

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

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015	FOR THE QUARTER ENDED SEPTEMBER 30, 2014	FOR THE PERIOD ENDED SEPTEMBER 30, 2014
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	130,109	232,022	116,599	217,243
2	Profit/ (loss) on sale/redemption of Investments (Net)		3,162	8,044	3,472	16,996
3	Interest, Dividend & Rent – Gross		19,470	39,500	46,662	121,246
4	Others-Exchange Gain / (loss)		-	155	(12)	(12)
	TOTAL (A)		152,741	279,721	166,721	355,473
1	Claims Incurred (Net)	NL-5-Claims Schedule	27,874	96,067	74,383	155,964
2	Commission (Net)	NL-6-Commission Schedule	(42,451)	(120,552)	(20,448)	(96,090)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	62,759	139,010	30,172	75,280
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		48,182	114,525	84,107	135,154
	Operating Profit/(Loss) from Fire Business C= (A - B)		104,559	165,196	82,614	220,319
	APPROPRIATIONS					
	Transfer to Shareholders' Account		104,559	165,196	82,614	220,319
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		104,559	165,196	82,614	220,319

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE QUARTER ENDED SEPTEMBER 30, 2014 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2014 (Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	59,246	107,109	50,444	92,466
2	Profit / (loss) on sale/redemption of Investments (Net)		1,252	3,141	1,143	3,884
3	Interest, Dividend & Rent – Gross		7,676	15,425	12,591	27,711
4	Others-Exchange Gain / (loss)		1	(2)	37	37
	TOTAL (A)		68,175	125,673	64,215	124,098
1	Claims Incurred (Net)	NL-5-Claims Schedule	75,380	136,680	41,767	76,560
2	Commission (Net)	NL-6-Commission Schedule	5,412	16,456	4,854	12,221
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,975	59,617	10,049	37,623
4	Provision for Premium Deficiency		15,846	15,846	-	-
	TOTAL (B)		118,613	228,599	56,670	126,404
	Operating Profit/(Loss) from Marine Business C= (A - B)		(50,438)	(102,926)	7,545	(2,306)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(50,438)	(102,926)	7,545	(2,306)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(50,438)	(102,926)	7,545	(2,306)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE QUARTER ENDED SEPTEMBER 30, 2014 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2014 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,779,685	9,555,770	4,638,814	9,148,447
2	Profit/ (loss) on sale/redemption of Investments (Net)		134,036	335,725	75,818	164,227
3	Interest, Dividend & Rent – Gross		821,115	1,648,597	767,617	1,408,711
4	Others - Exchange Gain/(Loss)		(2,925)	(2,530)	43	1,114
	- Miscellaneous Income		6,023	4,982	1,188	2,105
	TOTAL (A)		5,737,934	11,542,544	5,483,480	10,724,604
1	Claims Incurred (Net)	NL-5-Claims Schedule	4,434,368	8,643,311	4,568,720	8,595,086
2	Commission (Net)	NL-6-Commission Schedule	(188,390)	(147,093)	(51,931)	(39,102)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,482,283	2,988,990	1,054,660	2,375,938
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		5,728,261	11,485,208	5,571,449	10,931,922
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		9,673	57,336	(87,969)	(207,318)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		9,673	57,336	(87,969)	(207,318)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		9,673	57,336	(87,969)	(207,318)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELiance GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE QUARTER ENDED SEPTEMBER 30, 2014 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2014 (Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		104,559	165,196	82,614	220,319
	(b) Marine Insurance		(50,438)	(102,926)	7,545	(2,306)
	(c) Miscellaneous Insurance		9,673	57,336	(87,969)	(207,318)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		225,264	425,881	225,531	425,476
	(b) Profit on sale/ redemption of investments		38,107	87,512	23,550	60,404
	Less: Loss on sale/ redemption of		(277)	(784)	(162)	(762)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		350	485	(1,055)	(920)
	(b) Miscellaneous Income		3,551	4,422	2,973	6,182
	TOTAL (A)		330,789	637,122	253,027	501,075
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		5,668	9,636	2,205	2,205
	(c) Others -					
	(i) Interest on Refunds		761	4,125	-	-
	(ii) Standard Assets w/back		-	-	(186)	(186)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		24,006	27,772	3,290	8,685
	(b) Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		30,435	41,533	5,309	10,704
	Profit / (Loss) Before Tax (A-B)		300,354	595,589	247,718	490,371
	Provision for Taxation					
	(a) Current Tax		63,520	119,600	17,800	59,400
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		(63,520)	(119,600)	(17,800)	(59,400)
	Profit / (Loss) After Tax		300,354	595,589	247,718	490,371
	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		(8,188,081)	(8,188,081)	8,764,020	(8,993,803)
	Adjustment on Account of Schedule II of the Companies Act, 2013		-	-	1,027	(11,842)
	Balance carried forward to Balance Sheet		(7,887,727)	(7,592,492)	(8,515,274)	(8,515,274)

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 SEPTEMBER 30, 2015

Particulars	Schedule	AS AT 30TH SEPTEMBER, 2015 (Rs. In '000)	AS AT 30TH SEPTEMBER, 2014 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,227,750	1,227,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	16,242,881	16,242,881
SHARE APPLICATION MONEY PENDING ALLOTMENT		900,000	150,000
FAIR VALUE CHANGE ACCOUNT		(77,053)	31,414
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		18,293,578	17,652,045
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	53,444,320	47,342,715
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	356,946	261,697
DEFERRED TAX ASSET		372,735	372,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	492,076	683,681
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	5,724,903	4,356,983
Sub-Total (A)		6,216,979	5,040,664
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	40,385,662	34,411,191
PROVISIONS	NL-18-Provisions Schedule	9,304,232	9,469,849
Sub-Total (B)		49,689,894	43,881,040
NET CURRENT ASSETS (C) = (A - B)		(43,472,915)	(38,840,376)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		7,592,492	8,515,274
TOTAL		18,293,578	17,652,045

CONTINGENT LIABILITIES

Particulars	AS AT 30TH SEPTEMBER, 2015 (Rs. In '000)	AS AT 30TH SEPTEMBER, 2014 (Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	20,539	13,069
Guarantees given by or on behalf of the Company	74,985	1,550
Statutory demands/ liabilities in dispute, not provided for	20,104	2,805
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
TOTAL	115,628	17,424

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 OF SERVICE TAX]

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015	FOR THE QUARTER ENDED SEPTEMBER 30, 2014	FOR THE PERIOD ENDED SEPTEMBER 30, 2014
	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Premium from direct business written	6,553,241	14,877,896	6,343,569	14,165,609
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	480,235	(1,339,728)	64,713	(1,445,744)
Gross Earned Premium	7,033,476	13,538,168	6,408,282	12,719,865
Add: Premium on reinsurance accepted	154,228	457,044	137,109	180,457
Less: Premium on reinsurance ceded	2,358,908	5,162,095	1,990,942	4,539,071
Net Premium	4,828,796	8,833,117	4,554,449	8,361,251
Adjustment for change in reserve for unexpired risks	140,244	1,061,786	251,408	1,096,905
Premium Earned (Net)	4,969,040	9,894,901	4,805,857	9,458,156

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q2 - 2015-16	472,312	2,207	394,573	79,946	455,751	507,823	27,874
	For H1 - 2015-16	555,870	73,847	507,145	122,572	455,751	482,256	96,067
Marine Cargo	For Q2 - 2015-16	306,926	1,492	220,720	87,698	216,830	229,202	75,326
	For H1 - 2015-16	356,187	1,492	227,592	130,087	216,830	210,778	136,139
Marine Hull	For Q2 - 2015-16	17,000	-	16,779	221	969	1,136	54
	For H1 - 2015-16	17,055	-	16,832	223	969	651	541
Marine Total	For Q2 - 2015-16	323,926	1,492	237,499	87,919	217,799	230,338	75,380
	For H1 - 2015-16	373,242	1,492	244,424	130,310	217,799	211,429	136,680
Motor OD	For Q2 - 2015-16	1,044,748	-	203,756	840,992	1,270,903	1,297,994	813,901
	For H1 - 2015-16	2,125,938	-	404,918	1,721,020	1,270,903	1,333,521	1,658,401
Motor TP	For Q2 - 2015-16	1,653,976	-	108,448	1,545,528	22,020,699	21,422,584	2,143,643
	For H1 - 2015-16	2,760,809	-	168,587	2,592,222	22,020,699	20,501,493	4,111,429
Motor Total	For Q2 - 2015-16	2,698,724	-	312,204	2,386,520	23,291,602	22,720,578	2,957,544
	For H1 - 2015-16	4,886,747	-	573,505	4,313,242	23,291,602	21,835,014	5,769,830
Employer's Liability	For Q2 - 2015-16	7,076	-	369	6,707	46,932	42,058	11,581
	For H1 - 2015-16	11,729	-	787	10,942	46,932	40,644	17,230
Public Liability	For Q2 - 2015-16	1,789	-	838	951	50,498	49,378	2,071
	For H1 - 2015-16	2,549	-	904	1,645	50,498	47,225	4,918
Engineering	For Q2 - 2015-16	94,965	9,119	68,872	35,212	270,744	273,887	32,069
	For H1 - 2015-16	125,420	9,236	86,548	48,108	270,744	242,096	76,756
Aviation	For Q2 - 2015-16	450	-	435	15	2,124	2,124	15
	For H1 - 2015-16	3,655	-	3,630	25	2,124	2,125	24
Personal Accident	For Q2 - 2015-16	90,691	-	11,295	79,396	299,837	257,051	122,182
	For H1 - 2015-16	166,341	-	32,153	134,188	299,837	238,352	195,673
Health	For Q2 - 2015-16	1,413,562	-	173,958	1,239,604	1,438,631	1,474,122	1,204,113
	For H1 - 2015-16	2,396,598	-	277,663	2,118,935	1,438,631	1,166,690	2,390,876
Other Misc.	For Q2 - 2015-16	468,076	2	348,608	119,470	325,825	340,502	104,793
	For H1 - 2015-16	1,184,410	2	949,330	235,082	325,825	372,903	188,004
Misc Total	For Q2 - 2015-16	4,775,333	9,121	916,579	3,867,875	25,726,193	25,159,700	4,434,368
	For H1 - 2015-16	8,777,449	9,238	1,924,520	6,862,167	25,726,193	23,945,049	8,643,311
Grand Total	For Q2 - 2015-16	5,571,571	12,820	1,548,651	4,035,740	26,399,743	25,897,861	4,537,622
	For H1 - 2015-16	9,706,561	84,577	2,676,089	7,115,049	26,399,743	24,638,734	8,876,058

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q2 - 2014-15	228,032	6	173,209	54,829	463,336	443,782	74,383
	For H1 - 2014-15	386,773	1,341	284,650	103,464	463,336	410,836	155,964
Marine Cargo	For Q2 - 2014-15	75,496	1,231	31,726	45,001	178,061	181,711	41,351
	For H1 - 2014-15	213,302	1,231	145,193	69,340	178,061	170,956	76,445
Marine Hull	For Q2 - 2014-15	-	-	-	-	750	334	416
	For H1 - 2014-15	2	-	-	2	750	637	115
Marine Total	For Q2 - 2014-15	75,496	1,231	31,726	45,001	178,811	182,045	41,767
	For H1 - 2014-15	213,304	1,231	145,193	69,342	178,811	171,593	76,560
Motor OD	For Q2 - 2014-15	1,145,006	-	94,366	1,050,640	1,571,978	1,675,799	946,820
	For H1 - 2014-15	2,316,932	-	171,316	2,145,616	1,571,978	1,722,057	1,995,538
Motor TP	For Q2 - 2014-15	1,299,406	58,755	58,728	1,299,433	18,812,521	17,763,883	2,348,070
	For H1 - 2014-15	2,151,070	108,891	109,447	2,150,514	18,812,521	16,747,101	4,215,933
Motor Total	For Q2 - 2014-15	2,444,412	58,755	153,094	2,350,073	20,384,499	19,439,682	3,294,890
	For H1 - 2014-15	4,468,002	108,891	280,763	4,296,130	20,384,499	18,469,158	6,211,471
Employer's Liability	For Q2 - 2014-15	10,145	-	785	9,360	46,330	42,499	13,191
	For H1 - 2014-15	12,944	-	984	11,960	46,330	38,828	19,462
Public Liability	For Q2 - 2014-15	628	-	55	573	33,082	28,156	5,499
	For H1 - 2014-15	1,490	-	135	1,355	33,082	26,874	7,563
Engineering	For Q2 - 2014-15	80,095	50	59,560	20,585	217,266	241,674	(3,823)
	For H1 - 2014-15	116,257	50	82,539	33,768	217,266	204,121	46,913
Aviation	For Q2 - 2014-15	-	-	-	-	2,123	2,123	-
	For H1 - 2014-15	9,004	-	8,760	244	2,123	1,713	654
Personal Accident	For Q2 - 2014-15	78,290	-	30,938	47,352	214,789	162,043	100,098
	For H1 - 2014-15	131,899	-	52,102	79,797	214,789	152,505	142,081
Health	For Q2 - 2014-15	1,325,011	-	175,364	1,149,647	1,059,000	1,069,169	1,139,478
	For H1 - 2014-15	2,308,258	-	337,995	1,970,263	1,059,000	950,880	2,078,383
Other Misc.	For Q2 - 2014-15	42,722	-	24,317	18,405	200,509	199,527	19,387
	For H1 - 2014-15	94,558	-	59,236	35,322	200,509	147,272	88,559
Misc Total	For Q2 - 2014-15	3,981,303	58,805	444,113	3,595,995	22,157,598	21,184,873	4,568,720
	For H1 - 2014-15	7,142,412	108,941	822,514	6,428,839	22,157,598	19,991,351	8,595,086
Grand Total	For Q2 - 2014-15	4,284,831	60,042	649,048	3,695,825	22,799,745	21,810,700	4,684,870
	For H1 - 2014-15	7,742,489	111,513	1,252,357	6,601,645	22,799,745	20,573,780	8,827,610

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q2 - 2015-16	22,113	2,672	67,236	(42,451)
	For H1 - 2015-16	69,786	18,206	208,544	(120,552)
Marine Cargo	For Q2 - 2015-16	7,584	710	2,282	6,012
	For H1 - 2015-16	22,291	1,385	6,518	17,158
	For H1 - 2015-16	1,021	-	1,723	(702)
Marine Total	For Q2 - 2015-16	8,359	710	3,657	5,412
	For H1 - 2015-16	23,312	1,385	8,241	16,456
Motor OD	For Q2 - 2015-16	142,426	-	283,335	(140,909)
	For H1 - 2015-16	306,342	-	358,420	(52,078)
Motor TP	For Q2 - 2015-16	892	-	(3,573)	4,465
	For H1 - 2015-16	2,490	-	43,318	(40,828)
Motor Total	For Q2 - 2015-16	143,318	-	279,762	(136,444)
	For H1 - 2015-16	308,832	-	401,738	(92,906)
Employer's Liability	For Q2 - 2015-16	2,059	-	168	1,891
	For H1 - 2015-16	4,457	-	369	4,088
Public Liability	For Q2 - 2015-16	3,089	-	2,846	243
	For H1 - 2015-16	7,451	1	11,111	(3,659)
Engineering	For Q2 - 2015-16	6,771	1,302	22,404	(14,331)
	For H1 - 2015-16	14,845	2,639	55,170	(37,686)
Aviation	For Q2 - 2015-16	(92)	-	230	(322)
	For H1 - 2015-16	(92)	-	1,477	(1,569)
Personal Accident	For Q2 - 2015-16	6,021	7	1,010	5,018
	For H1 - 2015-16	14,599	64	1,487	13,176
Health	For Q2 - 2015-16	37,580	-	17,265	20,315
	For H1 - 2015-16	102,951	39	65,574	37,416
Other Misc.	For Q2 - 2015-16	6,178	1	70,939	(64,760)
	For H1 - 2015-16	11,703	4	77,660	(65,953)
Misc Total	For Q2 - 2015-16	204,924	1,310	394,624	(188,390)
	For H1 - 2015-16	464,746	2,747	614,586	(147,093)
Grand Total	For Q2 - 2015-16	235,396	4,692	465,517	(225,429)
	For H1 - 2015-16	557,844	22,338	831,371	(251,189)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q2 - 2015-16	For H1 - 2015-16
	(Rs. In '000)	(Rs. In '000)
Agents	132,201	313,668
Brokers	67,784	203,063
Corporate Agency	35,411	41,113
Referral	-	-
TOTAL	235,396	557,844

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q2 - 2014-15	19,931	6,473	46,852	(20,448)
	Upto Q1 - 2014-15	40,208	1,969	117,819	(75,642)
	For H1 - 2014-15	60,139	8,442	164,671	(96,090)
Marine Cargo	For Q2 - 2014-15	7,842	10	2,294	5,558
	Upto Q1 - 2014-15	12,849	-	5,335	7,514
	For H1 - 2014-15	20,691	10	7,629	13,072
Marine Hull	For Q2 - 2014-15	339	-	1,043	(704)
	Upto Q1 - 2014-15	127	-	274	(147)
	For H1 - 2014-15	466	-	1,317	(851)
Marine Total	For Q2 - 2014-15	8,181	10	3,337	4,854
	Upto Q1 - 2014-15	12,976	-	5,609	7,367
	For H1 - 2014-15	21,157	10	8,946	12,221
Motor OD	For Q2 - 2014-15	145,506	-	70,024	75,482
	Upto Q1 - 2014-15	166,050	-	70,929	95,121
	For H1 - 2014-15	311,556	-	140,953	170,603
Motor TP	For Q2 - 2014-15	3,063	-	77,331	(74,268)
	Upto Q1 - 2014-15	3,041	-	71,231	(68,190)
	For H1 - 2014-15	6,104	-	148,562	(142,458)
Motor Total	For Q2 - 2014-15	148,569	-	147,355	1,214
	Upto Q1 - 2014-15	169,091	-	142,160	26,931
	For H1 - 2014-15	317,660	-	289,515	28,145
Employer's Liability	For Q2 - 2014-15	1,569	-	139	1,430
	Upto Q1 - 2014-15	2,020	-	169	1,851
	For H1 - 2014-15	3,589	-	308	3,281
Public Liability	For Q2 - 2014-15	2,016	-	1,211	805
	Upto Q1 - 2014-15	3,198	-	7,164	(3,966)
	For H1 - 2014-15	5,214	-	8,375	(3,161)
Engineering	For Q2 - 2014-15	7,259	2,192	26,044	(16,593)
	Upto Q1 - 2014-15	10,258	865	57,045	(45,922)
	For H1 - 2014-15	17,517	3,057	83,089	(62,515)
Aviation	For Q2 - 2014-15	70	-	346	(276)
	Upto Q1 - 2014-15	19	-	439	(420)
	For H1 - 2014-15	89	-	785	(696)
Personal Accident	For Q2 - 2014-15	4,447	91	13	4,525
	Upto Q1 - 2014-15	8,194	-	554	7,640
	For H1 - 2014-15	12,641	91	567	12,165
Health	For Q2 - 2014-15	36,287	-	24,467	11,820
	Upto Q1 - 2014-15	56,886	-	28,526	28,360
	For H1 - 2014-15	93,173	-	52,993	40,180
Other Misc.	For Q2 - 2014-15	6,043	-	60,899	(54,856)
	Upto Q1 - 2014-15	8,795	-	10,440	(1,645)
	For H1 - 2014-15	14,838	-	71,339	(56,501)
Misc Total	For Q2 - 2014-15	206,260	2,283	260,474	(51,931)
	Upto Q1 - 2014-15	258,461	865	246,497	12,829
	For H1 - 2014-15	464,721	3,148	506,971	(39,102)
Grand Total	For Q2 - 2014-15	234,372	8,766	310,663	(67,525)
	Upto Q1 - 2014-15	311,645	2,834	369,925	(55,446)
	For H1 - 2014-15	546,017	11,600	680,588	(122,971)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q2 - 2014-15	For H1 - 2014-15
	(Rs. In '000)	(Rs. In '000)
Agents	163,250	349,715
Brokers	63,281	174,431
Corporate Agency	7,841	21,871
Referral	-	-
TOTAL	234,372	546,017

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	PARTICULARS	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015	FOR THE QUARTER ENDED SEPTEMBER 30, 2014	FOR THE PERIOD ENDED SEPTEMBER 30, 2014
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	509,882	1,028,566	355,338	741,496
2	Company's contribution to Provident fund and others	29,382	73,301	34,753	61,243
3	Travel, conveyance and vehicle running expenses	36,769	65,519	24,555	45,583
4	Rents, rates & taxes	58,855	117,572	44,842	120,824
5	Repairs	82,536	145,428	76,567	145,914
6	Printing & Stationery	16,333	30,126	13,241	26,111
7	Communication expenses	35,404	67,930	22,780	49,190
8	Postage expenses	27,764	51,535	11,170	22,156
9	Legal & professional charges	44,755	94,230	46,415	90,615
10	Directors' Sitting fees	300	600	320	480
11	Auditors remuneration			-	
	a. As auditor	1,540	2,408	970	1,783
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity*	545,234	1,133,988	308,391	867,866
13	Interest and Bank Charges	2,724	8,839	8,004	14,205
14	Service Tax Expenses	(9,989)	43,008	(8,345)	46,645
15	Entertainment expenses	1,692	3,327	1,531	2,837
16	Office maintenance expenses	38,261	78,112	37,366	72,840
17	Office management expenses	15,000	30,000	15,000	30,000
18	Training & Recruitment Expenses*	97,386	124,730	43,916	54,131
19	Depreciation	42,123	79,613	50,387	82,206
20	Subscriptions and membership fees	7,894	16,106	8,899	15,859
21	Coinsurance Expenses (net)	410	7,540	1,987	4,286
22	Miscellaneous expenses	6,768	12,911	84	1,256
	TOTAL	1,591,023	3,215,389	1,098,171	2,497,526
	Allocation:				
	Fire Revenue Account	62,759	139,010	30,172	75,280
	Marine Revenue Account	21,975	59,617	10,049	37,623
	Miscellaneous Revenue Account	1,482,283	2,988,990	1,054,660	2,375,938
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	24,006	27,772	3,290	8,685
	TOTAL	1,591,023	3,215,389	1,098,171	2,497,526

*Note: Previous year figures are regrouped/reclassified wherever necessary to confirm to current year classification.

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
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 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
3	Subscribed Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
4	Called-up Capital		
	12,27,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,227,750	1,227,750
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	1,227,750	1,227,750

Note: Of the above 12,21,10,660 shares are held by Holding Company, Reliance Capital Limited (previous year 12,21,10,660 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 30-09-2015		As at 30-09-2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	122,110,660	99.46%	122,110,660	99.46%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	664,300	0.54%	664,300	0.54%
TOTAL	122,774,960	100%	122,774,960	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,242,881	16,242,881
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	16,242,881	16,242,881

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

Sr No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
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

INVESTMENT

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,621,849	17,785,922
2	Other Approved Securities	5,643,026	319,432
3	Other Investments		
	(a) Shares		
	(aa) Equity	675,334	536,901
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,972,069	9,674,291
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,618,430	10,397,758
5	Other than Approved Investments	924,641	598,669
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	19,860
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,252,361	741,205
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,337,512	5,146,887
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,475,864	1,783,049
5	Other than Approved Investments	1,923,234	338,741
	TOTAL	53,444,320	47,342,715

Notes :

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

Particulars	Current Year	Previous Year
	(Rs. In '000)	(Rs. In '000)
Book Value	52,530,119	46,673,945
Market Value	53,080,384	46,521,061

2. During the Period, Company has withdrawn, deposits under section 7 of the Insurance Act, 1938 in accordance with IRDAI circular IRDAI/F&I/CIR/INV/093/04/2015 dated 30th April, 2015 (as at 30th September 2014 Rs.130,421 thousands).

3. All the above investments are performing assets.

4. The company has not segregated the investments separately between policyholder's funds and shareholders funds, due to practical difficulty and the same has been approved by the Board of Directors as per requirement of Master circular on Preparation of Financial Statements vide circular no. IRDA-F&I-CIR-F&A-231-10-2012

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block			Depreciation			Net Block			
	As at 1st April, 2015	Additions	Deductions	As at 30th SEPTEMBER, 2015	As at 1st April, 2015	Additions	Deductions	As at 30th September, 2015	As at 30th SEPTEMBER, 2015	As at 31st March, 2015
Leasehold Property	53,191	5,566	-	58,757	33,031	2,758	-	35,789	22,968	20,160
Furniture & Fittings	76,310	10,131	27	86,414	50,636	6,068	26	56,678	29,736	25,674
Information Technology Equipment	245,719	30,593	270	276,042	188,277	20,355	275	208,357	67,685	57,442
Intangible Asset (Computer Software)	620,546	34,993	-	655,539	439,243	38,389	-	477,632	177,907	181,303
Vehicles	930	-	-	930	894	36	-	930	0	36
Office Equipment	206,911	6,181	2,265	210,827	151,714	11,811	2,086	161,439	49,388	55,197
Plant & Machinery	6,851	-	635	6,216	6,364	196	635	5,925	291	487
TOTAL	1,210,458	87,464	3,197	1,294,725	870,159	79,613	3,023	946,750	347,974	340,299
Capital Work in progress	8,972	-	-	8,972	-	-	-	-	8,972	8,972
Grand Total	1,219,430	87,464	3,197	1,303,697	870,159	79,613	3,023	946,750	356,946	349,270
PREVIOUS PERIOD	1,003,230	92,275	8,562	1,086,943	749,083	82,206	6,044	825,245	261,698	

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 30-09-2015 (Rs. In '000)	As at 30-09-2014 (Rs. In '000)
1	Cash (including drafts and stamps)	36,551	40,852
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	74,485	1,500
	(ii) Others	-	-
	(b) Current Accounts	267,032	511,992
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	114,008	129,337
	(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	492,076	683,681
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	492,076	683,681

* 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

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	200,427	105,932
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	94,636	22,848
6	MAT Credit Entitlement	154,300	59,400
7	Rental & Other Deposits	313,240	263,319
8	Advances to Staff	2,919	3,473
9	Unutilised Service Tax Credit & VAT	48,150	40,285
10	Other Advances	870,477	173,287
	TOTAL (A)	1,684,149	668,544
	OTHER ASSETS		
1	Income accrued on investments	1,891,644	1,802,032
2	Outstanding Premiums	905,122	699,446
3	Agents' Balances	799	1,017
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,578,950	1,558,187
	Less : Provision for doubtful debts	(335,761)	(372,243)
6	Due from subsidiaries/holding cos.	-	-
7	Repossessed Stock	-	-
8	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others	-	-
	TOTAL (B)	4,040,754	3,688,439
	TOTAL (A+B)	5,724,903	4,356,983

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	86,484	82,528
2	Balances due to other insurance companies	2,934,295	1,816,510
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	56,935	64,024
5	Unallocated Premium	127,362	177,719
6	Sundry creditors	2,435,185	1,188,737
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	33,607,214	29,966,789
	Add : Provision for Doubtful Reinsurance Recoveries	137,330	137,330
9	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	523,385	394,612
	- Environmental Relief Fund Payable	37	13
	- Employee Related Payables	18,959	14,661
	- Temporary Bank Overdraft as per books of accounts	346,450	427,047
	- Service Tax and Vat Liability	20,050	75,918
	- Statutory Dues	91,976	65,303
	TOTAL	40,385,662	34,411,191

*Technical Reserves IBNR/IBNER/PDR have been estimated by the management of company in the absence of appointed actuary as on September 30th, 2015

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	9,161,899	9,333,736
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	15,846	-
6	Others:		
	- For Grauity	3,702	19,396
	- For Leave Encashment	22,785	16,717
	- For Risk Reserves	100,000	100,000
	TOTAL	9,304,232	9,469,849

PERIODIC DISCLOSURES
FORM NL-19 MISC EXPENDITURE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

S.No.	Particulars	As at 30-09-2015	As at 30-09-2014
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

(Rs. In Lacs)

STATEMENT OF LIABILITIES									
		As at 30-09-2015				As at 30-09-2014			
S.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves*	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves *	Total Reserves
1	Fire	5,986	3,645	912	10,543	4,082	3,899	735	8,715
2	Marine								
a)	Marine Cargo	1,973	1,670	657	4,299	1,606	1,295	486	3,386
b)	Marine Hull	8	7	3	18	6	3	5	13
3	Miscellaneous								
a)	Motor	65,208	144,304	160,742	370,254	67,039	136,260	139,255	342,554
b)	Engineering	1,053	2,239	469	3,761	846	1,799	374	3,018
c)	Aviation	4	21	-	25	0	21	-	25
d)	Liabilities	408	349	156	913	282	271	59	613
e)	Others	3,752	5,922	2,177	11,852	2,892	4,471	1,519	8,882
4	Health Insurance	13,226	9,312	5,019	27,557	16,732	7,110	3,480	27,322
	TOTAL LIABILITIES	91,619	167,470	170,134	429,223	93,483	155,129	145,912	394,529

* Motor IBNR reserve include that relating to Motor CV Third Party Pool and Decline Risk Pool Rural Business is included in the respective class of business

FORM NL-22 PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30.09.2015 30-09-2015

STATES	(Rs. In Lacs)																											
	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 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16	For Q2 2015-16	Up to Q2 2015-16		
Andhra Pradesh	70	415	-	1	-	-	117	158	235	494	-	612	3	4	2	6	8	19	28	-	-	-	-	4	8	718	1,745	
Assam	41	291	3	4	-	-	14	52	91	180	127	248	1	2	0	0	2	6	0	0	-	-	-	-	8	14	288	788
Bihar	14	92	-	-	-	-	13	13	425	250	463	0	0	0	1	102	106	0	0	-	-	-	-	4	8	599	1,108	
Chhattisgarh	110	249	0	0	-	-	3	10	97	167	58	103	-	0	0	12	16	0	0	-	-	-	-	5	9	285	555	
Goa	3	17	-	0	-	-	-	2	36	53	21	43	-	2	0	0	5	6	0	0	-	-	-	-	1	2	55	129
Gujarat	477	1,514	104	214	-	84	76	115	2,076	4,050	2,025	4,157	75	154	37	148	376	899	23	55	-	-	-	-	198	531	5,467	11,922
Haryana	65	190	3	5	-	-	105	146	558	1,181	489	1,079	4	8	5	9	43	84	3	5	-	-	-	-	14	28	1,288	2,733
Himachal Pradesh	455	734	0	0	-	-	5	6	146	307	253	508	0	0	0	1	1	3	0	0	50	15	32	50	15	32	526	1,640
Jammu & Kashmir	7	19	1	1	-	-	16	35	251	528	204	447	1	1	0	1	2	5	1	1	-	-	-	-	5	11	480	1,048
Jharkhand	62	389	4	12	-	-	46	90	255	523	303	632	61	114	1	130	10	15	1	3	-	-	-	8	13	750	1,918	
Karnataka	128	1,508	43	101	-	1	86	150	2,386	4,963	2,599	5,104	29	63	26	99	1,497	2,759	88	205	(0)	(0)	14	38	7,094	14,985		
Kerala	44	34	2	3	-	-	8	18	1,514	2,775	1,340	2,814	0	4	3	8	2,546	14,681	47	110	-	-	-	-	13	18	5,516	20,464
Madhya Pradesh	2,898	3,116	1	-	-	-	188	174	48	166	45	126	1	3	2	3	26	43	0	1	-	-	-	-	17	30	3,204	3,663
Madhya Pradesh	395	3,129	128	649	333	341	199	429	4,018	7,753	4,508	9,091	382	663	159	373	1,052	8,265	269	580	3	3	194	533	11,640	31,820		
Manipur	-	0	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Madhya Pradesh	1	4	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	5
Mizoram	1	1	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Nagaland	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2
Orissa	97	515	0	0	-	-	27	49	133	273	198	399	0	1	0	10	106	112	0	1	-	-	-	23	47	586	1,386	
Punjab	57	118	22	47	-	-	11	16	211	479	298	453	4	7	17	20	67	146	50	92	-	-	-	29	57	675	1,435	
Rajasthan	82	821	0	1	-	-	15	20	175	465	255	608	5	13	95	166	15	33	1	1	-	-	-	0	31	61	675	1,989
Sikkim	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Tamil Nadu	203	519	19	48	-	-	35	188	1,974	3,813	2,601	5,163	10	19	8	59	231	758	63	135	-	-	-	-	17	43	5,161	10,729
Telangana	153	516	11	42	62	82	39	176	843	1,923	1,085	2,373	30	48	46	78	810	1,127	32	56	-	-	-	4	26	3,416	6,427	
Tripura	-	0	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Uttar Pradesh	1,262	2,228	0	1	-	-	25	84	747	1,592	458	1,034	1	2	61	63	49	118	2	4	5,864	5,799	16	32	8,486	10,929		
Uttarakhand	7	130	1	1	-	-	2	3	111	244	115	254	0	0	0	6	14	0	1	-	-	-	-	0	3	8	245	656
West Bengal	288	785	153	734	-	-	119	429	822	1,648	1,107	2,281	63	109	129	271	705	1,013	15	39	0	0	71	170	3,471	7,479		
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	3	5	5	10	-	-	-	1	152	367	158	377	4	5	0	3	190	326	9	23	(0)	(0)	0	6	12	527	1,128	
Dadra & Nagar Haveli	5	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	46
Daman & Diu	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4
Delhi	296	658	314	1,019	0	0	158	294	889	2,007	922	2,293	45	2,018	23	95	575	1,286	109	243	-	-	-	-	554	1,565	3,886	11,480
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	9	22	-	-	-	-	0	1	110	226	150	284	-	0	0	0	3	3	0	1	-	-	-	-	2	3	273	540
GRAND TOTAL	7,234	17,866	812	2,892	394	488	1,288	2,625	18,373	36,613	19,761	40,943	720	3,239	613	1,529	8,437	31,843	726	1,585	5,921	5,852	1,252	3,300	65,532	148,776		

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Statement for the Quarter ended September 30, 2015

(Rs. In Lacs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	2	3.25	-	1.31	0.02%
2	No. of Reinsurers with rating AA but less than AAA	149	15,671.94	733.66	4,995.52	90.72%
3	No. of Reinsurers with rating A but less than AA	23	876.60	241.06	207.08	5.62%
4	No. of Reinsurers with rating BBB but less than A	4	77.68	17.92	53.60	0.63%
5	No. of Reinsurers with rating less than BBB	1	10.15	0.08	-	0.04%
6	No. of Indian reinsurer other then GIC	14	0.84	-	698.49	2.96%
	Total	193	16,640.46	992.72	5,956.00	100.00%

Note:

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

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Statement for the Quarter ended September 30, 2015

(Rs. In Lacs)

Ageing of Claims

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	77	40	30	30	23	200	4,745
2	Marine Cargo	411	118	49	9	64	651	3,084
3	Marine Hull	-	-	-	-	-	-	170
4	Engineering	48	14	23	18	18	121	1,041
5	Motor OD	30,335	4,291	2,117	544	211	37,498	10,447
6	Motor TP	59	87	114	227	2,993	3,480	16,540
7	Health	165,818	2,057	203	54	0	168,132	13,773
8	Overseas Travel	77	133	41	18	11	280	363
9	Personal Accident	140	173	132	57	61	563	907
10	Liability	11	24	13	5	6	59	89
11	Crop	30	-	-	-	-	30	4,423
12	Miscellaneous	100	67	25	9	-	201	262
Total		197,106	7,004	2,747	971	3,387	211,215	55,844

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

No. of claims only

S.No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	TOTAL
1	Claims O/S at the beginning of the period	641	492	3	905	16,799	70,624	106,019	672	2,927	465	70	-	1,041	200,658
2	Claims reported during the period	420	893	-	1,210	45,824	5,737	182,300	613	1,107	120	30	-	339	238,593
3	Claims Settled during the period	200	651	-	121	37,498	3,480	168,176	280	563	59	30	-	210	211,268
4	Claims Repudiated during the period	34	56	-	9	1,740	1,066	1,603	89	248	10	-	-	29	4,884
5	Claims closed during the period	193	183	-	1,121	5,384	394	1,996	291	331	3	-	-	81	9,977
6	Claims O/S at End of the period	634	495	3	864	18,001	71,421	116,544	625	2,892	513	70	-	1,060	213,122
	Less than 3months	212	267	-	601	11,225	4,221	115,901	387	657	99	-	-	135	133,705
	3 months to 6 months	135	124	1	81	2,735	3,804	109	52	436	133	-	-	32	7,642
	6months to 1 year	94	34	-	59	1,284	7,637	43	59	432	86	35	-	39	9,802
	1year and above	193	70	2	123	2,757	55,759	491	127	1,367	195	35	-	854	61,973

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Solvency as on September 30, 2015

Required solvency margin based on net premium and net incurred claims

(Rs. In Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	28,932	6,891	11,278	3,051	2,893	1,692	2,893
2	Marine Cargo	4,461	2,690	4,014	2,457	538	737	737
3	Marine Hull	583	13	565	5	58	85	85
4	Motor	162,897	129,199	130,520	0	25,840	35,062	35,062
5	Engineering	5,948	1,702	7,324	1,753	595	1,099	1,099
6	Aviation	372	8	121	48	37	18	37
7	Liabilities	4,033	1,362	527	496	605	149	605
8	Others	25,733	7,657	32,778	7,958	3,603	6,883	6,883
9	Health	52,234	44,973	55,469		8,995	14,497	14,497
	TOTAL	285,193	194,495	242,595	15,768	43,163	60,221	61,898

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: 30-09-2015**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.04.2015)	127
2	No. of branches approved during the period	0
3	No. of branches opened during the period	Out of approvals of previous period 0
4		Out of approvals of this period 0
5	No. of branches closed during the period	0
6	No of branches at the end of the period (As on 30.09.2015)	127
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	127

*Please note: 12 Regional offices are excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2015

PERIODICITY OF SUBMISSION : QUARTERLY

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

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	534,443
2	Loans	9	-
3	Fixed Assets	10	3,569
4	Current Assets		
	a. Cash & Bank Balance	11	4,921
	b. Advances & Other Assets	12	57,249
5	Current Liabilities		
	a. Current Liabilities	13	(403,857)
	b. Provisions	14	(93,042)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	75,925
APPLICATION OF FUNDS AS PER BALANCE SHEET (A)		TOTAL (A)	179,208
OTHER ASSETS		SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,569
3	Cash & Bank Balance (if any)	11	4,921
4	Advances & Other Assets (if any)	12	57,249
5	Current Liabilities	13	(403,857)
6	Provisions	14	(93,042)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	75,925
TOTAL (B)		TOTAL (B)	(355,235)
INVESTMENT ASSETS AS PER FORM 3B		(A - B)	534,443

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM1						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	97,743	38,475	136,218	25.45%	0	136,218	137,513
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	97,743	94,905	192,649	35.99%	0	192,649	194,620
3	Investment subject to Exposure Norms		0	0	0			0		0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	135,558	135,558	25.33%	(422)	135,137	136,452
	2. Approved Investments		402	0	182,312	182,714	34.14%	(341)	182,373	184,625
	3. Other Investments (not exceeding 25%)	Not exceeding 55%	0	0	24,293	24,293	4.54%	(8)	24,285	24,203
TOTAL INVESTMENT ASSETS			402	97,743	437,068	535,214	100.00%	(771)	534,443	539,900

Note:

- 1 FRSM 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: 30-09-2015

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2015	as % of total for this class	As at 30/09/2014	as % of total for this class	As at 30/09/2015	as % of total for this class	As at 30/09/2014	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	202,973	38.24%	181,824	39.08%	200,791	38.22%	180,408	38.65%
AA or better	79,723	15.02%	67,860	14.59%	78,331	14.91%	67,487	14.46%
Rated below AA but above A*	10,684	2.01%	6,330	1.36%	10,726	2.04%	6,292	1.35%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	237,424	44.73%	209,196	44.97%	235,454	44.82%	212,552	45.54%
Total	530,804	100%	465,211	100%	525,301	100%	466,739	100%
BREAKDOWN BY RESIDUAL MATURITY						0.016257899		
Up to 1 year	130,106	24.51%	80,348	17.27%	129,884	24.73%	80,295	17.20%
More than 1 year and upto 3 years	94,030	17.71%	122,227	26.27%	93,077	17.72%	121,648	26.06%
More than 3 years and up to 7 years	168,554	31.75%	106,195	22.83%	166,454	31.69%	106,947	22.91%
More than 7 years and up to 10 years	61,244	11.54%	87,229	18.75%	60,188	11.46%	88,609	18.98%
above 10 years	76,870	14.48%	69,212	14.88%	75,699		69,240	14.83%
Total	530,804	100%	465,211	100%	525,301	100%	466,739	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	137,513	25.91%	174,479	37.51%	136,218	25.93%	177,859	38.11%
b. State Government	57,107	10.76%	3,417	0.73%	56,430	10.74%	3,393	0.73%
c. Corporate Securities	336,183	63.33%	287,315	61.76%	332,652	63.33%	285,487	61.17%
Total	530,804	100%	465,211	100%	525,301	100%	466,739	100%

Note

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
3. AAA rated' includes Securities having rating as P1+/A1+
4. Any other' under 'Break down by credit rating' contains Liquid MFs / CBLO / G-Sec etc. It does not contain any Security which is rated below B
5. *Includes securities rated "A"

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	UPTO THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE QUARTER ENDED SEPTEMBER 30, 2014	UPTO THE QUARTER ENDED SEPTEMBER 30, 2014*
1	Gross Direct Premium Growth Rate (%)	3%	5%	10%	11%
2	Gross Direct Premium to Net Worth Ratio (times)	0.61	1.39	0.69	1.55
3	Growth Rate of Net worth (%)	17%	17%	14%	14%
4	Net Retention Ratio (%)	65%	66%	69%	68%
5	Net commission Ratio (%)	-5%	-2%	-2%	-1%
6	Expense of Management to Gross Direct Premium Ratio (%)	28%	25%	21%	21%
7	Expense of Management to Net written Premium(%)	41%	37%	30%	31%
8	Net incurred Claims to Net Earned Premium (%)	91%	90%	97%	93%
9	Combined Ratio (%)	122%	119%	120%	117%
10	Technical Reserve to net premium ratio (times)	8.64	4.34	8.21	4.17
11	Underwriting Balance Ratio (times)	-0.19	-0.20	-0.19	-0.18
12	Operating profit ratio (%)	2%	1%	0%	0%
13	Liquid Assets to Liabilities Ratio (times)	0.32	0.32	0.22	0.22
14	Net Earnings Ratio (%)	7%	6%	6%	5%
15	Return on Net Worth Ratio (%)	3%	6%	3%	5%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)**	1.54	1.54	1.53	1.53
17	NPA Ratio (%)	NA	NA	NA	NA
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	122,774,960	122,774,960	122,774,960	122,774,960
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)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.45	4.85	2.02	3.99
	ii) Diluted EPS	2.36	4.68	2.02	3.99
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.45	4.85	2.02	3.99
	ii) Diluted EPS	2.36	4.68	2.02	3.99
6	(c) Book value per share (Rs)	87.79	87.79	74.16	74.16

Note

- Company has operations only in India.
- Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013
- * With Reference to IRDA/F&A/CIR/SOLVN/011/01/2011 dated January 27, 2011, Solvency Margin is calculated including receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,033.51 lacs as a part of ASM. Our solvency would be 1.46 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,033.51 lacs as a part of ASM.
** Available assets include investments made out of funds of Rs. 9,000 Lacs received from holding company towards share application and pending allotment as on 30th September 2015.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q2 - 2015-16	33%	20%	-28%	0.51
Fire	Upto Q2 - 2014-15	8%	20%	-32%	0.38
Marine Cargo	Upto Q2 - 2015-16	6%	62%	9%	-1.14
Marine Cargo	Upto Q2 - 2014-15	24%	54%	9%	-0.39
Marine Hull	Upto Q2 - 2015-16	40%	2%	-72%	0.68
Marine Hull	Upto Q2 - 2014-15	171%	2%	-117%	1.46
Motor	Upto Q2 - 2015-16	-1%	79%	-2%	-0.17
Motor	Upto Q2 - 2014-15	14%	80%	0%	-0.17
Employer Liability	Upto Q2 - 2015-16	21%	95%	9%	0.02
Employer Liability	Upto Q2 - 2014-15	-4%	92%	9%	0.13
Public Liability	Upto Q2 - 2015-16	21%	11%	-12%	0.45
Public Liability	Upto Q2 - 2014-15	-4%	9%	-15%	0.63
Engineering	Upto Q2 - 2015-16	-38%	29%	-42%	0.04
Engineering	Upto Q2 - 2014-15	-7%	17%	-78%	0.94
Aviation	Upto Q2 - 2015-16	47%	3%	-270%	4.21
Aviation	Upto Q2 - 2014-15	-6%	4%	-124%	0.82
Personal Accident	Upto Q2 - 2015-16	27%	88%	9%	-0.33
Personal Accident	Upto Q2 - 2014-15	5%	90%	10%	-0.41
Health	Upto Q2 - 2015-16	14%	86%	1%	-0.28
Health	Upto Q2 - 2014-15	-2%	88%	2%	-0.39
Other Miscellaneous	Upto Q2 - 2015-16	2%	26%	-29%	-0.33
Other Miscellaneous	Upto Q2 - 2014-15	88%	24%	-27%	0.57
TOTAL	Upto Q2 - 2015-16	5%	66%	-2%	-0.20
TOTAL	Upto Q2 - 2014-15	11%	68%	-1%	-0.18

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q2 - 2015-16	94%	19%	-26%	0.63
Fire	For Q2 - 2014-15	0%	27%	-16%	0.28
Marine Cargo	For Q2 - 2015-16	1%	61%	11%	-1.01
Marine Cargo	For Q2 - 2014-15	15%	52%	13%	-0.15
Marine Hull	For Q2 - 2015-16	30%	2%	-70%	2.07
Marine Hull	For Q2 - 2014-15	137%	2%	-122%	1.12
Motor	For Q2 - 2015-16	-1%	79%	-5%	-0.18
Motor	For Q2 - 2014-15	14%	80%	0%	-0.21
Employer Liability	For Q2 - 2015-16	20%	95%	9%	0.02
Employer Liability	For Q2 - 2014-15	-19%	92%	8%	-0.07
Public Liability	For Q2 - 2015-16	17%	17%	3%	0.29
Public Liability	For Q2 - 2014-15	-49%	21%	9%	0.50
Engineering	For Q2 - 2015-16	-21%	30%	-33%	0.04
Engineering	For Q2 - 2014-15	-21%	20%	-42%	1.29
Aviation	For Q2 - 2015-16	61%	0%	-4074%	2.22
Aviation	For Q2 - 2014-15	-20%	-1%	444%	2.78
Personal Accident	For Q2 - 2015-16	19%	80%	10%	-0.49
Personal Accident	For Q2 - 2014-15	30%	92%	8%	-0.39
Health	For Q2 - 2015-16	-22%	89%	2%	-0.24
Health	For Q2 - 2014-15	-11%	86%	1%	-0.34
Other Miscellaneous	For Q2 - 2015-16	25%	24%	-39%	-0.01
Other Miscellaneous	For Q2 - 2014-15	116%	24%	-40%	1.01
TOTAL	For Q2 - 2015-16	3%	65%	-5%	-0.19
TOTAL	For Q2 - 2014-15	10%	69%	-2%	-0.19

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended	For the period ended	For the Quarter ended	For the period ended
				30th September,2015	30th September,2015	30th September,2014	30th September,2014
				(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)
1	Reliance Capital Ltd	Holding Company	Premium Received	69.05	309.58	67.38	238.70
			Share Application Money Received	-	-	1,500.00	1,500.00
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	12.58	23.18	13.43	30.65
			Management fees paid	150	300	150.00	300.00
			Reimbursement paid for IT services	28.84	64.79	40.78	90.25
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	23	28.33	25.72	34.47
			Interest Accrual on Debenture	578.46	1150.82	153.10	378.90
			Outstanding balance in CD A/c	17.57	17.57	53.95	53.95
			Debtors	7.21	7.21	14.45	14.45
			2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Premium Received	5.4
Claim	3.20	4.05				-	-
Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	1.88	3.01				1.80	3.15
Outstanding balance in CD A/c	13.70	13.70				12.57	12.57
Debtors	0	0				0.02	0.02
Creditors	0.01						
3	Reliance Home Finance Ltd.	Fellow Subsidiary	Premium Received	5.61	24.45	2.22	16.67
			Outstanding balance in CD A/c	2.68	2.68	1.09	1.09
4	Reliance Money Express Ltd.	Fellow Subsidiary	Premium Received	0	14.25	1.30	13.80
			Foreign Currency Purchased	4.21	8.05	16.52	18.90
			Outstanding balance in CD A/c	5.74	5.74	4.86	4.86
5	Reliance Securities Ltd.	Fellow Subsidiary	Premium Received	5.2	54.13	4.04	37.56
			Brokerage paid for stock exchange trading	0.07	0.25	0.29	0.51
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	2.83	5.66	4.75	7.84
			Outstanding balance in CD A/c	0.65	0.65	5.21	5.21
			Debtors	3.56	3.56	6.53	6.53
6	Reliance Spot Exchange Infrastructure Ltd.	Fellow Subsidiary	Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
7	Reliance Communications Limited	Fellow Subsidiary	Premium Received	15.56	87.66	-	4.04
			Claim	3.86	3.86	0	0
			Outstanding balance in CD A/c	47.84	47.84	-	-
			Creditors	0	0	-	-
8	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium Received	0	-	-	0.37
9	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium Received	46.09	46.09	106.74	106.74
10	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received	2.62	6.12	0.40	0.56
			Outstanding balance in CD A/c	0.12	0.12	0.14	0.14
11	Reliance Infratel Limited	Fellow Subsidiary	Premium Received	0.04	0.13	0.06	0.29
12	Reliance Infocomm Infrastructure Private Limited	Fellow Subsidiary	Premium Received	0.21	0	0	0

			Reimbursement paid for expenses:-Rent, Communication, Electricity, Professional fees, Maintenance Charges	0	0	20.85	36.92
			Creditors	0	0	5.48	5.48
13	Reliance Asset Reconstruction Company Limited	Fellow Subsidiary	Premium Received	0.19	1.26	0.10	-
			Outstanding balance in CD A/c	1.01	1.01	0.22	0.22
14	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received	4.98	23.05	5.61	17.17
			Outstanding balance in CD A/c	0.38	0.38	1.54	1.54
15	Big Animation (India) Private Limited	Fellow Subsidiary	Premium Received	-	-	0.01	0.15
16	Reliance Communications Infrastructure Limited	Fellow Subsidiary	Premium Received	-	-	-	0.19
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	-	0	2.49	3.92
			Payments towards information and technology services	-	6.82	99.48	177.61
			Electricity, Professional fees, Maintenance Charges	-	5.20	0.00	5.20
			Outstanding balance in CD A/c			28.93	28.93
			Debtors	3.63	3.63	3.63	3.63
17	Zapak Mobile Games Private Limited (Formerly Jump Games Private Limited)	Fellow Subsidiary	Premium Received	0	-	-	0.22
18	Zapak Digital Entertainment Limited	Fellow Subsidiary	Outstanding balance in CD A/c	2.17	2.17	2.05	2.05
19	Reliance Commodities Limited	Fellow Subsidiary	Premium Received	2.38	5.24	0.15	3.25
			Outstanding balance in CD A/c	0.48	0.48	0.36	0.36
20	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received	0	2.10	0.55	3.02
			Outstanding balance in CD A/c	1.03	1.03	0.15	0.15
21	Reliance Telecom Limited	Fellow Subsidiary	Premium Received	0	-	0.00	0.02
			Outstanding balance in CD A/c	8.00	8.00	8.00	8.00
22	Reliance Financial Limited	Fellow Subsidiary	Premium Received	2.54	2.54	0.14	1.25
			Outstanding balance in CD A/c	0.94	0.94	0.06	0.06
23	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received	0.04	0.40	0.37	0.37
			Outstanding balance in CD A/c	0.70	0.70	0.73	0.73
24	Big Flicks Private Limited	Fellow Subsidiary	Outstanding balance in CD A/c	0.25	0.25	0.00	-
25	Reliance Big Broadcasting Private Limited	Fellow Subsidiary	Debtors	4.74	4.74	0.00	-
26	Reliance Transport & Travels Private Limited	Fellow Subsidiary	Premium Received	38.95	38.95	0.00	-
			Outstanding balance in CD A/c	1.11	1.11	0.00	-
27	Shri Anil D. Ambani, person having control during the year	Key Managerial Personnel	Premium Received	0	0.07	-	0.07
28	Mr.Rakesh Jain	Key Managerial Personnel	Remuneration	219.25	272.00	48.00	94.00
			Premium Received	0.11	0.25	0.14	-

*Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.

*Claim paid to employees against group medical Policy have not been considered for related party transaction.

** Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

Products Information

List below the products and/or add-ons introduced during the Quarter Ended September, 2015

S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
NIL							

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGI

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

Solvency position as on September 30, 2015

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	436,300
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	429,223
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	7,077
4	Excess in Policyholders' Funds (1-2-3)		(0)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	155,786
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	60,758
7	Excess in Shareholders' Funds (5-6)		95,028
8	Total Available Solvency Margin [ASM] (4+7)		95,028
9	Total Required Solvency Margin [RSM]		61,898
10	Solvency Ratio (Total ASM/Total RSM)**		1.54

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.
- 6 * With Reference to IRDA/F&A/CIR/SOLVN/011/01/2011 dated January 27, 2011, Solvency Margin is calculated including receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,033.51 lacs as a part of ASM. Our solvency would be 1.46 in case we have disallowed receivables due from Central/State Government sponsored schemes for more than 1 month & upto 6 month amounting to Rs 5,033.51 lacs as a part of ASM.
** Available assets include investments made out of funds of Rs. 9,000 Lacs received from holding company towards share application and pending allotment as on 30th September 2015.
- 7 Technical Reserves IBNR/IBNER/PDR have been estimated by the management of company in the absence of appointed actuary as on September 30th, 2015

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 30-09-2015****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mr. H. Ansari	Director	
3	Mrs. Chhaya Virani	Director	
4	Mr. Soumen Ghosh	Director	
5	Mr. Rakesh Jain	Executive Director & CEO	
6	Mr. Hemant K jain	CFO	
7	Mr. Sudip Banerjee	CTO & Head ERCG	
8	Mr. K Ramkumar	CIO	
9	Ms. Kirti Kothari	Appointed Actuary	ceased w.e.f. 28th August, 2015
10	Mr. Amit Ganorkar	CMO	
11	Mr. Mohan Khandekar	Company Secretary & Compliance Officer	

Key Persons as defined in IRDAI Registration of Companies Regulations, 2000 and Guidance issued by IRDAI on October 9, 2013

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON SEPTEMBER 30, 2015

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

STATEMENT AS ON 30.09.2015

PERIODICITY OF SUBMISSION - QUARTERLY

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Rs. In Lacs)

No.	Category of Investment	Cat Code	For the quarter ended 30th September, 2015						Up to the Quarter ended 30th September, 2015						Previous Year 2014-15					
			Investment (Rs.)		Income on Investment	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment	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	164,599.60	137,513.07	4,008.58	9.69%	9.69%	165,417.68	137,513.07	8,200.64	9.92%	9.92%	151,352.77	173,285.78	6,398.46	8.43%	8.43%			
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	1,289.34	0.00	7.36	5.65%	5.65%	1,310.69	1,193.09	36.34	5.53%	5.53%			
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																			
	State Government Bonds	SGOB	33,408.81	57,107.33	675.85	1.63%	8.05%	23,290.07	57,107.33	929.02	7.98%	7.98%	6,574.10	3,417.17	435.00	13.22%	13.22%			
	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%			
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	66,290.35	74,706.58	1,659.97	9.96%	9.96%	59,780.28	74,706.58	2,881.86	9.64%	9.64%	48,379.72	57,730.07	2,351.68	9.70%	9.70%			
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	2,496.17	482.56	77.11		12.29%	4,811.27	482.56	229.58	9.54%	9.54%	-	-	-	0.00%	0.00%			
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																			
	Infrastructure - PSU - Debentures / Bonds	IPFD	28,002.97	32,791.31	721.58	9.93%	9.93%	32,112.66	32,791.31	1,901.57	11.84%	11.84%	42,838.55	45,236.65	2,058.50	9.58%	9.58%			
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	21,229.58	22,450.44	482.39	9.04%	9.04%	20,431.43	22,450.44	1,038.04	10.16%	10.16%	15,944.89	16,007.67	787.48	9.85%	9.85%			
	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%			
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	2,321.85	2,340.15	36.95	8.54%	8.54%			
	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%			
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEFG	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	1,310.54	1,127.34	8.99	2.61%	2.61%	1,329.39	1,127.34	46.48	6.99%	6.99%	760.10	719.77	51.07	13.40%	13.40%			
	Infrastructure - PSU - Equity shares - Quoted	ITPE	801.08	659.54	8.00	3.97%	3.97%	781.48	659.54	8.00	2.05%	2.05%	348.82	303.68	23.77	13.59%	13.59%			
	Infrastructure - Equity (Including Unlisted)	IOEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	4,702.13	4,234.06	124.12	10.50%	10.50%	4,747.95	4,234.06	245.51	10.34%	10.34%	4,793.09	4,847.99	248.31	10.33%	10.33%			
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																			
	PSU - Equity shares - Quoted	EAEQ	1,129.40	951.53	6.68	2.35%	2.35%	1,141.19	951.53	37.24	6.53%	6.53%	1,126.71	1,139.60	213.82	37.85%	37.85%			
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	5,607.39	5,801.80	43.87	3.11%	3.11%	6,452.36	5,801.80	200.34	7.35%	7.35%	3,480.82	4,239.41	849.12	48.66%	48.66%			
	Corporate Securities - Bonds - (Taxable)	EPBT	2,003.05	2,048.68	43.33	8.61%	8.61%	2,003.22	2,048.68	85.80	8.57%	8.57%	11,613.99	8,944.37	456.82	9.56%	9.56%			
	Corporate Securities - Debentures	ECDS	90,960.91	89,966.05	2,202.72	9.63%	9.63%	93,305.68	89,966.05	4,811.59	10.31%	10.31%	84,519.79	90,497.42	4,101.30	9.68%	9.68%			
	Commercial Papers	ECPP	2,443.99	0.00	24.99	13.86%	13.86%	2,504.57	0.00	84.09	10.41%	10.41%	1,390.41	1,417.02	63.48	9.11%	9.11%			
	Amplification Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	3,666.67	-	26.55	11.01%	11.01%			
	Corporate Securities - Debentures / Bonds / Cps / Loans - (Promoter Group)	EDPG	22,845.54	23,731.50	568.38	9.90%	9.90%	22,851.53	23,731.50	1,125.82	9.85%	9.85%	7,313.21	9,209.80	377.92	10.31%	10.31%			
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,528.86	5,820.12	145.98	10.50%	10.50%	5,530.51	5,820.12	289.80	10.48%	10.48%	3,018.02	7,118.73	151.27	10.00%	10.00%			
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,021.55	22.94	9.12%	9.12%	1,000.00	1,021.55	45.62	9.12%	9.12%	1,000.00	989.87	45.62	9.10%	9.10%			
	CCIL - C/LO	ECBL	(14,229.06)	0.00	(214.19)	7.15%	7.15%	(12,397.03)	0.00	(390.75)	7.30%	7.30%	(3,672.45)	-	(104.86)	7.50%	7.50%			
	Deposits - Deposit with Scheduled Banks, FC, CCIL, RBI	ECDB	44,038.21	42,760.00	1,063.65	9.42%	9.42%	46,134.61	42,760.00	2,280.02	9.47%	9.47%	33,302.22	31,300.00	1,734.07	10.99%	10.99%			
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Mutual Funds - Gift / G Sec / Liquid Schemes	EGMF	8,500.82	10,002.43	167.80	7.85%	7.85%	7,431.80	10,002.43	299.65	8.15%	8.15%	5,158.87	-	166.50	8.73%	8.73%			
	Mutual Funds - (under Issuer's Promoter Group)	EMPG	2,489.62	2,500.61	48.59	7.85%	7.85%	3,676.87	2,500.61	151.06	8.40%	8.40%	6,744.92	7,412.05	131.05	8.44%	8.44%			
	Passively Managed Equity Fds (Promoter Group)	ETPD	52.53	20.57	6.13	46.44%	46.44%	70.79	20.57	6.13	30.20%	30.20%	-	-	-	0.00%	0.00%			
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%			
	Debentures	OLDB	4,891.31	6,449.48	111.60	9.08%	9.08%	3,204.89	6,449.48	144.23	9.00%	9.00%	1,500.14	1,482.46	66.21	8.80%	8.80%			
	Debenture / Bond / Cps / Loans etc. - (Promoter Group)	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Mutual Funds - Debt - Income / Social Plans / Liquid Schemes	OMGS	33,190.09	16,138.91	461.64	7.02%	7.92%	22,329.98	16,138.91	906.86	8.11%	8.11%	11,831.11	2,753.20	486.51	8.78%	8.78%			
	Mutual Funds - (under Issuer's Promoter Group)	OMPG	2,500.00	0.00	0.55	7.99%	7.99%	2,500.00	0.00	0.55	7.99%	7.99%	5,545.64	-	128.06	8.83%	8.83%			
	Equity Shares (incl. Co-op Societies)	OESH	575.33	555.62	6.38	4.41%	4.41%	544.70	555.62	10.19	3.74%	3.74%	237.44	292.50	10.79	9.07%	9.07%			
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Alternate Investment Funds (Category A)	OAFB	995.00	1,035.14	29.34	11.73%	11.73%	995.02	1,035.14	26.00	5.76%	5.76%	-	-	-	0.00%	0.00%			
	Alternate Investment Funds (Category B)	OAFB	23.45	23.45	(8.55)	0.00%	0.00%	23.45	23.45	(8.55)	0.00%	0.00%	-	-	-	0.00%	0.00%			
	Total		527,257.81	539,899.68	12,498.03	9.43%	9.43%	522,060.11	539,899.68	25,630.38	9.82%	9.82%	440,294.13	471,895.57	21,437.54	9.71%	9.71%			

Category of Investment (COI) shall be as per Guidelines

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

5 ** Including IMTPIP Income

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

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

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 30.09.2015

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	DURING THE QUARTER 1 :								
	9.10% SESA GOA BSOPT 05-04-2023	CORPORATE SECURITIES - DEBENTURES	2,495	21-May-13	CRISIL	AA+	AA	6-Aug-15	
	9.24% SESA GOA BSOPT 20-12-2022	CORPORATE SECURITIES - DEBENTURES	1,009	22-May-13	CRISIL	AA+	AA	6-Aug-15	
	9.55% HINDALCO DB 25-04-2022	DEBENTURES	5,034	25-Apr-12	CRISIL	AA+	AA-	31-Jul-15	Security reclassified as "Other Investment"
B.	AS ON DATE 2 :								
	11.00% BOI BSOPT 08-08-2044	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	4,000	8-Aug-14	BRICKWORK	BWR AAA	BWR AA+	30-Jun-15	
	11.15% REL INFRA DB 30-03-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	998	13-Apr-12	CRISIL	AA+	A	23-Jan-15	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,000	13-Apr-12	CRISIL	AA+	A	23-Jan-15	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,002	13-Apr-12	CRISIL	AA+	A	23-Jan-15	
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	1,948	24-Apr-12	ICRA		LAA	14-Sep-12	
	8.97% EID PARRY (INDIA) LTD DB 03-	DEBENTURES	1,498	9-May-13	CRISIL	AA	AA-	28-Nov-13	
	9.10% SESA GOA BSOPT 05-04-2023	CORPORATE SECURITIES - DEBENTURES	2,495	21-May-13	CRISIL	AA+	AA	6-Aug-15	
	9.15% TATAPOWER DB 17-09-2016	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	598	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.15% TATAPOWER DB 17-09-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	596	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.24% SESA GOA BSOPT 20-12-2022	CORPORATE SECURITIES - DEBENTURES	1,009	22-May-13	CRISIL	AA+	AA	6-Aug-15	
	9.55% HINDALCO DB 25-04-2022	DEBENTURES	5,034	25-Apr-12	CRISIL	AA+	AA-	31-Jul-15	Security reclassified as "Other Investment"
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,016	24-Jun-10	ICRA	LAA+	LAA	28-Sep-12	

Note :

- 1 Provide details of Down Graded Investments during the Quarter
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing
- 3 FORM-2 shall be presented in respect of each fund
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 30-09-2015

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter ended September 30, 2015		For the Quarter ended September 30, 2014		For the period ended September 30, 2015		For the period ended September 30, 2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7,234	13,366	3,730	10,939	17,866	26,530	13,456	23,396
2	Marine Cargo	812	3,336	801	4,849	2,896	6,142	2,727	9,677
3	Marine Hull	394	6	302	6	488	8	348	7
4	Motor TP*	19,761	792,798	21,339	819,538	40,943	1,574,438	43,090	1,620,035
5	Motor OD	18,373	731,358	17,006	576,388	36,613	1,423,155	35,588	1,122,517
6	Engineering	1,288	1,873	1,628	2,159	2,625	3,582	4,241	3,557
7	Employer's Liability	223	1,090	186	831	492	2,136	406	1,849
8	Product Liab	0	1	5	1	0	3	14	7
9	Public Liab	26	176	26	150	75	427	72	415
10	Other Liab	471	2,939	393	2,625	2,666	5,321	2,177	4,839
11	Aviation	80	2	50	-	193	12	132	9
12	Personal Accident	613	17,890	514	27,261	1,529	29,251	1,204	43,062
13	Health	9,163	45,652	11,770	181,001	33,428	104,375	29,441	428,290
14	All Other Misc	7,093	55,429	5,688	13,850	8,959	67,897	8,761	26,982
	TOTAL	65,532	934,558	63,436	1,063,210	148,771	1,820,122	141,656	2,162,125

Notes:

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

2. From April 15 onwards, the number of policies issued are considered based on Master policies issued as against 2014-15, wherein certificates issued were also considered under number of policies issued.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended September 30, 2015

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	61,617	3,207.52	-
		Social	-	-	-
4	Motor OD	Rural	59,331	3,078.22	115,866.68
		Social	-	-	-
5	Engineering	Rural	171	38.94	20,115.81
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	43	7.20	1,275.33
		Social	-	-	-
7	Public Liability	Rural	11	0.53	1,765.50
		Social	-	-	-
8	Other Liability Cover	Rural	120	2.04	1,132.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	37,696	29.97	94,258.49
		Social	2	51.23	173,344.00
11	Health	Rural	1,034	189.43	7,308.92
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,596	5,953.43	47,038.33
		Social	390	17.98	384.94
13	Total	Rural	103,288	9,429	288,761
		Social	392	69	173,729

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter ended September 30, 2015		For the Quarter ended September 30, 2014		For the period ended September 30, 2015		For the period ended September 30, 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	574,718	29,723	743,382	32,489	1,164,782	61,062	1,515,609	67,791
2	Corporate Agents-Banks	17,059	898	29,890	1,187	31,949	1,714	60,516	3,148
3	Corporate Agents -Others	79,987	3,932	2	0	80,685	3,986	2	0
4	Brokers	128,696	11,580	116,235	11,687	311,633	35,943	209,723	27,936
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	134,098	19,399	173,701	18,072	231,073	46,074	376,275	42,780
7	Others	-	-	-	0	-	-	-	-
	TOTAL (A)	934,558	65,532	1,063,210	63,436	1,820,122	148,779	2,162,125	141,656
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	934,558	65,532	1,063,210	63,436	1,820,122	148,779	2,162,125	141,656

Notes:

1. Premium means amount of premium received from business acquired by the source
2. No. of Policies stand for number of policies sold
3. From April 15 onwards, the number of policies issued are considered based on Master policies issued as against 2014-15, wherein certificates issued were also considered under number of policies issued.

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2015

GRIEVANCE DISPOSAL FOR THE QUARTER ENDED SEPTEMBER 30, 2015

S.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	6	6	0	0	0	9
b)	Claim	12	202	113	0	93	8	316
c)	Policy Related	3	81	78	0	6	0	134
d)	Premium	1	15	15	0	1	0	21
e)	Refund	0	4	2	0	2	0	10
f)	Coverage	0	2	2	0	0	0	2
g)	Covernote Related	0	2	2	0	0	0	2
h)	Product	1	8	7	0	0	2	14
i)	Others	2	130	120	0	10	2	289
	Total No of Complaints:	19	450	345	0	112	12	797

2	Total No. of policies during previous year:	4,354,242
3	Total No. of claims intimated during previous year:	876,124
4	Total No. of policies during current period:	1,820,122
5	Total No. of claims intimated during current period:	465,650
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.74
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	6.79

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
a)	Upto 7 days	10	0	10
b)	7-15 days	0	0	0
c)	15-30 days	2	0	2
d)	30-90 days	0	0	0
e)	90 days & beyond	0	0	0
	TOTAL NO. OF COMPLAINTS	12	0	12