

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

**PERIODIC DISCLOSURES**  
**FORM NL-1-B-RA (UNAUDITED)**

(₹'000)

S.No	Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
			For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	8,09,461	8,09,461	5,75,157	5,75,157	84,712	84,712	42,213	42,213	84,44,135	84,44,135	79,77,740	79,77,740	93,38,308	93,38,308	85,95,110	85,95,110
2	Profit / Loss on sale/redemption of Investments (Net)		78,906	78,906	35,736	35,736	3,947	3,947	1,234	1,234	4,11,504	4,11,504	1,91,665	1,91,665	4,94,357	4,94,357	2,28,635	2,28,635
3	Others																	
	(a)Interest Income-Terrorism Pool/ Nuclear pool		3,677	3,677	3,221	3,221	-	-	-	-	2,683	2,683	-	-	6,360	6,360	3,221	3,221
	(b) Interest Income on Unclaimed Policyholder		237	237	166	166	12	12	6	6	1,235	1,235	895	895	1,484	1,484	1,067	1,067
	(c) Miscellaneous Income		43	43	-	-	2	2	-	-	3,063	3,063	2,030	2,030	3,108	3,108	2,030	2,030
4	Interest, Dividend & Rent – Gross		1,82,988	1,82,988	1,67,766	1,67,766	9,154	9,154	5,793	5,793	9,54,300	9,54,300	8,99,804	8,99,804	11,46,442	11,46,442	10,73,363	10,73,363
	<b>TOTAL (A)</b>		<b>10,75,312</b>	<b>10,75,312</b>	<b>7,82,046</b>	<b>7,82,046</b>	<b>97,827</b>	<b>97,827</b>	<b>49,246</b>	<b>49,246</b>	<b>98,16,920</b>	<b>98,16,920</b>	<b>90,72,134</b>	<b>90,72,134</b>	<b>1,09,90,059</b>	<b>1,09,90,059</b>	<b>99,03,426</b>	<b>99,03,426</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,80,257	7,80,257	4,63,730	4,63,730	1,46,446	1,46,446	64,617	64,617	67,90,780	67,90,780	60,17,546	60,17,546	77,17,483	77,17,483	65,45,893	65,45,893
2	Commission (Net)	NL-6-Commission Schedule	(58,786)	(58,786)	(1,22,396)	(1,22,396)	29,371	29,371	13,345	13,345	3,78,127	3,78,127	94,207	94,207	3,48,712	3,48,712	(14,844)	(14,844)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	2,77,985	2,77,985	2,20,681	2,20,681	43,623	43,623	18,307	18,307	22,08,884	22,08,884	16,69,845	16,69,845	25,30,492	25,30,492	19,08,833	19,08,833
4	Premium Deficiency Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL (B)</b>		<b>9,99,456</b>	<b>9,99,456</b>	<b>5,62,015</b>	<b>5,62,015</b>	<b>2,19,440</b>	<b>2,19,440</b>	<b>96,269</b>	<b>96,269</b>	<b>93,77,791</b>	<b>93,77,791</b>	<b>77,81,598</b>	<b>77,81,598</b>	<b>1,05,96,687</b>	<b>1,05,96,687</b>	<b>84,39,882</b>	<b>84,39,882</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>75,856</b>	<b>75,856</b>	<b>2,20,031</b>	<b>2,20,031</b>	<b>(1,21,613)</b>	<b>(1,21,613)</b>	<b>(47,023)</b>	<b>(47,023)</b>	<b>4,39,129</b>	<b>4,39,129</b>	<b>12,90,536</b>	<b>12,90,536</b>	<b>3,93,372</b>	<b>3,93,372</b>	<b>14,63,544</b>	<b>14,63,544</b>
	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		75,856	75,856	2,20,031	2,20,031	(1,21,613)	(1,21,613)	(47,023)	(47,023)	4,39,129	4,39,129	12,90,536	12,90,536	3,93,372	3,93,372	14,63,544	14,63,544
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL (C)</b>		<b>75,856</b>	<b>75,856</b>	<b>2,20,031</b>	<b>2,20,031</b>	<b>(1,21,613)</b>	<b>(1,21,613)</b>	<b>(47,023)</b>	<b>(47,023)</b>	<b>4,39,129</b>	<b>4,39,129</b>	<b>12,90,536</b>	<b>12,90,536</b>	<b>3,93,372</b>	<b>3,93,372</b>	<b>14,63,544</b>	<b>14,63,544</b>

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

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES  
FORM NL-2-B-PL (UNAUDITED)**

S.No	Particulars	Schedule	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020
			(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		75,856	75,856	2,20,031	2,20,031
	(b) Marine Insurance		(1,21,613)	(1,21,613)	(47,023)	(47,023)
	(c) Miscellaneous Insurance		4,39,129	4,39,129	12,90,536	12,90,536
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,79,511	2,79,511	2,85,098	2,85,098
	(b) Profit on sale of investments		4,01,605	4,01,605	1,22,006	1,22,006
	Less: Loss on sale of investments		(31,278)	(31,278)	-	-
3	OTHER INCOME					
	Miscellaneous Income		214	214	146	146
	Profit / (Loss) on Sale of Assets		(113)	(113)	384	384
	<b>TOTAL (A)</b>		<b>10,43,311</b>	<b>10,43,311</b>	<b>18,71,178</b>	<b>18,71,178</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	24,281	24,281
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	Investment Write Off		-	-	-	-
	Interest & Penalty		3,000	3,000	4,744	4,744
	CSR Expenditure		9,322	9,322	24,000	24,000
	Director's Fees		1,225	1,225	2,520	2,520
	Others		12,690	12,690	7,035	7,035
	<b>TOTAL (B)</b>		<b>26,237</b>	<b>26,237</b>	<b>62,580</b>	<b>62,580</b>
	Profit/(Loss) Before Tax		10,17,074	10,17,074	18,08,598	18,08,598
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		2,84,012	2,84,012	4,74,581	4,74,581
	(b) Deferred tax (Income) / Expense		(24,946)	(24,946)	(12,158)	(12,158)
	(c) Short/(Excess) Provision of earlier years		-	-	-	-
	Profit/(Loss) after tax		7,58,008	7,58,008	13,46,175	13,46,175
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward		1,18,80,304	1,18,80,304	66,59,883	66,59,883
	Balance carried forward to Balance Sheet		1,26,38,312	1,26,38,312	80,06,058	80,06,058
	Basic Earnings per share (Not Annualised)		3.52	3.52	6.25	6.25
	Diluted Earnings per share (Not Annualised)		3.48	3.48	6.25	6.25

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	Schedule	As at 30th Jun 2021	As at 30th Jun 2020
			(₹'000)	(₹'000)
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,55,000	21,55,000
2	SHARE APPLICATION MONEY PENDING		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,59,64,312	2,13,32,058
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		9,95,870	(3,78,554)
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		91	810
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	<b>TOTAL</b>		<b>2,91,15,273</b>	<b>2,31,09,314</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,33,74,606	1,97,86,758
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	6,37,08,783	5,74,65,662
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	21,62,463	10,03,446
5	DEFERRED TAX ASSET		1,92,526	1,78,158
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15-Cash and bank balance	6,86,881	7,96,403
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,23,85,830	1,44,08,844
	<b>Sub-Total (A)</b>		<b>1,30,72,711</b>	<b>1,52,05,247</b>
7	CURRENT LIABILITIES	NL-17-Current Liabilities	4,61,18,807	4,79,25,167
	PROVISIONS	NL-18-Provisions Schedule	2,72,77,009	2,26,04,790
	<b>Sub-Total (B)</b>		<b>7,33,95,816</b>	<b>7,05,29,957</b>
	NET CURRENT ASSETS (C) = (A - B)		(6,03,23,105)	(5,53,24,710)
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	<b>TOTAL</b>		<b>2,91,15,273</b>	<b>2,31,09,314</b>
	Contingent Liabilities		14,19,849	9,38,272

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES**

**CONTINGENT LIABILITIES (UNAUDITED)**

S.No		Schedule	As at 30th Jun 2021	As at 30th Jun 2020
			(₹'000)	(₹'000)
1	Partly paid-up investments		3,288.00	4,933.00
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		12,63,654	7,70,520
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		1,52,907	1,62,819
<b>TOTAL</b>			<b>14,19,849</b>	<b>9,38,272</b>

PERIODIC DISCLOSURES  
FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)

Periodic Premium Schedule (Unaudited)														(₹'000)															
S.No	Particulars	Fire		Marine		Miscellaneous		Total		(₹'000)																			
		For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020				
1	Premium from direct business written	32,67,456	32,90,712	1,73,348	94,123	-	-	82,02,793	86,66,854	1,16,43,597	1,20,51,689																		
2	Add: Premium on reinsurance accepted	(646)	3,407	11,226	1,874	-	-	89,359	3,52,743	99,939	3,58,024																		
3	Less : Premium on reinsurance ceded	23,80,313	24,16,343	40,249	25,290	-	-	26,38,227	30,15,995	50,58,789	54,57,628																		
	Net Premium	8,86,497	8,77,776	1,44,325	70,707	-	-	56,53,925	60,03,602	66,84,747	69,52,085																		
4	Adjustment for change in reserve for unexpired risks	(77,036)	(3,02,619)	(59,613)	(28,494)	-	-	27,90,210	19,74,138	26,53,561	16,43,025																		
	Premium Earned (Net)	8,09,461	5,75,157	84,712	42,213	-	-	84,44,135	79,77,740	93,38,308	85,95,110																		
(₹'000)																													
S.No	Particulars	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Miscellaneous		Aviation		Personal Accident		Health Insurance		Weather & Crop Insurance		Others		Total Miscellaneous			
		For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020		
1	Premium from direct business written	18,37,250	11,52,501	19,53,957	9,50,965	37,91,207	21,03,466	10,592	8,968	1,54,238	66,035	1,32,672	90,649	249	335	9,93,684	10,50,347	24,21,448	27,33,767	2,70,249	23,52,362	4,28,454	2,60,925	82,02,793	86,66,854				
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	9,747	2,956	1,880	1,706	-	-	-	-	77,732	3,47,267	-	-	-	814	89,359	3,52,743					
3	Less : Premium on reinsurance ceded	5,85,436	3,62,250	11,04,466	4,39,566	16,89,902	8,01,816	5,065	4,628	1,24,637	56,006	98,041	62,064	247	333	1,77,628	56,917	1,21,072	1,36,688	2,17,832	18,16,786	2,03,803	80,757	26,38,227	30,15,995				
	Net Premium	12,51,814	7,90,251	8,49,491	5,11,399	21,01,305	13,01,650	5,527	4,340	39,348	12,985	36,511	30,291	2	2	8,16,056	9,93,430	23,78,108	29,44,346	52,417	5,35,576	2,24,651	1,80,982	56,53,925	60,03,602				
4	Adjustment for change in reserve for unexpired risks	3,42,162	5,52,233	5,06,743	5,10,458	8,48,905	10,62,691	(583)	(473)	(14,258)	397	2,959	3,236	1	1	11,58,255	9,56,163	2,20,618	(8,26,902)	3,43,710	7,04,775	2,30,603	74,250	27,90,210	19,74,138				
	Premium Earned (Net)	15,93,976	13,42,484	13,56,234	10,21,857	29,50,210	23,64,341	4,944	3,867	25,090	13,382	39,470	33,527	3	3	19,74,311	19,49,593	25,98,726	21,17,444	3,96,127	12,40,351	4,55,254	2,55,232	84,44,135	79,77,740				
(₹'000)																													
S.No	Particulars	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Miscellaneous		Aviation		Personal Accident		Health Insurance		Weather & Crop Insurance		Others		Total Miscellaneous			
		For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020				
1	Premium from direct business written	32,67,456	32,90,712	1,73,348	94,123	-	-	82,02,793	86,66,854	1,16,43,597	1,20,51,689																		
2	Add: Premium on reinsurance accepted	(646)	3,407	11,226	1,874	-	-	89,359	3,52,743	99,939	3,58,024																		
3	Less : Premium on reinsurance ceded	23,80,313	24,16,343	40,249	25,290	-	-	26,38,227	30,15,995	50,58,789	54,57,628																		
	Net Premium	8,86,497	8,77,776	1,44,325	70,707	-	-	56,53,925	60,03,602																				

# PERIODIC DISCLOSURES

## FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)

Quarterly Analysis of Claims Incurred (₹'000)												
		Fire			Marine				Miscellaneous*			Total
S.No	Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	Cargo	Cargo	Others	Others					
	Claims paid											
1	Direct claims	3,21,409	3,74,939	39,082	14,148	-	-	1,57,81,717	75,43,237	1,61,42,208	79,32,324	
2	Add : Claims Outstanding at the end of the year(net of reinsurance)	24,96,613	16,41,141	3,94,971	2,13,557	-	-	3,36,13,445	3,10,83,507	3,65,05,029	3,29,38,205	
3	Less : Claims Outstanding at the beginning of the year	18,48,501	13,18,931	2,85,605	1,61,178	-	-	3,25,71,584	2,82,13,687	3,47,05,690	2,96,93,796	
4	Add : Re-insurance accepted to direct claims	23	35	-	-	-	-	-	32	23	67	
5	Less : Re-insurance Ceded to claims paid	1,89,287	2,33,454	2,002	1,910	-	-	1,00,32,798	43,95,543	1,02,24,087	46,30,907	
<b>Total Claims Incurred</b>		<b>7,80,257</b>	<b>4,63,730</b>	<b>1,46,446</b>	<b>64,617</b>	-	-	<b>67,90,780</b>	<b>60,17,546</b>	<b>77,17,483</b>	<b>65,45,893</b>	

Miscellaneous																															
				Motor (OD)				Motor (TP)				Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Health Insurance		Weather & Crop Insurance		Personal Accident		Others		Total Miscellaneous	
S.No		Particulars		For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020
		Claims paid																													
1		Direct claims		10,47,959	6,92,157	28,90,059	70,119	39,38,018	7,62,276	2,627	999	1,319	1,749	35,457	14,505	-	-	4,00,057	1,13,221	25,74,511	7,17,875	87,87,292	58,00,419	42,436	1,32,193	1,57,81,717	75,43,237				
2		Add : Claims Outstanding at the end of the year(net of reinsurance)		18,09,423	20,86,387	1,97,67,699	1,57,47,466	2,15,77,122	1,78,33,853	24,921	23,588	94,432	46,095	1,81,800	1,12,766	158	158	51,05,796	44,69,820	30,87,261	32,40,971	30,59,248	48,46,764	4,82,707	5,09,492	3,36,13,445	3,10,83,507				
3		Less : Claims Outstanding at the beginning of the year		15,76,219	15,73,448	1,84,51,390	1,47,17,052	2,00,27,609	1,62,90,500	24,124	20,970	58,325	41,301	1,09,727	92,842	155	155	46,22,642	37,22,334	24,42,191	21,75,057	47,88,678	54,72,842	4,98,133	3,97,686	3,25,71,584	2,82,13,687				
4		Add : Re-insurance accepted to direct claims		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32			
5		Less : Re-insurance Ceded to claims paid		2,57,974	1,60,280	27,73,655	5,785	30,31,629	1,66,065	1,442	777	1,119	1,350	20,672	2,531	-	-	20,660	6,154	1,28,726	35,936	68,25,051	40,75,195	3,499	1,07,535	1,00,32,798	43,95,543				
<b>Total Claims Incurred</b>				<b>10,23,189</b>	<b>10,44,816</b>	<b>14,32,713</b>	<b>10,94,748</b>	<b>24,55,902</b>	<b>21,39,564</b>	<b>1,982</b>	<b>2,840</b>	<b>36,307</b>	<b>5,193</b>	<b>86,858</b>	<b>31,930</b>	<b>3</b>	<b>3</b>	<b>8,62,551</b>	<b>8,54,553</b>	<b>30,90,855</b>	<b>17,47,853</b>	<b>2,32,811</b>	<b>10,99,146</b>	<b>23,511</b>	<b>1,36,464</b>	<b>67,90,780</b>	<b>60,17,546</b>				

		Fire			Marine			Miscellaneous*			Total	
S.No	Particulars	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	Cargo	Cargo	Others	Others	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	
	Claims paid											
1	Direct claims	3,21,409	3,74,939	39,082	14,148	-	-	1,57,81,717	75,43,237	1,61,42,208	79,32,324	
2	Add : Claims Outstanding at the end of the year(net of reinsurance)	24,96,613	16,41,141	3,94,971	2,13,557	-	-	3,36,13,445	3,10,83,507	3,65,05,029	3,29,38,205	
3	Less : Claims Outstanding at the beginning of the year	18,48,501	13,18,931	2,85,605	1,61,178	-	-	3,25,71,584	2,82,13,687	3,47,05,690	2,96,93,796	
4	Add : Re-insurance accepted to direct claims	23	35	-	-	-	-	-	32	23	67	
5	Less : Re-insurance Ceded to claims paid	1,89,287	2,33,454	2,002	1,910	-	-	1,00,32,798	43,95,543	1,02,24,087	46,30,907	
<b>Total Claims Incurred</b>		<b>7,80,257</b>	<b>4,63,730</b>	<b>1,46,446</b>	<b>64,617</b>	-	-	<b>67,90,780</b>	<b>60,17,546</b>	<b>77,17,483</b>	<b>65,45,893</b>	

		Miscellaneous																											
		Motor (OD)				Motor (TP)				Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Health Insurance		Weather & Crop Insurance		Personal Accident		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020				
	Claims paid																												
1	Direct claims	10,47,959	6,92,157	28,90,059	70,119	39,38,018	7,62,276	2,627	999	1,319	1,749	35,457	14,505	-	4,00,057	1,13,221	25,74,511	7,17,875	87,87,292	58,00,419	42,436	1,32,193	1,57,81,717	75,43,237					
2	Add : Claims Outstanding at the end of the year(net of reinsurance)	18,09,423	20,86,387	1,97,67,699	1,57,47,466	2,15,77,122	1,78,33,853	24,921	23,588	94,432	46,095	1,81,800	1,12,766	158	158	51,05,796	44,69,820	30,87,261	32,40,971	30,59,248	48,46,764	4,82,707	5,09,492	3,36,13,445	3,10,83,507				
3	Less : Claims Outstanding at the beginning of the year	15,76,219	15,73,448	1,84,51,390	1,47,17,052	2,00,27,609	1,62,90,500	24,124	20,970	58,325	41,301	1,09,727	92,842	155	155	46,22,642	37,22,334	24,42,191	21,75,057	47,88,678	54,72,842	4,98,133	3,97,686	3,25,71,584	2,82,13,687				
4	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	32						
5	Less : Re-insurance Ceded to claims paid	2,57,974	1,60,280	27,73,655	5,785	30,31,629	1,66,065	1,442	777	1,119	1,350	20,672	2,531	-	20,660	6,154	1,28,726	35,936	68,25,051	40,75,195	3,499	1,07,535	1,00,32,798	43,95,543					
<b>Total Claims Incurred</b>		<b>10,23,189</b>	<b>10,44,816</b>	<b>14,32,713</b>	<b>10,94,748</b>	<b>24,55,902</b>	<b>21,39,564</b>	<b>1,982</b>	<b>2,840</b>	<b>36,307</b>	<b>5,193</b>	<b>86,858</b>	<b>31,930</b>	<b>3</b>	<b>8,62,551</b>	<b>8,54,553</b>	<b>30,90,855</b>	<b>17,47,853</b>	<b>2,32,811</b>	<b>10,99,146</b>	<b>23,511</b>	<b>1,36,464</b>	<b>67,90,780</b>	<b>60,17,546</b>					

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)												
	Fire			Marine			Miscellaneous*			Total		
Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	Cargo	Cargo	Others	Others						(₹'000)
Commission paid												
Direct	3,42,644	3,65,259	30,700	14,021	-	-	7,78,428	5,70,829	11,51,772	9,50,109		
<b>Total(A)</b>	<b>3,42,644</b>	<b>3,65,259</b>	<b>30,700</b>	<b>14,021</b>	-	-	<b>7,78,428</b>	<b>5,70,829</b>	<b>11,51,772</b>	<b>9,50,109</b>		
Add: Re-insurance Accepted	963	867	1,144	171	-	-	4,257	11,226	6,364	12,264		
Less: Commission on Re-insurance Ceded	4,02,393	4,68,522	2,473	847	-	-	4,04,558	4,87,848	8,09,424	9,77,217		
<b>Net Commission</b>	<b>(58,786)</b>	<b>(1,22,396)</b>	<b>29,371</b>	<b>13,345</b>	-	-	<b>3,78,127</b>	<b>94,207</b>	<b>3,48,712</b>	<b>(14,844)</b>		
Break-up of Commission (Gross)												
Agents	25,638	12,500	4,332	1,896	-	-	67,689	52,724	97,659	67,120		
Brokers	2,42,356	1,90,126	26,322	12,076	-	-	4,48,349	2,63,654	7,17,027	4,65,856		
Corporate Agency	74,639	1,62,608	46	43	-	-	2,47,850	2,47,441	3,22,535	4,10,092		
Referral	-	-	-	-	-	-	-	-	-	-		
Others	11	25	-	6	-	-	14,540	7,010	14,551	7,041		
<b>Total</b>	<b>3,42,644</b>	<b>3,65,259</b>	<b>30,700</b>	<b>14,021</b>	-	-	<b>7,78,428</b>	<b>5,70,829</b>	<b>11,51,772</b>	<b>9,50,109</b>		

	Motor (OD)			Motor (TP)			Motor Total			Workmen's Compensation			Public Liability			Engineering			Miscellaneous*			Aviation			Personal Accident			Health Insurance			Weather & Crop Insurance			Others			Total Miscellaneous		
Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020							
Commission paid																																							
Direct	3,35,635	2,12,294	27,472	11,638	3,63,107	3,23,932	1,506	1,061	23,270	9,443	12,235	7,590	31	54	97,825	1,10,646	2,16,503	1,81,243	-	-	63,951	36,860	7,78,428	5,70,829															
<b>Total(A)</b>	<b>3,35,635</b>	<b>2,12,294</b>	<b>27,472</b>	<b>11,638</b>	<b>3,63,107</b>	<b>3,23,932</b>	<b>1,506</b>	<b>1,061</b>	<b>23,270</b>	<b>9,443</b>	<b>12,235</b>	<b>7,590</b>	<b>31</b>	<b>54</b>	<b>97,825</b>	<b>1,10,646</b>	<b>2,16,503</b>	<b>1,81,243</b>	<b>-</b>	<b>-</b>	<b>63,951</b>	<b>36,860</b>	<b>7,78,428</b>	<b>5,70,829</b>															
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Less: Commission on Re-insurance Ceded	1,05,425	65,550	1,00,131	47,501	2,05,556	1,13,051	1,667	1,530	35,855	18,462	16,533	9,602	2	3	77,851	7,878	19,337	14,952	12,632	3,02,140	35,125	20,230	4,04,558	4,87,848															
<b>Net Commission</b>	<b>2,30,210</b>	<b>1,46,744</b>	<b>(72,659)</b>	<b>(35,863)</b>	<b>1,57,551</b>	<b>1,10,881</b>	<b>(161)</b>	<b>(469)</b>	<b>(10,915)</b>	<b>(8,546)</b>	<b>(4,043)</b>	<b>(1,783)</b>	<b>29</b>	<b>51</b>	<b>19,974</b>	<b>1,02,768</b>	<b>1,99,498</b>	<b>1,76,709</b>	<b>(12,632)</b>	<b>(3,02,140)</b>	<b>28,826</b>	<b>16,736</b>	<b>3,78,127</b>	<b>94,207</b>															
Break-up of Commission (Gross)																																							
Agents	31,357	26,762	7,205	3,345	38,562	30,107	490	258	434	18	1,273	1,288	-	-	404	418	25,488	19,651	-	-	1,038	984	67,689	52,724															
Brokers	2,85,748	1,67,526	14,474	4,719	3,00,222	1,72,245	932	726	22,434	9,220	10,878	6,131	31	54	1,944	1,190	64,187	61,656	-	-	47,721	12,432	4,48,349	2,63,654															
Corporate Agency	10,180	12,733	2,725	2,312	12,905	15,045	81	77	11	136	84	171	-	-	95,465	1,09,038	1,24,285	99,533	-	-	15,019	23,441	2,47,850	2,47,441															
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Others	8,350	5,273	3,068	1,262	11,418	6,535	3	-	391	69	-	-	-	-	12	-	2,543	403	-	-	173	3	14,540	7,010															
<b>Total</b>	<b>3,35,635</b>	<b>2,12,294</b>	<b>27,472</b>	<b>11,638</b>	<b>3,63,107</b>	<b>3,23,932</b>	<b>1,506</b>	<b>1,061</b>	<b>23,270</b>	<b>9,443</b>	<b>12,235</b>	<b>7,590</b>	<b>31</b>	<b>54</b>	<b>97,825</b>	<b>1,10,646</b>	<b>2,16,503</b>	<b>1,81,243</b>	<b>-&lt;/</b>																				

## PERIODIC DISCLOSURES

## FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)

**Insurance Company Limited**  
No.: 144 dated 15th December 2009

PERIODIC DISCLOSURES											
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
(₹'000)											
Fire				Marine				Miscellaneous*			
S.No	Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	Cargo	Cargo	Others	Others	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	Total
S.No	Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020
1	Employees' remuneration & welfare benefits	1,28,497	1,08,225	20,565	9,695	-	-	8,81,876	8,02,810	10,30,938	9,20,730
2	Travel, conveyance and vehicle running expenses	3,627	1,254	591	101	-	-	26,222	9,937	30,440	11,292
3	Training expenses	288	450	47	36	-	-	1,838	3,079	2,173	3,565
4	Rents, rates & taxes	9,905	9,525	1,613	767	-	-	63,174	65,150	74,692	75,442
5	Repairs	8,591	8,415	1,399	678	-	-	54,790	57,556	64,780	66,649
6	Printing & stationery	2,877	1,435	455	113	-	-	27,616	29,510	30,948	31,058
7	Communication	6,053	6,239	985	506	-	-	39,940	44,239	46,978	50,984
8	Legal & professional charges	27,729	21,159	4,514	1,705	-	-	1,88,449	1,48,815	2,20,692	1,71,679
9	Auditors' fees, expenses etc										
	(a) as auditor	361	327	59	26	-	-	2,304	2,237	2,724	2,590
	(b) as adviser or in any other capacity, in respect of										
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	54	32	9	3	-	-	341	215	404	250
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	7,663	429	1,248	35	-	-	2,45,742	34,434	2,54,653	34,898
11	Interest & Bank Charges	883	1,149	144	93	-	-	22,112	7,263	23,139	8,505
12	Others										
	Electricity	2,497	1,860	407	150	-	-	15,928	12,726	18,832	14,736
	Office Administration Expenses	667	167	109	13	-	-	4,254	1,147	5,030	1,327
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-
	Information Technology	24,625	24,257	4,009	1,954	-	-	1,58,203	1,70,307	1,86,837	1,96,518
	Insurance premium	157	144	26	12	-	-	1,003	984	1,186	1,140
	Coinsurance administration charges	10,629	7,851	464	184	-	-	1,38,642	57,326	1,49,735	65,361
	Other Miscellaneous Expenses	10,398	7,530	1,690	606	-	-	82,168	52,347	94,256	60,483
	Service Tax Expenses/GST Expenses	4,043	2,824	658	228	-	-	53,544	24,047	58,245	27,099
	Crop & Weather Related Expenses	-	-	-	-	-	-	19,346	26,645	19,346	26,645
	Royalty	5,465	-	890	-	-	-	34,856	-	41,211	-
13	Depreciation	22,976	17,409	3,741	1,402	-	-	1,46,536	1,19,071	1,73,253	1,37,882
	<b>TOTAL</b>	<b>2,77,985</b>	<b>2,20,681</b>	<b>43,623</b>	<b>18,307</b>	-	-	<b>22,08,884</b>	<b>16,69,845</b>	<b>25,30,492</b>	<b>19,08,833</b>

		₹'000)																													
		Miscellaneous																													
		Motor (OD)				Motor (TP)				Motor Total				Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the quarter ended 30th Jun 2021	For the quarter ended 30th Jun 2020				
1	Employees' remuneration & welfare benefits	2,09,411	1,21,313	1,42,187	81,932	3,51,598	2,03,245	788	525	7,218	4,375	5,834	4,243	-	-	1,21,051	1,25,460	3,46,399	3,62,791	15,653	79,218	33,335	22,953	8,81,876	8,02,810						
2	Travel, conveyance and vehicle running expenses	7,405	1,957	3,524	739	10,929	2,696	23	6	168	37	149	43	-	-	3,339	1,419	9,747	4,206	948	1,259	919	271	26,222	9,937						
3	Training expenses	407	399	276	262	683	661	2	2	13	7	12	16	-	-	265	509	773	1,509	17	282	73	93	1,838	3,079						
4	Rents, rates & taxes	13,987	8,576	9,492	5,550	23,479	14,126	62	47	440	141	408	329	-	-	9,118	10,780	26,571	31,951	586	5,812	2,510	1,964	63,174	65,150						
5	Repairs	12,131	7,576	8,232	4,903	20,363	12,479	54	42	381	124	354	290	-	-	7,908	9,524	23,045	28,227	508	5,135	2,177	1,735	54,790	57,556						
6	Printing & stationery	4,118	1,344	2,710	817	6,828	2,161	18	7	124	21	115	49	-	-	5,726	9,300	13,879	9,925	169	2,250	757	5,797	27,616	29,510						
7	Communication	9,740	6,769	5,885	3,818	15,625	10,587	38	31	270	114	251	217	-	-	5,589	7,079	16,263	20,955	368	3,964	1,536	1,292	39,940	44,239						
8	Legal & professional charges	48,729	21,338	26,572	12,390	75,301	33,728	173	104	1,231	314	1,142	730	-	-	25,526	23,947	74,233	70,998	1,726	12,924	9,117	6,070	1,88,449	1,48,815						
9	Auditors' fees, expenses etc																														
	(a) as auditor	510	294	346	191	856	485	2	2	16	5	15	11	-	-	333	370	969	1,097	21	200	92	67	2,304	2,237						
	(b) as adviser or in any other capacity, in respect of																														
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(c) in any other capacity	76	28	51	18	127	46	-	-	2	-	2	1	-	-	49	36	144	106	3	19	14	7	341	215						
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
10	Advertisement and publicity	2,07,330	31,889	7,343	250	2,14,673	32,139	48	2	340	6	316	15	-	-	7,054	485	20,556	1,438	813	261	1,942	88	2,45,742	34,434						
11	Interest & Bank Charges	17,727	439	846	669	18,573	1,108	6	6	39	17	36	40	-	-	813	1,300	2,369	3,854	52	701	224	237	22,112	7,263						
12	Others																														
	Electricity	3,526	1,675	2,393	1,084	5,919	2,759	16	9	111	28	103	64	-	-	2,299	2,106	6,699	6,241	148	1,135	633	384	15,928	12,726						
	Office Administration Expenses	942	151	639	97	1,581	248	4	1	30	2	27	6	-	-	615	189	1,789	561	39	106	169	34	4,254	1,147						
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	Information Technology	35,913	24,088	23,604	14,132	59,517	38,220	154	120	1,093	359	1,017	837	-	-	22,668	27,453	66,058	83,079	1,456	15,238	6,240	5,001	1,58,203	1,70,307						
	Insurance premium	222	129	151	84	373	213	1	1	7	2	6	5	-	-	145	163	422	482	9	88	40	30	1,003	984						
	Coinurance administration charges	3,585	3,821	1,27,996	50,869	1,31,581	54,690	1	1	429	114	381	228	2	3	294	11	3,747	2,266	-	-	2,207	13	1,38,642	57,326						
	Other Miscellaneous Expenses	30,010	7,188	9,955	4,390	39,965	11,578	65	37	546	111	428	260	-	-	9,569	8,522	27,866	25,255	654	4,596	3,075	1,988	82,168	52,347						
	Service Tax Expenses/GST Expenses	5,708	2,543	3,873	1,646	9,581	4,189	25	14	179	42	166	97	-	-	3,721	3,197	10,845	9,474	28,003	6,448	1,024	586	53,544	24,047						
	Crop & Weather Related Expenses	-	-	5,237	-	12,954	-	34	-	243	-	-	-	-	-	5,031	-	14,661	-	19,346	26,645	-	-	19,346	26,645						
	Royalty	7,717	-	5,237	-	12,954	-	34	-	243	-	-	-	-	-	5,031	-	14,661	-	323	-	1,385	-	34,856	-						
13	Depreciation	32,444	15,673	22,017	10,143	54,461	25,816	143	86	1,020	258	946	601	-	-	21,150	19,703	61,635	58,396	1,359	10,622	5,822	3,589	1,46,536	1,19,071						
	<b>TOTAL</b>	<b>6,51,638</b>	<b>2,57,190</b>	<b>4,03,329</b>	<b>1,93,984</b>	<b>10,54,967</b>	<b>4,51,174</b>	<b>1,657</b>	<b>1,043</b>	<b>13,900</b>	<b>6,077</b>	<b>11,933</b>	<b>8,082</b>	<b>2</b>	<b>3</b>	<b>2,52,263</b>	<b>2,51</b>														

## PERIODIC DISCLOSURES

## **FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)**

Statement of Profit and Loss													(₹'000)
		Fire		Marine			Miscellaneous*			Total			
S.No	Particulars	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	Cargo	Cargo	Others	Others	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020	For the period ended 30th Jun 2021	For the period ended 30th Jun 2020
1	Employees' remuneration & welfare benefits	1,28,497	1,08,225	20,565	9,695	-	-	8,81,876	8,02,810	10,30,938	9,20,730		
2	Travel, conveyance and vehicle running expenses	3,627	1,254	591	101	-	-	26,222	9,937	30,440	11,292		
3	Training expenses	288	450	47	36	-	-	1,838	3,079	2,173	3,565		
4	Rents, rates & taxes	9,905	9,525	1,613	767	-	-	63,174	65,150	74,692	75,442		
5	Repairs	8,591	8,415	1,399	678	-	-	54,790	57,556	64,780	66,649		
6	Printing & stationery	2,877	1,435	455	113	-	-	27,616	29,510	30,948	31,058		
7	Communication	6,053	6,239	985	506	-	-	39,940	44,239	46,978	50,984		
8	Legal & professional charges	27,729	21,159	4,514	1,705	-	-	1,88,449	1,48,815	2,20,692	1,71,679		
9	Auditors' fees, expenses etc												
	(a) as auditor	361	327	59	26	-	-	2,304	2,237	2,724	2,590		
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	54	32	9	3	-	-	341	215	404	250		
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-		
10	Advertisement and publicity	7,663	429	1,248	35	-	-	2,45,742	34,434	2,54,653	34,898		
11	Interest & Bank Charges	883	1,149	144	93	-	-	22,112	7,263	23,139	8,505		
12	Others												
	Electricity	2,497	1,860	407	150	-	-	15,928	12,726	18,832	14,736		
	Office Administration Expenses	667	167	109	13	-	-	4,254	1,147	5,030	1,327		
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-		
	Information Technology	24,625	24,257	4,009	1,954	-	-	1,58,203	1,70,307	1,86,837	1,96,518		
	Insurance premium	157	144	26	12	-	-	1,003	984	1,186	1,140		
	Coininsurance administration charges	10,629	7,851	464	184	-	-	1,38,642	57,326	1,49,735	65,361		
	Other Miscellaneous Expenses	10,398	7,530	1,690	606	-	-	82,168	52,347	94,256	60,483		
	Service Tax Expenses/GST Expenses	4,043	2,824	658	228	-	-	53,544	24,047	58,245	27,099		
	Crop & Weather Related Expenses	-	-	-	-	-	-	19,346	26,645	19,346	26,645		
	Royalty	5,465	-	890	-	-	-	34,856	-	41,211	-		
13	Depreciation	22,976	17,409	3,741	1,402	-	-	1,46,536	1,19,071	1,73,253	1,37,882		
	<b>TOTAL</b>	<b>2,77,985</b>	<b>2,20,681</b>	<b>43,623</b>	<b>18,307</b>	-	-	<b>22,08,884</b>	<b>16,69,845</b>	<b>25,30,492</b>	<b>19,08,833</b>		

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 30th Jun 2021	As at 30th Jun 2020
		(₹'000)	(₹'000)
1	Authorised Capital	2,00,00,000	2,00,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	21,55,000	21,55,000
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	21,55,000	21,55,000
	Equity Shares of Rs. 10 each		
4	Called-up Capital	21,55,000	21,55,000
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>21,55,000</b>	<b>21,55,000</b>

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

Shareholder	As at 30th Jun 2021		As at 30th Jun 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	70.00%	15,08,50,000	70.00%
Indian: Napean Opportunities LLP	3,45,01,550	16.01%	3,45,01,550	16.01%
Others				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.35%
Foreign: Axis New Opportunities AIF-I	35,60,000	1.65%	35,60,000	1.65%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.99%	2,15,28,450	9.99%
<b>TOTAL</b>	<b>21,55,00,000</b>	<b>100%</b>	<b>21,55,00,000</b>	<b>100%</b>

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES****FORM NL-10-RESERVES AND SURPLUS SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,26,000	1,33,26,000
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,26,38,312	80,06,058
	<b>TOTAL</b>	<b>2,59,64,312</b>	<b>2,13,32,058</b>

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
<b>TOTAL</b>		-	-

**PERIODIC DISCLOSURES**
**FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS (UNAUDITED)**

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills			
1	Government securities and Government guaranteed bonds including Treasury Bills	70,67,252	32,97,892
2	Other Approved Securities	7,63,081	9,04,905
3	Other Investments		
	(a) Shares		
	i) Equity	68,52,217	25,10,971
	ii) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	16,52,115	21,93,188
	(d) Investment Property-Real Estate	-	-
	(e) Other Securities		
	i) Fixed Deposits	19,900	19,900
	ii) ETF - Exchange Traded Funds	-	2,59,854
	iii) AIF - Alternative Investment Funds	2,34,802	1,12,841
4	Investments in Infrastructure and Housing	64,74,942	1,04,87,207
	Less : Provision for doubtful debts Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	i) Equity	-	-
	ii) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	3,10,297	-
	(d) Other Securities		
	i) Fixed Deposits	-	-
	ii) Certificate of Deposits	-	-
	iii) Commercial Papers	-	-
	iv) ETF - Exchange Traded Funds	-	-
4	Investments in Infrastructure and Housing	-	-
<b>TOTAL</b>		<b>2,33,74,606</b>	<b>1,97,86,758</b>

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,49,36,826	1,32,37,054
2	Other Approved Securities	84,31,944	82,46,113
3	Other Investments		
	(a) Shares		
	i) Equity	-	-
	ii) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	1,08,79,279	84,09,155
	Less : Provision for doubtful debts Investments	-	-
	(d) Investment Property-Real Estate	-	-
	(e) Other Securities		
	i) Fixed Deposits	-	-
	ii) ETF - Exchange Traded Funds	-	-
	iii) AIF - Alternative Investment Funds	-	-
4	Investments in Infrastructure and Housing	2,52,13,319	2,05,71,058
	Less : Provision for doubtful debts Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,00,224	19,59,209
2	Other Approved Securities	3,51,786	99,980
3	Other Investments		
	(a) Shares		
	i) Equity	-	-
	ii) Preference	-	-
	(b) Mutual Funds	13,83,991	21,94,040
	(c) Debentures/ Bonds	18,11,281	20,99,093
	Less : Provision for doubtful debts Investments	-	-
	(d) Other Securities		
	i) Fixed Deposits	-	-
	ii) Certificate of Deposits	-	-
	iii) Commercial Papers	-	-
	iv) ETF - Exchange Traded Funds	-	-
4	Investments in Infrastructure and Housing	6,00,133	6,49,960
	Less : Provision for doubtful debts Investments	-	-
<b>TOTAL</b>		<b>6,37,08,783</b>	<b>5,74,65,662</b>

**PERIODIC DISCLOSURES**
**FORM NL-13-LOANS SCHEDULE (UNAUDITED)**

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

Particulars	Cost/ Gross Block					Depreciation				Net Block	(₹'000)
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 30th Jun 2021	Up to Last	For the period ended 30th June 2021	On Sales/ Adjustments	As at 30th Jun 2021	As at 30th Jun 2021		
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	30,26,068	1,05,028	-	31,31,096	23,52,192	99,894	-	24,52,086	6,79,010	4,42,393	
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,53,223	8,278	7,742	5,53,759	4,16,205	11,236	7,742	4,19,699	1,34,060	1,28,324	
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,49,411	5,867	2,852	1,52,426	1,20,369	2,242	2,775	1,19,836	32,590	19,651	
Information Technology Equipment	12,16,400	16,310	-	12,32,710	9,54,502	52,934	-	10,07,436	2,25,274	3,23,739	
Vehicles	2,177	-	-	2,177	1,970	109	-	2,079	98	534	
Office Equipment	2,42,714	2,763	1,660	2,43,817	1,94,625	6,837	1,328	2,00,134	43,683	49,376	
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>51,89,993</b>	<b>1,38,246</b>	<b>12,254</b>	<b>53,15,985</b>	<b>40,39,863</b>	<b>1,73,252</b>	<b>11,845</b>	<b>42,01,270</b>	<b>11,14,715</b>	<b>9,64,017</b>	
Work in progress	9,85,732	62,016	-	10,47,748	-	-	-	-	10,47,748	39,429	
<b>Grand Total</b>	<b>61,75,725</b>	<b>2,00,262</b>	<b>12,254</b>	<b>63,63,733</b>	<b>40,39,863</b>	<b>1,73,252</b>	<b>11,845</b>	<b>42,01,270</b>	<b>21,62,463</b>	<b>10,03,446</b>	
Previous period	46,97,914	81,636	57,538	47,22,012	35,81,167	1,37,882	483	37,18,566	10,03,446		

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
1	Cash (including cheques, drafts and stamps)	76,346	60,644
2	Bank Balances		
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	3,000	-
	(b) Current Accounts	6,07,535	7,35,759
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>6,86,881</b>	<b>7,96,403</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	15,00,000	-
3	Prepayments	3,93,938	1,65,708
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,681	3,86,782
6	Security Deposits	99,723	98,279
7	Others		
	(a) Advances to Vendors and other parties	65,444	80,356
	(b) Statutory Deposit towards filing Appeal	41,359	41,359
	(c) Advances to Employees	1,181	1,523
	(d) Advances to IRDA (Certifications Fees)	-	220
	<b>TOTAL (A)</b>	<b>21,08,326</b>	<b>7,74,227</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	19,71,518	18,11,231
	Less : Provision for doubtful debts receivable	-	-
2	Outstanding Premiums	65,65,095	1,10,95,867
	Less : Provision for doubtful debts receivable	(62,866)	(65,630)
3	Agents' Balances	2,756	2,474
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	6,36,822	6,23,049
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
8	Others	-	
	(a) Income Accrued on Deposits with Bank	3,629	1,363
	(b) Asset held for unclaimed amount of policyholders	1,29,800	70,000
	Add : Investment income accrued on unclaimed amount	4,690	10,584
	(c) GST including Service Tax	9,86,838	85,592
	(d) Contracts For Sale of Securities	39,172	-
	(e) Amount receivable on redemption of Debenture	-	-
	Less : Provision for doubtful debts receivable	-	-
	(f) Other	50	87
	<b>TOTAL (B)</b>	<b>1,02,77,504</b>	<b>1,36,34,617</b>
	<b>TOTAL (A+B)</b>	<b>1,23,85,830</b>	<b>1,44,08,844</b>

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
1	Agents' Balances	6,84,119	4,81,637
2	Balances due to other insurance companies	33,45,900	91,42,944
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	29,53,650	24,02,531
5	Unallocated Premium	14,65,701	19,11,204
6	Sundry creditors	4,83,961	3,78,828
7	Due to subsidiaries/ holding company	1,43,393	1,53,778
8	Claims Outstanding	3,65,05,029	3,29,38,205
9	Due to Officers/ Directors	-	-
10	Statutory Dues	1,45,694	73,642
11	GST - Liability	-	-
12	Unclaimed amount of policy holders	67,100	56,809
	Add : Investment income accruing on unclaimed amount	9,753	6,482
13	Others		
	(a) Contracts For Purchase of Securities	-	8,032
	(b) Security Deposit From Others	7,909	2,134
	(c) Salary Payable	3,06,598	3,68,941
	<b>TOTAL</b>	<b>4,61,18,807</b>	<b>4,79,25,167</b>

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

S.No	Particulars	As at 30th Jun 2021 (₹'000)	As at 30th Jun 2020 (₹'000)
1	Reserve for Unexpired Risk	2,60,92,917	2,09,33,169
2	For taxation (less advance tax paid and taxes deducted at source)	26,167	2,08,904
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	For Deferred Tax Liabilities	-	-
6	Employee Benefits		
	i) For Gratuity	76,084	62,337
	ii) For Leave Entitlement	75,179	72,741
	iii) For Long Term Performance pay	2,01,851	94,054
7	Others - Provision of Expenses	8,04,811	12,33,585
	<b>TOTAL</b>	<b>2,72,77,009</b>	<b>2,26,04,790</b>

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	As at 30th Jun 2021	As at 30th Jun 2020
		(₹'000)	(₹'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-



# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-21 - STATEMENT OF LIABILITIES (UNAUDITED)

(₹ in Lakhs)

		As at 30th Jun 2021		As at 30th Jun 2020	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	5,38,508	2,60,929	4,34,766	2,09,332
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR) ....(a)+(b)	5,38,508	2,60,929	4,34,766	2,09,332
d	Outstanding Claim Reserve (other than IBNR reserve)	2,10,048	1,40,145	1,94,600	1,27,759
e	IBNR Reserve	3,90,591	2,24,905	3,21,543	2,01,623
f	<b>Total Reserves for Technical Liabilities ....(c )+(d)+(e )</b>	<b>11,39,148</b>	<b>6,25,979</b>	<b>9,50,909</b>	<b>5,38,714</b>

## **PERIODIC DISCLOSURES**

FORM NL-22

## Geographical Distribution of Business

**Insurer: SBI General Insurance Company Ltd**

1-Apr-21 Date: 30-Jun-21

Date: 30-Jun-21

(Rs in Lakh)

#### GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER



# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-26 - CLAIMS INFORMATION - KG TABLE I (UNAUDITED)

( ₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,41,218	40,135	52,690	18,229	14,122	7,904	14,122
	Marine	4,569	3,546	4,604	3,923	709	1,177	1,177
2	Marine Cargo	4,569	3,546	4,604	3,923	709	1,177	1,177
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	2,62,500	1,41,013	1,61,587	92,217	39,131	36,182	39,131
4	Motor	2,31,268	1,21,676	1,51,661	87,544	34,690	34,124	34,690
5	Engineering	4,632	1,683	2,160	1,277	463	383	463
6	Aviation	10	0	(13)	0	1	0	1
7	Liabilities	4,895	1,442	2,803	579	734	631	734
8	Others	21,695	16,211	4,976	2,817	3,242	1,045	3,242
9	Health Insurance	2,09,325	1,97,128	1,24,372	1,17,846	39,426	35,354	39,426
10	Crop Insurance	2,06,886	26,266	2,39,482	41,177	20,689	35,922	35,922
	Total	8,24,499	4,08,088	5,82,735	2,73,392	1,14,076	1,16,539	1,29,778

**PERIODIC DISCLOSURES**
**FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30TH JUNE 2021**
*(Rs in Lakhs)*

S.No	Particulars	Sch	Amount
1	Investments	8	8,70,834
2	Loans	9	-
3	Fixed Assets	10	21,625
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	6,869
	b. Advances & Other Assets	12	1,23,858
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	(4,61,188)
	b. Provisions	14	(2,72,770)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>2,89,227</b>
	<b>Less: Other Assets</b>	<b>Sch</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	21,625
3	Cash & Bank Balance (if any)	11	6,869
4	Advances & Other Assets (if any)	12	1,23,858
5	Current Liabilities	13	(4,61,188)
6	Provisions	14	(2,72,770)
7	Misc. Exp not Written Off	15	-
	Debit Balance of P&L A/c		-
	<b>TOTAL (B)</b>		<b>(5,81,606)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>8,70,834</b>

*(Rs in Lakhs)*

No.	Investment represented as	Reg. %	SH (a)	FRSM*	PH (c)	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
				(b)						
1	<b>Central Government Securities</b>	Not Less than 20%	0	70,673	1,50,371	2,21,043	26.3	0	2,21,043	2,24,080
2	<b>Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)</b>	Not Less than 30%	0	78,303	2,38,208	3,16,511	37.7	0	3,16,511	3,22,575
3	<b>Investment subject to Exposure Norms</b>									
i	<b>'Housing &amp; Loans to SG for Housing and FFE, Infrastructure Investments</b>	Not Less than 15%	3	64,444	2,58,135	3,22,581	38.4	302	3,22,884	3,36,805
ii	<b>Approved Investments</b>	Not Exceeding 55%	29,339	53,027	1,24,902	2,07,269	21.2	9,182	2,16,451	2,21,106
iii	<b>Other Investments (not exceeding 15%)</b>		7,294	6,377	15,843	29,513	2.6	475	29,988	30,063
	<b>Investment Assets</b>	<b>100%</b>	<b>36,635</b>	<b>2,02,152</b>	<b>6,37,087</b>	<b>8,75,874</b>	<b>100.0</b>	<b>9,960</b>	<b>8,85,834</b>	<b>9,10,549</b>



# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30TH JUNE 2021

(Rs in Lakhs)

S. No.	Market Value				Book Value			
	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class
<b>Break Down By Credit Rating</b>								
AAA rated	4,62,785	55.31	4,45,341	56.37	4,44,386	54.73	4,15,727	56.00
AA or better	30,310	3.62	35,089	4.44	29,812	3.67	33,967	4.58
Rated below AA but above A	1,064	0.13	1,071	0.14	1,000	0.12	1,000	0.13
Any other (Sovereign)	3,42,514	40.94	3,08,491	39.05	3,36,761	41.48	2,91,730	39.29
	<b>8,36,673</b>	<b>100.00</b>	<b>7,89,991</b>	<b>100.00</b>	<b>8,11,958</b>	<b>100.00</b>	<b>7,42,425</b>	<b>100.00</b>
<b>Breakdown By Residual Maturity</b>								
Up to 1 year	61,149	7.31	70,991	8.99	60,577	7.46	70,023	9.43
more than 1 year and upto 3years	2,09,666	25.06	1,20,508	15.25	2,03,503	25.06	1,14,568	15.43
More than 3years and up to 7years	4,03,546	48.23	2,20,733	27.94	3,97,230	48.92	2,05,944	27.74
More than 7 years and up to 10 years	1,61,968	19.36	3,19,731	40.47	1,50,310	18.51	2,96,660	39.96
above 10 years	345	0.04	58,029	7.35	338	0.04	55,230	7.44
	<b>8,36,673</b>	<b>100.00</b>	<b>7,89,991</b>	<b>100.00</b>	<b>8,11,958</b>	<b>100.00</b>	<b>7,42,425</b>	<b>100.00</b>
<b>Breakdown By Type Of The Issuer</b>								
a. Central Government	2,29,361	27.41	2,02,050	25.58	2,25,946	27.83	1,89,845	25.57
b. State Government	93,214	11.14	93,395	11.82	90,566	11.15	87,606	11.80
c.Corporate Securities	5,14,099	61.45	4,94,545	62.60	4,95,447	61.02	4,64,973	62.63
	<b>8,36,673</b>	<b>100.00</b>	<b>7,89,991</b>	<b>100.00</b>	<b>8,11,958</b>	<b>100.00</b>	<b>7,42,425</b>	<b>100.00</b>

#### Note

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. 'Any other (Sovereign)' under 'Break down by credit rating' includes Mutual Funds, Fixed Deposits, AIFs and Debt ETFs.
4. Previous period's figures have been regrouped wherever necessary to make them comparable with those of current year.



## SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

### PERIODIC DISCLOSURES

#### FORM NL-30 - ANALYTICAL RATIOS (UNAUDITED)

##### Analytical Ratios for Non-Life companies As at 30th Jun 2021

S.No.	Particular	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun 2020
1	Gross Premium Growth Rate	(3.39%)	(3.39%)	(5.65%)	(5.65%)
2	Gross Premium to Networth Ratio	0.41	0.41	0.51	0.51
3	Growth rate of Net Worth	19.72%	19.72%	25.11%	25.11%
4	Net Retention Ratio	56.92%	56.92%	56.02%	56.02%
5	Net Commission Ratio	5.22%	5.22%	(0.21%)	(0.21%)
6	Expense of Management to Gross Direct Premium Ratio	31.62%	31.62%	23.72%	23.72%
7	Expense of Management to Net Written Premium	55.08%	55.08%	41.12%	41.12%
8	Net Incurred Claims to Net Earned premium	82.64%	82.64%	76.16%	76.16%
9	Combined ratio	125.71%	125.71%	103.40%	103.40%
10	Technical Reserves to Net Premium Ratio	9.36	9.36	7.75	7.75
11	Underwriting Balance Ratio	(0.13)	(0.13)	0.02	0.02
12	Operating Profit Ratio	4.21%	4.21%	17.03%	17.03%
13	Liquid Assets to Liabilities Ratio	0.08	0.08	0.14	0.14
14	Net Earning Ratio	11.34%	11.34%	19.36%	19.36%
15	Return on Net Worth Ratio	2.70%	2.70%	5.73%	5.73%
16	Available Solvency Margin to Required Solvency Margin Ratio	2.10	2.10	2.27	2.27
17	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	21,55,00,000	21,55,00,000	21,55,00,000	21,55,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	88.36% / 11.64%	88.36% / 11.64%	88.36% / 11.64%	88.36% / 11.64%
3	( c ) % of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period	3.52	3.52	6.25	6.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period	3.48	3.48	6.25	6.25
6	(iv) Book value per share (Rs)	130.48	130.48	108.99	108.99

**PERIODIC DISCLOSURES**
**FORM NL-31 - RELATED PARTY**

S.N o.	Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun2020
					(₹ in '000)			
1	Holding Company	State Bank of India	Income Expense Asset Liability	Premium Received	1,18,045	1,18,045	8,12,834	8,12,834
				Interest Income on Bonds	-	-	-	-
				Interest Income on Term Deposits	39	39	93	93
				Commission expense	2,97,067	2,97,067	3,78,818	3,78,818
				Bank Charges	6,266	6,266	1,425	1,425
				Claims Expense	24	24	3	3
				SBI Officers Deputation Cost	6,786	6,786	5,424	5,424
				Other Expenses	255	255	217	217
				Misc Expenses	-	-	-	-
				Expenses Reimbursement	484	484	370	370
				Premises Rent	1,047	1,047	1,246	1,246
				Dividend Paid	-	-	-	-
				Royalty Expense	41,211	41,211	-	-
				Term Deposits Redeemed/Matured	-	-	6,671	6,671
				Term Deposits Placed (Balance)	3,000	3,000	-	-
				Interest Income on Term Deposits	58	58	-	-
				Investment Redeemed	-	-	-	-
				Interest Income on Bond (Receivable)	-	-	-	-
				Investment held (Bond)	-	-	-	-
				Current Accounts	5,03,165	5,03,165	6,66,213	6,66,213
				Rent recovery	-	-	-	-
				Asset purchased	-	-	-	-
				Investment Purchased	-	-	-	-
				Security Deposit	153	153	153	153
				Advance Given	-	-	67	67
				Prepaid Royalty Expense	1,24,086	1,24,086	-	-
				Premium Received in Advance	232	232	161	161
				Commission Payable	1,08,246	1,08,246	1,01,789	1,01,789
				Claims Payable	9	9	689	689
				Bank Charges	-	-	-	-
				SBI Officers Deputation Cost	10,158	10,158	18,130	18,130
				Expenses Reimbursement	429	429	879	879
				Other Expenses Payable	22,312	22,312	31,705	31,705
				Rent Payable	-	-	644	644
				Amount Contributed towards Capital including Share Premium	-	-	-	-
				Amount Contributed towards Capital including Share Premium (Balance)	-	-	-	-
				CD Balance	1,19,186	1,19,186	4,15,512	4,15,512
				Customer Float	-	-	-	-
				Amount Contributed towards Capital including Share Premium	-	-	-	-
				Amount Contributed towards Capital including Share Premium (Balance)	-	-	-	-
				Amount Contributed towards Capital including Share Premium	-	-	-	-
				Liability				
2	Shareholder	IAG International Pty Limited®	Liability	Dividend Paid	-	-	-	-
				Technical Services	-	-	-	-
				Foreign exchange (gain)/ loss	-	-	-	-
				Technical Services Payable	-	-	-	-
3	Group Company of Shareholder	Insurance Australia Limited	Income Expense Liability	Commission Income	-	-	-	-
				Claims Recovery	-	-	-	-
				Profit Commission	-	-	-	-
				Reinsurance Ceded (incl. Non Proportional)	-	-	-	-
				Claims Expense	-	-	-	-
				Net of Reinsurance Receivable, Commission & Claims	-	-	-	-
				Asset				
				Reinsurance Payable net of Commission & Claims	-	-	-	-
				Liability				
				Premium Received	422	422	354	354
4	Fellow Subsidiaries	SBI DFHI Ltd. SBI Global Factors Ltd. SBICAP Securities Ltd. SBI Capital Markets Ltd. SBI Mutual Fund Trustee Company Private Ltd	Expense Asset Liability	Claims Expense	-	-	-	-
				Investment Purchased	-	-	-	-
				Investment Redeemed	-	-	-	-
				Claims payable	-	-	-	-
				Income	Premium Received	-	-	-
				Expense	Claims Expense	-	-	-
				Asset	Premises Rent	-	-	-
				Liability	Rent recovery	-	-	-
				Income	Premium Received in Advance	-	-	-
				Expense	Brokerage Expense	189	189	48
5	Joint Venture	SBI Life Insurance Company Limited	Income Expense Asset Liability	Claims Expense	-	-	-	-
				Commission expense	10,955	10,955	13,129	13,129
				Brokerage Payable	-	-	-	-
				Liability	Claims Payable	-	-	-
				Income	Commission Payable	4,803	4,803	13,115
				Expense	Premium Received	(8)	(8)	7,875
				Asset	Investment Purchased	7,50,590	7,50,590	12,50,964
6	Associate	SBI Life Insurance Company Limited	Expense Asset Liability	Claims Expense	-	-	-	-
				Liability	Claims Payable	-	-	-
				Income	Premium Received in Advance	-	-	-
				Asset	Investment Purchased	1,30,98,000	1,30,98,000	32,79,700

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

S.N o.	Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun2020
4	Fellow Subsidiaries	SBI SG Global Securities Services Pvt Ltd	Income	Investment Redeemed	1,38,98,255	1,38,98,255	33,98,101	33,98,101
				MF Holding	10,00,000	10,00,000	14,25,554	14,25,554
				Premium Received	-	-	-	-
				Liability	Premium Received in Advance	-	-	-
				Income	Premium Received	159	159	2,433
				Expense	Claims Expense	-	-	-
				Liability	Claims payable	-	-	80
			Asset	Income	Premium Received	29,889	29,889	34,958
				Interest Income on Debenture	28,422	28,422	28,344	28,344
				Dividend Income	-	-	22	22
				Prepaid Expenses	52	52	75	75
		SBI Cards and Payment Services Pvt Ltd	Expense	Investment Purchased	-	-	-	-
				Equity Holdings	16,773	16,773	16,773	16,773
				Debenture Holdings	15,00,000	15,00,000	15,00,000	15,00,000
				Interest Income on Debenture (Receivable)	42,789	42,789	42,984	42,984
				Card Payments	859	859	258	258
				Expense	Commission expense	(261)	(261)	102
			Liability	Liability	Card Payable	-	-	-
				Commission payable	(263)	(263)	35	35
				Premium Received in Advance	-	-	-	-
				Claims payable	-	-	-	-
		SBI Funds Management Pvt. Ltd.	Income	Premium Received	117	117	3	3
				Expense	Claims Expense	-	-	-
		SBI Life Insurance Company Limited	Liability	Liability	Claims payable	-	-	25
				Income	Premium Received	3	3	21
			Expense	Income	Dividend Income	93	93	-
				Premium Paid	8,093	8,093	1,098	1,098
				Premises Rent	15,341	15,341	18,103	18,103
				Expenses Reimbursement	2,285	2,285	2,603	2,603
				Claims Expense	37	37	702	702
				Premium Deposit/Prepaid Expenses	67,949	67,949	9,978	9,978
			Asset	Investment Purchased	-	-	-	-
				Equity Holdings	26,162	26,162	26,162	26,162
				Investment Redeemed	2,58,017	2,58,017	2,21,754	2,21,754
				Rent Payable	-	-	-	-
				Claims Payable	16	16	1,780	1,780
				Premium Received in Advance	-	-	-	-
		SBI CAP Ventures Ltd	Expense	Expenses Reimbursement	3,614	3,614	4,162	4,162
				Income	Premium received	8	8	1,398
			Expense	Expense	-	-	-	-
				Liability	Commission expense	-	-	-
		SBICAP Trustee Company Ltd	Liability	Liability	Claims Expense	-	-	-
				Commission payable	-	-	-	-
			Income	Premium received	3	3	2,074	2,074
				Expense	Commission expense	-	-	-
		SBICAP (Singapore) Ltd.	Expense	Expense	Claims Expense	-	-	-
				Liability	Claims payable	-	-	-
			Expense	Expense	Commission payable	-	-	-
				Liability	Commission expense	-	-	-
		SBI Payment Services Pvt. Ltd.	Income	Income	Premium Received	-	-	-
				Expense	Commission expense	-	-	-
			Expense	Liability	Claims Expense	-	-	-
				Commission payable	-	-	-	-
		SBI Pension Funds Pvt Ltd	Income	Income	Premium Received	-	-	-
				Expense	Commission expense	-	-	-
			Expense	Liability	Claims payable	-	-	-
				Commission payable	-	-	-	-
		SBI Funds Management (International) Pvt. Lt	Expense	Expense	Claims payable	-	-	-
				Liability	Commission payable	-	-	-
			Expense	Expense	IT Support charges	1,167	1,167	1,056
				Liability	Claims Payable	-	-	-
		C - Edge Technologies Ltd	Expense	Expense	Premium Received in Advance	-	-	-
				Liability	IT Support charges Payable	2,747	2,747	2,456
			Expense	Asset	Other Liabilities	-	-	-
				Expense	TDS Recovery	-	-	-
		SCHNEIDER ELECTRIC INDIA PVT LTD	Income	Income	Premium Received	-	-	-
				Expense	Commission expense	-	-	-
		Macquarie SBI Infrastructure Management P	Expense	Liability	Commission payable	-	-	-
				Liability	Commission expense	-	-	-
		Macquarie SBI Infrastructure Trustee Ltd	Expense	Expense	Commission payable	-	-	-
				Liability	Commission expense	-	-	-
		SBI Macquarie Infrastructure Management P	Expense	Expense	Commission expense	-	-	-
				Liability	Commission payable	-	-	-
		SBI Macquarie Infrastructure Trustee Pvt. Ltd	Expense	Expense	Commission expense	-	-	-
				Liability	Commission payable	-	-	-
		Commercial Indo Bank IIC, Moscow	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-
		Commercial Indo Bank IIC, Moscow	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-
		Macquarie SBI Infrastructure Trustee Ltd	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-
		Nepal SBI Bank Ltd	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-
		PT Bank SBI Indonesia	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-
		SBI (Mauritius) Ltd.	Income	Income	Premium Received	-	-	-
				Income	Premium Received in Advance	-	-	-

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

S.N o.	Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun2020
			Liability	Premium Received in Advance	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	-	-	-	-
			Liability	Commission payable	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	-	-	-	-
			Liability	Commission payable	-	-	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	-	-	-	-
			Liability	Claims Payable	-	-	-	-
			Income	Premium Received	298	298	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	-	-	-	-
			Other Expenses		1,297	1,297	-	-
			Liability	Claims Payable	-	-	-	-
			Asset	Advance Given	14,500	14,500	-	-
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	-	-	-	-
			Liability	Claims Payable	-	-	-	-
			Income	Premium received	-	-	19	19
			Expense	Commission expense	987	987	921	921
			Other Expenses		-	-	-	-
			Liability	Claims Payable	-	-	-	-
			Liability	Other Expenses Payable	-	-	-	-
			Liability	Commission payable	1,517	1,517	1,074	1,074
			Income	Premium received	2,950	2,950	1,879	1,879
			Expense	Commission expense	111	111	166	166
			Expense	Claims Expense	-	-	-	-
			Liability	Commission payable	5,081	5,081	2,971	2,971
			Liability	Claims Payable	-	-	-	-
			Income	Premium received	3,832	3,832	4,821	4,821
			Expense	Commission expense	46	46	97	97
			Liability	Claims Expense	-	-	-	-
			Liability	Commission payable	2,026	2,026	1,088	1,088
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission expense	212	212	298	298
			Liability	Commission payable	477	477	2,024	2,024
			Income	Premium Received	-	-	31	31
			Expense	Commission expense	903	903	503	503
			Expense	Claims Expense	-	-	-	-
			Liability	Commission payable	1,321	1,321	859	859
			Liability	Claims Payable	-	-	-	-
			Income	Premium Received in Advance	-	-	11	11
			Income	Premium Received	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Income	Premium Received	-	-	-	-
			Expense	Commission expense	1,473	1,473	2,767	2,767
			Expense	Claims Expense	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Commission payable	1,017	1,017	1,911	1,911
			Expense	Claims Payable	-	-	-	-
			Income	Premium Received	(0)	(0)	-	-
			Expense	Commission expense	2,915	2,915	3,737	3,737
			Expense	Claims Expense	-	-	-	-
			Liability	Commission payable	123	123	318	318
			Liability	Claims Payable	-	-	-	-
			Liability	Other Expenses Payable	-	-	-	-
			Income	Premium Received	-	-	-	-
			Expense	Commission expense	1,000	1,000	1,148	1,148
			Expense	Other Expenses	-	-	-	-
			Expense	Claims Expense	-	-	-	-
			Liability	Commission payable	488	488	835	835
			Liability	Claims Payable	-	-	-	-
			Liability	Other Expenses Payable	-	-	26	26
			Income	Premium Received	178	178	178	178
			Expense	Commission expense	73	73	299	299
			Expense	Claims Expense	-	-	-	-

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

S.N o.	Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 30th Jun 2021	For the period ended 30th Jun 2021	For the quarter ended 30th Jun 2020	For the period ended 30th Jun2020
		Andhra Pradesh Grameena Vikas Bank	Liability	Commission payable	439	439	204	204
			Expense	Claims Payable	-	-	-	-
				Premium Received	-	-	-	-
			Liability	Commission expense	1,746	1,746	3,623	3,623
			Expense	Claims Expense	-	-	-	-
			Liability	Other Expenses	0	0	-	-
			Liability	Commission payable	32,778	32,778	28,710	28,710
			Expense	Other Expenses Payable	-	-	2	2
			Liability	Claims Payable	-	-	-	-
		Chhattisgarh Rajya Gramin Bank	Income	Premium Received	58	58	79	79
			Asset	Current Accounts	14	14	-	-
			Liability	Premium Received in Advance	134	134	196	196
			Expense	Claims Payable	-	-	-	-
			Expense	Commission expense	1,530	1,530	1,742	1,742
			Expense	Claims Expense	-	-	-	-
		Utkal Grameen Bank	Liability	Commission payable	1,241	1,241	725	725
			Income	Premium Received	-	-	-	-
			Expense	Commission expense	67	67	153	153
			Expense	Other Expenses	-	-	-	-
			Liability	Premium Received in Advance	-	-	-	-
			Expense	Other Expenses Payable	-	-	-	-
			Liability	Commission payable	445	445	1,567	1,567
		Uttarakhand Gramin Bank	Income	Premium Received	-	-	-	-
			Expense	Commission expense	650	650	743	743
			Expense	Claims Expense	-	-	-	-
			Expense	Other Expenses	68	68	2	2
			Liability	Premium Received in Advance	-	-	-	-
			Liability	Other Expenses Payable	152	152	-	-
			Liability	Commission payable	2,200	2,200	745	745
			Liability	Claims Payable	-	-	-	-
		Langpi Dehangi Rural Bank (till 1sy July 2020)	Income	Premium Received	-	-	-	-
		Langpi Dehangi Rural Bank	Expense	Commission expense	-	-	-	-
			Liability	Commission payable	-	-	759	759
		Yes Bank Ltd	Income	Interest Income on Debenture	2,468	2,468	2,468	2,468
			Income	Premium Received	-	-	-	-
			Asset	Interest Income on Debenture (Receivable)	2,577	2,577	2,577	2,577
			Asset	Investment Redeemed	10,25,461	10,25,461	2,21,890	2,21,890
			Asset	Investment Purchased	-	-	-	-
			Asset	Debenture Holdings	1,03,794	1,03,794	1,03,794	1,03,794
			Asset	Current Accounts	5,333	5,333	-	-
			Expense	Other Expenses	25	25	73	73
			Expense	Commission expense	-	-	-	-
			Liability	Other Expenses payable	0	0	73	73
		THE CLEARING CORPORATION OF INDIA LTD	Expense	Other Expenses	5	5	-	-
6	Managing Director & CEO	Shri P C Kandpal	Income	Premium Received	-	-	-	-
			Income	Sale of Assets	-	-	-	-
			Expense	SBI Officers Deputation Cost	2,076	2,076	-	-
			Liability	SBI Officers Deputation Cost	3,516	3,516	-	-
			Asset	Advance	-	-	-	-
			Liability	Premium received in advance	-	-	-	-
	Managing Director & CEO	Shri Pushan Mahapatra	Expense	SBI Officers Deputation Cost	-	-	1,341	1,341
			Liability	SBI Officers Deputation Cost	-	-	3,117	3,117
			Income	Premium Received	-	-	-	-
			Liability	Premium received in advance	-	-	-	-



# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 30th Jun 2021 (UNAUDITED)

(₹ in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)		7,38,183
	<b>Deduct:</b>		
2	Current Liabilities as per BS		7,11,556
3	Other Liabilities		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>26,627</b>
	Shareholders Funds		
5	Available Assets		2,67,542
	<b>Deduct:</b>		
6	Other Liabilities		21,634
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>2,45,908</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>2,72,536</b>
9	Total Required Solvency Margin [RSM]		1,29,778
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>2.10</b>

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES****FORM NL-35-NON PERFORMING ASSETS-7A AS AT 30TH JUNE 2021**

(Rs in Lakhs)

COI	Company Name	Instrument Type	Details Of Investment Portfolio											Classification	Provision (%)	Provision (Rs.)
			Interest Rate %	Has there been revision?	Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over'	Has there been any Principal Waiver? Amount			
			NIL													

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.



SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

## **FORM NL-36-YIELD ON INVESTMENTS**

(Rs in Lakhs)

**PERIODIC DISCLOSURES**
**FORM NL-36-YIELD ON INVESTMENTS**

(Rs in Lakhs)

S.No.	Category of Investment	Category Code	For the quarter ended 30th June 2021					As at 30th June 2021					As at 30th June 2020				
			Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
48	E4 Corporate Securities (Approved Investment) -Equity Shares -Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	E5 Corporate Securities (Approved Investment) -Equity Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	E6 PSU - Equity Shares - Unquoted	EEUQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	E7 Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	377	377	1	0.36	0.27	377	377	1	0.36	0.27	301	301	-	-	-
53	E9 Corporate Securities - Bonds - Taxable	EPBT	24,184	24,776	431	1.72	1.29	24,184	24,776	431	1.72	1.29	13,237	13,900	509	3.70	2.77
54	E10 Corporate Securities - Bonds - Tax free	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	E12 Corporate Securities (Approved Investment) -Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	E13 Corporate Securities (Approved Investment) -Debentures	ECOS	1,02,842	1,06,211	1,947	1.96	1.46	1,02,842	1,06,211	1,947	1.96	1.46	94,267	99,620	1,987	2.10	1.57
58	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	15,000	15,635	284	1.89	1.42	15,000	15,635	284	1.89	1.42	15,000	15,733	283	1.89	1.41
59	E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	D35 Debt Capital Instruments (DCI-Basel III)	EDCI	2,500	2,559	45	1.79	1.34	2,500	2,559	45	1.79	1.34	2,500	2,605	45	1.79	1.34
61	E16 Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	E17 Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	E20 Deposits - Deposit with scheduled banks	ECDB	15,199	15,199	17	0.74	0.55	15,199	15,199	17	0.74	0.55	199	199	10	1.20	0.90
66	E21 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	E23 CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	E25 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	D 42 Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-	322	6.43	4.81
75	E29 Perpetual Non-Cum. PShares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	E30 Perpetual Non-Cum. PShares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EDFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	294	0.73	0.54	-	-	294	0.73	0.54	10,520	10,520	274	1.31	0.98
79	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	34	0.47	0.35	-	-	34	0.47	0.35	3,920	3,920	55	1.03	0.77
80	F Other than Approved Securities																
81	F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	6,100	6,100	212	3.82	2.86	6,100	6,100	212	3.82	2.86	-	-	-	-	-
84	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	216	216	-	-	-	216	216	-	-	-	140	140	0	0.13	0.10
85	F5 Other than Approved Investments -Debentures	OLDB	-	-	75	1.54	1.15	-	-	75	1.54	1.15	-	-	-	-	-
86	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	1,004	1,015	22	2.14	1.60	1,004	1,015	22	2.14	1.60	1,011	500	22	2.21	1.65
87	F7 Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
88	F8 Other than Approved Investments -Pref Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89	F9 Other than Approved Investments -Venture fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90	F10 Other than Approved Investments -Short Term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	F11 Other than Approved Investments - Term Loans (without charge )	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	3,839	3,839	71	0.59	0.44	3,839	3,839	71	0.59	0.44	-	-	46	0.61	0.46
93	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPQ	10,001	10,001	37	0.50	0.37	10,001	10,001	37	0.50	0.37	7,501	7,501	0	0.00	0.00

**PERIODIC DISCLOSURES**
**FORM NL-36-YIELD ON INVESTMENTS**
*(Rs in Lakhs)*

S.No.	Category of Investment	Category Code	For the quarter ended 30th June 2021					As at 30th June 2021					As at 30th June 2020				
			Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
94	F14 Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
95	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
96	F16 Equity Shares (PSU & Unlisted)	OEPU	4,097	4,097	-	-	-	4,097	4,097	-	-	-	-	-	-	-	-
97	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
98	F17 Investment properties - Immovable	OPII	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
99	E26 Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,384	1,384	-	-	-	1,384	1,384	-	-	-	427	427	-	-	-
100	E20 Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	2,599	2,599	-	-	-
101	E12 SEBI approved Alternate Investment Fund (Category II)	OAFB	1,905	1,905	16	1.88	1.41	1,905	1,905	16	1.88	1.41	724	724	18	2.47	1.85
102	E25 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	1,000	1,064	23	2.33	1.74	1,000	1,064	23	2.33	1.74	1,000	1,071	52	2.40	1.80
103	E11 SEBI approved Alternate Investment Fund (Category I)	OAFI	443	443	21	4.49	3.36	443	443	21	4.49	3.36	404	404	14	3.29	2.46
<b>TOTAL</b>			<b>8,85,834</b>	<b>9,10,549</b>	<b>22,920</b>	<b>2.42</b>	<b>1.81</b>	<b>8,85,834</b>	<b>9,10,549</b>	<b>22,920</b>	<b>2.42</b>	<b>1.81</b>	<b>7,72,524</b>	<b>8,20,091</b>	<b>16,860</b>	<b>2.14</b>	<b>1.60</b>

1. Based on daily simple Average of Investments

2. Yield netted for tax

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

4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

## FORM NL-37-CLAIMS DATA

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

For the quarter ending Q1 FY 2021-22.

Sl. No.	Claims Experience	No. of claims only																			
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Avgation	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	696	90	0	90	5654	7717	13371	7064	1425	1	8490	29	40	59	0	15441	34	182	38432	
2	Claims reported during the period	2207	387	0	387	40233	590	40823	46918	1281	21	48220	44	11	147	0	18856	20	574	111289	
	(a) Booked During the period	2142	367	0	367	39861	542	40403	44773	1014	3	45790	32	9	143	0	7839	17	548	97290	
	(b) Reopened during the Period	65	20	0	20	372	48	420	2145	267	18	2430	12	2	4	0	11017	3	26	13999	
	(c) Other Adjustment (to be specified)																				
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(ii)_____																				
3	Claims Settled during the period	1474	117	0	117	32860	134	32994	34024	499	9	34532	25	0	66	0	17634	2	318	87162	
	(a) paid during the period																				
	(b) Other Adjustment ( to be specified)																				
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(ii)_____																				
4	Claims Repudiated during the period	243	37	0	37	379	0	379	2083	113	0	2196	3	0	9	0	0	0	0	63	2930
	Other Adjustment ( to be specified)																				
	(i)____Closed During the period_____	302	127	0	127	2852	75	2927	7946	696	0	8642	13	8	48	0	5753	12	116	17948	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	<b>Claims O/S at End of the period</b>	884	196	0	196	9796	8098	17894	9929	1398	13	11340	32	43	83	0	10910	40	259	41681	
	Less than 3months	408	163	0	163	8440	525	8965	9393	790	3	10186	18	9	63	0	394	16	163	20385	
	3 months to 6 months	33	14	0	14	696	1039	1735	143	175	1	319	3	17	14	0	3910	16	9	6070	
	6months to 1 year	27	2	0	2	95	1256	1351	49	35	1	85	1	9	2	0	4505	4	4	5990	
	1year and above	416	17	0	17	565	5278	5843	344	398	8	750	10	8	4	0	2101	4	83	9236	

Notes:-

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

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

For the quarter ending Q1 FY 2021-22.  
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Person al Accide nt	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviatio n	Crop Insuranc e	Other segme nts **	Miscell aneous	Total	
1	Claims O/S at the beginning of the period	21396	1522	0	1522	9549	80544	90093	5096	12501	2	17598	127	580	1292	0	8157	367.32	779	141912	
2	Claims reported during the period	22517	1178	0	1178	14326	7252	21577	30138	9755	22	39915	79	1497	1747	0	87324	313.4	479	176627	
	(a) Booked During the period	21854	1117	0	1117	14193	6662	20855	28760	7722	3	36485	57	1225	1699	0	36303	266.39	458	120320	
	(b) Reopened during the Period	663	61	0	61	132	590	722	1378	2033	19	3430	21	272	48	0	51021	47.01	22	56307	
	(c) Other Adjustment (to be specified)																				
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(ii)_____																				
3	Claims Settled during the period	2240	290	0	290	10480	979	11458	23138	3983	11	27132	26	13	323	0	87873	18.36	188	129562	
	(a) paid during the period																				
	(b) Other Adjustment ( to be specified)																				
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(ii)_____																				
4	Claims Repudiated during the period	1101	27	0	27	179	0	179	560	673	0	1234	9	0	100	0	0	0	0	114	2234
	Other Adjustment ( to be specified)																				
	(i)____Closed During the period_____	1369	92	0	92	1349	1833	3182	2138	4148	0	6286	37	41	533	0	1263	144	210	13685	
	(ii)_____																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Claims O/S at End of the period	39204	2291	0	2291	11867	84985	96851	9398	13451	13	22861	133	2023	2084	0	6345	518.34	746	173058	
	Less than 3months	20948	1018	0	1018	6453	4349	10802	8690	7228	3	15922	51	156	1350	0	654	304.72	308	51513	
	3 months to 6 months	2820	1031	0	1031	1843	9483	11326	151	1669	2	1821	28	294	190	0	2154	103.58	68	19835	
	6months to 1 year	5256	20	0	20	205	10758	10962	73	475	0	548	9	156	370	0	1780	90.844	42	19235	
	1year and above	10181	222	0	222	3366	60395	63760	484	4079	8	4571	45	1418	173	0	1758	19.199	328	82475	

Notes:-

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

**FORM NL-37-CLAIMS DATA**

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

For the quarter ending Q1 FY 2021-22.

Sl. No.	Claims Experience	No. of claims only																		
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Avgation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	781	375	0	375	1399	1656	3055	3282	57	0	3339	0	3	156	0	0	0	726	8435
2	Claims reported during the period	232	3293	0	3293	0	598	598	44580	616	0	45196	0	1	138	0	0	0	525	49983
	(a) Booked During the period	194	3172	0	3172	0	598	598	44575	612	0	45187	0	1	134	0	0	0	519	49805
	(b) Reopened during the Period	38	121	0	121	0	0	0	5	4	0	9	0	0	4	0	0	0	6	178
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	105	730	0	730	0	596	596	45402	62	0	45464	0	0	95	0	0	0	894	47884
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment ( to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment ( to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	3
	(i)____Closed During the period_____	50	418	0	418	190	1164	1354	175	16	0	191	0	0	6	0	0	0	0	2022
	(ii)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	<b>Claims O/S at End of the period</b>	858	2520	0	2520	1209	494	1703	2285	595	0	2880	0	4	193	0	0	0	354	8512
	Less than 3months	138	2226	0	2226	0	0	0	515	546	0	1061	0	1	49	0	0	0	46	3521
	3 months to 6 months	141	254	0	254	1048	335	1383	1374	37	0	1411	0	0	64	0	0	0	217	3470
	6months to 1 year	244	40	0	40	161	154	315	396	0	0	396	0	1	53	0	0	0	9	1058
	1year and above	335	0	0	0	0	5	5	0	12	0	12	0	2	27	0	0	0	82	463

Notes:-

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

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

For the quarter ending Q1 FY 2021-22.

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Person al Accide nt	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviatio n	Crop Insuranc e	Other segme nts **	Miscell aneous	Total
1	Claims O/S at the beginning of the period	22992	271	0	271	1214	7506	8721	3341	50	0	3391	0	22	180	0	0	0	1281	36858
2	Claims reported during the period	3953	222	0	222	0	27922	27922	2467	273	0	2740	0	1	170	0	0	0	117	35125
	(a) Booked During the period	3306	214	0	214	0	27922	27922	2467	271	0	2738	0	1	165	0	0	0	115	34461
	(b) Reopened during the Period	648	8	0	8	0	0	0	0	2	0	2	0	0	5	0	0	0	1	664
	(c) Other Adjustment (to be specified)																			
	(i)_____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii)_____																			
3	Claims Settled during the period	975	101	0	101	0	27922	27922	2005	18	0	2023	0	0	32	0	0	0	218	31269
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)_____																			
	(ii)_____																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment ( to be specified)																			
	(i)____Closed During the period_____	2170	37	0	37	290	5034	5324	180	0	0	180	0	0	4	0	0	0	48	7763
	(ii)_____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	23800	356	0	356	924	2472	3397	3624	304	0	3928	0	23	314	0	0	0	1132	32951
	Less than 3months	2107	125	0	125	0	0	0	479	258	0	737	0	1	139	0	0	0	19	3128
	3 months to 6 months	7460	169	0	169	657	1705	2362	2377	3	0	2380	0	0	88	0	0	0	78	12537
	6months to 1 year	7343	61	0	61	268	753	1021	768	0	0	768	0	21	43	0	0	0	56	9313
	1year and above	6891	0	0	0	0	14	14	0	43	0	43	0	2	44	0	0	0	978	7972

Notes:-

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

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

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

## FORM NL-37-CLAIMS DATA

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

Upto the quarter ending Q1 FY 2021-22.

Sl. No.	Claims Experience	No. of claims only																			
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aeron	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	696	90	0	90	5654	7717	13371	7064	1425	1	8490	29	40	59	0	15441	34	182	38432	
2	Claims reported during the period	2207	387	0	387	40233	590	40823	46918	1281	21	48220	44	11	147	0	18856	20	574	111289	
	(a) Booked During the period	2142	367	0	367	39861	542	40403	44773	1014	3	45790	32	9	143	0	7839	17	548	97290	
	(b) Reopened during the Period	65	20	0	20	372	48	420	2145	267	18	2430	12	2	4	0	11017	3	26	13999	
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(i)																				
	(ii)																				
3	Claims Settled during the period	1474	117	0	117	32860	134	32994	34024	499	9	34532	25	0	66	0	17634	2	318	87162	
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(b) Other Adjustment ( to be specified)																				
	(i)																				
	(ii)																				
4	Claims Repudiated during the period	243	37	0	37	379	0	379	2083	113	0	2196	3	0	9	0	0	0	0	63	2930
	Other Adjustment ( to be specified)	302	127	0	127	2852	75	2927	7946	696	0	8642	13	8	48	0	5753	12	116	17948	
	(i) Closed During the period																				
	(ii)																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	<b>Claims O/S at End of the period</b>	884	196	0	196	9796	8098	17894	9929	1398	13	11340	32	43	83	0	10910	40	259	41681	
	Less than 3months	408	163	0	163	8440	525	8965	9393	790	3	10186	18	9	63	0	394	16	163	20385	
	3 months to 6 months	33	14	0	14	696	1039	1735	143	175	1	319	3	17	14	0	3910	16	9	6070	
	6months to 1 year	27	2	0	2	95	1256	1351	49	35	1	85	1	9	2	0	4505	4	4	5990	
	1year and above	416	17	0	17	565	5278	5843	344	398	8	750	10	8	4	0	2101	4	83	9236	

Notes:-

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

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

Upto the quarter ending Q1 FY 2021-22.  
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Enginee ring	Aviatio n	Crop Insuranc e	Other segme nts **	Miscell aneous	Total	
1	Claims O/S at the beginning of the period	21396	1522	0	1522	9549	80544	90093	5096	12501	2	17598	127	580	1292	0	8157	367.32	779	141912	
2	Claims reported during the period	22517	1178	0	1178	14326	7252	21577	30138	9755	22	39915	79	1497	1747	0	87324	313.4	479	176627	
	(a) Booked During the period	21854	1117	0	1117	14193	6662	20855	28760	7722	3	36485	57	1225	1699	0	36303	266.39	458	120320	
	(b) Reopened during the Period	663	61	0	61	132	590	722	1378	2033	19	3430	21	272	48	0	51021	47.01	22	56307	
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(i)																				
	(ii)																				
3	Claims Settled during the period	2240	290	0	290	10480	979	11458	23138	3983	11	27132	26	13	323	0	87873	18.36	188	129562	
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(b) Other Adjustment ( to be specified)																				
	(i)																				
	(ii)																				
4	Claims Repudiated during the period	1101	27	0	27	179	0	179	560	673	0	1234	9	0	100	0	0	0	0	114	2234
	Other Adjustment ( to be specified)	1369	92	0	92	1349	1833	3182	2138	4148	0	6286	37	41	533	0	1263	144	210	13685	
	(i) Closed During the period																				
	(ii)																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	39204	2291	0	2291	11867	84985	96851	9398	13451	13	22861	133	2023	2084	0	6345	518.34	746	173058	
	Less than 3months	20948	1018	0	1018	6453	4349	10802	8690	7228	3	15922	51	156	1350	0	654	304.72	308	51513	
	3 months to 6 months	2820	1031	0	1031	1843	9483	11326	151	1669	2	1821	28	294	190	0	2154	103.58	68	19835	
	6months to 1 year	5256	20	0	20	205	10758	10962	73	475	0	548	9	156	370	0	1780	90.844	42	19235	
	1year and above	10181	222	0	222	3366	60395	63760	484	4079	8	4571	45	1418	173	0	1758	19.199	328	82475	

Notes:-

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

**FORM NL-37-CLAIMS DATA**

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

Upto the quarter ending Q1 FY 2021-22.

Sl. No.	Claims Experience	No. of claims only																		
		Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aeron	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	781	375	0	375	1399	1656	3055	3282	57	0	3339	0	3	156	0	0	0	726	8435
2	Claims reported during the period	232	3293	0	3293	0	598	598	44580	616	0	45196	0	1	138	0	0	0	525	49983
	(a) Booked During the period	194	3172	0	3172	0	598	598	44575	612	0	45187	0	1	134	0	0	0	519	49805
	(b) Reopened during the Period	38	121	0	121	0	0	0	5	4	0	9	0	0	4	0	0	0	6	178
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i)																			
	(ii)																			
3	Claims Settled during the period	105	730	0	730	0	596	596	45402	62	0	45464	0	0	95	0	0	0	894	47884
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Other Adjustment ( to be specified)																			
	(i)																			
	(ii)																			
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment ( to be specified)	50	418	0	418	190	1164	1354	175	16	0	191	0	0	6	0	0	0	3	2022
	(i) Closed During the period																			
	(ii)																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	<b>Claims O/S at End of the period</b>	858	2520	0	2520	1209	494	1703	2285	595	0	2880	0	4	193	0	0	0	354	8512
	Less than 3months	138	2226	0	2226	0	0	0	515	546	0	1061	0	1	49	0	0	0	46	3521
	3 months to 6 months	141	254	0	254	1048	335	1383	1374	37	0	1411	0	0	64	0	0	0	217	3470
	6months to 1 year	244	40	0	40	161	154	315	396	0	0	396	0	1	53	0	0	0	9	1058
	1year and above	335	0	0	0	0	5	5	0	12	0	0	0	2	27	0	0	0	82	463

Notes:-

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

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

Upto the quarter ending Q1 FY 2021-22.  
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Enginee ring	Aviatio n	Crop Insuranc e	Other segme nts **	Miscell aneous	Total	
1	Claims O/S at the beginning of the period	22992	271	0	271	1214	7506	8721	3341	50	0	3391	0	22	180	0	0	0	1281	36858	
2	Claims reported during the period	3953	222	0	222	0	27922	27922	2467	273	0	2740	0	1	170	0	0	0	117	35125	
	(a) Booked During the period	3306	214	0	214	0	27922	27922	2467	271	0	2738	0	1	165	0	0	0	115	34461	
	(b) Reopened during the Period	648	8	0	8	0	0	0	0	2	0	2	0	0	5	0	0	0	1	664	
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(i)																				
	(ii)																				
3	Claims Settled during the period	975	101	0	101	0	27922	27922	2005	18	0	2023	0	0	32	0	0	0	218	31269	
	(a) paid during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	(b) Other Adjustment ( to be specified)																				
	(i)																				
	(ii)																				
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other Adjustment ( to be specified)	2170	37	0	37	290	5034	5324	180	0	0	180	0	0	4	0	0	0	0	48	7763
	(i) Closed During the period																				
	(ii)																				
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Claims O/S at End of the period	23800	356	0	356	924	2472	3397	3624	304	0	3928	0	23	314	0	0	0	1132	32951	
	Less than 3months	2107	125	0	125	0	0	0	479	258	0	737	0	1	139	0	0	0	19	3128	
	3 months to 6 months	7460	169	0	169	657	1705	2362	2377	3	0	2380	0	0	88	0	0	0	78	12537	
	6months to 1 year	7343	61	0	61	268	753	1021	768	0	0	768	0	21	43	0	0	0	56	9313	
	1year and above	6891	0	0	0	0	14	14	0	43	0	43	0	2	44	0	0	0	978	7972	

Notes:-

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

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30TH JUNE 2021

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<i>During the quarter<sup>1</sup></i>								
<b>NIL</b>									
<b>B As on Date<sup>2</sup></b>									
1	7.89% CAN FIN HOMES LIMITED 18 MAY 2022	HTDN	1,000.00	18/05/2017	FITCH	INDAAA	INDAA	18/12/2019	NA
2	7.59% PNB HOUSING FINANCE LTD 27 JULY 2022	HTDN	500.08	10/08/2017	FITCH	INDAAA	INDAA	06/03/2020	NA
3	8.83% IDFC FIRST BANK 15 JAN 2025	ECOS	1,000.00	01/10/2015	ICRA	LAAA	LAA	21/05/2019	NA
4	8.25% IDFC FIRST BANK LTD 8TH DEC 2022	ECOS	1,500.00	08/12/2017	CARE	CARE AA+	CARE AA	08/10/2020	NA
5	9.90% Yes Bank Ltd MAT March 28, 2022	ODPG	1,003.58	04/12/2014	CARE	CARE AA+	CARE BBB	06/03/2020	NA
6	9.35% Tata Motors Ltd Unsecured NCD Mat 10 NOV 2023	ORAD	1,000.00	12/11/2014	ICRA	LAA+	LAA-	07/08/2019	NA
7	TATA STEEL LTD 2% NCD UNSECURED 23AP22 FVRS10LAC.	ECOS	4,314.25	30/07/2014	BRICKWORKS	BWR AA+	BWR AA	27/10/2016	NA

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

## PERIODIC DISCLOSURES

### FORM NL- Quarterly Business Returns across line of Business

Insurer: **SBI General Insurance Company Limited** Date: **1-Apr-21** TO **30-Jun-21**

(Rs in Lakhs)

(Rs in Lakhs)

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	32,674.56	1,06,631	32,907.12	81,848	32,674.56	1,06,631	32,907.12	81,848
2	Cargo	1,733.48	1,882	941.23	1,034	1,733.48	1,882	941.23	1,034
3	Motor TP	19,539.57	71,083	9,509.65	17,009	19,539.57	71,083	9,509.65	17,009
4	Motor OD	18,372.50	3,20,847	11,525.01	1,38,330	18,372.50	3,20,847	11,525.01	1,38,330
5	Engineering	1,326.72	866	906.49	609	1,326.72	866	906.49	609
6	Workmen's Compensation	105.92	413	89.68	299	105.92	413	89.68	299
7	Employer's Liability	1,542.38	702	660.35	311	1,542.38	702	660.35	311
8	Aviation	2.49	-	3.35	-	2.49	-	3.35	-
9	Personal Accident	9,936.84	80,044	10,503.47	1,00,874	9,936.84	80,044	10,503.47	1,00,874
10	Health	24,214.48	89,927	27,337.67	95,599	24,214.48	89,927	27,337.67	95,599
11	Crop Insurance	2,702.49	55,312	23,523.62	(2,173)	2,702.49	55,312	23,523.62	(2,173)
12	Others*	4,284.53	89,671	2,609.26	2,38,187	4,284.53	89,671	2,609.26	2,38,187

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

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

\*any other segment contributing more than 5% of the total premium needs to be shown separately

**FORM NL-39- AGEING OF CLAIMS**

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

For the Quarter ending on **Q1 FY 2021-22**

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)															
		No. of claims paid						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	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				
1	Fire	1348	78	21	20	6	0	1	989	258	461	473	36	12	10	1474	2240
2	Marine Cargo	59	46	9	2	1	0	0	42	103	132	10	3	0	0	117	290
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	28244	3919	555	103	30	2	7	6021	3104	1043	229	41	3	38	32860	10480
5	Motor TP	0	4	25	16	42	21	26	0	18	146	175	234	194	211	134	979
6	Health	27282	5727	633	256	123	3	0	17069	5266	551	194	57	2	0	34024	23138
7	Personal Accident	36	156	160	95	44	7	1	222	1174	1404	834	288	41	21	499	3983
8	Travel	0	0	0	1	8	0	0	0	0	0	0	11	0	0	9	11
9	Workmen's Compensation/ Employer's liability	4	9	8	3	1	0	0	2	3	13	6	2	0	0	25	26
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	11	2	0	0	13
11	Engineering	30	28	4	3	1	0	0	17	33	41	215	17	0	0	66	323
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	7406	2257	3848	2590	1533	0	0	82912	2619	1771	350	221	0	0	17634	87873
14	Other segments <sup>(a)</sup>	0	0	0	0	2	0	0	0	0	0	0	18	0	0	2	18
15	Miscellaneous	236	70	9	2	0	1	0	117	41	22	5	0	3	0	318	188

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

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

Upto the Quarter ending on **Q1 FY 2021-22**

(Rs in Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)															
		No. of claims paid						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	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				
1	Fire	1348	78	21	20	6	0	1	989	258	461	473	36	12	10	1474	2240
2	Marine Cargo	59	46	9	2	1	0	0	42	103	132	10	3	0	0	117	290
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	28244	3919	555	103	30	2	7	6021	3104	1043	229	41	3	38	32860	10480
5	Motor TP	0	4	25	16	42	21	26	0	18	146	175	234	194	211	134	979
6	Health	27282	5727	633	256	123	3	0	17069	5266	551	194	57	2	0	34024	23138
7	Personal Accident	36	156	160	95	44	7	1	222	1174	1404	834	288	41	21	499	3983
8	Travel	0	0	0	1	8	0	0	0	0	0	0	11	0	0	9	11
9	Workmen's Compensation/ Employer's liability	4	9	8	3	1	0	0	2	3	13	6	2	0	0	25	26
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	11	2	0	0	13
11	Engineering	30	28	4	3	1	0	0	17	33	41	215	17	0	0	66	323
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	7406	2257	3848	2590	1533	0	0	82912	2619	1771	350	221	0	0	17634	87873
14	Other segments <sup>(a)</sup>	0	0	0	0	2	0	0	0	0	0	0	18	0	0	2	18
15	Miscellaneous	236	70	9	2	0	1	0	117	41	22	5	0	3	0	318	188

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

**FORM NL-39- AGEING OF CLAIMS**

**FORM NL-39- AGEING OF CLAIMS**

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

For the Quarter ending on **Q1 FY 2021-22**

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)													Total No. of claims paid	Total amount of claims paid	
		No. of claims paid						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	48	14	12	19	12	0	0	99	21	249	211	400	0	-7	105	975
2	Marine Cargo	604	90	21	6	8	1	0	54	16	22	7	1	0	0	730	101
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Motor TP	596	0	0	0	0	0	0	27922	0	0	0	0	0	0	596	27922
6	Health	45402	0	0	0	0	0	0	2005	0	-1	0	0	0	0	45402	2005
7	Personal Accident	22	37	3	0	0	0	0	6	10	2	0	0	0	0	62	18
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	84	5	1	4	1	0	0	25	1	3	2	0	0	0	95	32
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	833	8	52	1	0	0	0	200	1	16	0	1	0	0	894	218

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

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

Upto the Quarter ending on **Q1 FY 2021-22**

(Rs in Lakhs)

Sl.No.	Line of Business	Ageing of Claims (Claims paid)													Total No. of claims paid	Total amount of claims paid	
		No. of claims paid						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	48	14	12	19	12	0	0	99	21	249	211	400	0	-7	105	975
2	Marine Cargo	604	90	21	6	8	1	0	54	16	22	7	1	0	0	730	101
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Motor TP	596	0	0	0	0	0	0	27922	0	0	0	0	0	0	596	27922
6	Health	45402	0	0	0	0	0	0	2005	0	-1	0	0	0	0	45402	2005
7	Personal Accident	22	37	3	0	0	0	0	6	10	2	0	0	0	0	62	18
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	84	5	1	4	1	0	0	25	1	3	2	0	0	0	95	32
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	833	8	52	1	0	0	0	200	1	16	0	1	0	0	894	218

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

## PERIODIC DISCLOSURES

### FORM NI Rural & Social Obligations (Quarterly Returns)

Insurer: **SBI General Insurance Company Limited**

Date:

**1-Apr-21**

TO

**30-Jun-21**

(Rs in Lakhs)

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	60,908	11,532.89	95,81,762.99
		Social	-	2.39	1,708.50
2	Cargo & Hull	Rural	-	0.00	0.00
		Social	-	0.00	0.00
3	Motor TP	Rural	41,508	6,326.74	65,805.85
		Social	-	0.00	0.00
4	Motor OD	Rural	1,75,121	9,205.82	26,80,092.53
		Social	-	0.00	0.00
5	Engineering	Rural	283	290.69	2,00,051.58
		Social	-	0.00	0.00
6	Workmen's Compensation	Rural	140	31.00	23,754.15
		Social	-	0.00	0.00
7	Employer's Liability	Rural	78	76.44	45,603.92
		Social	-	0.00	0.00
8	Aviation	Rural	-	0.00	0.00
		Social	-	0.00	0.00
9	Personal Accident	Rural	44,833	1,899.94	36,90,533.55
		Social	40	2.86	3,479.20
10	Health	Rural	41,857	6,038.45	4,32,879.50
		Social	-	3.71	404.35
11	Others*	Rural	64,337	1,120.41	24,75,226.06
		Social	-	0.92	1,407.45

## PERIODIC DISCLOSURES

### FORM NL Business Acquisition through different channels

Insurer: **SBI General Insurance Co. Ltd** Date: **1-Apr-21** TO **30-Jun-21**

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels				Up to the period		Same period of the previous year	
		Current Quarter		Same quarter Previous Year		No. of Policies	Premium	No. of Policies	Premium
		No. of Policies	Premium	No. of Policies	Premium				
1	Individual agents	76,516	11,044	38,780	6,275	76,516	11,044	38,780	6,275
2	Corporate Agents-Banks	3,20,984	26,332	4,89,669	32,012	3,20,984	26,332	4,89,669	32,012
3	Corporate Agents -Others	41,109	1,644	14,667	1,102	41,109	1,644	14,667	1,102
4	Brokers	2,24,404	60,715	82,718	46,420	2,24,404	60,715	82,718	46,420
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,54,188	16,676	45,819	34,657	1,54,188	16,676	45,819	34,657
	Total (A)	8,17,201	1,16,411.30	6,71,653	1,20,465.22	8,17,201	1,16,411.30	6,71,653.00	1,20,465.22
1	Referral (B) - Others	177	25	274	52	177	25	274	52
	Grand Total (A+B)	8,17,378	1,16,435.98	6,71,927	1,20,516.90	8,17,378	1,16,435.98	6,71,927	1,20,516.90

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

## PERIODIC DISCLOSURES

**FORM NL-41**

**GREIVANCE DISPOSAL**

Insurer:

SBI General Insurance Company Limited

Date:

01-Jul-21

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO June 2021 DURING THE FINANCIAL YEAR 2021-2022

Sl No.	Particulars	Opening Balance * As on beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ Settled During the Quarter			Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter during the financial Year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	0	3	2	0	1	0	3
b)	Claim	5	165	51	0	107	12	165
c)	Policy Related	3	125	98	0	23	7	125
d)	Premium	0	2	1	0	0	1	2
e)	Refund	0	8	5	0	1	2	8
f)	Coverage	0	1	0	0	1	0	1
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	3	2	0	0	1	3
i)	Others	1	54	25	0	30	0	54
	<b>Total Number</b>	<b>9</b>	<b>361</b>	<b>184</b>	<b>0</b>	<b>163</b>	<b>23</b>	<b>361</b>

2	Total no. of policies during previous year (FY20-21)	28812960	(including COIs)
3	Total no. of Claims during previous year (FY20-21)	1600451	
4	Total no. of Policies during Current year (Upto Q1 FY21-22)	3379823	(including COIs)
5	Total no. of Claims during Current year (Upto Q1 of FY21-22)	111289	
6	Total no. of Policy Complaints (Current year) per 10,000 policies Current year	0.58	(196 Policy related complaints against 3379823 policies issued)
7	Total no. of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	14.82	(165 claim related complaints against 111289 claims)

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	23**	0	9
b)	7 - 15 Days	0	0	0
c)	15 - 30 Days	0	0	0
d)	30 - 90 Days	0	0	0
e)	90 Days & Beyond	0	0	0
	<b>Total Number of complaints</b>	<b>23</b>	<b>0</b>	<b>9</b>

\*\* 23 complaints which were pending as on 30-06-21 have been  
resolved within regulatory TAT

### Analysis of Grievances Resolved During the Quarter

2	Duration wise Resolution Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	347	0	347
b)	Greater than 15 days	0	0	0
	<b>Total Number</b>	<b>347</b>	<b>0</b>	<b>347</b>

## **Disclosure of voting activities in general meetings of investee companies**

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

## **Period of Reporting: Q1-FY2022**