

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

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

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

Pertaining to Policyholder’s funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020	For the quarter ended 30th Dec 2021	For the period ended 30th Dec 2021	For the quarter ended 30th Dec 2020	For the period ended 30th Dec 2020
Interest, Dividend & Rent	1,929	5,521	1,668	4,996	131	301	69	181	10,072	29,344	8,732	26,884	12,132	35,166	10,468	32,061
Add/Less:-																
Investment Expenses	(4)	(9)	(2)	(5)	-	-	-	-	(20)	(49)	(11)	(35)	(24)	(58)	(13)	(40)
Amortisation of Premium/ Discount on Investments	(16)	(94)	(9)	(23)	(1)	(5)	-	(1)	(81)	(501)	(48)	(122)	(98)	(600)	(57)	(146)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	39	106	-	32	-	-	-	-	-	27	-	16	39	133	-	48
Interest, Dividend & Rent – Gross*	1,948	5,524	1,657	5,000	130	296	69	180	9,971	28,821	8,673	26,743	12,049	34,642	10,398	31,923

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

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-2-B-PL (UNAUDITED)

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

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

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

S.No	Particulars	Schedule	As at 31st Dec 2021	As at 31st Dec 2020
			(₹ in lakhs)	(₹ in lakhs)
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	21,562	21,550
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	2,62,759	2,40,201
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		13,081	7,692
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		3	10
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	<b>TOTAL</b>		<b>2,97,404</b>	<b>2,69,453</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,49,497	2,82,749
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	7,60,163	6,05,030
3	LOANS	NL-13-Loans Schedule	-	-
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	22,157	10,763
5	DEFERRED TAX ASSET (Net)		1,684	1,971
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15-Cash and bank balance	8,447	6,950
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,36,765	1,82,729
	<b>Sub-Total (A)</b>		<b>1,45,212</b>	<b>1,89,679</b>
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	6,09,075	5,71,930
9	PROVISIONS	NL-18-Provisions Schedule	2,72,233	2,48,808
	<b>Sub-Total (B)</b>		<b>8,81,308</b>	<b>8,20,738</b>
	NET CURRENT ASSETS (C) = (A - B)		(7,36,097)	(6,31,059)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	<b>TOTAL</b>		<b>2,97,404</b>	<b>2,69,453</b>
	Contingent Liabilities		14,636	13,933

## SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

### PERIODIC DISCLOSURES

#### CONTINGENT LIABILITIES (UNAUDITED)

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

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

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

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

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



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

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

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

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

PERIODIC DISCLOSURES										
FORM NL-S-COMMISSION SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
	Fire		Cargo		Marine		Others		Miscellaneous*	Total
Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
Commission paid										
Direct	3,113	3,118	185	99	-	-	13,105	10,019	16,494	13,871
Rewards	267	262	55	30	-	-	3,815	1,460	3,157	1,752
Distribution fees	-	-	-	-	-	-	1	3	1	3
Gross Commission	3,400	3,999	241	129	-	-	15,011	11,497	18,652	15,626
Add: Re-insurance Accepted	39	11	6	19	-	-	(114)	16	(69)	45
Less: Commission on Re-insurance Ceded	5,451	9,240	27	29	-	-	16,038	8,988	21,519	18,176
Net Commission	(2,016)	(5,250)	220	119	-	-	(1,141)	2,525	(2,936)	(2,495)
Break-up of Commission (Gross)										
Individual Agents	295	134	37	22	-	-	681	661	1,013	819
Corporate Agents-Banks/PI/HFC	1,847	2,840	1	1	-	-	6,653	5,084	8,501	7,934
Corporate Agents-Others	0	1	-	-	-	-	70	106	70	107
Insurance Brokers	1,251	1,022	203	106	-	-	7,248	5,204	8,702	6,132
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	1	3	1	3
Web Aggregators	0	0	0	0	-	-	30	134	30	134
Insurance Marketing Firm	6	2	0	0	-	-	1	1	7	3
Common Service Centers	0	0	-	-	-	-	47	8	47	8
Micro Agents	-	-	-	-	-	-	0	-	0	-
Point of Sales (Direct)	0	-	0	-	-	-	301	295	301	295
Others	-	-	-	-	-	-	-	-	-	-
Total	3,400	3,999	241	129	-	-	15,011	11,497	18,652	15,626

(₹ in lakhs)																												
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous* Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020		
Commission paid																												
Direct	5,142	4,127	513	384	5,655	4,510	9	8	198	95	82	57	0	0	2,822	2,463	3,906	2,128	1	1	6,730	4,592	-	-	520	771	13,195	10,015
Rewards	1,469	1,145	99	91	1,568	1,236	7	4	95	41	30	17	0	0	1	3	14	57	0	0	16	99	-	-	99	82	1,815	1,460
Distribution fees	(1)	3	2	0	1	3	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
Gross Commission	6,610	5,295	614	475	7,225	5,770	16	12	294	136	112	75	0	0	2,823	2,466	3,920	2,185	1	1	6,745	4,692	-	-	619	853	15,011	11,497
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	13	14	2	2	-	-	-	(129)	-	-	-	-	(129)	-	-	-	-	-	(114)	16
Less: Commission on Re-insurance Ceded	2,052	2,428	2,056	2,118	4,108	4,546	17	17	361	236	181	133	0	0	10,778	789	23	731	0	0	10,801	1,520	229	2,142	341	395	16,038	8,988
Net Commission	4,558	2,867	(1,442)	(1,643)	3,117	1,224	(1)	(5)	(64)	(96)	(69)	(58)	0	0	(7,954)	1,677	3,769	1,455	1	1	(4,185)	3,172	(229)	(2,142)	278	458	(1,141)	2,525
Break-up of Commission (Gross)																												
Individual Agents	230	328	73	68	302	396	8	5	7	3	24	16	-	-	3	3	119	228	1	0	323	232	-	-	17	11	681	661
Corporate Agents-Banks/HFC	181	181	23	24	206	205	1	1	0	13	2	2	-	-	2,803	2,414	3,157	1,846	0	0	6,160	4,300	-	-	284	163	6,653	5,084
Corporate Agents-Others	3	12	5	4	8	16	-	-	(10)	-	-	-	-	-	0	61	90	-	-	62	90	-	-	0	0	70	106	
Insurance Brokers	6,002	4,479	406	252	6,408	4,731	7	7	286	118	86	56	0	0	14	8	132	5	1	0	147	13	-	-	313	278	7,248	5,204
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSP (Direct)	(5)	3	2	0	1	3	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
Web Aggregators	9	93	(3)	33	6	126	0	-	1	2	-	-	-	-	-	0	4	5	(1)	3	4	6	-	-	0	0	10	134
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	0	0	0	-	-	(6)	0	0	0	-	-	0	0	-	-	0	0	1	1
Common Service Centers	17	4	11	3	29	7	-	-	-	-	-	-	-	-	3	-	15	1	-	-	18	1	-	-	0	0	47	8
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	-	-	0	-	-	-	0	-	0	-
Point of Sales (Direct)	167	195	97	90	264	285	0	-	-	-	(10)	0	-	-	0	0	31	10	0	-	31	10	-	-	5	0	301	295
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	6,610	5,295	614	475	7,225	5,770	16	12	294	136	112	75	0	0	2,823	2,466	3,920	2,185	1	1	6,745	4,692	-	-	619	853	15,011	11,497

PERIODIC DISCLOSURES										
FORM NL-S-COMMISSION SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
	Fire		Cargo		Marine		Others		Miscellaneous*	Total
Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
Commission paid										
Direct	8,594	10,205	596	292	-	-	30,837	13,069	39,537	33,566
Rewards	1,176	933	195	84	-	-	4,419	3,044	5,790	4,061
Distribution fees	-	-	-	-	-	-	7	9	7	9
Gross Commission	9,770	11,138	791	376	-	-	34,862	26,121	45,383	37,635
Add: Re-insurance Accepted	85	36	41	23	-	-	156	145	282	203
Less: Commission on Re-insurance Ceded	24,531	30,392	81	42	-	-	32,306	22,643	56,920	53,077
Net Commission	(14,736)	(19,116)	751	356	-	-	2,712	3,623	(11,245)	(15,239)
Break-up of Commission (Gross)										
Individual Agents	813	375	125	65	-	-	14,251	1,777	15,188	2,217
Corporate Agents-Banks/PI/HFC	4,047	6,931	2	2	-	-	315	11,923	4,364	18,807
Corporate Agents-Others	2	1	0	0	-	-	17,477	426	17,478	428
Insurance Brokers	4,861	3,626	664	308	-	-	11,446	5,526	15,389	10,880
Direct Business - Online	-	-	-	-	-	-	9	7	-	-
MSP (Direct)	-	-	-	-	-	-	139	9	139	9
Web Aggregators	0	1	0	0	-	-	2	296	2	297
Insurance Marketing Firm	6	2	0	0	-	-	105	3	111	5
Common Service Centers	0	0	-	-	-	-	0	11	0	11
Micro Agents	-	-	-	-	-	-	742	-	742	-
Point of Sales (Direct)	0	1	0	0	-	-	-	530	0	530
Others	-	-	-	-	-	-	-	-	-	-
Total	9,770	11,138	791	376	-	-	34,862	26,121	45,383	37,635

		(₹ in lakhs)																											
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Miscellaneous* Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars		For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
Commission paid																													
Direct		11,720	8,302	1,141	745	12,861	9,047	33	25	512	236	268	176	1	1	6,107	6,059	9,190	5,955	2	2	15,299	12,015	-	-	1,453	1,567	30,437	23,069
Rewards		3,315	2,188	295	168	3,510	2,476	16	9	230	86	87	51	0	0	14	8	251	262	1	0	266	271	-	-	268	151	4,419	3,044
Distribution fees		1	8	3	0	4	7	9	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	9	
Gross Commission		15,039	10,618	1,379	913	16,418	11,532	49	34	752	323	355	227	2	1	6,121	6,067	9,441	6,217	3	2	15,565	12,286	-	-	1,721	1,718	34,862	26,121
Add: Re-insurance Accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Insurance Ceded		4,976	4,068	4,638	3,804	9,514	7,890	58	49	1,188	609	806	621	0	0	13,838	1,050	876	1,024	1	0	14,515	2,074	4,973	10,543	1,152	806	32,306	22,643
Net Commission		10,063	6,552	1,059	12,815	6,904	3,641	10	151	564	104	449	148	2	1	17,517	5,017	8,435	5,299	2	2	1,118	10,516	14,975	10,543	571	914	2,712	3,623
Break-up of Commission (Gross)																													
Individual Agents		655	863	162	150	817	1,013	21	12	15	7	52	38	-	-	10	11	869	664	1	0	880	676	-	-	40	31	1,833	1,677
Corporate Agents-Bancs/ty/INC		414	455	61	70	476	525	3	2	1	17	4	5	-	-	6,044	6,018	7,017	4,210	0	0	13,061	10,249	-	-	706	1,126	14,251	11,923
Corporate Agents-Others		16	26	27	17	43	43	-	-	10	0	-	-	-	-	0	270	383	-	0	272	383	-	1	315	416	-	-	
Insurance Brokers		13,398	8,701	850	453	14,248	9,154	26	20	732	204	296	184	2	1	59	37	1,151	896	2	0	1,211	993	-	-	960	560	17,437	13,146
Direct business - Distinct		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)		4	8	3	0	7	9	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	9	
Web Aggregators		88	201	26	71	315	272	0	0	5	5	-	-	-	-	0	0	19	17	1	2	19	19	-	-	0	139	296	
Insurance Marketing Firm		1	1	0	0	1	1	0	0	0	0	0	-	-	-	0	0	1	1	-	-	1	1	-	-	0	0	2	3
Common Service Centers		40	5	28	4	68	10	-	-	-	-	-	-	-	-	6	-	29	1	-	-	35	1	-	-	2	0	105	11
Multi Agents		-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	0	-	-	-	-	-	-	-	-	-	-
Plant of Sales (Direct)		424	358	221	147	546	505	0	0	-	0	10	0	-	0	0	0	85	24	0	0	86	24	-	-	11	1	742	510
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		15,039	10,618	1,379	913	16,418	11,532	40	34	752	323	355	227	2	1	6,121	6,067	9,441	6,217	3	2	15,565	12,286	-	-	1,721	1,718	34,862	26,121



## PERIODIC DISCLOSURES

(₹ in lakhs)

		Fire		Cargo		Marine		Others		Others		Miscellaneous*		Total	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	1,053	1,052	143	92	-	-	-	-	8,640	8,489	9,835	9,633		
2	Travel, conveyance and vehicle running expenses	88	52	12	4	-	-	-	-	739	444	840	500		
3	Training expenses	10	0	1	0	-	-	-	-	87	1	98	2		
4	Rents, rates & taxes	76	84	10	7	-	-	-	-	598	623	684	715		
5	Repairs	12	72	6	72	6	6	-	-	72	531	878	688		
6	Printing & stationery	49	23	6	2	-	-	-	-	596	365	651	390		
7	Communication	69	49	9	4	-	-	-	-	398	381	646	434		
8	Legal & professional charges	296	203	39	16	-	-	-	-	1,931	1,756	2,266	1,975		
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	3	3	0	0	-	-	-	-	26	26	30	29		
	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	0	0	0	0	-	-	-	-	3	3	4	4		
	(d) out of pocket expenses	0	-	-	0	-	-	-	-	0	0	-	-		
10	Advertisement and publicity	1,098	43	155	4	-	-	-	-	9,805	3,107	11,057	3,154		
11	Interest & Bank Charges	52	2	7	0	-	-	-	-	462	172	521	174		
12	Others	-	-	-	-	-	-	-	-	-	-	-	-		
	Electricity	26	22	3	2	-	-	-	-	209	167	238	180		
	Office Administration Expenses	1	8	0	0	-	-	-	-	67	7	6	7		
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	0	-	0		
	Information Technology	214	233	28	18	-	-	-	-	1,648	1,739	1,890	1,990		
	Insurance premium	2	1	0	0	-	-	-	-	17	9	19	10		
	Consumance administration charges	4	37	4	58	-	-	-	-	58	2,552	1,030	2,561		
	Miscellaneous Expenses	157	175	21	14	-	-	-	-	1,168	1,652	1,346	1,841		
	Service Tax Expenses/GST Expenses	27	49	3	4	-	-	-	-	312	424	343	478		
	Crop & Weather Related Expenses	0	-	0	-	-	-	-	-	51	100	51	100		
	Royalty	6	46	-	46	-	-	-	-	36	-	417	-		
13	Depreciation	203	193	26	15	-	-	-	-	1,620	1,441	1,849	1,649		
	TOTAL	3,628	2,296	489	188	-	-	-	-	30,650	23,957	34,768	26,441		

(₹ in lakhs)

		Miscellaneous																												Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
		Motor (OS)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Travel Insurance																	
S.No	Particulars	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020	For the quarter ended 31st Dec 2021	For the quarter ended 31st Dec 2020								
1	Employees' remuneration & welfare benefits	3,029	2,505	2,864	1,893	5,894	4,398	6	5	103	65	71	48	-	0	1,297	2,316	700	2,172	7	1	707	2,173	237	(959)	325	443	8,640	8,489								
2	Travel, conveyance and vehicle running expenses	195	121	203	69	398	191	1	0	6	2	5	2	-	-	121	105	126	123	1	0	128	123	55	3	26	18	739	444								
3	Training expenses	0	23	20	1	43	1	0	-	1	2	1	0	-	-	0	0	18	0	0	0	18	0	8	0	0	87	0									
4	Rents, rates & taxes	204	175	204	141	418	316	0	0	5	3	5	3	-	-	169	54	36	169	0	16	169	54	23	36	169	54	23	36								
5	Repairs	246	150	225	121	471	271	1	0	6	3	6	3	-	-	121	159	97	143	1	0	98	143	42	(80)	27	31	772	531								
6	Printing & stationery	118	46	101	34	219	80	0	0	3	1	3	1	-	-	175	154	151	113	2	0	153	113	29	(15)	14	31	596	365								
7	Communication	165	112	162	82	327	194	0	0	5	2	4	2	-	-	91	108	83	101	1	0	84	101	36	(47)	20	21	568	381								
8	Legal & professional charges	180	468	772	304	894	772	2	1	20	7	18	8	-	-	431	431	319	443	3	0	322	444	128	(98)	168	191	1,796	1,931								
9	Auditors' fees, expenses etc																																				
	(a) as auditor	9	7	8	6	17	12	0	0	0	0	0	0	-	-	4	7	2	7	0	0	2	7	1	(3)	1	1	26	26								
	(b) as advisor or in any other capacity, in respect of																																				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
	(c) in any other capacity	1	1	1	1	2	2	-	0	0	0	0	0	-	-	0	1	0	1	0	0	0	1	0	(0)	0	0	3	3								
	(d) out of pocket expenses	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
10	Advertisement and publicity	2,419	2,915	2,010	87	4,429	3,002	7	0	63	2	61	2	-	-	1,535	103	2,358	71	25	0	2,383	71	1,025	(93)	301	22	9,805	3,107								
11	Interest & Bank Charges	113	164	93	205			0	0	3	0	3	0	-	-	72	3	114	3	1	0	115	3	49	(1)	14	1	462	172								
12	Others																																				
	Electricity	68	43	62	34	130	77	0	0	2	1	2	1	-	-	33	47	24	47	0	0	25	47	11	(15)	7	9	209	167								
	Office Administration Expenses	21	4	19	3	39	3	0	-	1	0	0	0	-	-	10	3	9	0	0	0	9	0	4	(6)	2	1	67	6								
	Exchange (Gain) / Loss	-	0	-	0	-	0	-	-	-	-	-	-	-	-	-	0	-	0	-	0	-	0	-	-	-	-	-	-								
	Information Technology	565	484	571	383	1,135	868	1	1	15	9	14	10	-	-	264	511	106	471	1	0	107	472	47	(230)	64	99	1,648	1,739								
	Insurance premium	5	2	5	3	10	5	0	0	0	0	0	0	-	-	3	8	2	2	0	1	107	2	0	(1)	0	0	17	9								
	Consurance administration charges	3	100	934	2,400	937	2,500	-	-	7	2	2	2	0	0	3	9	9	11	7	0	10	11	8	-	9	968	2,522	968								
	Other Miscellaneous Expenses	250	588	371	232	621	789	1	1	11	8	7	7	-	-	203	358	172	418	2	0	174	418	103	3	49	67	1,168	1,652								
	Service Tax Expenses/GST Expenses	91	94	91	76	182	170	0	0	2	2	2	2	-	-	30	106	11	106	0	0	12	106	76	18	9	20	312	424								
	Corp & Weather Related Expenses	1	-	1	-	2	-	-	-	0	-	0	-	-	-	0	-	1	-	0	-	1	-	0	-	-	51	100	100								
	Royalty	126	119	0	245	-	-	-	-	14	-	3	-	-	-	30	-	57	-	3	-	30	-	14	-	-	3	365	365								
13	Depreciation	557	385	522	310	1,079	695	1	1	14	7	13	8	-	-	254	420	137	399	0	0	138	400	60	(170)	1,133	1,080	30,650	23,957								
	TOTAL	8,399	8,333	9,300	6,181	17,699	14,515	22	11	269	114	223	99	0	0	4,762	5,024	4,507	4,801	48	3	4,556	4,804	1,987	(1,689)	1,133	1,080	30,650	23,957								

PERIODIC DISCLOSURES  
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)

(₹ in lakhs)

		Fire		Cargo	Cargo	Marine	Others	Others	Miscellaneous*		Total	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	2,905	2,856	419	237	-	-	-	26,805	25,246	30,129	28,339
2	Travel, conveyance and vehicle running expenses	167	83	24	6	-	-	-	1,547	754	1,738	844
3	Training expenses	15	2	0	0	-	-	-	137	154	157	17
4	Rents, rates & taxes	216	237	31	17	-	-	-	1,950	1,925	2,197	2,180
5	Repairs	215	204	31	15	-	-	-	1,944	1,656	2,190	1,875
6	Printing & stationery	93	51	12	4	-	-	-	1,234	941	1,339	996
7	Communication	148	132	21	10	-	-	-	1,354	1,108	1,523	1,250
8	Legal & professional charges	688	448	98	32	-	-	-	6,385	5,390	7,171	5,870
9	Auditors' fees, expenses etc											
	(a) as auditor	9	9	1	1	-	-	-	78	72	87	81
	(b) as advisor or in any other capacity, in respect of											
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	1	0	0	-	-	-	10	9	11	10
	(d) out of pocket expenses	0	-	-	-	-	-	-	0	-	-	-
10	Advertisement and publicity	1,295	172	184	12	-	-	-	17,789	5,624	19,268	5,808
11	Interest & Bank Charges	58	4	8	0	-	-	-	974	358	1,040	362
12	Others											
	Electricity	61	53	9	4	-	-	-	548	430	618	486
	Office Administration Expenses	17	9	2	1	-	-	-	156	69	175	79
	Exchange (Gain) / Loss	-	0	-	-	-	-	-	-	0	-	-
	Information Technology	604	634	86	46	-	-	-	5,493	5,223	6,182	5,903
	Insurance premium	5	1	0	0	-	-	-	4	28	49	32
	Consuance administration charges	290	170	12	4	-	-	-	5,264	4,391	5,632	4,549
	Other Miscellaneous Expenses	348	284	50	21	-	-	-	3,183	2,653	3,582	2,957
	Service Tax Expenses/GST Expenses	114	116	16	8	-	-	-	1,514	1,118	1,644	1,243
	Crop & Weather Related Expenses	0	-	0	-	-	-	-	1,455	1,833	1,455	1,833
	Royalty	123	17	17	-	-	-	-	1,106	-	1,245	-
13	Depreciation	536	499	76	36	-	-	-	4,843	4,053	5,455	4,588
	<b>TOTAL</b>	<b>7,846</b>	<b>5,966</b>	<b>1,101</b>	<b>456</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>82,939</b>	<b>63,770</b>	<b>91,885</b>	<b>70,152</b>

(₹ in lakhs)

		Miscellaneous																											
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020	For the period ended 31st Dec 2021	For the period ended 31st Dec 2020
1	Employees' remuneration & welfare benefits	6,432	5,132	5,418	3,803	11,849	8,935	18	13	241	154	170	128	0	0	4,083	5,642	6,733	7,447	72	5	10,889	13,094	2,813	2,028	825	894	26,805	25,246
2	Travel, conveyance and vehicle running expenses	369	171	302	171	671	268	10	2	10	2	9	3	-	-	240	164	388	216	4	0	633	380	177	74	46	26	1,547	754
3	Training expenses	4	3	2	59	5	0	0	0	1	0	0	0	-	-	0	3	35	8	0	0	57	15	1	1	137	15	-	-
4	Rents, rates & taxes	375	342	375	342	617	614	1	1	12	6	12	9	6	6	814	466	1,306	5	216	5	1,950	1,902	48	74	1,902	1,950	15	-
5	Repairs	460	294	376	233	656	528	1	1	12	5	12	8	-	-	305	400	501	528	5	0	811	929	215	122	59	63	1,944	1,656
6	Printing & stationery	194	78	151	57	345	136	1	0	5	1	5	2	-	-	325	352	436	320	5	0	766	672	87	30	26	100	1,234	941
7	Communication	330	219	260	155	590	374	1	0	8	4	8	5	-	-	210	259	345	343	4	0	558	602	148	82	40	41	1,354	1,108
8	Legal & professional charges	1,535	2,137	1,198	517	2,733	2,654	5	2	38	11	38	18	-	-	974	877	1,615	1,156	17	1	2,607	2,033	696	275	269	397	6,385	5,390
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	18	13	15	10	33	23	0	0	0	0	0	0	-	-	12	17	20	23	0	0	32	40	9	5	2	3	78	72
	(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	2	2	2	1	4	3	0	0	0	0	0	0	-	-	2	2	3	3	0	0	4	5	1	1	0	0	10	9
	(d) out of pocket expenses	0	-	0	-	0	-	-	-	-	-	-	-	-	-	0	-	0	0	0	0	0	-	0	-	0	-	0	-
10	Advertisement and publicity	8,840	4,478	2,252	196	11,092	4,675	9	1	72	4	71	7	-	-	1,834	337	3,015	444	32	0	4,881	782	1,312	102	352	53	17,789	5,624
11	Interest & Bank Charges	574	331	101	5	675	336	0	0	3	0	3	0	-	-	82	8	135	10	1	0	218	18	58	2	16	1	974	358
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	130	76	106	60	235	137	0	0	3	1	3	2	-	-	86	104	141	137	2	0	229	241	61	32	17	17	548	430
	Office Administration Expenses	37	12	30	10	67	22	0	0	1	0	1	0	-	-	24	17	40	22	0	0	65	39	17	5	15	3	156	69
	Exchange (Gain) / Loss	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Information Technology	1,328	956	1,050	725	2,378	956	4	3	34	16	33	25	-	-	855	1,245	1,406	956	15	1	2,276	2,910	604	391	164	197	5,493	5,020
	Insurance premium	10	5	8	4	19	9	0	0	0	0	0	0	-	-	7	11	9	0	0	0	18	16	5	2	1	44	28	1
	Coinsurance administration charges	80	228	4,178	4,957	4,258	5,185	0	13	4	9	5	0	0	0	10	1	64	56	1	0	74	56	-	-	36	14	4,391	5,264
	Other Miscellaneous Expenses	744	741	6,006	1,351	1,065	1,065	2	1	22	10	19	11	-	-	494	557	811	735	9	0	1,314	1,292	377	169	99	103	3,183	2,653
	Service Tax Expenses/GST Expenses	245	168	198	133	444	300	1	1	7	3	6	5	-	-	162	228	302	300	3	0	467	529	559	245	31	36	1,514	1,118
	Crop & Weather Related Expenses	1	1	2	-	-	-	1	2	0	1	0	0	-	-	0	1	2	0	1	0	1,455	1,833	-	-	33	-	1,833	-
	Royalty	261	-	213	-	474	7	1	-	7	-	7	-	-	-	285	461	3	3	-	-	467	123	-	-	31	-	1,106	-
13	Depreciation	1,145	721	932	571	2,078	1,292	4	2	30	13	29	20	-	-	759	980	1,248	1,292	13	1	2,020	2,273	537	298	146	155	4,843	4,053
	TOTAL	23,231	16,107	17,797	12,132	41,028	28,239	49	27	519	236	437	249	0	0	10,964	11,665	18,038	15,324	193	9	29,195	26,998	9,480	5,840	2,230	2,180	82,939	63,770



# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

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

# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

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

Shareholder	As at 31st Dec 2021		As at 31st Dec 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,08,50,000	69.96%	15,08,50,000	70.00%
Indian: Napean Opportunities LLP	3,45,01,550	16.00%	3,45,01,550	16.01%
Investors				
Indian: PI Opportunities Fund-I	50,60,000	2.35%	50,60,000	2.35%
Foreign: Axis New Opportunities AIF-I	27,43,673	1.27%	35,60,000	1.65%
Foreign : Honey Wheat Investment Ltd.	2,15,28,450	9.98%	2,15,28,450	9.99%
Foreign: AVENDUS FUTURE LEADERS FUND I	3,67,347	0.17%	-	0.00%
Foreign: AVENDUS FUTURE LEADERS FUND II	4,48,980	0.21%	-	0.00%
Other (ESOPs)	1,16,720	0.06%	-	0.00%
<b>TOTAL</b>	<b>21,56,16,720</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 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,33,901	1,33,260
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,28,858	1,06,941
<b>TOTAL</b>		<b>2,62,759</b>	<b>2,40,201</b>



SBI General Insurance Company Limited  
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PERIODIC DISCLOSURES  
FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)

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

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

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

# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

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

# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 31st Dec 2021	As at 31st Dec 2020
		(₹ in lakhs)	(₹ in lakhs)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<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>	-	-



# SBI General Insurance Company Limited

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

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

## SBI General Insurance Company Limited

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### PERIODIC DISCLOSURES

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

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

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

# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

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

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



# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

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

**SBI General Insurance Company Limited**

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

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

## SBI General Insurance Company Limited

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### PERIODIC DISCLOSURES

#### FORM NL-19 - MISC EXPENDITURE SCHEDULE (UNAUDITED)

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

# SBI General Insurance Company Limited

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## PERIODIC DISCLOSURES

### FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

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

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

PERIODIC DISCLOSURES

SEGMENT REPORTING UPTO THE QUARTER ENDED 31st DEC 2021

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



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

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

**Foot Notes:**

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
- (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
- (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

**PART B:**

Name of the Indian Promoter / Indian Investor:  
State Bank of India

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	1	5079775288	57.6	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
i)	Mutual Funds	72	1138258399	12.91	11382.58	0	0	0	0
ii)	Foreign Portfolio Investors	960	914827688	10.37	9148.28	0	0	0	0
iii)	Financial Institutions/Banks	55	2144436	0.02	21.44	0	0	0	0
iv)	Insurance Companies	41	876122018	9.94	8761.22	0	0	0	0
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund	1	89733219	1.02	897.33	0	0	0	0
viii)	Alternative Investment Fund	48	18398606	0.21	183.99	0	0	0	0
ix)	Any other (Please specify)- Venture Capital Fund	9	9352	0	0.09	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	12	13429565	0.15	134.3	0	0	0	0
1.3)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	2858589	559624442	6.35	5596.24	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	36	22108187	0.25	221.08	0	0	0	0
iii)	NBFCs registered with RBI	32	298231	0	2.98	0	0	0	0
iv)	Others:								
	- Trusts	197	6301941	0.07	63.02	0	0	0	0
	- Non Resident Indian	34286	25172264	0.29	251.72	0	0	0	0
	- Clearing Members	252	8620528	0.1	86.21	0	0	0	0
	- Non Resident Indian Non Repatriable	0	0	0	0	0	0	0	0
	- Bodies Corporate	6453	57050494	0.65	570.5	0	0	0	0
	- IEPF	0	0	0	0	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	5	108072	0	1.08	0	0	0	0
	ii) Foreign Nationals	8	2649	0	0.03	0	0	0	0
	iii) FPI (Category - III)	4	8209	0	0.08	0	0	0	0
	iv) Foreign Body	0	0	0	0	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	1	251846	0	2.52	0	0	0	0
	vi) Resident HUFs	17249	6096820	0.07	60.97	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	1	106269280	0	1062.69	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	<b>Total</b>	2918312	8924611534	100	89246	0	0	0	0

**Foot Notes:**

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