	43,148	1,586	1,586	1,58,641	1,58,641	2,01,446	2,01,446
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Note: * In India negligible amount

(₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23		
Claims Paid (Direct)	4,352	4,352	1,494	1,494	134	134	1,628	1,628	26,868	26,868	25,362	25,362	52,248	52,249	17,239	17,239	827	827	99	99	18,165	18,165	389	389	8	8	673	673	131	131	53,047	53,047	1,894	1,894	1,26,555	1,26,555	1,32,336	1,32,336
Add: Re-insurance accepted to direct claims	182	182	341	341	-	-	341	341	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	3	3	-	-	-	-	-	-	4	4	527	527
Less: Re-insurance Ceded to claims paid	2,120	2,120	1,425	1,425	134	134	1,559	1,559	13,766	13,766	5,281	5,281	17,047	17,047	1,244	1,244	83	83	5	5	1,332	1,332	19	19	0	0	435	435	(26)	(26)	38,583	38,583	1,521	1,521	58,913	58,913		
Net Claims Paid	2,415	2,415	410	410	0	0	410	410	15,101	15,101	20,101	20,101	35,202	35,202	15,995	15,995	744	744	93	93	16,833	16,833	369	369	7	7	242	242	156	156	14,464	14,464	372	372	67,646	67,646		
Add Claims Outstanding at the end of the year	21,499	21,499	3,048	3,048	71	71	3,118	3,118	17,822	17,822	6,31,438	6,31,438	6,49,061	6,49,061	32,876	32,876	6,205	6,205	2,351	2,351	41,533	41,533	4,477	4,477	2,197	2,197	3,539	3,539	2,650	2,650	82,134	82,134	1,858	1,858	7,88,846	7,88,846		
Less Claims Outstanding at the beginning of the year	21,580	21,580	3,091	3,091	70	70	3,162	3,162	16,710	16,710	6,09,869	6,09,869	6,23,579	6,23,579	27,487	27,487	6,343	6,343	-	-	2,080	20,750	22,830	-	4,190	-	2,125	-	3,175	-	1,866	-	85,138	-	7,57,629	-		
Net Incurred Claims	2,333	2,333	367	367	0	0	367	367	16,613	16,613	44,670	44,670	60,682	60,682	21,564	21,564	607	607	2,444	2,444	385	34,613	23,555	657	657	69	69	606	606	340	340	11,400	11,400	492	492	96,862	96,862	
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
On India	4,352	4,352	1,494	1,494	134	134	1,628	1,628	26,868	26,868	25,362	25,362	52,248	52,249	17,239	17,239	827	827	99	99	18,165	18,165	389	389	8	8	673	673	131	131	53,047	53,047	1,894	1,894	1,26,555	1,26,555		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	3,226	3,226	1,420	1,420	65	65	1,485	1,485	8,838	8,838	4,72,688	4,72,688	4,86,726	4,86,726	9,400	9,400	5,723	5,723	1,435	1,435	13,607	13,607	1,615	1,615	1,228	1,228	728	728	1,253	1,253	80,536	80,536	711	711	5,80,398	5,80,398		
Estimates of IBNR and IBNER at the beginning of the period (net)	3,514	3,514	1,477	1,477	65	65	1,542	1,542	8,387	8,387	4,46,708	4,46,708	4,54,995	4,54,995	8,426	8,426	5,882	5,882	1,481	1,481	12,769	12,769	1,568	1,568	1,185	1,185	742	742	1,054	1,054	82,922	82,922	689	689	5,55,904	5,55,904		

Notes:
a) Incurred but Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
b) Claims includes specific claims settlement cost but not expense of management.
c) The surrogor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
e) Separate disclosures to be made for re-exports to represent each certificate more than 10 percent of the total gross direct premium.

(₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22
Claims Paid (Direct)	3,385	3,385	999	999	126	126	1,126	1,126	12,317	12,317	10,227	10,227	22,544	22,544	25,144	25,144	668	668	236	236	22,828	22,828	184	184	5	5	797	797	81	81	19,884	19,884	1,408	1,408	70,791	70,791	75,312	75,312
Add: Re-insurance accepted to direct claims	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86	86	56	56
Less: Re-insurance Ceded to claims paid	2,405	2,405	827	827	136	136	963	963	2,823	2,823	2,401	2,401	5,224	5,224	3,834	3,834	201	201	11	11	4,045	4,045	9	9	0	0	492	492	81	81	14,771	14,771	3,360	3,360	25,971	25,971	29,338	29,338
Net Claims Paid	1,036	1,036	172	172	0	0	173	173	4,094	4,094	7,826	7,826	17,320	17,320	21,311	21,311	467	467	205	205	21,883	21,883	174	174	4	4	305	305	0	0	4,914	4,914	120	120	44,820	44,820	46,830	46,830
Add Claims Outstanding at the end of the year	19,171	19,171	2,662	2,662	70	70	2,732	2,732	30,052	30,052	5,46,990	5,46,990	5,60,742	5,60,742	39,398	39,398	4,645	4,645	1,974	1,974	45,929	45,929	3,600	3,600	1,938	1,938	3,254	3,254	579	579	48,863	48,863	1,523	1,523	6,66,439	6,66,439	6,66,439	6,66,439
Less Claims Outstanding at the beginning of the year	16,652	16,652	2,497	2,497	89	89	2,584	2,584	28,232	28,232	5,18,341	5,18,341	5,38,373	5,38,373	29,899	29,899	3,950	3,950	1,799	1,799	39,658	39,658	3,313	3,313	1,910	1,910	3,820	3,820	410	410	48,286	48,286	1,586	1,586	6,32,374	6,32,374	6,32,374	6,32,374
Net Incurred Claims	3,505	3,505	378	378	(18)	(18)	359	359	9,314	9,314	26,375	26,375	39,689	39,689	36,710	36,710	1,161	1,161	382	382	32,253	32,253	471	471	32	32	721	721	160	160	5,490	5,490	58	58	78,888	78,888	82,799	82,799
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
On India	3,385	3,385	999	999	126	126	1,126	1,126	12,317	12,317	10,227	10,227	22,544	22,544	25,144	25,144	668	668	236	236	22,828	22,828	184	184	5	5	797	797	81	81	19,884	19,884	1,408	1,408	70,791	70,791	75,312	75,312
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of IBNR and IBNER at the end of the period (net)	3,574	3,574	1,259	1,259	60	60	1,319	1,319	7,971	7,971	3,85,330	3,85,330	3,93,300	3,93,300	9,561	9,561	1,127	1,127	1,079	1,079	12,766	12,766	1,439	1,439	918	918	692	692	324	324	47,964	47,964	600	600	4,58,054	4,58,054		
Estimates of IBNR and IBNER at the beginning of the period (net)	3,541	3,541	1,212	1,212	70	70	1,281	1,281	9,951	9,951	3,64,010	3,64,010	3,73,961	3,73,961	8,486	8,486	1,911	1,911	920	920	11,325	11,325	1,338	1,338	905	905	689	689	236	236	46,946	46,946	600	600	4,36,049	4,36,049		

Note: Y denotes negligible amount

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23	For Q1 2022-23	Up to Q1 2022-23
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	3,405	3,405	565	565	15	15	579	579	5,019	5,019	516	516	5,535	5,535	2,519	2,519	507	507	184	184	3,209	3,209	77	77	123	123	553	553	66	-	-	137	137	9,701	9,701	13,685	13,685	
Rewards	673	673	108	108	4	4	113	113	1,077	1,077	-	-	1,077	1,077	5	5	16	16	55	55	76	76	24	24	24	24	83	83	(1)	(1)	-	-	14	14	1,296	1,296	2,081	2,081
Distribution Fees	-	-	-	-	-	-	-	-	197	197	2	2	199	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199	199	199	199
Gross Commission	4,077	4,077	673	673	19	19	692	692	6,293	6,293	518	518	6,811	6,811	2,524	2,524	522	522	238	238	3,285	3,285	101	101	147	147	635	635	66	-	-	151	151	11,196	11,196	15,965	15,965	
Add: Commission on Re-insurance Accepted	447	447	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	14	14	-	-	-	-	4	4	17	17	465	465	
Less: Commission on Re-insurance Ceded	5,985	5,985	338	338	23	23	361	361	4,668	4,668	77	77	4,745	4,745	2,270	2,270	1,135	1,135	17	17	3,423	3,423	5	5	8	8	540	540	19	19	2,805	2,805	73	73	11,618	11,618	17,965	17,965
Net Commission	(1,461)	(1,461)	335	335	(4)	(4)	331	331	1,625	1,625	441	441	2,067	2,067	254	254	(613)	(613)	221	221	(138)	(138)	95	95	138	138	110	110	46	(2,805)	(2,805)	82	82	(405)	(405)	(1,535)	(1,535)	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	262	262	125	125	-	-	125	125	448	448	147	147	595	595	388	388	20	20	44	44	452	452	49	49	29	29	68	68	-	-	-	-	13	13	1,206	1,206	1,593	1,593
Corporate Agents-Banks/FII/HFC	175	175	1	1	-	-	1	1	63	63	7	7	71	71	843	843	311	311	2	2	1,156	1,156	2	2	(0)	(0)	1	1	-	-	-	-	60	60	1,290	1,290	1,466	1,466
Corporate Agents-Others	(43)	(43)	0	0	-	-	0	0	1,146	1,146	12	12	1,158	1,158	125	125	57	57	0	0	182	182	0	0	-	-	(0)	(0)	-	-	-	-	1	1	1,341	1,341	1,298	1,298
Insurance Brokers	3,683	3,683	547	547	19	19	566	566	4,166	4,166	212	212	4,378	4,378	1,096	1,096	134	134	190	190	1,419	1,419	50	50	119	119	568	568	66	66	-	-	77	77	6,676	6,676	10,525	10,525
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MSIP (Direct)	-	-	-	-	-	-	-	-	197	197	2	2	199	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199	199	199	199
Web Aggregators	0	0	(0)	(0)	-	-	(0)	(0)	15	15	3	3	18	18	1	1	0	0	(0)	(0)	1	1	-	-	0	0	-	-	-	-	0	0	20	20	20	20		
Insurance Marketing Firm	0	0	-	-	-	-	-	-	1	1	0	0	1	1	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	2	2	2	2		
Common Service Centers	-	-	-	-	-	-	-	-	18	18	24	24	42	42	12	12	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	54	54	54	54		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	239	239	110	110	349	349	58	58	0	0	2	2	61	61	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	409	409	409	409		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	4,077	4,077	673	673	19	19	692	692	6,293	6,293	518	518	6,811	6,811	2,524	2,524	522	522	238	238	3,285	3,285	101	101	147	147	635	635	66	66	-	-	151	151	11,196	11,196	15,965	15,965
Commission and Rewards on (Excluding Reinsurance) Business written :	4,077	4,077	673	673	19	19	692	692	6,293	6,293	518	518	6,811	6,811	2,524	2,524	522	522	238	238	3,285	3,285	101	101	147	147	635	635	66	66	-	-	151	151	11,196	11,196	15,965	15,965
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Commission & Remuneration	3,177	3,177	325	325	0	0	326	326	4,023	4,023	415	415	4,438	4,438	1,797	1,797	60	60	27	27	1,884	1,884	57	57	111	111	315	315	51	51	-	-	100	100	6,957	6,957	10,460	10,460
Rewards	722	722	70	70	0	0	70	70	865	865	-	-	865	865	70	70	7	7	6	6	83	83	18	18	25	25	61	61	0	0	-	-	7	7	1,059	1,059	1,852	1,852
Distribution fees	-	-	-	-	-	-	-	-	145	145	2	2	147	147	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147	147	147	147
Gross Commission	3,899	3,899	395	395	0	0	396	396	5,033	5,033	418	418	5,451	5,451	1,867	1,867	67	67	33	33	1,967	1,967	75	75	135	135	377	377	51	51	-	-	107	107	8,164	8,164	12,459	12,459
Add: Commission on Re-Insurance Accepted	39	39	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	(0)	(0)	8	8	47	47	
Less: Commission on Re-Insurance Ceded	4,511	4,511	314	314	3	3	316	316	4,136	4,136	217	217	4,353	4,353	768	768	301	301	6	6	1,074	1,074	5	5	16	16	345	345	113	113	2,329	2,329	22	22	8,258	8,258	13,085	13,085
Net Commission	(573)	(573)	82	82	(2)	(2)	80	80	897	897	201	201	1,098	1,098	1,099	1,099	(233)	(233)	27	27	893	893	70	70	119	119	39	39	(61)	(61)	(2,329)	(2,329)	85	85	(80)	(80)	(579)	(579)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	400	400	82	82	-	-	82	82	507	507	162	162	669	669	408	408	15	15	13	13	436	436	41	40.61	29	29	63	63	-	-	-	-	13	13	1,251	1,251	1,733	1,733
Corporate Agents-Banks/FI/HFC	340	340	1	1	-	-	1	1	55	55	5	5	60	60	480	480	(48)	(48)	0	0	432	432	2	1.94	0	0	3	3	-	-	-	-	70	70	568	568	909	909
Corporate Agents-Others	(1)	(1)	-	-	-	-	-	-	1,014	1,014	14	14	1,028	1,028	57	57	19	19	0	0	77	77	0	0.08	-	(0)	(0)	-	-	-	-	0	0	1,105	1,105	1,104	1,104	
Insurance Brokers	3,159	3,159	312	312	0	0	313	313	2,999	2,999	128	128	3,127	3,127	876	876	81	81	12	12	969	969	30	30.34	105	105	310	310	51	51	-	-	23	23	4,616	4,616	8,088	8,088
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
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Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													

(IN Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Health		Health		Personal Accident		Travel Insurance		Total Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22				
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22			
Employee's remuneration & welfare benefits	1,602	1,602	79	79	1	1	76	76	1,475	1,475	1,453	1,453	4,509	4,509	5,390	5,390	232	232	236	236	216	1,637	1,637	74	74	63	63	126	126	72	72	1,362	1,362	96	96	10,370	12,053			
Company's contribution to Provident Fund and others	145	145	7	7	0	0	7	7	116	116	272	272	388	388	207	19	19	17	17	203	203	7	7	6	6	12	12	6	6	123	123	9	9	844	844	996	996			
Fuel, conveyance and vehicle running expenses	70	70	4	4	0	0	4	4	67	67	159	159	226	225	163	163	12	12	11	11	186	186	4	4	3	3	7	7	4	4	67	67	5	5	300	300	582	582		
Repairs, sales & taxes	75	75	4	4	0	0	4	4	65	65	152	152	217	217	186	186	12	12	11	11	189	189	3	3	3	3	6	6	3	3	184	184	5	5	611	611	690	690		
Bonus	191	191	9	9	0	0	9	9	164	164	385	385	550	550	420	40	30	28	28	476	476	9	9	7	7	16	16	9	9	162	162	12	12	1,242	1,242	1,442	1,442			
Printing & Stationery	5	5	0	0	0	0	0	0	4	4	10	10	14	14	10	10	1	1	1	1	12	12	0	0	0	0	0	0	0	0	0	0	0	0	20	20	30	30		
Communication expenses	49	49	2	2	0	0	2	2	42	42	99	99	142	142	108	108	8	8	7	7	123	123	2	2	2	2	4	4	2	2	42	42	3	3	330	330	371	371		
Postage expenses	12	12	1	1	0	0	1	1	11	11	25	25	36	36	27	27	2	2	2	2	31	31	1	1	0	0	1	1	1	1	10	10	1	1	80	80	91	91		
Legal & professional charges	15	15	1	1	0	0	1	1	31	31	73	73	104	104	50	50	9	9	4	4	63	63	1	1	1	1	1	1	1	1	13	13	2	2	185	185	202	202		
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
a. As auditor	3	3	0	0	0	0	0	0	2	2	6	6	8	8	6	6	0	0	0	0	7	7	0	0	0	0	0	0	0	0	0	0	0	0	18	18	21	21		
b. As auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(i) Travelling matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Advertisement and Publicity	3,750	3,750	176	176	1	1	177	177	3,295	3,295	7,719	7,719	11,014	11,014	7,247	7,247	600	600	558	558	8,405	8,405	174	174	147	147	316	316	187	187	-	-	238	238	20,451	24,376	24,376	24,376		
Bank Charges & interest expenses others	17	17	2	2	0	0	2	2	160	160	116	116	166	166	126	126	8	8	8	8	144	144	2	2	2	2	5	5	3	3	48	48	3	3	374	374	424	424		
GST Expenses	10	10	0	0	0	0	0	0	9	9	20	20	29	29	36	36	2	2	1	1	39	39	0	0	0	0	1	1	0	0	242	242	1	1	313	313	323	323		
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Director's Sitting fees	1	1	0	0	0	0	0	0	1	1	2	2	3	3	2	2	0	0	0	0	3	3	0	0	0	0	0	0	0	0	1	1	0	0	7	7	8	8		
Entertainment Expenses	16	16	1	1	0	0	1	1	11	11	29	29	38	38	28	28	2	2	2	2	32	32	1	1	1	1	1	1	1	1	14	14	1	1	89	89	105	105		
Office Maintenance Expenses	401	401	3	3	0	0	3	3	164	164	118	118	180	180	138	138	10	10	9	9	137	137	3	3	2	2	5	5	3	3	32	32	4	4	407	407	417	417		
Training & Recruitment Expenses	161	161	8	8	0	0	8	8	138	138	322	322	460	460	348	348	25	25	24	24	247	247	7	7	6	6	14	14	7	7	137	137	10	10	1,039	1,039	1,207	1,207		
Charitable	107	107	6	6	0	0	6	6	70	70	210	210	216	216	208	208	203	203	17	17	16	16	208	208	2	2	4	4	9	9	2	2	51	51	6	6	696	696	696	696
Office Management Expenses	7	7	0	0	0	0	0	0	6	6	14	14	21	21	16	16	1	1	1	1	18	18	0	0	0	0	1	1	1	1	0	0	0	0	47	47	54	54		
Subscriptions and Membership fees	21	21	1	1	0	0	1	1	18	18	43	43	61	61	46	46	2	2	3	3	53	53	1	1	1	1	2	2	1	1	16	16	1	1	138	138	160	160		
Commutance Expenses (net)	199	199	10	10	1	1	11	11	-	-	-	-	-	-	62	62	1	1	1	1	63	63	0	0	4	4	13	13	10	10	-	-	10	10	301	301	311	311		
Health Insurance Charges	2	2	0	0	0	0	0	0	3	3	7	7	10	10	4	4	0	0	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	91	91	91	91	
Miscellaneous expenses	2	2	0	0	0	0	0	0	3	3	7	7	10	10	4	4	0	0	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	91	91	91	91	
TOTAL	8,574	8,574	300	300	3	3	313	313	5,605	5,605	13,347	13,347	18,902	18,902	12,684	12,684	996	996	922	922	14,602	14,602	296	296	254	254	330	330	285	285	3,167	3,167	398	398	38,464	45,351	45,351	45,351		
In India	8,574	8,574	300	300	3	3	313	313	5,605	5,605	13,347	13,347	18,902	18,902	12,684	12,684	996	996	922	922	14,602	14,602	296	296	254	254	330	330	285	285	3,167	3,167	398	398	38,464	45,351	45,351	45,351		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

(IN Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Health		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q1 2021-22	Up to Q1 2021-22	
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
Employee's remuneration & welfare benefits	1,668	1,668	87	87	1	1	88	88	1,807	1,807	3,713	3,713	5,520	5,520	5,235	5,235	187	187	98	98	68	1,470	1,470	76	76	73	73	132	132	75	75	1,088	1,088	81	81	10,516	12,272	12,272	
Company's contribution to Provident Fund and others	68	68	4	4	0	0	4	4	70	70	144	144	214	214	125	125	6	6	3	3	124	124	3	3	3	3	5	5	3	3	44	44	3	3	405	405	405		
Travel, conveyance and vehicle running expenses	17	17	1	1	1	1	1	1	19	19	40	40	60	60	37	37	3	2	1	1	40	40	1	1	1	1	1	1	1	1	12	12	1	1	116	116	135		
Rents, fees & taxes	69	69	4	4	0	0	4	4	72	72	148	148	221	221	180	180	8	3	3	3	172	172	3	3	3	3	5	5	3	3	45	45	3	3	455	455	527		
Repairs	157	157	8	8	0	0	8	8	165	165	335	335	504	504	365	365	19	8	5	5	392	392	7	7	7	7	12	12	7	7	101	101	8	8	1,039	1,039	1,294		
Printing & Stationery	1	1	0	0	0	0	0	0	62	62	125	125	186	186	131	131	5	5	2	2	141	141	19	19	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Communication expenses	42	42	2	2	0	0	2	2	44	44	90	90	134	134	97	97	5	5	2	2	108	108	2	2	2	2	3	3	2	2	27	27	2	2	24	24	319		
Medical expenses	8	8	0	0	0	0	0	0	10	10	20	20	30	30	20	20	2	2	1	1	20	20	2	2	2	2	3	3	2	2	3	3	3	3	3	3	3		
Legal & professional charges	46	46	2	2	0	0	2	2	61	61	125	125	185	185	118	118	10	10	2	2	131	131	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2		
Others	183	183	108	108	0	0	108	108	355	355	713	713	1,031	1,031	713	713	131	131	10	10	68	1,470	1,470	131	131	131	131	206	206	131	131	131	131	131	131	131	131	131	
As A author	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
As B author or in any other capacity, in respect of	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
(i) Travel expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
(ii) Insurance matters	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
(iii) Medical expenses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
(iv) Management services, and	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
(v) Others	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
Advertisement and publicity	2,897	2,897	136	136	-	-	136	136	2,748	2,748	5,649	5,649	8,397	8,397	5,458	5,458	313	313	98	98	4,558	4,558	118	118	113	113	206	206	117	117	32	32	1,017	1,017	14,014	14,014	15,747		
Back charges	1	1	0	0	0	0	0	0	127	127	252	252	378	378	264	264	6	6	2	2	128	128	4	4	4	4	7	7	4	4	2	2	1	1	228	228	281		
Cost of any other capacity	16	16	1	1	-	-	1	1	17	17	35	35	52	52	45	45	2	2	1	1	48	48	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
GOI Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Director's Salary fees	1	1	0	0	-	-	0	0	1	1	2	2	3	3	2	2	0	0	0	0	3	3	2	2	0	0	0	0	0	0	0	0	1	1	0	0	7	7	
Others	3	3	0	0	-	-	0	0	3	3	6	6	9	9	5	5	0	0	0	0	6	6	0	0	0	0	0	0	0	0	0	0	2	2	0	0	17	17	
Office Managerial Expenses	42	42	2	2	0	0	2	2	45	45	94	94	137	137	100	100	5	5	2	2	107	107	2	2	2	2	3	3	2	2	28	28	5	5	203	203	241		
Training & Recruitment Expenses	24	24	1	1	25	25	52	52	78	78	79	79	144	144	3	3	3	3	1	1	58	58	1	1	1	1	2	2	1	1	15	15	1	1	128	128	183		
Office Managerial Expenses	24	24	1	1	25	25	52	52	78	78	79	79	144	144	3	3	3	3	1	1	58	58	1	1	1	1	2	2	1	1	15	15	1	1	128	128	183		
Office Managerial Expenses	29	29	1	1	21	21	42	42	63	63	63	63	114	114	46	46	2	2	1	1	49	49	1	1	1	1	1	1	1	1	13	13	1	1	129	129	150		
Subsidiaries and Shareable fees	18	18	1	1	-	-	1	1	19	19	39	39	58	58	41	41	4	4	1	1	44	44	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
Concessions Expenses (Govt)	-	-	-	-	3	3	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)			
Insurance Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Residual Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	4,971	4,971	260	260	1	1	261	261	5,260	5,260	10,793	10,793	16,043	16,043	10,793	10,793	562	562	196	196	10,620	10,620	223	223	223	223	244	244	391	391	229	229	2,440	2,440	247	247	29,813	29,813	35,947
Outlets Index	4,971	4,971	260	260	1	1	261	261	5,260	5,260	10,793	10,793	16,043	16,043	10,793	10,793	562	562	196	196	10,620	10,620	223	223	223	223	244	244	391	391	229	229	2,440	2,440	247	247	29,813	29,813	35,947

FORM NL-8-SHARE CAPITAL SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
1	Authorised Capital		
	30,00,00,000 (Previous period 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
2	Issued Capital		
	25,19,77,688 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,198	25,155
3	Subscribed Capital		
	25,19,77,688 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,198	25,155
4	Called-up Capital		
	25,19,77,688 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,198	25,155
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,198	25,155

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at June 30, 2022		As at June 30, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	25,15,49,920	99.83%	25,15,49,920	100.00%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	4,27,768	0.17%	-	-
TOTAL	25,19,77,688	100%	25,15,49,920	100%

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

ANNEXURE A
DETAILS OF EQUITY HOLDING OF INSURERS
PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED JUNE 30, 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):	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	i) Reliance Capital Limited	1	25,15,49,920	99.83	25,154.99	25,15,49,920	100	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	13	48,655	0.02	4.87	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	3	3,73,113	0.15	37.31	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	LLP	2	5,500	0	0.55	-	-	-	-
	HUF	1	500	0	0.05	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
Total		20	25,19,77,688	100.00	25,197.77	25,15,49,920.00	100.00	-	-

Note:

(a) All the shares of the Company held by Reliance Capital Limited (RCL) were transferred (in Demat form) to IDBI Trusteeship Services Limited ("ITSL"), upon invocation of Pledge by ITSL. However, the Company did not register the said transfer in the Register of Beneficial Owners of the Shares maintained under Section 6A of the Insurance Act, 1938. Securities Appellate Tribunal ("SAT") vide its order dated 27.02.2020 had inter-alia recorded that "ITSL is holding the pledged shares as a Custodian" and also directed that "so long as ITSL is holding RGICL shares in the capacity as a trustee/ custodian, it will not exercise any control over RGICL or make changes or have a say in the management or decision-making process of RGICL or exercise any voting rights in respect of the shares of RGICL". ITSL had filed an Appeal before SAT, seeking an order inter alia directing IRDAI to further direct RGICL to furnish to ITSL all documents, information, and details requested by ITSL for the purposes of enabling the due diligence exercise by the potential purchasers to consummate the sale of the RGICL Shares. SAT vide its order dated 18.12.2020 directed RGICL and RCL to provide the requisite information/ documents to ITSL as desired by them within 4 weeks. The Company has filed an appeal before the Supreme Court against the said SAT order dated 18.12.2020 requesting to set aside the same.

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

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

PART B:

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):								
	(i) Tina A Ambani	1	2,63,474	0.10	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	1,78,692	0.07	17.87	-	-	-	-
	(iii) Jai Anshul A Ambani	1	1,78,691	0.07	17.87	-	-	-	-
	(iv) Kokila D Ambani*	1	5,45,157	0.22	54.52	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,53,964	0.06	15.40	1,30,000	84.44	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.71	177.60	-	-	-	-
	iv) Reliance Infrastructure Management Private Limited	1	7,00,000	0.28	70.00	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	32	12,236	0.00	1.22	NA	NA	-	-
ii)	Foreign Portfolio Investors	7	18,09,707	0.72	180.97	NA	NA	-	-
iii)	Financial Institutions/Banks	93	56,397	0.02	5.64	NA	NA	-	-
iv)	Insurance Companies	4	76,65,190	3.03	766.52	NA	NA	-	-
v)	FII belonging to Foreign promoter		-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund		-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund		-	-	-	NA	NA	-	-
ix)	Any other		-	-	-	-	-	-	-
	FII	68	2,434	0.00	0.24	NA	NA	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,78,786	15,61,28,673	61.78	15,612.87	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	977	6,45,68,136	25.55	6,456.81	NA	NA	-	-
iii)	NBFCs registered with RBI		-	-	-	NA	NA	-	-
iv)	Others:								
	- Trusts		-	-	-	NA	NA	-	-
	- Non Resident Indian	9,501	48,49,006	1.92	484.90	NA	NA	-	-
	- Clearing Members	88	4,62,682	0.18	46.27	NA	NA	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	NA	NA	-	-
	- Bodies Corporate	1,953	87,82,089	3.48	878.21	NA	NA	-	-
	- IEPF	1	18,34,740	0.73	183.47	NA	NA	-	-
v)	Any other (Please Specify)								
	- Overseas Corporate Bodies	9	930	0.00	0.09	NA	NA	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	10,96,763	0.43	109.68	NA	NA	-	-
2.2)	Employee Benefit Trust	1	16,00,000	0.63	160.00	NA	NA	-	-
2.3)	Any other (Please specify)		-	-	-	NA	NA	-	-
	Total	7,91,576	25,27,08,902	100.00	25,270.89	1,30,000.00	0.05	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)			
Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	77,070	76,671
	Add: Addition during the period	267	-
	Closing Balance	77,337	76,671
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	1,34,169	1,09,105
	TOTAL	2,13,582	1,87,852

FORM NL-11-BORROWINGS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	23,000	23,000

DISCLOSURE FOR SECURED BORROWINGS**(₹ lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
NIL				

FORM NL-12 & 12A-INVESTMENT SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	74,836	53,517	3,87,798	2,86,355	4,62,634	3,39,872
2	Other Approved Securities	46,839	43,828	2,42,717	2,34,516	2,89,556	2,78,345
3	Other Investments					-	-
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	64,611	50,044	3,34,812	2,67,777	3,99,424	3,17,821
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	19,352	13,563	1,00,283	72,571	1,19,636	86,134
5	Other than Approved Investments	2,782	2,370	14,414	12,680	17,195	15,050
	Less - Provision for diminution in the value of investment	(162)	(398)	(841)	(2,130)	(1,003)	(2,528)
	TOTAL	2,08,258	1,62,924	10,79,183	8,71,771	12,87,441	10,34,694
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	377	-	1,952	-	2,329	-
2	Other Approved Securities	81	-	419	-	500	-
	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	5,667	4,584	29,366	24,529	35,033	29,114
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	949	757	4,919	4,048	5,868	4,805
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	12,045	31,057	62,414	1,66,181	74,459	1,97,238
	(e) Other Securities	4,039	7,192	20,931	38,482	24,970	45,674
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	3,957	2,958	20,503	15,829	24,460	18,788
5	Other than Approved Investments	2,843	3,171	14,730	16,970	17,573	20,141
	Less - Provision for diminution in the value of investment	(220)	(629)	(1,139)	(3,366)	(1,358)	(3,995)
	TOTAL	29,737	49,091	1,54,097	2,62,674	1,83,834	3,11,764
	GRNAD TOTAL	2,37,995	2,12,014	12,33,280	11,34,444	14,71,275	13,46,459

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

(₹ lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021	As at June 30, 2022	As at June 30, 2021
Long Term Investments--						
Book Value	2,08,422	1,63,291	10,80,034	8,73,734	12,88,457	10,37,025
Market Value	2,01,227	1,65,101	10,42,751	8,83,423	12,43,978	10,48,525
Short Term Investments--						
Book Value	20,862	43,466	1,08,104	2,32,580	1,28,966	2,76,047
Market Value	21,356	44,250	1,10,665	2,36,773	1,32,021	2,81,024

FORM NL-13-LOANS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
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) Companies	-	-
	(f) 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	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	01-Apr-22	Additions	Deductions	30-Jun-22	01-Apr-22	For The Period	On Sales/ Adjustments	30-Jun-22	As at June 30, 2022	As at June 30, 2021
Goodwill										
Intangibles	15,925	689	-	16,614	9,237	557	-	9,794	6,820	2,645
Land-Freehold										
Leasehold Property	1,417	-	-	1,417	1,123	47	-	1,170	248	359
Buildings										
Furniture & Fittings	1,072	16	0	1,088	831	26	0	858	230	262
Information Technology Equipment	5,327	309	112	5,524	4,590	130	111	4,609	916	398
Vehicles	40	-	-	40	5	1	-	6	34	32
Office Equipment	2,376	38	1	2,413	1,871	47	1	1,916	496	483
Plant & Machinery	38	-	-	38	38	-	-	38	0	0
TOTAL	26,194	1,053	113	27,134	17,694	808	113	18,390	8,744	4,179
Work in progress	836	415	283	968	-	-	-	-	968	2,127
Grand Total	27,030	1,467	396	28,101	17,694	808	113	18,390	9,712	6,305
PREVIOUS YEAR	20,522	7,791	1,283	27,030	15,665	2,324	295	17,694	9,337	6,305

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
1	Cash (including cheques, drafts and stamps)	56	61
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)*	395	527
	(bb) Others	-	-
	(b) Current Accounts**	11,987	9,066
	(c) Cheques on Hand***	1,674	1,861
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	14,111	11,515
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	14,111	11,515
	In India	14,111	11,515
	Outside India	-	-

*Short term deposit represents fixed deposit given to bank for bank guarantee.

**Out of above Rs 1,266 Lakhs (as at 30.06.2021 Rs 1,260 Lakhs) are earmarked for specified purpose in a separate bank account.

*** Cheques on Hand amount to Rs. 1674 Lakhs, Previous corresponding period to Rs.1861 Lakhs

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at June 30, 2022	As at June 30, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	8,116	8,671
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,826	1,295
6	MAT Credit Entitlement	4,173	9,025
7	Others		
	- Rental & Other Deposits	3,830	3,731
	- Advances to Staff	167	190
	- Unutilized Goods and Service Tax Credit	12,059	7,991
	- Other Advances & Deposits	15,555	12,604
	Total Others	31,612	24,516
	- Less Provision for doubtful advances	-	(1,565)
	TOTAL (A)	45,727	41,943
	OTHER ASSETS		
1	Income accrued on investments	36,221	31,858
2	Outstanding Premiums	55,648	64,989
3	Agents' Balances	195	49
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	73,231	47,308
	Less : Provisions for doubtful debts	(383)	(3,002)
6	Investments pertaining to Policyholders Funds	4,937	5,953
7	Others	-	-
8	Bank Balance on behalf of RHI	869	922
9	Investments Sales- to be settled	764	1,645
10	Reposessed Stock	-	-
	TOTAL (B)	1,71,481	1,49,722
	TOTAL (A+B)	2,17,209	1,91,665

FORM NL-17-CURRENT LIABILITIES SCHEFULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

	Particulars	As at June 30, 2022	As at June 30, 2021
1	Agents' Balances	2,619	2,594
2	Balances due to other insurance companies	66,652	1,32,059
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	72,054	61,058
	(b) for Other Policies	11,731	10,768
5	Unallocated Premium	22,134	29,438
6	Sundry creditors	64,138	48,746
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9,46,652	7,94,924
	Add: Provision for Doubtful Reinsurance Recoveries	59	689
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	7,109	7,502
11	Income accrued on Unclaimed amounts	599	1,482
12	Interest Accrued but not due on Borrowings	1,829	1,823
13	GST Liabilities	1,770	4,587
14	Others :		
	- Payable to policyholders*	685	1,454
	- Environmental Relief Fund Payable	1	2
	- Temporary Book Overdraft as per accounts	9,320	4,963
	- Investments Purchased-to be settle	2,542	-
	- Employee Related Payables	3,909	9,792
	- Surplus available to RHIL	869	922
	-Statutory Dues	3,534	2,481
	TOTAL	12,18,204	11,15,285

FORM NL-18-PROVISIONS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl.No.	Particulars	As at June 30, 2022	As at June 30, 2021
1	Reserve for Unexpired Risk	2,30,243	1,99,565
	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	3,014	1,442
4	For Employee Benefits		
	- For Gratuity	338	39
	- For Leave Encashment	85	63
	- For Phantom Share Liability	1,991	1,713
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax	-	-
	- For Final Dividend	-	-
	TOTAL	2,36,671	2,03,821

FORM NL-19 MISC EXPENDITURE SCHEDULE
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
MISC EXPENDITURE
(To the extent not written off or adjusted)

(₹ lakhs)

	Particulars	As at June 30, 2022	As at June 30, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Sl.No.	Particular	For the quarter ended June 30, 2022	Upto the quarter ended June 30, 2022	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate(%)	20.4%	20.4%	10.9%	10.9%
2	Gross Direct Premium to Net worth Ratio(times)	1.04	1.04	1.0	1.0
3	Growth rate of Net Worth (%)	4%	4%	4%	4%
4	Net Retention Ratio (%)	53.4%	53.4%	53%	53%
5	Net Commission Ratio (%)	-1%	-1.1%	-1%	-1%
6	Expense of Management to Gross Direct Premium Ratio (%)	24.8%	24.8%	23%	23%
7	Expense of Management to Net Written Premium Ratio (%)	32%	32.4%	31%	31%
8	Net Incurred Claims to Net Earned Premium (%)	75.6%	75.6%	79.9%	79.9%
9	Claims paid to claims provisions (%)	6%	6.0%	6%	6%
10	Combined Ratio (%)	108%	108%	111%	111%
11	Investment income ratio (%)	7%	6.9%	7.9%	7.9%
12	Technical Reserves to net premium ratio (times)	8.70	8.70	9	9
13	Underwriting balance ratio (times)	-0.09	-0.09	-0.13	-0.13
14	Operating Profit Ratio (%)	9.1%	9.1%	8.4%	8.4%
15	Liquid Assets to liabilities ratio (times)	0.17	0.17	0.33	0.33
16	Net earning ratio (%)	6.3%	6.3%	6.8%	6.8%
17	Return on net worth ratio (%)	3.6%	3.6%	3.6%	3.6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.60	1.60	1.65	1.65
19	NPA Ratio				
	Gross NPA Ratio (%)	0.5%	0.5%	1.2%	1.2%
	Net NPA Ratio (%)	0.4%	0.4%	0.7%	0.7%
20	Debt Equity Ratio (times)	0.10	0.10	0.11	0.11
21	Debt Service Coverage Ratio (times)	26.06	26.06	22.79	22.79
22	Interest Service Coverage Ratio (times)	26.06	26.06	22.79	22.79
23	Earnings per share				
	- Basic (in Rs) (Not annualized)	3.38	3.38	3.01	3.01
	- Diluted (in Rs) (Not annualized)	3.35	3.35	2.99	2.99
24	Book value per share	94.76	94.76	84.68	84.68

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

** Segmental Reporting up to the quarter ended on June 30, 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										
Up to Q1 2022-23	12%	33%	-8%	22%	60%	23%	11%	52%	2.56	0.26
Up to Q1 2021-22	5%	31%	-4%	21%	61%	42%	6%	72%	2.93	0.06
Marine Cargo										
Up to Q1 2022-23	32%	17%	40%	20%	117%	76%	13%	153%	4.55	(1.10)
Up to Q1 2021-22	5%	21%	11%	18%	87%	84%	5%	130%	5.31	(0.61)
Marine Hull										
Up to Q1 2022-23	24%	4%	-65%	15%	352%	7%	0.5%	-6%	16.00	1.08
Up to Q1 2021-22	-12%	5%	-43%	1%	28%	55%	0.4%	27%	14.80	0.41
Total Marine										
Up to Q1 2022-23	32%	17%	39%	20%	119%	75%	13%	152%	4.64	(1.08)
Up to Q1 2021-22	4%	20%	10%	17%	86%	87%	5%	131%	5.38	(0.69)
Motor OD										
Up to Q1 2022-23	21%	46%	11%	35%	77%	73%	65%	120%	4.34	(0.06)
Up to Q1 2021-22	34%	54%	6%	37%	68%	37%	36%	77%	4.81	0.39
Motor TP										
Up to Q1 2022-23	13%	95%	1%	36%	38%	85%	3%	123%	22.43	(0.11)
Up to Q1 2021-22	-15%	93%	1%	33%	36%	80%	1%	115%	25.75	(0.09)
Total Motor										
Up to Q1 2022-23	16%	72%	4%	36%	50%	81%	5%	122%	17.92	(0.09)
Up to Q1 2021-22	2%	75%	2%	35%	46%	63%	3%	100%	17.04	0.10
Health										
Up to Q1 2022-23	11%	90%	1%	35%	39%	91%	52%	123%	2.11	(0.45)
Up to Q1 2021-22	-4%	85%	3%	28%	33%	179%	66%	210%	2.34	(1.40)
Personal Accident										
Up to Q1 2022-23	90%	61%	-21%	32%	53%	40%	11%	54%	4.62	0.34
Up to Q1 2021-22	92%	70%	-13%	25%	36%	110%	12%	129%	5.69	(0.41)
Travel Insurance										
Up to Q1 2022-23	274%	93%	3%	40%	44%	17%	5%	60%	1.25	0.73
Up to Q1 2021-22	12%	93%	1%	30%	32%	49%	11%	80%	3.71	0.22
Total Health										
Up to Q1 2022-23	21%	87%	0%	28%	32%	82%	42%	114%	2.22	(0.34)
Up to Q1 2021-22	-1%	85%	2%	28%	33%	170%	57%	200%	2.53	(1.28)
Workmen's Compensation										
Up to Q1 2022-23	25%	96%	12%	46%	48%	90%	9%	137%	6.96	(0.44)
Up to Q1 2021-22	28%	95%	11%	43%	45%	81%	5%	126%	7.06	(0.31)
Public/ Product Liability										
Up to Q1 2022-23	-4%	62%	20%	35%	57%	15%	0.3%	71%	4.71	0.02
Up to Q1 2021-22	42%	53%	19%	30%	55%	7%	0.2%	60%	4.64	0.18
Engineering										
Up to Q1 2022-23	32%	20%	7%	16%	79%	53%	8%	97%	3.60	(0.10)
Up to Q1 2021-22	62%	20%	3%	14%	67%	82%	11%	119%	4.40	(0.30)
Aviation										
Up to Q1 2022-23	-21%	47%	6%	21%	45%	84%	8%	127%	3.08	(0.69)
Up to Q1 2021-22	41%	30%	-9%	13%	43%	49%	0%	75%	1.40	(0.01)
Crop Insurance										
Up to Q1 2022-23	33%	26%	-18%	6%	21%	76%	17%	78%	5.42	0.22
Up to Q1 2021-22	46%	22%	-25%	6%	26%	58%	10%	59%	9.01	0.41
Other segments										
Up to Q1 2022-23	56%	43%	8%	22%	51%	53%	22%	97%	3.59	(0.03)
Up to Q1 2021-22	42%	45%	12%	22%	50%	8%	8%	55%	(47.02)	0.51
Total Miscellaneous										
Up to Q1 2022-23	22%	60%	0%	26%	43%	80%	8%	113%	9.67	(0.11)
Up to Q1 2021-22	13%	60%	0%	24%	40%	83%	6%	114%	9.89	(0.15)
Total-up to Q4 2021-22	20%	53%	-1%	25%	45%	76%	6%	108%	8.70	(0.09)
Total-up to Q4 2020-21	11%	53%	-1%	23%	43%	80%	6%	111%	8.95	(0.13)

PART-A Related Party Transactions - For the Quarter ended 30th June, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended June 30, 2022	Upto the Quarter ended June 30, 2022	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	19.92	19.92	28.57	28.57
			Management fees paid	54.00	54.00	150.00	150.00
			Reimbursement paid for IT services	71.08	71.08	-	-
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	0.28	0.28	89.56	89.56
			Commission paid	1.24	1.24	3.41	3.41
			Reimbursement Paid for expenses(Rent,Communication,Electricity,canteen expenses)	-	-	8.16	8.16
			Brokerage paid for stock exchange trading	-	-	1.47	1.47
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	664.34	664.34	684.03	684.03
			Group Term Insurance Paid	13.50	13.50	-	-
4	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	0.17	0.17
5	Reliance Health Insurance Limited	Fellow Subsidiary	Subscription charges recovered	0.70	0.70	-	-
6	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	0.22	0.22
7	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	0.01	0.01	2.78	2.78
8	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	16.27	16.27	16.78	16.78
			Claim Paid	0.23	0.23	-	-
9	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMPs)	Remuneration	706.00	706.00	258.00	258.00
			Premium Received (net of refund)	0.06	0.06	0.05	0.05
			Issue of Share capital				
			Opening	20.93	20.92	-	-
			Issued during the period	10.92	10.92	-	-
			Closing	31.85	31.85	-	-
			Share premium on issue of shares				
			Opening	317.58	317.57	-	-
			Issued during the period	148.57	148.57	-	-
			Closing	466.15	466.15	-	-
			Claim Paid	1.60	1.60	-	-

PART-B Related Party Transaction Balances - As at the Quarter ended 30th June 2022

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	35	Payable	No	No		
			7,872	Receivable (Outstanding Investment in debt instrument)	Yes - pari passu charge	No	2,362	-
2	Reliance Securities Limited	Fellow Subsidiary	0.24	Payable	No	No		
			0.13	Receivable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	46	Receivable	No	No		
4	Reliance Health Insurance Limited	Fellow Subsidiary	17	Payable	No	No		
			869	Payable	No	No		
			328	Receivable	No	No		
5	Reliance Commodities Limited	Fellow Subsidiary	1.49	Payable	No	No		
6	Reliance Financial Limited	Fellow Subsidiary	0.1	Payable	No	No		

Notes:

- Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- Claim paid to employees against group medical Policy have not been considered for related party transaction.
- Transaction amount consider above are excluding taxes.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"
- 0' denotes negligible amount

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

STATEMENT OF ADMISSIBLE ASSETS: As at 30th June 2022

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,37,995	2,37,995
	Policyholders as per NL-12 A of BS	12,33,280	-	12,33,280
(A)	Total Investments as per BS	12,33,280	2,37,995	14,71,275
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	9,712	9,712
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,576	1,576
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	14,111	14,111
(F)	Advances and Other assets as per BS	1,45,095	75,841	2,20,936
(G)	Total Current Assets as per BS...(E)+(F)	1,45,095	89,953	2,35,048
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	16,078	13,685	29,763
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	13,78,375	3,37,660	17,16,035
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,078	15,261	31,339
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	13,62,297	3,22,399	16,84,697

(₹ lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	478	478
	Computer software	-	1,098	1,098
	<u>Inadmissible current assets</u>			
	Outstanding Premium	10,168	-	10,168
	Reinsurance recoverable	973	-	973
	Others Advances & Assets	4,937	9,762	14,699
	Deffered Tax Assets		3,727	3,727
	Agents balance		195	195
	Total	16,078	15,261	31,339

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at June 30, 2022****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,58,375	2,30,243
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,58,375	2,30,243
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,60,617	2,26,145
(e)	IBNR reserve	10,44,121	7,20,566
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	17,63,113	11,76,954

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30th June, 2022****(₹ lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	1,10,215	37,043	33,649	11,922	11,022	5,047	11,022
2	Marine Cargo	10,429	1,976	8,499	1,746	1,251	1,530	1,530
3	Marine - Other than Marine Cargo	1,662	31	5,075	23	166	761	761
4	Motor	3,94,595	3,03,392	2,94,548	2,28,550	60,678	68,565	68,565
5	Engineering	18,936	4,354	4,111	1,724	1,894	617	1,894
6	Aviation	2,936	823	3,756	1,627	294	563	563
7	Liability	6,738	5,136	3,002	2,922	1,027	877	1,027
8	Health	1,20,934	1,02,503	1,07,061	87,952	20,501	26,386	26,386
9	Miscellaneous	6,386	3,897	2,642	1,977	894	593	894
10	Crop	3,22,133	1,13,020	2,30,053	92,326	32,213	34,508	34,508
	Total	9,94,962	5,72,175	6,92,396	4,30,769	1,29,940	1,39,447	1,47,150

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at June 30, 2022****(₹ lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	13,62,297
	Deduct:	
(B)	Current Liabilities as per BS	11,76,954
(C)	Provisions as per BS	-
(D)	Other Liabilities	1,85,343
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	3,22,398
	Deduct:	
(G)	Other Liabilities	87,642
(H)	Excess in Shareholder's funds (F-G)	2,34,756
(I)	Total ASM (E+H)	2,34,756
(J)	Total RSM	1,47,150
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.60

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Products Information for the quarter ended June 30, 2022						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Reliance Health Gain	NA	RELHLP22229V032122	Health	Retail Health Insurance	23-03-22

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

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 30.06.2022

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,37,995.13
	Investments (Policyholders)	8A	12,33,279.95
2	Loans	9	0.00
3	Fixed Assets	10	9,711.96
4	Current Assets		0.00
	a. Cash & Bank Balance	11	14,111.48
	b. Advances & Other Assets	12	2,17,208.71
5	Current Liabilities		0.00
	a. Current Liabilities	13	-12,18,204.64
	b. Provisions	14	-2,36,671.05
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		2,57,431.54
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	9,711.96
3	Cash & Bank Balance (if any)	11	14,111.48
4	Advances & Other Assets (if any)	12	2,17,208.71
5	Current Liabilities	13	-12,18,204.64
6	Provisions	14	-2,36,671.05
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		0.00
	Total (B)		-12,13,843.54
	'Investment Assets'	(A-B)	14,71,275.08

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM ⁺						
				(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
	1	Central Govt. Securities	Not less than 20%	0	75,212.92	3,89,749.95	4,64,962.87	31.54%	0.00	4,64,962.87	4,40,592.70
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	1,22,132.78	6,32,886.50	7,55,019.28	51.21%	0.00	7,55,019.28	7,15,787.27
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFF									
		1. Approved Investments	Not less than 15%	0	46,342.90	2,40,146.79	2,86,489.69	19.43%	1,379.03	2,87,868.72	2,87,048.66
		2. Other Investments		0	120.26	623.17	743.43	0.05%	-245.14	498.29	498.29
		b. Approved Investments	Not exceeding 55%	0	63,927.17	3,31,267.71	3,95,194.88	26.81%	287.18	3,95,482.06	3,92,201.94
		c. Other Investments		0	5,954.56	30,856.25	36,810.81	2.50%	-2,042.38	34,768.43	34,453.29
		Investment Assets	100%	0	2,38,477.66	12,35,780.43	14,74,258.09	100.00%	-621.31	14,73,636.78	14,29,989.45

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

PART - B

Name of the Insurer:

Registration Number:

Statement as on: 30.06.2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ lakhs)								
No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		3,97,592.43	27%	67,370.45	254%	4,64,962.87	0.32
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		6,64,606.27	46%	90,413.01	340%	7,55,019.28	0.51
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,35,550.35	9%	8,720.94	33%	1,44,271.29	0.10
	2. Other Investments		-	0%	-	0%	-	-
	b. Infrastructure Investments							
	1. Approved Investments		1,22,638.49	8%	19,579.92	74%	1,42,218.40	0.10
	2. Other Investments		756.10	0%	(12.67)	0%	743.43	0.00
	c. Approved Investments		4,89,592.54	34%	(94,397.66)	-355%	3,95,194.88	0.27
	d. Other Investments (not exceeding 15%)		34,559.04	2%	2,251.77	8%	36,810.81	0.02
	Total		14,47,702.79	100%	26,555.30	100%	14,74,258.09	100%

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Date: 30.06.2022

(₹ lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2022	as % of total for this class	As at 30.06.2021	as % of total for this class	As at 30.06.2022	as % of total for this class	As at 30.06.2021	as % of total for this class
Break down by credit rating								
AAA rated	4,12,342	29.97%	3,70,551	27.87%	4,13,551	29.18%	3,53,016	26.88%
AA or better	2,01,809	14.67%	2,73,631	20.58%	2,03,395	14.35%	2,66,370	20.29%
Rated below AA but above A	5,072	0.37%	5,551	0.42%	5,000	0.35%	5,515	0.42%
Rated below A but above B	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Any other (Please specify)	7,56,776	55.00%	6,79,815	51.13%	7,95,476	56.12%	6,88,170	52.41%
Total (A)	13,75,999	100%	13,29,548	100%	14,17,422	100%	13,13,071	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,29,710	9.43%	2,81,494	21.17%	1,26,637	8.93%	2,76,517	21.06%
more than 1 year and upto 3years	2,52,852	18.38%	2,27,900	17.14%	2,54,947	17.99%	2,18,600	16.65%
More than 3years and up to 7years	7,99,793	58.12%	5,78,766	43.53%	8,30,978	58.63%	5,78,165	44.03%
More than 7 years and up to 10 years	1,60,066	11.63%	2,06,250	15.51%	1,69,137	11.93%	2,03,821	15.52%
above 10 years	33,578	2.44%	35,138	2.64%	35,724	2.52%	35,968	2.74%
Any other (Please specify)		0.00%		0				
Total (B)	13,75,999	100%	13,29,548	100%	14,17,422	100%	13,13,071	100%
Breakdown by type of the issuer								
a. Central Government	4,40,593	32.02%	3,35,627	25.24%	4,64,963	32.80%	3,39,872	25.88%
b. State Government	2,75,195	20.00%	2,75,614	20.73%	2,90,056	20.46%	2,78,345	21.20%
c. Corporate Securities	6,17,725	44.89%	6,59,147	49.58%	6,22,140	43.89%	6,36,363	48.46%
Any other (Please specify)*	42,486	3.09%	59,159	4.45%	40,263	2.84%	58,491	4.45%
Total (C)	13,75,999	100%	13,29,548	100%	14,17,422	100%	13,13,071	100%

- Note**
- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"
- (d)* includes CBLO,FD,Mutual fund,InvIT,ETF & Reits

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Date: 30.06.2022

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	As on 31 Mar 2022)	YTD (As on date)	As on 31 Mar 2022)	YTD (As on date)	As on 31 Mar 2022)	YTD (As on date)	As on 31 Mar 2022)	YTD (As on date)	As on 31 Mar 2022)
1	Investments Assets	6,22,140.40	6,10,557.18	0.00	0.00	7,95,281.91	7,87,336.24	56,835.78	49,809.37	14,74,258.09	14,47,702.79
2	Gross NPA	7,872.45	7,872.45	0.00	0.00	0.00	0.00	0.00	0.00	7,872.45	7,872.45
3	% of Gross NPA on Investment Assets (2/1)	1.27%	1.29%	0.00	0.00	0.00	0.00	0.00	0.00	0.53%	0.54%
4	Provision made on NPA	2,361.73	2,361.73	0.00	0.00	0.00	0.00	0.00	0.00	2,361.73	2,361.73
5	Provision as a % of NPA (4/2)	30.00%	30.00%	0.00	0.00	0.00	0.00	0.00	0.00	30.00%	30.00%
6	Provision on Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Net Investment Assets (1-4)	6,19,778.66	6,08,195.45	0.00	0.00	7,95,281.91	7,87,336.24	56,835.78	49,809.37	14,71,896.36	14,45,341.05
8	Net NPA (2-4)	5,510.71	5,510.71	0.00	0.00	0.00	0.00	0.00	0.00	5,510.71	5,510.71
9	% of Net NPA to Net Investment Assets (8/7)	0.89%	0.91%	0.00	0.00	0.00	0.00	0.00	0.00	0.37%	0.38%
10	Write off made during the period	0.00	8,620.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,620.89

Note:

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

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration No. 103 and Date of Registration with the IRDAI 23.10.2009

Statement as on: 30.06.2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴
1	CENTRAL GOVERNMENT SECURITIES													
	Central Government Bonds - Treasury Bills	CTBR	65635.00	6957.26	8.11%	8.11%	65635.00	6957.26	8.11%	8.11%	331784.24	5291.42	8.48%	8.48%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
	State Government Bonds	SGGB	266923.18	4992.28	6.42%	6.42%	266923.18	4992.28	6.42%	6.42%	283637.38	4968.42	7.03%	7.03%
	Other Approved Securities (including Infrastructure Investments)	SSGA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	139331.19	2684.48	7.73%	7.73%	139331.19	2684.48	7.73%	7.73%	125133.30	2571.21	8.24%	8.24%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTCN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Debenture / Bonds / Cps / Loans - (Promoter Group)	HOPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	63707.44	1156.46	7.28%	7.28%	63707.44	1156.46	7.28%	7.28%	43960.08	838.86	7.63%	7.63%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	60846.76	1143.06	7.53%	7.53%	60846.76	1143.06	7.53%	7.53%	48993.91	1004.64	8.22%	8.22%
	Infrastructure - PSU - Cps	IJCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares Quoted	ITCE	2966.37	36.74	4.97%	4.97%	2966.37	36.74	4.97%	4.97%	1816.46	0.00	0.00%	0.00%
	Infrastructure - PSU - Equity Shares - Quoted	ITPE	2767.41	21.35	3.09%	3.09%	2767.41	21.35	3.09%	3.09%	1132.63	55.92	19.80%	19.80%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Equity (Includes IndiaSec)	IDEQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	147.37	31.64	270.24%	270.24%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOOS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Units of Infrastructure Investment Trust	EUIT	2802.90	73.54	10.52%	9.47%	2802.90	73.54	10.52%	9.47%	2801.75	58.53	8.38%	7.76%
	Units of Infrastructure Investment Trust	EUIT	749.00	10.86	5.82%	5.23%	749.00	10.86	5.82%	5.23%	1304.03	74.38	22.88%	22.40%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE MONITORING													
	PSU - Equity Shares - Quoted	EAPD	5915.78	38.17	1.73%	1.73%	5915.78	38.17	1.73%	1.73%	6762.17	209.93	17.56%	17.56%
	Corporate Securities - Equity shares (Includes Quoted)	EACE	28703.79	1140.11	15.93%	15.93%	28703.79	1140.11	15.93%	15.93%	19929.65	852.45	21.46%	21.46%
	Corporate Securities - Bonds - (Includes Quoted)	EPBT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ERIT	4722.90	52.45	4.45%	4.02%	4722.90	52.45	4.45%	4.02%	4778.56	0.00	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	279532.29	5206.63	7.47%	7.47%	279532.29	5206.63	7.47%	7.47%	242978.36	5995.68	9.81%	9.81%
	Commercial Papers	ECOP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Asset Backed Securities	ECAM	8461.53	10.99	3.43%	3.43%	8461.53	10.99	3.43%	3.43%	6899.94	11.09	3.48%	3.48%
	Corporate Securities - Debentures / Bonds / Cps / Loans - (Promoter Group)	EDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by PSU Bonds	EUPO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by Non-PSU Bonds	EPPO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	CPS - (PSUs)	ECNO	62138.16	612.79	1.96%	1.96%	62138.16	612.79	1.96%	1.96%	50719.07	400.30	1.96%	1.96%
	Deposits - Deposit with Scheduled Banks, FCs, CCT, RBI	ECCB	2131.96	30.23	6.99%	6.99%	2131.96	30.23	6.99%	6.99%	21413.90	311.22	5.83%	5.83%
	Deposits - CDS with Scheduled Banks	EDCD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	2451.44	40.81	6.67%	6.67%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGHF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	29000.00	47.36	3.31%	3.31%
	Mutual Funds - (Under Insurer's Prudent Group)	EMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Passively Managed Equity EIS (Promoter Group)	EETP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (INCA PROMOTER GROUP)	EETF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	331.27	36.56	103.38%	103.38%
	Additional Tier 1 (Baal III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	1993.52	47.48	9.55%	9.55%	1993.52	47.48	9.55%	9.55%	8471.38	184.85	8.75%	8.75%
	Additional Tier 1 (Baal III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	48972.33	1132.88	9.28%	9.28%	48972.33	1132.88	9.28%	9.28%	103888.35	2346.75	9.09%	9.09%
	Corporate Securities - Preference Shares	EPKQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS													
	Bonds - PSU - Tradable	OEPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Derivatives	OYOR	1544.80	28.82	7.48%	7.48%	1544.80	28.82	7.48%	7.48%	2060.46	39.39	7.62%	7.62%
	Debenture / Bond / CPS / Loans etc. - (Promoter Group)	ODPG	7872.45	0.00	0.00%	0.00%	7872.45	0.00	0.00%	0.00%	12994.12	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Small Caps / Liquid Schemes	OMGS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Mutual Funds - (Under Insurer's Prudent Group)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Equity Shares (incl. Co-op Schemes) - Securitized Assets	OESA	10461.47	176.56	6.85%	6.85%	10461.47	176.56	6.85%	6.85%	3155.36	265.15	33.71%	33.71%
	Equity Shares (PSUs & Unlisted)	OEPU	3985.22	42.91	4.32%	4.32%	3985.22	42.91	4.32%	4.32%	2459.22	242.22	39.51%	39.51%
	Alternate Investment Funds (Category II)	OAFI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (INCA PROMOTER GROUP)	OETF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Alternate Investment Funds (Category III)	OAFB	7094.72	58.38	3.32%	2.91%	7094.72	58.38	3.32%	2.91%	4407.52	90.19	8.21%	7.33%
	Additional Tier 1 (Baal III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS	513.05	11.35	8.88%	8.88%	513.05	11.35	8.88%	8.88%	515.56	11.41	8.87%	8.87%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4.02.3)	ORAD	5000.00	112.19	9.00%	9.00%	5000.00	112.19	9.00%	9.00%	13371.70	251.96	7.62%	7.62%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 31)	ORAE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	TOTAL		14,87,874.21	25,239.58	6.94%	6.82%	14,87,874.21	25,239.58	6.94%	6.82%	14,44,960.11	26,194.95	7.81%	7.81%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund

5 YTD Income on investment shall be recorded with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
Statement as on: 30.06.2022
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
B.	As on Date ²								
1	8.25% IDFC FIRST BANK DB 14-07-2022	ECOS	499.93	10-08-2020	CARE	CARE AA+	CARE AA	08-10-2020	
2	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,497.50	03-03-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
3	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500.00	08-05-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
4	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,096.15	18-06-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
5	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	29-08-2018	CARE	CARE AAA	CARE AA	03-07-2020	
6	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	30-08-2018	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020	
7	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.01	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
8	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.01	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
9	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
10	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
11	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,493.01	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
12	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
13	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
14	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
15	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
16	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
17	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA+	05-07-2019	
18	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
19	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
20	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019	
21	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
22	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
23	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
24	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019	
25	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
26	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
27	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
28	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
29	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
30	10.10% RELIANCE CAPITAL DB 22-04-2024	EDPG	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
31	10.20% RELIANCE CAPITAL DB 08-08-2022	EDPG	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
32	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,531.42	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018	
33	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	512.83	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments
34	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,531.42	13-10-2015	FITCH	AAA IND	AA+ IND	26-06-2018	
35	9.00% NAYARA ENERGY LIMITED DB 13-08-2024	ORAD	5,000.00	12-08-2021	CARE	CARE AA	CARE AA-	17-03-2022	Security reclassified from Approved Investments to Other Investments

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on June 30, 2022

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			(₹ lakhs)
			Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	21	497	90	1,163	1.48%
3	No. of Reinsurers with rating A but less than AA	99	14,322	1,348	4,890	17.41%
4	No. of Reinsurers with rating BBB but less than A	8	3,789	815	461	4.29%
5	No. of Reinsurers with rating less than BBB	11	4,931	453	105	4.65%
	Total (A)	139	23,539	2,707	6,619	27.82%
	With In India					
1	Indian Insurance Companies	16	-	-	4,893	4.14%
2	FRBs	9	11,709	397	590	10.75%
3	GIC Re	1	62,196	3,101	2,363	57.28%
4	Other	-	-	-	-	0.00%
	Total (B)	26	73,905	3,498	7,846	72.18%
	Grand Total (C)= (A)+(B)	165	97,444	6,205	14,465	100%

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																			(₹ lakhs)	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total		
		For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23		
STATES																						
1	Andhra Pradesh	154	-	0	0	171	383	555	290	90	4	383	2	-	285	-	-	3	1,228	1,382		
2	Arunachal Pradesh	25	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	17	42		
3	Assam	2,331	-	1	1	807	428	1,235	70	15	0	86	0	-	334	-	-	9	1,663	3,996		
4	Bihar	251	-	0	0	309	476	785	47	3	0	49	0	-	200	-	-	26	1,060	1,311		
5	Chhattisgarh	1,083	-	19	19	432	225	657	135	34	-	168	2	0	36	-	-	10	874	1,976		
6	Goa	79	-	1	1	204	147	352	11	0	0	11	0	-	4	-	-	0	367	447		
7	Gujarat	8,674	1	725	726	3,365	4,421	7,786	3,424	431	38	3,893	359	24	493	(2)	-	84	12,637	22,037		
8	Haryana	2,978	-	389	389	989	1,233	2,222	1,501	495	282	2,278	37	355	322	-	8,044	539	13,798	17,165		
9	Himachal Pradesh	514	-	0	0	279	568	847	14	0	19	34	0	-	560	-	-	1	1,442	1,956		
10	Jharkhand	236	-	7	7	265	322	587	139	49	1	189	6	124	77	-	-	58	1,041	1,284		
11	Karnataka	4,342	-	639	639	3,924	4,092	8,016	7,064	511	52	7,627	48	71	217	-	-	54	16,032	21,013		
12	Kerala	959	-	2	2	1,806	1,637	3,443	370	84	48	502	1	0	26	-	-	3	3,977	4,938		
13	Madhya Pradesh	979	-	2	2	75	70	145	364	112	2	479	46	1	51	-	1,503	28	2,253	3,233		
14	Maharashtra	5,136	35	1,444	1,478	7,479	12,045	19,524	11,793	1,185	2,116	15,094	194	196	1,092	1,688	33,834	582	72,205	78,819		
15	Manipur	3	-	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	24	27		
16	Meghalaya	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19		
17	Mizoram	13	-	-	-	150	85	235	5,080	-	-	5,080	-	-	-	-	-	-	-	13		
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	5,315	5,328		
19	Orissa	3,298	-	9	9	727	731	1,458	120	29	1	149	8	0	142	-	292	34	2,083	5,389		
20	Punjab	501	-	232	232	505	229	734	376	99	22	497	4	6	31	-	-	19	1,290	2,023		
21	Rajasthan	1,156	-	15	15	343	174	517	596	135	2	733	18	0	176	-	13,760	13	15,217	16,387		
22	Sikkim	723	-	-	-	-	-	-	-	-	-	-	-	-	224	-	-	-	224	447		
23	Tamil Nadu	4,849	110	248	358	3,199	3,967	7,166	3,857	265	58	4,180	32	29	184	-	-	666	12,257	17,464		
24	Telangana	1,046	-	83	83	2,196	1,564	3,760	2,669	348	14	3,022	34	24	244	28	-	13	7,124	8,253		
25	Tripura	13	-	-	-	41	73	114	11	1	-	12	-	0	-	-	-	3	128	141		
26	Uttar Pradesh	4,464	-	136	136	3,043	1,161	4,204	803	186	4	993	13	60	955	-	-	106	6,331	10,931		
27	Uttarakhand	583	-	3	3	333	137	470	78	11	2	91	0	-	801	-	-	3	1,365	1,951		
28	West Bengal	2,607	3	349	352	942	1,117	2,060	1,074	156	9	1,240	16	22	132	-	-	82	3,551	6,509		
TOTAL (A)		46,515	148	4,305	4,454	31,585	35,286	66,871	39,886	4,229	2,673	46,788	822	912	6,627	1,713	57,434	2,336	1,83,503	2,34,472		
UNION TERRITORIES																						
1	Andaman and Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
2	Chandigarh	21	-	15	15	483	321	804	412	106	4	523	4	1	9	-	-	4	1,343	1,379		
3	Dadra and Nagar Haveli	49	-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	41	90		
4	Daman & Diu	118	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	118		
5	Govt. of NCT of Delhi	1,345	-	532	532	1,315	1,520	2,835	3,688	357	187	4,232	39	227	82	-	-	129	7,544	9,421		
6	Jammu & Kashmir	129	-	0	0	420	549	968	13	0	0	13	1	-	470	-	-	3	1,454	1,583		
7	Ladakh	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Puducherry	12	-	1	1	103	246	350	11	1	0	12	0	-	0	-	-	1	363	376		
TOTAL (B)		1,676	-	547	547	2,321	2,636	4,957	4,124	464	192	4,779	43	228	603	-	-	137	10,746	12,969		
Outside India																						
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		48,191	148	4,852	5,001	33,906	37,922	71,828	44,010	4,693	2,864	51,567	865	1,139	7,230	1,713	57,434	2,472	1,94,249	2,47,441		

Note :-
(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.		State / Union Territory	Miscellaneous																			₹ lakhs
			Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous		
			Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	Up to Q1 2022-23	
STATES																						
1	Andhra Pradesh	154	-	0	0	171	383	555	290	90	4	383	2	-	285	-	-	3	1,228	1,382		
2	Arunachal Pradesh	25	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	17	42		
3	Assam	2,331	-	1	1	807	428	1,235	70	15	0	86	0	-	334	-	-	9	1,663	3,996		
4	Bihar	251	-	0	0	309	476	785	47	3	0	49	0	-	200	-	-	26	1,060	1,311		
5	Chhattisgarh	1,083	-	19	19	432	225	657	135	34	-	168	2	0	36	-	-	10	874	1,976		
6	Goa	79	-	1	1	204	147	352	11	0	0	11	0	-	4	-	-	0	367	447		
7	Gujarat	8,674	1	725	726	3,365	4,421	7,786	3,424	431	38	3,893	359	24	493	(2)	-	84	12,637	22,037		
8	Haryana	2,978	-	389	389	989	1,233	2,222	1,501	495	282	2,278	37	355	322	-	8,044	539	13,798	17,165		
9	Himachal Pradesh	514	-	0	0	279	568	847	14	0	19	34	0	-	560	-	-	1	1,442	1,956		
10	Jharkhand	236	-	7	7	265	322	587	139	49	1	189	6	124	77	-	-	58	1,041	1,284		
11	Karnataka	4,342	-	639	639	3,924	4,092	8,016	7,064	511	52	7,627	48	71	217	-	-	54	16,032	21,013		
12	Kerala	959	-	2	2	1,806	1,637	3,443	370	84	48	502	1	0	26	-	-	3	3,977	4,938		
13	Madhya Pradesh	979	-	2	2	75	70	145	364	112	2	479	46	1	51	-	-	1,503	28	2,253		
14	Maharashtra	5,136	35	1,444	1,478	7,479	12,045	19,524	11,793	1,185	2,116	15,094	194	196	1,092	1,688	33,834	582	72,205	78,819		
15	Manipur	3	-	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	24	27		
16	Meghalaya	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19		
17	Mizoram	13	-	-	-	150	85	235	5,080	-	-	5,080	-	-	0	-	-	0	5,315	5,328		
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
19	Odisha	3,298	-	9	9	727	731	1,458	120	29	1	149	8	0	142	-	-	292	34	5,389		
20	Punjab	501	-	232	232	505	229	734	376	99	22	497	4	6	31	-	-	-	19	1,290		
21	Rajasthan	1,156	-	15	15	343	174	517	596	135	2	733	18	0	176	-	-	13,760	13	15,217		
22	Sikkim	223	-	-	-	-	-	-	-	-	-	-	-	-	224	-	-	-	224	447		
23	Tamil Nadu	4,849	110	248	358	3,199	3,967	7,166	3,857	265	58	4,180	32	29	184	-	-	666	12,257	17,464		
24	Telangana	1,046	-	83	83	2,196	1,564	3,760	2,669	338	14	3,022	34	24	244	28	-	13	7,124	8,253		
25	Tripura	13	-	-	-	41	73	114	11	1	-	12	-	0	-	-	-	3	128	141		
26	Uttar Pradesh	4,464	-	136	136	3,043	1,161	4,204	803	186	4	993	13	60	955	-	-	106	6,331	10,931		
27	Uttarakhand	583	-	3	3	333	137	470	78	11	2	91	0	-	801	-	-	3	1,365	1,951		
28	West Bengal	2,607	3	349	352	942	1,117	2,060	1,074	156	9	1,240	16	22	132	-	-	82	3,551	6,509		
TOTAL (A)		46,515	148	4,305	4,454	31,585	35,286	66,871	39,886	4,229	2,673	46,788	822	912	6,627	1,713	57,434	2,336	1,83,503	2,34,472		
UNION TERRITORIES																						
1	Andaman and Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
2	Chandigarh	21	-	15	15	483	321	804	412	106	4	523	4	1	9	-	-	4	1,343	1,379		
3	Dadra and Nagar Haveli	49	-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	41	90		
4	Daman & Diu	118	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	118		
5	Govt. of NCT of Delhi	1,345	-	532	532	1,315	1,520	2,835	3,688	357	187	4,232	39	227	82	-	-	129	7,544	9,421		
6	Jammu & Kashmir	129	-	0	0	420	549	968	13	0	0	13	1	-	470	-	-	3	1,454	1,583		
7	Ladakh	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Puducherry	12	-	1	1	103	246	350	11	1	0	12	0	-	0	-	-	1	363	376		
TOTAL (B)		1,676	-	547	547	2,321	2,636	4,957	4,124	464	192	4,779	43	228	603	-	-	137	10,746	12,969		
Outside India																						
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		48,191	148	4,852	5,001	33,906	37,922	71,828	44,010	4,693	2,864	51,567	865	1,139	7,230	1,713	57,434	2,472	1,94,249	2,47,441		

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl. No.	Line of Business	For the Quarter ended June 30, 2022		For the Quarter ended June 30, 2021		Upto the Quarter ended June 30, 2022		Upto the Quarter ended June 30, 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	48,191	1,01,243	43,011	87,514	48,191	1,01,243	43,011	87,514
2	Marine Cargo	4,852	18,432	3,674	10,078	4,852	18,432	3,674	10,078
3	Marine Hull	148	5	120	2	148	5	120	2
4	Motor OD	33,906	11,64,058	28,027	9,58,251	33,906	11,64,058	28,027	9,58,251
5	Motor TP	37,922		33,656		37,922		33,656	
6	Health	44,010	45,260	39,485	42,301	44,010	45,260	39,485	42,301
7	Personal Accident	4,693	3,074	2,475	5,132	4,693	3,074	2,475	5,132
8	Travel	2,864	57,127	766	10,732	2,864	57,127	766	10,732
9	Workmen's Compensation/ Employer's liability	865	5,254	691	4,038	865	5,254	691	4,038
10	Public/ Product Liability	1,139	4,561	1,184	3,354	1,139	4,561	1,184	3,354
11	Engineering	7,230	2,977	5,458	3,011	7,230	2,977	5,458	3,011
12	Aviation	1,713	9	2,164	10	1,713	9	2,164	10
13	Crop Insurance	57,434	8,713	43,148	6,185	57,434	8,713	43,148	6,185
14	Other Miscellaneous	2,472	66,044	1,586	53,008	2,472	66,044	1,586	53,008
15	Total Miscellaneous	1,94,249	13,57,077	1,58,641	10,86,022	1,94,249	13,57,077	1,58,641	10,86,022
	Total	2,47,441	14,76,757	2,05,445	11,83,616	2,47,441	14,76,757	2,05,446	11,83,616

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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Sl.No.	Channels	For the Quarter ended June 30, 2022		Upto the Quarter ended June 30, 2022		For the Quarter ended June 30, 2021		Upto the Quarter ended June 30, 2021	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	2,07,591	17,276	2,07,591	17,276	2,27,314	19,690	2,27,314	19,690
2	Corporate Agents-Banks	1,52,044	10,997	1,52,044	10,997	1,37,346	6,850	1,37,346	6,850
3	Corporate Agents -Others	33,991	8,775	33,991	8,775	44,983	7,528	44,983	7,528
4	Brokers	7,20,224	1,07,833	7,20,224	1,07,833	4,70,767	81,182	4,70,767	81,182
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	45,865	1,529	45,865	1,529	55,128	1,446	55,128	1,446
	-Others	93,781	90,352	93,781	90,352	51,327	79,066	51,327	79,066
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	446	18	446	18	366	13	366	13
9	Point of sales person (Direct)	1,05,102	8,326	1,05,102	8,326	90,970	6,815	90,970	6,815
10	MISP (Direct)	1,12,250	2,081	1,12,250	2,081	82,780	1,880	82,780	1,880
11	Web Aggregators	5,463	254	5,463	254	22,635	976	22,635	976
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	14,76,757	2,47,441	14,76,757	2,47,441	11,83,616	2,05,446	11,83,616	2,05,446
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	14,76,757	2,47,441	14,76,757	2,47,441	11,83,616	2,05,446	11,83,616	2,05,446

Note:

- (a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	No. of claims only	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,887	2,932	21	2,953	19,862	56,432	76,294	1,59,722	1,747	1,192	1,62,661	1,284	738	1,304	71	50,036	605	2,92,993	2,97,833
2	Claims reported during the period																			
	(a) Booked During the period	703	5,695	1	5,696	99,457	3,445	1,02,902	90,508	919	1,329	92,756	970	10	242	29	13,01,688	510	14,99,107	15,05,506
	(b) Reopened during the Period	16	38	-	38	425	1,004	1,429	4,616	63	80	4,799	9	-	-	1	34	9	6,241	6,295
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment	345	4,792	1	4,793	85,515	4,016	89,531	81,037	396	210	81,643	198	1	143	18	12,58,425	370	14,30,329	14,35,467
4	Claims Repudiated during the period	65	246	-	246	2,980	55	3,035	4,569	84	1,001	5,654	23	-	16	-	-	20	8,748	9,059
	Other Adjustment																			
	(i) Claim closed without payment	112	1,694	1	1,695	6,641	1,354	7,995	3,483	464	15	3,962	637	5	38	5	45,138	220	58,000	59,807
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	51	32	-	32	3,769	2,855	6,624	1,850	392	124	2,366	18	8	40	-	1,247	99	10,402	10,485
6	Claims O/S at End of the period	2,084	1,933	20	1,953	24,608	55,456	80,064	1,65,757	1,785	1,375	1,68,917	1,405	742	1,349	78	48,195	514	3,01,264	3,05,301
	Less than 3months	596	1,184	1	1,185	21,849	6,352	28,201	1,63,562	966	1,268	1,65,796	1,184	19	244	31	34,022	261	2,29,758	2,31,539
	3 months to 6 months	209	88	-	88	373	2,998	3,371	236	104	19	359	96	6	40	7	5,007	42	8,938	9,225
	6months to 1 year	232	244	2	246	511	3,644	4,155	728	160	15	903	27	19	119	6	1,926	29	7,184	7,662
	1year and above	1,047	417	17	434	1,875	42,462	44,337	1,231	555	73	1,859	98	698	946	34	7,240	182	55,394	56,875

Upto the quarter ending June 30, 2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	(₹ lakhs)	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	70,633	6,121	1,759	7,879	14,017	1,93,193	2,07,210	23,400	4,243	632	28,276	2,765	1,090	9,453	8,520	14,613	4,810	2,76,737	3,55,249
2	Claims reported during the period																			
	(a) Booked During the period	2,064	5,693	6	5,699	38,525	11,751	50,275	23,234	1,609	443	25,286	1,960	15	872	928	50,084	216	1,29,637	1,37,400
	(b) Reopened during the Period	43	49	-	49	7	2,715	2,722	647	93	71	811	18	-	-	32	3	20	3,606	3,698
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i)	4,535	1,835	134	1,969	26,868	25,382	52,249	17,239	827	99	18,165	389	8	677	130	53,047	1,894	1,26,559	1,33,062
4	Claims Repudiated during the period	183	74	-	74	1,395	59	1,454	3,131	321	203	3,655	33	-	40	-	-	17	5,198	5,455
	Other Adjustment																			
	(i) Claim closed without payment	410	373	0	373	3,034	4,741	7,774	1,925	899	19	2,843	1,323	7	92	160	6	50	12,255	13,037
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	30	10	-	10	392	2,659	3,051	239	216	8	463	8	4	22	-	225	249	4,033	4,073
6	Claims O/S at End of the period	70,637	6,133	1,390	7,523	16,898	1,93,869	2,09,267	28,215	4,522	962	33,699	3,018	1,096	10,316	9,142	12,238	3,439	2,82,716	3,60,876
	Less than 3months	6,745	2,019	4	2,023	14,455	23,586	38,041	24,388	2,485	879	27,752	2,355	27	2,071	919	8,481	582	80,228	88,995
	3 months to 6 months	6,034	482	-	482	624	10,419	11,043	693	286	5	984	277	9	949	749	391	90	14,492	21,009
	6months to 1 year	11,566	1,139	92	1,231	362	12,603	12,965	2,071	421	9	2,501	75	28	1,451	278	382	178	17,858	20,655
	1year and above	46,291	2,494	1,294	3,787	1,457	1,46,261	1,47,717	1,063	1,330	69	2,463	311	1,032	9,845	7,196	2,983	2,590	1,70,138	2,20,717

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

For the Quarter ending June 30, 2022

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	57	125	49	71	36	6	1	76	135	773	1,750	1,664	129	8	345	4,535
2	Marine Cargo	2,780	1,767	195	34	8	8	-	381	716	123	141	408	13	53	4,792	1,835
3	Marine Other than Cargo	-	-	-	-	1	-	-	-	-	-	-	1	133	-	1	134
4	Motor OD	79,714	4,413	1,059	193	107	16	13	22,304	1,812	1,761	573	300	69	49	85,515	26,868
5	Motor TP	66	81	278	617	1,251	793	930	1,046	1,628	3,197	2,911	6,670	4,838	5,091	4,016	25,382
6	Health	76,056	3,923	794	190	64	7	3	14,980	1,677	363	148	61	5	6	81,037	17,239
7	Personal Accident	45	138	128	53	20	3	9	43	251	313	175	26	7	13	396	827
8	Travel	49	57	82	11	7	2	2	6	22	33	6	15	1	16	210	99
9	Workmen's Compensation/ Employer's liability	12	57	79	40	9	1	-	13	75	200	72	27	1	0	198	389
10	Public/ Product Liability	-	1	-	-	-	-	-	1	2	0	-	2	-	2	1	8
11	Engineering	11	75	27	13	11	3	3	61	85	64	178	262	22	5	143	677
12	Aviation	-	18	-	-	-	-	-	(34)	164	-	0	0	-	-	18	130
13	Crop Insurance	12,58,004	337	-	84	-	-	-	52,964	74	0	6	1	1	-	12,58,425	53,047
15	Miscellaneous	169	105	77	17	2	-	-	248	64	43	57	1,481	-	-	370	1,894

Unto the Quarter ending June 30, 2022

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	57	125	49	71	36	6	1	76	135	773	1,750	1,664	129	8	345	4,535
2	Marine Cargo	2,780	1,767	195	34	8	8	-	381	716	123	141	408	13	53	4,792	1,835
3	Marine Other than Cargo	-	-	-	-	1	-	-	-	-	-	-	1	133	-	1	134
4	Motor OD	79,714	4,413	1,059	193	107	16	13	22,304	1,812	1,761	573	300	69	49	85,515	26,868
5	Motor TP	66	81	278	617	1,251	793	930	1,046	1,628	3,197	2,911	6,670	4,838	5,091	4,016	25,382
6	Health	76,056	3,923	794	190	64	7	3	14,980	1,677	363	148	61	5	6	81,037	17,239
7	Personal Accident	45	138	128	53	20	3	9	43	251	313	175	26	7	13	396	827
8	Travel	49	57	82	11	7	2	2	6	22	33	6	15	1	16	210	99
9	Workmen's Compensation/ Employer's liability	12	57	79	40	9	1	-	13	75	200	72	27	1	0	198	389
10	Public/ Product Liability	-	1	-	-	-	-	-	1	2	0	-	2	-	2	1	8
11	Engineering	11	75	27	13	11	3	3	61	85	64	178	262	22	5	143	677
12	Aviation	-	18	-	-	-	-	-	(34)	164	-	0	0	-	-	18	130
13	Crop Insurance	12,58,004	337	-	84	-	-	-	52,964	74	0	6	1	1	-	12,58,425	53,047
15	Miscellaneous	169	105	77	17	2	-	-	248	64	43	57	1,481	-	-	370	1,894

FORM NL-41 OFFICES INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on June 30, 2022

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the period		128
2	No. of branches approved during the period		2
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this period	0
5	No. of branches closed during the period		0
6*	No of branches at the end of the period		129
7	No. of branches approved but not opened		2
8	No. of rural branches		1
9	No. of urban branches		128
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (c) 0 (d) 1 (Independent) (e) 1 (Executive)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		(a) 5,923 (b) 805 (c) 6,728
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC		(a) 33,563 (b) 27 (c) 38 (d) 640 (e) 21 (f) 17 (g) 488 (h) 40,177 (i) 1

*Please note: 12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended June 30, 2022

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,989	68,499
Recruitments during the quarter	915	6,591
Attrition during the quarter	1,176	118
Number at the end of the quarter	6,728	74,972

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on June 30, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Dr. Thomas Mathew	Independent Director	Independent	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent	No Change
4	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
5	Mr. Hemant Jain	Chief Financial Officer	Finance	No Change
6	Mr. K Ramkumar	Chief Investment Officer	Investment	No Change
7	Mr. Karthikeyan AV	Appointed Actuary	Actuarial	No Change
8	Mr. Jasmeet Singh	Chief Risk Officer	Risk Management	No Change
9	Mr. Sushil Sojitra	Company Secretary & Compliance Officer	Corporate Secretarial & Corporate Governance	No Change
10	Mr. Prasun Pratik	Chief Compliance Officer	Compliance	No Change

Notes:-

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

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the Quarter ending on June 30, 2022

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected(₹ lakhs)	Sum Assured(₹ lakhs)
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	37,846	276	73,723
		Social		-	
5	MOTOR TP	Rural		2,087	
		Social		-	
6	HEALTH	Rural	195	188	4,278
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	41	21	27,921
		Social	16	54	49,77,387
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	160	4	3,473
		Social	-	-	-
10	Public/ Product Liability	Rural	14	17	9,950
		Social	-	-	-
11	Engineering	Rural	32	7	10,323
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	2,922	27	32,140
		Social	834	49	1,008
15	Crop	Rural	8,713	57,434	4,66,428
		Social	8,713	57,434	4,66,428
8	Other Liability Cover	Rural	-	-	-
		Social	-	-	-
	Total	Rural	49,923	60,062	6,28,235
		Social	9,563	57,537	54,44,823

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

(i) Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii) Gross Direct Premium Income during FY 2021-22

Rs. 9,40,896 Lakhs

(iv) Gross Direct Motor Third Party Insurance Premium during FY 2021-22

Rs. 2,21,899 Lakhs

(v) Obligation of the Insurer to be met in a FY 22-23

Rs. 205,308 Lakhs

Statement Period: Quarter ending June 30, 2022

Items	(₹ lakhs)	
	For the Quarter June 30, 2022	Up to the Quarter June 30, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	5,338	5,338
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	32,583	32,583
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	37,922	37,922
Total Gross Direct Motor Own damage Insurance Business Premium	33,906	33,906
Total Gross Direct Premium Income	2,47,441	2,47,441

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

GRIEVANCE DISPOSAL for the period ended June 30, 2022

SI No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the Quarter ended June 30, 2022	Total Complaints registered up to the quarter ended June 30, 2022
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	301	109	55	134	3	301
c)	Policy Related	-	66	57	1	4	4	66
d)	Premium Related	-	4	4	-	-	-	4
e)	Refund Related	-	2	2	-	-	-	2
f)	Coverage Related	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	10	8	1	1	-	10
i)	Others	-	52	36	4	11	1	52
	Total	-	435	216	61	150	8	435
2	Total No. of policies during previous year:	71,79,927						
3	Total No. of claims during previous year:	24,57,570						
4	Total No. of policies during current period	14,76,757						
5	Total No. of claims during current period	15,11,801						
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.45						
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	1.99						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	8	100%	-	-	8	100%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	8	100%	-	-	8	100%	

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

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