

Reliance General Insurance Company Limited

Disclosures - NON- LIFE INSURANCE COMPANIES		
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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 QUARTER ENDED September 30, 2011 - Fire Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	14,810	94,622	73,971	154,067
2	Profit/ Loss on sale/redemption of Investments		2,888	5,387	2,927	3,065
3	Interest, Dividend & Rent – Gross		20,137	36,771	11,290	30,028
4	Others		-	-	-	-
	TOTAL (A)		37,835	136,780	88,188	187,160
1	Claims Incurred (Net)	NL-5-Claims Schedule	84,141	147,888	24,433	77,226
2	Commission	NL-6-Commission Schedule	(13,653)	(60,864)	(26,583)	(80,883)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,466	39,482	17,348	57,839
4	Premium Deficiency		100,230	100,230	-	-
	TOTAL (B)		182,184	226,736	15,198	54,182
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(144,349)	(89,956)	72,990	132,978
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(144,349)	(89,956)	72,990	132,978
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(144,349)	(89,956)	72,990	132,978

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

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 QUARTER ENDED September 30, 2011 - Marine Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	11,065	48,383	34,285	84,418
2	Profit/ Loss on sale/redemption of Investments		979	2,157	635	666
3	Interest, Dividend & Rent – Gross		6,880	14,723	2,276	6,524
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		18,924	65,263	37,196	91,608
1	Claims Incurred (Net)	NL-5-Claims Schedule	26,269	35,847	31,727	61,196
2	Commission	NL-6- Commission Schedule	(519)	(9,976)	(746)	(4,772)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	3,953	16,525	7,895	28,359
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		29,703	42,396	38,876	84,783
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(10,779)	22,867	(1,680)	6,825
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(10,779)	22,867	(1,680)	6,825
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(10,779)	22,867	(1,680)	6,825

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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 QUARTER ENDED September 30, 2011 - Miscellaneous Insurance Business

	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	3,009,218	5,492,644	2,757,064	5,402,721
2	Profit/ Loss on sale/redemption of Investments		41,134	77,859	32,396	33,574
3	Interest, Dividend & Rent – Gross		283,316	536,836	169,525	328,966
4	Others - Exchange Gain/(Loss)		112	102	(25)	213
	- Miscellaneous income		1,477	1,477	-	-
	TOTAL (A)		3,335,257	6,108,918	2,958,960	5,765,474
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,796,093	5,025,118	2,470,094	4,739,088
2	Commission	NL-6- Commission Schedule	122,612	122,812	(53,595)	(85,696)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	716,318	1,803,577	898,231	2,010,392
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,635,023	6,951,507	3,314,730	6,663,784
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(299,766)	(842,589)	(355,770)	(898,310)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(299,766)	(842,589)	(355,770)	(898,310)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(299,766)	(842,589)	(355,770)	(898,310)

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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 QUARTER ENDED September 30, 2011

	Particulars	SCHEDULE	FOR THE	FOR THE HALF	FOR THE	FOR THE HALF
			QUARTER ENDED	YEAR ENDED	QUARTER ENDED	YEAR ENDED
			SEPTEMBER 30,	SEPTEMBER 30,	SEPTEMBER 30,	SEPTEMBER 30,
			2011	2011	2010	2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(144,349)	(89,956)	72,990	132,978
	(b) Marine Insurance		(10,779)	22,867	(1,680)	6,825
	(c) Miscellaneous Insurance		(299,766)	(842,589)	(355,770)	(898,310)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		143,312	273,055	110,969	196,817
	(b) Profit on sale of investments		20,881	41,903	68,838	92,022
	Less: Loss on sale of investments		(366)	(1,898)	(49,384)	(71,935)
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		461	352	724	1,194
	Miscellaneous Income		4,552	10,747	14,370	15,074
	TOTAL (A)		(286,054)	(585,519)	(138,943)	(525,335)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	(140,400)	(140,400)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(1,417)	(2,939)	(2,718)	(2,718)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(1,417)	(2,939)	(143,118)	(143,118)
	Profit / (Loss) Before Tax		(287,471)	(588,458)	(282,061)	(668,453)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	(c) Fringe Benefit Tax		-	-	-	-
	(d) Income Tax Earlier years Tax		-	-	1,178	1,178
	Profit / (Loss) After Tax		(287,471)	(588,458)	(280,883)	(667,275)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year/period		(5,575,928)	(5,274,941)	(2,545,316)	(2,158,924)
	Balance carried forward to Balance Sheet		(5,863,399)	(5,863,399)	(2,826,199)	(2,826,199)

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

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 30th SEPTEMBER 2011

	Schedule	AS AT 30TH SEPTEMBER,2011 (Rs.'000)	AS AT 30TH SEPTEMBER,2010 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,180,505	1,152,239
SHARE APPLICATION MONEY		-	1,420,000
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	11,660,126	8,918,392
FAIR VALUE CHANGE ACCOUNT		(98,539)	15,552
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		12,742,092	11,506,183
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	22,882,202	19,618,135
LOANS	NL-13-Loans Schedule	300,627	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	277,335	376,664
DEFERRED TAX ASSET		388,735	409,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	402,464	440,527
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	3,688,971	3,932,385
Sub-Total (A)		4,091,435	4,372,912
CURRENT LIABILITIES			
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	14,946,368	10,139,528
PROVISIONS	NL-18-Provisions Schedule	6,115,273	6,258,561
DEFERRED TAX LIABILITY		-	-
Sub-Total (B)		21,061,641	16,398,089
NET CURRENT ASSETS (C) = (A - B)		(16,970,206)	(12,025,176)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5,863,399	2,826,199
TOTAL		12,742,092	11,506,183

CONTINGENT LIABILITIES

Particulars		AS AT 30TH SEPTEMBER,2011 (Rs.'000)	AS AT 30TH SEPTEMBER,2010 (Rs.'000)
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		-	-
Underwriting commitments outstanding (in respect of shares and securities)		-	-
Guarantees given by or on behalf of the Company		-	-
Statutory demands/ liabilities in dispute, not provided for		1,238	1,238
Reinsurance obligations to the extent not provided for in accounts		-	-
Others (to be specified)		-	-
TOTAL		1,238	1,238

Schedules referred to above and selected explanatory notes form an integral part of the Financial Statements.

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

PREMIUM EARNED [NET]

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3,694,231	8,942,658	3,706,718	8,000,181
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks*	-	-	-	-
Gross Earned Premium	3,694,231	8,942,658	3,706,718	8,000,181
Add: Premium on reinsurance accepted	951,267	962,926	100,656	100,656
Less: Premium on reinsurance ceded	1,607,852	3,907,739	1,466,513	3,347,670
Net Premium	3,037,646	5,997,845	2,340,861	4,753,167
Adjustment for change in reserve for unexpired risks*	(2,553)	(362,196)	524,459	888,039
Premium Earned (Net)	3,035,093	5,635,649	2,865,320	5,641,206

* - Including Indian Motor Third Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid	Out-standing Claims at the quarter end*	Out-standing Claims at the quarter beginning	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q2 -2011-12	169,934	19,870	131,362	58,442	297,171	271,472	84,141
	For H1 -2011-12	284,904	19,870	209,852	94,922	297,171	244,205	147,888
Marine Cargo	For Q2 -2011-12	45,039	-	19,211	25,828	58,343	57,011	27,160
	For H1 -2011-12	66,863	-	25,817	41,046	58,343	64,200	35,189
Marine Hull	For Q2 -2011-12	1,228	-	782	446	2,029	3,366	(891)
	For H1 -2011-12	1,232	-	782	450	2,029	1,821	658
Marine Total	For Q2 -2011-12	46,267	-	19,993	26,274	60,372	60,377	26,269
	For H1 -2011-12	68,095	-	26,599	41,496	60,372	66,021	35,847
Motor OD	For Q2 -2011-12	1,260,140	-	126,318	1,133,822	1,277,278	1,523,433	887,667
	For H1 -2011-12	2,305,313	-	230,998	2,074,315	1,277,278	1,337,823	2,013,770
Motor TP	For Q2 -2011-12	1,144,379	-	794,724	349,655	9,271,982	8,358,786	1,262,851
	For H1 -2011-12	2,041,838	-	1,423,508	618,330	9,271,982	8,131,114	1,759,198
Motor Total	For Q2 -2011-12	2,404,519	-	921,042	1,483,477	10,549,260	9,882,219	2,150,518
	For H1 -2011-12	4,347,151	-	1,654,506	2,692,645	10,549,260	9,468,937	3,772,968
Employer's Liability	For Q2 -2011-12	4,197	-	543	3,654	16,214	16,441	3,427
	For H1 -2011-12	5,173	-	640	4,533	16,214	13,529	7,218
Public Liability	For Q2 -2011-12	115	-	11	104	4,113	3,316	901
	For H1 -2011-12	144	-	14	130	4,113	3,493	750
Engineering	For Q2 -2011-12	194,264	-	126,190	68,074	153,322	210,791	10,605
	For H1 -2011-12	278,449	-	181,512	96,937	153,322	195,266	54,993
Aviation	For Q2 -2011-12	32,537	-	31,461	1,076	-	-	1,076
	For H1 -2011-12	135,969	-	131,474	4,495	-	1,919	2,576
Personal Accident	For Q2 -2011-12	55,930	-	30,509	25,421	54,629	56,122	23,928
	For H1 -2011-12	101,506	-	56,987	44,519	54,629	40,944	58,204
Health	For Q2 -2011-12	594,681	-	84,641	510,040	547,426	479,870	577,596
	For H1 -2011-12	1,185,842	-	179,630	1,006,212	547,426	484,034	1,069,604
Other Misc.	For Q2 -2011-12	160,594	-	125,081	35,513	53,045	60,516	28,042
	For H1 -2011-12	325,269	-	261,051	64,218	53,045	58,458	58,805
Misc Total	For Q2 -2011-12	3,446,837	-	1,319,478	2,127,359	11,378,009	10,709,275	2,796,093
	For H1 -2011-12	6,379,503	-	2,465,814	3,913,689	11,378,009	10,266,580	5,025,118
Total	For Q2 -2011-12	3,663,038	19,870	1,470,833	2,212,075	11,735,552	11,041,124	2,906,503
Total	For H1 -2011-12	6,732,502	19,870	2,702,265	4,050,107	11,735,552	10,576,806	5,208,853

*- Including Indian Motor Third Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid	Out-standing Claims at the quarter end*	Out-standing Claims at the quarter beginning	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q2 -2010-11	151,465	(2,698)	113,471	35,296	285,389	296,252	24,433
	For H1 -2010-11	229,133	(2,698)	160,449	65,986	285,389	274,149	77,226
Marine Cargo	For Q2 -2010-11	42,464	-	22,331	20,133	105,502	93,856	31,779
	For H1 -2010-11	86,059	-	49,291	36,768	105,502	76,795	65,475
Marine Hull	For Q2 -2010-11	128	-	12	116	10,769	10,937	(52)
	For H1 -2010-11	144	-	14	130	10,769	15,178	(4,279)
Marine Total	For Q2 -2010-11	42,592	-	22,343	20,249	116,271	104,793	31,727
	For H1 -2010-11	86,203	-	49,305	36,898	116,271	91,973	61,196
Motor OD	For Q2 -2010-11	1,644,324	-	180,117	1,464,207	1,137,018	1,287,939	1,313,286
	For H1 -2010-11	3,169,976	-	335,344	2,834,632	1,137,018	1,322,899	2,648,751
Motor TP	For Q2 -2010-11	839,222	631,783	567,274	903,731	5,843,173	6,435,644	311,260
	For H1 -2010-11	1,447,604	631,783	993,288	1,086,099	5,843,173	6,373,686	555,586
Motor Total	For Q2 -2010-11	2,483,546	631,783	747,391	2,367,938	6,980,191	7,723,583	1,624,546
	For H1 -2010-11	4,617,580	631,783	1,328,632	3,920,731	6,980,191	7,696,585	3,204,337
Employer's Liability	For Q2 -2010-11	2,118	-	297	1,821	32,915	24,914	9,822
	For H1 -2010-11	6,514	-	834	5,680	32,915	17,982	20,613
Public Liability	For Q2 -2010-11	-	-	-	-	13,023	12,946	77
	For H1 -2010-11	-	-	54	(54)	13,023	8,117	4,852
Engineering	For Q2 -2010-11	56,537	-	30,199	26,338	158,507	148,274	36,571
	For H1 -2010-11	140,134	-	89,360	50,774	158,507	136,831	72,450
Aviation	For Q2 -2010-11	663,455	-	653,517	9,938	30,497	26,480	13,955
	For H1 -2010-11	818,393	-	782,436	35,957	30,497	27,820	38,634
Personal Accident	For Q2 -2010-11	118,104	-	82,905	35,199	61,461	64,008	32,652
	For H1 -2010-11	184,639	-	132,995	51,644	61,461	50,753	62,352
Health	For Q2 -2010-11	956,112	-	160,817	795,295	536,969	618,595	713,669
	For H1 -2010-11	1,538,084	-	229,375	1,308,709	536,969	580,990	1,264,688
Other Misc.	For Q2 -2010-11	217,016	-	194,789	22,227	111,567	94,997	38,797
	For H1 -2010-11	313,482	-	264,219	49,263	111,567	89,668	71,162
Misc Total	For Q2 -2010-11	4,496,888	631,783	1,869,915	3,258,756	7,925,130	8,713,797	2,470,089
	For H1 -2010-11	7,618,826	631,783	2,827,905	5,422,704	7,925,130	8,608,746	4,739,088
Total	For Q2 -2010-11	4,690,945	629,085	2,005,729	3,314,301	8,326,790	9,114,842	2,526,249
	For H1 -2010-11	7,934,162	629,085	3,037,659	5,525,588	8,326,790	8,974,868	4,877,510

*- Including Indian Motor Third Party Insurance Pool Transactions

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid on direct business written	Brokerage paid on direct business	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6	7
Fire	For Q2 -2011-12	4,824	6,336	1,802	26,615	(13,653)
	For H1 -2011-12	9,231	20,129	1,802	92,026	(60,864)
Marine Cargo	For Q2 -2011-12	1,917	2,172	52	4,596	(455)
	For H1 -2011-12	3,499	4,679	52	18,292	(10,062)
Marine Hull	For Q2 -2011-12	-	217	-	281	(64)
	For H1 -2011-12	-	382	-	296	86
Marine Total	For Q2 -2011-12	1,917	2,389	52	4,877	(519)
	For H1 -2011-12	3,499	5,061	52	18,588	(9,976)
Motor OD	For Q2 -2011-12	138,117	19,372	-	31,058	126,431
	For H1 -2011-12	168,764	40,405	-	71,112	138,057
Motor TP	For Q2 -2011-12	-	-	-	1	(1)
	For H1 -2011-12	-	-	-	1	(1)
Motor Total	For Q2 -2011-12	138,117	19,372	-	31,059	126,430
	For H1 -2011-12	168,764	40,405	-	71,113	138,056
Employer's Liability	For Q2 -2011-12	530	361	-	159	732
	For H1 -2011-12	823	1,223	-	451	1,595
Public Liability	For Q2 -2011-12	491	398	-	1,645	(756)
	For H1 -2011-12	584	818	-	7,420	(6,018)
Engineering	For Q2 -2011-12	1,637	6,410	570	45,613	(36,996)
	For H1 -2011-12	2,998	18,780	1,053	83,642	(60,811)
Aviation	For Q2 -2011-12	-	1,038	384	352	1,070
	For H1 -2011-12	-	1,185	384	483	1,086
Personal Accident	For Q2 -2011-12	1,336	2,797	-	528	3,605
	For H1 -2011-12	3,107	8,005	-	1,920	9,192
Health	For Q2 -2011-12	18,152	16,600	-	10,157	24,595
	For H1 -2011-12	28,971	37,785	-	30,223	36,533
Other Misc.	For Q2 -2011-12	5,535	4,221	-	5,824	3,932
	For H1 -2011-12	8,749	6,179	-	11,749	3,179
Misc Total	For Q2 -2011-12	165,798	51,197	954	95,337	122,612
	For H1 -2011-12	213,996	114,380	1,437	207,001	122,812
Total	For Q2 -2011-12	172,539	59,922	2,808	126,829	108,440
Total	For H1 -2010-12	226,726	139,570	3,291	317,615	51,972

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
Agents	166,259	213,325
Brokers	59,922	139,570
Corporate Agency	6,280	13,401
Referral	-	-
Others	-	-
TOTAL (B)	232,461	366,296

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid on direct business written	Brokerage paid on direct business	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6	7
Fire	For Q2 -2010-11	4,339	3,299	3,854	38,075	(26,583)
	For H1 -2010-11	14,296	7,396	3,854	106,429	(80,883)
Marine Cargo	For Q2 -2010-11	538	1,380	-	2,498	(580)
	For H1 -2010-11	1,483	3,152	-	9,163	(4,528)
Marine Hull	For Q2 -2010-11	(42)	62	-	186	(166)
	For H1 -2010-11	2	383	-	629	(244)
Marine Total	For Q2 -2010-11	496	1,442	-	2,684	(746)
	For H1 -2010-11	1,485	3,535	-	9,792	(4,772)
Motor OD	For Q2 -2010-11	13,047	14,355	-	33,014	(5,612)
	For H1 -2010-11	23,867	35,641	-	62,069	(2,561)
Motor TP	For Q2 -2010-11	-	-	-	2	(2)
	For H1 -2010-11	-	-	-	(28)	28
Motor Total	For Q2 -2010-11	13,047	14,355	-	33,016	(5,614)
	For H1 -2010-11	23,867	35,641	-	62,041	(2,533)
Employer's Liability	For Q2 -2010-11	131	630	-	259	502
	For H1 -2010-11	370	976	-	489	857
Public Liability	For Q2 -2010-11	(20)	153	-	1,096	(963)
	For H1 -2010-11	7	365	-	7,643	(7,271)
Engineering	For Q2 -2010-11	(432)	1,239	1,449	43,581	(41,325)
	For H1 -2010-11	409	8,506	1,449	69,771	(59,407)
Aviation	For Q2 -2010-11	300	450	805	755	800
	For H1 -2010-11	289	461	805	1,329	226
Personal Accident	For Q2 -2010-11	428	1,334	-	1,538	224
	For H1 -2010-11	958	4,784	-	10,391	(4,649)
Health	For Q2 -2010-11	1,211	8,814	-	16,380	(6,355)
	For H1 -2010-11	6,317	5,627	-	25,019	(13,075)
Other Misc.	For Q2 -2010-11	2,926	325	-	4,115	(864)
	For H1 -2010-11	12,118	214	-	12,176	156
Misc Total	For Q2 -2010-11	17,591	27,300	2,254	100,740	(53,595)
	For H1 -2010-11	44,335	56,574	2,254	188,859	(85,696)
Total	For Q2 -2010-11	22,426	32,041	6,108	141,499	(80,924)
Total	For H1 -2010-11	60,116	67,505	6,108	305,080	(171,351)

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010
Agents	17,324	38,045
Brokers	32,041	67,505
Corporate Agency	5,102	22,071
Referral	-	-
Others	-	-
TOTAL (B)	54,467	127,621

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE	FOR THE HALF	FOR THE	FOR THE HALF
		QUARTER ENDED	YEAR ENDED	QUARTER ENDED	YEAR ENDED
		SEPTEMBER 30,	SEPTEMBER 30,	SEPTEMBER 30,	SEPTEMBER 30,
		2011	2011	2010	2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	285,559	514,863	227,165	495,179
2	Company's contribution to Provident fund and others	13,986	28,919	20,921	32,480
3	Travel, conveyance and vehicle running expenses	6,859	21,802	11,073	23,280
4	Rents, rates & taxes	183,958	277,599	95,130	180,383
5	Repairs	54,633	114,251	36,991	94,782
6	Printing & Stationery	7,183	147,738	97,512	208,184
7	Communication expenses	31,650	59,129	32,993	66,138
8	Postage expenses	7,814	154,371	111,190	238,975
9	Legal & professional charges	23,784	70,285	13,678	49,670
10	Directors' Sitting fees	260	420	160	320
11	Auditors remuneration				
	a. Audit fees	825	1,375	1,150	1,700
	b. Tax Audit fees	87	175	100	150
	c. Certification Fees	150	175	-	-
12	Advertisement and Publicity	19,932	27,709	4,145	8,128
13	Interest and Bank Charges	8,898	16,166	3,507	9,862
14	Entertainment expenses	370	775	315	505
15	Office maintenance expenses	31,124	58,661	30,985	55,512
16	Office management expenses	28,032	289,857	177,792	416,478
17	Recruitment & Training expenses	3,004	5,789	3,789	5,991
18	Depreciation	28,296	60,419	45,647	100,230
19	Subscriptions and membership fees	3,049	8,906	5,251	10,647
20	Coinsurance Expenses (net)	1,294	2,621	418	5,022
21	Miscellaneous expenses	(7,593)	518	6,280	95,692
	TOTAL	733,154	1,862,523	926,192	2,099,308
	Allocation:				
	Fire Revenue Account	11,466	39,482	17,348	57,839
	Marine Revenue Account	3,953	16,525	7,895	28,359
	Miscellaneous Revenue Account	716,318	1,803,577	898,231	2,010,392
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	1,417	2,939	2,718	2,718
	TOTAL	733,154	1,862,523	926,192	2,099,308

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital		
	11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,52,23,941 Equity shares)	1,180,505	1,152,239
3	Subscribed Capital		
	11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,52,23,941 Equity shares)	1,180,505	1,152,239
4	Called-up Capital		
	11,80,50,471 Equity Shares of Rs10 each fully paid (Previous year 11,52,23,941 Equity shares)	1,180,505	1,152,239
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	1,180,505	1,152,239

Note: Of the above 113,755,799 shares are held by Holding Company, Reliance Capital Limited (previous year 110,929,269 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 30-09-2011		As at 30-09-2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	113,755,799	96.36%	110,929,269	96.27%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.64%	4,294,672	3.73%
TOTAL	118,050,471	100%	115,223,941	100%

PERIODIC DISCLOSURES**FORM NL-10-RESERVES AND SURPLUS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****RESERVES AND SURPLUS**

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	11,660,126	8,918,392
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	11,660,126	8,918,392

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURES**FORM NL-12-INVESTMENT SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****INVESTMENT**

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,837,865	7,047,197
2	Other Approved Securities	337,117	713,561
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	417,030	168,569
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,971,647	4,513,703
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,009,285	3,243,702
5	Other than Approved Investments	65,860	66,572
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	260,341	321,863
2	Other Approved Securities	125,728	164,136
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	250,000	250,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,157,422	2,210,468
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,961,907	400,264
5	Other than Approved Investments	488,000	518,100
	TOTAL	22,882,202	19,618,135

Notes :

1. The market value of all investments as at 30th September, 2011 is Rs. 22,352,782 thousands (as at 30th September, 2010 Rs.19,380,982 thousands)
2. Government Securities includes Rs. 98,958 thousands as at 30th September, 2011 (as at 30th September, 2010 Rs.101,503 thousands), deposit u/s 7 of the Insurance Act, 1938.
3. All the above investments are performing assets.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'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	300,627	300,627
	TOTAL	300,627	300,627
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	300,627	300,627
	TOTAL	300,627	300,627
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	300,627	300,627
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	300,627	300,627
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	300,627	300,627
	TOTAL	300,627	300,627

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01st April,2011	Additions	Deductions	Closing as at 30th September,2011	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30th September,2011	As at 31st March,2011
Leasehold Property	76,552	-	-	76,552	71,740	3,562	-	75,302	1,250	4,812
Furniture & Fittings	90,008	89	485	89,612	56,496	3,038	342	59,192	30,420	33,512
Information Technology Equipment	246,942	12,873	159	259,656	201,759	9,863	137	211,485	48,171	45,183
Intangible Asset (Computer Software)	545,636	9,834	-	555,470	460,634	32,376	-	493,010	62,460	85,002
Vehicles	8,882	-	92	8,790	7,097	230	78	7,249	1,541	1,785
Office Equipment	231,762	2,483	3,810	230,435	107,054	10,848	2,208	115,694	114,741	124,708
Plant & Machinery	11,609	10	392	11,227	4,381	502	161	4,722	6,505	7,228
TOTAL	1,211,391	25,289	4,938	1,231,742	909,161	60,419	2,926	966,654	265,088	302,230
Capital Work in progress	-	12,247	-	12,247	-	-	-	-	12,247	-
Grand Total	1,211,391	37,536	4,938	1,243,989	909,161	60,419	2,926	966,654	277,335	302,230
PREVIOUS YEAR	1,234,895	65,069	88,573	1,211,391	759,827	181,669	32,337	909,161	302,230	475,067

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	4,232	9,730
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	385,522	401,149
	(c) Others - Cheque in Transit	12,710	29,648
	(d) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	402,464	440,527

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

	Particulars	As at 30-09-2011 (Rs.'000).	As at 30-09-2010 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	23,095	178,976
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,271	19,645
6	Rental & Other Deposits	181,575	185,701
7	Advances to Staff	2,123	3,515
8	Unutilised Service Tax Credit	74,276	-
9	Other Advances	1,011,206	988,972
10	Provision	(278,000)	(278,000)
	TOTAL (A)	1,025,546	1,098,809
	OTHER ASSETS		
1	Income accrued on investments	684,200	537,763
2	Outstanding Premiums	3,137	13,783
3	Agents' Balances	954	55,245
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,975,134	2,226,785
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	2,663,425	2,833,576
	TOTAL (A+B)	3,688,971	3,932,385

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	9,197	18,372
2	Balances due to other insurance companies	672,692	237,223
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	147,314	147,657
5	Unallocated Premium	94,868	-
6	Sundry creditors	1,144,284	476,024
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	11,735,552	8,326,792
9	Due to Officers/ Directors	12	307
10	Unclaimed amount of policyholders	237,515	178,271
11	Others - Environmental Relief Fund Payable	63	(77)
12	Others - Premium Deficiency	100,230	-
13	Others - Temporary Bank Overdraft as per books of accounts	804,641	750,855
14	Others - Service Tax and Vat Liability	-	4,104
	TOTAL	14,946,368	10,139,528

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	6,096,820	6,236,619
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Provision for Leave Encashment	18,453	21,942
	TOTAL	6,115,273	6,258,561

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

	Particulars	As at 30-09-2011	As at 30-09-2010
		(Rs.'000).	(Rs.'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: 30-09-2011

(Rs in Lacs)

Statement of Liabilities									
		As At 30-09-2011				As At 30-09-2010			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	1,730	2,803	169	4,702	1,513	2,787	67	4,367
2	Marine								
a	Marine Cargo	560	519	64	1,143	544	780	275	1,599
b	Marine Hull	20	20	0	40	25	100	8	133
3	Miscellaneous								
a	Motor	46,838	52,343	53,149	152,331	46,834	58,270	11,532	116,636
b	Engineering	770	1,108	425	2,303	957	1,476	109	2,543
c	Aviation	10	0	0	10	0	300	5	305
d	Liabilities	180	25	16	221	370	250	209	829
e	Rural Insurance	110	74	0	184	129	64	0	193
f	Others	2,050	796	369	3,215	1,812	999	668	3,478
4	Health Insurance	9,840	2,009	3,465	15,314	10,182	3,019	2,351	15,552
5	Total Liabilities	62,108	59,698	57,658	179,464	62,366	68,044	15,224	145,634

* Including Provision for IMTPIP IBNR Reserve Rs. 43,414 lakhs in Motor Class.

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER SEPTEMBER 2011

(Rs in Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas		Crop Insurance		All Other		Grand Total	
	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12	For Q2 2011-12	For H1 2011-12
Andhra Pradesh	91.13	271.27	8.50	32.95	19.03	19.03	102.67	246.30	1,393.45	3,248.15	948.21	2,027.43	14.79	35.93	89.75	153.13	292.85	895.47	-	-	-	-	16.31	83.92	2,976.69	7,013.58
Assam	74.94	85.41	4.98	8.42	-	-	1.23	23.52	110.29	323.10	65.46	148.33	0.11	0.13	6.24	6.38	2.14	4.33	-	-	-	-	6.95	15.56	272.34	615.18
Bihar	8.09	16.31	-	-	-	-	1.43	4.79	189.31	439.84	147.03	310.92	-	-	0.03	0.06	2.10	5.71	-	-	-	-	18.06	30.38	366.05	808.01
Chandigarh	146.07	164.29	4.70	11.67	-	-	0.12	0.71	215.08	474.41	155.21	305.03	0.20	1.17	0.50	1.14	27.41	94.91	-	-	-	-	4.23	11.02	553.53	1,064.36
Chattisgarh	2.77	7.87	0.32	0.55	-	-	1.20	4.13	145.10	357.96	92.18	188.90	0.46	0.46	0.05	0.16	0.72	2.37	-	-	-	-	2.87	5.19	245.67	567.59
Delhi	74.05	705.25	76.39	221.02	-	-	119.01	454.14	1,207.93	3,125.29	574.39	1,321.80	14.82	703.01	16.83	121.72	965.98	1,572.70	-	-	-	-	111.52	260.38	3,160.92	8,485.31
Goa	0.82	2.66	(0.01)	0.62	-	-	0.11	0.21	36.34	82.93	16.56	33.87	0.00	0.03	0.00	0.06	2.03	5.05	-	-	-	-	0.79	1.36	56.66	126.80
Gujarat	222.28	751.39	45.00	94.53	-	-	42.51	108.88	1,077.10	2,625.99	897.66	1,880.17	28.86	62.12	32.44	106.12	392.92	985.33	-	-	-	-	300.31	486.19	3,039.08	7,100.72
Haryana	31.14	150.85	9.88	20.56	-	-	9.42	58.26	618.54	1,716.82	410.52	962.65	0.83	12.94	2.49	20.40	47.95	448.81	-	-	-	-	52.54	488.99	1,183.31	3,880.28
Himachal Pradesh	11.35	18.97	0.73	0.73	-	-	1.39	1.86	85.20	184.85	74.42	146.35	0.14	0.14	0.23	0.33	0.54	2.52	-	-	-	-	13.46	28.52	187.46	384.27
Jammu & Kashmir	4.37	10.01	0.14	0.14	-	-	0.77	1.28	50.27	128.26	36.77	81.12	0.55	0.86	0.04	0.04	1.78	4.14	-	-	-	-	3.87	9.61	98.56	235.46
Jharkhand	6.65	25.25	7.32	15.38	-	-	39.78	51.21	156.27	356.52	130.23	273.77	26.13	43.73	3.89	233.63	5.98	11.50	-	-	-	-	8.73	17.03	384.98	1,028.02
Karnataka	49.74	135.26	11.20	22.78	(0.00)	16.62	39.99	68.77	1,482.88	3,058.67	981.81	1,904.94	3.55	14.05	33.51	70.22	686.74	1,903.16	-	-	-	-	21.90	48.77	3,311.31	7,243.23
Kerala	24.61	53.95	2.30	9.96	-	-	10.90	25.63	1,897.85	3,784.26	891.31	1,713.24	0.71	7.83	1.19	102.69	117.47	222.79	-	-	-	-	14.87	74.27	2,961.22	5,994.63
Madhya Pradesh	17.05	29.07	0.78	6.20	-	-	5.28	12.16	215.75	508.48	177.42	362.55	0.10	1.10	0.16	0.46	8.18	25.13	-	-	-	-	12.18	25.22	436.91	970.38
Maharashtra	906.53	2,606.11	121.07	1,713.98	10.24	20.21	1,332.13	3,438.02	2,620.85	5,940.72	1,564.50	3,250.89	82.15	228.34	94.50	253.24	1,450.48	4,691.00	-	-	-	-	197.76	491.76	8,380.20	22,634.26
Orissa	12.32	95.28	7.69	15.66	-	-	19.27	55.89	140.30	337.76	115.41	241.24	0.00	3.43	2.40	2.40	8.03	12.35	-	-	-	-	17.07	37.05	322.48	801.05
Puducherry	1.51	2.04	-	-	-	-	-	-	33.91	88.40	34.76	74.91	(0.00)	0.09	0.00	0.00	0.27	0.64	-	-	-	-	0.08	0.45	70.54	166.54
Punjab	50.15	115.93	12.94	42.94	-	-	19.52	30.93	261.91	732.51	177.17	407.37	7.37	9.85	9.17	14.17	76.19	180.49	-	-	-	-	31.57	63.94	645.99	1,598.13
Rajasthan	11.18	33.43	0.53	1.05	-	-	3.65	13.45	437.43	1,173.95	289.88	689.84	0.44	0.44	0.88	3.76	10.32	28.08	-	-	-	-	22.97	55.88	777.28	1,999.88
Tamil nadu	67.90	179.14	8.83	35.74	-	-	53.81	91.70	1,286.39	2,602.67	1,281.24	2,447.09	11.58	30.78	4.01	20.26	107.42	304.76	-	-	-	-	17.06	34.59	2,838.25	5,746.74
Uttar Pradesh	30.86	162.29	3.34	16.86	-	-	15.77	91.81	781.17	1,876.76	430.39	924.38	(4.10)	61.15	55.24	57.79	83.31	264.94	-	-	-	-	76.57	92.96	1,472.55	3,548.94
Uttarakhand	2.27	8.79	-	-	-	-	0.77	1.50	108.30	248.87	85.33	170.57	-	-	0.01	0.01	2.08	4.88	-	-	-	-	1.24	2.84	200.01	437.47
West Bengal	218.31	921.25	152.67	295.88	-	-	163.07	432.05	977.77	2,139.07	765.98	1,604.04	26.26	58.03	86.21	304.33	512.83	1,038.05	-	-	-	-	97.22	183.05	3,000.31	6,975.74
Grand Total	2,066.09	6,552.07	479.27	2,567.58	29.27	55.86	1,983.83	5,217.23	15,529.42	35,556.27	10,343.86	21,471.42	214.96	1,275.62	439.76	1,472.49	4,805.75	12,709.14	-	-	-	-	1,050.12	2,548.92	36,942.31	89,426.58

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

(Rs in Lacs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	9	50.72	56.80	389.46	2.34%
2	No. of Reinsurers with rating AA but less than AAA	29	11,104.39	824.88	1,123.09	61.41%
3	No. of Reinsurers with rating A but less than AA	67	1,364.52	377.41	3,907.50	26.58%
4	No. of Reinsurers with rating BBB but less than A	14	425.45	55.89	342.35	3.87%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	12	-	-	1,233.00	5.80%
	Total	131	12,945.08	1,314.98	6,995.40	100.00%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

(Rs in Lacs)

Ageing of Claims

SI.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	59	91	55	41	39	285	1,697.95
2	Marine Cargo	93	72	34	45	32	276	450.39
3	Marine Hull	4	-	-	-	-	4	12.28
4	Engineering	81	41	45	35	24	226	1,942.48
5	Motor OD	32,589	10,788	2,874	884	247	47,382	12,601.52
6	Motor TP	117	177	269	474	953	1,990	3,939.31
7	Health	9,277	6,756	815	180	48	17,076	5,779.32
8	Overseas Travel	2	7	35	10	3	57	165.90
9	Personal Accident	230	112	99	63	13	517	554.60
10	Liability	2	3	10	9	8	32	42.83
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	346	254	83	116	56	855	1,919.70

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-11

No. of claims only

Sl. 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	366	393	14	514	19,067	19,425	6,934	393	1,108	188			754	49,156
2	Claims reported during the period	340	455	4	287	50,489	3,626	17,909	620	935	76			946	75,687
3	Claims Settled during the period	285	276	4	226	47,382	1,990	17,076	57	517	32			855	68,700
4	Claims Repudiated during the period	61	120	1	116	1,968	-	1,450	362	196	45			196	4,515
5	Claims closed during the period	24	102	1	48	4,301	3,844	1,302	216	557	36			125	10,556
6	Claims O/S at End of the period	336	350	12	411	15,905	17,217	5,015	378	773	151			524	41,072
	Less than 3months	138	213	2	146	12,037	1,864	4,737	296	506	54			260	20,253
	3 months to 6 months	66	54	5	92	2,674	1,478	71	17	177	44			103	4,781
	6months to 1 year	61	52	4	97	919	2,918	19	5	70	13			96	4,254
	1year and above	71	31	1	76	275	10,957	188	60	20	40			65	11,784

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE QUARTER ENDED 30TH SEPTEMBER,2011.

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	13,354	2,698	11,086	2,608	1,335	1,663	1,663
2	Marine Cargo	3,400	890	2,843	1,383	408	512	512
3	Marine Hull	85	17	308	91	8	46	46
4	Motor	104,232	94,807	96,226	84,947	18,961	25,484	25,484
5	Engineering	9,869	882	5,905	1,576	987	886	987
6	Aviation	428	(278)	10,790	325	43	1,618	1,618
7	Laibilities	1,852	769	294	250	278	75	278
8	Others	6,409	2,110	7,262	2,387	901	1,525	1,525
9	Health	25,291	19,670	29,598	25,561	3,934	7,668	7,668
	Total	164,920	121,565	164,312	119,128	26,856	39,478	39,781

Note : Rural Insurance is included in the respective class of business.

PERIODIC DISCLOSURES

FORM NL-27 : Offices information for Non-Life

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED		Date: 30-09-2011
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2011)	200
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 0
5	No. of branches closed during the year	38
6	No of branches at the end of the year (As on 30.09.2011)	162
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	0

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2011

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India)

Rs. In Lakhs

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	228,822.03
2	Loans	9	3,006.27
3	Fixed Assets	10	2,773.35
4	Current Assets		
	a. Cash & Bank Balance	11	4,024.64
	b. Advances & Other Assets	12	36,889.71
5	Current Liabilities		
	a. Current Liabilities	13	149,463.68
	b. Provisions	14	61,152.73
	c. Misc. Exp not written off	-	0.00
	d. Debit balance of P&L A/c	-	58,633.99
	Application Of Funds as per Balance Sheet (A)	TOTAL (A)	544,766.40
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	3,006.27
2	Fixed Assets (if any)	10	2,773.35
3	Cash & Bank Balance (if any)	11	4,024.64
4	Advances & Other Assets (if any)	12	36,889.71
5	Current Liabilities	13	149,463.68
6	Provisions	14	61,152.73
7	Misc. Expenses not written off	-	0.00
8	Debit balance of P&L A/c	-	58,633.99
	TOTAL (B)	TOTAL (B)	315,944.37
	Investment Assets As Per FORM 3B	(A - B)	228,822.03

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM ¹ (b)						
1	Government Securities	Not less than 20%	0.00	24,975.94	56,006.13	80,982.06	35.24%	0.00	80,982.06	77,542.58
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0.00	26,827.32	58,783.20	85,610.51	37.25%	0.00	85,610.51	82,092.08
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0.00	27,316.79	52,600.23	79,917.02	34.78%	(205.10)	79,711.92	78,037.23
	2.Approved Investments	Not exceeding 55%	0.00	17,805.56	40,884.74	58,690.30	25.54%	(729.31)	57,960.99	57,866.96
	3.Other Investments (not exceeding 25%)		0.00	1,243.83	4,345.74	5,589.57	2.43%	(50.97)	5,538.60	5,531.56
	Total Investment Assets	100%	0.00	73,193.50	156,613.92	229,807.41	100.00%	(985.39)	228,822.03	223,527.83

Note:

- 1 FRMS refers Funds representing Solvency margin
- 2 Pattern of Investment will apply only to SH funds representing FRSM
- 3 Book value shall not include funds beyond Solvency Margin
- 4 Other Investments are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

INSURER: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Date: **30-09-2011**
(Rs in Lacs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2011	as % of total for this class	As at 30/09/2010	as % of total for this class	As at 30/09/2011	as % of total for this class	As at 30/09/2010	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	123,633.31	56.56%	94,766.63	49.43%	125,305.65	55.97%	95,001.02	48.95%
AA or better	5,467.43	2.50%	8,934.19	4.66%	5,570.86	2.49%	8,936.23	4.60%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	89,472.08	40.94%	88,013.09	45.91%	92,990.51	41.54%	90,148.55	46.45%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	42,254.85	19.34%	38,645.53	20.16%	42,433.98	18.95%	38,648.68	19.91%
more than 1 year and upto 3 years	53,451.05	24.45%	42,726.87	22.29%	54,323.30	24.27%	42,925.47	22.12%
More than 3 years and up to 7 years	61,048.37	27.93%	68,340.01	35.65%	63,434.00	28.33%	69,289.12	35.70%
More than 7 years and up to 10 years	34,117.05	15.61%	15,970.71	8.32%	34,803.58	15.55%	16,595.86	8.55%
above 10 years	27,701.51	12.67%	26,030.80	13.58%	28,872.15	12.90%	26,626.67	13.72%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	77,542.58	35.48%	71,588.39	37.34%	80,982.06	36.17%	73,690.58	37.97%
b. State Government	4,549.50	2.08%	8,743.70	4.56%	4,628.45	2.07%	8,776.97	4.52%
c. Corporate Securities	136,480.74	62.44%	111,381.82	58.10%	138,256.50	61.76%	111,618.25	57.51%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
3. AAA rated' includes Securities having rating as P1+
4. Any other' under 'Break down by credit rating' contains Liquid MFs / CBLO / G-Sec etc. It does not contain any Security which is rated below B

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter ended 30th September,2011	For the half year ended 30th September,2011	For the quarter ended 30th September,2010	For the half year ended 30th September,2010
1	Gross Premium Growth Rate	-0.34%	11.78%	-24.05%	-23.48%
2	Gross Premium to shareholders' fund ratio	56.92%	137.79%	44.82%	96.73%
3	Growth rate of shareholders'fund	-21.53%	-21.53%	34.25%	34.25%
4	Net Retention Ratio	82.23%	67.07%	63.15%	59.41%
5	Net Commission Ratio	3.57%	0.87%	-3.46%	-3.60%
6	Expense of Management to Gross Direct Premium Ratio	26.10%	24.89%	26.38%	27.80%
7	Combined Ratio	125.26%	100.18%	152.94%	126.98%
8	Technical Reserves to net premium ratio	590.35%	298.98%	622.14%	306.39%
9	Underwriting balance ratio	-23.43%	-24.75%	-21.51%	-24.44%
10	Operationg Profit Ratio	-6.33%	-8.30%	-6.58%	-11.40%
11	Liquid Assets to liabilities ratio	25.91%	25.91%	29.56%	29.56%
12	Net earning ratio	-9.46%	-9.81%	-12.00%	-14.04%
13	Return on net worth ratio	-4.43%	-9.07%	-3.40%	-8.07%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.4	1.4	2.18	2.18
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	118,050,471	118,050,471	115,223,941	115,223,941
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)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.46)	(5.04)	(2.44)	(5.79)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.46)	(5.04)	(2.44)	(5.79)
6	(c) Book value per share (Rs)	59.10	59.10	75.20	75.20

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

Particulars	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	-0.31%	19.54%	-47.54%	-24.91%
For H1-2010-11	-26.80%	20.90%	-58.89%	72.72%
Marine Cargo	87.28%	20.13%	-19.46%	12.43%
For H1-2010-11	-21.91%	48.26%	-6.84%	-13.73%
Marine Hull	-1.77%	33.76%	4.56%	-23.33%
For H1-2010-11	-60.16%	20.72%	-20.71%	739.98%
Motor	22.77%	78.87%	3.07%	-24.05%
For H1-2010-11	-32.70%	69.60%	-0.08%	-18.71%
Employer Liability	-8.34%	89.78%	5.92%	39.77%
For H1-2010-11	-33.21%	89.84%	2.92%	2.83%
Public Liability	6.64%	6.55%	-94.13%	120.27%
For H1-2010-11	2.87%	14.80%	-53.68%	88.67%
Engineering	146.52%	14.31%	-81.46%	30.47%
For H1-2010-11	-54.14%	-15.62%	179.71%	-248.28%
Aviation	-96.67%	11.68%	63.88%	-205.06%
For H1-2010-11	195.34%	-2.23%	-2.32%	354.31%
Personal Accident	-46.29%	80.47%	7.76%	-16.33%
For H1-2010-11	16.95%	64.01%	-2.65%	-6.72%
Health	-1.12%	80.40%	3.58%	-36.16%
For H1-2010-11	3.59%	82.04%	-1.24%	-65.38%
Other Miscellaneous	7.81%	28.41%	4.66%	-37.88%
For H1-2010-11	-8.24%	38.29%	0.18%	-17.95%
Total	11.78%	67.07%	0.87%	-24.75%
For H1-2010-11	-23.48%	59.41%	-3.60%	-24.44%

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

Particulars	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	-4.45%	26.37%	-25.06%	-123.22%
For Q2-2010-11	-26.33%	21.91%	-56.12%	124.08%
Marine Cargo	14.74%	42.14%	-2.25%	-98.99%
For Q2-2010-11	-45.73%	52.53%	-2.64%	-24.28%
Marine Hull	182.99%	13.33%	-16.48%	346.62%
For Q2-2010-11	-76.13%	-7.35%	218.42%	-969.74%
Motor	10.18%	94.83%	5.15%	-19.46%
For Q2-2010-11	-29.07%	69.60%	-0.34%	-16.32%
Employer Liability	-40.58%	89.73%	7.85%	73.65%
For Q2-2010-11	-37.79%	89.83%	3.20%	10.15%
Public Liability	-28.81%	42.56%	-16.01%	-34.46%
For Q2-2010-11	4.31%	37.83%	-6.18%	107.45%
Engineering	-10.36%	18.23%	-102.27%	121.26%
For Q2-2010-11	23.79%	35.66%	-52.36%	40.37%
Aviation	-90.50%	1.55%	758.17%	-1527.43%
For Q2-2010-11	-26.99%	14.89%	5.59%	6.08%
Personal Accident	24.29%	77.95%	10.52%	-8.03%
For Q2-2010-11	-60.57%	53.79%	1.18%	151.17%
Health	-22.51%	81.06%	6.31%	-44.12%
For Q2-2010-11	-3.17%	74.73%	-1.37%	-76.97%
Other Miscellaneous	2.87%	36.34%	11.28%	-59.52%
For Q2-2010-11	-16.44%	42.69%	-2.17%	-8.96%
Total	-0.34%	82.23%	3.57%	-23.43%
For Q2-2010-11	-24.05%	63.15%	-3.46%	-21.51%

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011
(Rs in Lacs)

Related Party Transactions				Consideration paid / received			
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the quarter ended 30th September,2011	For the half year ended 30th September,2011	For the quarter ended 30th September,2010	For the half year ended 30th September,2010
1	Reliance Innoventures Private Limited	Ultimate holding company	Premium	-	4.75	-	-
2	Reliance Capital Ltd	Holding company	Share Application Money	3,500.00	13,500.00	4,700.00	14,200.00
			Premium	15.64	20.36	4.65	15.59
			Claims	3.52	3.61	0.27	0.37
			Reimbursement paid for software Maintenance	7.81	33.86	11.60	74.54
			Reimbursements received for expenses (Rent, Communication, Electricity)	27.95	38.57	16.01	25.91
			Reimbursements paid for expenses (Rent, Communication, Electricity, Professional fees, Maintenance Charges)	240.74	240.75	151.27	168.43
			Outstanding balance in CD A/c	6.32	6.32	6.34	6.34
			Debentures purchased	-	-	5,030.39	5,030.39
			Interest Due on Debenture	197.51	197.51	16.51	16.51
3	Reliance Capital Asset Management Ltd	Fellow Subsidiary	Premium	1.10	73.79	1.11	78.49
			Claims	-	-	1.22	1.56
			Reimbursements received for expenses (Rent, Communication, Electricity)	3.53	5.58	4.24	7.29
			Outstanding balance in CD A/c	14.18	14.18	11.36	11.36
4	Reliance Capital Trustee Co Ltd	Fellow Subsidiary	Premium	69.00	83.70	-	2.09
5	Reliance Money Express Ltd.	Fellow Subsidiary	Premium	0.14	0.54	0.14	1.23
			Foreign Currency Purchased	-	0.23	-	0.53
			Outstanding balance in CD A/c	4.34	4.34	4.34	4.34
6	Reliance Equity Advisors India Ltd	Fellow Subsidiary	Premium	-	0.38	-	0.11
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
7	Reliance Securities Ltd	Fellow Subsidiary	Premium	0.43	1.35	0.25	0.25
			Claims	0.05	0.05	-	-
			Reimbursements received for expenses (Rent, Communication, Electricity)	7.13	12.05	6.64	6.64
			Outstanding balance in CD A/c	-	-	0.11	0.11
8	Medybiz Pvt. Ltd	Fellow Subsidiary	Premium	-	-	1.64	6.42
9	Reliance Capital Services Pvt. Ltd	Fellow Subsidiary	Policy Management Services	-	-	94.08	167.90
			Reimbursements received for expenses (Rent, Electricity and Maintenance etc)	-	-	2.23	3.60
			Sales promotion Exps.	-	-	9.93	9.93
			Outstanding balance in CD A/c	-	-	3.19	3.19
			Premium	-	-	-	0.01
11	Reliance Home Finance	Fellow Subsidiary	Reimbursements received for expenses (Rent, Electricity and Maintenance etc)	0.74	1.30	-	-
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
12	Reliance Shares & Stock Brokers Private Limited	Fellow Subsidiary	Premium	-	-	1.06	1.25
13	Quant Capital Private limited	Fellow Subsidiary	Premium	2.98	3.29	-	0.38
14	Quant Broking Private limited	Fellow Subsidiary	Premium	-	0.27	-	-
			Outstanding balance in CD A/c	0.01	0.01	-	-
15	Reliance communication Limited	Company under common control	Reimbursement Received for Rent, Electricity, Maintenance etc	-	-	2.46	4.03
			Paid for Telephone & Internet	-	269.09	209.15	412.90
			Paid for Software Maintenance	-	-	-	83.97
			Premium	-	82.18	149.93	229.05
			Claims	-	20.71	385.41	654.70
			Outstanding balance in CD A/c	-	47.93	48.22	48.22
16	Reliance Communications Infrastructure Limited	Fellow Subsidiary	Premium	-	0.99	0.07	1.22
			Claims	-	0.29	0.27	0.89
17	Reliance Globalcom Limited	Fellow Subsidiary	Premium	-	-	15.96	15.96
18	Reliance Infocomm Infrastructure Private Limited	Fellow Subsidiary	Premium	-	-	0.06	0.14
			Guest house exp.	-	-	0.18	0.18
19	Reliance Infratel Limited	Fellow Subsidiary	Premium	-	-	0.67	9.78
			Claims	-	-	0.04	0.25
20	Reliance Natural Resources Limited	Fellow Subsidiary	Premium	-	-	7.98	9.96
			Claims	-	-	0.10	0.24
			Outstanding balance in CD A/c	-	-	2.32	2.32
21	Reliance Tech Services Private Limited	Fellow Subsidiary	Premium	-	-	0.01	0.01
22	Reliance Telecom Limited	Fellow Subsidiary	Premium	-	-	0.06	0.23
			Claims	-	-	0.36	0.36
			Telephone Exp.	-	-	0.38	0.84
			Outstanding balance in CD A/c	-	-	9.00	9.00
23	Reliance Webstore Limited	Fellow Subsidiary	Premium	-	-	0.03	39.73
			Claims	-	-	0.97	0.97
			Genset & Diesel maintenance Exp.	-	-	1.03	1.94
			VC charges	-	-	0.69	0.92
24	Reliance Spot Exchange Infrastructure Limited	Fellow Subsidiary	Premium	0.06	0.06	-	-
			Outstanding balance in CD A/c	0.22	0.22	-	-
25	Reliance Big Entertainment pvt ltd	Company under common control	Claims	-	0.19	-	-
26	Vijay Pawar	Key Managerial Personnel	Remuneration	23.09	45.59	10.65	10.65
27	K.A. Somasekharan	Key Managerial Personnel	Premium	-	-	0.13	0.13
			Remuneration	-	-	21.98	57.90
28	Independent Directors		Sitting Fees	2.40	4.00	1.60	3.20

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE QUARTER ENDED 30TH SEPTEMBER, 2011.

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	189,500
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	179,464
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	19,376
4	Excess in Policyholders' Funds (1-2-3)		(9,339)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	78,141
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	12,917
7	Excess in Shareholders' Funds (5-6)		65,224
8	Total Available Solvency Margin [ASM] (4+7)		55,885
9	Total Required Solvency Margin [RSM]		39,781
10	Solvency Ratio (Total ASM/Total RSM)		1.40

Notes

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDA-Assets-AA.
- 2 Amount of Total Liabilities as mentioned in Form HG.
- 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 IRDA-Assets-AA.
- 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****30.09.2011****BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr S.P. Talwar	Director	
2	Mr D Sengupta	Director	
3	Mr Rajendra Chitale	Director	
4	Mr Soumen Ghosh	Director	
5	Mr Vijay Pawar	Executive Director & CEO	
6	Mr Hemant Jain	CFO	
7	Mr Sudarshanam Sundararajan	Head- ERCG	
8	Mr K Ramkumar	CIO	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Name of the fund : General Fund

CODE: 103

STATEMENT AS ON 30.09.2011

PERIODICITY OF SUBMISSION : QUARTERLY

Details Of Investment Portfolio

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	Rollover?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
----- NIL -----																	

Note:

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

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 30.09.2011

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

No.	Category of Investment	Cat. Code	For the quarter ended 30th September, 2011				For the half year ended 30th September, 2011				Previous Year 2010-11						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	79,833.96	76,553.00	1,538.71	2.03%	2.03%	79,833.96	76,553.00	2,760.47	3.82%	3.82%	61,260.58	59,116.69	4,245.30	6.60%	6.60%
	Treasury Bills	CTRB	0.00	0.00	3.68	0.43%	0.43%	0.00	0.00	14.27	2.11%	2.11%	998.69	998.69	41.81	3.87%	3.87%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,148.11	989.58	16.01	1.39%	1.39%	1,148.11	989.58	31.93	2.77%	2.77%	1,157.38	1,015.71	65.59	5.90%	5.90%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	4,628.45	4,549.50	132.23	2.13%	2.13%	4,628.45	4,549.50	231.70	4.11%	4.11%	6,102.25	6,091.32	585.42	6.82%	6.82%
	Other Approved Securities (excluding Infrastructure Investments)	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	96.64	8.80%	8.80%
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	27,502.24	27,023.26	600.48	2.14%	2.14%	27,502.24	27,023.26	1,160.41	4.14%	4.14%	28,670.37	28,151.51	1,769.60	7.79%	7.79%
	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	24.38	2.17%	2.17%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	37,260.38	36,371.23	776.02	2.20%	2.20%	37,260.38	36,371.23	1,340.35	4.19%	4.19%	24,844.50	24,129.08	2,314.67	8.47%	8.47%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14,365.33	14,058.77	314.93	2.14%	2.14%	14,365.33	14,058.77	517.85	4.04%	4.04%	7,955.21	7,832.04	800.46	8.62%	8.62%
	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%	0.00%
	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.76	0.06%	0.06%
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	(141.40)	-124.53%	-124.53%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	629.64	447.55	12.07	2.69%	2.69%	629.64	447.55	16.09	3.78%	3.78%	440.02	343.86	(34.59)	-5.77%	-5.77%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	159.44	136.43	4.83	3.48%	3.48%	159.44	136.43	5.09	3.68%	3.68%	48.91	48.25	(168.62)	-100.96%	-100.96%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,291.99	1,092.34	15.58	1.51%	1.51%	1,291.99	1,092.34	56.81	6.34%	6.34%	697.15	718.84	552.88	41.82%	41.82%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3,607.63	3,077.96	99.33	3.13%	3.13%	3,607.63	3,077.96	228.26	8.76%	8.76%	1,534.34	1,669.45	318.98	9.47%	9.47%
	Corporate Securities - Bonds - (Taxable)	EPBT	6,499.35	6,630.65	151.93	2.32%	2.32%	6,499.35	6,630.65	280.02	4.53%	4.53%	6,498.29	6,330.41	622.55	7.95%	7.95%
	Corporate Securities - Debentures	ECOS	13,602.49	13,379.37	299.25	2.16%	2.16%	13,602.49	13,379.37	627.44	4.64%	4.64%	18,466.02	18,291.07	1,473.05	9.03%	9.03%
	Commercial Papers	ECCP	0.00	0.00	9.34	0.00%	0.00%	0.00	0.00	9.34	0.79%	0.79%	0.00	0.00	52.34	4.34%	4.34%
	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	7,713.77	7,752.77	196.40	2.55%	2.55%	7,713.77	7,752.77	388.66	5.04%	5.04%	7,718.14	7,702.95	242.09	8.10%	8.10%
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.89	0.47%	0.47%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,570.86	1,529.64	36.19	2.30%	2.30%	1,570.86	1,529.64	71.22	4.53%	4.53%	1,575.65	1,566.83	131.62	7.60%	7.60%
	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%	0.00%
	CCIL - CBLO	ECBO	0.00	0.00	(20.10)	-0.73%	-0.73%	0.00	0.00	(59.15)	2.13%	2.13%	0.00	0.00	0.66	0.22%	0.22%
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	17,030.00	17,030.00	406.71	2.51%	2.51%	17,030.00	17,030.00	693.44	5.00%	5.00%	11,530.00	11,530.00	290.78	7.11%	7.11%
	Deposits - CDs with Scheduled Banks	EDCD	4,874.22	4,874.22	263.97	2.95%	2.95%	4,874.22	4,874.22	804.06	5.32%	5.32%	31,285.99	31,285.99	893.61	6.06%	6.06%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,500.00	2,500.00	34.49	1.53%	1.53%	2,500.00	2,500.00	70.98	2.99%	2.99%	0.00	0.00	163.59	6.27%	6.27%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	9.21	0.53%	0.53%	0.00	0.00	22.69	1.89%	1.89%	1,000.00	1,000.00	38.50	3.06%	3.06%
6	OTHER THAN APPROVED INVESTMENTS																
	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%	0.00%
	Debentures	OLDB	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%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	2,480.00	2,480.00	234.88	2.24%	2.24%	2,480.00	2,480.00	460.51	4.21%	3.82%	0.00	0.00	710.81	10.09%	10.09%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	2,400.00	2,400.00	46.20	1.79%	1.79%	2,400.00	2,400.00	114.64	3.71%	3.77%	1,269.00	1,269.00	137.70	10.06%	10.06%
	Equity Shares (incl Co-op Societies)	OESH	251.70	200.73	0.52	0.27%	0.27%	251.70	200.73	3.01	1.99%	1.99%	110.50	79.10	(146.83)	-102.06%	-102.06%

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2011

PERIODICITY OF SUBMISSION : QUARTERLY

NAME OF THE FUND : GENERAL FUND

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 30th September, 2011					For the half year ended 30th September, 2011					Previous Year 2010-11				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Securitized Assets	OPSA	457.87	450.83	8.41	1.81%	1.81%	457.87	450.83	17.31	3.62%	3.62%	526.73	515.65	41.56	7.19%	7.19%
	Total		229,807.41	223,527.83	5,191.26	2.17%	2.17%	229,807.41	223,527.83	9,867.43	4.25%	4.25%	213,689.72	209,686.42	15,124.79	7.35%	7.35%

Note:

- 1 The Yields given are absolute
- 2 ** Including IMTPIP Income

Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on monthly or lesser frequency 'weighted Average' Investments
- 2 Yield netted for Tax
- 3 Form - 1 shall be prepared in respect of each fund.

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 30.09.2011

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.	<u>DURING THE QUARTER</u> ¹ :NIL.....							
B.	<u>AS ON DATE</u> ² :								

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 Co Ltd**

30-09-2011

(Rs in Lacs)

Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended on September 11		For the Quarter ended on September 10		For the half year ended 30th September,2011		For the half year ended 30th September,2010	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,062.70	9,002	2,162.41	11,308	6,552.07	19,778	6,572.34	23,055
2	Marine Cargo	479.27	6,976	417.68	6,287	2,567.58	13,930	1,370.97	12,055
3	Marine Hull	29.27	1	10.34	2	55.86	4	56.86	5
4	Motor	25,873.28	373,139	23,483.76	403,450	57,027.68	818,315	46,450.62	785,272
5	Engineering	1,983.83	1,065	2,213.17	1,367	5,217.23	2,351	2,116.35	2,661
6	Employer's Liability	103.97	440	174.98	805	299.91	1,033	327.20	1,572
7	Product Liab	0.35	1	2.99	3	6.55	8	10.82	9
8	Public Liab	17.95	147	31.68	105	70.67	422	80.45	230
9	Other Liab	92.66	1,954	121.19	2,731	898.49	3,413	823.65	4,006
10	Aviation	91.24	3	960.80	13	145.51	26	4,368.13	30
11	Personal Accident	439.76	5,622	353.82	14,195	1,472.49	13,883	2,741.70	29,752
12	Health	4,805.75	193,988	6,202.18	194,078	12,709.13	390,472	12,853.41	488,977
13	All Other Misc	962.28	12,411	932.18	16,672	2,403.41	26,497	2,229.30	33,742
14	Total	36,942.31	604,749	37,067.18	651,016	89,426.58	1,290,132	80,001.80	1,381,366

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011
(Rs in Lacs)

Rural & Social Obligations					
			For The Half Year Ended 30th September,2011		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured ++
1	Fire	Rural	2,308.00	718.95	19,424,025.92
		Social	-	-	-
2	Cargo & Hull	Rural	1,017.00	144.97	345,964.59
		Social	-	-	-
3	Motor TP	Rural	1,408.00	2,224.30	-
		Social	-	-	-
4	Motor OD	Rural	81,375.00	3,401.62	227,918.21
		Social	-	-	-
5	Engineering	Rural	336.00	328.12	122,752.01
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	105.00	83.48	11,827.21
		Social	-	-	-
7	Public Liability	Rural	47.00	9.98	6,230.50
		Social	-	-	-
8	Other Liability Cover	Rural	790.00	13.49	6,193.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	617.00	58.87	147,635.38
		Social	-	-	-
11	Health	Rural	36,647.00	1,239.40	1,119,036.85
		Social	-	-	-
12	All Other Miscellaneous	Rural	4,813.00	503.93	1,061,584.15
		Social	2,300.00	134.53	348,941.81

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

(Rs in Lacs)

Business Acquisition through different channels

Sl.No.	Channels	For the Quarter ended on September 11		For the Quarter ended on September 10		For the half year ended 30th September,2011		For the half year ended 30th September,2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	377,357	22,973.89	61,067	3,271.42	506,091	30,662.13	119,088	6,219.01
2	Corporate Agents-Banks	15,604	572.38	-	-	33,434	1,182.00	-	-
3	Corporate Agents -Others	25	2.85	17	1.80	40	3.65	45	3.05
4	Brokers	38,825	5,886.25	38,268	5,184.55	83,928	14,856.85	94,634	12,829.59
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	172,938	7,506.94	549,431	28,524.55	666,639	42,721.95	1,158,605	60,753.42
7	Others	-	-	-	-	-	-	-	-
	Total (A)	604,749	36,942.31	648,783	36,982.32	1,290,132	89,426.58	1,372,372	79,805.07
1	Referral (B)	-	-	2,233	84.86	-	-	8,994	196.73
	Grand Total (A+B)	604,749	36,942.31	651,016	37,067.18	1,290,132	89,426.58	1,381,366	80,001.80

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 : GREIVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2011

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance (01.07.2011)	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	3	64	53	4	5	5
b)	Policy Administration Related	27	515	482	8	9	43
c)	Insurance Policy Coverage related						
d)	Claims related	172	1970	951	231	910	50
e)	others						
d)	Total Number	202	2549	1486	243	924	98

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	30	0	30
b)	Greater than 15 days	68	0	68
	Total Number	98	0	98