

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 PERIOD - Fire Insurance Business

(Rs. In '000)

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	Premiums earned (Net)	NL-4-Premium Schedule	1,22,772	2,04,899	73,769	1,41,071
2	Profit/ Loss on sale/redemption of Investments		603	7,810	1,278	7,764
3	Interest, Dividend & Rent – Gross		34,680	95,617	25,165	60,308
4	Others		-	-	-	-
	TOTAL (A)		1,58,055	3,08,326	1,00,212	2,09,143
1	Claims Incurred (Net)	NL-5-Claims Schedule	24,289	1,31,246	38,584	76,289
2	Commission (Net)	NL-6-Commission Schedule	(20,182)	(83,824)	(16,499)	(53,006)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	27,948	64,015	22,453	52,921
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		32,055	1,11,437	44,538	76,204
	Operating Profit/(Loss) from Fire Business C= (A - B)		1,26,000	1,96,889	55,674	1,32,939
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,26,000	1,96,889	55,674	1,32,939
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		1,26,000	1,96,889	55,674	1,32,939

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, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	Premiums earned (Net)	NL-4-Premium Schedule	45,757	85,833	19,128	30,549
2	Profit/ Loss on sale/redemption of Investments		220	1,464	177	1,369
3	Interest, Dividend & Rent – Gross		7,406	17,917	4,180	10,635
4	Others (to be specified)		-	-	-	-
	TOTAL (A)		53,383	1,05,214	23,485	42,553
1	Claims Incurred (Net)	NL-5-Claims Schedule	19,964	53,750	24,667	28,163
2	Commission (Net)	NL-6-Commission Schedule	5,178	16,008	1,989	7,043
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	12,167	33,755	4,337	19,044
4	Provision for Premium Deficiency		-	(20,900)	(2,964)	(2,964)
	TOTAL (B)		37,309	82,613	28,029	51,286
	Operating Profit/(Loss) from Marine Business C= (A - B)		16,074	22,601	(4,544)	(8,733)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		16,074	22,601	(4,544)	(8,733)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		16,074	22,601	(4,544)	(8,733)

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, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	Premiums earned (Net)	NL-4- Premium Schedule	42,27,771	82,06,203	30,23,917	59,26,566
2	Profit/ Loss on sale/redemption of Investments		30,885	90,052	32,553	87,178
3	Interest, Dividend & Rent – Gross		7,04,601	11,91,165	3,96,424	7,46,784
4	Others - Exchange Gain/(Loss)		(2,193)	(13,688)	(3,843)	(551)
	- Miscellaneous Income		1,329	2,126	598	1,108
	TOTAL (A)		49,62,393	94,75,858	34,49,649	67,61,085
1	Claims Incurred (Net)	NL-5-Claims Schedule	39,33,392	74,96,170	33,90,549	61,22,802
2	Commission (Net)	NL-6- Commission Schedule	1,42,109	2,31,154	1,37,319	2,77,691
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	11,18,223	21,78,597	9,42,788	18,49,503
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		51,93,724	99,05,921	44,70,656	82,49,996
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(2,31,331)	(4,30,063)	(10,21,007)	(14,88,911)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,31,331)	(4,30,063)	(10,21,007)	(14,88,911)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(2,31,331)	(4,30,063)	(10,21,007)	(14,88,911)

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, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,26,000	1,96,889	55,674	1,32,939
	(b) Marine Insurance		16,074	22,601	(4,544)	(8,733)
	(c) Miscellaneous Insurance		(2,31,331)	(4,30,063)	(10,21,007)	(14,88,911)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,10,322	4,19,585	1,72,273	3,34,499
	(b) Profit / (Loss) on sale of investments		13,402	52,126	25,923	58,934
	Less: Loss on sale of investments		(3,882)	(17,855)	(12,801)	(15,871)
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		25	(231)	(119)	(1,486)
	Miscellaneous Income		2,505	5,728	4,405	9,774
	Excess Provision Written Back		43,499	43,499	-	-
	TOTAL (A)		1,76,614	2,92,279	(7,80,196)	(9,78,855)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(10,564)	(22,264)	(2,70,386)	(2,70,386)
	(c) Others					
	Provision related to control account		-	-	-	-
	Risk reserves		-	-	-	-
	Standard Assets		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(4,455)	(6,484)	(2,033)	(4,563)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(15,019)	(28,748)	(2,72,419)	(2,74,949)
	Profit / (Loss) Before Tax		1,61,595	2,63,531	(10,52,615)	(12,53,804)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	(c) Income Tax Earlier years Tax		-	-	-	-
	Profit / (Loss) After Tax		1,61,595	2,63,531	(10,52,615)	(12,53,804)
	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		(95,32,692)	(96,34,628)	(89,08,123)	(87,06,934)
	Balance carried forward to Balance Sheet		(93,71,097)	(93,71,097)	(99,60,738)	(99,60,738)

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 2013

(Rs. In '000)

PARTICULARS	SCHEDULE	AS AT 30TH SEPTEMBER, 2013	AS AT 30TH SEPTEMBER, 2012
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	12,27,750	12,27,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,62,42,881	1,62,42,881
FAIR VALUE CHANGE ACCOUNT		(90,630)	(28,696)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,73,80,001	1,74,41,935
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,67,05,382	3,10,63,701
LOANS	NL-13-Loans Schedule	2,99,424	3,00,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,45,603	2,30,556
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,95,084	4,63,262
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	83,64,343	94,88,763
Sub-Total (A)		87,59,427	99,52,025
CURRENT LIABILITIES			
PROVISIONS	NL-17-Current Liabilities Schedule	2,95,71,019	2,67,94,519
	NL-18-Provisions Schedule	88,02,648	76,43,928
Sub-Total (B)		3,83,73,667	3,44,38,447
NET CURRENT ASSETS (C) = (A - B)		(2,96,14,240)	(2,44,86,422)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		93,71,097	99,60,738
TOTAL		1,73,80,001	1,74,41,935

CONTINGENT LIABILITIES

(Rs. In '000)

Particulars	AS AT 30TH SEPTEMBER, 2013	AS AT 30TH SEPTEMBER, 2012
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	11,863	10,338
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	1,400	800
Statutory demands/ liabilities in dispute, not provided for	2,310	1,238
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
TOTAL	15,573	12,376

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, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
Premium from direct business written	57,52,520	1,27,41,620	48,13,960	1,04,14,468
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	(1,27,565)	(16,16,631)	(6,15,792)	(10,59,347)
Gross Earned Premium	56,24,955	1,11,24,989	41,98,168	93,55,121
Add: Premium on reinsurance accepted	79,724	1,53,487	1,24,374	3,03,917
Less: Premium on reinsurance ceded	14,31,545	34,66,871	12,14,836	30,38,884
Net Premium	42,73,134	78,11,605	31,07,706	66,20,154
Adjustment for change in reserve for unexpired risks	1,23,166	6,85,330	9,108	(5,21,968)
Premium Earned (Net)	43,96,300	84,96,935	31,16,814	60,98,186

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 - 2013-14	3,66,919	14,618	3,03,258	78,279	3,09,145	3,63,134	24,290
	For H1 - 2013-14	4,48,288	14,746	3,37,906	1,25,128	3,09,145	3,03,027	1,31,246
Marine Cargo	For Q2 - 2013-14	62,853	-	40,135	22,718	1,12,340	1,15,541	19,517
	For H1 - 2013-14	88,610	-	45,999	42,611	1,12,340	1,01,723	53,228
Marine Hull	For Q2 - 2013-14	272	-	28	244	1,487	1,284	447
	For H1 - 2013-14	277	-	28	249	1,487	1,214	522
Marine Total	For Q2 - 2013-14	63,125	-	40,163	22,962	1,13,827	1,16,825	19,964
	For H1 - 2013-14	88,887	-	46,027	42,860	1,13,827	1,02,937	53,750
Motor OD	For Q2 - 2013-14	10,96,761	-	1,01,515	9,95,246	19,25,238	19,84,241	9,36,243
	For H1 - 2013-14	20,98,603	-	2,00,136	18,98,467	19,25,238	18,89,092	19,34,614
Motor TP	For Q2 - 2013-14	9,35,937	2,73,315	39,843	11,69,409	2,22,36,601	2,14,18,154	19,87,856
	For H1 - 2013-14	19,43,309	5,07,806	81,300	23,69,815	2,22,36,601	2,08,78,337	37,28,078
Motor Total	For Q2 - 2013-14	20,32,698	2,73,315	1,41,358	21,64,655	2,41,61,839	2,34,02,395	29,24,099
	For H1 - 2013-14	40,41,912	5,07,806	2,81,436	42,68,282	2,41,61,839	2,27,67,429	56,62,692
Employer's Liability	For Q2 - 2013-14	5,815	-	645	5,170	30,109	27,842	7,437
	For H1 - 2013-14	7,480	-	838	6,642	30,109	29,412	7,339
Public Liability	For Q2 - 2013-14	825	-	82	743	22,059	16,373	6,429
	For H1 - 2013-14	1,798	-	241	1,557	22,059	13,077	10,539
Engineering	For Q2 - 2013-14	1,29,844	175	1,13,546	16,473	1,74,668	1,59,039	32,102
	For H1 - 2013-14	2,02,664	353	1,74,993	28,024	1,74,668	1,37,135	65,557
Aviation	For Q2 - 2013-14	2,690	-	2,601	89	2,164	578	1,675
	For H1 - 2013-14	2,690	-	2,601	89	2,164	443	1,810
Personal Accident	For Q2 - 2013-14	58,577	-	19,224	39,353	1,46,041	1,23,211	62,183
	For H1 - 2013-14	1,02,772	-	27,923	74,849	1,46,041	1,22,037	98,853
Health	For Q2 - 2013-14	12,97,049	-	3,74,298	9,22,751	7,38,395	7,55,270	9,05,876
	For H1 - 2013-14	20,06,739	-	4,80,932	15,25,807	7,38,395	6,37,499	16,26,703
Other Misc.	For Q2 - 2013-14	40,814	-	10,296	30,518	1,53,041	1,89,969	(6,410)
	For H1 - 2013-14	72,876	-	27,973	44,903	1,53,041	1,75,267	22,677
Misc Total	For Q2 - 2013-14	35,68,312	2,73,490	6,62,050	31,79,752	2,54,28,316	2,46,74,677	39,33,391
	For H1 - 2013-14	64,38,931	5,08,159	9,96,937	59,50,153	2,54,28,316	2,38,82,299	74,96,170
For Q2 - 2013-14		39,98,356	2,88,108	10,05,471	32,80,993	2,58,51,288	2,51,54,636	39,77,645
For H1 - 2013-14		69,76,106	5,22,905	13,80,870	61,18,141	2,58,51,288	2,42,88,263	76,81,166

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	2,61,873	-	2,30,343	31,530	2,51,021	2,43,967	38,584
	For H1 - 2012-13	5,33,175	-	4,19,000	1,14,175	2,51,021	2,88,907	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	8,89,631	-	91,925	7,97,706	19,06,724	16,50,451	10,53,979
	For H1 - 2012-13	17,27,708	-	1,72,847	15,54,861	19,06,724	14,59,119	20,02,466
Motor TP	For Q2 - 2012-13	6,80,391	29,590	(4,73,337)	11,83,318	1,28,87,065	1,23,82,292	16,88,091
	For H1 - 2012-13	13,59,023	2,86,712	53,091	15,92,644	1,28,87,065	1,15,97,898	28,81,811
Motor Total	For Q2 - 2012-13	15,70,022	29,590	(3,81,412)	19,81,024	1,47,93,789	1,40,32,743	27,42,070
	For H1 - 2012-13	30,86,731	2,86,712	2,25,938	31,47,505	1,47,93,789	1,30,57,017	48,84,277
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	1,65,645	1,49,224	44,510
	For H1 - 2012-13	3,58,168	-	2,79,462	78,706	1,65,645	1,48,976	95,375
Aviation	For Q2 - 2012-13	49,580	-	47,967	1,613	444	7	2,050
	For H1 - 2012-13	1,97,465	-	1,90,918	6,547	444	6	6,985
Personal Accident	For Q2 - 2012-13	44,378	-	12,929	31,449	1,08,322	1,04,234	35,537
	For H1 - 2012-13	96,849	-	27,466	69,383	1,08,322	94,697	83,008
Health	For Q2 - 2012-13	4,61,654	-	73,285	3,88,369	6,37,757	5,09,848	5,16,278
	For H1 - 2012-13	8,12,401	-	1,27,882	6,84,519	6,37,757	3,77,568	9,44,708
Other Misc.	For Q2 - 2012-13	27,784	-	11,694	16,090	1,85,101	1,58,837	42,354
	For H1 - 2012-13	49,475	-	19,013	30,462	1,85,101	1,21,742	93,821
Misc Total	For Q2 - 2012-13	22,34,749	29,590	(1,89,693)	24,54,032	1,59,22,784	1,49,86,268	33,90,548
	For H1 - 2012-13	46,15,370	2,86,712	8,72,422	40,29,660	1,59,22,784	1,38,29,643	61,22,801
For Q2 - 2012-13		25,21,737	29,590	47,826	25,03,501	1,62,51,389	1,53,01,091	34,53,799
For H1 - 2012-13		52,19,578	2,86,712	13,31,427	41,74,863	1,62,51,389	1,41,98,999	62,27,253

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	4	5	6
Fire	For Q2 - 2013-14	15,565	107	35,854	(20,182)
	For H1 - 2013-14	54,418	3,992	1,42,234	(83,824)
Marine Cargo	For Q2 - 2013-14	7,505	-	2,512	4,993
	For H1 - 2013-14	20,624	12	4,809	15,827
Marine Hull	For Q2 - 2013-14	363	-	178	185
	For H1 - 2013-14	359	-	178	181
Marine Total	For Q2 - 2013-14	7,868	-	2,690	5,178
	For H1 - 2013-14	20,983	12	4,987	16,008
Motor OD	For Q2 - 2013-14	1,80,392	-	13,385	1,67,007
	For H1 - 2013-14	3,66,082	-	31,147	3,34,935
Motor TP	For Q2 - 2013-14	2,130	-	3,934	(1,804)
	For H1 - 2013-14	2,130	-	12,097	(9,967)
Motor Total	For Q2 - 2013-14	1,82,522	-	17,319	1,65,203
	For H1 - 2013-14	3,68,212	-	43,244	3,24,968
Employer's Liability	For Q2 - 2013-14	2,143	-	175	1,968
	For H1 - 2013-14	3,899	-	343	3,556
Public Liability	For Q2 - 2013-14	2,204	-	3,339	(1,135)
	For H1 - 2013-14	5,253	-	9,294	(4,041)
Engineering	For Q2 - 2013-14	11,115	60	41,922	(30,747)
	For H1 - 2013-14	19,425	639	77,092	(57,028)
Aviation	For Q2 - 2013-14	(73)	-	276	(349)
	For H1 - 2013-14	81	-	673	(592)
Personal Accident	For Q2 - 2013-14	3,256	1	185	3,072
	For H1 - 2013-14	14,114	85	747	13,452
Health	For Q2 - 2013-14	45,604	-	31,369	14,235
	For H1 - 2013-14	99,908	-	1,44,555	(44,647)
Other Misc.	For Q2 - 2013-14	6,773	-	16,911	(10,138)
	For H1 - 2013-14	14,451	-	18,965	(4,514)
Misc Total	For Q2 - 2013-14	2,53,544	61	1,11,496	1,42,109
	For H1 - 2013-14	5,25,343	724	2,94,913	2,31,154
For Q2 - 2013-14		2,76,977	168	1,50,040	1,27,105
For H1 - 2013-14		6,00,744	4,728	4,42,134	1,63,338

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business	For Q2 - 2013-14	For H1 - 2013-14
Agents	1,88,662	3,84,434
Brokers	79,560	1,98,738
Corporate Agency	8,754	17,572
Referral	-	-
TOTAL (B)	2,76,977	6,00,744

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	1,09,362	(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	1,73,597	-	33,902	1,39,695
	For H1 - 2012-13	3,36,027	-	54,743	2,81,284
Motor TP	For Q2 - 2012-13	-	-	-	-
	For H1 - 2012-13	-	-	-	-
Motor Total	For Q2 - 2012-13	1,73,597	-	33,902	1,39,695
	For H1 - 2012-13	3,36,027	-	54,743	2,81,284
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	2,28,947	678	92,306	1,37,319
	For H1 - 2012-13	4,79,527	1,858	2,03,694	2,77,691
Total Q2 - 2012-13		2,48,916	6,001	1,32,108	1,22,809
Total H1 - 2012-13		5,45,673	7,897	3,21,842	2,31,728

(Rs. In '000)

Break-up of the expenses (Gross) incurred to procure business	For Q2 - 2012-13	For H1 - 2012-13
Agents	1,78,520	3,63,404
Brokers	61,896	1,66,976
Corporate Agency	8,500	15,293
Referral	-	-
TOTAL (B)	2,48,916	5,45,673

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, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	Employees' remuneration & welfare benefits	3,35,168	6,68,602	2,73,977	5,48,188
2	Company's contribution to Provident fund and others	14,742	40,370	18,730	31,372
3	Travel, conveyance and vehicle running expenses	14,631	33,677	14,505	30,199
4	Rents, rates & taxes	61,688	1,25,242	72,776	2,38,210
5	Repairs	55,236	1,09,970	60,094	1,36,902
6	Printing & Stationery	18,367	29,456	9,710	21,268
7	Communication expenses*	25,549	49,222	18,217	45,109
8	Postage expenses*	12,613	21,643	16,183	24,442
9	Legal & professional charges*	58,139	98,545	26,695	55,386
10	Directors' Sitting fees	120	300	160	280
11	Auditors remuneration				
	a. As auditor	1,550	1,570	800	1,650
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity*	4,19,391	8,19,560	3,74,775	5,81,481
13	Interest and Bank Charges	7,671	15,127	8,306	16,187
14	Entertainment expenses	1,111	2,290	463	913
15	Office maintenance expenses	36,595	81,091	31,545	68,039
16	Office management expenses	15,000	30,000	13,500	28,753
17	Training & Recruitment Expenses*	14,541	27,458	(4,728)	13,680
18	Depreciation	23,670	44,838	24,497	52,471
19	Subscriptions and membership fees	6,513	12,881	6,902	12,238
20	Coinsurance Expenses (net)	1,681	2,488	1,724	7,869
21	Service Tax Expenses	37,446	66,841	3,166	9,939
22	Miscellaneous expenses*	1,371	1,680	(385)	1,455
	TOTAL	11,62,793	22,82,851	9,71,612	19,26,031
	Allocation:				
	Fire Revenue Account	27,948	64,015	22,453	52,921
	Marine Revenue Account	12,167	33,755	4,337	19,044
	Miscellaneous Revenue Account	11,18,223	21,78,597	9,42,788	18,49,503
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	4,455	6,484	2,033	4,563
	TOTAL	11,62,793	22,82,851	9,71,611	19,26,031

*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 30-09-2013	As at 30-09-2012
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	20,00,000	20,00,000
2	Issued Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
3	Subscribed Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
4	Called-up Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	12,27,750	12,27,750
	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	12,27,750	12,27,750

Note: Of the above 11,84,80,288 shares are held by Holding Company, Reliance Capital Limited (previous year 11,84,80,288 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 30-09-2013		As at 30-09-2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	11,84,80,288	96.50%	11,84,80,288	96.50%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	42,94,672	3.50%	42,94,672	3.50%
TOTAL	12,27,74,960	100%	12,27,74,960	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

RESERVES AND SURPLUS

	Particulars	As at 30-09-2013	As at 30-09-2012
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,62,42,881	1,62,42,881
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	1,62,42,881	1,62,42,881

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

BORROWINGS

	Particulars	As at 30-09-2013	As at 30-09-2012
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 30-09-2013	As at 30-09-2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,15,96,092	1,01,13,507
2	Other Approved Securities	11,93,953	9,88,067
3	Other Investments		
	(a) Shares		
	(aa) Equity	5,11,780	4,13,086
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	86,65,667	65,14,457
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	73,80,046	68,85,844
5	Other than Approved Investments	3,68,812	3,51,683
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	16,528
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,50,000	3,00,071
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	51,50,782	30,78,057
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,05,250	8,50,756
5	Other than Approved Investments	4,83,000	15,51,645
	TOTAL	3,67,05,382	3,10,63,701

Notes :

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

	Rs. In '000	
Particulars	Current Year	Previous Year
Book Value	3,60,72,343	3,05,41,846
Market Value	3,50,40,739	3,03,90,160

2. Government Securities include Rs. 133,006 thousands as at 30th September 2013 (as at 30th September, 2012 Rs.120,240 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 30-09-2013	As at 30-09-2012
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	2,99,424	3,00,627
	TOTAL	2,99,424	3,00,627
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	2,99,424	3,00,627
	TOTAL	2,99,424	3,00,627
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	2,99,424	3,00,627
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	2,99,424	3,00,627
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	2,99,424	3,00,627
	TOTAL	2,99,424	3,00,627

* Net of Provision of Rs.1203/- (Rs. in '000) (Previous Year Nil)

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,2013	Additions	Deductions	As at 30th Sep.,2013	As at 1st April,2013	For The Period	Deductions	As at 30th Sep.,2013	As at 30th Sep.,2013	As at 31st March,2013
Leasehold Property	29,053	2,080	-	31,133	28,379	405	-	28,784	2,349	674
Furniture & Fittings	74,227	288	203	74,312	56,153	1,725	203	57,675	16,637	18,074
Information Technology Equipment	2,63,715	9,513	-	2,73,228	2,16,200	12,330	-	2,28,530	44,698	47,515
Intangible Asset (Computer Software)	6,40,025	18,668	-	6,58,694	5,67,558	21,465	-	5,89,023	69,670	72,465
Vehicles	1,207	-	-	1,207	1,006	26	-	1,032	175	201
Office Equipment	2,04,057	6,114	2,335	2,07,836	1,22,717	8,571	1,683	1,29,605	78,230	81,339
Plant & Machinery	9,457	167	301	9,323	5,025	316	186	5,155	4,168	4,432
TOTAL	12,21,741	36,830	2,839	12,55,732	9,97,039	44,838	2,072	10,39,804	2,15,929	2,24,700
Capital Work in progress	25,707	12,664	8,697	29,674	-	-	-	-	29,674	25,707
Grand Total	12,47,448	49,494	11,536	12,85,407	9,97,039	44,838	2,072	10,39,804	2,45,603	2,50,407
PREVIOUS YEAR 2012-13	12,48,714	1,28,366	1,29,632	12,47,448	9,97,509	1,06,304	1,06,772	9,97,041	2,50,407	

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 30-09-2013	As at 30-09-2012
1	Cash (including drafts and stamps)	27,141	4,491
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,400	750
	(bb) Others	-	-
	(b) Current Accounts	3,02,709	4,57,068
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	63,834	953
	(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	3,95,084	4,63,262

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

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 30-09-2013	As at 30-09-2012
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,35,835	15,702
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	7,214	8,371
6	Rental & Other Deposits	1,89,849	1,94,878
7	Advances to Staff	2,660	1,237
8	Unutilised Service Tax Credit	48,440	16,399
9	Other Advances	1,30,121	8,73,867
	Less: Provision	-	(2,19,176)
	TOTAL (A)	5,14,119	8,91,278
	OTHER ASSETS		
1	Income accrued on investments	15,40,442	10,76,830
2	Outstanding Premiums	5,94,962	1,02,324
3	Agents' Balances	1,298	2,021
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	56,77,693	71,33,724
	Less : Provision for doubtful debts	(3,72,243)	(3,72,206)
6	Due from subsidiaries/ holding	-	-
7	Motor Pool Transition Liabilities (Unamortised Losses)	3,96,383	6,54,792
8	Repossessed stock	11,689	-
9	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
10	Others - ERF Investment in Fixed Deposit with Banks	-	-
	TOTAL (B)	78,50,224	85,97,485
	TOTAL (A+B)	83,64,343	94,88,763

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

CURRENT LIABILITIES

	Particulars	As at 30-09-2013	As at 30-09-2012
1	Payable to Agents	87,954	75,249
2	Balances due to other insurance companies	5,36,194	5,21,525
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,31,467	1,47,938
5	Unallocated Premium	3,58,756	3,34,236
6	Sundry creditors*	15,15,045	18,18,785
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,58,42,093	2,30,91,468
	Add : Provision for Doubtful Reinsurance Recoveries	1,22,041	68,686
9	Due to Officers/ Directors	1	-
10	Unclaimed Amount of Policy Holders	3,62,243	3,27,149
11	Others - Environmental Relief Fund Payable	106	36
12	Employee Related Payables*	13,303	27,721
13	Others - Temporary Bank Overdraft as per books of accounts	3,99,673	2,74,405
14	Others - Service Tax and Vat Liability*	1,49,085	66,608
15	Others - Statutory Dues*	53,058	40,712
	TOTAL	2,95,71,019	2,67,94,519

*Corresponding figures have been regrouped/reclassified

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

(Rs. In '000)

PROVISIONS

	Particulars	As at 30-09-2013	As at 30-09-2012
1	Reserve for Unexpired Risk	86,84,166	75,24,436
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others		
	- Provision for Leave Encashment	18,482	19,492
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	88,02,648	76,43,928

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 30-09-2013	As at 30-09-2012
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: 30-09-2013

(Rs in Lakhs)

STATEMENT OF LIABILITIES

Sl.No.	Particular	As At 30-09-2013				As At 30-09-2012			
		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	3,234	2,201	891	6,326	2,723	1,916	595	5,234
2	Marine								
a	Marine Cargo	1,330	777	346	2,453	949	518	243	1,710
b	Marine Hull	20	15	-	35	20	14	-	35
3	Miscellaneous								
a	Motor	61,750	1,31,006	1,10,520	3,03,276	58,203	1,13,448	1,02,891	2,74,541
b	Engineering	802	1,630	117	2,549	847	913	744	2,503
c	Aviation	10	22	-	32	10	4	-	15
d	Liabilities	276	175	45	496	306	61	16	383
e	Rural Insurance	148	1,533	-	1,681	122	260	-	382
f	Others	2,295	2,172	807	5,274	2,377	2,719	882	5,978
4	Health Insurance	16,977	5,350	2,034	24,361	10,045	4,078	2,299	16,422
5	Total Liabilities	86,842	1,44,881	1,14,760	3,46,483	75,601	1,23,932	1,07,670	3,07,203

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

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED SEPTEMBER 2013

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	For Q2 2013-14	Upto H1 2013-14	
	Andhra Pradesh	110.70	496.27	5.06	28.19	20.85	20.85	154.31	573.95	1,148.67	2,603.89	1,167.20	2,537.37	21.39	41.81	18.30	33.84	181.15	638.64	112.87	242.92	-	-	27.85	44.72	2,968.34	7,262.43
Assam	8.58	113.69	3.96	21.07	-	-	-	9.17	27.11	112.27	218.73	104.25	200.54	0.19	2.70	0.44	10.60	1.84	5.89	0.01	0.01	-	-	6.53	12.78	247.26	613.10
Bihar	2.37	15.93	0.00	0.09	-	-	-	2.56	14.25	155.35	320.84	168.13	327.84	0.39	0.50	-	0.04	8.48	13.38	-	0.39	277.79	277.79	197.96	207.94	813.02	1,178.99
Chandigarh	1.56	8.35	4.19	8.90	-	-	-	3.24	4.97	312.12	688.07	169.59	351.92	0.52	2.09	0.64	2.99	138.31	200.71	26.72	51.96	34.88	34.88	233.61	239.18	925.40	1,595.02
Chattisgarh	12.48	63.15	-	0.00	-	-	-	56.07	60.95	52.97	97.92	37.83	72.33	4.65	5.09	0.04	0.04	7.04	8.57	0.05	0.57	-	-	3.70	9.25	174.83	317.88
Delhi	195.97	862.69	181.16	441.84	0.15	0.15	246.09	338.82	1,217.98	2,619.35	926.30	1,895.86	490.48	1,837.61	39.29	85.30	806.46	1,522.53	197.71	431.19	-	-	592.77	1,022.91	4,894.36	11,058.24	
Goa	6.56	11.65	-	-	-	-	-	0.52	1.90	62.44	116.24	33.01	63.50	0.59	0.59	-	1.57	3.32	0.09	0.17	-	-	0.71	1.31	105.48	198.68	
Gujarat	247.62	1,214.97	42.57	117.22	-	-	38.70	72.95	1,763.39	3,776.42	1,687.14	3,470.41	63.79	140.72	24.28	118.22	521.62	1,004.52	12.98	38.10	-	-	405.53	907.84	4,807.62	10,861.37	
Haryana	241.61	586.90	1.53	2.69	-	-	25.47	151.87	820.40	1,807.52	377.79	784.50	2.78	7.45	1.86	3.22	58.38	92.56	0.69	1.99	-	-	14.25	27.62	1,544.74	3,466.32	
Himachal Pradesh	176.46	265.11	0.02	0.10	-	-	79.71	84.31	117.96	240.40	153.00	288.64	0.18	0.61	0.22	1.39	2.28	5.66	0.02	0.35	-	-	16.39	31.23	546.23	917.78	
Jammu & Kashmir	8.42	12.77	-	0.06	-	-	5.97	7.98	157.41	354.24	130.77	270.70	0.91	1.29	-	0.00	2.47	5.28	0.16	0.27	-	-	3.41	7.57	309.52	660.16	
Jharkhand	22.03	66.85	7.37	39.56	-	-	14.23	42.64	291.36	594.73	285.26	599.79	40.59	68.09	1.11	224.48	6.10	12.31	0.54	1.01	-	-	7.15	14.12	675.76	1,663.58	
Karnataka	196.83	921.22	6.98	79.24	-	-	140.31	205.66	1,643.42	3,203.24	1,513.79	2,878.39	25.93	54.24	60.96	99.49	1,813.90	2,988.86	91.20	195.00	-	-	22.78	43.27	5,516.11	10,668.60	
Kerala	20.33	43.77	2.12	4.86	-	-	8.72	17.05	1,617.43	3,189.61	1,322.64	2,596.82	2.01	6.21	1.13	1.40	6,610.59	17,444.59	54.65	122.50	-	-	6.29	18.70	9,645.90	23,445.52	
Madhya Pradesh	81.53	1,166.54	1.20	2.97	-	-	27.53	243.26	209.83	474.83	111.91	234.37	2.58	2.86	1.70	3.87	65.80	80.92	0.71	1.36	-	-	11.00	25.29	513.78	2,236.27	
Maharashtra	757.56	2,926.28	176.17	706.46	106.68	106.68	507.30	1,326.44	3,479.65	7,427.14	3,324.93	6,486.03	334.38	463.46	106.80	273.29	1,514.40	2,438.75	284.45	617.70	0.00	0.00	372.56	1,144.47	10,964.89	23,916.70	
Orissa	55.37	100.11	1.42	7.32	-	-	24.33	41.58	131.57	269.53	159.80	314.05	0.40	1.15	1.44	1.44	27.33	31.37	0.14	0.23	-	-	26.11	49.97	427.92	816.76	
Puducherry	4.38	9.31	-	0.04	-	-	0.51	81.67	49.35	99.34	62.55	117.07	0.46	0.46	0.10	0.17	0.22	1.15	0.01	0.18	-	-	0.85	1.51	118.42	310.90	
Punjab	50.66	247.32	14.74	35.36	-	-	19.59	26.68	544.22	1,305.04	277.87	621.39	5.26	6.80	9.53	14.25	47.91	131.77	23.25	48.19	-	-	29.62	60.23	1,022.65	2,497.04	
Rajasthan	80.88	519.70	4.60	10.22	-	-	93.41	115.41	533.94	1,203.53	282.07	613.30	6.10	11.49	0.51	0.75	18.97	31.97	1.08	3.14	-	-	32.61	85.06	1,054.17	2,594.56	
Tamil nadu	173.50	460.03	24.81	62.89	-	-	82.26	116.69	1,473.23	2,891.31	1,874.72	3,601.60	5.38	21.82	9.67	23.61	192.76	558.24	50.06	108.26	-	-	23.17	58.39	3,909.55	7,902.84	
Uttar Pradesh	987.27	1,312.98	6.10	6.39	-	-	251.59	324.67	978.74	2,213.00	534.09	1,108.38	0.64	1.11	0.20	0.56	(232.83)	27.65	0.72	2.42	277.56	277.56	58.03	75.03	2,862.11	5,349.76	
Uttarakhand	39.34	201.41	0.88	1.17	-	-	0.66	2.14	160.24	338.62	122.69	250.78	-	0.16	0.01	0.19	5.13	11.05	0.37	0.53	-	-	3.96	5.46	333.27	811.53	
West Bengal	144.17	701.06	214.61	625.69	-	0.75	250.86	647.03	787.21	1,596.27	932.93	1,879.06	42.23	99.13	58.04	190.45	506.55	943.27	11.73	29.41	-	-	82.44	209.70	3,030.78	6,921.83	
Arunachal Pradesh	0.00	0.89	-	-	-	-	-	16.03	32.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.03	33.44
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Meghalaya	89.66	101.03	-	-	-	-	1.45	1.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	91.11	102.74
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Sikkim	3.86	4.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.86	4.10
Tripura	1.63	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.63	1.63
Andaman & Nicobar Is.	-	0.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08
Dadra & Nagra Haveli	(0.99)	6.19	-	-	-	-	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.99)	6.19
Daman & Diu	1.41	2.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.41	2.10
Lakshadweep	0.06	0.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	0.06
Grand Total	3,721.80	12,444.14	699.50	2,203.32	127.68	128.43	2,060.59	4,564.24	17,821.17	37,649.82	15,760.25	31,564.63	1,051.82	2,777.43	336.27	1,089.59	12,306.42	28,202.95	870.22	1,897.88	590.24	590.24	2,179.27	4,303.55	57,525.21	1,27,416.21	

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

(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	19	269.43	-	352.89	4.69%
2	No. of Reinsurers with rating AA but less than AAA	97	4,916.73	65.66	6,152.65	83.85%
3	No. of Reinsurers with rating A but less than AA	18	626.27	24.90	11.03	4.99%
4	No. of Reinsurers with rating BBB but less than A	6	143.18	-	10.59	1.16%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	8	-	-	706.01	5.32%
	Total	148	5,955.62	90.56	7,233.16	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: 30-09-2013

(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	67	50	25	24	16	182	3,815
2	Marine Cargo	151	104	30	9	7	301	629
3	Marine Hull	-	-	-	-	1	1	3
4	Engineering	44	43	19	14	7	127	1,300
5	Motor OD	24,382	6,828	2,228	869	291	34,598	10,968
6	Motor TP	86	44	52	239	1,994	2,415	9,359
7	Health	50,525	1,56,877	74,909	39,596	2,367	3,24,274	12,491
8	Overseas Travel	20	59	46	26	11	162	479
9	Personal Accident	122	135	93	58	37	445	586
10	Liability	8	10	6	8	4	36	66
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	131	100	58	23	87	399	435

* Excluding DR Pool Retro claims received from GIC Pool

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

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	409	421	6	583	19,855	67,431	3,33,521	493	2,041	224	-	-	1,671	4,26,655
2	Claims reported during the period	332	484	5	265	37,751	4,426	3,02,965	429	706	121	-	-	480	3,47,964
3	Claims Settled during the period	182	301	1	127	34,598	2,415	3,24,274	162	445	36	-	-	399	3,62,940
4	Claims Repudiated during the period	-	-	-	-	-	-	15,273	44	-	-	-	-	-	15,317
5	Claims closed during the period	74	172	2	41	5,321	788	5,598	232	101	78	-	-	171	12,578
6	Claims O/S at End of the period	485	432	8	680	17,687	68,654	2,91,341	484	2,201	231	-	-	1,581	3,83,784
	Less than 3months	188	167	2	226	10,199	4,258	1,21,947	266	466	78	-	-	242	1,38,039
	3 months to 6 months	95	63	1	73	2,953	4,155	1,06,835	64	331	29	-	-	141	1,14,740
	6months to 1 year	86	69	1	122	1,741	9,365	55,561	53	506	55	-	-	283	67,842
	1year and above	116	133	4	259	2,794	50,876	6,998	101	898	69	-	-	915	63,163

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SOLVENCY FOR THE QUARTER ENDED 30TH SEPTEMBER, 2013

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	21,633	4,771	12,950	2,992	2,163	1,942	2,163
2	Marine Cargo	3,076	1,628	2,511	1,458	369	452	452
3	Marine Hull	139	10	(2)	(3)	14	(0)	14
4	Motor	1,34,179	1,24,139	1,17,930	1,03,396	24,828	31,018	31,018
5	Engineering	8,032	1,484	6,098	1,320	803	915	915
6	Aviation	173	(17)	9,961	142	17	1,494	1,494
7	Laibilities	3,494	939	436	352	525	106	525
8	Others	10,444	3,617	5,881	2,724	1,462	1,235	1,462
9	Health	43,866	32,021	31,880	25,474	6,580	7,642	7,642
	Total	2,25,036	1,68,592	1,87,645	1,37,855	36,761	44,804	45,685

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:	30-09-2013
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Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2013)	127	
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	0	
6	No of branches at the end of the year (As on 30.09.2013)	127*	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	127	

*Excluding 12 Regional Offices

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2013

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	3,67,054
2	Loans	9	2,994
3	Fixed Assets	10	2,456
4	Current Assets		
	a. Cash & Bank Balance	11	3,951
	b. Advances & Other Assets	12	83,643
5	Current Liabilities		
	a. Current Liabilities	13	(2,95,710)
	b. Provisions	14	(88,026)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	93,711
	Application Of Funds as per Balance Sheet (A)	TOTAL (A)	1,70,073
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	2,994
2	Fixed Assets (if any)	10	2,456
3	Cash & Bank Balance (if any)	11	3,951
4	Advances & Other Assets (if any)	12	83,643
5	Current Liabilities	13	(2,95,710)
6	Provisions	14	(88,026)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	93,711
	TOTAL (B)	TOTAL (B)	(1,96,981)
	Investment Assets As Per FORM 3B	(A - B)	3,67,054

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	0	1,15,961	1,15,961	31.51%	0	1,15,961	1,08,145
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	0	1,27,900	1,27,900	34.76%	0	1,27,900	1,19,798
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	83,012	83,012	22.56%	-158	82,853	81,791
	2.Approved Investments	Not exceeding 55%	0	0	1,48,296	1,48,296	40.30%	-514	1,47,782	1,46,601
	3.Other Investments (not exceeding 25%)		0	0	8,752	8,752	2.38%	-234	8,518	8,547
	Total Investment Assets	100%	0	0	3,67,960	3,67,960	100.00%	-906	3,67,054	3,56,737

Note:

- FRSM refers Funds representing Solvency margin
- Pattern of Investment will apply only to SH funds representing FRSM
- Book value shall not include funds beyond Solvency Margin
- Other Investments are as permitted under Sec 27A(2) and 27B(3)
- Infrastructure Investments in 3a. above is including Other Infrastructure Investments.
- Other Investments in 3c. above is excluding Other Infrastructure Investments.
- Actual % of Other investments including those falling under Other Infrastructure Investments category are 2.29%

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2013	as % of total for this class	As at 30/09/2012	as % of total for this class	As at 30/09/2013	as % of total for this class	As at 30/09/2012	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	1,25,477.55	35.81%	1,24,135.67	40.85%	1,26,791.49	35.15%	1,24,379.52	40.72%
AA or better	64,541.31	18.42%	30,331.34	9.98%	65,468.49	18.15%	30,266.03	9.91%
Rated below AA but above A	3,033.81	0.87%	-	0.00%	3,007.30	0.83%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	1,57,318.18	44.90%	1,49,434.59	49.17%	1,65,420.45	45.86%	1,50,772.91	49.37%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	69,844.19	19.93%	57,972.27	19.08%	69,890.32	19.38%	57,967.11	18.98%
more than 1 year and upto 3years	75,703.13	21.61%	82,122.66	27.02%	76,129.03	21.11%	82,618.09	27.05%
More than 3years and up to 7years	88,301.17	25.20%	75,040.52	24.69%	90,695.71	25.15%	75,620.27	24.76%
More than 7 years and up to 10 years	69,806.53	19.92%	53,262.84	17.53%	74,233.95	20.58%	53,699.63	17.58%
above 10 years	46,715.82	13.33%	35,503.31	11.68%	49,738.71	13.79%	35,513.37	11.63%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	1,06,973.00	30.53%	99,649.09	32.79%	1,14,630.85	31.78%	1,01,300.36	33.17%
b. State Government	11,653.14	3.33%	10,072.95	3.31%	11,939.53	3.31%	9,880.67	3.24%
c. Corporate Securities	2,31,744.70	66.14%	1,94,179.56	63.90%	2,34,117.34	64.91%	1,94,237.43	63.60%

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+/A1+
4. 'Any other' under 'Break down by credit rating' contains CBLO / G-Sec / FD 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: 30-09-2013

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2013	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013	FOR THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012
1	Gross Direct Premium Growth Rate (%)	19.50%	22.35%	30.31%	16.46%
2	Gross Direct Premium to Net Worth Ratio (times)	0.71	1.57	0.64	1.39
3	Growth Rate of Net worth (%)	2.04%	3.36%	8.39%	4.11%
4	Net Retention Ratio (%)	75.45%	73.11%	75.40%	71.65%
5	Net commission Ratio (%)	2.89%	1.73%	3.30%	3.02%
6	Expense of Management to Gross Direct Premium Ratio (%)	24.95%	22.58%	25.31%	23.69%
7	Expense of Management to Net written Premium(%)	32.62%	30.52%	32.72%	32.13%
8	Net incurred Claims to Net Earned Premium (%)	90.48%	90.40%	110.81%	102.12%
9	Combined Ratio (%)	119.69%	116.28%	140.15%	130.15%
10	Technical Reserve to net premium ratio (times)	7.87	3.67	8.24	4.00
11	Underwriting Balance Ratio (times)	-0.20	-0.19	-0.46	-0.37
12	Operating profit ratio (%)	-2.01%	-2.59%	-31.11%	-22.44%
13	Liquid Assets to Liabilities Ratio (times)	0.21	0.21	0.20	0.20
14	Net Earnings Ratio (%)	3.67%	2.80%	-28.27%	-16.33%
15	Return on Net Worth Ratio (%)	2.00%	3.25%	-14.02%	-16.70%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.45	1.45	1.54	1.54
17	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	12,27,74,960	12,27,74,960	12,27,74,960	12,27,74,960
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)	1.32	2.15	(8.69)	-10.35
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.32	2.15	(8.69)	(10.35)
6	(c) Book value per share (Rs)	65.97	65.97	61.97	61.97

Note : Company has operations only in India.

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 30-09-2013

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross Direct Premium Growth Rate (%)	Net Retention Ratio (%)	Net commission Ratio (%)	Underwriting Balance Ratio (times)
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium plus Reinsurance accepted)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net earned premium for the respective class of business)
Fire	H1 - 2013-14	17.82%	20.12%	-31.61%	0.46
Fire	H1 - 2012-13	61.20%	18.54%	-25.06%	0.46
Marine Cargo	H1 - 2013-14	21.13%	62.67%	11.40%	-0.21
Marine Cargo	H1 - 2012-13	-29.15%	40.91%	9.43%	-0.85
Marine Hull	H1 - 2013-14	196.19%	7.56%	18.64%	0.04
Marine Hull	H1 - 2012-13	-22.38%	28.14%	-1.48%	0.79
Motor	H1 - 2013-14	7.81%	93.26%	5.00%	-0.20
Motor	H1 - 2012-13	12.57%	89.64%	4.75%	-0.44
Employer Liability	H1 - 2013-14	-1.02%	92.50%	9.06%	0.50
Employer Liability	H1 - 2012-13	42.99%	89.88%	8.22%	0.16
Public Liability	H1 - 2013-14	-4.55%	11.20%	-15.34%	0.33
Public Liability	H1 - 2012-13	152.65%	8.60%	-22.12%	0.91
Engineering	H1 - 2013-14	-15.72%	17.31%	-69.73%	0.67
Engineering	H1 - 2012-13	3.81%	12.95%	-82.69%	0.25
Aviation	H1 - 2013-14	-37.83%	4.46%	-95.18%	-1.08
Aviation	H1 - 2012-13	54.33%	4.41%	-88.89%	-5.38
Personal Accident	H1 - 2013-14	-23.84%	91.72%	12.49%	-0.14
Personal Accident	H1 - 2012-13	-2.84%	88.67%	9.98%	-0.03
Health	H1 - 2013-14	123.21%	70.56%	-2.10%	-0.35
Health	H1 - 2012-13	6.11%	83.94%	5.05%	-0.26
Other Miscellaneous	H1 - 2013-14	16.76%	29.16%	-3.25%	0.54
Other Miscellaneous	H1 - 2012-13	69.41%	17.91%	-14.30%	-0.45
Total	H1 - 2013-14	22.35%	73.11%	1.73%	-0.19
Total	H1 - 2012-13	16.46%	71.65%	3.02%	-0.37

Note : Company has operations only in India.

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 30-09-2013

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross Direct Premium Growth Rate (%)	Net Retention Ratio (%)	Net commission Ratio (%)	Underwriting Balance Ratio (times)
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium plus Reinsurance accepted)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net earned premium for the respective class of business)
Fire	Q2 - 2013-14	8.30%	26.31%	-19.59%	0.74
Fire	Q2 - 2012-13	66.33%	20.73%	-19.41%	0.40
Marine Cargo	Q2 - 2013-14	29.09%	59.83%	11.93%	0.20
Marine Cargo	Q2 - 2012-13	13.06%	28.98%	13.42%	-0.69
Marine Hull	Q2 - 2013-14	995.03%	7.07%	20.49%	9.77
Marine Hull	Q2 - 2012-13	-60.17%	-56.26%	18.14%	2.75
Motor	Q2 - 2013-14	0.80%	93.72%	5.17%	-0.21
Motor	Q2 - 2012-13	28.76%	89.54%	4.63%	-0.53
Employer Liability	Q2 - 2013-14	4.70%	92.87%	9.22%	0.29
Employer Liability	Q2 - 2012-13	111.11%	89.83%	8.52%	0.02
Public Liability	Q2 - 2013-14	122.58%	14.74%	-9.37%	0.21
Public Liability	Q2 - 2012-13	232.83%	3.82%	101.13%	0.29
Engineering	Q2 - 2013-14	10.94%	21.24%	-67.99%	0.73
Engineering	Q2 - 2012-13	-6.37%	14.88%	-70.55%	0.05
Aviation	Q2 - 2013-14	-29.62%	1.11%	-505.80%	-13.87
Aviation	Q2 - 2012-13	-3.34%	0.44%	-2592.31%	-23.05
Personal Accident	Q2 - 2013-14	-22.19%	90.43%	10.10%	-0.56
Personal Accident	Q2 - 2012-13	-1.72%	88.72%	5.39%	0.00
Health	Q2 - 2013-14	142.20%	65.81%	1.64%	-0.46
Health	Q2 - 2012-13	13.21%	87.75%	5.12%	-0.34
Other Miscellaneous	Q2 - 2013-14	11.47%	29.98%	-12.49%	0.95
Other Miscellaneous	Q2 - 2012-13	153.30%	15.12%	-26.33%	-0.27
Total	Q2 - 2013-14	19.50%	75.45%	2.89%	-0.20
Total	Q2 - 2012-13	30.31%	75.40%	3.30%	-0.46

Note : Company has operations only in India.

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURE | **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Date: **30-09-2013**

(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, 2013	For the half year ended 30th September, 2013	For the quarter ended 30th September, 2012	For the half year ended 30th September, 2013
1	Reliance Capital Ltd.	Holding Company	Share Capital Received	-	-	15,499.99	15,499.99
			Premium	24.47	27.46	16.88	20.77
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	29.77	78.78	24.35	41.32
			Management fees	-	168.54	168.54	318.79
			Reimbursement paid for IT services	165.28	191.63	62.28	119.48
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	68.28	95.65	24.63	38.69
			Advertisement Hoarding Charges paid	-	-	-	5.48
			Interest Due on Debenture	221.62	431.01	196.07	368.45
			Outstanding balance in CD A/c	4.46	4.46	2.99	2.99
			Debtors	-	54.73	46.47	46.47
			Creditors	27.38	27.38	-	0
2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Premium	0.40	45.58	0.76	55.57
			Claim	1.53	1.53	-	-
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	4.48	8.01	8.08	11.08
			Outstanding balance in CD A/c	8.90	8.90	4.72	4.72
3	Reliance Equity Avdisor Ltd.	Fellow Subsidiary	Debtors	1.60	3.28	8.30	8.30
			Outstanding balance in CD A/c	4.72	4.78	-	0.08
4	Reliance Home Finance Pvt. Ltd.	Fellow Subsidiary	Premium	0.15	0.15	0.15	0.15
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
5	Reliance Money Express Ltd.	Fellow Subsidiary	Premium	0.14	0.24	0.14	0.14
			Foreign Currency Purchased	3.38	3.38	1.79	3.45
			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)	4.99	8.00	3.93	7.96
			Premium	0.16	0.37	-	0.52
			Debtors	4.99	6.52	7.96	7.96
			Brokerage paid for stock exchange trading	0.07	0.10	-	-
7	Reliance Spot Exchange Infrastructure Ltd.	Fellow Subsidiary	Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
			Brokreaage	32.87	133.59	14.50	19.24
8	Reliance Composite Insurance Broking Limited (w.e.f. October	Fellow Subsidiary	Debtors	-	54.73	87.31	87.31
			Creditors	0.85	1.16	-	-
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
9	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium	-	4.49	-	0.23
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
10	Quant Broking Private Limited	Fellow Subsidiary	Premium	-	-	-	0.22
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
11	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium	244.38	265.57	395.77	412.78
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
12	Reliance Wealth Management Limited	Fellow Subsidiary	Premium	-	-	-	0.38
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
13	Shri Anil D. Ambani, person having control during the year	Key Managerial Personnel	Premium	-	0.06	0.58	1.25
			Brokerage paid for stock exchange trading	-	-	0.21	0.34
14	Rakesh Jain	Key Managerial Personnel	Remuneration	45.00	85.00	40.00	80.00
			Brokerage paid for stock exchange trading	-	-	0.21	0.34

PERIODIC DISCLOSURES**FORM NL-32 Products Information****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED**Date:** 30-09-2013**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	Reliance HealthGain Policy	HL-09	IRDA / NL- HLT/RGI/MIS C/P/015/V.I / 12-13	Miscellaneous (Others): Class Rated (Internal Tariff Rated)	Health	03-Jul-12	22-Feb-13
2	Reliance Crop Protect policy	MI-48	IRDA/NL/RGI CL/P/Agri/11- 12	Misc product	Misc.	26-Nov-11	24-Jan-12

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

SOLVENCY FOR THE QUARTER ENDED 30TH SEPTEMBER ,2013

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item (1)	Description (2)	Notes (3)	Amount (4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	3,55,008
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	3,46,483
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	8,525
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	94,827
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	28,729
7	Excess in Shareholders' Funds (5-6)		66,098
8	Total Available Solvency Margin [ASM] (4+7)		66,098
9	Total Required Solvency Margin [RSM]		45,685
10	Solvency Ratio (Total ASM/Total RSM) *		1.45

* The minimum Solvency margin for the half year ended on 30th Sep 2013 is required to be kept as 1.40 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: 30-09-2013*****BOD and Key Person information***

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr S.P. Talwar	Director	ceased to be director due to death w.e.f. 9.8.2013
2	Mr D Sengupta	Director	
3	Mr Rajendra Chitale	Director	
4	Mr H. Ansari	Director	
5	Mr Soumen Ghosh	Director	
6	Mr Rakesh Jain	Executive Director & CEO	
7	Mr Hemant Jain	CFO	
8	Mr Sudarshanam Sundararajan	Head- ERCG	
9	Mr K Ramkumar	CIO	
10	Ms. Kirti Kothari	Appointed Actuary	

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 30.09.2013

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 30.09.2013

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, 2013				For the half year ended 30th September, 2013				Previous Year 2012-13						
			Investment (Rs.)		Income on Investment (Rs.)*	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)*	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield† (%)	Net Yield‡ (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CDSB	1,14,630.85	1,06,972.00	2,059.05	7.55%	7.55%	1,14,630.85	1,06,972.00	3,927.91	8.47%	8.47%	78,642.05	78,722.03	7,282.49	8.31%	8.31%
	Treasury Bills	CTRB	0.00	0.00	5.46	5.74%	5.74%	0.00	0.00	147.99	7.60%	7.60%	472.20	472.20	74.03	7.91%	7.91%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,330.06	1,172.04	18.56	5.52%	5.52%	1,330.06	1,172.04	37.03	5.53%	5.53%	1,342.47	1,213.67	75.06	5.84%	5.54%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGCB	11,939.53	11,653.14	549.89	15.96%	15.96%	11,939.53	11,653.14	986.76	11.68%	11.68%	20,054.94	20,698.55	1,151.19	8.65%	8.65%
	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	0.00	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	Bonds / Debentures issued by Authority constituted under any Housing / Building Schemes approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	27,053.58	26,806.65	640.15	9.49%	9.49%	27,053.58	26,806.65	1,252.01	9.45%	9.45%	27,346.59	27,404.24	2,906.92	8.99%	8.99%
	Bonds / Debentures issued by NHF / Institutions accredited by NHF	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
4	COMMERCIAL PAPERS - NHF / INSTITUTIONS ACCREDITED BY NHF																
	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	HTLN	2,447.96	2,447.96	30.82	9.44%	9.44%	2,447.96	2,447.96	30.82	9.44%	9.44%	0.00	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	39,396.96	38,968.56	849.46	9.25%	9.25%	39,396.96	38,968.56	1,774.21	10.57%	10.57%	31,735.32	31,912.52	2,840.94	8.50%	8.50%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	13,209.20	12,822.40	322.26	9.35%	9.35%	13,209.20	12,822.40	759.09	10.67%	10.67%	14,883.86	14,999.50	1,229.67	9.81%	9.81%
	Infrastructure - debentures / bonds / cps / loans - (promoter group)	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	148.92	10.64%	10.64%
	Infrastructure - PSU - CPs	IPC	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	0.00	0.00%	0.00%
	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	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	565.69	415.05	-4.90	-3.35%	-3.35%	565.69	415.05	-32.80	-9.31%	-9.31%	812.62	726.84	-116.66	-14.00%	-14.00%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	338.05	330.22	6.03	7.08%	7.08%	338.05	330.22	6.03	3.85%	3.85%	277.21	260.24	48.59	23.54%	23.54%
	Infrastructure - Equity (Including Unlisted)	IOED	375.71	145.35	9.26	9.78%	9.78%	375.71	145.35	9.26	6.71%	6.71%	0.00	0.00	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	145.60	11.22%	11.22%	0.00	0.00	271.57	11.04%	11.04%	0.00	0.00	0.00	0.00%	0.00%
	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	3,007.30	3,033.81	9.50	12.36%	12.36%	3,007.30	3,033.81	9.50	12.36%	12.36%	0.00	0.00	0.00	0.00%	0.00%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,721.09	1,298.69	27.99	6.58%	6.58%	1,721.09	1,298.69	5.49	0.69%	0.69%	1,278.29	1,200.90	55.08	3.99%	3.99%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	3,900.52	3,819.11	70.95	7.71%	7.71%	3,900.52	3,819.11	20.61	1.02%	1.02%	3,921.06	3,750.19	54.78	1.66%	1.66%
	Corporate Securities - Bonds - (Taxable)	EBPT	15,981.83	15,670.85	350.91	8.93%	8.93%	15,981.83	15,670.85	602.73	8.94%	8.94%	10,501.90	10,569.04	709.57	8.77%	8.77%
	Corporate Securities - Debentures	ECOS	73,696.93	72,742.09	1,741.31	9.72%	9.72%	73,696.93	72,742.09	3,123.53	9.97%	9.97%	82,504.77	83,048.40	4,489.97	9.82%	9.82%
	Commercial Papers	ECCP	0.00	0.00	37.91	11.71%	11.71%	0.00	0.00	176.29	9.50%	9.50%	7,224.63	7,224.63	460.62	9.49%	9.49%
	Application Money	ECAM	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%
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	8,504.57	8,553.48	220.59	10.29%	10.29%	8,504.57	8,553.48	429.75	10.30%	10.30%	8,000.00	8,182.75	731.04	9.95%	9.95%
	Deposits - Recv / Reverse Recv	ECDR	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%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,551.16	1,514.28	35.77	9.14%	9.14%	1,551.16	1,514.28	70.38	9.03%	9.03%	1,556.86	1,551.84	141.76	9.08%	9.08%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	982.72	22.94	9.10%	9.10%	1,000.00	982.72	45.62	9.10%	9.10%	1,000.00	1,012.21	23.44	9.10%	9.10%
	CCIL - CBL	ECBO	0.00	0.00	8.05	9.44%	9.44%	0.00	0.00	12.56	8.62%	8.62%	2,549.42	2,549.42	202.82	8.04%	8.04%
	Deposits - Deposit with Scheduled Banks, FL, CCIL, RBI	ECCB	37,520.00	37,520.00	1,047.03	9.52%	9.52%	37,520.00	37,520.00	2,224.61	9.73%	9.73%	42,520.00	42,520.00	2,417.50	10.78%	10.78%
	Deposits - CDs with Scheduled Banks	FDCD	0.00	0.00	3.62	35.56%	28.56%	0.00	0.00	108.44	9.51%	9.51%	19,449.71	19,449.71	629.52	10.55%	10.55%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,500.00	4,500.00	41.51	8.28%	8.28%	4,500.00	4,500.00	94.67	8.24%	8.24%	0.00	0.00	213.53	8.96%	8.96%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	2.69	10.58%	10.58%	0.00	0.00	4.32	11.17%	11.17%	0.00	0.00	40.60	9.05%	9.05%
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%
		ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	22.47	10.63%	10.63%	5,413.47	5,629.63	303.95	10.87%	10.87%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMCS	1,310.00	1,310.00	93.55	9.01%	9.01%	1,310.00	1,310.00	291.54	8.64%	8.64%	0.00	0.00	1,224.76	9.02%	9.02%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	3,520.00	3,520.00	33.08	8.12%	8.12%	3,520.00	3,520.00	88.92	8.23%	8.23%	0.00	0.00	271.60	9.06%	9.06%
	Equity Shares (incl. Co-op Societies)	OESH	361.33	357.67	4.38	4.81%	4.81%	361.33	357.67	4.38	2.54%	2.54%	353.02	274.00	2.63	1.14%	1.14%
	Securitized Assets	OPSA	177.80	179.86	3.60	7.79%	7.79%	177.80	179.86	7.76	7.71%	7.71%	248.34	250.95	22.69	7.40%	7.40%
	Total		3,67,960.12	3,56,736.94	8,389.03	9.10%	9.10%	3,67,960.12	3,56,736.94	16,512.45	9.35%	9.35%	3,25,779.62	3,27,124.30	27,341.85	8.92%	8.92%

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 INT/PP Income

† Excludes Interest income on TP Pool Settlement Amount & Terrorism Pool Investment 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 30.09.2013

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.	<i>DURING THE QUARTER¹ :</i>								
	11.15% REL INFRA DB 30-03-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001.42	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,002.47	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,003.40	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
B.	<i>AS ON DATE² :</i>								
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2,780.11	24-Apr-12	ICRA	LAA+	LAA	14-Sep-12	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,028.12	24-Jun-10	ICRA	AA+	LAA	28-Sep-12	
	11.15% REL INFRA DB 30-03-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001.42	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,002.47	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,003.40	13-Apr-12	CRISIL	AA+	A+	28-Sep-13	

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: **30-09-2013**

(Rs in Lakhs)

Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended on September 13		For the Quarter ended on September 12		For the half year ended 30th September,2013		For the half year ended 30th September,2012	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,721.80	10,303	3,436.50	8,408	12,444.14	20,814	10,561.80	18,169
2	Marine Cargo	699.50	4,171	541.87	4,699	2,203.32	8,773	1,819.01	13,254
3	Marine Hull	127.68	4	11.66	2	128.43	5	43.36	5
4	Motor TP*	15,760.25	5,18,682	14,542.99	4,32,953	31,564.63	11,09,074	28,021.31	8,29,275
5	Motor OD	17,821.17	4,36,551	18,770.72	4,00,359	37,649.82	9,44,987	36,177.17	7,77,834
6	Engineering	2,060.59	1,211	1,857.49	1,066	4,564.24	2,294	5,415.80	2,149
7	Employer's Liability	229.82	865	219.50	703	424.49	1,644	428.85	1,420
8	Product Liab	5.42	2	0.34	1	27.29	6	4.25	6
9	Public Liab	32.20	124	20.95	121	96.98	335	93.19	334
10	Other Liab	784.37	2,454	348.03	2,196	2,228.67	4,354	2,367.69	3,923
11	Aviation	62.06	4	88.19	3	139.60	13	224.55	20
12	Personal Accident	336.27	14,524	432.18	4,333	1,089.59	22,530	1,430.70	8,183
13	Health	13,176.64	2,56,548	5,440.41	1,87,769	30,100.83	5,48,142	13,485.29	4,11,061
14	All Other Misc	2,707.44	13,138	2,428.77	14,069	4,754.19	26,082	4,071.71	27,805
	Total	57,525.21	8,22,030	48,139.60	6,56,323	1,27,416.21	17,44,066	1,04,144.69	13,15,604

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

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

(Rs in Lakhs)

Rural & Social Obligations

			For the Quarter ended on 30th September, 2013		
Sl.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	11,784	1,745.16	-
		Social	-	-	-
4	Motor OD	Rural	39,184	1,599.99	1,16,677.99
		Social	-	-	-
5	Engineering	Rural	111	65.76	65,475.90
		Social	-	-	-
6	Workmen's Compensation/Employer's L	Rural	40	10.86	2,300.97
		Social	-	-	-
7	Public Liability	Rural	3	(0.17)	1,220.00
		Social	-	-	-
8	Other Liability Cover	Rural	105	4.86	2,781.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	2,525	24.80	34,092.30
		Social	-	-	-
11	Health	Rural	17,052	442.12	1,59,157.27
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,114	700.20	56,011.99
		Social	1,375	104.70	1,98,086.51

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Date: **30-09-2013**

(Rs in Lakhs)

Business Acquisition through different channels

Sl.No.	Channels	For the Quarter ended on September 13		For the Quarter ended on September 12		For the half year ended 30th September,2013		For the half year ended 30th September,2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,24,227	29,486.11	4,39,364	29,329.41	11,04,234	60,873.86	8,63,482	58,306.06
2	Corporate Agents-Banks	21,577	1,098.33	17,764	2,171.36	41,720	2,133.51	33,921	2,838.07
3	Corporate Agents -Others	2	0.09	8	0.23	2	0.09	29	0.56
4	Brokers	62,897	12,166.90	55,051	10,598.49	1,50,487	26,395.70	1,00,194	22,931.86
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,13,327	14,773.77	1,44,136	6,040.12	4,47,623	38,013.04	3,17,978	20,068.14
7	Others	-	-	-	-	-	-	-	-
	Total (A)	8,22,030	57,525.21	6,56,323	48,139.60	17,44,066	1,27,416.21	13,15,604	1,04,144.69
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8,22,030	57,525.21	6,56,323	48,139.60	17,44,066	1,27,416.21	13,15,604	1,04,144.69

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 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2013

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30TH SEPTEMBER 2013 DURING THE FINANCIAL YEAR 2013-14

SI No.	Particulars	Opening Balance* As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	3
b)	Claim	11	407	296	14	100	8	960
c)	Policy Related	2	113	105	1	2	7	375
d)	Premium	0	4	3	0	1	0	13
e)	Refund	1	2	2	0	0	1	8
f)	Coverage	0	1	0	0	1	0	3
g)	Cover Note Related	0	2	2	0	0	0	3
i)	Product	0	6	6	0	0	0	16
j)	Others	2	107	87	2	16	4	478
	Total Number of complaints:	16	642	501	17	120	20	1859

2	Total No. of policies during previous year:	28,96,273
3	Total No. of claims during previous year:	12,69,123
4	Total No. of policies during current year:	17,44,066
5	Total No. of claims during current year:	6,58,927
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	2.15
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	14.57

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
a)	Upto 7 days	7	0	7
b)	7-15 days	1	0	1
c)	15-30 days	9	0	9
d)	30-90 days	3	0	3
e)	90 days & beyond	0	0	0
	Total No. of complaints	20	0	20

* Opening balance should tally with the closing balance of the previous financial year.