

RELIANCE GENERAL INSURANCE COMPANY LIMITED
DISCLOSURES - NON- LIFE INSURANCE COMPANIES

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12A & B -INVESTMENT SCHEDULE	Shareholders & Policyholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2020	UPTO THE QUARTER ENDED JUNE 30, 2020	FOR THE QUARTER ENDED JUNE 30, 2019	UPTO THE QUARTER ENDED JUNE 30, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,21,418	5,21,418	3,93,421	3,93,421
2	Profit/ (loss) on sale/redemption of Investments (Net)		19,490	19,490	10,513	10,513
3	Interest, Dividend & Rent – Gross		64,343	64,343	63,910	63,910
4	Terrorism/Nuclear Pool Income		(448)	(448)	17,245	17,245
5	Others-Exchange Gain / (loss)		(38)	(38)	-	-
	TOTAL (A)		6,04,765	6,04,765	4,85,089	4,85,089
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,77,932	5,77,932	2,18,595	2,18,595
2	Commission (Net)	NL-6-Commission Schedule	30,672	30,672	(1,05,678)	(1,05,678)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4,52,428	4,52,428	2,62,782	2,62,782
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		10,61,032	10,61,032	3,75,699	3,75,699
	Operating Profit/(Loss) from Fire Business C= (A - B)		(4,56,267)	(4,56,267)	1,09,390	1,09,390
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(4,56,267)	(4,56,267)	1,09,390	1,09,390
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(4,56,267)	(4,56,267)	1,09,390	1,09,390

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2020	UPTO THE QUARTER ENDED JUNE 30, 2020	FOR THE QUARTER ENDED JUNE 30, 2019	UPTO THE QUARTER ENDED JUNE 30, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	19,577	19,577	13,257	13,257
2	Profit / (loss) on sale/redemption of Investments (Net)		1,543	1,543	834	834
3	Interest, Dividend & Rent – Gross		5,097	5,097	5,068	5,068
4	Terrorism/Nuclear Pool Income			-		-
5	Others-Exchange Gain / (loss)		-	-	-	-
	TOTAL (A)		26,217	26,217	19,159	19,159
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,922	2,922	4,448	4,448
2	Commission (Net)	NL-6- Commission Schedule	(13,150)	(13,150)	(6,205)	(6,205)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	24,473	24,473	15,216	15,216
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		14,245	14,245	13,459	13,459
	Operating Profit/(Loss) from Marine Business C= (A - B)		11,972	11,972	5,700	5,700
	APPROPRIATIONS					
	Transfer to Shareholders' Account		11,972	11,972	5,700	5,700
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		11,972	11,972	5,700	5,700

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2020	UPTO THE QUARTER ENDED JUNE 30, 2020	FOR THE QUARTER ENDED JUNE 30, 2019	UPTO THE QUARTER ENDED JUNE 30, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	76,45,079	76,45,079	82,99,835	82,99,835
2	Profit/ (loss) on sale/redemption of Investments (Net)		5,04,469	5,04,469	2,47,352	2,47,352
3	Interest, Dividend & Rent – Gross		16,65,380	16,65,380	15,03,620	15,03,620
4	Terrorism/Nuclear Pool Income		2,075	2,075	3,377	3,377
5	Contribution from Shareholders Funds towards Excess EOM		38,022	38,022	-	-
4	Others - Exchange Gain/(Loss)		(233)	(233)	161	161
	- Miscellaneous Income		705	705	759	759
	TOTAL (A)		98,55,497	98,55,497	1,00,55,104	1,00,55,104
1	Claims Incurred (Net)	NL-5-Claims Schedule	54,30,607	54,30,607	66,53,463	66,53,463
2	Commission (Net)	NL-6- Commission Schedule	35,723	35,723	2,31,338	2,31,338
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,64,463	30,64,463	28,27,652	28,27,652
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		85,30,793	85,30,793	97,12,453	97,12,453
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		13,24,704	13,24,704	3,42,651	3,42,651
	APPROPRIATIONS					
	Transfer to Shareholders' Account		13,24,704	13,24,704	3,42,651	3,42,651
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		13,24,704	13,24,704	3,42,651	3,42,651

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2020	UPTO THE QUARTER ENDED JUNE 30, 2020	FOR THE QUARTER ENDED JUNE 30, 2019	UPTO THE QUARTER ENDED JUNE 30, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(4,56,267)	(4,56,267)	1,09,390	1,09,390
	(b) Marine Insurance		11,972	11,972	5,700	5,700
	(c) Miscellaneous Insurance		13,24,704	13,24,704	3,42,651	3,42,651
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,90,591	2,90,591	2,93,693	2,93,693
	(b) Profit on sale/ redemption of investments		88,572	88,572	54,077	54,077
	Less: Loss on sale/ redemption of investments		(548)	(548)	(5,763)	(5,763)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		-	-	-	-
	(b) Miscellaneous Income		-	-	108	108
	(c) Reversal of Equity impairment		3,124	3,124	-	-
	(d) Excess Provision Written Back		3,776	3,776	4,851	4,851
	TOTAL (A)		12,65,924	12,65,924	8,04,707	8,04,707
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	146	146
	(c) Others :- Bad debt w/off		-	-	-	-
	Less: Provision Held		-	-	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	- Employee's remuneration and welfare benefits		8,778	8,778	8,032	8,032
	- Managerial remuneration		4,550	4,550	3,725	3,725
	- Amortisation of Debenture Expenses		727	727	727	727
	- Contribution to policyholders Funds towards Excess EOM		38,022	38,022	-	-
	- Miscellaneous Expenses		-	-	3,978	3,978.17
	- Finance Cost		490	490	13,863	13,863
	- Interest on Non Convertible Debenture		52,039	52,039	52,182	52,182
	- Corporate Social Responsibility Expense		8,395	8,395	-	-
	- Penalty		-	-	-	-
	- Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		1,13,001	1,13,001	82,653	82,653
	Profit / (Loss) Before Tax (A-B)		11,52,923	11,52,923	7,22,054	7,22,054
	Provision for Taxation					
	(a) Current Tax		2,23,089	2,23,089	1,59,771	1,59,771
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		2,24,893	2,24,893	(77,079)	(77,079)
	Profit / (Loss) After Tax		7,04,941	7,04,941	6,39,362	6,39,362
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	15,972	15,972
	Balance of profit/ loss brought forward from last year		80,71,547	80,71,547	56,45,531	56,45,531
	Balance carried forward to Balance Sheet		87,76,488	87,76,488	62,68,921	62,68,921

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

BALANCE SHEET AS AT JUNE 30, 2020

Particulars	Schedule	AS AT JUNE 30, 2020	AS AT JUNE 30, 2019
		(Rs. In '000)	(Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	25,15,499	25,15,499
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,66,51,177	1,41,43,610
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		(91,221)	(74,841)
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		(5,44,589)	(4,00,739)
BORROWINGS	NL-11-Borrowings Schedule	23,00,000	23,00,000
TOTAL		2,08,30,866	1,84,83,529
APPLICATION OF FUNDS			
INVESTMENTS-SHAREHOLDER	NL-12A -Investment Schedule	1,60,21,048	1,54,15,817
INVESTMENTS-POLICYHOLDER	NL-12B-Investment Schedule	9,56,45,233	8,25,50,211
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,83,476	3,29,900
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	24,86,550	17,48,824
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,80,24,451	1,39,47,077
Sub-Total (A)		2,05,11,001	1,56,95,901
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	9,63,81,607	7,68,75,453
PROVISIONS	NL-18-Provisions Schedule	1,57,21,020	1,90,05,582
Sub-Total (B)		11,21,02,627	9,58,81,035
NET CURRENT ASSETS (C) = (A - B)		(9,15,91,626)	(8,01,85,134)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		2,08,30,866	1,84,83,529

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. and Date of Registration with the IRDA: Regn. No. 103 dated 23.10.2000

CONTINGENT LIABILITIES

Particulars	AS AT JUNE 30, 2020	AS AT JUNE 30, 2019
	(Rs. In '000)	(Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	6,62,598	6,48,216
Guarantees given by or on behalf of the Company	2,500	12,967
Statutory demands/ liabilities in dispute, not provided for	23,49,458	14,92,105
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (see note (e) below)	13,925	13,925
TOTAL	30,28,481	21,67,213

Notes:

a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousand for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

b) The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

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

d)The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousands for A.Y.2008-09.

e)Statutory bonus of Rs 13,925 thousands pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

PERIODIC DISCLOSURES

FORM NL-4 - PREMIUM SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+6-7)	Change in reserve for unexpired risks	Net Premium Earned (8+5+9)
1	2	3	4	5	6	7	8	9	10
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q1 - 2020-21	40,84,438	(22,04,587)	18,79,851	3,19,641	33,21,696	10,82,383	16,43,622	5,21,418
	Up to Q1-2020-21	40,84,438	(22,04,587)	18,79,851	3,19,641	33,21,696	10,82,383	16,43,622	5,21,418
Marine Cargo	For Q1 - 2020-21	3,50,500	(1,73,435)	1,77,065	-	2,87,944	62,556	1,28,468	17,589
	Up to Q1-2020-21	3,50,500	(1,73,435)	1,77,065	-	2,87,944	62,556	1,28,468	17,589
Marine Hull	For Q1 - 2020-21	13,595	88,857	1,02,452	-	16,917	(3,322)	(83,547)	1,988
	Up to Q1-2020-21	13,595	88,857	1,02,452	-	16,917	(3,322)	(83,547)	1,988
Marine Total	For Q1 - 2020-21	3,64,095	(84,578)	2,79,517	-	3,04,861	59,234	44,921	19,577
	Up to Q1-2020-21	3,64,095	(84,578)	2,79,517	-	3,04,861	59,234	44,921	19,577
Motor OD	For Q1 - 2020-21	20,96,181	6,16,496	27,12,677	-	5,25,933	15,70,248	(2,67,105)	19,19,638
	Up to Q1-2020-21	20,96,181	6,16,496	27,12,677	-	5,25,933	15,70,248	(2,67,105)	19,19,638
Motor TP	For Q1 - 2020-21	39,71,746	5,69,354	45,41,100	-	12,80,884	26,90,862	(3,36,411)	29,23,805
	Up to Q1-2020-21	39,71,746	5,69,354	45,41,100	-	12,80,884	26,90,862	(3,36,411)	29,23,805
Motor Total	For Q1 - 2020-21	60,67,927	11,85,849	72,53,775	-	18,06,817	42,61,110	(6,03,516)	48,43,443
	Up to Q1-2020-21	60,67,927	11,85,849	72,53,775	-	18,06,817	42,61,110	(6,03,516)	48,43,443
Employer's Liability	For Q1 - 2020-21	54,132	(10,126)	44,006	-	2,707	51,425	506	41,805
	Up to Q1-2020-21	54,132	(10,126)	44,006	-	2,707	51,425	506	41,805
Public Liability	For Q1 - 2020-21	83,243	(18,983)	64,260	489	35,968	47,764	(5,339)	23,442
	Up to Q1-2020-21	83,243	(18,983)	64,260	489	35,968	47,764	(5,339)	23,442
Engineering	For Q1 - 2020-21	3,36,075	(41,642)	2,94,433	3,934	2,63,617	76,392	26,873	61,623
	Up to Q1-2020-21	3,36,075	(41,642)	2,94,433	3,934	2,63,617	76,392	26,873	61,623
Aviation	For Q1 - 2020-21	1,53,015	(57,567)	95,448	-	1,04,799	48,216	32,476	23,125
	Up to Q1-2020-21	1,53,015	(57,567)	95,448	-	1,04,799	48,216	32,476	23,125
Personal Accident	For Q1 - 2020-21	1,29,109	(18,533)	1,10,576	-	40,292	88,817	8,822	79,106
	Up to Q1-2020-21	1,29,109	(18,533)	1,10,576	-	40,292	88,817	8,822	79,106
Health	For Q1 - 2020-21	41,80,891	(17,76,816)	24,04,075	-	8,89,861	32,91,030	3,21,532	18,35,746
	Up to Q1-2020-21	41,80,891	(17,76,816)	24,04,075	-	8,89,861	32,91,030	3,21,532	18,35,746
Weather and Crop Insurance	For Q1 - 2020-21	29,54,186	11,737	29,65,923	-	23,04,924	6,49,262	(8,803)	6,52,196
	Up to Q1-2020-21	29,54,186	11,737	29,65,923	-	23,04,924	6,49,262	(8,803)	6,52,196
Other Misc.	For Q1 - 2020-21	1,11,896	9,446	1,21,344	1,877	24,732	89,041	(13,895)	84,593
	Up to Q1-2020-21	1,11,896	9,446	1,21,344	1,877	24,732	89,041	(13,895)	84,593
Misc Total	For Q1 - 2020-21	1,40,70,474	(7,16,632)	1,33,53,841	6,300	54,73,717	86,03,057	(2,41,346)	76,45,079
	Up to Q1-2020-21	1,40,70,474	(7,16,632)	1,33,53,841	6,300	54,73,717	86,03,057	(2,41,346)	76,45,079
Grand Total	For Q1 - 2020-21	1,85,19,007	(30,05,797)	1,55,13,209	3,25,941	91,00,274	97,44,674	14,47,197	81,86,074
	Up to Q1-2020-21	1,85,19,007	(30,05,797)	1,55,13,209	3,25,941	91,00,274	97,44,674	14,47,197	81,86,074

RELiance GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+6-7)	Change in reserve for unexpired risks	Net Premium Earned (8+5+9)
1	2	3	4	5	6	7	8	9	10
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q1 - 2019-20	27,99,206	(14,62,147)	13,37,059	1,50,300	21,38,563	8,10,943	10,44,625	3,93,421
	Up to Q1-2019-20	27,99,206	(14,62,147)	13,37,059	1,50,300	21,38,563	8,10,943	10,44,625	3,93,421
Marine Cargo	For Q1 - 2019-20	5,11,967	(3,12,839)	1,99,128	-	4,69,069	42,898	2,82,847	12,906
	Up to Q1-2019-20	5,11,967	(3,12,839)	1,99,128	-	4,69,069	42,898	2,82,847	12,906
Marine Hull	For Q1 - 2019-20	1,02,452	(76,990)	25,462	-	1,00,464	1,988	75,353	351
	Up to Q1-2019-20	1,02,452	(76,990)	25,462	-	1,00,464	1,988	75,353	351
Marine Total	For Q1 - 2019-20	6,14,419	(3,89,829)	2,24,590	-	5,69,533	44,886	3,58,200	13,257
	Up to Q1-2019-20	6,14,419	(3,89,829)	2,24,590	-	5,69,533	44,886	3,58,200	13,257
Motor OD	For Q1 - 2019-20	35,54,770	(1,96,152)	33,58,618	-	9,58,222	25,96,548	64,050	24,64,446
	Up to Q1-2019-20	35,54,770	(1,96,152)	33,58,618	-	9,58,222	25,96,548	64,050	24,64,446
Motor TP	For Q1 - 2019-20	49,51,814	(7,91,069)	41,60,745	-	12,65,011	36,86,803	1,98,721	30,94,455
	Up to Q1-2019-20	49,51,814	(7,91,069)	41,60,745	-	12,65,011	36,86,803	1,98,721	30,94,455
Motor Total	For Q1 - 2019-20	85,06,584	(9,87,220)	75,19,364	-	22,23,233	62,83,351	2,62,770	55,58,901
	Up to Q1-2019-20	85,06,584	(9,87,220)	75,19,364	-	22,23,233	62,83,351	2,62,770	55,58,901
Employer's Liability	For Q1 - 2019-20	47,191	(10,663)	36,528	-	2,360	44,831	533	34,701
	Up to Q1-2019-20	47,191	(10,663)	36,528	-	2,360	44,831	533	34,701
Public Liability	For Q1 - 2019-20	88,463	(21,872)	66,591	22	29,278	59,207	(12,146)	25,189
	Up to Q1-2019-20	88,463	(21,872)	66,591	22	29,278	59,207	(12,146)	25,189
Engineering	For Q1 - 2019-20	3,55,077	(1,26,103)	2,28,974	12,178	2,43,110	1,24,145	85,398	83,441
	Up to Q1-2019-20	3,55,077	(1,26,103)	2,28,974	12,178	2,43,110	1,24,145	85,398	83,441
Aviation	For Q1 - 2019-20	63,721	(11,787)	51,934	-	63,659	62	11,887	162
	Up to Q1-2019-20	63,721	(11,787)	51,934	-	63,659	62	11,887	162
Personal Accident	For Q1 - 2019-20	2,13,690	(1,12,398)	1,01,292	-	63,199	1,50,491	37,441	75,534
	Up to Q1-2019-20	2,13,690	(1,12,398)	1,01,292	-	63,199	1,50,491	37,441	75,534
Health	For Q1 - 2019-20	53,41,891	(28,97,248)	24,44,643	-	12,09,123	41,32,768	8,03,191	20,38,711
	Up to Q1-2019-20	53,41,891	(28,97,248)	24,44,643	-	12,09,123	41,32,768	8,03,191	20,38,711
Weather and Crop Insurance	For Q1 - 2019-20	15,15,393	1,61,734	16,77,128	-	11,86,554	3,28,840	(1,21,301)	3,69,273
	Up to Q1-2019-20	15,15,393	1,61,734	16,77,128	-	11,86,554	3,28,840	(1,21,301)	3,69,273
Other Misc.	For Q1 - 2019-20	1,66,639	(25,461)	1,41,178	124	38,623	1,28,139	11,244	1,13,923
	Up to Q1-2019-20	1,66,639	(25,461)	1,41,178	124	38,623	1,28,139	11,244	1,13,923
Misc Total	For Q1 - 2019-20	1,62,98,649	(40,31,018)	1,22,67,631	12,324	50,59,139	1,12,51,834	10,79,018	82,99,835
	Up to Q1-2019-20	1,62,98,649	(40,31,018)	1,22,67,631	12,324	50,59,139	1,12,51,834	10,79,018	82,99,835
Grand Total	For Q1 - 2019-20	1,97,12,274	(58,82,994)	1,38,29,280	1,62,624	77,67,235	1,21,07,663	24,81,843	87,06,513
	Up to Q1-2019-20	1,97,12,274	(58,82,994)	1,38,29,280	1,62,624	77,67,235	1,21,07,663	24,81,843	87,06,513

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q1 - 2020-21	8,69,908	44,445	8,18,063	96,290	15,33,579	10,51,937	5,77,932
	Up to Q1-2020-21	8,69,908	44,445	8,18,063	96,290	15,33,579	10,51,937	5,77,932
Marine Cargo	For Q1 - 2020-21	1,14,220	-	1,05,869	8,351	1,90,244	1,96,642	1,953
	Up to Q1-2020-21	1,14,220	-	1,05,869	8,351	1,90,244	1,96,642	1,953
Marine Hull	For Q1 - 2020-21	128	-	127	1	3,982	3,014	969
	Up to Q1-2020-21	128	-	127	1	3,982	3,014	969
Marine Total	For Q1 - 2020-21	1,14,348	-	1,05,996	8,352	1,94,226	1,99,656	2,922
	Up to Q1-2020-21	1,14,348	-	1,05,996	8,352	1,94,226	1,99,656	2,922
Motor OD	For Q1 - 2020-21	8,64,932	-	2,30,182	6,34,750	18,19,691	17,19,335	7,35,106
	Up to Q1-2020-21	8,64,932	-	2,30,182	6,34,750	18,19,691	17,19,335	7,35,106
Motor TP	For Q1 - 2020-21	2,88,347	-	71,283	2,17,064	4,75,24,908	4,48,53,116	28,88,856
	Up to Q1-2020-21	2,88,347	-	71,283	2,17,064	4,75,24,908	4,48,53,116	28,88,856
Motor Total	For Q1 - 2020-21	11,53,279	-	3,01,465	8,51,814	4,93,44,599	4,65,72,451	36,23,962
	Up to Q1-2020-21	11,53,279	-	3,01,465	8,51,814	4,93,44,599	4,65,72,451	36,23,962
Employer's Liability	For Q1 - 2020-21	4,793	-	240	4,553	2,87,115	2,55,707	35,961
	Up to Q1-2020-21	4,793	-	240	4,553	2,87,115	2,55,707	35,961
Public Liability	For Q1 - 2020-21	3	-	-	3	1,87,589	2,22,340	(34,748)
	Up to Q1-2020-21	3	-	-	3	1,87,589	2,22,340	(34,748)
Engineering	For Q1 - 2020-21	8,49,187	81	7,83,053	66,215	3,58,754	4,16,962	8,007
	Up to Q1-2020-21	8,49,187	81	7,83,053	66,215	3,58,754	4,16,962	8,007
Aviation	For Q1 - 2020-21	9,811	-	9,695	116	8,961	8,918	159
	Up to Q1-2020-21	9,811	-	9,695	116	8,961	8,918	159
Personal Accident	For Q1 - 2020-21	14,615	-	2,747	11,868	3,83,813	3,65,948	29,733
	Up to Q1-2020-21	14,615	-	2,747	11,868	3,83,813	3,65,948	29,733
Health	For Q1 - 2020-21	15,92,604	-	3,52,622	12,39,982	38,03,676	39,96,089	10,47,569
	Up to Q1-2020-21	15,92,604	-	3,52,622	12,39,982	38,03,676	39,96,089	10,47,569
Weather and Crop Insurance	For Q1 - 2020-21	5,94,027	-	4,58,919	1,35,108	40,94,615	35,24,092	7,05,631
	Up to Q1-2020-21	5,94,027	-	4,58,919	1,35,108	40,94,615	35,24,092	7,05,631
Other Misc.	For Q1 - 2020-21	53,566	2	3,569	49,999	1,91,432	2,27,098	14,333
	Up to Q1-2020-21	53,566	2	3,569	49,999	1,91,432	2,27,098	14,333
Misc Total	For Q1 - 2020-21	42,71,885	83	19,12,310	23,59,658	5,86,60,554	5,55,89,605	54,30,607
	Up to Q1-2020-21	42,71,885	83	19,12,310	23,59,658	5,86,60,554	5,55,89,605	54,30,607
Grand Total	For Q1 - 2020-21	52,56,141	44,528	28,36,369	24,64,300	6,03,88,359	5,68,41,198	60,11,461
	Up to Q1-2020-21	52,56,141	44,528	28,36,369	24,64,300	6,03,88,359	5,68,41,198	60,11,461

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
Fire	For Q1 - 2019-20	1,79,524	32,153	1,33,783	77,894	10,82,175	9,41,474	2,18,595
	Up to Q1-2019-20	1,79,524	32,153	1,33,783	77,894	10,82,175	9,41,474	2,18,595
Marine Cargo	For Q1 - 2019-20	3,61,892	-	3,48,647	13,245	1,94,125	2,02,354	5,016
	Up to Q1-2019-20	3,61,892	-	3,48,647	13,245	1,94,125	2,02,354	5,016
Marine Hull	For Q1 - 2019-20	-	-	-	-	2,628	3,196	(568)
	Up to Q1-2019-20	-	-	-	-	2,628	3,196	(568)
Marine Total	For Q1 - 2019-20	3,61,892	-	3,48,647	13,245	1,96,753	2,05,550	4,448
	Up to Q1-2019-20	3,61,892	-	3,48,647	13,245	1,96,753	2,05,550	4,448
Motor OD	For Q1 - 2019-20	23,37,515	-	5,79,261	17,58,254	17,33,982	17,57,804	17,34,432
	Up to Q1-2019-20	23,37,515	-	5,79,261	17,58,254	17,33,982	17,57,804	17,34,432
Motor TP	For Q1 - 2019-20	17,05,768	-	4,49,895	12,55,873	4,06,38,436	3,91,95,216	26,99,093
	Up to Q1-2019-20	17,05,768	-	4,49,895	12,55,873	4,06,38,436	3,91,95,216	26,99,093
Motor Total	For Q1 - 2019-20	40,43,283	-	10,29,156	30,14,127	4,23,72,418	4,09,53,020	44,33,525
	Up to Q1-2019-20	40,43,283	-	10,29,156	30,14,127	4,23,72,418	4,09,53,020	44,33,525
Employer's Liability	For Q1 - 2019-20	18,324	-	950	17,374	2,20,256	2,08,121	29,509
	Up to Q1-2019-20	18,324	-	950	17,374	2,20,256	2,08,121	29,509
Public Liability	For Q1 - 2019-20	1,001	-	53	948	1,64,647	1,55,010	10,585
	Up to Q1-2019-20	1,001	-	53	948	1,64,647	1,55,010	10,585
Engineering	For Q1 - 2019-20	23,589	65	9,338	14,316	3,50,248	3,24,591	39,973
	Up to Q1-2019-20	23,589	65	9,338	14,316	3,50,248	3,24,591	39,973
Aviation	For Q1 - 2019-20	-	-	-	-	4,538	4,326	212
	Up to Q1-2019-20	-	-	-	-	4,538	4,326	212
Personal Accident	For Q1 - 2019-20	55,874	-	5,290	50,584	3,59,185	3,45,153	64,616
	Up to Q1-2019-20	55,874	-	5,290	50,584	3,59,185	3,45,153	64,616
Health	For Q1 - 2019-20	19,61,732	-	1,97,756	17,63,976	27,71,655	27,15,256	18,20,375
	Up to Q1-2019-20	19,61,732	-	1,97,756	17,63,976	27,71,655	27,15,256	18,20,375
Weather and Crop Insurance	For Q1 - 2019-20	16,11,586	-	10,92,792	5,18,794	13,60,599	16,90,965	1,88,428
	Up to Q1-2019-20	16,11,586	-	10,92,792	5,18,794	13,60,599	16,90,965	1,88,428
Other Misc.	For Q1 - 2019-20	68,091	-	13,062	55,029	1,75,182	1,63,971	66,240
	Up to Q1-2019-20	68,091	-	13,062	55,029	1,75,182	1,63,971	66,240
Misc Total	For Q1 - 2019-20	77,83,480	65	23,48,397	54,35,148	4,77,78,728	4,65,60,413	66,53,463
	Up to Q1-2019-20	77,83,480	65	23,48,397	54,35,148	4,77,78,728	4,65,60,413	66,53,463
Grand Total	For Q1 - 2019-20	83,24,896	32,218	28,30,827	55,26,287	4,90,57,656	4,77,07,437	68,76,506
	Up to Q1-2019-20	83,24,896	32,218	28,30,827	55,26,287	4,90,57,656	4,77,07,437	68,76,506

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q1 - 2020-21	3,38,155	12,189	3,19,672	30,672
	Up to Q1-2020-21	3,38,155	12,189	3,19,672	30,672
Marine Cargo	For Q1 - 2020-21	31,233	-	43,370	(12,137)
	Up to Q1-2020-21	31,233	-	43,370	(12,137)
Marine Hull	For Q1 - 2020-21	164	-	1,177	(1,013)
	Up to Q1-2020-21	164	-	1,177	(1,013)
Marine Total	For Q1 - 2020-21	31,397	-	44,547	(13,150)
	Up to Q1-2020-21	31,397	-	44,547	(13,150)
Motor OD	For Q1 - 2020-21	3,71,715	-	1,75,761	1,95,954
	Up to Q1-2020-21	3,71,715	-	1,75,761	1,95,954
Motor TP	For Q1 - 2020-21	52,049	-	3,19,276	(2,67,227)
	Up to Q1-2020-21	52,049	-	3,19,276	(2,67,227)
Motor Total	For Q1 - 2020-21	4,23,764	-	4,95,037	(71,273)
	Up to Q1-2020-21	4,23,764	-	4,95,037	(71,273)
Employer's Liability	For Q1 - 2020-21	5,714	-	406	5,308
	Up to Q1-2020-21	5,714	-	406	5,308
Public Liability	For Q1 - 2020-21	10,199	5	7,067	3,137
	Up to Q1-2020-21	10,199	5	7,067	3,137
Engineering	For Q1 - 2020-21	26,384	584	6,894	20,074
	Up to Q1-2020-21	26,384	584	6,894	20,074
Aviation	For Q1 - 2020-21	4,367	-	2,014	2,353
	Up to Q1-2020-21	4,367	-	2,014	2,353
Personal Accident	For Q1 - 2020-21	6,442	-	656	5,786
	Up to Q1-2020-21	6,442	-	656	5,786
Health	For Q1 - 2020-21	1,76,175	-	19,367	1,56,808
	Up to Q1-2020-21	1,76,175	-	19,367	1,56,808
Weather and Crop Insurance	For Q1 - 2020-21	-	-	93,790	(93,790)
	Up to Q1-2020-21	-	-	93,790	(93,790)
Other Misc.	For Q1 - 2020-21	10,333	269	3,282	7,320
	Up to Q1-2020-21	10,333	269	3,282	7,320
Misc Total	For Q1 - 2020-21	6,63,378	858	6,28,513	35,723
	Up to Q1-2020-21	6,63,378	858	6,28,513	35,723
Grand Total	For Q1 - 2020-21	10,32,930	13,047	9,92,732	53,245
	Up to Q1-2020-21	10,32,930	13,047	9,92,732	53,245

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q1 - 2020-21	Up to Q1-2020-21
	(Rs. In '000)	(Rs. In '000)
Agents	1,93,737	1,93,737
Brokers	6,36,769	6,36,769
Corporate agency	1,49,362	1,49,362
Web Aggregator	10,752	10,752
Motor Insurance Service Provider (MISP)*	11,089	11,089
Others	31,221	31,221
TOTAL	10,32,930	10,32,930

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q1 - 2019-20	2,22,982	4,959	3,33,619	(1,05,678)
	Up to Q1-2019-20	2,22,982	4,959	3,33,619	(1,05,678)
Marine Cargo	For Q1 - 2019-20	67,654	-	80,111	(12,457)
	Up to Q1-2019-20	67,654	-	80,111	(12,457)
Marine Hull	For Q1 - 2019-20	9,582	-	3,330	6,252
	Up to Q1-2019-20	9,582	-	3,330	6,252
Marine Total	For Q1 - 2019-20	77,236	-	83,441	(6,205)
	Up to Q1-2019-20	77,236	-	83,441	(6,205)
Motor OD	For Q1 - 2019-20	6,56,792	-	1,68,873	4,87,919
	Up to Q1-2019-20	6,56,792	-	1,68,873	4,87,919
Motor TP	For Q1 - 2019-20	57,391	-	3,80,630	(3,23,239)
	Up to Q1-2019-20	57,391	-	3,80,630	(3,23,239)
Motor Total	For Q1 - 2019-20	7,14,183	-	5,49,503	1,64,680
	Up to Q1-2019-20	7,14,183	-	5,49,503	1,64,680
Employer's Liability	For Q1 - 2019-20	6,562	-	354	6,208
	Up to Q1-2019-20	6,562	-	354	6,208
Public Liability	For Q1 - 2019-20	11,282	-	1,296	9,986
	Up to Q1-2019-20	11,282	-	1,296	9,986
Engineering	For Q1 - 2019-20	32,038	940	7,255	25,723
	Up to Q1-2019-20	32,038	940	7,255	25,723
Aviation	For Q1 - 2019-20	2,653	-	1,892	761
	Up to Q1-2019-20	2,653	-	1,892	761
Personal Accident	For Q1 - 2019-20	16,306	-	6,012	10,294
	Up to Q1-2019-20	16,306	-	6,012	10,294
Health	For Q1 - 2019-20	2,06,169	-	1,74,528	31,641
	Up to Q1-2019-20	2,06,169	-	1,74,528	31,641
Weather and Crop Insurance	For Q1 - 2019-20	9	-	37,508	(37,499)
	Up to Q1-2019-20	9	-	37,508	(37,499)
Other Misc.	For Q1 - 2019-20	22,033	26	2,515	19,544
	Up to Q1-2019-20	22,033	26	2,515	19,544
Misc Total	For Q1 - 2019-20	10,11,235	966	7,80,863	2,31,338
	Up to Q1-2019-20	10,11,235	966	7,80,863	2,31,338
Grand Total	For Q1 - 2019-20	13,11,453	5,925	11,97,923	1,19,455
	Up to Q1-2019-20	13,11,453	5,925	11,97,923	1,19,455

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q1 - 2019-20	Up to Q1-2019-20
	(Rs. In '000)	(Rs. In '000)
Agents	3,16,143	3,16,143
Brokers	7,36,763	7,36,763
Corporate agency	1,78,502	1,78,502
Web Aggregator	16,666	16,666
Motor Insurance Service Provider (MISP)*	34,953	34,953
Others	28,426	28,426
TOTAL	13,11,453	13,11,453

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELiance GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	Particulars	2020-21								2019-20								(Rs. In '000)	
		Fire For Q1	Fire Up to Q1	Marine For Q1	Marine Up to Q1	Miscellaneous For Q1	Miscellaneous Up to Q1	Total For Q1	Total Up to Q1	Fire For Q1	Fire Up to Q1	Marine For Q1	Marine Up to Q1	Miscellaneous For Q1	Miscellaneous Up to Q1	Total For Q1	Total Up to Q1		
		1	Employees' remuneration & welfare benefits	1,54,501	1,54,501	8,455	8,455	10,27,794	10,27,794	11,90,750	11,90,750	96,441	96,441	5,338	5,338	8,75,634	8,75,634	9,77,413	9,77,413
2	Company's contribution to Provident fund and others	7,213	7,213	395	395	44,740	44,740	52,348	52,348	7,144	7,144	395	395	65,941	65,941	73,480	73,480		
3	Travel, conveyance and vehicle running expenses	487	487	27	27	3,969	3,969	4,383	4,383	3,983	3,983	220	220	55,556	55,556	59,759	59,759		
4	Rents, rates & taxes	7,222	7,222	395	395	57,402	57,402	65,019	65,019	4,119	4,119	228	228	57,156	57,156	61,503	61,503		
5	Repairs	18,027	18,027	987	987	1,43,856	1,43,856	1,64,870	1,64,870	4,278	4,278	237	237	93,351	93,351	93,866	93,866		
6	Printing & Stationery	172	172	9	9	1,371	1,371	1,552	1,552	1,240	1,240	69	69	17,262	17,262	18,571	18,571		
7	Communication expenses	4,206	4,206	230	230	33,586	33,586	38,022	38,022	2,907	2,907	161	161	40,742	40,742	43,810	43,810		
8	Postage expenses	13	13	1	1	104	104	118	118	1,756	1,756	97	97	24,369	24,369	26,222	26,222		
9	Legal & professional charges	2,446	2,446	142	142	24,995	24,995	27,583	27,583	1,168	1,168	73	73	23,619	23,619	24,860	24,860		
10	Auditors Fees, expenses, etc.	185	185	10	10	1,470	1,470	1,665	1,665	74	74	4	4	1,022	1,022	1,100	1,100		
	a. As auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Advertisement and Publicity	2,31,220	2,31,220	12,854	12,854	15,02,058	15,02,058	17,45,932	17,45,932	1,22,312	1,22,312	6,770	6,770	14,15,605	14,15,605	15,44,687	15,44,687		
12	Bank Charges & interest expenses others	3,542	3,542	194	194	28,150	28,150	31,886	31,886	2,155	2,155	119	119	29,900	29,900	32,174	32,174		
13	Service Tax/GST Expenses	1,772	1,772	97	97	21,858	21,858	23,727	23,727	424	424	23	23	17,196	17,196	17,643	17,643		
	Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Directors' Sitting fees	58	58	3	3	459	459	520	520	27	27	2	2	381	381	410	410		
15	Entertainment Expenses	120	120	7	7	700	700	827	827	1,106	1,106	61	61	11,431	11,431	12,598	12,598		
16	Office Maintenance Expenses	4,040	4,040	221	221	32,112	32,112	36,373	36,373	2,651	2,651	147	147	36,783	36,783	39,581	39,581		
17	Training & Recruitment Expenses	1,004	1,004	56	56	5,881	5,881	6,920	6,920	804	804	46	46	10,299	10,299	11,169	11,169		
18	Depreciation	4,611	4,611	252	252	36,656	36,656	41,519	41,519	2,795	2,795	155	155	38,826	38,826	41,776	41,776		
19	Office Management Expenses	1,666	1,666	91	91	13,243	13,243	15,000	15,000	1,085	1,085	96	96	13,940	13,940	15,001	15,001		
20	Subscriptions and Membership Fees	1,161	1,161	64	64	9,229	9,229	10,454	10,454	503	503	31	31	7,812	7,812	8,406	8,406		
21	Consunance Expenses (net)	8,536	8,536	172	172	5,728	5,728	14,436	14,436	5,331	5,331	957	957	3,646	3,646	9,934	9,934		
22	Weather Insurance Charges	-	-	-	-	64,848	64,848	64,848	64,848	-	-	-	-	11,556	11,556	11,556	11,556		
23	Miscellaneous expenses	226	226	12	12	2,374	2,374	2,612	2,612	479	479	27	27	9,625	9,625	10,131	10,131		
	Total	4,62,428	4,62,428	24,473	24,473	39,64,463	39,64,463	35,41,364	35,41,364	2,62,782	2,62,782	16,216	16,216	28,27,652	28,27,652	31,05,650	31,05,650		

FORM No. 7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

S.No.	Particulars	2020-21																							
		Motor OD For Q1	Motor OD Up to Q1	Motor TP For Q1	Motor TP Up to Q1	Motor Total For Q1	Motor Total Up to Q1	Employer's Liability For Q1	Employer's Liability Up to Q1	Public Liability For Q1	Public Liability Up to Q1	Engineering For Q1	Engineering a Up to Q1	Aviation For Q1	Aviation Up to Q1	Personal Accident For Q1	Personal Accident Up to Q1	Health For Q1	Health Up to Q1	Weather and Crop Insurance For Q1	Weather and Crop Insurance Up to Q1	Other Miscellaneous For Q1	Other Miscellaneous Up to Q1	Total Miscellaneous For Q1	Total Miscellaneous Up to Q1
1	Employees' remuneration & welfare benefits	1,93,577	1,93,577	3,31,728	3,31,728	5,25,302	5,25,302	7,341	7,341	6,818	6,818	10,904	10,904	6,882	6,882	9,567	9,567	3,54,504	3,54,504	93,766	93,766	12,710	12,710	10,27,794	10,27,794
2	Company's contribution to Provident fund and others	8,439	8,439	14,461	14,461	22,900	22,900	343	343	318	318	509	509	321	321	405	405	19,024	19,024	4,327	4,327	593	593	44,740	44,740
3	Travel, conveyance and vehicle running expenses	710	710	1,217	1,217	1,927	1,927	23	23	21	21	34	34	22	22	35	35	1,280	1,280	487	487	40	40	3,669	3,669
4	Rents, rates & taxes	10,477	10,477	17,954	17,954	28,431	28,431	343	343	319	319	510	510	322	322	393	393	21,959	21,959	4,332	4,332	593	593	57,402	57,402
5	Repairs	26,153	26,153	44,817	44,817	70,970	70,970	856	856	796	796	1,272	1,272	803	803	1,479	1,479	56,960	56,960	11,237	11,237	1,483	1,483	1,45,956	1,45,956
6	Printing & Stationery	430	430	251	251	430	430	8	8	8	8	12	12	8	8	14	14	521	521	104	104	15	15	1,371	1,371
7	Communication expenses	6,137	6,137	10,517	10,517	16,654	16,654	200	200	186	186	297	297	187	187	348	348	12,877	12,877	2,491	2,491	346	346	33,086	33,086
8	Postage expenses	19	19	33	33	52	52	1	1	1	1	1	1	1	1	1	1	40	40	6	6	1	1	104	104
9	Legal & professional charges	5,195	5,195	8,903	8,903	14,098	14,098	131	131	107	107	171	171	108	108	570	570	8,113	8,113	1,449	1,449	248	248	24,995	24,995
10	Auditors Fees, expenses, etc.	268	268	460	460	728	728	9	9	8	8	13	13	8	8	15	15	562	562	111	111	16	16	1,470	1,470
	a. As auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Advertisement and Publicity	3,36,554	3,36,554	5,76,738	5,76,738	9,13,292	9,13,292	10,986	10,986	10,203	10,203	16,319	16,319	10,300	10,300	18,973	18,973	5,02,954	5,02,954	10	10	19,021	19,021	15,02,058	15,02,058
12	Bank Charges & interest expenses others	5,130	5,130	8,805	8,805	13,943	13,943	168	168	155	155	250	250	158	158	291	291	10,769	10,769	2,124	2,124	291	291	28,150	28,150
13	Service Tax/GST Expenses	2,571	2,571	4,406	4,406	6,977	6,977	84	84	78	78	125	125	79	79	145	145	7,392	7,392	6,831	6,831	147	147	21,658	21,658
	Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Director's Sitting fees	84	84	144	144	228	228	3	3	3	3	4	4	3	3	5	5	176	176	35	35	2	2	459	459
15	Entertainment Expenses	123	123	211	211	334	334	6	6	5	5	8	8	5	5	7	7	241	241	85	85	9	9	700	700
16	Office Maintenance Expenses	5,861	5,861	10,444	10,444	15,905	15,905	192	192	178	178	289	289	180	180	332	332	12,284	12,284	2,423	2,423	333	333	32,112	32,112
17	Training & Recruitment Expenses	1,001	1,001	1,715	1,715	2,716	2,716	48	48	44	44	71	71	45	45	99	99	2,174	2,174	622	622	82	82	5,861	5,861
18	Depreciation	6,692	6,692	11,469	11,469	18,161	18,161	219	219	203	203	325	325	205	205	378	378	14,019	14,019	2,766	2,766	380	380	36,656	36,656
19	Office Management Expenses	2,417	2,417	4,142	4,142	6,559	6,559	79	79	74	74	118	118	74	74	137	137	5,066	5,066	999	999	137	137	13,243	13,243
20	Subscriptions and Membership Fees	1,684	1,684	2,887	2,887	4,571	4,571	55	55	51	51	82	82	52	52	95	95	3,530	3,530	696	696	97	97	9,229	9,229
21	Consumance Expenses (net)	31	31	54	54	85	85	43	43	149	149	1,238	1,238	625	625	170	170	3,289	3,289	64,848	64,848	129	129	5,728	5,728
22	Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Miscellaneous expenses	541	541	927	927	1,468	1,468	11	11	10	10	16	16	10	10	18	18	687	687	132	132	22	22	2,374	2,374
Total		6,13,923	6,13,923	10,62,059	10,62,059	16,65,982	16,65,982	21,149	21,149	19,736	19,736	32,564	32,564	20,398	20,398	33,637	33,637	10,34,421	10,34,421	1,99,881	1,99,881	36,695	36,695	30,64,463	30,64,463

(Rs. In '000)

S.No.	Particulars	2019-20																							
		Motor OD For Q1	Motor OD Up to Q1	Motor TP For Q1	Motor TP Up to Q1	Motor Total For Q1	Motor Total Up to Q1	Employer's Liability For Q1	Employer's Liability Up to Q1	Public Liability For Q1	Public Liability Up to Q1	Engineering For Q1	Engineering a Up to Q1	Aviation For Q1	Aviation Up to Q1	Personal Accident For Q1	Personal Accident Up to Q1	Health For Q1	Health Up to Q1	Weather and Crop Insurance For Q1	Weather and Crop Insurance Up to Q1	Other Miscellaneous For Q1	Other Miscellaneous Up to Q1	Total Miscellaneous For Q1	Total Miscellaneous Up to Q1
1	Employees' remuneration & welfare benefits	1,98,847	1,98,847	2,82,340	2,82,340	4,81,187	4,81,187	5,332	5,332	7,041	7,041	14,764	14,764	7	7	11,091	11,091	3,04,588	3,04,588	36,381	36,381	15,240	15,240	6,75,634	6,75,634
2	Company's contribution to Provident fund and others	15,051	15,051	21,371	21,371	36,422	36,422	395	395	522	522	1,094	1,094	1	1	702	702	19,285	19,285	6,392	6,392	1,128	1,128	65,941	65,941
3	Travel, conveyance and vehicle running expenses	13,135	13,135	18,950	18,950	31,785	31,785	220	220	201	201	610	610	-	-	681	681	18,688	18,688	2,652	2,652	629	629	55,556	55,556
4	Rents, rates & taxes	13,190	13,190	18,728	18,728	31,918	31,918	228	228	228	228	631	631	-	-	764	764	20,993	20,993	1,670	1,670	651	651	57,156	57,156
5	Repairs	13,696	13,696	19,447	19,447	33,143	33,143	236	236	312	312	600	600	-	-	794	794	21,800	21,800	1,735	1,735	676	676	59,351	59,351
6	Printing & Stationery	3,949	3,949	5,606	5,606	9,556	9,556	69	69	69	69	190	190	-	-	228	228	6,274	6,274	660	660	196	196	17,262	17,262
7	Communication expenses	9,397	9,397	13,343	13,343	22,740	22,740	161	161	212	212	445	445	-	-	547	547	15,027	15,027	1,149	1,149	461	461	40,742	40,742
8	Postage expenses	5,622	5,622	7,982	7,982	13,604	13,604	97	97	128	128	269	269	-	-	326	326	8,947	8,947	721	721	277	277	24,369	24,369
9	Legal & professional charges	5,816	5,816	8,258	8,258	14,074	14,074	78	78	83	83	172	172	-	-	1,899	1,899	6,600	6,600	454	454	259	259	23,619	23,619
10	Auditors Fees, expenses, etc.	236	236	335	335	571	571	4	4	5	5	11	11	-	-	14	14	375	375	30	30	12	12	1,022	1,022
	a. As auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Advertisement and Publicity	3,91,630	3,91,630	5,56,070	5,56,070	9,47,700	9,47,700	6,762	6,762	8,930	8,930	18,724	18,724	9	9	22,698	22,698	3,91,349							

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous period 30,00,00,000) Equity Shares of Rs10 each	30,00,000	30,00,000
2	Issued Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
3	Subscribed Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
4	Called-up Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,15,499	25,15,499

Note: Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 30.06.2020 25,15,49,920 Equity shares).

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 30-06-2020		As at 30-06-2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	25,15,49,920	100.00%	25,15,49,920	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	25,15,49,920	100.00%	25,15,49,920	100.00%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve		
	Opening Balance	2,07,639	1,91,667
	Add:- Creation during the period	-	15,972
	Closing Balance	2,07,639	2,07,639
4	Share Premium		
	Opening Balance	76,67,050	76,67,050
	Add :- Change during the period	-	-
	Closing Balance	76,67,050	76,67,050
5	General Reserves	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	87,76,488	62,68,921
	TOTAL	1,66,51,177	1,41,43,610

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****BORROWINGS**

Sr No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	23,00,000	23,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	23,00,000	23,00,000

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	34,03,104	32,70,332
2	Other Approved Securities	18,89,141	15,86,660
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	59,90,938	55,81,023
	(e) Other Securities	-	1,18,026
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	18,88,002	15,49,743
5	Other than Approved Investments	3,25,231	2,63,968
	Less - Provision for diminution in the value of investment	(25,090)	(5,640)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	3,17,136
2	Other Approved Securities	-	1,76,710
3	Other Investments		
	(a) Shares		
	(aa) Equity	2,12,541	2,23,704
	(bb) Preference	-	-
	(b) Mutual Funds	2,36,882	6,03,315
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	12,82,866	12,67,579
	(e) Other Securities	4,87,090	15,735
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,18,888	3,57,870
5	Other than Approved Investments	2,51,978	1,23,499
	Less - Provision for diminution in the value of investment	(40,523)	(33,843)
	TOTAL	1,60,21,048	1,54,15,817

Notes :

1. The value of Investment Other than listed equity shares is as follows:

Particulars	As at 30-06-2020	As at 30-06-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	1,58,07,029	1,51,82,709
Market Value	1,62,91,850	1,53,02,952

2. All the above investments are performing assets except as mentioned in NL-35 .

3. The company has segregate the investments separately between policy holders funds and share holders funds on notional basis as per IRDAI circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January 2017.

4. The Company has investments of Rs 1,299,411 thousand in secured and unsecured debentures of Reliance Capital Limited. Rating of the RCL is "D" as on 30th June 2020. There has been default of interest and redemptioun amounting Rs. 100, 851 thousands and Rs. 200,000 thousnads respectively till date. A 10% provision of overall exposure is created basis Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under IRDAI's master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

5. The Company has investments of Rs 649,326 thousand in secured debentures of Reliance Home Finance Limited. Rating of the RHFL is "D" as on 30th June 2020. There has been default of interest amounting Rs. 36,200 thousands as on 30th June 2020. A 10% provision of overall exposure is created basis Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under IRDAI's master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

PERIODIC DISCLOSURES

FORM NL-12B-INVESTMENT SCHEDULE (POLICYHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,03,16,428	1,75,11,051
2	Other Approved Securities	1,12,78,117	84,95,801
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,57,65,719	2,98,83,693
	(e) Other Securities	-	6,31,974
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,12,71,313	82,98,128
5	Other than Approved Investments	19,41,619	14,13,434
	Less - Provision for diminution in the value of investment	(1,49,784)	(29,360)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	16,98,110
2	Other Approved Securities	-	9,46,198
3	Other Investments		
	(a) Shares		
	(aa) Equity	12,68,862	11,97,826
	(bb) Preference	-	-
	(b) Mutual Funds	14,14,179	32,30,463
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	76,58,670	67,87,273
	(e) Other Securities	29,07,910	84,255
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,09,758	19,16,219
5	Other than Approved Investments	15,04,361	6,61,303
	Less - Provision for diminution in the value of investment	(2,41,919)	(1,76,157)
	TOTAL	9,56,45,233	8,25,50,211

Notes :

1. The value of Investment Other than listed equity shares is as follows:

Particulars	As at 30-06-2020	As at 30-06-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	9,43,67,491	8,12,96,098
Market Value	9,72,61,857	8,19,39,938

2. All the above investments are performing assets except as mentioned in NL-35 .

3. The company has segregate the investments separately between policy holders funds and share holders funds on notional basis as per IRDAI circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January 2017.

4. The Company has investments of Rs 1,299,411 thousand in secured and unsecured debentures of Reliance Capital Limited. Rating of the RCL is "D" as on 30th June 2020. There has been default of interest and redemptioun amounting Rs. 100, 851 thousands and Rs. 200,000 thousnads respectively till date. A 10% provision of overall exposure is created basis Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under IRDAI's master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

5. The Company has investments of Rs 649,326 thousand in secured debentures of Reliance Home Finance Limited. Rating of the RHFL is "D" as on 30th June 2020. There has been default of interest amounting Rs. 36,200 thousands as on 30th June 2020. A 10% provision of overall exposure is created basis Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under IRDAI's master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '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 (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April,2020	Additions	Deductions	As at 30th June ,2020	As at 1st April,2020	For the period/ Adjustments	Deductions	As at 30th June ,2020	As at 30th June ,2020	As at 30th June ,2019
Leasehold Improvement	1,01,896	-	-	1,01,896	80,357	2,631	-	82,988	18,908	19,602
Furniture & Fittings	96,473	-	-	96,473	75,371	839	-	76,210	20,263	16,865
Information Technology Equipment	4,86,963	1,353	-	4,88,316	3,85,752	17,452	-	4,03,204	85,112	1,02,742
Intangible Asset (Computer Software)	8,32,844	3,494	-	8,36,338	7,11,740	15,641	-	7,27,381	1,08,956	1,28,450
Vehicles	14,092	-	-	14,092	3,972	439	-	4,411	9,681	11,443
Office Equipment	2,00,564	1,181	-	2,01,745	1,56,419	4,517	-	1,60,936	40,809	35,252
Plant & Machinery	3,798	-	-	3,798	3,766	-	-	3,766	32	-
TOTAL	17,36,630	6,028	-	17,42,658	14,17,377	41,519	-	14,58,896	2,83,762	3,14,353
Capital Work in progress	92,685	7,029	-	99,714	-	-	-	-	99,714	15,547
Grand Total	18,29,315	13,057	-	18,42,372	14,17,377	41,519	-	14,58,896	3,83,476	3,29,900
Previous Period (2019-20)	15,89,174	2,55,527	15,386	18,29,315	12,54,257	1,74,428	11,308	14,17,377	4,11,938	-

PERIODIC DISCLOSURES
FORM NL-15-CASH AND BANK BALANCE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 30-06-2020 (Rs. In '000)	As at 30-06-2019 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	8,088	8,801
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)**	14,585	12,726
	(ii) Others	-	-
	(b) Current Accounts*	21,43,639	14,86,910
	(c) Others - Cheques on Hand	3,20,238	2,40,387
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	24,86,550	17,48,824
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	24,86,550	17,48,824

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

*Out of above Rs 125,968 thousand (as at 30.06.2019 Rs 125,988 thousand) are earmarked for specified purpose in a separate bank account.

PERIODIC DISCLOSURES
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,01,108	6,10,616
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source	20,168	15,805
6	MAT Credit Entitlement	14,45,908	15,94,194
	Others:		
7	Rental & Other Deposits	3,59,373	3,20,093
8	Advances to Staff	10,538	12,134
9	Unutilised Goods and Service Tax Credit	11,93,879	4,27,082
10	Other Advances & Deposits	12,15,474	12,32,668
		27,79,264	19,91,977
	- Less Provision for doubtful advances	(86,728)	(1,00,170)
		26,92,536	18,91,807
	TOTAL (A)	47,59,720	41,12,422
	OTHER ASSETS		
1	Income accrued on investments	30,96,865	28,68,592
2	Investments pertaining to Policyholder funds	5,92,306	5,28,473
3	Outstanding Premiums	52,32,852	22,16,722
4	Agents' Balances	8,611	8,523
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	-	46,169
7	Due from other entities carrying on insurance business (including reinsurers)	44,46,679	45,39,112
8	Less : Provision for doubtful debts	(2,10,000)	(3,72,936)
9	Bank Balance / Investment on behalf of RHIL	97,418	-
	TOTAL (B)	1,32,64,731	98,34,655
	TOTAL (A+B)	1,80,24,451	1,39,47,077

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Agent's Balances	2,48,085	2,57,994
2	Balances due to other insurance companies	1,26,66,182	67,41,710
3	Premiums received in advance	64,50,727	46,21,952
4	Unallocated Premium	24,60,964	43,90,578
5	Interest Accrued but not due on Borrowings	1,82,997	1,82,922
6	Sundry creditors	38,16,742	38,78,160
7	Claims Outstanding	6,74,87,458	5,45,20,908
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,37,330
8	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	9,59,461	7,32,578
	- Payable to policyholders	4,58,578	68,375
	- Environmental Relief Fund Payable	250	119
	- Employee Related Payables	9,46,091	3,11,932
	- Investments Purchased-to be settle	-	-
	- Temporary Bank Overdraft as per books of accounts	1,61,613	4,23,944
	- Surplus available to RHIL	96,713	-
	- Goods and Service Tax Liability	1,34,455	4,02,806
	- Statutory Dues	1,73,961	2,04,145
	TOTAL	9,63,81,607	7,68,75,453

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	1,53,04,096	1,85,96,516
2	For Taxation	1,53,089	1,07,199
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Grauity	8,746	37,552
	- For Leave Encashment	5,765	6,015
	- For Phantom Share Liability	1,49,324	1,58,300
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	1,57,21,020	1,90,05,582

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

S.No.	Particulars	As at 30-06-2020	As at 30-06-2019
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21: Statement of Liabilities**

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED	Date: 30-06-2020
--	-------------------------

(Rs. In Lacs)**STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	2,54,485	1,53,041
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	2,54,485	1,53,041
Outstanding Claim Reserve (other than IBNR reserve) - (d)	3,29,029	2,09,817
IBNR Reserve - (e)	7,35,158	4,66,431
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	13,18,672	8,29,289

Note:- The form is prepared basis the format prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

PERIODIC DISCLOSURES

FORM NL-22 :Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED JUNE 30, 2020

(Rs. In Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21	For Q1 2020-21	Upto Q1 2020-21
	Andhra Pradesh	1,062	1,062	3	3	-	-	25	25	186	186	398	398	1	1	5	5	115	115	2	2	-	-	6	6	1,803
Arunachal Pradesh	7	7	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8
Assam	646	646	2	2	-	-	187	187	404	404	290	290	-	-	0	0	36	36	-	-	-	-	5	5	1,571	1,571
Bihar	213	213	0	0	-	-	167	167	280	280	680	680	0	0	1	1	38	38	0	0	-	-	36	36	1,415	1,415
Chhattisgarh	1,431	1,431	4	4	-	-	25	25	415	415	288	288	1	1	1	1	36	36	-	-	-	-	6	6	2,206	2,206
Goa	179	179	0	0	-	-	15	15	101	101	130	130	0	0	1	1	34	34	1	1	-	-	2	2	462	462
Gujarat	5,570	5,570	299	299	-	-	132	132	2,136	2,136	4,581	4,581	217	217	92	92	1,607	1,607	4	4	17,940	17,940	49	49	32,628	32,628
Haryana	955	955	14	14	-	-	203	203	494	494	546	546	19	19	9	9	378	378	1	1	-	-	11	11	2,629	2,629
Himachal Pradesh	1,780	1,780	0	0	-	-	16	16	209	209	761	761	2	2	0	0	14	14	0	0	-	-	2	2	2,784	2,784
Jammu & Kashmir	60	60	-	-	-	-	1	1	251	251	473	473	0	0	0	0	13	13	0	0	-	-	8	8	807	807
Jharkhand	236	236	11	11	-	-	84	84	305	305	549	549	115	115	1	1	52	52	0	0	-	-	37	37	1,389	1,389
Karnataka	2,816	2,816	282	282	-	-	213	213	2,502	2,502	4,152	4,152	80	80	150	150	5,273	5,273	17	17	-	-	23	23	15,508	15,508
Kerala	168	168	1	1	-	-	40	40	1,659	1,659	2,910	2,910	2	2	4	4	5,317	5,317	15	15	-	-	12	12	10,128	10,128
Madhya Pradesh	1,371	1,371	4	4	-	-	129	129	152	152	113	113	5	5	11	11	215	215	13	13	11,072	11,072	33	33	13,119	13,119
Maharashtra	7,887	7,887	583	583	96	96	347	347	4,315	4,315	9,930	9,930	323	323	301	301	10,614	10,614	197	197	-	-	1,956	1,956	36,548	36,548
Manipur	1	1	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3
Meghalaya	35	35	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	37
Mizoram	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19
Nagaland	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
Orissa	1,394	1,394	0	0	-	-	105	105	287	287	452	452	6	6	0	0	65	65	-	-	522	522	19	19	2,851	2,851
Punjab	667	667	69	69	-	-	25	25	102	102	419	419	7	7	4	4	210	210	20	20	-	-	26	26	1,551	1,551
Rajasthan	898	898	6	6	-	-	83	83	405	405	758	758	19	19	6	6	187	187	5	5	-	-	24	24	2,390	2,390
Sikkim	209	209	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	219	219
Tamil Nadu	3,487	3,487	206	206	35	35	338	338	1,755	1,755	5,121	5,121	118	118	247	247	2,552	2,552	15	15	-	-	127	127	14,002	14,002
Telangana	1,742	1,742	26	26	2	2	200	200	906	906	1,327	1,327	33	33	51	51	1,247	1,247	7	7	-	-	47	47	5,588	5,588
Tripura	329	329	-	-	-	-	6	6	55	55	106	106	0	0	0	0	3	3	-	-	-	-	0	0	499	499
Uttar Pradesh	2,901	2,901	3	3	-	-	224	224	1,756	1,756	1,403	1,403	8	8	3	3	256	256	3	3	8	8	35	35	6,601	6,601
Uttarakhand	519	519	5	5	-	-	259	259	250	250	192	192	1	1	2	2	25	25	0	0	-	-	10	10	1,261	1,261
West Bengal	2,347	2,347	1,484	1,484	3	3	245	245	536	536	1,320	1,320	74	74	33	33	8,393	8,393	2	2	-	-	71	71	14,508	14,508
Andaman & Nicobar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Chandigarh	310	310	9	9	-	-	0	0	326	326	297	297	3	3	2	2	92	92	6	6	-	-	11	11	1,058	1,058
Dadra & Nagar Haveli	62	62	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64	64
Daman & Diu	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44
Delhi	1,483	1,483	496	496	-	-	274	274	1,075	1,075	2,203	2,203	335	335	367	367	4,690	4,690	20	20	-	-	93	93	11,036	11,036
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	13	13	0	0	-	-	1	1	99	99	316	316	2	2	1	1	17	17	-	-	-	-	1	1	451	451
GRAND TOTAL	40,844	40,844	3,505	3,505	136	136	3,361	3,361	20,962	20,962	39,717	39,717	1,375	1,375	1,291	1,291	41,480	41,480	329	329	29,542	29,542	2,649	2,649	1,85,190	1,85,190

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Statement for the period ended June 30,2020

(Rs. In Lacs)

Reinsurance Risk Concentration

Premium ceded to reinsurers

S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	23	60	96	544	0.77%
3	No. of Reinsurers with rating A but less than AA	103	6,836	675	2,542	11.05%
4	No. of Reinsurers with rating BBB but less than A	11	58,216	2,746	644	73.14%
5	No. of Reinsurers with rating less than BBB	9	4,570	286	235	0.15%
6	No. of Indian reinsurer other then GIC	27	7,347	300	5,905	14.89%
	Total	173	77,029	4,104	9,869	100.00%

Note:

Wherever the rating of S&P is not available, equivalent rating from other international rating agencies have been considered.
(Equivalent rating based on Munich Re - Rating Categories)

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Statement for the quarter ended 30th June,2020

(Rs. In Lacs)

Ageing of Claims

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	208	114	31	43	32	428	9,144
2	Marine Cargo	713	59	30	17	8	827	1,142
3	Marine Hull	-	1	-	-	1	1	1
4	Engineering	49	33	29	20	9	140	8,493
5	Motor OD	21,704	1,861	1,429	265	64	25,323	8,649
6	Motor TP	2	13	40	128	981	1,164	2,883
7	Health	123802	1473	325	64	4	1,25,668	15,707
8	Overseas Travel	28	61	69	21	6	185	219
9	Personal Accident	15	15	31	8	12	81	146
10	Liability	2	3	8	5	4	22	48
11	Crop	6821	-	-	-	-	6,821	5,940
12	Miscellaneous	138	46	23	11	2	220	634
Total		1,53,482	3,679	2,015	582	1,123	1,60,880	53,006

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

No. of claims only

S.No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	TOTAL
1	Claims O/S at the beginning of the period	1,299	563	21	1,192	18,096	59,194	2,70,399	771	1,628	2,245	5,983	-	1,136	3,62,527
2	Claims reported during the period	1,159	2,692	2	218	25,675	757	1,87,620	857	203	84	6,579	-	417	2,26,263
3	Claims Settled during the period	428	827	1	140	25,323	1,164	1,25,668	185	81	22	6,821	-	220	1,60,880
4	Claims Repudiated during the period	92	25	-	5	983	-	8,614	880	19	3	-	-	42	10,663
5	Claims closed during the period	161	1,681	-	39	2,309	618	2,355	14	3	237	(8)	-	79	7,488
6	Claims O/S at end of the period	1,777	722	22	1,226	15,156	58,169	3,21,382	549	1,728	2,067	5,749	-	1,212	4,09,759
	Less than 3months	663	281	2	119	9,162	383	3,16,554	371	182	79	-	-	172	3,27,968
	3 months to 6 months	186	54	1	95	3,106	3,344	1,803	42	328	178	66	-	124	9,327
	6months to 1 year	236	80	4	112	1,182	6,832	1,389	27	328	270	345	-	109	10,914
	1year and above	692	307	15	900	1,706	47,610	1,636	109	890	1,540	5,338	-	807	61,550

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - IRDAI-GI-SM

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

TABLE - I

Required solvency margin based on net premium and net incurred claims

(Rs. In Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	88,752	16,885	45,428	9,851	8,875	6,814	8,875
2	Marine Cargo	7,283	846	9,416	789	874	1,695	1,695
3	Marine Hull	1,588	11	3,981	26	159	597	597
4	Motor	2,86,536	1,88,694	2,51,008	1,74,972	42,980	56,477	56,477
5	Engineering	10,409	3,180	8,051	2,150	1,041	1,208	1,208
6	Aviation	2,753	590	(1,018)	45	275	14	275
7	Liabilities	4,799	3,344	1,668	1,396	720	419	720
8	Health	1,41,252	1,11,060	1,31,097	1,03,481	22,212	31,044	31,044
9	Miscellaneous	5,329	3,647	2,782	2,365	746	710	746
10	Crop and Weather	1,92,397	41,476	1,56,675	37,652	19,240	23,501	23,501
	TOTAL	7,41,098	3,69,733	6,09,088	3,32,727	97,122	1,22,479	1,25,138

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 30-06-2020**

S.No.	Office Information	Number*	
1	No. of offices at the beginning of the period (As on 01.04.2020)	136	
2	No. of branches approved during the period	-	
3	No. of branches opened during the period	Out of approvals of previous period	-
4		Out of approvals of this period	-
5	No. of branches closed during the period	-	
6	No of branches at the end of the period (As on 30.06.2020)	136	
7	No. of branches approved but not opened	2	
8	No. of rural branches	-	
9	No. of urban branches	136	

*Please note 12 Regional Office is excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.06.2020

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India) (Rs. In Lacs)

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	11,16,663
2	Loans	9	-
3	Fixed Assets	10	3,835
4	Current Assets		-
	a. Cash & Bank Balance	11	24,866
	b. Advances & Other Assets	12	1,80,245
5	Current Liabilities		-
	a. Current Liabilities	13	(9,63,816)
	b. Provisions	14	(1,57,210)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	-
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	2,04,581
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,835
3	Cash & Bank Balance (if any)	11	24,866
4	Advances & Other Assets (if any)	12	1,80,245
5	Current Liabilities	13	(9,63,816)
6	Provisions	14	(1,57,210)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(9,12,081)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	11,16,663

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	34,031	2,03,164	2,37,195	21.04%	0	2,37,195	2,45,434
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	52,922	3,15,945	3,68,868	32.71%	0	3,68,868	3,81,197
3	Investment subject to Exposure Norms		0	0	0			0		0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	41,503	2,47,773	2,89,276	25.65%	-850	2,88,426	3,04,914
	2.Approved Investments	Not exceeding 55%	0	62,387	3,72,448	4,34,835	38.56%	-4,650	4,30,185	4,47,187
	3.Other Investments (not exceeding 15%)		0	4,966	29,649	34,615	3.07%	-858	33,757	32,465
	TOTAL INVESTMENT ASSETS	100%	0	1,61,779	9,65,815	11,27,594	100.00%	-6,358	11,21,236	11,65,763

Note:

- FRSM refers Funds representing Solvency margin
- Pattern of Investment will apply only to SH funds representing FRSM
- Book value shall not include funds beyond Solvency Margin
- Other Investments are as permitted under Sec 27A(2)
- Investments that are earmarked, are allocated separately to policyholder's or shareholder's, as applicable; balance investments are segregated at Shareholder's level and Policyholder's level notionally based on policyholder's funds and shareholder's funds at the end of period.

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2020	as % of total for this class	As at 30/06/2019	as % of total for this class	As at 30/06/2020	as % of total for this class	As at 30/06/2019	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	4,43,071	38.60%	4,01,020	41.24%	4,17,255	37.79%	3,95,222	40.96%
AA or better	2,54,207	22.15%	1,97,427	20.30%	2,45,716	22.26%	1,95,180	20.23%
Rated below AA but above A	10,773	0.94%	996	0.10%	10,737	0.97%	1,022	0.11%
Rated below A but above B			11,855	1.22%	-	0.00%	13,044	1.35%
Any other	4,39,769	38.31%	3,61,131	37.14%	4,30,318	38.98%	3,60,320	37.35%
Total	11,47,820	100%	9,72,429	100%	11,04,025	100%	9,64,788	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,65,722	14.44%	1,52,949	15.73%	1,64,383	14.89%	1,52,847	15.84%
More than 1 year and upto 3 years	4,19,320	36.53%	2,77,771	28.56%	4,02,460	36.45%	2,75,805	28.59%
More than 3 years and up to 7 years	4,19,004	36.50%	3,51,908	36.19%	4,00,731	36.30%	3,49,814	36.26%
More than 7 years and up to 10 years	1,25,132	10.90%	1,35,954	13.98%	1,17,638	10.66%	1,33,196	13.81%
above 10 years	18,643	1.62%	53,847	5.54%	18,813	1.70%	53,126	5.51%
Total	11,47,820	100%	9,72,429	100%	11,04,025	100%	9,64,788	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	2,45,434	21.38%	2,29,079	23.56%	2,37,195	21.48%	2,27,966	23.63%
b. State Government	1,35,763	11.83%	1,13,434	11.67%	1,31,673	11.93%	1,12,054	11.61%
c. Corporate Securities*	7,66,624	66.79%	6,29,916	64.78%	7,35,157	66.59%	6,24,768	64.76%
Total	11,47,820	100%	9,72,429	100%	11,04,025	100%	9,64,788	100%

Note

1. In case 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. AAA rated' includes Securities having rating as P1+/A1+
4. Any other' under 'Break down by credit rating' contains Fixed Deposit / G-Sec etc.
5. * Corporate Securities includes CBLO worth Rs. 21,450 Lacs as at 30/06/2020
6. The above securities includes mutual fund.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Analytical Ratios for Non-Life companies

S.No.	Particular	FOR THE QUARTER ENDED JUNE 30, 2020	UPTO THE QUARTER ENDED JUNE 30, 2020	FOR THE QUARTER ENDED JUNE 30, 2019	UPTO THE QUARTER ENDED JUNE 30, 2019
1	Gross Direct Premium Growth Rate (%)	-6%	-6%	26%	26%
2	Gross Direct Premium to Net Worth Ratio (times)	0.97	0.97	1.18	1.18
3	Growth Rate of Net worth (%)	4%	4%	4%	4%
4	Net Retention Ratio (%)	52%	52%	61%	61%
5	Net commission Ratio (%)	1%	1%	1%	1%
6	Expense of Management to Gross Direct Premium Ratio (%)	25%	25%	22%	22%
7	Expense of Management to Net written Premium(%)	47%	47%	36%	36%
8	Net incurred Claims to Net Earned Premium (%)	73%	73%	79%	79%
9	Combined Ratio (%)	110%	110%	106%	106%
10	Technical Reserve to net premium ratio (times)	8.51	8.51	6.05	6.05
11	Underwriting Balance Ratio (times)	(0.17)	(0.17)	(0.16)	(0.16)
12	Operating profit ratio (%)	11%	11%	5%	5%
13	Liquid Assets to Liabilities Ratio (times)	0.24	0.24	0.29	0.29
14	Net Earnings Ratio (%)	7%	7%	5%	5%
15	Return on Net Worth Ratio (%)	4%	4%	4%	4%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.58	1.58	1.60	1.60
17	NPA Ratio (%)				
	Gross NPA Ratio	2.04%	2.04%	0.35%	0.35%
	Net NPA Ratio	1.64%	1.64%	0.11%	0.11%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	25,15,49,920	25,15,49,920	25,15,49,920	25,15,49,920
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.80	2.80	2.54	2.54
	ii) Diluted EPS	2.79	2.79	2.54	2.54
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.80	2.80	2.54	2.54
	ii) Diluted EPS	2.79	2.79	2.54	2.54
6	(c) Book value per share (Rs)	76.19	76.19	66.23	66.23

Note

- 1 Company has operations only in India.
- 2 Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q1 - 2020-21	46%	25%	3%	-1.03
Fire	Upto Q1 - 2019-20	71%	27%	-13%	0.05
Marine Cargo	Upto Q1 - 2020-21	-32%	18%	-19%	0.11
Marine Cargo	Upto Q1 - 2019-20	54%	8%	-29%	0.52
Marine Hull	Upto Q1 - 2020-21	-87%	-24%	30%	1.69
Marine Hull	Upto Q1 - 2019-20	302%	2%	314%	-19.81
Motor	Upto Q1 - 2020-21	-29%	70%	-2%	-0.08
Motor	Upto Q1 - 2019-20	23%	74%	3%	-0.14
Employer Liability	Upto Q1 - 2020-21	15%	95%	10%	-0.49
Employer Liability	Upto Q1 - 2019-20	46%	95%	14%	-0.44
Public Liability	Upto Q1 - 2020-21	-6%	57%	7%	1.51
Public Liability	Upto Q1 - 2019-20	3%	67%	17%	-0.57
Engineering	Upto Q1 - 2020-21	-5%	22%	26%	0.02
Engineering	Upto Q1 - 2019-20	60%	34%	21%	-0.27
Aviation	Upto Q1 - 2020-21	140%	32%	5%	0.01
Aviation	Upto Q1 - 2019-20	120%	0%	1219%	-5.54
Personal Accident	Upto Q1 - 2020-21	-40%	69%	7%	0.13
Personal Accident	Upto Q1 - 2019-20	20%	70%	7%	-0.54
Health	Upto Q1 - 2020-21	-22%	79%	5%	-0.22
Health	Upto Q1 - 2019-20	16%	77%	1%	-0.34
Other Miscellaneous	Upto Q1 - 2020-21	-33%	78%	8%	0.31
Other Miscellaneous	Upto Q1 - 2019-20	43%	77%	15%	-0.10
Crop & Weather	Upto Q1 - 2020-21	95%	22%	-14%	-0.24
Crop & Weather	Upto Q1 - 2019-20	7%	22%	-11%	0.37
TOTAL	Upto Q1 - 2020-21	-6%	52%	1%	-0.17
TOTAL	Upto Q1 - 2019-20	26%	61%	1%	-0.16

Note : 1. Company has operations only in India.

2. Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q1 - 2020-21	46%	25%	3%	-1.03
Fire	For Q1 - 2019-20	71%	27%	-13%	0.05
Marine Cargo	For Q1 - 2020-21	-32%	18%	-19%	0.11
Marine Cargo	For Q1 - 2019-20	54%	8%	-29%	0.52
Marine Hull	For Q1 - 2020-21	-87%	-24%	30%	1.69
Marine Hull	For Q1 - 2019-20	302%	2%	314%	-19.81
Motor	For Q1 - 2020-21	-29%	70%	-2%	-0.08
Motor	For Q1 - 2019-20	23%	74%	3%	-0.14
Employer Liability	For Q1 - 2020-21	15%	95%	10%	-0.49
Employer Liability	For Q1 - 2019-20	46%	95%	14%	-0.44
Public Liability	For Q1 - 2020-21	-6%	57%	7%	1.51
Public Liability	For Q1 - 2019-20	3%	67%	17%	-0.57
Engineering	For Q1 - 2020-21	-5%	22%	26%	0.02
Engineering	For Q1 - 2019-20	60%	34%	21%	-0.27
Aviation	For Q1 - 2020-21	140%	32%	5%	0.01
Aviation	For Q1 - 2019-20	120%	0%	1219%	-5.54
Personal Accident	For Q1 - 2020-21	-40%	69%	7%	0.13
Personal Accident	For Q1 - 2019-20	20%	70%	7%	-0.54
Health	For Q1 - 2020-21	-22%	79%	5%	-0.22
Health	For Q1 - 2019-20	16%	77%	1%	-0.34
Other Miscellaneous	For Q1 - 2020-21	-33%	78%	8%	0.31
Other Miscellaneous	For Q1 - 2019-20	43%	77%	15%	-0.10
Crop & Weather	For Q1 - 2020-21	95%	22%	-14%	-0.24
Crop & Weather	For Q1 - 2019-20	7%	22%	-11%	0.37
TOTAL	For Q1 - 2020-21	-6%	52%	1%	-0.17
TOTAL	For Q1 - 2019-20	26%	61%	1%	-0.16

Note : 1. Company has operations only in India.

2. Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

URER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 30th June ,2020	Upto the Quarter ended 30th June ,2020	For the Quarter ended 30th June ,2019	Upto the Quarter ended 30th June ,2019
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	38.97	38.97	121.07	121.07
			Management fees paid	150.00	150.00	-	-
			Reimbursement paid for IT services	-	-	64.72	64.72
			Interest Income accrue on debentures/bonds	-	-	311.26	311.26
			Interest Income received on debentures/bonds	-	-	125.90	125.90
			Interest Accrual receivable	-	-	592.61	592.61
			Investments in Debentures/Bonds	12,994.12	12,994.12	13,044.39	13,044.39
			Outstanding balance in Customer Deposit Account	349.03	349.03	57.69	57.69
2	Reliance Securities Limited	Fellow Subsidiary	Creditors	344.19	344.19	69.90	69.90
			Premium Received (net of refund)	103.44	103.44	191.98	191.98
			Commission paid	2.78	2.78	10.21	10.21
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	0.59	0.59	-	-
			Brokerage paid for stock exchange trading	0.38	0.38	0.95	0.95
			Outstanding balance in Customer Deposit Account	27.01	27.01	8.25	8.25
			Debtors	0.64	0.64	0.64	0.64
			3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	328.29
Group Term Insurance Paid	-	-				1.89	1.89
Transaction of Sale of Security	-	-				2,663.76	2,663.76
Debtors	53.86	53.86				53.86	53.86
Outstanding balance in Customer Deposit Account	36.51	36.51				6.40	6.40
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	27.43	27.43
			Outstanding balance in Customer Deposit Account	-	-	0.63	0.63
5	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	0.63	0.63	2.01	2.01
			Outstanding balance in Customer Deposit Account	1.13	1.13	0.06	0.06
6	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	67.24	67.24
			Outstanding balance in Customer Deposit Account	10.29	10.29	0.01	0.01
			Surplus available to RHIL	967.13	967.13	-	-
			Debtors	7.43	7.43	-	-
7	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	4.70	4.70	5.46	5.46
			Outstanding balance in Customer Deposit Account	0.23	0.23	1.00	1.00
8	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	5.70	5.70	1.69	1.69
			Outstanding balance in Customer Deposit Account	0.69	0.69	0.02	0.02
9	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	1.38	1.38
			Outstanding balance in Customer Deposit Account	0.68	0.68	1.14	1.14
10	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	17.60	17.60	56.88	56.88
			Creditors	8.06	8.06	-	-
			Debtors	-	-	0.72	0.72
11	Mr.Rakesh Jain	Key Managerial Personnel (includes	Remuneration	83.00	83.00	74.75	74.75
			Premium Received (net of refund)	0.05	0.05	0.05	0.05

- Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- Claim paid to employees against group medical Policy and group personal accident policy have not been considered for related party transaction.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure" with whom transaction has been entered during the period.
- Transaction amount consider above are excluding taxes.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

Products Information

List below the products and/or add-ons introduced during the Quarter Ended June 30, 2020

S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Arogya Sanjeevani Policy, Reliance General Insurance Company Limited		RELHLIP21001V012021	Health	Retail Health	31-03-2020	03-04-2020
2	Group Mediclaim-Reliance COVID-19 Indemnity		RELHLGP21016V012021	Health	Group Health	30-04-2020	01-05-2020
3	Reliance COVID-19 Indemnity Policy		RELHLGP21021V012021	Health	Retail Health	08-05-2020	13-05-2020
4	Reliance -Yes Plus Health Insurance		RELHLGP21006V012021	Health	Retail Health	20-12-2019	13-02-2020

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on June 30,2020

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item (1)	Description (2)	Notes (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDAI -GI-TA):	1	10,56,593
	Deduct:		
2	Liabilities (reserves as mentioned in IRDAI-GI-TR)	2	8,29,289
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	2,27,304
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDAI -GI-TA)	4	2,56,585
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	58,510
7	Excess in Shareholders' Funds (5-6)		1,98,075
8	Total Available Solvency Margin [ASM] (4+7)		1,98,075
9	Total Required Solvency Margin [RSM]		1,25,138
10	Solvency Ratio (Total ASM/Total RSM)		1.58

Notes

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDAI -GI-TA
- 2 Amount of Total Liabilities as mentioned in Form IRDAI-GI-TR
- 3 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.
- 4 Total Assets in respect of shareholder's funds as mentioned in Form IRDAI -GI-TA
- 5 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 30-06-2020****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mrs. Chhaya Virani	Director	
3	Dr. Thomas Mathew	Director	
4	Jai Anmol Ambani	Director	
5	Mr. Rahul Sarin	Director	
6	Mr. Rakesh Jain	Executive Director & CEO	
7	Mr. Hemant Jain	CFO	
8	Mr. K Ramkumar	CIO	
9	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
10	Mr. Karthikeyan AV	Appointed Actuary	
11	Mrs. Nanda Sambrani	Chief Risk Officer	

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON JUNE 30, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

COI	Company Name	Instrument Type	Interest Rate		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?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	7.75%	NO	1,500	1,500	233	14-Nov-19	14-Nov-17	-	-	-	-	-	DOUBTFUL	75%	1,125
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	8.00%	NO	1,500	1,500.00	240	06-06-2020	06-Jun-18	-	-	-	-	-	DOUBTFUL	75%	1,125
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	9.20%	NO	499	-	92	-	24-Dec-17	-	-	-	-	-	DOUBTFUL	75%	374
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.28%	NO	2,000	2,000	180	18-Nov-19	18-Oct-18	-	-	-	-	-	SUBSTANDARD	10%	200
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.10%	NO	2,600	-	253	-	22-Apr-19	-	-	-	-	-	SUBSTANDARD	10%	260
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,011	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	101
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,517	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	152
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.75%	NO	2,569	-	269	-	28-Feb-19	-	-	-	-	-	SUBSTANDARD	10%	257
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.80%	NO	745	-	66	-	02-Nov-18	-	-	-	-	-	SUBSTANDARD	10%	74
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	9.65%	NO	2,553	-	241	-	18-Mar-19	-	-	-	-	-	SUBSTANDARD	10%	255
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	8.65%	NO	2,500	-	-	-	-	-	-	-	-	-	SUBSTANDARD	10%	250
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	9.05%	NO	3,993	-	362	-	03-Jan-19	-	-	-	-	-	SUBSTANDARD	10%	399

1. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.

2. Form 7A shall be submitted in respect of each fund.

3. Classification shall be as per F&A Circular-169-Jan-07 Dt. 24.01.07.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON JUNE 30, 2020

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. In Lacs)

No.	Category of Investment	Cat. Code	For the quarter ended 30th June, 2020				Upto the Quarter ended 30th June, 2020				For the quarter ended 30th June, 2019						
			Investment (Rs.)		Income on Investment	Gross Yield ²	Net Yield ²	Investment (Rs.)		Income on Investment	Gross Yield ²	Net Yield ²	Investment (Rs.)		Income on Investment	Gross Yield ²	Net Yield ²
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,46,481.74	2,45,434.04	7,757.33	12.62%	12.62%	2,46,481.74	2,45,434.04	7,757.33	12.62%	12.62%	2,45,376.48	2,29,079.17	5,551.22	9.07%	9.07%
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	Other Approved Securities (excluding Infrastructure Investments)	SGGB	1,16,966.55	1,35,762.62	3,596.41	12.33%	12.33%	1,16,966.55	1,35,762.62	3,596.41	12.33%	12.33%	1,03,948.71	1,13,434.00	2,051.23	7.91%	7.91%
		SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,43,850.54	1,48,853.36	3,011.65	8.40%	8.40%	1,43,850.54	1,48,853.36	3,011.65	8.40%	8.40%	1,28,317.04	1,31,210.40	2,771.21	8.66%	8.66%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	2,344.54	2,367.32	45.76	7.83%	7.83%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	6,493.27	5,794.05	0.00	0.00%	0.00%	6,493.27	5,794.05	0.00	0.00%	0.00%	6,491.03	5,269.93	143.45	8.86%	8.86%
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	71,127.13	79,811.91	1,479.02	8.34%	8.34%	71,127.13	79,811.91	1,479.02	8.34%	8.34%	44,561.98	54,660.77	979.34	8.81%	8.81%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	61,657.91	66,389.42	1,336.84	8.70%	8.70%	61,657.91	66,389.42	1,336.84	8.70%	8.70%	64,648.65	65,197.87	1,586.01	9.84%	9.84%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	672.37	444.32	0.00	0.00%	0.00%	672.37	444.32	0.00	0.00%	0.00%	405.08	391.80	78.30	77.54%	77.54%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,082.27	823.59	6.05	2.24%	2.24%	1,082.27	823.59	6.05	2.24%	2.24%	888.18	810.96	4.07	1.84%	1.84%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEQ	22.46	15.73	-27.46	-490.31%	-490.31%	22.46	15.73	-27.46	-490.31%	-490.31%	131.70	48.45	5.19	15.80%	15.80%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Units of Infrastructure Investment Trust	EIIT	2,365.45	2,429.23	72.11	12.23%	11.31%	2,365.45	2,429.23	72.11	12.23%	11.31%	2,368.33	2,067.02	72.11	12.21%	10.99%
	Units of Infrastructure Investment Trust	OIIT	805.11	352.86	9.05	4.51%	4.17%	805.11	352.86	9.05	4.51%	4.17%	830.09	591.06	19.91	9.62%	8.66%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	6,264.23	2,762.74	0.00	0.00%	0.00%	6,264.23	2,762.74	0.00	0.00%	0.00%	6,604.90	3,618.95	111.81	6.79%	6.79%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	11,976.81	12,033.26	143.45	4.80%	4.80%	11,976.81	12,033.26	143.45	4.80%	4.80%	10,536.31	10,596.34	395.29	15.05%	15.05%
	Corporate Securities - Bonds - (Taxable)	EPBT	2,432.81	1,086.33	223.26	36.81%	36.81%	2,432.81	1,086.33	223.26	36.81%	36.81%	3,023.24	3,103.67	64.81	8.60%	8.60%
	Corporate Securities - Debentures	ECOS	2,49,955.75	2,74,496.87	5,286.95	8.48%	8.48%	2,49,955.75	2,74,496.87	5,286.95	8.48%	8.48%	1,99,480.83	2,11,842.56	4,340.24	8.73%	8.73%
	Commercial Papers	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Application Money	ECAM	11.90	0.00	0.01	2.50%	2.50%	11.90	0.00	0.01	2.50%	2.50%	1,295.95	999.90	1.53	1.73%	1.73%
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	CCIL - CBLO	ECBO	22,576.83	21,450.00	161.67	2.87%	2.87%	22,576.83	21,450.00	161.67	2.87%	2.87%	2,233.71	-	2.21	9.03%	9.03%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	11,456.04	12,500.00	254.39	8.91%	8.91%	11,456.04	12,500.00	254.39	8.91%	8.91%	6,214.29	7,500.00	140.79	9.09%	9.09%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	25,132.46	15,009.51	341.95	6.53%	6.53%	25,132.46	15,009.51	341.95	6.53%	6.53%	43,317.30	28,261.91	753.69	6.98%	6.98%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	10,257.51	10,075.87	188.65	7.38%	7.38%
	Passively Managed Equity Etf's (Promoter Group)	EETP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	564.65	-	34.71	203.97%	203.97%

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON JUNE 30, 2020

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																
PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	1,875.11	1,501.11	0.00	0.00%	0.00%	1,875.11	1,501.11	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	8,470.51	8,572.32	183.66	8.70%	8.70%	8,470.51	8,572.32	183.66	8.70%	8.70%	8,464.52	8,456.63	183.49	8.69%	8.69%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	94,029.56	97,774.97	2,185.07	9.32%	9.32%	94,029.56	97,774.97	2,185.07	9.32%	9.32%	74,029.30	77,475.40	1,715.21	9.29%	9.29%
Corporate Securities - Preference Shares	EPNQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
6 OTHER THAN APPROVED																
Bonds - PSU - Taxable	OBPT	499.98	0.00	3.60	9.06%	9.06%	499.98	0.00	3.60	9.06%	9.06%	502.39	501.76	9.97	7.96%	7.96%
Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Debentures	OLDB	500.00	517.55	10.26	8.23%	8.23%	500.00	517.55	10.26	8.23%	8.23%	500.00	500.12	10.28	8.25%	8.25%
Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	12,994.12	11,660.42	0.00	0.00%	0.00%	12,994.12	11,660.42	0.00	0.00%	0.00%	13,053.65	11,854.98	292.09	8.97%	8.97%
Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Equity Shares (incl Co-op Societies)	OESH	1,544.90	1,063.15	0.00	0.00%	0.00%	1,544.90	1,063.15	0.00	0.00%	0.00%	1,814.86	1,104.97	53.40	11.80%	11.80%
Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Equity Shares (PSUs & Unlisted)	OEPU	1,162.32	800.05	0.00	0.00%	0.00%	1,162.32	800.05	0.00	0.00%	0.00%	1,862.66	1,241.26	-4.70	-1.01%	-1.01%
Alternate Investment Funds (Category I)	OAFI	995.00	1,022.39	33.99	13.70%	12.68%	995.00	1,022.39	33.99	13.70%	12.68%	995.00	1,022.89	23.42	9.44%	8.33%
PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Alternate Investment Funds (Category II)	OAFB	3,148.56	3,141.06	91.77	11.69%	10.76%	3,148.56	3,141.06	91.77	11.69%	10.76%	3,190.84	3,187.67	96.97	12.19%	10.90%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	517.82	436.72	11.45	8.87%	8.87%	517.82	436.72	11.45	8.87%	8.87%	519.87	493.96	11.50	8.87%	8.87%
RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	13,706.98	13,823.49	216.87	6.35%	6.35%	13,706.98	13,823.49	216.87	6.35%	6.35%	3,499.42	3,274.05	-0.11	-0.01%	-0.01%
Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
Total		11,16,282.40	11,65,763.07	26,389.37	9.48%	9.48%	11,16,282.40	11,65,763.07	26,389.37	9.48%	9.48%	9,88,701.15	9,90,241.63	21,733.05	8.82%	8.81%

1 Category of Investment (COI) shall be as per Guidelines

2 Based on daily simple Average of Investments

3 Yield netted for Tax

4 Form - 1 shall be prepared in respect of each fund.

5 Gross Yield/ Net Yield is computed on annualised basis.

6 Total of Investment Assets reflects simple average figure of overall portfolio

7 In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON JUNE 30, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	DURING THE QUARTER 1 :								
B.	AS ON DATE 2 :								
	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDE	2,500.00	30-08-2018	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020	
	7.32% CAN FIN HOMES LTD. DB 26-10-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDE	9,946.54	14-12-2018	FITCH	AAA IND	AA IND	02-01-2020	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDE	1,490.97	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE D	12-09-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE D	12-09-2019	
	7.28% TATA MOTORS LTD. DB 29-07-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	3,494.01	29-05-2018	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments
	8.40% TATA MOTORS LTD. DB 26-05-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	5,005.41	12-07-2016	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments
	9.73% TATA MOTORS LTD. DB 01-10-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	1,004.11	09-06-2017	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments
	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	715.56	23-08-2016	CRISIL	CRISIL AA	CRISIL AA-	14-08-2019	Security reclassified from Approved Investments to Other Investments
	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	715.56	23-08-2016	ICRA	ICRA LAA	ICRA AA-	05-08-2019	Security reclassified from Approved Investments to Other Investments
	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDE	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA+	05-07-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	8.08% IDFC FIRST BANK DB 14-08-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	26-07-2017	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
	9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-01-2016	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
	8.67% IDFC FIRST BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,002.84	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
	8.75% IDFC FIRST BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE C	26-04-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE C	26-04-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 CODE: 103

STATEMENT AS ON JUNE 30, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
7.28% TATA MOTORS LTD. DB 29-07-2020	CORPORATE SECURITIES - DEBENTURES	3,494.01	29-05-2018	CARE	CARE AA+	CARE AA	18-02-2019		
8.40% TATA MOTORS LTD. DB 26-05-2021	CORPORATE SECURITIES - DEBENTURES	5,005.41	12-07-2016	CARE	CARE AA+	CARE AA	18-02-2019		
9.73% TATA MOTORS LTD. DB 01-10-2020	CORPORATE SECURITIES - DEBENTURES	1,004.11	09-06-2017	CARE	CARE AA+	CARE AA	18-02-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PR	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PR	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PR	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PR	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
7.75% IL&FS LIMITED DB 14-11-2019	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	1,500.00	14-11-2017	CARE	CARE AAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.00% IL&FS LIMITED DB 06-06-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	1,500.00	06-06-2017	ICRA	LAAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
9.20% IL&FS LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER N	499.22	20-07-2018	FITCH	AAA IND	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.67% IDFC BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,002.84	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
8.75% IDFC BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PS	517.66	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments	
9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	12,624.78	25-04-2012	CRISIL	AA+	AA	31-07-2015	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015. However, security has been upgraded from CRISIL AA- to AA on 23/08/2017	
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,810.28	05-10-2016	BRICKWORK	BWR AA+	BWR AA	19-12-2016		
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,810.28	05-10-2016	CARE	CARE AA+	CARE AA	14-02-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	24,981.79	02-06-2016	BRICKWORK	BWR AA+	BWR AA	17-01-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	24,981.79	02-06-2016	CARE	CARE AA+	CARE AA	14-02-2017		

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 presented in respect of each fund
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 30-06-2020

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	FOR THE QUARTER ENDED JUNE 30, 2020		FOR THE QUARTER ENDED JUNE 30, 2019		UPTO THE QUARTER ENDED JUNE 30, 2020		UPTO THE QUARTER ENDED JUNE 30, 2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	40,844	94,779	27,992	1,23,696	40,844	94,779	27,992	1,23,696
2	Marine Cargo	3,505	4,716	5,120	6,375	3,505	4,716	5,120	6,375
3	Marine Hull	136	16	1,025	13	136	16	1,025	13
4	Motor TP*	39,717	9,35,364	49,518	11,45,254	39,717	9,35,364	49,518	11,45,254
5	Motor OD	20,962	5,50,571	35,548	9,22,031	20,962	5,50,571	35,548	9,22,031
6	Engineering	3,361	2,648	3,551	3,294	3,361	2,648	3,551	3,294
7	Employer's Liability	541	2,882	472	3,361	541	2,882	472	3,361
8	Product Liab	1	2	1	2	1	2	1	2
9	Public Liab	36	171	35	291	36	171	35	291
10	Other Liab	795	3,421	848	3,293	795	3,421	848	3,293
11	Aviation	1,530	6	637	9	1,530	6	637	9
12	Personal Accident	1,291	5,302	2,137	48,583	1,291	5,302	2,137	48,583
13	Health	41,809	40,869	53,419	86,508	41,809	40,869	53,419	86,508
14	All Other Misc	30,662	9,668	16,820	19,963	30,662	9,668	16,820	19,963
	TOTAL	1,85,190	10,99,844	1,97,123	14,40,642	1,85,190	10,99,844	1,97,123	14,40,642

1) * Count is inclusive of Motor OD count as it includes composite policy.

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Quarterly Returns)

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended June 30,2020

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP*	Rural	22,812	979.39	33,956.70
		Social	-	-	
4	Motor OD**	Rural	12,643	348.71	
		Social	-	-	-
5	Engineering	Rural	77	14.07	17,468.33
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	191	9.80	6,417.25
		Social	-	-	-
7	Public Liability	Rural	3	0.32	2,020.00
		Social	-	-	-
8	Other Liability Cover	Rural	40	7.41	4,433.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	62	11.75	32,644.97
		Social	-	-	-
11	Health	Rural	330	104.69	5,870.26
		Social	-	-	-
12	All Other Miscellaneous	Rural	960	29,559.74	5,54,561.03
		Social	1,404	29,577.19	1,34,160.72

1) * Count is inclusive of Motor OD count as it includes composite policy.

2) ** Count is inclusive of Motor TP count as it includes composite policy.

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	FOR THE QUARTER ENDED JUNE 30, 2020		FOR THE QUARTER ENDED JUNE 30, 2019		UPTO THE QUARTER ENDED JUNE 30, 2020		UPTO THE QUARTER ENDED JUNE 30, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,87,938	27,608	4,64,342	35,331	2,87,938	27,608	4,64,342	35,331
2	Corporate Agents-Banks	97,617	5,840	1,43,522	6,603	97,617	5,840	1,43,522	6,603
3	Corporate Agents -Others	25,878	5,360	23,813	6,714	25,878	5,360	23,813	6,714
4	Brokers	4,08,225	69,344	4,30,654	76,768	4,08,225	69,344	4,30,654	76,768
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,05,518	67,809	1,93,858	61,373	1,05,518	67,809	1,93,858	61,373
7	Other :-								
	-IMF	130	17	403	65	130	17	403	65
	-MISP	74,270	1,468	78,252	3,208	74,270	1,468	78,252	3,208
	-Web Aggregator	20,834	1,058	34,723	1,738	20,834	1,058	34,723	1,738
	-Others	79,434	6,686	71,075	5,322	79,434	6,686	71,075	5,322
	TOTAL (A)	10,99,844	1,85,190	14,40,642	1,97,123	10,99,844	1,85,190	14,40,642	1,97,123
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	10,99,844	1,85,190	14,40,642	1,97,123	10,99,844	1,85,190	14,40,642	1,97,123

Notes:

1. Premium means amount of premium received from business acquired by the source
2. No. of Policies stand for number of policies sold

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-06-2020

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED JUNE 30, 2020

S.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	Complaints made by the customers							
a)	Proposal Related	0	4	1	0	3	0	4
b)	Claim	0	103	24	0	78	1	103
c)	Policy Related	0	23	14	0	9	0	23
d)	Premium	0	2	0	0	2	0	2
e)	Refund	0	1	1	0	0	0	1
f)	Coverage	0	1	0	0	1	0	1
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	0	1	0	0	1	0	1
i)	Others	0	35	12	0	23	0	35
	Total No of Complaints:	0	170	52	0	117	1	170

2	Total No. of policies during previous period	58,75,346
3	Total No. of claims intimated during previous period:	18,53,280
4	Total No. of policies during current period:	10,99,844
5	Total No. of claims intimated during current period:	2,26,263
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.21
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	4.55

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
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
	TOTAL NO. OF COMPLAINTS	1	0	1