

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-12-INVESTMENT SCHEDULE	Shareholders
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 SCHEDULE	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
40	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

(Rs. In '000)

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	Premiums earned (Net)	NL-4-Premium Schedule	73,769	141,071	14,810	94,622
2	Profit/ Loss on sale/redemption of Investments		1,278	7,764	2,888	5,387
3	Interest, Dividend & Rent – Gross		25,165	60,308	20,137	36,771
4	Others		-	-	-	-
	TOTAL (A)		100,212	209,143	37,835	136,780
1	Claims Incurred (Net)	NL-5-Claims Schedule	38,584	76,289	84,141	147,888
2	Commission (Net)	NL-6-Commission Schedule	(16,499)	(53,006)	(13,653)	(60,864)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	22,453	52,921	11,466	39,482
4	Provision for Premium Deficiency		-	-	100,230	100,230
	TOTAL (B)		44,538	76,204	182,184	226,736
	Operating Profit/(Loss) from Fire Business C= (A - B)		55,674	132,939	(144,349)	(89,956)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		55,674	132,939	(144,349)	(89,956)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		55,674	132,939	(144,349)	(89,956)

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

(Rs. In '000)

	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	Premiums earned (Net)	NL-4-Premium Schedule	19,128	30,549	11,065	48,383
2	Profit/ Loss on sale/redemption of Investments		177	1,369	979	2,157
3	Interest, Dividend & Rent – Gross		4,180	10,635	6,880	14,723
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		23,485	42,553	18,924	65,263
1	Claims Incurred (Net)	NL-5-Claims Schedule	24,667	28,163	26,269	35,847
2	Commission (Net)	NL-6-Commission Schedule	1,989	7,043	(519)	(9,976)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4,337	19,044	3,953	16,525
4	Provision for Premium Deficiency		(2,964)	(2,964)	-	-
	TOTAL (B)		28,029	51,286	29,703	42,396
	Operating Profit/(Loss) from Marine Business C= (A - B)		(4,544)	(8,733)	(10,779)	22,867
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(4,544)	(8,733)	(10,779)	22,867
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(4,544)	(8,733)	(10,779)	22,867

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

(Rs. In '000)

	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	Premiums earned (Net)	NL-4- Premium Schedule	3,023,917	5,926,566	3,009,218	5,492,644
2	Profit/ Loss on sale/redemption of Investments		32,553	87,178	41,134	77,859
3	Interest, Dividend & Rent – Gross		396,424	746,784	283,316	536,836
4	Others - Exchange Gain/(Loss)		(3,843)	(551)	112	102
	- Miscellaneous Income		598	1,108	1,477	1,477
	TOTAL (A)		3,449,649	6,761,085	3,335,257	6,108,918
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,390,549	6,122,802	2,796,093	5,025,118
2	Commission (Net)	NL-6- Commission Schedule	137,319	277,691	122,612	122,812
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	942,788	1,849,503	716,318	1,803,577
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		4,470,656	8,249,996	3,635,023	6,951,507
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(1,021,007)	(1,488,911)	(299,766)	(842,589)
	APPROPRIATIONS		-	-	-	-
	Transfer to Shareholders' Account		(1,021,007)	(1,488,911)	(299,766)	(842,589)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(1,021,007)	(1,488,911)	(299,766)	(842,589)

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

(Rs. In '000)

	PARTICULARS	SCHEDULE	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		55,674	132,939	(144,349)	(89,956)
	(b) Marine Insurance		(4,544)	(8,733)	(10,779)	22,867
	(c) Miscellaneous Insurance		(1,021,007)	(1,488,911)	(299,766)	(842,589)
2	INCOME FROM INVESTMENTS		-			
	(a) Interest, Dividend & Rent – Gross		172,273	334,499	143,312	273,055
	(b) Profit / Loss on sale of investments		25,923	58,934	20,881	41,903
	Less: Loss on sale of investments		(12,801)	(15,871)	(366)	(1,898)
3	OTHER INCOME (to be specified)		-			
	Profit / (Loss) on Sale of Assets		(119)	(1,486)	461	352
	Miscellaneous Income		4,405	9,774	4,552	10,747
	TOTAL (A)		(780,196)	(978,855)	(286,054)	(585,519)
4	PROVISIONS (Other than taxation)		-			
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(270,386)	(270,386)	-	-
	(c) Others		-	-	-	-
	Provision related to control account		-	-	-	-
	Risk reserves		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(2,033)	(4,563)	(1,417)	(2,939)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(272,419)	(274,949)	(1,417)	(2,939)
	Profit / (Loss) Before Tax		(1,052,615)	(1,253,804)	(287,471)	(588,458)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	(c) Income Tax Earlier years Tax		-	-	-	-
	Profit / (Loss) After Tax		(1,052,615)	(1,253,804)	(287,471)	(588,458)
	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 period		(8,908,123)	(8,706,934)	(5,575,928)	(5,274,941)
	Balance carried forward to Balance Sheet		(9,960,738)	(9,960,738)	(5,863,399)	(5,863,399)

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 JUNE 2012

(Rs. In '000)

PARTICULARS	SCHEDULE	AS AT 30TH SEPTEMBER,2012	AS AT 30TH SEPTEMBER,2011
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,227,750	1,180,505
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	16,242,881	11,660,126
FAIR VALUE CHANGE ACCOUNT		(28,696)	(98,539)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		17,441,935	12,742,092
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	31,063,701	22,882,201
LOANS	NL-13-Loans Schedule	300,627	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	230,556	277,335
DEFERRED TAX ASSET		372,735	388,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	463,262	402,464
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	9,488,763	3,726,038
Sub-Total (A)		9,952,025	4,128,502
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	26,794,519	14,983,434
PROVISIONS	NL-18-Provisions Schedule	7,643,928	6,115,273
Sub-Total (B)		34,438,447	21,098,707
NET CURRENT ASSETS (C) = (A - B)		(24,486,422)	(16,970,205)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		9,960,738	5,863,399
TOTAL		17,441,935	12,742,092

CONTINGENT LIABILITIES

(Rs. In '000)

Particulars	AS AT 30TH SEPTEMBER,2012	AS AT 30TH SEPTEMBER,2011
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	10,338	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	800	-
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	12,376	1,238

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]

(Rs. In '000)

PARTICULARS	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
Premium from direct business written	4,813,960	10,414,468	3,694,231	8,942,658
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	4,813,960	10,414,468	3,694,231	8,942,658
Add: Premium on reinsurance accepted	124,374	303,917	951,267	962,926
Less: Premium on reinsurance ceded	1,214,836	3,038,884	1,607,852	3,907,739
Net Premium	3,723,498	7,679,501	3,037,646	5,997,845
Adjustment for change in reserve for unexpired risks	(606,684)	(1,581,315)	(2,553)	(362,196)
Premium Earned (Net)	3,116,814	6,098,186	3,035,093	5,635,649

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 end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q2 - 2012-13	261,873	-	230,343	31,530	251,021	243,967	38,584
	For H1 - 2012-13	533,175	-	419,000	114,175	251,021	288,907	76,289
Marine Cargo	For Q2 - 2012-13	24,892	-	7,154	17,738	76,144	68,845	25,037
	For H1 - 2012-13	70,663	-	39,968	30,695	76,144	78,667	28,172
Marine Hull	For Q2 - 2012-13	223	-	22	201	1,440	2,011	(370)
	For H1 - 2012-13	370	-	37	333	1,440	1,782	(9)
Marine Total	For Q2 - 2012-13	25,115	-	7,176	17,939	77,584	70,856	24,667
	For H1 - 2012-13	71,033	-	40,005	31,028	77,584	80,449	28,163
Motor OD	For Q2 - 2012-13	889,631	-	91,925	797,706	1,906,724	1,650,451	1,053,979
	For H1 - 2012-13	1,727,708	-	172,847	1,554,861	1,906,724	1,459,119	2,002,466
Motor TP	For Q2 - 2012-13	680,391	29,590	(473,337)	1,183,318	12,887,065	12,382,292	1,688,091
	For H1 - 2012-13	1,359,023	286,712	53,091	1,592,644	12,887,065	11,597,898	2,881,811
Motor Total	For Q2 - 2012-13	1,570,022	29,590	(381,412)	1,981,024	14,793,789	14,032,743	2,742,070
	For H1 - 2012-13	3,086,731	286,712	225,938	3,147,505	14,793,789	13,057,017	4,884,277
Employer's Liability	For Q2 - 2012-13	8,008	-	856	7,152	24,050	22,594	8,608
	For H1 - 2012-13	13,338	-	1,388	11,950	24,050	21,460	14,540
Public Liability	For Q2 - 2012-13	556	-	310	246	7,676	8,781	(859)
	For H1 - 2012-13	943	-	355	588	7,676	8,177	87
Engineering	For Q2 - 2012-13	72,767	-	44,678	28,089	165,645	149,224	44,510
	For H1 - 2012-13	358,168	-	279,462	78,706	165,645	148,976	95,375
Aviation	For Q2 - 2012-13	49,580	-	47,967	1,613	444	7	2,050
	For H1 - 2012-13	197,465	-	190,918	6,547	444	6	6,985
Personal Accident	For Q2 - 2012-13	44,378	-	12,929	31,449	108,322	104,234	35,537
	For H1 - 2012-13	96,849	-	27,466	69,383	108,322	94,697	83,008
Health	For Q2 - 2012-13	461,654	-	73,285	388,369	637,757	509,848	516,278
	For H1 - 2012-13	812,401	-	127,882	684,519	637,757	377,568	944,708
Other Misc.	For Q2 - 2012-13	27,784	-	11,694	16,090	185,101	158,837	42,354
	For H1 - 2012-13	49,475	-	19,013	30,462	185,101	121,742	93,821
Misc Total	For Q2 - 2012-13	2,234,749	29,590	(189,693)	2,454,032	15,922,784	14,986,268	3,390,548
	For H1 - 2012-13	4,615,370	286,712	872,422	4,029,660	15,922,784	13,829,643	6,122,801
Total Q2 - 2012-13		2,521,737	29,590	47,826	2,503,501	16,251,389	15,301,091	3,453,799
Total H1 - 2012-13		5,219,578	286,712	1,331,427	4,174,863	16,251,389	14,198,999	6,227,253

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 end of the period	Out-standing Claims at the beginning of the period	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 Q2 - 2011-12		3,663,038	19,870	1,470,833	2,212,075	11,735,552	11,041,124	2,906,503
Total H1 - 2011-12		6,732,502	19,870	2,702,265	4,050,107	11,735,552	10,576,806	5,208,853

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	5	6	7
Fire	For Q2 - 2012-13	13,148	5,323	34,970	(16,499)
	For H1 - 2012-13	50,328	6,028	109,362	(53,006)
Marine Cargo	For Q2 - 2012-13	6,813	-	4,705	2,108
	For H1 - 2012-13	15,550	11	8,500	7,061
Marine Hull	For Q2 - 2012-13	8	-	127	(119)
	For H1 - 2012-13	268	-	286	(18)
Marine Total	For Q2 - 2012-13	6,821	-	4,832	1,989
	For H1 - 2012-13	15,818	11	8,786	7,043
Motor OD	For Q2 - 2012-13	173,597	-	33,902	139,695
	For H1 - 2012-13	336,027	-	54,743	281,284
Motor TP	For Q2 - 2012-13	-	-	-	-
	For H1 - 2012-13	-	-	-	-
Motor Total	For Q2 - 2012-13	173,597	-	33,902	139,695
	For H1 - 2012-13	336,027	-	54,743	281,284
Employer's Liability	For Q2 - 2012-13	2,009	-	329	1,680
	For H1 - 2012-13	3,815	-	646	3,169
Public Liability	For Q2 - 2012-13	3,196	-	1,770	1,426
	For H1 - 2012-13	4,869	2	9,562	(4,691)
Engineering	For Q2 - 2012-13	7,363	678	29,343	(21,302)
	For H1 - 2012-13	18,078	1,802	80,787	(60,907)
Aviation	For Q2 - 2012-13	(707)	-	304	(1,011)
	For H1 - 2012-13	18	-	898	(880)
Personal Accident	For Q2 - 2012-13	2,617	-	552	2,065
	For H1 - 2012-13	14,646	27	1,772	12,901
Health	For Q2 - 2012-13	33,058	-	8,622	24,436
	For H1 - 2012-13	85,726	27	28,513	57,240
Other Misc.	For Q2 - 2012-13	7,814	-	17,484	(9,670)
	For H1 - 2012-13	16,348	-	26,773	(10,425)
Misc Total	For Q2 - 2012-13	228,947	678	92,306	137,319
	For H1 - 2012-13	479,527	1,858	203,694	277,691
Total Q2 - 2012-13		248,916	6,001	132,108	122,809
Total H1 - 2012-13		545,673	7,897	321,842	231,728

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q2 - 2012-13	For H1 - 2012-13
	Agents	178,520
Brokers	61,896	166,976
Corporate Agency	8,500	15,293
Referral	-	-
TOTAL (B)	248,916	545,673

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

(Rs. In '000)

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	5	6	7
Fire	For Q2 - 2011-12	11,160	1,802	26,615	(13,653)
	For H1 - 2011-12	29,360	1,802	92,026	(60,864)
Marine Cargo	For Q2 - 2011-12	4,089	52	4,596	(455)
	For H1 - 2011-12	8,178	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	4,306	52	4,877	(519)
	For H1 - 2011-12	8,560	52	18,588	(9,976)
Motor OD	For Q2 - 2011-12	157,489	-	31,058	126,431
	For H1 - 2011-12	209,169	-	71,112	138,057
Motor TP	For Q2 - 2011-12	-	-	1	(1)
	For H1 - 2011-12	-	-	1	(1)
Motor Total	For Q2 - 2011-12	157,489	-	31,059	126,430
	For H1 - 2011-12	209,169	-	71,113	138,056
Employer's Liability	For Q2 - 2011-12	891	-	159	732
	For H1 - 2011-12	2,046	-	451	1,595
Public Liability	For Q2 - 2011-12	889	-	1,645	(756)
	For H1 - 2011-12	1,402	-	7,420	(6,018)
Engineering	For Q2 - 2011-12	8,047	570	45,613	(36,996)
	For H1 - 2011-12	21,778	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	4,133	-	528	3,605
	For H1 - 2011-12	11,112	-	1,920	9,192
Health	For Q2 - 2011-12	34,752	-	10,157	24,595
	For H1 - 2011-12	66,756	-	30,223	36,533
Other Misc.	For Q2 - 2011-12	9,756	-	5,824	3,932
	For H1 - 2011-12	14,928	-	11,749	3,179
Misc Total	For Q2 - 2011-12	216,995	954	95,337	122,612
	For H1 - 2011-12	328,376	1,437	207,001	122,812
Total Q2 - 2011-12		232,461	2,808	126,829	108,440
Total H1 - 2011-12		366,296	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 Q2 - 2011-12	For H1 - 2011-12
	Agents	166,259
Brokers	59,922	139,570
Corporate Agency	6,280	13,401
Referral	-	-
TOTAL (B)	232,461	366,296

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

	PARTICULARS	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	Employees' remuneration & welfare benefits	273,977	548,188	285,559	514,863
2	Company's contribution to Provident fund and others	18,730	31,372	13,986	28,919
3	Travel, conveyance and vehicle running expenses	14,505	30,199	6,859	21,802
4	Rents, rates & taxes*	72,775	238,210	176,125	270,307
5	Repairs	60,094	136,902	54,633	114,251
6	Printing & Stationery	9,710	21,268	7,183	147,738
7	Communication expenses	21,372	48,264	31,650	59,129
8	Postage expenses	4,294	12,553	7,814	154,371
9	Legal & professional charges	35,586	64,277	23,784	70,285
10	Directors' Sitting fees	160	280	260	420
11	Auditors remuneration				
	a. As auditor*	800	1,650	1,062	1,725
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	353,625	560,331	19,932	27,709
13	Interest and Bank Charges	8,306	16,187	8,898	16,166
14	Entertainment expenses	463	913	370	775
15	Office maintenance expenses	31,545	68,039	31,124	58,661
16	Office management expenses	13,500	28,753	28,032	289,857
17	Recruitment & Training expenses	16,422	34,830	3,004	5,789
18	Depreciation	24,497	52,471	28,296	60,419
19	Subscriptions and membership fees	6,902	12,238	3,049	8,906
20	Coinsurance Expenses (net)	1,724	7,869	1,294	2,621
21	Service Tax Expenses*	3,166	9,939	7,833	7,292
20	Miscellaneous expenses	(542)	1,298	(7,593)	518
	TOTAL	971,611	1,926,031	733,154	1,862,523
	Allocation:				
	Fire Revenue Account	22,453	52,921	11,466	39,482
	Marine Revenue Account	4,337	19,044	3,953	16,525
	Miscellaneous Revenue Account	942,788	1,849,503	716,318	1,803,577
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	2,033	4,563	1,417	2,939
	TOTAL	971,611	1,926,031	733,154	1,862,523

*Corresponding figures have been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

SHARE CAPITAL

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
3	Subscribed Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
4	Called-up Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
	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	1,227,750	1,180,505

Note: Of the above 11,84,80,288 shares are held by Holding Company, Reliance Capital Limited (previous year 113,755,799 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 30-09-2012		As at 30-09-2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	118,480,288	96.50%	113,755,799	96.36%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.50%	4,294,672	3.64%
TOTAL	122,774,960	100%	118,050,471	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RESERVES AND SURPLUS

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,242,881	11,660,126
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	16,242,881	11,660,126

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

BORROWINGS

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

INVESTMENT

	Particulars	As at 30-09-2012	As at 30-09-2011
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,113,507	7,837,865
2	Other Approved Securities	988,067	337,117
3	Other Investments		
	(a) Shares		
	(aa) Equity	413,086	417,030
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,514,457	3,971,647
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,885,844	6,009,285
5	Other than Approved Investments	351,683	65,860
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,528	260,341
2	Other Approved Securities	-	125,728
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	300,071	250,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,078,057	1,157,422
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	850,756	1,961,906
5	Other than Approved Investments	1,551,645	488,000
	TOTAL	31,063,701	22,882,201

Notes :

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

	Rs. In '000	
Particulars	Current Year	Previous Year
Book Value	30,541,846	22,386,702
Market Value	30,390,160	21,857,282

2. Government Securities includes Rs.120,240 thousands as at 30th Sep, 2012 (as at 30th Sep,2011 Rs.98,958 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

(Rs. In '000)

LOANS

	Particulars	As at 30-09-2012	As at 30-09-2011
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

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	As at 1st April,2012	Additions	Deductions	As at 30th Sep,2012	As at 1st April,2012	For The Period	Deductions	As at 30th Sep,2012	As at 30th Sep,2012	As at 31st March,2012
Leasehold Property	68,493	-	-	68,493	67,607	180	-	67,787	706	886
Furniture & Fittings	84,884	50	951	83,983	58,187	4,862	742	62,307	21,676	26,697
Information Technology Equipment	273,332	7,755	4,165	276,922	222,708	11,035	3,652	230,091	46,831	50,624
Intangible Asset (Computer Software)	572,388	31,878	-	604,266	516,700	24,020	-	540,720	63,546	55,688
Vehicles	8,790	-	-	8,790	7,478	170	-	7,648	1,142	1,312
Office Equipment	221,275	3,994	3,904	221,365	120,143	11,817	2,240	129,720	91,645	101,132
Plant & Machinery	10,232	-	359	9,873	4,686	387	185	4,888	4,985	5,546
TOTAL	1,239,394	43,677	9,379	1,273,692	997,509	52,471	6,819	1,043,161	230,531	241,885
Capital Work in progress	9,320	848	10,143	25	-	-	-	-	25	9,320
Grand Total	1,248,714	44,525	19,522	1,273,717	997,509	52,471	6,819	1,043,161	230,556	251,205
PREVIOUS YEAR	1,211,391	98,487	61,164	1,248,714	909,161	115,059	26,711	997,509	251,205	

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CASH AND BANK BALANCES

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Cash (including drafts and stamps)	4,491	4,232
2	Bank Balances		
	(a) Deposit Accounts		-
	(aa) Short-term (due within 12 months)	750	-
	(bb) Others	-	-
	(b) Current Accounts	457,068	385,522
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand*	953	12,710
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	463,262	402,464

*Corresponding figures has been regrouped/reclassified

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

ADVANCES AND OTHER ASSETS

	Particulars	As at 30-09-2012	As at 30-09-2011
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	15,702	23,095
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,371	11,271
6	Rental & Other Deposits	194,878	181,575
7	Advances to Staff	1,237	2,123
8	Unutilised Service Tax Credit*	16,399	111,343
9	Other Advances	873,867	1,011,206
	Less: Provision	(219,176)	(278,000)
	TOTAL (A)	891,278	1,062,613
	OTHER ASSETS		
1	Income accrued on investments	1,076,830	684,200
2	Outstanding Premiums	102,324	3,137
3	Agents' Balances	2,021	954
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,133,724	1,975,134
	Less : Provision for doubtful debts	(372,206)	-
6	Due from subsidiaries/ holding	-	-
7	Motor Pool Translition Liabilities (Unamortised Losses)	654,792	-
8	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	8,597,485	2,663,425
	TOTAL (A+B)	9,488,763	3,726,038

*Corresponding figures has been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CURRENT LIABILITIES

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Payable to Agents'	75,249	9,197
2	Balances due to other insurance companies	521,525	672,692
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	147,938	147,314
5	Unallocated Premium*	334,236	295,814
6	Sundry creditors*	1,887,219	943,338
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	23,091,468	11,735,552
	Add : Provision for Doubtful Reinsurance Recoveries	68,686	-
9	Due to Officers/ Directors	-	12
10	Unclaimed Amount of Policy Holders	327,149	237,515
11	Others - Environmental Relief Fund Payable	36	63
12	Others - Provision for Premium Deficiency	-	100,230
13	Others - Temporary Bank Overdraft as per books of accounts	274,405	804,641
14	Others - Service Tax and Vat Liability*	66,608	37,066
	TOTAL	26,794,519	14,983,434

*Corresponding figures has been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

PROVISIONS

	Particulars	As at 30-09-2012	As at 30-09-2011
1	Reserve for Unexpired Risk	7,524,436	6,096,820
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for PD	-	-
6	Others - Provision for Leave Encashment	19,492	18,453
	- For Risk Reserves	100,000	-
	TOTAL	7,643,928	6,115,273

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****MISCELLANEOUS EXPENDITURE***(Rs. In '000)***(To the extent not written off or adjusted)**

	Particulars	As at 30-09-2012	As at 30-09-2011
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: 30-09-2012

(Rs in Lakhs)

STATEMENT OF LIABILITIES

Sl.No.	Particular	As At 30-09-2012				As At 30-09-2011			
		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	2,723.40	1,915.64	594.57	5,233.61	1,730.00	2,803.11	168.60	4,701.71
2	Marine								
a	Marine Cargo	948.60	518.42	243.03	1,710.05	560.00	519.31	64.12	1,143.43
b	Marine Hull	20.40	14.40	-	34.80	20.00	20.29	-	40.29
3	Miscellaneous								
a	Motor	58,202.68	113,447.75	102,890.94	274,541.37	46,838.20	52,343.34	53,149.27	152,330.81
b	Engineering	846.60	912.68	743.78	2,503.06	770.00	1,108.07	425.15	2,303.22
c	Aviation	10.20	4.43	-	14.63	10.00	-	-	10.00
d	Liabilities	306.00	61.11	15.64	382.75	180.00	25.20	15.93	221.13
e	Rural Insurance	122.40	259.97	-	382.37	110.00	74.08	-	184.08
f	Others	2,376.60	2,719.43	882.19	5,978.22	2,050.00	795.60	369.20	3,214.80
4	Health Insurance	10,044.62	4,078.17	2,299.40	16,422.19	9,840.00	2,009.01	3,465.25	15,314.26
5	Total Liabilities	75,601.50	123,932.00	107,669.55	307,203.05	62,108.20	59,698.01	57,657.52	179,463.73

* Motor IBNR reserve include that relating to Motor CV Third Party Pool.

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE HALF YEAR ENDED SEPTEMBER 2012

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability insurance		Personal Accident		Medical Insurance		Overseas Medical		Crop Insurance		All Other		Grand Total		
	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	For Q2 2012-13	For H1 2012-13	
Andhra Pradesh	100.13	403.62	13.63	36.30	-	-	670.08	1,097.74	1,269.53	2,723.00	1,156.91	2,402.50	24.02	57.53	14.21	50.70	186.03	637.97	113.54	244.34	-	-	10.47	17.47	3,558.56	7671.16	
Assam	81.74	202.42	4.17	12.71	-	-	11.36	114.84	100.54	185.61	81.11	164.64	0.10	1.89	0.23	0.28	2.31	4.52	0.01	0.06	-	-	6.27	12.62	287.84	699.58	
Bihar	1.54	13.25	0.04	0.04	-	-	6.89	35.01	219.78	434.97	183.76	370.13	0.03	0.06	0.08	0.16	3.73	12.89	0.00	0.00	-	-	16.49	26.91	432.34	893.42	
Chandigarh	3.89	6.38	4.10	5.69	-	-	-	-	318.93	617.69	247.12	472.53	0.17	1.41	0.35	1.57	9.02	20.88	17.87	48.46	-	-	5.93	11.95	607.39	1186.56	
Chattisgarh	7.69	70.87	0.03	0.03	-	-	8.86	12.34	94.02	190.00	84.47	168.02	0.70	1.50	0.05	0.10	0.86	2.29	0.11	0.18	-	-	3.10	7.13	199.88	452.46	
Delhi	106.21	552.68	87.48	270.38	-	-	105.27	189.09	1,630.52	3,218.35	1,065.81	2,032.00	66.76	1,725.28	201.95	365.61	1,268.44	2,245.36	154.42	329.94	-	-	234.25	733.84	4,921.12	11662.54	
Goa	61.17	67.16	-	0.74	-	-	0.49	1.38	39.50	76.80	20.12	36.88	-	-	-	0.05	2.56	6.40	0.01	0.12	-	-	0.83	1.06	124.68	190.58	
Gujarat	182.19	1,409.15	42.16	89.22	-	-	33.42	119.99	1,579.09	3,000.39	1,275.12	2,453.52	46.51	89.11	24.84	122.41	325.41	857.94	15.78	41.30	-	-	289.12	938.30	3,813.62	9121.33	
Haryana	36.04	173.97	5.71	8.95	-	-	17.08	118.18	834.85	1,597.84	482.44	975.31	4.52	6.40	1.13	1.55	27.26	61.74	0.83	1.43	-	-	56.37	71.01	1,466.24	3016.39	
Himachal Pradesh	95.21	394.72	0.10	0.10	-	-	45.53	50.85	97.10	187.95	120.24	219.85	0.32	0.41	0.06	0.17	2.23	4.81	0.09	0.09	-	-	15.13	29.50	376.01	888.43	
Jammu & Kashmir	4.61	12.41	-	0.06	-	-	0.92	32.50	95.32	177.11	77.26	143.48	0.45	0.69	0.01	0.01	2.20	4.78	0.26	0.38	-	-	3.81	9.22	184.83	380.64	
Jharkhand	4.73	57.15	2.03	3.86	-	-	13.90	51.34	220.14	421.21	208.16	386.48	32.45	54.58	2.47	244.81	6.62	1,191.29	0.26	0.40	-	-	7.18	15.18	497.95	2426.30	
Karnataka	143.53	273.83	17.88	39.68	-	20.79	64.07	131.98	1,568.84	3,109.38	1,344.53	2,610.18	21.02	36.77	30.03	71.37	748.52	2,016.38	89.34	192.47	-	-	25.34	48.44	4,053.11	8551.28	
Kerala	27.30	52.12	1.15	2.27	-	-	15.12	25.31	1,525.23	2,954.27	988.86	1,961.54	2.79	7.80	0.93	1.72	77.77	143.86	48.14	108.72	-	-	9.17	52.32	2,696.46	5309.92	
Madhya Pradesh	106.25	414.40	(0.03)	5.43	-	-	31.49	526.50	260.16	503.87	192.43	393.78	0.77	3.46	0.25	0.31	13.09	81.27	0.19	0.87	-	-	11.84	23.41	616.45	1953.29	
Maharashtra	1,687.75	3,871.55	127.95	802.38	11.05	21.96	448.74	1,923.24	3,234.88	6,078.56	2,318.91	4,331.66	317.69	751.24	63.34	251.06	1,044.28	2,191.42	318.62	771.58	2.67	2.67	1,555.59	1,801.50	11,131.47	22798.83	
Orissa	36.49	97.92	0.45	0.23	-	-	21.36	75.96	174.72	329.74	159.60	314.17	1.53	4.03	1.46	1.47	7.34	80.73	0.26	0.65	-	-	18.07	41.76	421.28	946.66	
Puducherry	2.79	5.27	-	-	-	-	-	0.31	69.07	118.86	78.38	131.42	0.30	0.30	0.05	0.13	0.25	1.15	0.20	0.34	-	-	1.03	1.55	152.07	259.32	
Punjab	42.04	104.28	16.43	58.01	-	-	19.56	42.29	536.59	955.72	298.61	575.01	4.03	5.99	9.80	16.25	50.72	111.41	15.80	36.15	-	-	29.17	59.92	1,022.76	1965.01	
Rajasthan	221.99	337.28	4.27	6.34	-	-	40.42	54.33	565.83	1,103.05	403.75	795.09	2.47	3.31	0.20	2.91	17.11	37.97	0.90	2.37	5.60	3.78	29.54	66.01	1,292.09	2412.43	
Tamil nadu	155.17	424.48	20.12	50.84	-	-	52.95	95.46	1,743.37	3,261.58	1,892.41	3,495.15	24.82	52.33	7.19	18.19	128.11	315.64	46.27	96.33	-	-	23.83	45.71	4,094.23	7855.69	
Uttar Pradesh	120.07	848.68	6.74	8.87	-	-	135.49	262.61	948.80	1,870.42	525.11	1,005.82	3.20	4.04	16.36	16.31	154.20	545.17	1.19	3.49	5.72	5.72	59.45	75.69	1,976.33	4646.80	
Uttarakhand	15.09	94.90	0.92	1.22	-	-	0.81	2.14	167.58	356.46	146.96	306.13	0.29	0.41	0.02	0.03	5.70	12.83	0.59	0.69	-	-	3.21	5.95	341.16	780.76	
West Bengal	136.22	576.60	186.54	415.68	0.62	0.62	95.53	419.84	1,476.33	2,704.35	1,190.92	2,276.02	33.88	85.45	57.18	263.53	525.14	1,002.26	6.83	13.98	-	-	87.76	187.67	3,796.94	7946.00	
Arunachal Pradesh	0.76	0.89	-	-	-	-	15.87	29.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.64	30.85
Manipur	-	-	-	-	-	-	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02
Meghalaya	51.85	65.28	-	-	-	-	1.69	1.84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53.54	67.12
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Nagaland	-	0.69	-	-	-	-	0.43	0.43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.43	1.12
Sikkim	1.23	2.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.23	2.34
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Dadra & Nagra Haveli	1.23	21.87	-	-	-	-	0.12	0.33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.36	22.20
Daman & Diu	1.57	5.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.57	5.68
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Grand Total	3,436.50	10,561.80	541.87	1,819.01	11.66	43.36	1,857.49	5,415.80	18,770.72	36,177.17	14,542.99	28,021.31	588.82	2,893.98	432.18	1,430.70	4,608.90	11,590.96	831.51	1,894.33	13.99	12.17	2,502.98	4,284.10	48,139.60	104,144.69	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

(Rs in Lakhs)

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	2	1.58	70.21	-	0.57%
2	No. of Reinsurers with rating AA but less than AAA	34	1,260.61	285.94	1,191.71	21.81%
3	No. of Reinsurers with rating A but less than AA	50	5,183.15	904.20	2,314.76	66.91%
4	No. of Reinsurers with rating BBB but less than A	13	208.32	182.21	25.44	3.31%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	8	-	-	929.34	7.40%
	Total	107	6,653.66	1,442.56	4,461.25	100%

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: 30-09-2012

(Rs in Lakhs)

Ageing of Claims								
Sl.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	53	55	39	22	19	188	2,619
2	Marine Cargo	70	40	21	7	6	144	249
3	Marine Hull	-	-	-	1	-	1	2
4	Engineering	49	31	27	21	32	160	728
5	Motor OD	19,100	6,932	2,615	1,010	293	29,950	8,901
6	Motor TP	10	36	46	96	548	736	2,049
7	Health	262,239	2,704	535	85	50	265,613	4,339
8	Overseas Travel	100	1	7	7	7	122	276
9	Personal Accident	143	117	110	47	41	458	444
10	Liability	2	5	10	5	10	32	86
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	75	102	39	29	45	290	774

Note:

Excluding claims related to IMTPIP Pool.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

No. of claims only

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engine ering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscell aneous	Total
1	Claims O/S at the beginning of the period	379	317	10	434	16,802	21,788	212,392	402	995	166	-	-	835	254,520
2	Claims reported during the period	259	335	-	148	36,219	6,484	270,486	161	1,253	128	-	-	1,267	316,740
3	Claims Settled during the period	188	144	1	160	29,950	736	265,613	122	458	32	-	-	290	297,694
4	Claims Repudiated during the period	1	-	-	-	138	310	12,205	1	43	3	-	-	31	12,732
5	Claims closed during the period	103	158	3	53	3,998	149	5,550	16	128	33	-	-	144	10,335
6	Claims O/S at End of the period	346	350	6	369	18,935	27,077	199,510	424	1,619	226	-	-	1,637	250,499
	Less than 3months	112	140	-	137	10,294	2,695	110,156	271	508	49	-	-	311	124,673
	3 months to 6 months	67	52	1	70	3,379	1,698	50,599	75	319	37	-	-	225	56,522
	6months to 1 year	64	98	1	103	2,373	4,773	37,985	46	289	47	-	-	427	46,206
	1year and above	103	60	4	59	2,889	17,911	770	32	503	93	-	-	674	23,098

Note:

Excluding claims related to IMTPIP Pool.

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE HALF YEAR ENDED 30TH SEPTEMBER ,2012

Required solvency margin based on net premium and net incurred claims

(Rs. in Lakhs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	19,664.54	4,480.81	9,614.38	2,525.44	1,966.45	1,442.16	1,966.45
2	Marine Cargo	3,231.99	1,183.32	2,559.53	1,138.92	387.84	460.72	460.72
3	Marine Hull	68.68	13.89	66.73	61.29	6.87	18.39	18.39
4	Motor	120,670.53	103,130.08	124,250.87	93,695.01	20,626.02	28,108.50	28,108.50
5	Engineering	10,103.97	1,582.69	9,286.24	1,480.02	1,010.40	1,392.94	1,392.94
6	Aviation	443.92	(148.07)	10,686.11	279.89	44.39	1,602.92	1,602.92
7	Laibilities	3,608.05	1,029.46	440.86	351.84	541.21	105.55	541.21
8	Others	9,776.84	3,848.86	6,984.61	3,891.29	1,373.16	1,466.77	1,466.77
9	Health	23,333.83	20,089.24	26,212.57	22,650.09	4,017.85	6,795.03	6,795.03
	Total	190,902.35	135,210.27	190,101.91	126,073.78	29,974.18	41,392.96	42,352.92

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:** 30-09-2012

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2012)	151	
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	20	
6	No of branches at the end of the year (As on 30.09.2012)	131*	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	131	

*Excluding 12 Regional Offices

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2012

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	310,637
2	Loans	9	3,006
3	Fixed Assets	10	2,306
4	Current Assets		
	a. Cash & Bank Balance	11	4,633
	b. Advances & Other Assets	12	94,888
5	Current Liabilities		
	a. Current Liabilities	13	(267,945)
	b. Provisions	14	(76,439)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	99,607
	Application Of Funds as per Balance Sheet (A)	TOTAL (A)	170,693
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	3,006
2	Fixed Assets (if any)	10	2,306
3	Cash & Bank Balance (if any)	11	4,633
4	Advances & Other Assets (if any)	12	94,888
5	Current Liabilities	13	(267,945)
6	Provisions	14	(76,439)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	99,607
	TOTAL (B)	TOTAL (B)	(139,944)
	Investment Assets As Per FORM 3B	(A - B)	310,637

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	0	101,300	101,300	32.58%	0	101,300	99,649
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0.00	0	111,181	111,181	35.76%	0	111,181	109,722
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0.00	0	77,415	77,415	24.90%	(49)	77,366	76,990
	2.Approved Investments	Not exceeding 55%	0.00	0	103,260	103,260	33.21%	(203)	103,057	103,252
	3.Other Investments (not exceeding 25%)		0.00	0	19,068	19,068	6.13%	(35)	19,033	19,153
	Total Investment Assets	100%	0.00	0	310,924	310,924	100.00%	(287)	310,637	309,117

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: 30-09-2012

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2012	as % of total for this class	As at 30/09/2011	as % of total for this class	As at 30/09/2012	as % of total for this class	As at 30/09/2011	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	124,135.67	40.85%	123,633.31	56.56%	124,379.52	40.72%	125,305.65	55.97%
AA or better	30,331.34	9.98%	5,467.43	2.50%	30,266.03	9.91%	5,570.86	2.49%
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	149,434.59	49.17%	89,472.08	40.93%	150,772.91	49.37%	92,990.51	41.54%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	57,972.27	19.08%	42,254.85	19.33%	57,967.11	18.98%	42,433.98	18.95%
more than 1 year and upto 3 years	82,122.66	27.02%	53,451.05	24.45%	82,618.09	27.05%	54,323.30	24.27%
More than 3 years and up to 7 years	75,040.52	24.69%	61,048.37	27.93%	75,620.27	24.76%	63,434.00	28.34%
More than 7 years and up to 10 years	53,262.84	17.53%	34,117.05	15.61%	53,699.63	17.58%	34,803.58	15.55%
above 10 years	35,503.31	11.68%	27,701.51	12.67%	35,513.37	11.63%	28,872.15	12.90%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	99,649.09	32.79%	77,542.58	35.48%	101,300.36	33.17%	80,982.06	36.17%
b. State Government	10,072.95	3.31%	4,549.50	2.08%	9,880.67	3.24%	4,628.45	2.07%
c. Corporate Securities	194,179.56	63.90%	136,480.74	62.44%	194,237.43	63.60%	138,256.50	61.76%

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

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011
1	Gross Premium Growth Rate	30.31%	16.46%	-0.34%	11.78%
2	Gross Premium to shareholders' fund ratio	64.35%	139.21%	53.71%	130.01%
3	Growth rate of shareholders'fund	7.98%	4.81%	-0.14%	10.62%
4	Net Retention Ratio	77.35%	73.74%	82.23%	67.07%
5	Net Commission Ratio	3.30%	3.02%	3.57%	0.87%
6	Expense of Management to Gross Direct Premium Ratio	25.31%	23.69%	26.10%	24.89%
7	Combined Ratio	77.70%	73.81%	125.26%	100.18%
8	Technical Reserves to net premium ratio	822.23%	398.67%	590.35%	298.98%
9	Underwriting balance ratio	-38.39%	-29.72%	-23.43%	-24.75%
10	Operating Profit Ratio	-21.15%	-12.89%	-6.28%	-8.28%
11	Liquid Assets to liabilities ratio	20.45%	20.45%	25.91%	25.91%
12	Net earning ratio	-28.27%	-16.33%	-9.46%	-9.81%
13	Return on net worth ratio	-14.07%	-16.76%	-4.18%	-8.55%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.54	1.54	1.40	1.40
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	122,774,960	122,774,960	118,050,471	118,050,471
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)	(8.69)	(10.35)	(2.46)	(5.04)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(8.69)	(10.35)	(2.46)	(5.04)
6	(c) Book value per share (Rs)	61.97	61.97	59.10	59.10

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 30-09-2012

FORM NL-30		Analytical Ratios			
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	H1 - 2012-13	61.20%	20.02%	-25.06%	30.67%
Fire	H1 - 2011-12	-0.31%	19.54%	-47.54%	-24.91%
Marine Cargo	H1 - 2012-13	-29.15%	41.17%	9.43%	-33.04%
Marine Cargo	H1 - 2011-12	87.28%	20.13%	-19.46%	12.43%
Marine Hull	H1 - 2012-13	-22.38%	28.14%	-1.48%	85.57%
Marine Hull	H1 - 2011-12	-1.77%	33.76%	4.56%	-23.33%
Motor	H1 - 2012-13	12.57%	92.23%	4.75%	-34.56%
Motor	H1 - 2011-12	22.77%	78.87%	3.07%	-24.05%
Employer Liability	H1 - 2012-13	42.99%	89.88%	8.22%	13.50%
Employer Liability	H1 - 2011-12	-8.34%	89.78%	5.92%	39.77%
Public Liability	H1 - 2012-13	152.65%	8.60%	-22.12%	34.55%
Public Liability	H1 - 2011-12	6.64%	6.55%	-94.13%	120.27%
Engineering	H1 - 2012-13	3.81%	13.60%	-82.69%	24.57%
Engineering	H1 - 2011-12	146.52%	14.31%	-81.46%	30.47%
Aviation	H1 - 2012-13	54.33%	4.41%	-88.89%	-541.21%
Aviation	H1 - 2011-12	-96.67%	11.68%	63.88%	-205.06%
Personal Accident	H1 - 2012-13	-2.84%	90.38%	9.98%	-2.73%
Personal Accident	H1 - 2011-12	-46.29%	80.47%	7.76%	-16.33%
Health	H1 - 2012-13	6.11%	84.11%	5.05%	-23.58%
Health	H1 - 2011-12	-1.12%	80.40%	3.58%	-36.16%
Other Miscellaneous	H1 - 2012-13	69.41%	17.91%	-14.30%	-42.95%
Other Miscellaneous	H1 - 2011-12	7.81%	28.41%	4.66%	-37.88%
Total	H1 - 2012-13	16.46%	73.74%	3.02%	-29.72%
Total	H1 - 2011-12	11.78%	67.07%	0.87%	-24.75%

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 30-09-2012

FORM NL-30		Analytical Ratios			
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	Q2 - 2012-13	66.33%	24.73%	-19.41%	34.39%
Fire	Q2 - 2011-12	-4.45%	26.37%	-25.06%	-123.22%
Marine Cargo	Q2 - 2012-13	13.06%	28.98%	13.42%	-81.92%
Marine Cargo	Q2 - 2011-12	14.74%	42.14%	-2.25%	-98.99%
Marine Hull	Q2 - 2012-13	-60.17%	-56.26%	18.14%	-152.44%
Marine Hull	Q2 - 2011-12	182.99%	13.33%	-16.48%	346.62%
Motor	Q2 - 2012-13	28.76%	90.64%	4.63%	-42.02%
Motor	Q2 - 2011-12	10.18%	94.83%	5.15%	-19.46%
Employer Liability	Q2 - 2012-13	111.11%	89.83%	8.52%	1.94%
Employer Liability	Q2 - 2011-12	-40.58%	89.73%	7.85%	73.65%
Public Liability	Q2 - 2012-13	232.83%	3.82%	101.13%	32.27%
Public Liability	Q2 - 2011-12	-28.81%	42.56%	-16.01%	-34.46%
Engineering	Q2 - 2012-13	-6.37%	16.26%	-70.55%	4.93%
Engineering	Q2 - 2011-12	-10.36%	18.23%	-102.27%	121.26%
Aviation	Q2 - 2012-13	-3.34%	0.44%	-2592.31%	-2600.00%
Aviation	Q2 - 2011-12	-90.50%	1.55%	758.17%	-1527.43%
Personal Accident	Q2 - 2012-13	-1.72%	88.72%	5.39%	0.22%
Personal Accident	Q2 - 2011-12	24.29%	77.95%	10.52%	-8.03%
Health	Q2 - 2012-13	13.21%	87.75%	5.12%	-35.67%
Health	Q2 - 2011-12	-22.51%	81.06%	6.31%	-44.12%
Other Miscellaneous	Q2 - 2012-13	153.30%	15.12%	-26.33%	-24.74%
Other Miscellaneous	Q2 - 2011-12	2.87%	36.34%	11.28%	-59.52%
Total	Q2 - 2012-13	30.31%	77.35%	3.30%	-38.39%
Total	Q2 - 2011-12	-0.34%	82.23%	3.57%	-23.43%

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURE RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

(Rs in Lakhs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	Consideration paid / received			
				For the quarter ended 30th September,2012	For the half year ended 30th September,2012	For the quarter ended 30th September,2011	For the half year ended 30th September,2011
1	Reliance Capital Ltd.	Holding Company	Share Capital Received	15,499.99	15,499.99	3,500.00	13,500.00
			Claim	-	-	3.52	3.61
			Premium	16.88	20.77	15.64	20.36
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	24.35	41.32	240.74	240.75
			Management fees	168.54	318.79	-	-
			Reimbursement paid for IT services	62.28	119.48	7.81	33.86
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	24.63	38.69	27.95	38.57
			Advertisement Hoarding Charges paid	-	5.48	-	-
			Interest Due on Debenture	196.07	368.45	197.51	197.51
			Outstanding balance in CD A/c	2.99	2.99	6.32	6.32
			Debtors	46.47	46.47	-	-
2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Premium	0.76	55.57	1.10	73.79
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	8.08	11.08	3.53	5.58
			Outstanding balance in CD A/c	4.72	4.72	14.18	14.18
			Debtors	8.30	8.30	-	-
3	Reliance Equity Avdisor Ltd.	Fellow Subsidiary	Premium	-	0.08	-	0.38
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
4	Reliance Home Finance Pvt. Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	-	-	0.74	1.30
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
5	Reliance Money Express Ltd.	Fellow Subsidiary	Foreign Currency Return	-	-	-	-
			Premium	0.14	0.14	0.14	0.54
			Foreign Currency Purchased	1.79	3.45	-	0.23
			Outstanding balance in CD A/c	4.34	4.34	4.34	4.34
6	Reliance Securities Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	3.93	7.96	7.13	12.05
			Premium	-	0.52	0.43	1.35
			Claim	-	-	0.05	0.05
			Debtors	7.96	7.96	-	-
7	Reliance Spot Exchange Infrastructure	Fellow Subsidiary	Premium	-	-	0.06	0.06
			Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
8	Reliance Composite Insurance Broking Limited (w.e.f. October 18, 2011)	Fellow Subsidiary	Reinsurance Premium paid	609.60	1,366.06	-	-
			RI Claim Received	383.65	846.77	-	-
			RI Commission Received	101.42	229.76	-	-
			Brokerage	14.50	19.24	-	-
			Debtors	87.31	87.31	-	-
9	Reliance Innoventures Pvt. Ltd.	Ultimate Holding Company	Premium	-	-	-	4.75
10	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium	-	0.23	2.98	3.29
11	Quant Broking Private Limited	Fellow Subsidiary	Premium	-	0.22	-	0.27
			Brokerage paid for stock exchange trading	0.21	0.34	-	-
			Outstanding balance in CD A/c	-	-	0.01	0.01
12	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium	395.77	412.78	69.00	83.70
13	Reliance Wealth Management Limited	Fellow Subsidiary	Premium	-	0.38	-	-
14	Reliance Communications Limited	Comapany Under Common Control	Paid for telephone & internet	-	-	-	269.09
			Premium	-	-	-	82.18
			Claim	-	-	-	20.71
			Outstanding balance in CD A/c	-	-	-	47.93
15	Reliance Communications	Fellow Subsidiary	Premium	-	-	-	0.99
			Claim	-	-	-	0.29
16	Reliance Big Entertainment Private Limited	Comapany Under Common Control	Claim	-	-	-	0.19
17	Shri Anil D. Ambani, person having control during the year	Key Managerial Personnel	Premium	0.58	1.25	-	-
18	Rakesh Jain	Key Managerial Personnel	Remuneration	40.00	80.00	-	-
19	Vijay Pawar	Key Managerial Personnel	Remuneration	-	-	23.09	45.59
20	Independent Directors		Sitting Fees	1.60	2.80	2.40	4.00

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

Products Information

List below the products and/or add-ons introduced during the period

Sl. 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	Additional Towing Charges for Commercial Vehicles	RGICL/IRDA/516/2008 dated 24 Dec 2008	IRDA/F&U/Add-on(Motor)/Reliance/09 dated 05/05/09	Motor	Add On	24-Dec-08	5-May-09
2	Nil Depreciation for Commercial Vehicles	RGICL/IRDA/516/2008 dated 24 Dec 2008	IRDA/F&U/Add-on(Motor)/Reliance/09 dated 05/05/09	Motor	Add On	16-Dec-08	5-May-09
3	Total Cover - Private Car	RGICL/IRDA/513/2008 dated 16 Dec 2008	IRDA/F&U/Add-on(Motor)/Reliance/09 dated 05/05/09	Motor	Add On	16-Dec-08	5-May-09
4	Total Cover - Two Wheeler	RGICL/IRDA/515/2008 dated 24 Dec 2008	IRDA/F&U/Add-on(Motor)/Reliance/09 dated 05/05/09	Motor	Add On	24-Dec-08	5-May-09

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE HALF YEAR ENDED 30TH SEPTEMBER ,2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

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	310,637.01
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	307,203.05
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	8,093.23
4	Excess in Policyholders' Funds (1-2-3)		(4,659.27)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	99,291.07
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	29,445.34
7	Excess in Shareholders' Funds (5-6)		69,845.73
8	Total Available Solvency Margin [ASM] (4+7)		65,186.46
9	Total Required Solvency Margin [RSM]		42,352.92
10	Solvency Ratio (Total ASM/Total RSM) *		1.54

* The minimum Solvency margin for the half year ended on 30th September 2012 is required to be kept as 1.30 times in accordance with IRDA order no. IRDA/F&A/ORD/MTPP/070/03-2012 dated 22nd March 2012.

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****Date: 30-09-2012*****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 H. Ansari	Director	
5	Mr Soumen Ghosh	Director	
6	Mr Vijay Pawar	Director	
7	Mr Rakesh Jain	Executive Director & CEO	
8	Mr Hemant Jain	CFO	
9	Mr Sudarshanam Sundararajan	Head- ERCG	
10	Mr K Ramkumar	CIO	

Key Pesons 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 30.09.2012

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.

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

NAME OF THE FUND : GENERAL FUND

STATEMENT AS ON 30.09.2012

PERIODICITY OF SUBMISSION : QUARTERLY

Rs. In Lakhs

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 30th September, 2012					For the half year ended 30th September, 2012					Previous Year 2011-12				
			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	99,780.53	98,281.40	1,808.96	8.19%	8.19%	99,780.53	98,281.40	3,554.85	8.40%	8.40%	73,062.97	69,973.35	5,874.25	7.83%	7.83%
	Treasury Bills	CTRB	165.28	165.28	29.52	8.34%	8.34%	165.28	165.28	59.82	7.99%	7.99%	1,496.43	1,496.43	33.78	6.47%	6.47%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,354.54	1,202.40	18.89	5.52%	5.52%	1,354.54	1,202.40	37.69	5.53%	5.53%	1,366.29	1,181.84	69.54	5.54%	5.54%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	9,880.67	10,072.95	196.13	8.51%	8.51%	9,880.67	10,072.95	346.75	8.47%	8.47%	6,518.14	6,439.42	415.81	8.02%	8.02%
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	34,069.73	33,788.41	752.50	9.21%	9.21%	34,069.73	33,788.41	1,389.09	8.98%	8.98%	28,578.29	28,135.31	2,309.72	8.33%	8.33%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	29,771.35	29,861.50	676.19	7.57%	7.57%	29,771.35	29,861.50	1,472.52	8.33%	8.33%	32,136.67	31,425.06	2,854.27	8.69%	8.69%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	12,628.73	12,443.76	279.10	9.25%	9.25%	12,628.73	12,443.76	593.26	10.35%	10.35%	12,373.42	12,208.14	1,092.06	8.02%	8.02%
	Infrastructure - debentures / bonds / cps / loans - (promoter group)	IDPG	0.00	0.00	79.75	10.66%	10.66%	0.00	0.00	148.92	10.64%	10.64%	0.00	0.00	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	726.63	682.20	(119.30)	-53.93%	-53.93%	726.63	682.20	(117.46)	-25.39%	-25.39%	847.08	657.13	22.91	3.42%	3.42%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	218.45	214.00	5.33	11.14%	11.14%	218.45	214.00	5.33	5.64%	5.64%	168.37	160.15	21.41	15.79%	15.79%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,345.08	1,303.34	17.05	5.14%	5.14%	1,345.08	1,303.34	47.42	7.37%	7.37%	1,148.67	1,034.75	85.65	7.63%	7.63%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,989.80	2,827.52	10.02	1.28%	1.28%	2,989.80	2,827.52	57.81	3.63%	3.63%	2,828.66	2,424.65	426.59	15.34%	15.34%
	Corporate Securities - Bonds - (Taxable)	EPBT	10,501.06	10,498.29	176.21	9.01%	9.01%	10,501.06	10,498.29	298.00	9.00%	9.00%	6,996.02	6,826.03	655.09	10.24%	10.24%
	Corporate Securities - Debentures	ECOS	48,633.14	48,770.57	1,171.75	9.92%	9.92%	48,633.14	48,770.57	1,940.17	9.70%	9.70%	19,304.54	19,153.84	1,333.35	8.84%	8.84%
	Commercial Papers	ECCP	4,701.19	4,701.19	61.81	9.70%	9.70%	4,701.19	4,701.19	160.13	9.84%	9.84%	4,741.86	4,741.86	100.36	9.64%	9.64%
	Corporate Securities - Debentures / Bonds/ Cps/Loan - (Promoter Group)	EDPG	7,998.21	8,062.57	196.83	9.76%	9.76%	7,998.21	8,062.57	365.56	9.67%	9.67%	7,701.10	7,662.40	768.45	9.96%	9.96%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,561.54	1,557.81	35.99	9.14%	9.14%	1,561.54	1,557.81	70.83	9.03%	9.03%	1,566.66	1,552.85	142.95	9.10%	9.10%
	CCIL - CBLO	ECBO	0.00	0.00	(53.85)	7.77%	7.77%	0.00	0.00	(76.32)	8.37%	8.37%	22,345.19	22,345.19	(217.28)	9.63%	9.63%
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	22,530.00	22,530.00	555.89	11.02%	11.02%	22,530.00	22,530.00	1,083.60	10.92%	10.92%	19,530.00	19,530.00	1,594.48	10.24%	10.24%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	68.09	19.71%	19.71%	0.00	0.00	457.92	12.11%	12.11%	24,044.58	24,044.58	1,182.16	10.14%	10.14%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,000.00	3,000.71	54.55	8.65%	8.65%	3,000.00	3,000.71	113.38	9.28%	9.28%	0.00	0.00	153.58	9.00%	9.00%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	3.59	8.98%	8.98%	0.00	0.00	11.05	10.46%	10.46%	1,700.00	1,700.53	41.55	8.89%	8.89%
6	OTHER THAN APPROVED INVESTMENTS																
	Debentures/Bonds/Cps/Loans - (Promoter Group)	ODPG	5,524.89	5,643.14	6.37	14.02%	14.02%	5,524.89	5,643.14	6.37	14.02%	14.02%	0.00	0.00	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	8,999.00	9,000.86	330.68	8.85%	8.85%	8,999.00	9,000.86	705.26	9.40%	9.40%	963.00	963.58	895.93	8.89%	8.89%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	4,000.00	4,000.89	82.62	8.87%	8.87%	4,000.00	4,000.89	167.72	9.32%	9.32%	1,000.00	1,000.31	245.87	8.98%	8.98%
	Equity Shares (incl Co-op Societies)	OESH	225.55	188.03	0.38	0.76%	0.76%	225.55	188.03	0.38	0.40%	0.40%	163.34	121.56	21.91	14.69%	14.69%
	Securitized Assets	OPSA	318.60	319.85	6.01	7.37%	7.37%	318.60	319.85	12.56	7.34%	7.34%	388.41	383.75	32.26	7.24%	7.24%
	Total		310,923.97	309,116.68	6,451.06	8.66%	8.66%	310,923.97	309,116.68	12,912.61	8.93%	8.93%	270,969.70	265,162.73	20,156.65	8.65%	8.65%

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.

4 The Yields given are absolute

** Including IMTPPI Income

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 30.09.2012

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs in Lakhs)

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 1 :</u>								
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2,577.46	24/04/2012	ICRA	LAA+	LAA	14/09/2012	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,033.58	24/06/2010	ICRA	AA+	LAA	28/09/2012	
	11.15% REL INFRA DB 30-03-2016	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,002.49	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2017	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,003.43	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2018	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,004.27	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.40% REL INFRA DB 29-09-2013	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,514.69	26/09/2012	CRISIL	AA+	AA-	28/09/2012	
B.	<u>AS ON DATE 2 :</u>								
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2577.46	24/04/2012	ICRA	LAA+	LAA	14/09/2012	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1033.58	24/06/2010	ICRA	AA+	LAA	28/09/2012	
	11.15% REL INFRA DB 30-03-2016	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1002.49	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2017	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1003.43	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2018	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1004.27	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.40% REL INFRA DB 29-09-2013	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2514.69	26/09/2012	CRISIL	AA+	AA-	28/09/2012	

- 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**

Date: **30-09-2012**
(Rs in Lakhs)

Business Returns across line of Business

Sl.No.	Line of Business	For the Quarter ended on September 12		For the Quarter ended on September 11		For the half year ended 30th September,2012		For the half year ended 30th September,2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,436.50	8,408	2,062.70	9,002	10,561.80	18,169	6,552.07	19,778
2	Marine Cargo	541.87	4,699	479.27	6,976	1,819.01	13,254	2,567.58	13,930
3	Marine Hull	11.66	2	29.27	1	43.36	5	55.86	4
4	Motor TP*	14,542.99	432,953	10,343.86	373,139	28,021.31	829,275	21,471.42	818,315
5	Motor OD	18,770.72	400,359	15,529.42	366,193	36,177.17	777,834	35,556.26	801,424
6	Engineering	1,857.49	1,066	1,983.83	1,065	5,415.80	2,149	5,217.23	2,351
7	Employer's Liability	219.50	703	103.97	440	428.85	1,420	299.91	1,033
8	Product Liab	0.34	1	0.35	1	4.25	6	6.55	8
9	Public Liab	20.95	121	17.95	147	93.19	334	70.67	422
10	Other Liab	348.03	2,196	92.66	1,954	2,367.69	3,923	898.49	3,413
11	Aviation	88.19	3	91.24	3	224.55	20	145.51	26
12	Personal Accident	432.18	4,333	439.76	5,622	1,430.70	8,183	1,472.49	13,883
13	Health	5,440.41	187,769	4,805.75	193,988	13,485.29	411,061	12,709.13	390,472
14	All Other Misc	2,428.77	14,069	962.28	12,411	4,071.71	27,805	2,403.41	26,497
	Total	48,139.60	656,323	36,942.31	604,749	104,144.69	1,315,604	89,426.58	1,290,132

* Count is inclusive of Motor OD also since it is a composite policy.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

(Rs in Lakhs)

Rural & Social Obligations					
			For the Half Year ended on 30th September, 2012		
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured ++
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	3,570	2,795.48	-
		Social	-	-	-
4	Motor OD	Rural	72,845	3,482.22	269,174.87
		Social	-	-	-
5	Engineering	Rural	141	111.96	107,671.48
		Social	-	-	-
6	Workmen's Compensation/Employer's L	Rural	99	25.75	3,027.00
		Social	-	-	-
7	Public Liability	Rural	39	4.07	2,776.06
		Social	-	-	-
8	Other Liability Cover	Rural	157	31.70	6,416.20
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	647	83.40	230,658.51
		Social	-	-	-
11	Health	Rural	20,424	2,073.69	1,250,983.48
		Social	-	-	-
12	All Other Miscellaneous	Rural	3,716	269.47	275,503.53
		Social	3,104	124.19	174,924.11

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2012

(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	For the Quarter ended on September 12		For the Quarter ended on September 11		For the half year ended 30th September,2012		For the half year ended 30th September,2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	439,364	29,329.41	377,357	22,973.89	863,482	58,306.06	506,091	30,662.13
2	Corporate Agents-Banks	17,764	2,171.36	15,604	572.38	33,921	2,838.07	33,434	1,182.00
3	Corporate Agents -Others	8	0.23	25	2.85	29	0.56	40	3.65
4	Brokers	55,051	10,598.49	38,825	5,886.25	100,194	22,931.86	83,928	14,856.85
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	144,136	6,040.12	172,938	7,506.94	317,978	20,068.14	666,639	42,721.95
7	Others	-	-	-	-	-	-	-	-
	Total (A)	656,323	48,139.60	604,749	36,942.31	1,315,604	104,144.69	1,290,132	89,426.58
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	656,323	48,139.60	604,749	36,942.31	1,315,604	104,144.69	1,290,132	89,426.58

Notes:

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: 30-09-2012

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	5	31	36	0	0	0
b)	Policy Administration Related	3	522	510	10	5	0
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	27	1579	1502	7	65	32
e)	others	0	8	7	0	1	0
d)	Total Number	35	2140	2055	17	71	32

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	12	0	12
b)	Greater than 15 days	20	0	20
	Total Number	32	0	32