

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, 2016 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2016 (Rs. In '000)	FOR THE QUARTER ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2015 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	171,722	306,437	130,109	232,022
2	Profit/ (loss) on sale/redemption of Investments (Net)		10,118	15,616	3,162	8,044
3	Interest, Dividend & Rent – Gross		22,357	43,298	19,470	39,500
4	Others-Exchange Gain / (loss)		-	(73)	-	155
	TOTAL (A)		204,197	365,278	152,741	279,721
1	Claims Incurred (Net)	NL-5-Claims Schedule	66,268	172,381	27,874	96,067
2	Commission (Net)	NL-6-Commission Schedule	(62,748)	(162,744)	(42,451)	(120,552)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	47,618	134,284	62,759	139,010
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		51,138	143,921	48,182	114,525
	Operating Profit/(Loss) from Fire Business C= (A - B)		153,059	221,357	104,559	165,196
	APPROPRIATIONS					
	Transfer to Shareholders' Account		153,059	221,357	104,559	165,196
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		153,059	221,357	104,559	165,196

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, 2016 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2016 (Rs. In '000)	FOR THE QUARTER ENDED SEPTEMBER 30, 2015 (Rs. In '000)	FOR THE PERIOD ENDED SEPTEMBER 30, 2015 (Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	78,434	140,553	59,246	107,109
2	Profit / (loss) on sale/redemption of Investments (Net)		3,483	5,571	1,252	3,141
3	Interest, Dividend & Rent – Gross		7,494	15,449	7,676	15,425
4	Others-Exchange Gain / (loss)		(7)	299	1	(2)
	TOTAL (A)		89,404	161,872	68,175	125,673
1	Claims Incurred (Net)	NL-5-Claims Schedule	87,870	158,710	75,380	136,680
2	Commission (Net)	NL-6-Commission Schedule	(4,342)	(23,383)	5,412	16,456
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,114	13,264	21,975	59,617
4	Provision for Premium Deficiency		(18,289)	(25,791)	15,846	15,846
	TOTAL (B)		66,353	122,800	118,613	228,599
	Operating Profit/(Loss) from Marine Business C= (A - B)		23,051	39,072	(50,438)	(102,926)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		23,051	39,072	(50,438)	(102,926)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		23,051	39,072	(50,438)	(102,926)

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, 2016	FOR THE PERIOD ENDED SEPTEMBER 30, 2016	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,264,672	9,684,934	4,779,685	9,555,770
2	Profit/ (loss) on sale/redemption of Investments (Net)		410,970	626,131	134,036	335,725
3	Interest, Dividend & Rent – Gross		916,539	1,736,003	821,115	1,648,597
4	Others - Exchange Gain/(Loss)		(1,494)	(1,644)	(2,925)	(2,530)
	- Miscellaneous Income		2,190	4,563	6,023	4,982
	TOTAL (A)		6,592,877	12,049,987	5,737,934	11,542,544
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,410,474	9,094,746	4,434,368	8,643,311
2	Commission (Net)	NL-6-Commission Schedule	(584,474)	(659,233)	(188,390)	(147,093)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,897,658	3,728,076	1,482,283	2,988,990
4	Provision for Premium Deficiency		-	-	-	-
	TOTAL (B)		6,723,658	12,163,589	5,728,261	11,485,208
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(130,781)	(113,602)	9,673	57,336
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(130,781)	(113,602)	9,673	57,336
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(130,781)	(113,602)	9,673	57,336

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, 2016	FOR THE PERIOD ENDED SEPTEMBER 30, 2016	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		153,059	221,357	104,559	165,196
	(b) Marine Insurance		23,051	39,072	(50,438)	(102,926)
	(c) Miscellaneous Insurance		(130,781)	(113,602)	9,673	57,336
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		236,598	448,688	225,264	425,881
	(b) Profit on sale/ redemption of investments		112,217	168,801	38,107	87,512
	Less: Loss on sale/ redemption of investments		(6,074)	(6,971)	(277)	(784)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		47	(253)	350	485
	(b) Miscellaneous Income		1,173	1,669	3,551	4,422
	(c) Excess Provision Written Back		3,148	3,148	-	-
	TOTAL (A)		392,438	761,909	330,789	637,122
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		1,261	1,840	5,668	9,636
	(c) Others		57	57	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		28,114	34,083	24,006	27,772
	(b) Interest on refunds		-	-	761	4,125
	(c) Interest on Non Convertible Debenture		27,076	27,076	-	-
	(d) Corporate Social Responsibility Expense		2,500	2,500	-	-
	(c) Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		59,008	65,555	30,435	41,533
	Profit / (Loss) Before Tax (A-B)		333,430	696,354	300,354	595,589
	Provision for Taxation					
	(a) Current Tax		(69,200)	144,800	63,520	119,600
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		69,200	(144,800)	(63,520)	(119,600)
	Profit / (Loss) After Tax		333,430	696,356	300,354	595,589
	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		1,353,744	990,821	(7,892,843)	(8,188,081)
	Balance carried forward to Balance Sheet		1,687,174	1,687,174	(7,592,489)	(7,592,492)

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, 2016

Particulars	Schedule	AS AT 30TH SEPTEMBER, 2016	AS AT 30TH SEPTEMBER, 2015
		(Rs. In '000)	(Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,257,750	1,227,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	10,611,974	16,242,881
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	900,000
FAIR VALUE CHANGE ACCOUNT		(42,371)	(77,053)
BORROWINGS	NL-11-Borrowings Schedule	2,300,000	-
TOTAL		14,127,353	18,293,578
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	62,839,688	53,444,320
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	304,331	356,946
DEFERRED TAX ASSET		372,735	372,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	621,712	492,076
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	12,371,101	5,724,903
Sub-Total (A)		12,992,813	6,216,979
CURRENT LIABILITIES			
PROVISIONS	NL-17-Current Liabilities Schedule	51,404,316	40,385,662
	NL-18-Provisions Schedule	10,977,898	9,304,232
Sub-Total (B)		62,382,214	49,689,894
NET CURRENT ASSETS (C) = (A - B)		(49,389,401)	(43,472,915)
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
TOTAL		14,127,353	18,293,578

CONTINGENT LIABILITIES

Particulars	AS AT 30TH SEPTEMBER, 2016	AS AT 30TH SEPTEMBER, 2015
	(Rs. In '000)	(Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	22,656	20,539
Guarantees given by or on behalf of the Company	74,605	74,985
Statutory demands/ liabilities in dispute, not provided for	23,154	20,104
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	-	-
TOTAL	120,415	115,628

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, 2016	FOR THE PERIOD ENDED SEPTEMBER 30, 2016	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015
	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Premium from direct business written	14,350,276	23,202,983	6,553,241	14,877,896
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,193,209	(1,134,384)	480,235	(1,339,728)
Gross Earned Premium	15,543,485	22,068,599	7,033,476	13,538,168
Add: Premium on reinsurance accepted	165,387	396,487	154,228	457,044
Less: Premium on reinsurance ceded	8,412,477	11,733,661	2,358,908	5,162,095
Net Premium	7,296,395	10,731,425	4,828,796	8,833,117
Adjustment for change in reserve for unexpired risks	(1,781,568)	(599,502)	140,244	1,061,784
Premium Earned (Net)	5,514,828	10,131,924	4,969,040	9,894,901

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 - 2016-17	253,275	10,602	194,385	69,492	506,755	509,979	66,268
	Up to Q2-2016-17	750,760	42,949	609,666	184,043	506,755	518,417	172,381
Marine Cargo	For Q2 - 2016-17	100,115	300	34,733	65,682	304,765	282,706	87,741
	Up to Q2-2016-17	188,700	4,201	59,112	133,789	304,765	279,875	158,679
Marine Hull	For Q2 - 2016-17	17,310	-	17,038	272	598	741	129
	Up to Q2-2016-17	34,990	-	34,488	502	598	1,069	31
Marine Total	For Q2 - 2016-17	117,425	300	51,771	65,954	305,363	283,447	87,870
	Up to Q2-2016-17	223,690	4,201	93,600	134,291	305,363	280,944	158,710
Motor OD	For Q2 - 2016-17	1,289,162	-	290,449	998,713	1,263,382	1,278,024	984,072
	Up to Q2-2016-17	2,511,760	-	610,335	1,901,425	1,263,382	1,262,212	1,902,596
Motor TP	For Q2 - 2016-17	1,908,769	20,633	158,378	1,771,024	24,314,250	23,195,449	2,889,824
	Up to Q2-2016-17	3,399,581	41,267	262,409	3,178,439	24,314,250	22,773,913	4,718,775
Motor Total	For Q2 - 2016-17	3,197,931	20,633	448,827	2,769,737	25,577,632	24,473,473	3,873,896
	Up to Q2-2016-17	5,911,341	41,267	872,744	5,079,864	25,577,632	24,036,125	6,621,371
Employer's Liability	For Q2 - 2016-17	11,311	-	675	10,636	93,013	60,466	43,183
	Up to Q2-2016-17	17,260	-	1,022	16,238	93,013	56,950	52,301
Public Liability	For Q2 - 2016-17	1,105	-	77	1,028	138,667	68,344	71,351
	Up to Q2-2016-17	2,834	-	(560)	3,394	138,667	60,478	81,583
Engineering	For Q2 - 2016-17	80,317	1,568	52,309	29,576	204,220	214,649	19,147
	Up to Q2-2016-17	112,260	8,111	71,428	48,943	204,220	217,433	35,730
Aviation	For Q2 - 2016-17	36,175	-	36,140	35	2,409	2,169	275
	Up to Q2-2016-17	36,175	-	36,140	35	2,409	2,397	47
Personal Accident	For Q2 - 2016-17	76,869	-	10,541	66,328	355,699	255,041	166,986
	Up to Q2-2016-17	160,980	-	25,616	135,364	355,699	267,523	223,540
Health	For Q2 - 2016-17	766,018	-	49,250	716,768	1,359,957	1,371,978	704,747
	Up to Q2-2016-17	1,790,859	-	102,361	1,688,498	1,359,957	1,598,619	1,449,836
Weather and Crop Insurance	For Q2 - 2016-17	1,031,774	-	863,735	168,039	654,054	296,239	525,853
	Up to Q2-2016-17	1,362,247	-	1,185,483	176,764	654,054	218,018	612,799
Other Misc.	For Q2 - 2016-17	20,808	-	2,742	18,066	151,352	164,383	5,036
	Up to Q2-2016-17	561,444	-	527,974	33,470	151,352	167,284	17,539
Misc Total	For Q2 - 2016-17	5,222,308	22,201	1,464,296	3,780,213	28,537,003	26,906,742	5,410,474
	Up to Q2-2016-17	9,955,400	49,378	2,822,208	7,182,570	28,537,003	26,624,827	9,094,746
Grand Total	For Q2 - 2016-17	5,593,008	33,103	1,710,452	3,915,659	29,349,121	27,700,168	5,564,612
	Up to Q2-2016-17	10,929,850	96,528	3,525,474	7,500,904	29,349,121	27,424,188	9,425,837

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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	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
	Up to Q2-2015-16	2,396,598	-	277,663	2,118,935	1,438,631	1,166,690	2,390,876
Weather and Crop Insurance	For Q2 - 2015-16	442	-	347	94,923	164,019	181,331	77,611
	Up to Q2-2015-16	916,535	-	717,289	199,246	164,019	219,999	143,266
Other Misc.	For Q2 - 2015-16	25,736	2	1,191	24,547	161,806	159,171	27,182
	Up to Q2-2015-16	267,875	2	232,041	35,836	161,806	152,904	44,738
Misc Total	For Q2 - 2015-16	4,333,435	9,121	569,509	3,867,875	25,726,193	25,159,700	4,434,368
	Up to Q2-2015-16	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	5,129,673	12,820	1,201,581	4,035,740	26,399,743	25,897,861	4,537,622
	Up to Q2-2015-16	9,706,561	84,577	2,676,089	7,115,049	26,399,743	24,638,734	8,876,058

PERIODIC DISCLOSURES

FORM NL-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 - 2016-17	28,607	(56)	91,299	(62,748)
	Up to Q2-2016-17	84,163	6,679	253,586	(162,744)
Marine Cargo	For Q2 - 2016-17	11,500	-	19,888	(8,388)
	Up to Q2-2016-17	30,841	45	59,026	(28,140)
Marine Hull	For Q2 - 2016-17	49	-	(3,997)	4,046
	Up to Q2-2016-17	1,094	-	(3,663)	4,757
Marine Total	For Q2 - 2016-17	11,549	-	15,891	(4,342)
	Up to Q2-2016-17	31,935	45	55,363	(23,383)
Motor OD	For Q2 - 2016-17	142,695	-	268,659	(125,964)
	Up to Q2-2016-17	290,922	-	436,987	(146,065)
Motor TP	For Q2 - 2016-17	1,728	-	24,057	(22,329)
	Up to Q2-2016-17	4,805	-	50,228	(45,423)
Motor Total	For Q2 - 2016-17	144,423	-	292,716	(148,293)
	Up to Q2-2016-17	295,727	-	487,215	(191,488)
Employer's Liability	For Q2 - 2016-17	2,071	-	177	1,894
	Up to Q2-2016-17	4,533	-	389	4,144
Public Liability	For Q2 - 2016-17	3,455	-	2,449	1,006
	Up to Q2-2016-17	7,851	1	13,299	(5,447)
Engineering	For Q2 - 2016-17	7,675	833	12,410	(3,902)
	Up to Q2-2016-17	19,511	1,060	37,447	(16,876)
Aviation	For Q2 - 2016-17	43	-	668	(625)
	Up to Q2-2016-17	85	-	782	(697)
Personal Accident	For Q2 - 2016-17	5,845	-	1,842	4,003
	Up to Q2-2016-17	16,416	67	4,013	12,470
Health	For Q2 - 2016-17	51,618	-	22,968	28,650
	Up to Q2-2016-17	124,262	42	46,726	77,578
Weather and Crop Insurance	For Q2 - 2016-17	-	-	472,531	(472,531)
	Up to Q2-2016-17	-	-	532,827	(532,827)
Other Misc.	For Q2 - 2016-17	7,078	-	1,754	5,324
	Up to Q2-2016-17	17,797	5	23,892	(6,090)
Misc Total	For Q2 - 2016-17	222,208	833	807,515	(584,474)
	Up to Q2-2016-17	486,182	1,175	1,146,590	(659,233)
Grand Total	For Q2 - 2016-17	262,364	777	914,705	(651,564)
	Up to Q2-2016-17	602,280	7,899	1,455,539	(845,360)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q2 - 2016-17	Up to Q2-2016-17
	(Rs. In '000)	(Rs. In '000)
Agents	132,938	294,926
Brokers	106,343	267,692
Corporate agency	22,693	38,264
Web Aggregator	376	1,384
Others	14	13
TOTAL	262,364	602,280

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)
	Up to Q2-2015-16	69,786	18,206	208,544	(120,552)
Marine Cargo	For Q2 - 2015-16	7,584	710	2,282	6,012
	Up to Q2-2015-16	22,291	1,385	6,518	17,158
Marine Hull	For Q2 - 2015-16	775	-	1,375	(600)
	Up to Q2-2015-16	1,021	-	1,723	(702)
Marine Total	For Q2 - 2015-16	8,359	710	3,657	5,412
	Up to Q2-2015-16	23,312	1,385	8,241	16,456
Motor OD	For Q2 - 2015-16	142,426	-	283,335	(140,909)
	Up to Q2-2015-16	306,342	-	358,420	(52,078)
Motor TP	For Q2 - 2015-16	892	-	(3,573)	4,465
	Up to Q2-2015-16	2,490	-	43,318	(40,828)
Motor Total	For Q2 - 2015-16	143,318	-	279,762	(136,444)
	Up to Q2-2015-16	308,832	-	401,738	(92,906)
Employer's Liability	For Q2 - 2015-16	2,059	-	168	1,891
	Up to Q2-2015-16	4,457	-	369	4,088
Public Liability	For Q2 - 2015-16	3,089	-	2,846	243
	Up to Q2-2015-16	7,451	1	11,111	(3,659)
Engineering	For Q2 - 2015-16	6,771	1,302	22,404	(14,331)
	Up to Q2-2015-16	14,845	2,639	55,170	(37,686)
Aviation	For Q2 - 2015-16	(92)	-	230	(322)
	Up to Q2-2015-16	(92)	-	1,477	(1,569)
Personal Accident	For Q2 - 2015-16	6,021	7	1,010	5,018
	Up to Q2-2015-16	14,599	64	1,487	13,176
Health	For Q2 - 2015-16	37,580	-	17,265	20,315
	Up to Q2-2015-16	102,951	39	65,574	37,416
Weather and Crop Insurance	For Q2 - 2015-16	-	-	69,082	69,082
	Up to Q2-2015-16	-	-	68,283	(68,283)
Other Misc.	For Q2 - 2015-16	6,178	1	1,857	4,322
	Up to Q2-2015-16	11,703	4	9,377	2,330
Misc Total	For Q2 - 2015-16	204,924	1,310	394,624	(50,226)
	Up to Q2-2015-16	464,746	2,747	614,586	(147,093)
Grand Total	For Q2 - 2015-16	235,396	4,692	465,517	(87,265)
	Up to Q2-2015-16	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	Up to Q2-2015-16
	(Rs. In '000)	(Rs. In '000)
Agents	131,447	312,913
Brokers	67,784	203,063
Corporate agency	35,411	41,113
Web Aggregator	753	753
Others	-	-
TOTAL	235,396	557,844

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, 2016	FOR THE PERIOD ENDED SEPTEMBER 30, 2016	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	FOR THE PERIOD ENDED SEPTEMBER 30, 2015
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	544,430	1,097,320	485,876	1,000,794
2	Company's contribution to Provident fund and others	42,646	69,282	29,382	73,301
3	Travel, conveyance and vehicle running expenses	33,766	62,339	36,769	65,519
4	Rents, rates & taxes	60,443	130,646	58,855	117,572
5	Repairs	72,773	133,423	82,536	145,428
6	Printing & Stationery	14,737	31,017	16,333	30,126
7	Communication expenses	16,634	51,672	35,404	67,930
8	Postage expenses	23,479	41,206	27,764	51,535
9	Legal & professional charges	44,001	67,152	44,755	94,230
10	Directors' Sitting fees	371	693	300	600
11	Auditors remuneration				
	a. As auditor	1,469	2,900	1,540	2,408
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	856,641	1,718,399	545,234	1,133,988
13	Interest and Bank Charges	10,623	20,838	2,724	8,839
14	Service Tax Expenses	20,603	28,737	(9,989)	43,008
15	Entertainment expenses	2,404	4,741	1,692	3,327
16	Office maintenance expenses	42,855	87,383	38,261	78,112
17	Office management expenses	47,441	131,157	15,000	124,730
18	Training & Recruitment Expenses	39,736	79,477	97,386	79,613
19	Depreciation	15,075	30,150	42,123	30,000
20	Subscriptions and membership fees	8,986	18,025	7,894	16,106
21	Coinsurance Expenses (net)	(493)	8,427	410	7,540
22	Miscellaneous expenses	47,770	60,640	6,768	12,911
	TOTAL	1,946,390	3,875,624	1,567,017	3,187,617

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 30-09-2016 (Rs. In '000)	As at 30-09-2015 (Rs. In '000)
1	Authorised Capital		
	20,00,00,000 (Previous Year 20,00,00,000) Equity Shares of Rs10 each	2,000,000	2,000,000
2	Issued Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	1,227,750
3	Subscribed Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	1,227,750
4	Called-up Capital		
	12,57,74,960 (Previous Year 12,27,74,960) Equity Shares of Rs10 each	1,257,750	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	1,257,750	1,227,750

Note: Of the above 12,57,74,960 shares are held by Holding Company, Reliance Capital Limited (previous period 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 30-09-2016		As at 30-09-2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	125,774,960	100.00%	122,110,660	99.46%
· Holding Company - Foreign	-	-	-	-
Others				
· Reliance General Insurance Employees Benefit Trust	-	-	664,300	0.54%
TOTAL	125,774,960	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 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	8,054,800	16,242,881
	Less: - Adjusted as per capital reduction scheme	-	-
	Add :- Change during the year	870,000	-
	Closing Balance	8,924,800	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	1,687,174	-
	TOTAL	10,611,974	16,242,881

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

Sr No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds	2,300,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,300,000	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	14,926,049	13,621,849
2	Other Approved Securities	5,122,361	5,643,026
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	638,850	675,334
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	17,991,227	9,972,069
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,684,485	9,618,430
5	Other than Approved Investments	1,244,245	924,641
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	969,889	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,094,522	1,252,361
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,547,227	6,337,512
	(e) Other Securities (to be specified)	346,000	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	629,661	3,475,864
5	Other than Approved Investments	3,645,172	1,923,234
	TOTAL	62,839,688	53,444,320

Notes :

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

Particulars	Current Period	Previous Period
	(Rs. In '000)	(Rs. In '000)
Book Value	55,835,739	52,530,119
Market Value	56,312,466	53,080,384

2. All the above investments are performing assets.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(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,2016	Additions	Deductions	As at 30th September, 2016	As at 1st April,2016	For the period/ Adjustments	On Sales/Adjustments	As at 30th September, 2016	As at 30th September, 2016	As at 30th September, 2015	As at 31st March, 2016
Leasehold Property	62,888	345	171	63,062	39,234	3,289	51	42,472	20,590	22,968	23,654
Furniture & Fittings	86,427	384	1	86,810	70,106	4,712	-	74,817	11,992	29,736	16,321
Information Technology Equipment	286,357	5,130	1,276	290,212	226,374	18,742	1,095	244,022	46,190	67,685	59,983
Intangible Asset (Computer Software)	577,719	21,016	-	598,736	406,043	41,968	-	448,011	150,724	177,907	171,676
Vehicles	930	-	651	279	930	-	651	279	0	(0)	0
Office Equipment	213,118	5,030	3,838	214,309	166,117	10,692	3,311	173,499	40,810	49,388	47,000
Plant & Machinery	5,841	-	-	5,841	5,624	74	-	5,698	143	291	217
TOTAL	1,233,280	31,906	5,937	1,259,248	914,428	79,477	5,107	988,798	270,450	347,974	318,850
Capital Work in progress	20,329	13,952	400	33,881	-	-	-	-	33,881	8,972	20,329
Grand Total	1,253,609	45,858	6,337	1,293,129	914,428	79,477	5,107	988,798	304,331	356,946	339,179
Previous Period (2015-16)	1,219,429	175,395	141,216	1,253,609	870,159	174,338	130,068	914,429	339,179		

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 30-09-2016 (Rs. In '000)	As at 30-09-2015 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	35,787	36,551
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	75,285	74,485
	(ii) Others	-	-
	(b) Current Accounts**	361,142	267,032
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	149,498	114,008
	(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	621,712	492,076
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	621,712	492,076

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

* Rs 129,283 thousand (Previous Period Rs 132,543 thousand) is earmarked for specified purpose in a separate bank account.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	439,441	200,427
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	38,568	94,636
6	MAT Credit Entitlement	406,846	154,300
7	Rental & Other Deposits	350,987	313,240
8	Advances to Staff	4,384	2,919
9	Unutilised Service Tax Credit & VAT	34,679	48,150
10	Other Advances	1,203,436	870,477
	TOTAL (A)	2,478,341	1,684,149
	OTHER ASSETS		
1	Income accrued on investments	1,759,924	1,891,644
2	Investments pertaining to Policyholder funds	440,780	-
3	Outstanding Premiums	6,202,527	905,122
4	Agents' Balances	890	799
5	Foreign Agencies Balances	-	-
6	Due from other entities carrying on insurance business (including reinsurers)	1,871,148	1,578,950
7	Less : Provision for doubtful debts	(382,509)	(335,761)
8	Due from subsidiaries/holding cos.	-	-
9	Repossessed Stock	-	-
10	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
11	Others	-	-
	TOTAL (B)	9,892,760	4,040,754
	TOTAL (A+B)	12,371,101	5,724,903

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	59,311	86,484
2	Balances due to other insurance companies	9,050,495	2,934,295
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	91,679	56,935
5	Unallocated Premium	1,073,341	127,362
6	Interest Payable on Debenture	26,378	-
6	Sundry creditors	2,672,536	2,435,185
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	36,532,559	33,607,214
	Add : Provision for Doubtful Reinsurance Recoveries	137,330	137,330
9	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	594,884	523,385
	- Environmental Relief Fund Payable	74	37
	- Employee Related Payables	23,183	18,959
	- Temporary Bank Overdraft as per books of accounts	821,095	346,450
	- Service Tax and Vat Liability	189,998	20,050
	- Statutory Dues	131,453	91,976
	TOTAL	51,404,316	40,385,662

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 30-09-2016	As at 30-09-2015
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	10,834,199	9,161,899
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 Gratuity	21,150	3,702
	- For Leave Encashment	22,549	22,785
	- For Risk Reserves	100,000	100,000
	TOTAL	10,977,898	9,304,232

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 30-09-2016	As at 30-09-2015
		(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 I

Date: 30-09-2016

(Rs. In Lacs)

STATEMENT OF LIABILITIES

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	183,422	108,342
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	183,422	108,342
Outstanding Claim Reserve (other than IBNR reserve) - (d)	241,453	171,773
IBNR Reserve* - (e)	268,792	194,926
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	693,667	475,041

* The Company's IBNR provision as at 30th September 2016 is not certified by Appointed Actuary. The Panel Actuary has done valuation of liabilities as at 31st March 2016, which shows under reserving of Rs 1,713,925 thousand. Out of which the company has recognised reserves of Rs 856,925 thousand as at 30th September 2016 and the remaining liabilities will be recognised in next two quarters ending as at 31st December 2016 and 31st March 2017.

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

FORM NL-22 PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30/09/2016

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE QUARTER ENDED SEPTEMBER 30, 2016 (Rs. In Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total				
	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17	For Q2 2016-17	Up to Q2-2016-17			
Andhra Pradesh	35	422	0	0	0	0	21	61	290	618	421	898	1	3	1	2	28	37	10	25	0	0	5	7	0	0	811	2,072	
Assam	16	212	4	5	0	0	7	219	218	414	210	418	0	0	0	6	10	0	0	0	0	0	0	0	0	9	16	471	1,296
Bihar	13	17	0	0	0	0	39	59	262	527	310	615	0	0	1	1	61	63	0	0	0	0	0	0	0	9	16	595	1,299
Chhattisgarh	28	394	0	0	0	0	59	86	116	243	34	196	0	0	0	0	19	45	0	0	10,000	10,000	0	0	6	13	10,523	10,977	
Goa	2	3	0	0	0	0	2	6	28	49	22	45	3	3	0	0	1	3	0	0	0	0	0	0	1	2	59	111	
Gujarat	536	1,339	191	374	4	87	55	143	2,740	5,423	2,826	6,109	90	174	45	194	557	2,128	29	69	0	0	0	0	35	243	7,107	16,282	
Haryana	273	759	10	23	0	0	125	231	731	1,400	504	1,195	5	10	4	262	66	126	15	27	0	0	0	0	17	35	1,737	4,078	
Himachal Pradesh	346	501	0	0	0	0	8	14	135	268	300	557	0	1	0	1	1	2	0	0	0	0	0	0	180	18	34	808	1,558
Jammu & Kashmir	1	16	0	0	0	0	1	25	151	427	206	528	1	1	0	0	2	4	1	2	0	0	0	0	5	11	373	1,015	
Jharkhand	200	333	0	25	0	0	20	109	258	541	401	833	73	136	18	118	9	17	0	1	0	0	0	0	0	7	13	768	2,126
Karnataka	295	1,406	64	118	0	0	51	107	2,613	5,557	3,098	6,669	38	125	46	104	1,546	2,976	103	209	0	0	0	0	35	69	7,969	17,349	
Kerala	50	332	0	0	0	0	9	13	2,149	3,641	1,541	2,872	1	4	2	201	190	249	64	151	0	0	0	0	22	30	4,028	7,453	
Madhya Pradesh	4,391	4,779	0	0	0	0	63	89	27	78	58	124	1	1	1	1	13	34	0	1	0	0	0	0	18	36	4,573	5,144	
Maharashtra	162	2,164	170	594	21	30	137	416	5,267	10,417	6,013	11,964	220	821	178	427	1,021	7,570	375	851	61,730	61,730	305	849	75,598	97,633			
Manipur	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Madhya Pradesh	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Mizoram	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Nagaland	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Odisa	168	631	1	1	0	0	18	51	173	341	259	531	1	2	0	0	22	549	1	1	5,000	5,000	20	42	5,662	7,149			
Punjab	67	164	34	76	0	0	29	41	161	335	217	433	2	9	13	17	73	155	60	121	0	0	0	0	33	60	687	1,411	
Rassistan	59	371	0	1	0	0	32	141	149	325	279	627	6	12	140	268	22	38	1	2	0	0	0	0	35	68	723	1,653	
Sikkim	1	1	0	0	0	0	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
Tamil Nadu	215	1,094	37	68	0	0	50	137	2,296	4,422	2,916	5,872	9	20	11	119	530	1,309	60	129	0	0	0	0	27	119	61	6,151	13,231
Telangana	107	594	31	59	55	55	84	146	1,049	2,237	1,181	2,702	30	51	43	82	211	567	47	91	0	0	0	0	8	30	2,845	9,816	
Tripura	67	77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	
Uttar Pradesh	1,068	1,522	0	1	0	0	82	209	911	1,938	556	1,200	2	4	4	4	49	95	4	6	20	1,787	27	49	27	49	2,723	6,816	
Uttarakhand	12	197	1	2	0	0	127	35	127	253	151	420	0	1	1	1	15	23	1	2	0	0	0	0	4	11	293	744	
West Bengal	624	1,231	133	811	0	1	160	273	1,310	2,162	1,417	2,976	41	96	130	214	706	1,110	19	38	0	0	0	0	6	80	187	4,518	9,105
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Chandigarh	4	21	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
Dadra & Nagar Haveli	3	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
Daman & Diu	2	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
Delhi	184	798	199	860	0	0	78	131	1,218	2,487	899	2,209	53	2,447	124	183	807	1,745	163	299	0	0	0	0	444	1,383	4,170	12,542	
Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Puducherry	3	7	0	0	0	0	0	0	123	238	236	439	0	0	0	0	1	2	0	1	0	0	0	0	0	1	2	364	
GRAND TOTAL	6,702	19,495	876	3,022	81	173	1,229	2,813	22,390	44,340	24,056	50,225	577	3,729	762	2,184	5,956	18,854	954	2,024	76,750	81,904	1,170	3,267	143,593	232,930			

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

Statement for the Quarter ended September 30, 2016

(Rs. In Lacs)

Reinsurance Risk Concentration

Premium ceded to reinsurers						
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	1	1.25	121.23		0.16%
2	No. of Reinsurers with rating AA but less than AAA	9	4,505.79	86.28	206.54	5.99%
3	No. of Reinsurers with rating A but less than AA	128	65,227.84	1,526.79	4,726.35	87.17%
4	No. of Reinsurers with rating BBB but less than A	20	4,798.58	315.01	2,091.26	6.67%
5	No. of Reinsurers with rating less than BBB	1	5.63	0.06		0.01%
6	No. of Indian reinsurer other then GIC	14	0.01		512.15	0.00%
	Total	53	74,539.09	2,049.36	7,536.31	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: 30-09-2016

Statement for the Quarter ended September 30, 2016

(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	110	54	34	30	25	253	2,639
2	Marine Cargo	879	367	65	35	7	1,353	1,004
3	Marine Hull	-	-	-	-	1	1	173
4	Engineering	38	31	16	27	8	120	819
5	Motor OD	38,369	5,493	1,743	693	243	46,541	12,892
6	Motor TP*	68	71	123	507	3,465	4,234	19,088
7	Health	43,313	2,193	154	13	14	45,687	7,298
8	Overseas Travel	89	172	44	18	8	331	362
9	Personal Accident	113	124	124	65	51	477	769
10	Liability	17	6	9	13	12	57	124
11	Crop	181	-	8	-	-	189	10,318
12	Miscellaneous	185	115	37	7	7	351	570
Total		83,362	8,626	2,357	1,408	3,841	99,594	56,055

* Claims paid on account of Declined Risk Pool account have not been reflected in the above statement.

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**Date:** 30-09-2016

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	751	771	5	896	19,563	71,256	64,651	714	2,504	772	203	-	1,134	163,220
2	Claims reported during the period	384	2,196	2	233	52,622	5,058	45,249	805	855	191	595	-	552	108,742
3	Claims Settled during the period	253	1,353	1	120	46,541	4,234	45,687	331	477	57	189	-	351	99,594
4	Claims Repudiated during the period	11	34	-	6	1,761	1,030	4,307	60	125	7	-	-	33	7,374
5	Claims closed during the period	112	578	1	68	5,225	221	2,186	385	159	42	-	-	167	9,144
6	Claims O/S at End of the period	759	1,002	5	935	18,658	70,829	57,720	743	2,598	857	609	-	1,135	155,850
	Less than 3months	192	542	1	148	12,366	3,725	57,171	515	592	153	426	-	183	76,014
	3 months to 6 months	126	155	-	68	2,653	3,619	104	41	341	149	10	-	84	7,350
	6months to 1 year	163	171	1	66	1,266	7,102	108	42	463	170	121	-	63	9,736
	1year and above	278	134	3	653	2,373	56,383	337	145	1,202	385	52	-	805	62,750

PERIODIC DISCLOSURES

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IA

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	33,149	6,961	24,432	4,390	3,315	3,665	3,665
2	Marine Cargo	4,332	1,413	11,534	3,361	520	2,076	2,076
3	Marine Hull	627	12	206	1	63	31	63
4	Motor	183,700	143,075	166,895	121,672	28,615	37,551	37,551
5	Engineering	5,976	1,904	5,591	1,380	598	839	839
6	Aviation	680	10	3,030	12	68	455	455
7	Liabilities	4,693	1,759	3,769	1,708	704	848	848
8	Others	95,086	23,108	43,864	12,734	13,312	9,212	13,312
9	Health	41,201	40,789	46,385	39,750	8,158	11,925	11,925
	TOTAL	369,443	219,033	305,708	185,008	55,352	66,602	70,733

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

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 30-09-2016**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.07.2016)	127
2	No. of branches approved during the period	1
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	2
6	No of branches at the end of the period (As on 30.09.2016)	125
7	No. of branches approved but not opened	3
8	No. of rural branches	-
9	No. of urban branches	125

*Please note 12 Regional Office is excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2016

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	628,397
2	Loans	9	-
3	Fixed Assets	10	3,043
4	Current Assets		
	a. Cash & Bank Balance	11	6,219
	b. Advances & Other Assets	12	123,709
5	Current Liabilities		
	a. Current Liabilities	13	(514,043)
	b. Provisions	14	(109,779)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	-
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	137,546
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,043
3	Cash & Bank Balance (if any)	11	6,219
4	Advances & Other Assets (if any)	12	123,709
5	Current Liabilities	13	(514,043)
6	Provisions	14	(109,779)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(490,851)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	628,397

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	135,339	23,620	158,959	25.28%	0	158,959	160,799
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	135,339	74,844	210,183	33.42%	0	210,183	213,656
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	401	0	164,457	164,858	26.22%	(233)	164,625	168,494
	2.Approved Investments		0	0	204,852	204,852	32.58%	(157)	204,695	208,333
	3.Other Investments (not exceeding 25%)	Not exceeding 55%	0	0	48,928	48,928	7.78%	(34)	48,894	49,129
	TOTAL INVESTMENT ASSETS	100%	401	135,339	493,080	628,821	100.00%	(424)	628,397	639,612

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: 30-09-2016

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2016	as % of total for this class	As at 30/09/2015	as % of total for this class	As at 30/09/2016	as % of total for this class	As at 30/09/2015	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	270,359	42.86%	202,973	38.24%	265,681	42.88%	200,791	38.22%
AA or better	131,103	20.78%	79,723	15.02%	128,209	20.69%	78,331	14.91%
Rated below AA but above A*	9,853	1.56%	10,684	2.01%	9,634	1.56%	10,726	2.04%
Rated below A but above B	2,014	0.32%	-	0.00%	1,998	0.32%	-	0.00%
Any other	217,509	34.48%	237,424	44.73%	214,036	34.55%	235,454	44.82%
Total	630,838	100%	530,804	100%	619,558	100%	525,301	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	162,895	25.82%	130,106	24.51%	162,298	26.20%	129,884	24.73%
More than 1 year and upto 3 years	165,140	26.18%	94,030	17.71%	162,616	26.25%	93,077	17.72%
More than 3 years and up to 7 years	197,536	31.31%	168,554	31.75%	192,440	31.06%	166,454	31.69%
More than 7 years and up to 10 years	80,310	12.73%	61,244	11.54%	78,565	12.68%	60,188	11.46%
above 10 years	24,958	3.96%	76,870	14.48%	23,639	3.82%	75,699	14.41%
Total	630,838	100%	530,804	100%	619,558	100%	525,301	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	160,799	25.49%	137,513	25.91%	158,959	25.66%	136,218	25.93%
b. State Government	52,856	8.38%	57,107	10.76%	51,224	8.27%	56,430	10.74%
c. Corporate Securities	417,182	66.13%	336,183	63.33%	409,375	66.08%	332,652	63.33%
Total	630,838	100%	530,804	100%	619,558	100%	525,301	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 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: 30-09-2016

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2016	UPTO THE QUARTER ENDED SEPTEMBER 30, 2016	FOR THE QUARTER ENDED SEPTEMBER 30, 2015	UPTO THE QUARTER ENDED SEPTEMBER 30, 2015
1	Gross Direct Premium Growth Rate (%)	119%	56%	3%	5%
2	Gross Direct Premium to Net Worth Ratio (times)	1.21	1.96	0.61	1.39
3	Growth Rate of Net worth (%)	7%	7%	2%	5%
4	Net Retention Ratio (%)	42%	50%	65%	66%
5	Net commission Ratio (%)	-11%	-7%	-5%	-2%
6	Expense of Management to Gross Direct Premium Ratio (%)	15%	19%	28%	25%
7	Expense of Management to Net written Premium(%)	36%	38%	41%	37%
8	Net incurred Claims to Net Earned Premium (%)	101%	93%	91%	90%
9	Combined Ratio (%)	122%	118%	122%	119%
10	Technical Reserve to net premium ratio (times)	7.78	4.00	8.64	4.34
11	Underwriting Balance Ratio (times)	(0.24)	(0.22)	(0.18)	(0.19)
12	Operating profit ratio (%)	0.82%	1.45%	1.54%	1.21%
13	Liquid Assets to Liabilities Ratio (times)	0.36	0.36	0.32	0.32
14	Net Earnings Ratio (%)	5%	6%	7%	6%
15	Return on Net Worth Ratio (%)	3%	6%	3%	6%
16	Actual Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)*	1.81	1.81	1.54	1.54
17	NPA Ratio (%)				
	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	125,774,960	125,774,960	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	2.65	5.54	2.45	4.85
	ii) Diluted EPS	2.65	5.54	2.36	4.68
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	2.65	5.54	2.45	4.85
	ii) Diluted EPS	2.65	5.54	2.36	4.68
6	(c) Book value per share (Rs)	94.37	94.37	87.79	87.79

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

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 - 2016-17	9%	19%	-36%	0.53
Fire	Upto Q2 - 2015-16	33%	20%	-28%	0.51
Marine Cargo	Upto Q2 - 2016-17	4%	14%	-65%	0.16
Marine Cargo	Upto Q2 - 2015-16	6%	62%	9%	-1.14
Marine Hull	Upto Q2 - 2016-17	-65%	3%	969%	-7.62
Marine Hull	Upto Q2 - 2015-16	40%	2%	-72%	0.68
Motor	Upto Q2 - 2016-17	22%	76%	-3%	-0.29
Motor	Upto Q2 - 2015-16	-1%	79%	-2%	-0.17
Employer Liability	Upto Q2 - 2016-17	6%	95%	8%	-0.55
Employer Liability	Upto Q2 - 2015-16	21%	95%	9%	0.02
Public Liability	Upto Q2 - 2016-17	17%	17%	-10%	-1.57
Public Liability	Upto Q2 - 2015-16	21%	11%	-12%	0.45
Engineering	Upto Q2 - 2016-17	7%	34%	-16%	0.48
Engineering	Upto Q2 - 2015-16	-38%	29%	-42%	0.04
Aviation	Upto Q2 - 2016-17	69%	1%	-156%	1.49
Aviation	Upto Q2 - 2015-16	47%	3%	-270%	4.21
Personal Accident	Upto Q2 - 2016-17	43%	89%	6%	-0.86
Personal Accident	Upto Q2 - 2015-16	27%	88%	9%	-0.33
Health	Upto Q2 - 2016-17	-38%	92%	4%	-0.32
Health	Upto Q2 - 2015-16	14%	86%	1%	-0.28
Crop & Weather	Upto Q2 - 2016-17	1300%	21%	-32%	0.17
Crop & Weather	Upto Q2 - 2015-16	11%	21%	56%	-0.37
Other Miscellaneous	Upto Q2 - 2016-17	-5%	43%	-5%	0.45
Other Miscellaneous	Upto Q2 - 2015-16	-11%	35%	2%	-0.29
TOTAL	Upto Q2 - 2016-17	56%	50%	-7%	-0.22
TOTAL	Upto Q2 - 2015-16	5%	66%	-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-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

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 - 2016-17	20%	18%	-35%	0.70
Fire	For Q2 - 2015-16	94%	19%	-26%	0.63
Marine Cargo	For Q2 - 2016-17	8%	8%	-126%	0.20
Marine Cargo	For Q2 - 2015-16	1%	61%	11%	-1.01
Marine Hull	For Q2 - 2016-17	-80%	5%	1079%	-3.31
Marine Hull	For Q2 - 2015-16	30%	2%	-70%	2.07
Motor	For Q2 - 2016-17	22%	75%	-4%	-0.38
Motor	For Q2 - 2015-16	-1%	79%	-5%	-0.18
Employer Liability	For Q2 - 2016-17	6%	95%	8%	-1.21
Employer Liability	For Q2 - 2015-16	20%	95%	9%	0.02
Public Liability	For Q2 - 2016-17	-31%	68%	3%	-2.56
Public Liability	For Q2 - 2015-16	17%	17%	3%	0.29
Engineering	For Q2 - 2016-17	-5%	38%	-7%	0.43
Engineering	For Q2 - 2015-16	-21%	30%	-33%	0.04
Aviation	For Q2 - 2016-17	93%	0%	-7950%	1.82
Aviation	For Q2 - 2015-16	61%	0%	-4074%	2.22
Personal Accident	For Q2 - 2016-17	24%	83%	6%	-1.33
Personal Accident	For Q2 - 2015-16	19%	80%	10%	-0.49
Health	For Q2 - 2016-17	-25%	91%	5%	-0.16
Health	For Q2 - 2015-16	-22%	89%	2%	-0.24
Crop & Weather	For Q2 - 2016-17	1196%	20%	-30%	0.20
Crop & Weather	For Q2 - 2015-16	18%	21%	-56%	-0.48
Other Miscellaneous	For Q2 - 2016-17	-13%	59%	9%	0.48
Other Miscellaneous	For Q2 - 2015-16	-115%	37%	10%	0.72
TOTAL	For Q2 - 2016-17	119%	42%	-11%	-0.24
TOTAL	For Q2 - 2015-16	3%	65%	-5%	-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-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lacs)

Related Party Transactions										
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 30th September,2016	For the period ended 30th September,2016	For the Quarter ended 30th September,2015	For the period ended 30th September,2015			
1	Reliance Capital Limited	Holding Company	Premium Received	405.23	791.55	264.74	505.27			
			Claim Paid	2.98	2.98	-	-			
			Reimbursement paid for expenses(Rent,Communication)	314.23	407.02	208.27	218.87			
			Management fees paid	149.25	300.00	150.00	300.00			
			Reimbursement paid for IT services	63.66	147.47	28.84	64.79			
			Reimbursement received for expenses(Rent,Communication)	15.16	30.45	23.00	28.33			
			Interest Accrual on Debenture	607.35	1,174.65	578.46	1,150.82			
			Outstanding balance in Customer Deposit Account	16.91	16.91	17.57	17.57			
			Creditors	-	-	-	-			
			Debtors	30.63	30.63	7.21	7.21			
2	Reliance Nippon Life Asset Management Limited	Fellow Subsidiary	Premium Received	18.03	215.38	5.40	0.02			
			Claim	-	0.04	3.20	4.05			
			Reimbursement received for expenses(Rent,Communication)	1.81	3.03	1.88	3.01			
			Outstanding balance in Customer Deposit Account	12.99	12.99	13.70	13.70			
			Creditors	-	-	0.01	-			
Debtors	-	-	-	-						
3	Reliance Home Finance Limited	Fellow Subsidiary	Premium Received	5.41	99.02	5.61	24.45			
			Outstanding balance in Customer Deposit Account	14.70	14.70	2.68	2.68			
4	Reliance Money Express Limited	Fellow Subsidiary	Premium Received	-	0.05	-	14.25			
			Foreign Currency Purchased	-	-	4.21	8.05			
			Outstanding balance in Customer Deposit Account	4.34	4.34	5.74	5.74			
5	Reliance Securities Limited	Fellow Subsidiary	Premium Received	13.05	115.48	5.20	54.13			
			Commission paid	17.91	20.69	-	-			
			Brokerage paid for stock exchange trading	0.47	0.86	0.07	0.25			
			Reimbursement received for expenses(Rent,Communication)	0.49	1.68	2.83	5.66			
			Outstanding balance in Customer Deposit Account	0.82	0.82	0.65	0.65			
			Debtors	0.57	0.57	3.56	3.56			
			Outstanding balance in Customer Deposit Account	0.22	0.22	0.22	0.22			
6	Reliance Spot Exchange Infrastructure Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	0.22	0.22	0.22	0.22			
			7	Reliance Nippon Life Insurance Company Limited (w.e.f 30th March, 2016)	Fellow Subsidiary	Premium Received	7.84	730.35	-	-
						Claim Paid	-	-	-	-
						Reimbursement received for expenses(Rent,Communication)	2.14	3.80	-	-
						Premium Paid	-	-	-	-
Debtors	7.01	7.01				-	-			
Outstanding balance in Customer Deposit Account	48.44	48.44	-	-						
8	Reliance Capital Trustee Co. Limited	Fellow Subsidiary	Premium Received	47.83	47.83	46.09	46.09			
			Outstanding balance in Customer Deposit Account	0.05	0.05	0.12	0.12			
9	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received	2.50	8.65	2.62	6.12			
			Outstanding balance in Customer Deposit Account	0.05	0.05	0.12	0.12			
10	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received	-	1.95	4.98	23.05			
			Insurance Commission Paid	-	0.33	-	-			
			Outstanding balance in Customer Deposit Account	0.54	0.54	0.38	0.38			
			Insurance Commission Expense	-	-	-	-			
			Creditors	-	-	-	-			
11	Reliance Commodities Limited	Fellow Subsidiary	Premium Received	2.42	8.75	2.38	5.24			
			Outstanding balance in Customer Deposit Account	0.09	0.09	0.48	0.48			
12	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received	0.00	0.17	-	2.10			
			Outstanding balance in Customer Deposit Account	2.41	2.41	1.03	1.03			
13	Reliance Financial Limited	Fellow Subsidiary	Premium Received	2.09	3.17	2.54	2.54			
			Outstanding balance in Customer Deposit Account	0.11	0.11	0.94	0.94			
14	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received	0.03	0.49	0.04	0.40			

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 30th September,2016	For the period ended 30th September,2016	For the Quarter ended 30th September,2015	For the period ended 30th September,2015
			Outstanding balance in Customer Deposit Account	0.23	0.23	0.70	0.70
15	Reliance Commercial Finance Limited	Fellow Subsidiary	Premium Received	2.94	3.48	-	-
16	Reliance AIF Management Company Limited	Fellow Subsidiary	Premium Received	-	0.20	-	-
17	Reliance Infratel Limited	Common Control	Premium Received	0.03	0.09	0.04	0.13
18	Reliance Communications Limited (RCOM)	Common Control	Premium Received	2.62	59.17	15.56	87.66
			Claim	2.46	2.46	3.86	3.86
			Reimbursement paid for Rent and Maintenance	10.35	17.25	-	-
			Outstanding balance in Customer Deposit Account	5.41	5.41	47.84	47.84
19	Reliance Infocomm Infrastructure Limited	Common Control	Premium Received	0.17	0.17	0.21	-
			Claim Paid	-	-	-	-
			Reimbursement paid for expenses:-(Rent, Communicati	40.88	40.88	-	-
			Creditors	-	-	-	-
20	Big Animation (India) Private Limited	Common Control	Premium Received	-	0.43	-	-
21	Reliance Communications Infrastructure Limited	Common Control	Premium Received	-	-	-	-
			Claim Paid	-	-	-	-
			Payments towards information and techonology services	-	-	-	6.82
			Reimbursement paid for expenses (Rent, Communicatio	44.30	94.44	-	5.20
			Debtors	0.20	0.20	3.63	3.63
22	Zapak Digital Entertainment Limited	Common Control	Premium Received	-	-	-	-
			Outstanding balance in Customer Deposit Account	2.05	2.05	2.17	2.17
23	Reliance Telecom Limited	Common Control	Claim Paid	-	-	-	-
			Outstanding balance in Customer Deposit Account	7.95	7.95	8.00	8.00
24	Big Flicks Private Limited	Common Control	Premium Received	-	-	-	-
			Outstanding balance in Customer Deposit Account	-	-	0.25	0.25
			Debtors	-	-	4.74	4.74
25	Reliance IDC Limited	Common Control	Payment for IDC Charges	60.38	60.38	-	-
26	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	243.50	299.50	219.25	272.00
			Premium Received	1.44	1.62	0.11	0.25

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

Products Information

List below the products and/or add-ons introduced during the Quarter Ended September 30, 2016

S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Pradhan Mantri Fasal Bima Yojana (PMFBY)			Misc Product	Misc. Commercial		

Note : Till 1st September the below product was considered under Reliance Crop Protect Policy. However this scheme which was launched in July 2016 upon guidance of IRDAI vide letter dated 1st Sept 16, having reference no. IRDA/NL/Pro corr/RGICL/193/2016-17, we are to file this as a new product.

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on September 30, 2016

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item	Description	Amount
(1)	(2)	(4)
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	492,640
	Deduct:	
(B)	Current Liabilities as per BS	384,298
(C)	Provisions as per BS	108,342
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's Funds	
(F)	Available Assets	259,087
	Deduct:	
(G)	Other Liabilities	131,182
(H)	Excess in Shareholder's funds (F-G)	127,905
(I)	Total ASM (E+H)	127,905
(J)	Total RSM	70,733
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.81

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

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 30-09-2016****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 jain	CFO	
7	Mr. Sudip Banerjee	CTO & Head ERCG	
8	Mr. K Ramkumar	CIO	
9	Mr. Amit Ganorkar	CMO	
10	Mr. Mohan Khandekar	Company Secretary & Chief 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, 2016

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 30.09.2016

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 30th September, 2016					Upto the Quarter ended 30th September, 2016					Previous Year 2015-16				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	128,171.67	151,100.60	5,294.73	16.39%	16.39%	131,799.25	151,100.60	8,960.71	13.56%	13.56%	165,417.68	137,513.07	8,200.64	9.92%	9.92%
	Treasury Bills	CTRB	9,697.21	9,698.89	3.37	4.23%	4.23%	9,697.21	9,698.89	3.37	4.23%	4.23%	-	-	-	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	1,289.34	-	7.36	5.65%	5.65%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	62,592.92	52,856.39	2,482.44	15.73%	15.73%	56,362.39	52,856.39	3,748.43	13.26%	13.26%	23,290.07	57,107.33	929.02	7.98%	7.98%
	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	78,722.60	85,696.90	1,807.58	9.11%	9.11%	78,114.58	85,696.90	3,511.18	8.97%	8.97%	59,780.28	74,706.58	2,881.86	9.64%	9.64%
	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	5,683.90	7,136.78	115.81	8.08%	8.08%	4,480.22	7,136.78	182.85	8.14%	8.14%	4,811.27	482.56	229.58	9.54%	9.54%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	33,885.32	35,802.50	739.42	8.66%	8.66%	34,320.56	35,802.50	1,401.41	8.14%	8.14%	32,112.66	32,791.31	1,901.57	11.84%	11.84%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	25,552.59	29,546.06	582.83	9.05%	9.05%	20,288.76	29,546.06	927.29	9.12%	9.12%	20,431.43	22,450.44	1,038.04	10.16%	10.16%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,065.54	787.91	26.44	9.85%	9.85%	1,083.46	787.91	26.44	4.87%	4.87%	1,329.39	1,127.34	46.48	6.99%	6.99%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	829.43	590.26	(37.82)	-18.09%	-18.09%	808.52	590.26	(37.82)	-9.33%	-9.33%	781.48	659.54	8.00	2.05%	2.05%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	6,005.24	6,315.15	131.44	8.68%	8.68%	6,005.29	6,315.15	261.48	8.68%	8.68%	-	-	-	0.00%	0.00%
	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	3,104.83	2,618.44	81.99	10.48%	10.48%	3,150.59	2,618.44	162.68	10.30%	10.30%	4,747.95	4,234.06	245.51	10.34%	10.34%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1,341.56	1,307.61	55.97	16.55%	16.55%	1,270.72	1,307.61	86.87	13.64%	13.64%	1,141.19	951.53	37.24	6.53%	6.53%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,187.21	5,080.89	199.90	15.29%	15.29%	5,290.37	5,080.89	179.05	6.75%	6.75%	5,452.36	5,801.80	200.34	7.35%	7.35%
	Corporate Securities - Bonds - (Taxable)	EPBT	9,702.33	10,688.30	205.06	8.39%	8.39%	8,833.43	10,688.30	376.63	8.50%	8.50%	2,003.22	2,048.68	85.80	8.57%	8.57%
	Corporate Securities - Debentures	ECOS	128,099.94	139,835.25	2,894.03	8.96%	8.96%	120,430.24	139,835.25	5,605.16	9.28%	9.28%	93,305.68	89,966.05	4,811.59	10.31%	10.31%
	Commercial Papers	ECCP	4,218.40	4,824.64	90.15	8.48%	8.48%	5,549.20	4,824.64	231.76	8.33%	8.33%	2,504.57	-	84.09	10.41%	10.41%
	Application Money	ECAM	4,249.88	0.00	19.51	5.98%	5.98%	4,399.88	0.00	25.25	5.98%	5.98%	-	-	-	0.00%	0.00%
	Corporate Securities - Debentures / Bonds/ Cps /Loan - (Promoter Group)	EDPG	24,993.65	25,842.89	607.35	9.64%	9.64%	24,434.34	25,842.89	1,174.65	9.59%	9.59%	22,851.53	23,731.50	1,125.82	9.85%	9.85%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,009.29	5,328.51	134.26	10.63%	10.63%	5,010.11	5,328.51	266.38	10.60%	10.60%	5,530.51	5,820.12	289.80	10.48%	10.48%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,019.63	22.87	9.08%	9.08%	1,000.00	1,019.63	45.50	9.08%	9.08%	1,000.00	1,021.55	45.62	9.12%	9.12%
	CCIL - CBILO	ECBO	1,114.94	0.00	3.43	6.60%	6.60%	(6,803.00)	0.00	(102.98)	6.21%	6.21%	(12,397.03)	-	(390.75)	7.30%	7.30%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	9,374.13	3,460.00	215.99	9.14%	9.14%	9,687.70	3,460.00	455.45	9.38%	9.38%	48,134.61	42,760.00	2,280.02	9.47%	9.47%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	12,303.49	0.00	33.29	24.69%	24.69%	7,517.83	-	37.55	9.62%	9.62%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,872.25	8,922.11	117.78	6.83%	6.83%	8,187.21	8,922.11	288.62	7.57%	7.57%	7,431.80	10,002.43	299.65	8.15%	8.15%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,000.00	2,001.25	35.53	7.05%	7.05%	2,128.22	2,001.25	81.92	7.68%	7.68%	3,676.87	2,500.61	151.06	8.40%	8.40%
	Passively Managed Equity Etf's (Promoter Group)	EETP	21.48	21.86	0.00	0.00%	0.00%	21.48	21.86	-	0.00%	0.00%	70.79	20.57	6.13	30.20%	30.20%

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 30.09.2016

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 30th September, 2016					Upto the Quarter ended 30th September, 2016					Previous Year 2015-16				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
6	OTHER THAN APPROVED INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	506.44	509.66	11.49	9.00%	9.00%	507.40	50966%	22.61	8.89%	8.89%	-	-	-	0.00%	
	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%	
	Debentures	OLDB	9,592.52	10,262.09	218.42	9.03%	9.03%	9,330.86	10,262.09	424.45	9.07%	9.07%	3,204.89	6,449.48	144.23	9.00%	
	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%	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	37,223.46	35,946.15	658.32	7.02%	7.02%	44,143.65	35,946.15	1,655.50	7.48%	7.48%	22,329.98	16,138.91	905.86	8.11%	
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	2,500.00	-	0.55	7.99%	
	Equity Shares (incl Co-op Societies)	OESH	841.32	1,007.83	9.35	4.41%	4.41%	808.41	1,007.83	81.50	20.11%	20.11%	544.70	555.62	10.19	3.74%	
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	
	Alternate Investment Funds (Category I)	OAFA	995.00	1,032.47	37.02	14.76%	13.28%	995.00	1,032.47	74.31	14.89%	13.41%	905.02	1,035.14	26.09	5.76%	
	Alternate Investment Funds (Category II)	OAFB	304.28	371.27	(0.56)	-0.72%	-0.97%	257.23	371.27	(1.02)	-0.79%	-1.17%	23.45	23.45	(8.55)	0.00%	
	Total		594,686.15	639,612.27	16,764.11	11.18%	11.18%	581,678.42	639,612.27	30,152.95	10.34%	10.34%	522,060.11	539,899.68	25,630.38	9.82%	

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

8 Negative Yield in OAFA & OAFB is due to upfront payment of processing fees.

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 30.09.2016

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 QUARTER¹ :								
		NIL							
B.	AS ON DATE² :								
	10.55% BOI BSOPT 27-07-2017	BONDS - PSU - TAXABLE	506	21-Jun-10	ICRA	LAA+	LAA-	08-Mar-16	
	10.55% BOI BSOPT 27-07-2017	BONDS - PSU - TAXABLE	506	21-Jun-10	CRISIL	AAA	AA+	11-Mar-16	
	11.00% BOI BSOPT 08-08-2044	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	4,000	08-Aug-14	BRICKWOR	BWR AAA	BWR AA+	30-Jun-15	
	11.15% REL INFRA DB 30-03-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	998	13-Apr-12	CRISIL	AA+	A-	12-Feb-16	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	1,001	13-Apr-12	CRISIL	AA+	A-	12-Feb-16	
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2,107	24-Apr-12	ICRA	LAA+	LAA	14-Sep-12	
	8.25% SAIL BSOPT 06-05-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	5,000	23-Mar-16	FITCH	AAA IND	AA IND	03-Jun-16	
	8.25% SAIL BSOPT 06-05-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	5,000	23-Mar-16	CARE	AAA	CARE AA+	05-Apr-16	
	8.25% SAIL DB 27-07-2018	CORPORATE SECURITIES - BONDS - (TAXABLE)	2,481	27-May-16	FITCH	AAA IND	AA IND	03-Jun-16	
	9.10% SESA GOA BSOPT 05-04-2023	DEBENTURES	2,496	21-May-13	CRISIL	AA+	AA-	10-Feb-16	
	9.15% TATAPOWER DB 17-09-2017	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	598	20-Jun-13	CRISIL	AA	AA-	17-Oct-13	
	9.24% SESA GOA BSOPT 20-12-2022	DEBENTURES	1,005	22-May-13	CRISIL	AA+	AA-	10-Feb-16	
	9.55% HINDALCO DB 25-04-2022	DEBENTURES	5,030	25-Apr-12	CRISIL	AA+	AA-	31-Jul-15	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1,009	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: 30-09-2016

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended September 30, 2016		For the Quarter Ended September 30, 2015		For the Period Ended September 30, 2016		For the Period Ended September 30, 2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	8,702	13,027	7,234	13,366	19,495	26,012	17,866	26,530
2	Marine Cargo	876	816	812	3,336	3,022	2,027	2,896	6,142
3	Marine Hull	81	3	394	6	173	6	488	8
4	Motor TP*	24,056	874,230	19,761	792,798	50,225	1,776,671	40,943	1,574,438
5	Motor OD	22,390	794,806	18,373	731,358	44,340	1,601,853	36,613	1,423,155
6	Engineering	1,229	1,446	1,288	1,873	2,813	3,098	2,625	3,582
7	Employer's Liability	236	1,292	223	1,090	519	2,730	492	2,136
8	Product Liab	-	-	0	1	7	2	0	3
9	Public Liab	18	178	26	176	68	437	75	427
10	Other Liab	322	3,252	471	2,939	3,136	5,882	2,666	5,321
11	Aviation	154	2	80	2	327	13	193	12
12	Personal Accident	762	21,310	613	17,890	2,184	41,682	1,529	29,251
13	Health	6,910	50,874	9,163	45,652	20,878	113,031	33,428	104,375
14	All Other Misc	77,766	13,395	7,093	55,429	84,844	34,008	8,959	67,897
	TOTAL	143,503	979,825	65,532	934,558	232,030	2,005,599	148,771	1,820,122

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

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs. In Lacs)

Rural & Social Obligations					
Statement for the Quarter ended September 30, 2016					
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	69,520	2,104.00	-
		Social	-	-	-
4	Motor OD	Rural	64,714	1,451.90	117,479.67
		Social	-	-	-
5	Engineering	Rural	151	82.69	41,901.24
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	84	8.28	3,271.79
		Social	-	-	-
7	Public Liability	Rural	107	2.68	1,452.50
		Social	-	-	-
8	Other Liability Cover	Rural	-	-	-
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	1,234	25.05	42,125.46
		Social	-	-	171,798.69
11	Health	Rural	845	195.35	13,021.07
		Social	-	-	-
12	All Other Miscellaneous	Rural	1,119	76,768.83	785,460.53
		Social	213	10.29	234.95

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter Ended September 30, 2016		For the Quarter Ended September 30, 2015		For the Period Ended September 30, 2016		For the Period Ended September 30, 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	550,320	29,510	574,718	29,723	1,143,128	63,119	1,164,782	61,062
2	Corporate Agents-Banks	18,539	1,030	17,059	898	38,017	1,914	31,949	1,714
3	Corporate Agents -Others	3,267	2,197	79,987	3,932	6,530	3,228	80,685	3,986
4	Brokers	179,063	16,972	128,696	11,580	351,876	41,438	311,633	35,943
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	228,158	93,657	134,098	19,399	465,424	122,115	231,073	46,074
7	Other :- Web Aggregator	478	138	-	-	624	215	-	-
	TOTAL (A)	979,825	143,503	934,558	65,532	2,005,599	232,030	1,820,122	148,779
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	979,825	143,503	934,558	65,532	2,005,599	232,030	1,820,122	148,779

Notes:

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

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2016

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED SEPTEMBER 30, 2016

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 Period
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	1	1	0	0	0	2
b)	Claim	16	227	87	0	136	20	470
c)	Policy Related	2	96	87	0	7	4	170
d)	Premium	0	6	3	0	2	1	23
e)	Refund	0	2	2	0	0	0	3
f)	Coverage	1	1	0	0	1	0	3
g)	Covernote Related	0	0	0	0	1	0	0
h)	Product	5	23	21	0	4	3	41
i)	Others	2	34	23	0	12	1	92
	Total No of Complaints:	26	390	224	0	163	29	804

2	Total No. of policies during previous year:	3,912,411
	Total No. of claims intimated during previous year:	915,470
3	Total No. of policies during current period:	2,005,599
	Total No. of claims intimated during current period:	238,967
5	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.85
6	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	19.67
7		

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
a)	Upto 7 days	19	0	19
b)	7-15 days	6	0	6
c)	15-30 days	3	0	3
d)	30-90 days	1	0	1
e)	90 days & beyond	0	0	0
	TOTAL NO. OF COMPLAINTS	29	0	29