

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**DISCLOSURES - NON- LIFE INSURANCE COMPANIES**

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## FORM NL-1-B-RA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD ENDED ON SEPTEMBER 30, 2023

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23
1	Premiums earned (Net)	NL-4	8,884	20,406	9,285	19,344	1,208	2,245	459	945	1,61,865	2,92,386	1,51,034	2,72,196	1,71,957	3,15,037	1,60,779	2,92,485
2	Profit/ Loss on sale/redemption of Investments		128	162	106	139	15	18	9	12	3,709	4,640	2,790	3,680	3,852	4,820	2,904	3,831
3	Interest, Dividend & Rent – Gross (Refer Note 1)		813	1,680	768	1,501	102	186	65	131	24,182	48,248	20,153	39,690	25,097	50,114	20,985	41,322
	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from terrorism/Nuclear Pool Income		365	731	-	202	-	-	-	-	69	202	-	75	434	934	-	277
	Exchange Gain / (Loss)		-	-	-	-	-	-	-	18	5	10	23	18	5	10	23	
	Misc Income		-	-	-	-	-	-	-	19	14	18	25	19	14	18	25	
4	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	11,937	14,071	-	-	11,937	14,071	
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL (A)</b>		<b>10,190</b>	<b>22,979</b>	<b>10,159</b>	<b>21,186</b>	<b>1,325</b>	<b>2,449</b>	<b>533</b>	<b>1,088</b>	<b>1,89,862</b>	<b>3,45,495</b>	<b>1,85,940</b>	<b>3,29,759</b>	<b>2,01,377</b>	<b>3,70,923</b>	<b>1,96,632</b>	<b>3,52,033</b>
6	Claims Incurred (Net)	NL-5	4,416	8,390	3,680	6,013	1,651	2,751	700	1,067	1,34,907	2,39,189	1,24,387	2,21,250	1,40,974	2,50,330	1,28,767	2,28,330
7	Commission	NL-6	346	8	(2,893)	(4,354)	328	606	(10)	321	17,331	30,365	(6,047)	(6,452)	18,005	30,980	(8,950)	(10,485)
8	Operating Expenses related to Insurance Business	NL-7	1,394	6,021	3,577	10,150	329	963	179	492	34,375	67,120	52,843	91,307	36,099	74,104	56,598	1,01,949
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>6,157</b>	<b>14,420</b>	<b>4,364</b>	<b>11,810</b>	<b>2,308</b>	<b>4,320</b>	<b>869</b>	<b>1,880</b>	<b>1,86,614</b>	<b>3,36,675</b>	<b>1,71,183</b>	<b>3,06,104</b>	<b>1,95,078</b>	<b>3,55,413</b>	<b>1,76,415</b>	<b>3,19,794</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>4,033</b>	<b>8,559</b>	<b>5,795</b>	<b>9,376</b>	<b>(983)</b>	<b>(1,871)</b>	<b>(336)</b>	<b>(791)</b>	<b>3,248</b>	<b>8,820</b>	<b>14,758</b>	<b>23,654</b>	<b>6,299</b>	<b>15,509</b>	<b>20,217</b>	<b>32,239</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		4,033	8,559	5,795	9,376	(983)	(1,871)	(336)	(791)	3,248	8,820	14,758	23,654	6,299	15,509	20,217	32,239
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>4,033</b>	<b>8,559</b>	<b>5,795</b>	<b>9,376</b>	<b>(983)</b>	<b>(1,871)</b>	<b>(336)</b>	<b>(791)</b>	<b>3,248</b>	<b>8,820</b>	<b>14,758</b>	<b>23,654</b>	<b>6,299</b>	<b>15,509</b>	<b>20,217</b>	<b>32,239</b>

## Note - 1

## Pertaining to Policyholder's funds

(₹ lakhs)

	Fire				Marine				Miscellaneous				Total			
	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022-23	Up to Q2 2022-23
Interest, Dividend & Rent	851	1,756	796	1,556	107	195	68	136	25,322	50,429	20,904	41,157	26,281	52,379	21,768	42,849
<b>Add/Less:-</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(38)	(76)	(29)	(55)	(5)	(8)	(2)	(5)	(1,140)	(2,181)	(752)	(1,467)	(1,184)	(2,266)	(783)	(1,527)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>813</b>	<b>1,680</b>	<b>768</b>	<b>1,501</b>	<b>102</b>	<b>186</b>	<b>65</b>	<b>131</b>	<b>24,182</b>	<b>48,248</b>	<b>20,153</b>	<b>39,690</b>	<b>25,097</b>	<b>50,114</b>	<b>20,985</b>	<b>41,322</b>

\* Term gross implies inclusive of TDS

**FORM NL-2-B-PL**
**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**
**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON SEPTEMBER 30, 2023**
**(₹ lakhs)**

	Particulars	Schedule Ref. Form No.	For Q2 2023-24	Up to Q2 2023-24	For Q2 2022- 23	Up to Q2 2022-23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		4,033	8,559	5,795	9,376
	(b) Marine Insurance		(983)	(1,871)	(336)	(791)
	(c) Miscellaneous Insurance		3,248	8,820	14,758	23,654
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,129	11,445	4,296	8,364
	(b) Profit on sale of investments		870	1,072	587	830
	(c) (Loss on sale/ redemption of investments)		(13)	(18)	(17)	(82)
	(d) Amortization of Premium / Discount on Investments		(271)	(491)	(151)	(295)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		1	1	(0)	1
	Miscellaneous Income		28	53	76	77
	Reversal of Equity impairment		-	199	27	21
	Excess Provision/bad debts Written Back		498	835	734	1,146
	<b>TOTAL (A)</b>		<b>13,541</b>	<b>28,606</b>	<b>25,768</b>	<b>42,301</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(3,376)	850	850
	(b) For doubtful debts		134	440	223	223
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		152	267	63	179
	(b) Managerial remuneration		175	342	74	742
	(c) Amortisation of Debenture Expenses		8	15	7	15
	(d) Interest on Statutory Liability		530	530	0	1
	(e) Contribution to policyholders Funds towards Excess EOM		-	-	11,937	14,071
	(f) Impairment on Equity Investments		-	-	-	-
	(g) Miscellaneous Expenses		-	-	-	-
	Finance Cost		34	226	-	-
	Interest on Non Convertible Debenture		526	1,049	528	1,049
	Bad debt w/off (Net of Provisions)		26	65	1	2
	Investment written off		-	7,872	-	-
	Corporate Social Responsibility Expense		373	373	150	150
	Penalty		-	-	-	-
	Exchange Gain / (loss)		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,958</b>	<b>7,803</b>	<b>13,832</b>	<b>17,281</b>
6	Profit/(Loss) Before Tax		<b>11,582</b>	<b>20,802</b>	<b>11,937</b>	<b>25,020</b>
7	Provision for Taxation					
	Current Tax		3,570	5,948	(980)	3,589
	Short Provision for earlier year		-	-	1,906	1,906
	Deferred Tax		-	-	-	-
	MAT Credit		-	-	4,173	4,173
8	<b>Profit / (Loss) after tax</b>		<b>8,012</b>	<b>14,854</b>	<b>6,838</b>	<b>15,352</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		26	26	25	25
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	<b>Balance of profit/ loss brought forward from last period</b>		<b>1,59,541</b>	<b>1,52,699</b>	<b>1,34,168</b>	<b>1,25,654</b>
	<b>Balance carried forward to Balance Sheet</b>		<b>1,67,527</b>	<b>1,67,527</b>	<b>1,40,981</b>	<b>1,40,981</b>

**Note:** '0' denotes negligible amount

**FORM NL-3-B-BS**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**BALANCE SHEET AS AT SEPTEMBER 30, 2023**

(₹ lakhs)			
Particulars	Schedule Ref. Form No.	As at September 30, 2023	As at September 30, 2022
Share Capital	NL-8	26,381	25,198
Reserves And Surplus	NL-10	2,69,616	2,20,401
Fair Value Change Account			
-Shareholders' Funds		1,028	315
-Policyholders' Funds		4,704	1,614
Borrowings	NL-11	23,000	23,000
<b>TOTAL</b>		<b>3,24,729</b>	<b>2,70,529</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	3,26,065	2,54,889
Investments-Policyholders	NL-12A	14,91,663	13,05,248
Loans	NL-13	-	-
Fixed Assets	NL-14	10,556	9,770
Deferred Tax Asset (Net)		3,727	3,727
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	42,824	16,101
Advances and Other Assets	NL-16	3,54,525	3,19,477
<b>Sub-Total (A)</b>		<b>3,97,349</b>	<b>3,35,578</b>
Current Liabilities	NL-17	16,05,499	13,85,566
Provisions	NL-18	2,99,134	2,53,118
<b>Sub-Total (B)</b>		<b>19,04,633</b>	<b>16,38,684</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(15,07,283)</b>	<b>(13,03,106)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>3,24,729</b>	<b>2,70,529</b>

**CONTINGENT LIABILITIES**

(₹ lakhs)			
Particulars		As at September 30, 2023	As at September 30, 2022
1. Claims, other than against policies, not acknowledged as debts by the company		6,542	6,550
2. Guarantees given by or on behalf of the Company		509	677
3. Statutory demands/liabilities in dispute, not provided for (see note (a) to (j) below)		34,937	43,060
4 .Others (see note (k and l) below)		11,039	139
<b>TOTAL</b>		<b>53,027</b>	<b>50,427</b>

**Notes:**

(a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 2,746 lakhs for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,746 lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(b)The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 4,628 lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628 lakhs excluding interest as applicable and not quantified in the order. The company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by motor vehicle dealers amounted to Rs 3,351 lakhs for the period FY 2010-11 to FY 2015-16. A penalty is also imposed on the said order of Rs 2,245 lakhs excluding interest as applicable and not quantified in the order. The company has filed an appeal with CESTAT against the same. show cause notice for the subsequent period upto December 2017 has been received amounting to Rs 3,054 lakhs.

(d) The Company has received order under GST Act towards levy of penalty for failure to submit the financials & failure to attend the summon, during audits, for the state of Andhra Pradesh amounting to Rs. 0.7 lakhs for the period July 2017-March 2020. The Company has filed appeal against Appealate Authority.

(e) The Company has deposited Rs 993 lakhs pursuant to proceedings on account of alleged ineligible input tax credit on reimbursement mode of garage claims & salvage deductions in the repair claims during the period July 2017 to March 2022

f)The Company has deposited Rs 1,014 lakhs pursuant to proceedings on account of alleged ineligible input tax credit on marketing activities during the period July 2017 to March 2022

g)The Company has received orders amounting to Rs 262 lakhs under GST Act towards mismatch in Input Tax Credit ('ITC') appearing in GSTR-2A (based on GSTR-1 filed by the supplier and ITC availed in GSTR-3B in the state of Bihar (FY 17-18), Jharkhand (FY 19-20), Delhi (FY 19-20) and Maharashtra (FY 19-20)

h)The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 4 lakhs for A.Y. 2007-08 and Rs.26 lakhs for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.66 lakhs for A.Y.2008-09

i)The Company has disputed the demand raised of Rs. 3 lakhs raised for A.Y. 2018-19 and has filed a rectification application u/s 154 of the Income Tax Act, 1961 and appeal with CIT (A)

j)The Company has disputed the demand of Rs. 9,159 lakhs raised for A.Y. 2020-21 (F.Y. 2019-20) and has filed a rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A)

k) Statutory bonus of Rs 139 Lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court

l)The Board of Directors of the Company at its meeting held on December 7, 2020, had on recommendation of the Nomination and Remuneration Committee, unanimously approved as a part of Retention Plan, inter alia, the payment of one-time special pay of Rs. 10,900 lakhs to the management team (excluding Executive Director & CEO) linked to the Company's deal value on binding with potential investors; and payment of one-time special compensation amount of 1% of the Company's deal value on binding with potential investors, to the Executive Director & CEO. The Company believes that there is a possible obligation, contingent upon the occurrence or non-occurrence of future uncertain event of a potential investor coming onboard, which is completely beyond the Company's control. Additionally, IRDAI approval on the amount payable to the Executive Director & CEO shall also be sought post the deal. As a result, no provision is considered necessary towards the same during the half year ended September 30, 2023.

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24		
	<b>Gross Direct Premium</b>	<b>25,239</b>	<b>78,304</b>	<b>2,889</b>	<b>7,613</b>	<b>45</b>	<b>128</b>	<b>2,935</b>	<b>7,742</b>	<b>40,413</b>	<b>73,815</b>	<b>60,539</b>	<b>1,08,764</b>	<b>1,00,952</b>	<b>1,82,579</b>	<b>40,166</b>	<b>98,079</b>	<b>5,382</b>	<b>10,814</b>	<b>2,584</b>	<b>5,794</b>	<b>48,133</b>	<b>1,14,688</b>	<b>694</b>	<b>1,529</b>	<b>1,384</b>	<b>3,032</b>	<b>6,030</b>	<b>17,921</b>	<b>51</b>	<b>1,498</b>	<b>1,72,879</b>	<b>2,33,006</b>	<b>1,988</b>	<b>4,602</b>	<b>3,32,113</b>	<b>5,58,856</b>	<b>3,60,287</b>
Add: Premium on reinsurance accepted	1,286	5,370	25	25	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	49	115	-	-	-	-	0	-	49	115	1,359	5,509	
Less: Premium on reinsurance ceded	18,511	58,104	1,169	3,400	37	117	1,206	3,516	21,797	40,100	2,844	5,094	24,642	45,195	11,701	22,403	1,986	4,106	164	364	13,850	26,873	28	61	751	1,675	4,689	14,332	50	602	97,399	1,43,328	504	1,618	1,41,912	2,33,683	1,61,629	2,95,303
<b>Net Written Premium</b>	<b>8,014</b>	<b>25,570</b>	<b>1,745</b>	<b>4,238</b>	<b>8</b>	<b>12</b>	<b>1,754</b>	<b>4,250</b>	<b>18,616</b>	<b>33,714</b>	<b>57,695</b>	<b>1,03,670</b>	<b>76,310</b>	<b>1,37,384</b>	<b>28,465</b>	<b>75,676</b>	<b>3,396</b>	<b>6,708</b>	<b>2,420</b>	<b>5,430</b>	<b>34,282</b>	<b>87,814</b>	<b>666</b>	<b>1,468</b>	<b>633</b>	<b>1,357</b>	<b>1,390</b>	<b>3,704</b>	<b>1</b>	<b>897</b>	<b>75,480</b>	<b>89,678</b>	<b>1,485</b>	<b>2,985</b>	<b>1,90,250</b>	<b>3,25,287</b>	<b>2,00,018</b>	<b>3,55,108</b>
Add: Opening balance of UPR	24,437	18,404	1,856	393	26	29	1,882	421	36,203	39,192	1,15,204	1,29,753	1,51,407	1,68,945	67,409	48,327	8,427	7,390	1,132	678	76,968	56,395	1,226	1,127	1,380	1,168	2,592	1,876	458	7	1,379	1,745	2,466	2,095	2,37,875	2,33,358	2,64,194	2,52,183
Less: Closing balance of UPR	23,567	23,567	2,403	2,403	23	23	2,426	2,426	36,457	36,457	1,10,321	1,10,321	1,46,778	1,46,778	66,524	66,524	9,260	9,260	865	865	76,650	76,650	1,189	1,189	1,371	1,371	2,567	2,567	230	230	34,701	34,701	2,773	2,773	2,66,260	2,66,260	2,92,254	2,92,254
<b>Net Earned Premium</b>	<b>8,884</b>	<b>20,406</b>	<b>1,197</b>	<b>2,228</b>	<b>11</b>	<b>18</b>	<b>1,209</b>	<b>2,245</b>	<b>18,362</b>	<b>36,450</b>	<b>62,578</b>	<b>1,23,102</b>	<b>80,939</b>	<b>1,59,551</b>	<b>29,349</b>	<b>57,479</b>	<b>2,563</b>	<b>4,838</b>	<b>2,687</b>	<b>5,243</b>	<b>34,600</b>	<b>67,560</b>	<b>703</b>	<b>1,406</b>	<b>641</b>	<b>1,153</b>	<b>1,415</b>	<b>3,013</b>	<b>228</b>	<b>673</b>	<b>42,158</b>	<b>56,722</b>	<b>1,178</b>	<b>2,307</b>	<b>1,61,865</b>	<b>2,92,386</b>	<b>1,71,958</b>	<b>3,15,038</b>
<b>Gross Direct Premium</b>	<b>25,239</b>	<b>78,304</b>	<b>2,889</b>	<b>7,613</b>	<b>45</b>	<b>128</b>	<b>2,935</b>	<b>7,742</b>	<b>40,413</b>	<b>73,815</b>	<b>60,539</b>	<b>1,08,764</b>	<b>1,00,952</b>	<b>1,82,579</b>	<b>40,166</b>	<b>98,079</b>	<b>5,382</b>	<b>10,814</b>	<b>2,584</b>	<b>5,794</b>	<b>48,133</b>	<b>1,14,688</b>	<b>694</b>	<b>1,529</b>	<b>1,384</b>	<b>3,032</b>	<b>6,030</b>	<b>17,921</b>	<b>51</b>	<b>1,498</b>	<b>1,72,879</b>	<b>2,33,006</b>	<b>1,988</b>	<b>4,602</b>	<b>3,32,113</b>	<b>5,58,856</b>	<b>3,60,287</b>	<b>6,44,902</b>
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23		
	<b>Gross Direct Premium</b>	<b>22,322</b>	<b>70,514</b>	<b>2,263</b>	<b>7,115</b>	<b>29</b>	<b>178</b>	<b>2,292</b>	<b>7,293</b>	<b>39,385</b>	<b>73,291</b>	<b>52,326</b>	<b>90,248</b>	<b>91,711</b>	<b>1,63,538</b>	<b>30,990</b>	<b>74,996</b>	<b>4,704</b>	<b>9,397</b>	<b>2,745</b>	<b>5,613</b>	<b>38,439</b>	<b>90,006</b>	<b>808</b>	<b>1,673</b>	<b>1,118</b>	<b>2,258</b>	<b>5,766</b>	<b>12,996</b>	<b>16</b>	<b>1,729</b>	<b>1,54,320</b>	<b>2,11,755</b>	<b>1,622</b>	<b>4,093</b>	<b>2,93,800</b>	<b>4,88,049</b>	<b>3,18,415</b>
Add: Premium on reinsurance accepted	1,864	7,703	25	33	-	-	25	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74	74	6	149	-	-	-	-	29	80	252	1,969	7,988	
Less: Premium on reinsurance ceded	15,904	52,045	1,882	5,902	18	160	1,900	6,062	21,397	39,864	2,361	4,114	23,758	43,977	4,212	8,828	1,936	3,768	195	400	6,343	12,996	33	68	608	1,046	4,391	10,257	15	930	86,381	1,28,651	483	1,897	1,22,011	1,99,823	1,39,815	2,57,929
<b>Net Written Premium</b>	<b>8,282</b>	<b>26,172</b>	<b>406</b>	<b>1,246</b>	<b>12</b>	<b>18</b>	<b>418</b>	<b>1,264</b>	<b>17,988</b>	<b>33,427</b>	<b>49,965</b>	<b>86,134</b>	<b>67,952</b>	<b>1,19,561</b>	<b>26,778</b>	<b>66,168</b>	<b>2,768</b>	<b>5,629</b>	<b>2,550</b>	<b>5,214</b>	<b>32,096</b>	<b>77,010</b>	<b>776</b>	<b>1,605</b>	<b>585</b>	<b>1,287</b>	<b>1,381</b>	<b>2,888</b>	<b>1</b>	<b>799</b>	<b>67,939</b>	<b>83,105</b>	<b>1,139</b>	<b>2,225</b>	<b>1,71,869</b>	<b>2,88,479</b>	<b>1,80,569</b>	<b>3,15,915</b>
Add: Opening balance of UPR	24,290	16,460	720	361	31	30	751	391	43,141	49,757	1,00,812	1,17,361	1,43,953	1,67,118	46,918	31,316	6,584	5,227	967	585	54,469	37,128	1,300	1,201	1,105	875	1,889	1,528	406	10	34	0	2,046	1,892	2,05,202	2,09,753	2,30,243	2,26,604
Less: Closing balance of UPR	23,287	23,287	680	680	30	30	710	710	39,436	39,436	96,957	96,957	1,36,393	1,36,393	50,396	50,396	7,611	7,611	853	853	58,860	58,860	1,311	1,311	1,159	2,100	2,100	203	203	23,846	23,846	2,165	2,165	2,26,036	2,26,036	2,50,033	2,50,033	
<b>Net Earned Premium</b>	<b>9,285</b>	<b>19,344</b>	<b>446</b>	<b>927</b>	<b>13</b>	<b>18</b>	<b>459</b>	<b>945</b>	<b>21,693</b>	<b>43,748</b>	<b>53,820</b>	<b>1,06,538</b>	<b>75,513</b>	<b>1,50,286</b>	<b>23,301</b>	<b>47,088</b>	<b>1,742</b>	<b>3,245</b>	<b>2,663</b>	<b>4,945</b>	<b>27,705</b>	<b>55,279</b>	<b>764</b>	<b>1,495</b>	<b>531</b>	<b>1,002</b>	<b>1,170</b>	<b>2,316</b>	<b>204</b>	<b>607</b>	<b>44,127</b>	<b>59,259</b>	<b>1,020</b>	<b>1,952</b>	<b>1,51,034</b>	<b>2,72,196</b>	<b>1,60,779</b>	<b>2,92,485</b>
<b>Gross Direct Premium</b>	<b>22,322</b>	<b>70,514</b>	<b>2,263</b>	<b>7,115</b>	<b>29</b>	<b>178</b>	<b>2,292</b>	<b>7,293</b>	<b>39,385</b>	<b>73,291</b>	<b>52,326</b>	<b>90,248</b>	<b>91,711</b>	<b>1,63,538</b>	<b>30,990</b>	<b>74,996</b>	<b>4,704</b>	<b>9,397</b>	<b>2,745</b>	<b>5,613</b>	<b>38,439</b>	<b>90,006</b>	<b>808</b>	<b>1,673</b>	<b>1,118</b>	<b>2,258</b>	<b>5,766</b>	<b>12,996</b>	<b>16</b>	<b>1,729</b>	<b>1,54,320</b>	<b>2,11,755</b>	<b>1,622</b>	<b>4,093</b>	<b>2,93,800</b>	<b>4,88,049</b>	<b>3,18,415</b>	<b>5,65,856</b>
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: '0' denotes negligible amount

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24
Claims Paid (Direct)	11,283	16,482	2,576	4,973	3	748	2,579	5,722	22,714	43,917	29,748	53,156	52,462	97,074	28,993	53,561	1,516	3,267	915	1,999	31,424	58,827	383	928	294	670	1,186	2,692	136	362	51,290	1,39,330	659	1,122	1,37,833	3,01,004	1,51,694	3,23,208
Add :Re-insurance accepted to direct claims	360	2,849	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	15	15	375	2,864		
Less :Re-insurance Ceded to claims paid	7,626	12,415	1,667	3,443	2	747	1,669	4,190	11,991	23,064	5,415	9,300	17,406	32,364	2,373	3,713	306	547	37	81	2,716	4,341	17	41	20	36	729	1,683	7	122	35,665	82,534	171	265	56,729	1,21,387	66,026	1,37,992
<b>Net Claim Paid</b>	<b>4,017</b>	<b>6,916</b>	<b>908</b>	<b>1,530</b>	<b>1</b>	<b>1</b>	<b>910</b>	<b>1,531</b>	<b>10,723</b>	<b>20,853</b>	<b>24,333</b>	<b>43,857</b>	<b>35,056</b>	<b>64,709</b>	<b>26,620</b>	<b>49,848</b>	<b>1,210</b>	<b>2,721</b>	<b>878</b>	<b>1,917</b>	<b>28,708</b>	<b>54,486</b>	<b>366</b>	<b>887</b>	<b>274</b>	<b>633</b>	<b>472</b>	<b>1,023</b>	<b>129</b>	<b>240</b>	<b>15,625</b>	<b>56,796</b>	<b>488</b>	<b>856</b>	<b>81,119</b>	<b>1,79,632</b>	<b>86,043</b>	<b>1,88,080</b>
Add Claims Outstanding at the end of the year	26,181	26,181	4,173	4,173	100	100	4,273	4,273	16,802	16,802	7,58,042	7,74,844	7,74,844	7,74,844	38,845	38,845	8,755	8,755	4,187	4,187	51,787	51,787	5,032	5,032	2,644	2,644	3,433	3,433	2,285	2,285	1,51,789	1,51,789	1,842	1,842	9,93,657	9,93,657	10,24,111	10,24,111
Less Claims Outstanding at the beginning of the year	25,781	24,706	3,445	2,970	85	83	3,530	3,053	16,719	16,236	7,33,503	7,03,922	7,50,222	7,20,158	35,489	33,315	7,327	6,799	4,102	3,868	46,918	43,982	4,725	4,730	2,604	2,814	3,497	3,429	2,042	2,038	1,28,116	1,55,261	1,747	1,688	9,39,869	9,34,101	9,69,181	9,61,861
<b>Net Incurred Claims</b>	<b>4,417</b>	<b>8,390</b>	<b>1,636</b>	<b>2,734</b>	<b>16</b>	<b>18</b>	<b>1,653</b>	<b>2,751</b>	<b>10,806</b>	<b>21,420</b>	<b>48,872</b>	<b>97,976</b>	<b>59,678</b>	<b>1,19,395</b>	<b>29,976</b>	<b>55,378</b>	<b>2,638</b>	<b>4,677</b>	<b>963</b>	<b>2,236</b>	<b>33,577</b>	<b>62,291</b>	<b>673</b>	<b>1,189</b>	<b>314</b>	<b>463</b>	<b>408</b>	<b>1,027</b>	<b>373</b>	<b>488</b>	<b>39,298</b>	<b>53,324</b>	<b>583</b>	<b>1,010</b>	<b>1,34,907</b>	<b>2,39,188</b>	<b>1,40,973</b>	<b>2,50,330</b>
<b>Claims Paid (Direct)</b>	<b>11,283</b>	<b>16,482</b>	<b>2,576</b>	<b>4,973</b>	<b>3</b>	<b>748</b>	<b>2,579</b>	<b>5,722</b>	<b>22,714</b>	<b>43,917</b>	<b>29,748</b>	<b>53,156</b>	<b>52,462</b>	<b>97,074</b>	<b>28,993</b>	<b>53,561</b>	<b>1,516</b>	<b>3,267</b>	<b>915</b>	<b>1,999</b>	<b>31,424</b>	<b>58,827</b>	<b>383</b>	<b>928</b>	<b>294</b>	<b>670</b>	<b>1,186</b>	<b>2,692</b>	<b>136</b>	<b>362</b>	<b>51,290</b>	<b>1,39,330</b>	<b>659</b>	<b>1,122</b>	<b>1,37,833</b>	<b>3,01,004</b>	<b>1,51,694</b>	<b>3,23,208</b>
<b>-In India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>4,178</b>	<b>4,178</b>	<b>2,134</b>	<b>2,134</b>	<b>91</b>	<b>91</b>	<b>2,225</b>	<b>2,225</b>	<b>5,981</b>	<b>5,981</b>	<b>5,81,912</b>	<b>5,81,912</b>	<b>5,87,893</b>	<b>5,87,893</b>	<b>15,810</b>	<b>15,810</b>	<b>3,301</b>	<b>3,301</b>	<b>2,370</b>	<b>2,370</b>	<b>21,480</b>	<b>21,480</b>	<b>1,601</b>	<b>1,601</b>	<b>1,580</b>	<b>1,580</b>	<b>805</b>	<b>805</b>	<b>1,248</b>	<b>1,248</b>	<b>1,49,646</b>	<b>1,49,646</b>	<b>815</b>	<b>815</b>	<b>7,65,066</b>	<b>7,65,066</b>	<b>7,71,469</b>	<b>7,71,469</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>3,922</b>	<b>3,690</b>	<b>1,695</b>	<b>1,385</b>	<b>77</b>	<b>74</b>	<b>1,772</b>	<b>1,459</b>	<b>6,702</b>	<b>7,899</b>	<b>5,63,227</b>	<b>5,36,284</b>	<b>5,69,928</b>	<b>5,44,183</b>	<b>13,435</b>	<b>11,506</b>	<b>3,014</b>	<b>2,851</b>	<b>2,199</b>	<b>2,090</b>	<b>18,648</b>	<b>16,447</b>	<b>1,602</b>	<b>1,520</b>	<b>1,491</b>	<b>1,415</b>	<b>800</b>	<b>775</b>	<b>1,222</b>	<b>1,222</b>	<b>1,24,517</b>	<b>1,54,170</b>	<b>818</b>	<b>766</b>	<b>7,19,027</b>	<b>7,20,499</b>	<b>7,24,720</b>	<b>7,25,648</b>

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23
Claims Paid (Direct)	4,409	8,762	2,602	4,096	210	344	2,812	4,440	29,052	55,919	33,133	58,515	62,185	1,14,434	22,889	40,128	950	1,777	211	309	24,050	42,215	468	856	15	22	899	1,572	310	440	30,724	83,771	501	2,395	1,19,150	2,45,705	1,26,371	2,58,906
Add :Re-insurance accepted to direct claims	157	340	0	341	-	-	0	341	-	-	-	-	-	-	(0)	0	-	-	-	-	(0)	0	-	-	-	-	0	4	-	-	-	-	-	-	0	4	158	684
Less :Re-insurance Ceded to claims paid	5,012	7,132	1,998	3,423	210	343	2,208	3,767	13,266	25,032	7,442	12,723	20,708	37,755	1,630	2,875	210	293	11	17	1,852	3,184	23	42	1	1	483	918	266	240	22,398	60,981	110	1,631	45,841	1,04,753	53,060	1,15,652
<b>Net Claim Paid</b>	<b>(445)</b>	<b>1,969</b>	<b>603</b>	<b>1,013</b>	<b>1</b>	<b>1</b>	<b>604</b>	<b>1,014</b>	<b>15,786</b>	<b>30,887</b>	<b>25,691</b>	<b>45,792</b>	<b>41,477</b>	<b>76,679</b>	<b>21,259</b>	<b>37,254</b>	<b>740</b>	<b>1,485</b>	<b>199</b>	<b>293</b>	<b>22,198</b>	<b>39,031</b>	<b>445</b>	<b>814</b>	<b>14</b>	<b>21</b>	<b>416</b>	<b>658</b>	<b>44</b>	<b>200</b>	<b>8,326</b>	<b>22,790</b>	<b>391</b>	<b>763</b>	<b>73,310</b>	<b>1,40,955</b>	<b>73,468</b>	<b>1,43,939</b>
Add Claims Outstanding at the end of the year	25,624	25,624	3,150	3,150	64	64	3,214	3,214	17,480	17,480	6,50,309	6,50,309	6,67,789	6,67,789	35,145	35,145	6,471	6,471	2,984	2,984	44,599	44,599	4,887	4,887	2,268	2,268	3,764	3,764	2,242	2,242	1,10,618	1,10,618	1,757	1,757	8,37,923	8,37,923	8,66,762	8,66,762
Less Claims Outstanding at the beginning of the year	21,499	21,580	3,048	3,091	71	70	3,118	3,162	17,622	16,710	6,31,438	6,06,869	6,49,061	6,23,579	32,976	27,407	6,205	6,343	2,351	2,060	41,533	35,810	4,477	4,190	2,197	2,135	3,539	3,175	2,050	1,866	82,134	85,138	1,856	1,737	7,86,846	7,57,629	8,11,463	7,82,371
<b>Net Incurred Claims</b>	<b>3,680</b>	<b>6,013</b>	<b>705</b>	<b>1,072</b>	<b>(6)</b>	<b>(6)</b>	<b>700</b>	<b>1,067</b>	<b>15,643</b>	<b>31,657</b>	<b>44,561</b>	<b>89,231</b>	<b>60,205</b>	<b>1,20,888</b>	<b>23,427</b>	<b>44,991</b>	<b>1,006</b>	<b>1,613</b>	<b>832</b>	<b>1,216</b>	<b>25,265</b>	<b>47,820</b>	<b>855</b>	<b>1,512</b>	<b>84</b>	<b>153</b>	<b>641</b>	<b>1,248</b>	<b>236</b>	<b>576</b>	<b>36,809</b>	<b>48,270</b>	<b>292</b>	<b>783</b>	<b>1,24,387</b>	<b>2,21,250</b>	<b>1,28,767</b>	<b>2,28,330</b>
<b>Claims Paid (Direct)</b>	<b>4,409</b>	<b>8,762</b>	<b>2,602</b>	<b>4,096</b>	<b>210</b>	<b>344</b>	<b>2,812</b>	<b>4,440</b>	<b>29,052</b>	<b>55,919</b>	<b>33,133</b>	<b>58,515</b>	<b>62,185</b>	<b>1,14,434</b>	<b>22,889</b>	<b>40,128</b>	<b>950</b>	<b>1,777</b>	<b>211</b>	<b>309</b>	<b>24,050</b>	<b>42,215</b>	<b>468</b>	<b>856</b>	<b>15</b>	<b>22</b>	<b>899</b>	<b>1,572</b>	<b>310</b>	<b>440</b>	<b>30,724</b>	<b>83,771</b>	<b>501</b>	<b>2,395</b>	<b>1,19,150</b>	<b>2,45,705</b>	<b>1,26,371</b>	<b>2,58,906</b>
<b>-In India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>-Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>3,473</b>	<b>3,473</b>	<b>1,438</b>	<b>1,438</b>	<b>60</b>	<b>60</b>	<b>1,498</b>	<b>1,498</b>	<b>8,148</b>	<b>8,148</b>	<b>4,88,633</b>	<b>4,88,633</b>	<b>4,96,781</b>	<b>4,96,781</b>	<b>10,638</b>	<b>10,638</b>	<b>2,773</b>	<b>2,773</b>	<b>1,640</b>	<b>1,640</b>	<b>15,051</b>	<b>15,051</b>	<b>1,619</b>	<b>1,619</b>	<b>1,343</b> </													

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24			
	Commission & Remuneration	2,778	8,305	385	1,007	5	6	390	1,013	3,191	12,278	23,326	25,631	26,517	42,909	5,602	12,194	1,474	3,069	356	1,005	7,432	16,268	141	298	199	441	569	1,310	(0)	70	-	-	241	521	35,099	61,818	38,267	71,136
Rewards	6	19	1	17	1	1	2	18	968	1,967	-	-	968	1,967	1	(0)	0	3	0	(1)	1	2	1	2	1	2	37	79	-	-	-	-	1	10	1,009	2,063	1,017	2,100	
Distribution fees	-	-	-	-	-	-	-	-	401	765	915	916	1,316	1,670	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,316	1,670	1,316	1,670
<b>Gross Commission</b>	<b>2,784</b>	<b>8,324</b>	<b>386</b>	<b>1,024</b>	<b>6</b>	<b>7</b>	<b>392</b>	<b>1,031</b>	<b>4,560</b>	<b>20,000</b>	<b>24,241</b>	<b>26,547</b>	<b>28,801</b>	<b>46,547</b>	<b>5,603</b>	<b>12,194</b>	<b>1,474</b>	<b>3,072</b>	<b>356</b>	<b>1,004</b>	<b>7,433</b>	<b>16,270</b>	<b>142</b>	<b>300</b>	<b>200</b>	<b>443</b>	<b>606</b>	<b>1,389</b>	<b>(0)</b>	<b>70</b>	-	-	<b>242</b>	<b>531</b>	<b>37,424</b>	<b>65,551</b>	<b>40,600</b>	<b>74,906</b>	
Add: Commission on Re-insurance Accepted	159	502	2	2	-	-	2	2	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	7	9	-	-	-	-	0	0	7	9	167	513		
Less: Commission on Re-insurance Ceded	2,596	8,817	76	419	(9)	8	67	427	7,043	12,974	121	701	7,164	13,675	4,655	8,283	1,474	2,690	16	35	6,145	11,008	4	9	9	40	350	938	(0)	10	6,395	9,425	34	90	20,101	35,195	22,763	44,439	
<b>Net Commission</b>	<b>346</b>	<b>9</b>	<b>312</b>	<b>606</b>	<b>15</b>	<b>(1)</b>	<b>327</b>	<b>606</b>	<b>(2,483)</b>	<b>7,027</b>	<b>24,120</b>	<b>25,846</b>	<b>21,637</b>	<b>32,872</b>	<b>948</b>	<b>3,911</b>	<b>(0)</b>	<b>382</b>	<b>340</b>	<b>969</b>	<b>1,288</b>	<b>5,262</b>	<b>138</b>	<b>291</b>	<b>190</b>	<b>402</b>	<b>263</b>	<b>461</b>	<b>0</b>	<b>61</b>	<b>(6,395)</b>	<b>(9,425)</b>	<b>208</b>	<b>441</b>	<b>17,330</b>	<b>30,365</b>	<b>18,004</b>	<b>30,980</b>	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	384	873	76	188	-	-	76	188	(1,179)	1,309	4,720	5,104	3,541	6,413	590	1,411	27	52	87	188	704	1,651	77	158	96	146	129	253	-	-	-	-	49	111	4,597	8,732	5,057	9,794	
Corporate Agents-Banks/FII/HFC	386	746	2	5	-	-	2	5	76	225	131	141	207	366	3,166	6,157	1,176	2,410	3	9	4,345	8,575	6	11	0	1	7	15	-	-	-	-	89	175	4,655	9,143	5,043	9,894	
Corporate Agents-Others	13	32	-	-	-	-	-	-	1,138	2,202	72	83	1,210	2,285	164	594	53	192	(0)	0	217	786	-	0	0	0	-	-	-	-	-	-	0	0	1,427	3,071	1,440	3,103	
Insurance Brokers	2,001	6,671	308	831	5	7	313	838	4,658	12,938	11,805	13,145	16,463	26,083	1,506	3,720	217	416	253	787	1,976	4,924	59	130	103	297	469	1,119	(0)	70	-	-	103	245	19,173	32,869	21,488	40,378	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	401	755	915	916	1,316	1,670	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,316	1,670	1,316	1,670
Web Aggregators	-	0	-	-	-	-	-	-	27	55	14	15	41	70	2	3	-	0	-	2	3	-	-	-	-	-	-	-	-	-	-	0	0	43	74	43	74		
Insurance Marketing Firm	1	1	0	0	-	-	0	0	16	41	66	71	82	113	1	1	0	0	0	0	1	1	0	0	0	0	2	-	-	-	-	0	0	83	116	85	117		
Common Service Centers	-	-	-	-	-	-	-	-	9	15	6	9	15	24	2	2	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	17	26	17	26			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	0	0	0	0	-	-	0	0	(585)	2,461	6,513	7,062	5,928	9,522	172	306	1	1	13	21	186	328	0	0	-	-	0	0	-	-	-	-	0	0	6,114	9,850	6,114	9,850	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL</b>	<b>2,784</b>	<b>8,324</b>	<b>386</b>	<b>1,024</b>	<b>6</b>	<b>7</b>	<b>392</b>	<b>1,031</b>	<b>4,560</b>	<b>20,000</b>	<b>24,241</b>	<b>26,547</b>	<b>28,801</b>	<b>46,547</b>	<b>5,603</b>	<b>12,194</b>	<b>1,474</b>	<b>3,072</b>	<b>356</b>	<b>1,004</b>	<b>7,433</b>	<b>16,270</b>	<b>142</b>	<b>300</b>	<b>200</b>	<b>443</b>	<b>606</b>	<b>1,389</b>	<b>(0)</b>	<b>70</b>	-	-	<b>242</b>	<b>531</b>	<b>37,424</b>	<b>65,551</b>	<b>40,600</b>	<b>74,906</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																																							
In India	2,784	8,324	386	1,024	6	7	392	1,031	4,560	20,000	24,241	26,547	28,801	46,547	5,603	12,194	1,474	3,072	356	1,004	7,433	16,270	142	300	200	443	606	1,389	(0)	70	-	-	242	531	37,424	65,551	40,600	74,906	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Commission on Business procured through Company website

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23		
	Commission & Remuneration	795	4,200	221	785	(1)	14	219	799	5,737	10,756	644	1,160	6,381	11,916	2,110	4,628	549	1,056	152	336	2,812	6,021	66	143	55	178	204	757	(43)	23	-	-	133	270	9,607	19,308	10,621
Rewards	212	885	65	174	1	5	67	179	(770)	308	-	-	(770)	308	88	94	15	31	53	108	156	232	25	48	20	44	59	142	3	3	-	-	(14)	-	(520)	777	(241)	1,840
Distribution fees	-	-	-	-	-	-	-	-	2,159	2,356	(2)	-	2,157	2,356	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	2,183	2,183	2,183	
<b>Gross Commission</b>	<b>1,007</b>	<b>5,084</b>	<b>286</b>	<b>959</b>	<b>(0)</b>	<b>19</b>	<b>286</b>	<b>978</b>	<b>7,126</b>	<b>13,419</b>	<b>642</b>	<b>1,160</b>	<b>7,768</b>	<b>14,579</b>	<b>2,198</b>	<b>4,722</b>	<b>564</b>	<b>1,087</b>	<b>206</b>	<b>444</b>	<b>2,968</b>	<b>6,253</b>	<b>91</b>	<b>191</b>	<b>76</b>	<b>223</b>	<b>263</b>	<b>898</b>	<b>(40)</b>	<b>26</b>	-	-	<b>145</b>	<b>296</b>	<b>11,270</b>	<b>22,466</b>	<b>12,563</b>	<b>28,528</b>
Add: Commission on Re-insurance Accepted	176	623	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	0	15	-	-	-	-	4	19	36	198	662	
Less: Commission on Re-insurance Ceded	4,076	10,061	297	634	2	25	299	660	6,387	11,055	103	180	6,490	11,235	2,443	4,713	1,406	2,542	16	34	3,866	7,288	5	10	44	52	282	822	(3)	17	6,617	9,422	35	108	17,336	28,955	21,711	39,675
<b>Net Commission</b>	<b>(2,893)</b>	<b>(4,354)</b>	<b>(8)</b>	<b>328</b>	<b>(2)</b>	<b>(6)</b>	<b>(10)</b>	<b>321</b>	<b>739</b>	<b>2,364</b>	<b>539</b>	<b>980</b>	<b>1,278</b>	<b>3,344</b>	<b>(245)</b>	<b>9</b>	<b>(842)</b>	<b>(1,455)</b>	<b>189</b>	<b>410</b>	<b>(898)</b> </																	

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	For Q2 2023-24	Up to Q2 2023-24	
	Employees' remuneration & welfare benefits	568	2,033	129	337	1	1	130	338	1,320	2,569	4,098	7,900	5,418	10,470	1,746	5,493	229	492	156	395	2,131	6,380	50	117	47	108	101	295	(3)	71	5,943	7,128	110	235	13,797	24,803	14,494	27,174
Company's contribution to Provident fund and others	(13)	144	2	24	0	0	24	59	172	185	528	244	699	40	363	10	33	6	26	56	422	1	8	1	8	0	21	(3)	5	378	505	3	17	681	1,685	669	1,853		
Travel, conveyance and vehicle running expenses	16	83	4	14	0	0	4	14	54	110	167	339	221	450	67	237	9	21	6	17	82	275	2	5	2	4	3	12	(0)	3	239	293	4	10	551	1,052	572	1,149	
Rents, rates & taxes	26	109	6	18	0	0	6	18	73	143	225	440	298	583	100	321	13	29	9	23	123	373	2	6	2	6	5	16	(0)	4	331	412	6	13	766	1,413	799	1,539	
Repairs	40	248	12	41	0	0	12	41	148	327	460	1,004	608	1,331	174	733	26	66	17	53	218	851	5	14	5	13	8	36	(2)	9	700	868	11	29	1,552	3,151	1,604	3,440	
Printing & Stationery	4	11	1	2	0	0	1	2	8	14	25	43	34	57	13	32	2	3	1	2	16	37	0	1	0	1	1	2	0	0	32	37	1	1	83	136	88	148	
Communication expenses	12	75	3	12	0	0	3	12	45	99	139	305	183	404	52	223	8	20	5	16	65	258	1	4	1	4	3	11	(1)	3	212	264	3	9	468	957	483	1,044	
Postage expenses	3	13	1	2	0	0	1	2	9	18	28	55	38	73	13	40	2	4	1	3	16	46	0	1	0	1	1	2	(0)	0	39	47	1	2	94	172	99	188	
Legal & professional charges	16	80	4	13	0	0	4	13	61	127	189	390	249	517	66	238	9	21	6	17	81	276	2	5	2	4	46	92	(0)	3	231	282	4	9	613	1,189	634	1,283	
Auditors Fees, expenses, etc.																																							
a. As auditor	1	3	0	0	0	0	0	0	2	3	5	10	7	14	2	8	0	1	0	1	3	9	0	0	0	0	0	0	(0)	0	7	9	0	0	17	33	18	36	
b. As advisor or in any other capacity, in respect																																							
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Advertisement and Publicity	578	2,441	140	405	1	1	141	406	1,624	3,242	5,042	9,969	6,665	13,210	2,213	7,223	295	647	200	519	2,708	8,389	55	140	53	130	108	354	(9)	86	(3)	-	123	282	9,700	22,591	10,418	25,437	
Bank Charges & interest expenses others	21	96	5	16	0	0	5	16	62	127	194	390	256	517	83	285	11	25	8	20	102	331	2	6	2	5	4	14	(0)	3	277	337	5	11	647	1,224	674	1,336	
GST Expenses	(13)	3	(2)	0	(0)	(0)	(2)	0	(10)	4	(31)	11	(41)	15	(32)	(2)	(2)	(2)	(2)	(36)	14	(1)	0	(1)	0	(2)	0	(1)	0	512	641	(1)	0	431	671	416	674		
Others :																																							
Directors' Sitting fees	0	1	0	0	0	0	0	0	1	2	3	6	4	8	2	4	0	0	0	0	2	5	0	0	0	0	0	0	0	0	0	4	5	0	0	11	18	11	20
Entertainment Expenses	3	8	1	1	0	0	1	1	5	7	16	21	22	28	10	15	1	1	1	12	17	0	0	0	0	0	1	0	0	23	27	0	1	59	75	62	84		
Office Maintenance Expenses	12	67	3	11	0	0	3	11	42	89	129	272	171	361	52	199	7	18	5	14	64	231	1	4	1	4	3	10	(0)	2	191	235	3	8	434	854	450	933	
Training & Recruitment Expenses	34	154	9	26	0	0	9	26	101	205	314	630	415	835	135	453	18	41	12	33	165	526	3	9	3	8	7	22	(1)	5	443	540	8	18	1,043	1,963	1,086	2,142	
Depreciation	33	140	8	23	0	0	8	23	92	185	286	567	378	752	125	414	17	37	11	30	154	481	3	8	3	7	6	20	(1)	5	404	491	7	16	954	1,780	995	1,943	
Office Management Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Subscriptions and Membership Fees	6	26	1	4	0	0	1	4	17	34	52	105	69	140	23	77	3	7	2	6	28	89	1	1	1	1	4	(0)	1	75	91	1	3	175	330	183	361		
Coinsurance Expenses (net)	45	279	(2)	7	0	1	(1)	8	0	0	0	0	0	0	10	115	4	6	0	0	14	121	0	1	6	13	(2)	29	0	14	0	0	1	7	20	185	64	472	
Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,230	2,755	(0)	(0)	2,230	2,755	2,230	2,755		
Miscellaneous expenses	2	7	0	1	0	0	1	5	9	14	27	19	36	6	20	1	2	1	1	8	23	0	0	0	0	0	1	(0)	0	19	23	0	1	47	85	49	92		
<b>TOTAL</b>	<b>1,394</b>	<b>6,021</b>	<b>326</b>	<b>959</b>	<b>2</b>	<b>4</b>	<b>328</b>	<b>963</b>	<b>3,716</b>	<b>7,484</b>	<b>11,541</b>	<b>23,014</b>	<b>15,258</b>	<b>30,498</b>	<b>4,901</b>	<b>16,502</b>	<b>665</b>	<b>1,474</b>	<b>445</b>	<b>1,178</b>	<b>6,011</b>	<b>19,154</b>	<b>130</b>	<b>330</b>	<b>129</b>	<b>318</b>	<b>294</b>	<b>941</b>	<b>(22)</b>	<b>216</b>	<b>12,286</b>	<b>14,992</b>	<b>289</b>	<b>670</b>	<b>34,374</b>	<b>67,120</b>	<b>36,097</b>	<b>74,104</b>	
In India	1,394	6,021	326	959	2	4	328	963	3,716	7,484	11,541	23,014	15,258	30,498	4,901	16,502	665	1,474	445	1,178	6,011	19,154	130	330	129	318	294	941	(22)	216	12,286	14,992	289	670	34,374	67,120	36,097	74,104	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23	For Q2 2022-23	Up to Q2 2022-23		
	Employees' remuneration & welfare benefits	481	2,088	24	99	1	1	25	101	1,381	2,855	3,903	7,358	5,284	10,213	1,949	5,138	205	436	179	395	2,332	5,969	54	128	40	103	95	230	(8)	64	5,267	6,629	80	177	13,143	23,	

**FORM NL-8-SHARE CAPITAL SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
<b>1</b>	<b>Authorised Capital</b>		
	30,00,00,000 (Corresponding previous period 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
<b>2</b>	<b>Issued Capital</b>		
	26,38,06,240 (Corresponding previous period 25,19,81,102) Equity Shares of Rs10 each	26,381	25,198
<b>3</b>	<b>Subscribed Capital</b>		
	26,38,06,240 (Corresponding previous period 25,19,81,102) Equity Shares of Rs10 each	26,381	25,198
<b>4</b>	<b>Called-up Capital</b>		
	26,38,06,240 (Corresponding previous period 25,19,81,102) Equity Shares of Rs10 each	26,381	25,198
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>26,381</b>	<b>25,198</b>

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at September 30, 2023		As at September 30, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	26,13,06,017	99.05%	25,15,49,920	99.83%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	25,00,223	0.95%	4,31,182	0.17%
<b>TOTAL</b>	<b>26,38,06,240</b>	<b>100.00%</b>	<b>25,19,81,102</b>	<b>100.00%</b>

## FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

## ANNEXURE A

## DETAILS OF EQUITY HOLDING OF INSURERS

PART A:  
PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED September 30, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: i) Reliance Capital Limited	1	26,13,06,017	99.05%	26,131	25,15,49,920	96.27%	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	78	5,51,744	0.21%	55.17	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	25	19,22,479	0.73%	192.25	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	- LLP	3	15,500	0.01%	1.55	-	-	-	-
	- HUF	2	10,500	0.00%	1.05	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
<b>Total</b>		<b>109</b>	<b>26,38,06,240</b>	<b>100.00%</b>	<b>26,380.62</b>	<b>25,15,49,920</b>	<b>96.27%</b>	<b>-</b>	<b>-</b>

## Foot Notes:

Reliance Capital Limited (RCL), had pledged its holding i.e., 25,15,49,920 equity shares held in Reliance General Insurance Company Limited (RGICL) in favour of IDBI Trusteeship Services Limited (ITSL) against dues guaranteed by RCL. ITSL, on November 19, 2019, invoked the pledge and was holding the shares of RGICL in their custody. Vide orders dated December 4, 2019 and December 27, 2019, Insurance Regulatory and Development Authority of India (IRDAI), has informed RCL that the transfer of shares was void ab initio. The said orders were challenged by ITSL in Securities Appellate Tribunal, Mumbai (SAT) and SAT vide its order dated February 27, 2020 held that that ITSL is holding shares as trustee / custodian and will not exercise any control over RGICL and cannot exercise any voting rights on shares of RGICL. Accordingly, RGICL continues to be a subsidiary of RCL. The RBI Administrator on behalf of RCL had filed an application before the National Companies Law Tribunal, Mumbai on April 27, 2022, against ITSL inter alia seeking direction against it to return the custody and control of the RGICL shares owned by RCL. The NCLT by its order dated May 4, 2023 has inter alia directed ITSL to handover the possession of 25,15,49,920 (Twenty-Five Crore Fifteen Lakhs Forty-Nine Thousand Nine Hundred and Twenty) shares of RGICL to the Administrator of RCL and that the security interest created on the said shares by virtue of pledge shall remain unaltered. Accordingly, the custody is with the RBI Administrator and the pledge remains unaltered.

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Tina A Ambani	1	2,63,474	0.10%	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	28,487	0.01%	2.85	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,53,964	0.06%	15.40	1,30,000	84.44%	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00%	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.70%	177.60	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	28	2,968	0.00%	0.30	NA	NA	-	-
ii)	Foreign Portfolio Investors	3	3,662	0.00%	0.37	NA	NA	-	-
iii)	Financial Institutions/Banks	24	62,257	0.02%	6.23	NA	NA	-	-
iv)	Insurance Companies	3	76,60,318	3.03%	766.03	NA	NA	-	-
v)	FII belonging to Foreign promoter		-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund		-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund		-	-	-	NA	NA	-	-
ix)	Any other		-	-	-	-	-	-	-
	Banks	73	3,408	0.00%	0.34	-	-	-	-
	FII	67	2,432	0.00%	0.24	NA	NA	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02%	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,45,421	14,71,75,170	58.24%	14,717.52	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	955	7,30,03,287	28.89%	7,300.33	NA	NA	-	-
iii)	NBFCs registered with RBI	8	4,233	0.00%	0.42	NA	NA	-	-
iv)	Others:								
	- Trusts	132	36,598	0.01%	3.66	NA	NA	-	-
	- Non Resident Indian	9,712	50,57,484	2.00%	505.75	NA	NA	-	-
	- Clearing Members	13	39,778	0.02%	3.98	NA	NA	-	-
	- Non Resident Indian Non Repartriable	-	-	-	-	NA	NA	-	-
	- Bodies Corporate	1,835	52,32,531	2.07%	523.25	NA	NA	-	-
	- IEPF	1	18,34,485	0.73%	183.45	NA	NA	-	-
v)	Any other (Please Specify)								
	- Key Managerial Personnel	1	4	0.00%	0.00	-	-	-	-
	- Foreign Nationals	5	264	0.00%	0.03	-	-	-	-
	- Foreign Companies	10	932	0.00%	0.09	-	-	-	-
	- HUF	7,376	87,23,225	3.45%	872.32	NA	NA	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust	1	16,00,000	0.63%	160.00	NA	NA	-	-
2.3)	Any other (Please specify)		-	-	-	NA	NA	-	-
<b>Total</b>		<b>7,65,720</b>	<b>25,27,08,902</b>	<b>100%</b>	<b>25,270.89</b>	<b>1,30,000.00</b>	<b>0.05%</b>	<b>-</b>	<b>-</b>

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	77,502	77,070
	Add: Addition during the year	22,511	273
	Closing Balance	1,00,013	77,344
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	1,67,526	1,40,982
	<b>TOTAL</b>	<b>2,69,616</b>	<b>2,20,401</b>

**FORM NL-11-BORROWINGS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others		
	<b>TOTAL</b>	<b>23,000</b>	<b>23,000</b>

**DISCLOSURE FOR SECURED BORROWINGS****(₹ lakhs)**

<b>SL. NO.</b>	<b>SOURCE / INSTRUMENT</b>	<b>AMOUNT BORROWED</b>	<b>AMOUNT OF SECURITY</b>	<b>NATURE OF SECURITY</b>
		NIL		

**FORM NL-12 & 12A-INVESTMENT SCHEDULE**  
**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		As at September 30, 2023	As at September 30, 2022
		As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022		
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	1,02,170	77,079	4,67,402	3,94,709	5,69,572	4,71,788
2	Other Approved Securities	52,093	47,238	2,38,311	2,41,899	2,90,404	2,89,137
3	Other Investments					-	-
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	95,413	75,130	4,36,491	3,84,730	5,31,904	4,59,860
	(e) Other Securities	538	-	2,462	-	3,000	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	33,813	21,648	1,54,688	1,10,854	1,88,501	1,32,502
5	Other than Approved Investments	3,921	2,852	17,934	14,605	21,855	17,457
	Less - Provision for diminution in the value of investment		(223)	-	(1,142)	-	(1,365)
	<b>TOTAL</b>	<b>2,87,948</b>	<b>2,23,724</b>	<b>13,17,288</b>	<b>11,45,654</b>	<b>16,05,236</b>	<b>13,69,378</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	587	-	2,687	-	3,274	-
2	Other Approved Securities	-	-	-	-	-	-
	Other Investments						
	(a) Shares						
	(aa) Equity	9,122	6,234	41,732	31,925	50,854	38,159
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,847	950	8,450	4,865	10,297	5,815
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	14,661	10,614	67,069	54,353	81,730	64,968
	(e) Other Securities	4,753	5,796	21,743	29,683	26,496	35,479
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,299	4,626	19,665	23,688	23,964	28,314
5	Other than Approved Investments	2,848	3,247	13,029	16,625	15,877	19,872
	Less - Provision for diminution in the value of investment	-	(302)	-	(1,545)	-	(1,847)
	<b>TOTAL</b>	<b>38,117</b>	<b>31,165</b>	<b>1,74,375</b>	<b>1,59,593</b>	<b>2,12,492</b>	<b>1,90,759</b>
	<b>GRNAD TOTAL</b>	<b>3,26,065</b>	<b>2,54,889</b>	<b>14,91,663</b>	<b>13,05,248</b>	<b>18,17,728</b>	<b>15,60,137</b>

**A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments**

(₹ lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022	As at September 30, 2023	As at September 30, 2022
	<b>Long Term Investments--</b>					
Book Value	2,87,970	2,23,949	13,17,390	11,46,806	16,05,360	13,70,755
Market Value	2,82,008	2,16,990	12,90,112	11,11,168	15,72,120	13,28,158
<b>Short Term Investments--</b>						
Book Value	25,480	21,413	1,16,566	1,09,652	1,42,047	1,31,065
Market Value	25,728	21,854	1,17,699	1,11,909	1,43,427	1,33,763

**FORM NL-13-LOANS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at September 30, 2023	As at September 30, 2022
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE**  
**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	April 1, 2023	Additions	Deductions	September 30, 2023	April 1, 2023	For The Period	On Sales/	September 30, 2023	As at September 30, 2023	As at September 30, 2022
							Adjustments			
Goodwill										
Intangibles	18,973	1,256	-	20,229	11,675	1,457	-	13,131	7,098	6,756
Land-Freehold										-
Leasehold Property	1,467	9	-	1,476	1,297	80	-	1,377	99	204
Buildings										-
Furniture & Fittings	1,109	19	3	1,125	901	37	3	935	190	221
Information Technology Equipment	5,665	201	14	5,852	4,748	265	14	4,999	852	914
Vehicles	40	-	-	40	10	2	-	12	28	33
Office Equipment	2,448	137	0	2,584	1,986	102	0	2,088	496	487
Plant & Machinery	38	-	-	38	38	-	-	38	0	0
<b>TOTAL</b>	<b>29,739</b>	<b>1,622</b>	<b>17</b>	<b>31,344</b>	<b>20,654</b>	<b>1,943</b>	<b>17</b>	<b>22,580</b>	<b>8,763</b>	<b>8,616</b>
Work in progress	992	1,272	470	1,793	-	-	-	-	1,793	1,155
<b>Grand Total</b>	<b>30,731</b>	<b>2,894</b>	<b>488</b>	<b>33,137</b>	<b>20,654</b>	<b>1,943</b>	<b>17</b>	<b>22,580</b>	<b>10,556</b>	<b>9,770</b>
<b>PREVIOUS YEAR</b>	<b>27,030</b>	<b>4,847</b>	<b>1,147</b>	<b>30,731</b>	<b>17,694</b>	<b>3,389</b>	<b>428</b>	<b>20,654</b>	<b>10,077</b>	

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Cash (including cheques, drafts and stamps)	58	75
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)*	158	386
	(bb) Others	-	-
	(b) Current Accounts**	39,944	12,429
	(c) Cheques on Hand	2,664	3,212
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>42,824</b>	<b>16,101</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>	<b>42,824</b>	<b>16,101</b>
	In India	42,824	16,101
	Outside India	-	-

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

\*\*Out of above Rs 1,266 Lakhs as at 30.09.2023 & Rs 1,266 Lakhs as at 30.09.2022 are earmarked for specified purpose in a separate bank account.

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	13,637	10,516
2	Application money for investments		
3	Prepayments	-	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,358	820
6	MAT Credit Entitlement	-	-
7	<b>Others</b>		
	- Rental & Other Deposits	4,287	3,872
	- Advances to Staff	75	75
	- Unutilized Goods and Service Tax Credit	10,037	15,811
	- Other Advances & Deposits	11,897	17,742
	<b>Total Others</b>	<b>26,296</b>	<b>37,500</b>
	- Less Provision for doubtful advances	(631)	(223)
	<b>TOTAL (A)</b>	<b>44,660</b>	<b>48,613</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	42,705	35,340
2	Outstanding Premiums	1,96,471	1,61,430
3	Agents' Balances	145	79
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	64,084	67,895
	Less : Provisions for doubtful	(383)	(383)
6	Investments pertaining to Policyholders Funds	5,709	5,085
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	854	867
9	Investments Sales- to be settled	265	544
10	Contribution towards Gratuity Fund	15	6
11	Reposessed Stock		
	<b>TOTAL (B)</b>	<b>3,09,865</b>	<b>2,70,863</b>
	<b>TOTAL (A+B)</b>	<b>3,54,525</b>	<b>3,19,477</b>

**FORM NL-17-CURRENT LIABILITIES SCHEFULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Agents' Balances	7,377	3,026
2	Balances due to other insurance companies	1,74,095	1,58,198
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies	79,348	74,436
	(b) for Other Policies	15,482	12,477
5	Unallocated Premium	23,946	25,605
6	Sundry creditors	85,861	75,619
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	11,40,061	9,95,436
9	Due to Officers/ Directors		
10	Unclaimed Amount of policyholders	7,569	7,470
11	Income accrued on Unclaimed amounts	769	630
12	Interest payable on debentures/bonds	257	264
13	GST Liabilities	6,164	984
14	Others :		
	- Payable to policyholders*	1,170	1,831
	- Environmental Relief Fund Payable	2	2
	- Temporary Book Overdraft as per accounts	46,222	20,605
	- Investments Purchased-to be settle	5,565	138
	- Employee Related Payables	9,441	5,616
	- Surplus available to RHIL	854	867
	-Statutory Dues	1,316	2,362
	<b>TOTAL</b>	<b>16,05,499</b>	<b>13,85,565</b>

\* The company has segregated unclaimed amount of policy holder as per IRDAI Circular Ref: IRDA/F&A/CIR/Misc/282 /11/2020 dated 18th November, 2020

**FORM NL-18-PROVISIONS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl.No.</b>	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Reserve for Unexpired Risk	-	-
	Reserve for Premium Deficiency	2,92,254	2,50,033
3	For taxation (less advance tax paid and taxes deducted at source)	4,063	12
4	For Employee Benefits		
	- For Gratuity	-	-
	- For Leave Encashment	94	82
	- For Phantom Share Liability	1,723	1,991
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax		
	- For Final Dividend		
	<b>TOTAL</b>	<b>2,99,134</b>	<b>2,53,118</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****MISC EXPENDITURE****(To the extent not written off or adjusted)****(₹ lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2023</b>	<b>As at September 30, 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Sl.No.	Particular	For the quarter ended September 30, 2023	Upto the quarter ended September 30, 2023	For the quarter ended September 30, 2022	Upto the quarter ended September 30, 2022
1	Gross Direct Premium Growth Rate(%)	13.15%	13.97%	5.50%	11.55%
2	Gross Direct Premium to Net worth Ratio(times)	1.22	2.18	1.30	2.30
3	Growth rate of Net Worth (%)	11.98%	14.96%	2.86%	6.79%
4	Net Retention Ratio (%)	55.31%	54.60%	56.36%	55.05%
5	Net Commission Ratio (%)	9.00%	8.72%	-4.96%	-3.32%
6	Expense of Management to Gross Direct Premium Ratio (%)	21.29%	23.11%	21.72%	23.06%
7	Expense of Management to Net Written Premium Ratio (%)	27.05%	29.59%	26.39%	28.95%
8	Net Incurred Claims to Net Earned Premium (%)	81.98%	79.46%	80.09%	78.07%
9	Claims paid to claims provisions (%)	6.79%	16.10%	9.00%	15.00%
10	Combined Ratio (%)	109.03%	109.05%	106.48%	107.02%
11	Investment income ratio (%)	1.98%	3.81%	1.88%	3.58%
12	Technical Reserves to net premium ratio (times)	7.16	4.03	6.90	3.94
13	Underwriting balance ratio (times)	(0.13)	(0.13)	(0.10)	(0.09)
14	Operating Profit Ratio (%)	4%	4.92%	5%	11%
15	Liquid Assets to liabilities ratio (times)	0.18	0.18	0.17	0.17
16	Net earning ratio (%)	4.01%	4.18%	3.79%	4.86%
17	Return on net worth ratio (%)	2.71%	5.02%	2.78%	6.25%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.68	1.68	1.58	1.58
19	NPA Ratio				
	Gross NPA Ratio (%)	0.00%	0.00%	0.50%	0.50%
	Net NPA Ratio (%)	0.00%	0.00%	0.30%	0.30%
20	Debt Equity Ratio (times)	0.08	0.08	0.09	0.09
21	Debt Service Coverage Ratio (times)	21.68	17.32	23.65	24.85
22	Interest Service Coverage Ratio (times)	21.68	17.32	23.65	24.85
23	Earnings per share			-	-
	- Basic ( in Rs)	3.14	5.82	2.71	6.09
	- Diluted ( in Rs)	3.13	5.80	2.69	6.05
24	Book value per share	112.20	112.20	97.47	97.47

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

\*\* Segmental Reporting up to the quarter ended on September 30, 2023

	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
<b>FIRE</b>										
Up to Q2 2023-24	11.05%	30.56%	0.03%	18.32%	56.10%	41.12%	26.83%	64.70%	1.95	0.29
Up to Q2 2022-23	10.55%	33.46%	-16.64%	21.61%	58.21%	31.09%	21.60%	53.23%	2.53	0.39
<b>Marine Cargo</b>										
Up to Q2 2023-24	7.00%	55.49%	14.31%	26.04%	46.78%	122.72%	34.08%	159.65%	1.57	(0.93)
Up to Q2 2022-23	24.81%	17.43%	26.29%	20.27%	115.74%	115.69%	32.17%	180.83%	4.20	(1.03)
<b>Marine Hull</b>										
Up to Q2 2023-24	-27.73%	9.28%	-7.15%	8.41%	90.65%	98.18%	1.32%	121.87%	10.29	(0.14)
Up to Q2 2022-23	28.28%	10.09%	-34.36%	15.33%	151.87%	-30.30%	1.32%	-18.83%	5.08	1.19
<b>Total Marine</b>										
Up to Q2 2023-24	6.16%	54.73%	14.25%	25.75%	46.90%	122.52%	33.19%	159.42%	1.59	(0.92)
Up to Q2 2022-23	24.89%	17.26%	25.43%	20.15%	116.26%	112.84%	31.50%	177.22%	4.21	(0.99)
<b>Motor OD</b>										
Up to Q2 2023-24	0.72%	45.67%	20.84%	37.23%	81.52%	58.76%	34.89%	101.81%	1.74	0.01
Up to Q2 2022-23	7.00%	45.61%	7.07%	36.42%	79.84%	72.36%	132.11%	119.13%	1.44	(0.08)
<b>Motor TP</b>										
Up to Q2 2023-24	20.52%	95.32%	24.93%	45.57%	47.81%	79.59%	5.56%	126.72%	8.98	(0.19)
Up to Q2 2022-23	0.47%	95.44%	1.14%	38.00%	39.82%	83.76%	6.40%	123.36%	8.14	(0.16)
<b>Total Motor</b>										
Up to Q2 2023-24	11.64%	75.25%	23.93%	42.20%	56.08%	74.83%	7.40%	120.96%	7.54	(0.15)
Up to Q2 2022-23	3.30%	73.11%	2.80%	37.29%	51.01%	80.44%	10.27%	122.05%	6.19	(0.14)
<b>Health</b>										
Up to Q2 2023-24	28.63%	77.16%	5.17%	29.26%	37.92%	96.35%	119.84%	123.32%	1.27	(0.32)
Up to Q2 2022-23	28.58%	88.23%	0.01%	37.26%	42.24%	98.94%	120.80%	134.05%	1.68	(0.38)
<b>Personal Accident</b>										
Up to Q2 2023-24	15.08%	62.03%	5.69%	42.04%	67.77%	96.68%	37.10%	124.35%	2.72	(0.35)
Up to Q2 2022-23	106.77%	59.90%	-25.85%	34.20%	57.09%	49.70%	21.85%	61.63%	4.46	0.30
<b>Travel Insurance</b>										
Up to Q2 2023-24	32.84%	93.72%	17.85%	37.66%	40.19%	42.65%	24.72%	82.19%	2.92	0.16
Up to Q2 2022-23	159.72%	92.88%	7.87%	42.36%	45.61%	24.60%	14.20%	69.56%	0.78	0.27
<b>Total Health</b>										
Up to Q2 2023-24	28.86%	76.57%	5.99%	21.29%	27.80%	92.20%	96.91%	120.01%	1.48	(0.28)
Up to Q2 2022-23	32.19%	85.56%	-1.34%	37.26%	43.55%	86.51%	98.33%	120.59%	1.92	(0.50)
<b>Workmen's Compensation</b>										
Up to Q2 2023-24	-8.60%	96.00%	19.81%	41.21%	42.93%	84.53%	18.69%	126.84%	4.24	(0.29)
Up to Q2 2022-23	15.82%	95.93%	11.29%	47.79%	49.82%	101.15%	19.43%	150.33%	4.15	(0.54)
<b>Public/ Product Liability</b>										
Up to Q2 2023-24	34.27%	44.76%	29.69%	25.12%	56.12%	40.16%	14.83%	93.23%	2.96	(0.03)
Up to Q2 2022-23	8.21%	55.16%	14.62%	31.83%	55.87%	15.31%	0.99%	68.49%	3.42	0.16
<b>Engineering</b>										
Up to Q2 2023-24	37.90%	20.54%	12.44%	13.01%	62.92%	34.10%	27.84%	71.95%	1.62	0.19
Up to Q2 2022-23	18.17%	21.97%	3.14%	15.48%	69.67%	53.86%	20.72%	95.57%	2.53	(0.06)
<b>Aviation</b>										
Up to Q2 2023-24	-13.33%	59.83%	6.76%	19.10%	31.92%	72.55%	11.80%	103.38%	2.81	(0.14)
Up to Q2 2022-23	-34.24%	46.22%	1.17%	19.68%	42.57%	94.90%	10.72%	135.41%	4.03	(0.48)
<b>Crop Insurance</b>										
Up to Q2 2023-24	10.04%	38.49%	-10.51%	6.43%	16.72%	94.01%	36.58%	100.22%	2.08	(0.04)
Up to Q2 2022-23	9.25%	39.25%	-11.34%	6.72%	17.12%	81.46%	26.77%	87.24%	2.27	0.10
<b>Other segments</b>										
Up to Q2 2023-24	12.43%	64.85%	14.78%	26.10%	40.24%	43.79%	48.26%	81.02%	1.55	0.08
Up to Q2 2022-23	46.20%	53.97%	8.63%	28.08%	51.67%	40.12%	44.07%	87.12%	2.01	0.08
<b>Total Miscellaneous</b>										
Up to Q2 2023-24	14.51%	58.19%	9.33%	23.74%	40.79%	81.81%	15.78%	111.77%	4.23	(0.15)
Up to Q2 2022-23	11.52%	59.08%	-2.24%	23.31%	39.44%	81.28%	15.85%	110.70%	4.38	(0.12)
Total-up to Q4 2021-22	13.97%	54.60%	8.72%	23.11%	41.96%	79.46%	16.09%	109.05%	4.03	(0.13)
Total-up to Q4 2020-21	11.55%	55.05%	-3.32%	23.06%	41.30%	78.07%	16.04%	107.02%	4.26	(0.09)

PART-A Related Party Transactions - As at 30 September 2023

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	91.42	110.77	68.49	88.40
			Equity Share Capital	975.61	975.61	-	-
			Share premium on issue of shares	19,024.39	19,024.39	-	-
			Management fees	-	-	54.00	108.00
			Reimbursement paid for IT services & Others	13.23	13.23	9.09	80.17
			Dividend Payment	26.13	26.13	25.15	25.15
			<b>Investments in Debentures/Bonds:</b>	-	-	-	-
			Opening	-	7,872.45	7,872.45	7,872.45
			Less: Written off during the period	-	7,872.45	7,872.45	7,872.45
			Closing	-	-	-	-
			<b>Debentures/Bonds</b>	-	-	-	-
			Opening Provision	-	3,375.73	2,361.73	2,361.73
			Provision Created/(Reversed) during the period	-	(3,375.73)	850.00	850.00
			Closing Provision	-	-	3,211.73	3,211.73
Reimbursement paid for Insurance expenses	12.46	12.46	-	-			
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.07	0.00	0.28
			Commission paid	3.45	4.25	5.89	7.13
			Claim Paid	-	-	6.15	6.15
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	110.35	854.06	59.44	723.77
			Group Term Insurance Paid	-	1.66	-	13.50
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	0.90	0.90	0.88	0.88
5	Reliance Health Insurance Limited	Fellow Subsidiary	Reimbursement received for Insurance expenses	-	-	-	-
			Subscription charges recovered	-	-	-	0.70
			Statutory Payments on behalf of RHI	0.40	14.14	-	-
			Reimbursement recovered towards Professional expenses	6.38	10.43	-	-
6	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	0.88	0.88
7	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	0.90	0.91	0.88	0.89
8	Reliance Commercial Finance Limited (Upto October 13,2022)	Fellow Subsidiary	Premium Received (net of refund)	-	-	(1.05)	15.23
			Claim Paid	-	-	-	0.23
9	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMPs)	Remuneration	111.00	315.33	111.00	817.00
			Premium Received (net of refund)	0.43	0.52	0.46	0.52
			<b>Issue of Share capital</b>	-	-	-	-
			Opening	31.85	31.85	31.85	20.92
			Issued during the period	41.53	41.53	-	10.92
			Closing	73.38	73.38	31.85	31.85
			<b>Share premium on issue of shares</b>	-	-	-	-
			Opening	466.15	466.15	466.15	317.57
			Issued during the period	631.22	631.22	-	148.57
			Closing	1,097.36	1,097.36	466.15	466.15
			Claim Paid	0.11	0.61	0.12	1.73
Dividend Payment	0.03	0.03	0.03	0.03			

PART-B Related Party Transaction Balances - As at 30 September 2023

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	14	Payable	No	No		
2	Reliance Securities Limited	Fellow Subsidiary	0.15	Payable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	45	Receivable	No	No		
			34	Payable	No	No		
4	Reliance Money Solutions Private Limited	Fellow Subsidiary	2	Payable	No	No		
5	Reliance Health Insurance Limited	Fellow Subsidiary	854	Payable	No	No		
			482	Receivable	No	No		
6	Reliance Commodities Limited	Fellow Subsidiary	1	Payable	No	No		

Notes:

- 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.
- Transaction amount consider above are excluding taxes.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"
- '0' denotes negligible amount.

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**STATEMENT OF ADMISSIBLE ASSETS: As at 30 September 2023**

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	3,26,065	3,26,065
	Policyholders as per NL-12 A of BS	14,91,663	-	14,91,663
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>14,91,663</b>	<b>3,26,065</b>	<b>18,17,728</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	10,556	10,556
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,277	2,277
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	42,824	42,824
(F)	Advances and Other assets as per BS	2,81,001	77,236	3,58,237
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>2,81,001</b>	<b>1,20,060</b>	<b>4,01,061</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	20,829	26,531	47,360
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	4,704	1,028	5,733
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>17,72,664</b>	<b>4,56,682</b>	<b>22,29,346</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	25,533	29,837	55,370
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)</b>	<b>17,47,131</b>	<b>4,26,845</b>	<b>21,73,976</b>

(₹ lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	289	289
	Computer software	-	1,987	1,987
	<u>Inadmissible current assets</u>			
	Outstanding Premium	9,354	-	9,354
	Reinsurance recoverable	5,766	-	5,766
	Others Advances & Assets	5,709	22,804	28,513
	Fair value change account subject to minimum of zero	4,704	1,028	5,733
	Deffered Tax Assets		3,727	3,727
	<b>Total</b>	<b>25,533</b>	<b>29,837</b>	<b>55,370</b>

**Note:** The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at 30 September 2023****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	5,08,448	2,92,254
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	5,08,448	2,92,254
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,86,662	2,52,401
(e)	IBNR reserve	12,64,056	8,87,660
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>21,59,165</b>	<b>14,32,315</b>

**Note:** The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30 September 2023****(₹ lakhs)**

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	1,20,145	39,125	42,652	13,325	12,015	6,398	12,015
2	Marine Cargo	11,988	5,115	9,275	3,647	1,439	1,669	1,669
3	Marine - Other than Marine Cargo	1,355	23	14,588	37	136	2,188	2,188
4	Motor	4,22,663	3,24,393	3,04,533	2,41,129	64,879	72,339	72,339
5	Engineering	25,214	5,846	6,656	1,963	2,521	998	2,521
6	Aviation	1,937	925	2,294	911	194	344	344
7	Liability	8,420	5,416	4,959	3,152	1,263	1,116	1,263
8	Health	1,80,735	1,41,604	1,21,630	1,10,734	28,321	33,220	33,220
9	Miscellaneous	7,575	5,238	2,872	2,066	1,060	620	1,060
10	Crop	3,45,458	1,39,330	2,49,834	1,10,258	34,546	37,475	37,475
	<b>Total</b>	<b>11,25,491</b>	<b>6,67,015</b>	<b>7,59,292</b>	<b>4,87,223</b>	<b>1,46,372</b>	<b>1,56,368</b>	<b>1,64,094</b>

**Note:** The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at 30 September 2023****(₹ lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	17,47,131
	Deduct:	
(B)	Current Liabilities as per BS	14,32,315
(C)	Provisions as per BS	-
(D)	Other Liabilities	3,14,816
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,26,845
	Deduct:	
(G)	Other Liabilities	1,51,792
(H)	Excess in Shareholder's funds (F-G)	2,75,053
(I)	Total ASM (E+H)	2,75,053
(J)	Total RSM	1,64,094
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.68

**FORM NL-27- PRODUCTS INFORMATION**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Products Information for the quarter ended 30 September 2023**

<b>Sl. No.</b>	<b>Name of Product / Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business</b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
Nil	Nil	Nil	Nil	Nil	Nil	Nil

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on: 30.09.2023

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	3,26,065
	Investments (Policyholders)	8A	14,91,663
2	Loans	9	-
3	Fixed Assets	10	10,556
4	Current Assets		-
	a. Cash & Bank Balance	11	42,824
	b. Advances & Other Assets	12	3,54,525
5	Current Liabilities		-
	a. Current Liabilities	13	-16,05,499
	b. Provisions	14	-2,99,134
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,21,002</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	10,556
3	Cash & Bank Balance (if any)	11	42,824
4	Advances & Other Assets (if any)	12	3,54,525
5	Current Liabilities	13	-16,05,499
6	Provisions	14	-2,99,134
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>-14,96,726</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>18,17,728</b>

(₹ lakhs)												
Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*							
				(a)	(b)							
1	Central Govt. Securities	Not less than 20%	-	1,02,758	4,70,090	5,72,847	31.61%	-	5,72,847	5,54,881		
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	1,54,850	7,08,400	8,63,251	47.64%	-	8,63,251	8,34,569		
3	<b>Investment subject to Exposure Norms</b>		0	0	0	0	0.00%	0	0	0		
	a. Housing / Infra & Loans to SG for Housing and FFE		0	0	0	0	0.00%	0	0	0		
	'1. Approved Investments	Not less than 15%	-	72,287	3,30,693	4,02,979	22.24%	1,880	4,04,859	4,04,001		
	'2. Other Investments		-	232	1,060	1,292	0.07%	-86	1,206	1,206		
	b. Approved Investments	Not exceeding 55%	-	91,026	4,16,419	5,07,444	28.00%	3,236	5,10,681	5,06,970		
	c. Other Investments		-	6,642	30,387	37,029	2.04%	702	37,731	37,677		
	<b>Investment Assets</b>	<b>100%</b>	-	<b>3,25,037</b>	<b>14,86,959</b>	<b>18,11,995</b>	<b>100%</b>	<b>5,732</b>	<b>18,17,728</b>	<b>17,84,424</b>		

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
  - Other Investments' are as permitted under 27A(2)
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
  - SCH (+) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
  - Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 30.09.2023

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)								
No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		5,29,345	29.74%	43,502	135.86%	5,72,847	31.61%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		8,20,195	46.08%	43,056	134.47%	8,63,251	47.64%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,59,825	8.98%	33,774	105.48%	1,93,599	10.68%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,97,697	11.11%	11,682	36.48%	2,09,380	11.56%
	2. Other Investments		724	0.04%	568	1.77%	1,292	0.07%
	c. Approved Investments		5,64,479	31.71%	(57,034)	-178.12%	5,07,444	28.00%
	d. Other Investments (not exceeding 15%)		37,056	2.08%	(26)	-0.08%	37,029	2.04%
	<b>Total</b>		<b>17,79,976</b>	<b>100.00%</b>	<b>32,020</b>	<b>100.00%</b>	<b>18,11,995</b>	<b>100.00%</b>

- Note:
- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
  - Investment Regulations, as amended from time to time, to be referred

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.**

**Date: 30.09.2023**  
(₹ lakhs)

**Detail Regarding debt securities**

	MARKET VALUE				Book Value			
	As at 30.09.2023	as % of total for this class	As at 30.09.2022	as % of total for this class	As at 30.09.2023	as % of total for this class	As at 30.09.2022	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,26,357	30.68%	4,52,157	30.93%	5,28,135	30.22%	4,53,832	30.22%
AA or better	3,13,438	18.27%	2,29,256	15.68%	3,15,058	18.03%	2,31,165	15.39%
Rated below AA but above A	-	0.00%	5,045	0.35%	-	0.00%	5,000	0.33%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)	8,75,752	51.05%	7,75,462	53.04%	9,04,214	51.75%	8,11,823	54.06%
<b>Total (A)</b>	<b>17,15,547</b>	<b>100.00%</b>	<b>14,61,920</b>	<b>100.00%</b>	<b>17,47,407</b>	<b>100.00%</b>	<b>15,01,820</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,38,398	8.07%	1,33,763	9.15%	1,37,042	7.84%	1,31,065	8.73%
more than 1 year and upto 3years	3,28,455	19.15%	3,14,112	21.49%	3,33,133	19.06%	3,18,392	21.20%
More than 3years and up to 7years	8,43,417	49.16%	8,18,388	55.98%	8,67,018	49.62%	8,46,626	56.37%
More than 7 years and up to 10 years	2,64,187	15.40%	1,71,664	11.74%	2,68,164	15.35%	1,80,764	12.04%
above 10 years	1,41,090	8.22%	23,994	1.64%	1,42,050	8.13%	24,973	1.66%
Any other (Please specify)								
<b>Total (B)</b>	<b>17,15,547</b>	<b>100.00%</b>	<b>14,61,920</b>	<b>100.00%</b>	<b>17,47,407</b>	<b>100.00%</b>	<b>15,01,820</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,54,881	32.34%	4,48,360	30.67%	5,72,847	32.78%	4,71,788	31.41%
b. State Government	2,79,688	16.30%	2,75,589	18.85%	2,90,404	16.62%	2,89,137	19.25%
c. Corporate Securities	8,80,978	51.35%	6,84,747	46.84%	8,84,156	50.60%	6,89,960	45.94%
Any other (Please specify)*	0	0.00%	53,224	3.64%	0	0.00%	50,935	3.39%
<b>Total (C)</b>	<b>17,15,547</b>	<b>100.00%</b>	<b>14,61,920</b>	<b>100.00%</b>	<b>17,47,407</b>	<b>100.00%</b>	<b>15,01,820</b>	<b>100.00%</b>

**Note**

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.  
 (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.  
 (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"  
 (d)\* includes CBLO,FD,Mutual fund,InvIT,ETF & Reits

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.**

**Date: 30.09.2023**

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 30th September, 2023	As on 30th September, 2022	As on 30th September, 2023	As on 30th September, 2022	As on 30th September, 2023	As on 30th September, 2022	As on 30th September, 2023	As on 30th September, 2022	As on 30th September, 2023	As on 30th September, 2022
1	Investments Assets	8,32,811	6,89,960	-	-	9,14,595	8,11,860	64,589	59,600	18,11,995	15,61,420
2	Gross NPA	-	7,872	-	-	-	-	-	-	-	7,872
3	% of Gross NPA on Investment Assets (2/1)	0.00%	1.14%	0.00	0.00	0.00	0.00	0.00	0.00	0.00%	0.50%
4	Provision made on NPA	0	3,212	0	0	0	0	0	0	0	3,212
5	Provision as a % of NPA (4/2)	0.00%	40.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.80%
6	Provision on Standard Assets	0	0	0	0	0	0	0	0	0	0
7	Net Investment Assets (1-4)	8,32,811	6,86,748	0	0	9,14,595	8,11,860	64,589	59,600	18,11,995	15,58,208
8	Net NPA (2-4)	0	4,661	0	0	0	0	0	0	0	4,661
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%
10	Write off made during the period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**Note:**

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 30.09.2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	For Q2 FY24				Upto Q2 FY23				Upto Q4 FY23				
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	
<b>1</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>														
	Central Government Bonds	CGSB	5,46,612	8,634	6.27%	6.27%	5,50,042	17,060	6.19%	6.19%	4,60,181	14,116	6.12%	6.12%	
	Treasury Bills	CTRB	-	-	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%	0.00%	
<b>2</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>														
	State Government Bonds	SGGB	2,90,627	4,685	6.40%	6.40%	2,90,844	9,381	6.43%	6.43%	2,88,138	9,249	6.40%	6.40%	
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
<b>3</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
	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	1,82,141	3,424	7.46%	7.46%	1,64,816	6,220	7.53%	7.53%	1,42,229	5,278	7.40%	7.40%	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	2,995	11	7.17%	7.17%	2,995	11	1.48%	1.48%	-	-	0.00%	0.00%	
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
<b>4</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>														
	Infrastructure - PSU - Debentures / Bonds	IPTD	98,286	1,823	7.36%	7.36%	96,768	3,571	7.36%	7.36%	69,102	2,532	7.31%	7.31%	
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	99,368	1,884	7.52%	7.52%	93,358	3,665	7.83%	7.83%	63,866	2,423	7.57%	7.57%	
	Infrastructure - PSU - CPs	IJCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2,497	145	23.04%	23.04%	2,598	173	13.32%	13.32%	3,056	109	7.13%	7.13%	
	Infrastructure - PSU - Equity shares - Quoted	ITPE	266	257	67.63%	67.63%	360	264	187.39%	187.39%	2,749	299	21.66%	21.66%	
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Infrastructure - Equity (Including Linkage)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	423	71	124.87%	124.87%	
	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Units of Infrastructure Investment Trust	EIIT	2,745	94	13.54%	12.22%	2,751	227	16.47%	14.32%	2,795	162	11.53%	10.38%	
	Units of Infrastructure Investment Trust	OIIT	748	15	8.16%	7.34%	737	31	8.33%	7.50%	744	22	5.82%	5.24%	
<b>5</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE - NDRMS</b>														
	PSU - Equity shares - Quoted	EAEO	8,772	394	17.84%	17.84%	8,814	428	9.69%	9.69%	6,323	473	14.92%	14.92%	
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	36,223	2,832	31.01%	31.01%	36,214	4,029	22.19%	22.19%	29,268	3,283	22.37%	22.37%	
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ERIT	9,734	278	11.34%	11.65%	8,537	278	6.50%	6.39%	4,699	98	4.16%	3.75%	
	Corporate Securities - Debentures	ECOS	3,62,615	6,980	7.64%	7.64%	3,75,619	14,316	7.60%	7.60%	2,98,452	11,220	7.50%	7.50%	
	Commercial Papers	ECCP	8,738	28	7.22%	7.22%	15,725	292	7.13%	7.13%	-	-	0.00%	0.00%	
	Application Money	EACM	11,073	103	4.51%	4.51%	9,329	119	4.24%	4.24%	7,476	33	4.33%	4.33%	
	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	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	12,551	233	7.35%	7.35%	12,553	461	7.33%	7.33%	-	-	0.00%	0.00%	
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	CCL - CDO	ECBO	17,016	248	5.77%	5.77%	19,726	421	4.25%	4.25%	53,933	1,207	4.46%	4.46%	
	Deposits - Deposit with Scheduled Banks, FIs, CCL, RBI	ECDB	28,000	548	7.76%	7.76%	30,268	1,167	7.69%	7.69%	2,132	30	6.99%	6.99%	
	Deposits - CDs with Scheduled Banks	EDCD	6,847	122	7.41%	7.41%	6,856	165	9.25%	9.25%	-	-	0.00%	0.00%	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	10,000	9	4.47%	4.47%	
	Mutual Funds - Under Insurer's (Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Passively Managed Equity ETFs (Promoter Group)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	47,544	994	8.29%	8.29%	41,107	1,703	8.26%	8.26%	2,499	82	8.90%	8.90%	
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	5,269	118	8.85%	8.85%	11,014	509	9.22%	9.22%	36,975	1,677	9.05%	9.05%	
	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
<b>6</b>	<b>OTHER THAN APPROVED INVESTMENTS</b>														
	Bonds - PSU - Taxable	ORBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Debentures	OLDB	1,524	29	7.64%	7.64%	1,526	58	7.57%	7.57%	1,543	58	7.56%	7.56%	
	Debenture / Bond / CPS / Loans etc. - (Promoter Group)	ODPG	-	-	0.00%	0.00%	7,872	-	0.00%	0.00%	7,872	-	0.00%	0.00%	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Mutual Funds - Under Insurer's (Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Equity Shares (incl Co-op Societies)	OESH	11,889	709	23.67%	23.67%	11,817	573	9.67%	9.67%	10,597	760	14.31%	14.31%	
	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Equity Shares (PSUs & Unlisted)	OEPU	2,158	428	78.77%	78.77%	2,194	550	49.99%	49.99%	4,328	294	13.55%	13.55%	
	Alternate Investment Funds (Category I)	OQFA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	Alternate Investment Funds (Category II)	OQFB	7,963	317	15.78%	14.02%	7,699	465	12.03%	10.70%	7,122	256	7.18%	6.38%	
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	13,301	287	8.57%	8.57%	13,302	566	8.49%	8.49%	513	23	8.91%	8.91%	
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,000	226	9.00%	9.00%	
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
	<b>TOTAL</b>		0	18,05,999	35,630	7.83%	7.82%	18,04,845	66,715	7.37%	7.36%	13,59,904	51,891	7.61%	7.60%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Requisitions, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:  
Statement as on: 30.09.2023  
Statement of Down Graded Investments  
Periodicity of Submission: Quarterly

(₹ lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
<b>B. As on Date <sup>2</sup></b>									
1	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,498	03-03-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
2	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500	08-05-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
3	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,073	18-06-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
4	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
5	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
6	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
7	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,516	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
8	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,516	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018	
9	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	510	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments

- 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 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on September 30, 2023**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	19	7,514	302	1,093	3.02%
3	No. of Reinsurers with rating A but less than AA	100	40,157	5,307	5,444	17.24%
4	No. of Reinsurers with rating BBB but less than A	9	9,535	1,930	431	4.03%
5	No. of Reinsurers with rating less than BBB	12	1,486	145	164	0.61%
	<b>Total (A)</b>	<b>140</b>	<b>58,693</b>	<b>7,684</b>	<b>7,132</b>	<b>24.89%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	21	-	-	6,522.34	2.21%
2	FRBs	8	86,503.46	3,495.10	3,918.14	31.80%
3	GIC Re	1	1,06,979.52	8,202.68	6,172.78	41.10%
4	Other	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>30</b>	<b>1,93,483</b>	<b>11,698</b>	<b>16,613</b>	<b>75.11%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>170</b>	<b>2,52,176</b>	<b>19,382</b>	<b>23,746</b>	<b>100%</b>

(₹ lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																		Total	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	For Q2 2023-24	
<b>STATES</b>																					
1	Andhra Pradesh	106	-	1	1	84	587	671	288	105	1	394	4	0	128	-	(4)	5	1,197	1,304	
2	Arunachal Pradesh	121	-	-	-	-	-	-	-	-	-	-	-	-	758	-	-	-	758	879	
3	Assam	430	-	1	1	875	772	1,647	112	8	0	120	0	-	459	-	-	1	2,227	2,658	
4	Bihar	147	-	0	0	200	586	786	104	6	-	110	-	-	91	-	-	11	997	1,144	
5	Chhattisgarh	359	-	20	20	285	174	459	170	65	0	236	2	1	58	-	-	4	760	1,139	
6	Goa	76	-	4	4	308	397	706	18	0	0	18	-	-	3	-	-	0	727	808	
7	Gujarat	2,230	-	497	497	5,102	6,475	11,577	2,507	322	12	2,842	273	78	374	-	-	180	15,324	18,051	
8	Haryana	1,266	-	126	126	1,494	1,513	3,006	4,665	1,060	66	5,790	15	296	152	-	7,927	778	17,964	19,355	
9	Himachal Pradesh	232	-	0	0	288	945	1,233	8	0	1	10	1	-	20	-	-	2	1,266	1,498	
10	Jharkhand	513	-	2	2	406	539	945	78	10	0	89	3	169	95	-	-	46	1,347	1,852	
11	Karnataka	1,071	-	546	546	4,669	5,148	9,819	4,348	333	49	4,730	36	55	435	-	25,765	21	40,860	42,476	
12	Kerala	115	-	9	9	2,185	1,508	3,693	644	102	72	818	4	11	46	-	-	3	4,574	4,699	
13	Madhya Pradesh	7,525	-	2	2	100	49	149	549	637	15	1,202	16	0	168	-	13,293	41	14,870	22,397	
14	Maharashtra	2,903	46	802	848	10,230	20,323	30,554	12,991	989	2,181	16,161	139	518	749	20	51,837	388	1,00,365	1,04,115	
15	Manipur	0	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	7	8	
16	Meghalaya	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	
17	Mizoram	8	-	-	-	225	107	332	2,000	5	-	2,005	-	-	-	-	-	1	2,338	2,346	
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	1	
19	Odisha	924	-	1	1	1,061	1,235	2,296	178	26	0	205	7	1	87	-	46,057	36	48,690	49,614	
20	Punjab	476	-	94	94	871	722	1,593	354	29	18	401	3	3	39	-	-	17	2,056	2,626	
21	Rajasthan	630	-	18	18	501	2,024	2,525	603	127	1	731	10	1	226	-	31,419	13	34,925	35,573	
22	Sikkim	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	1	
23	Tamil Nadu	1,282	-	39	39	3,242	5,608	8,850	2,160	490	39	2,689	81	78	316	-	1,308	55	13,378	14,700	
24	Telangana	355	-	21	21	1,679	1,951	3,630	2,094	382	18	2,494	45	25	163	31	-	9	6,398	6,774	
25	Tripura	309	-	0	0	34	88	121	30	0	0	31	-	-	14	-	-	5	172	481	
26	Uttar Pradesh	1,771	-	51	51	2,203	1,601	3,804	1,165	149	3	1,317	10	106	843	-	-	248	6,328	8,150	
27	Uttarakhand	112	-	6	6	218	166	383	153	13	1	167	2	1	156	-	-	2	711	828	
28	West Bengal	1,323	-	141	141	1,031	3,208	4,239	958	106	3	1,067	12	2	55	-	98	73	5,546	7,010	
<b>TOTAL (A)</b>		<b>24,315</b>	<b>46</b>	<b>2,382</b>	<b>2,427</b>	<b>37,291</b>	<b>55,728</b>	<b>93,017</b>	<b>36,178</b>	<b>4,966</b>	<b>2,483</b>	<b>43,625</b>	<b>663</b>	<b>1,345</b>	<b>5,443</b>	<b>51</b>	<b>1,77,701</b>	<b>1,941</b>	<b>3,23,766</b>	<b>3,50,528</b>	
<b>UNION TERRITORIES</b>																					
1	Andaman and Nicobar Islands	3	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0	4	
2	Chandigarh	23	-	14	14	686	619	1,304	582	121	3	706	3	1	10	-	(5,453)	12	(3,417)	(3,380)	
3	Dadra and Nagar Haveli	48	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	3	51	
4	Daman & Diu	55	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	55	
5	Govt. of NCT of Delhi	576	-	489	489	1,762	3,081	4,843	3,381	296	95	3,772	28	38	89	-	-	35	8,806	9,871	
6	Jammu & Kashmir	163	-	-	-	440	758	1,199	17	0	3	20	0	-	485	-	630	1	2,335	2,498	
7	Ladakh	2	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	2	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	54	-	5	5	234	355	589	8	0	0	9	0	0	0	-	-	0	598	658	
<b>TOTAL (B)</b>		<b>924</b>	<b>-</b>	<b>508</b>	<b>508</b>	<b>3,122</b>	<b>4,813</b>	<b>7,935</b>	<b>3,989</b>	<b>417</b>	<b>101</b>	<b>4,507</b>	<b>32</b>	<b>39</b>	<b>587</b>	<b>-</b>	<b>(4,823)</b>	<b>48</b>	<b>8,326</b>	<b>9,759</b>	
<b>Outside India</b>																					
1	<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Grand Total (A)+(B)+(C)</b>		<b>25,239</b>	<b>46</b>	<b>2,889</b>	<b>2,935</b>	<b>40,413</b>	<b>60,539</b>	<b>1,00,952</b>	<b>40,167</b>	<b>5,382</b>	<b>2,585</b>	<b>48,133</b>	<b>695</b>	<b>1,384</b>	<b>6,030</b>	<b>51</b>	<b>1,72,879</b>	<b>1,989</b>	<b>3,32,113</b>	<b>3,60,287</b>	

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
- (d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																	₹ lakhs	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen Compensation/	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
		Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24	Up to Q2 2023-24
<b>STATES</b>																				
1	Andhra Pradesh	479	-	1	1	185	945	1,130	596	221	3	820	5	0	257	-	38,167	13	40,392	40,872
2	Arunachal Pradesh	167	-	-	-	-	-	-	-	-	-	-	-	-	769	-	-	-	769	936
3	Assam	1,118	-	7	7	1,530	1,341	2,871	230	30	0	260	1	-	792	-	-	5	3,929	5,054
4	Bihar	618	-	2	2	343	991	1,334	174	8	0	182	0	-	319	-	-	26	1,860	2,480
5	Chhattisgarh	1,453	-	44	44	512	372	885	350	153	0	504	5	1	112	-	-	11	1,518	3,016
6	Goa	139	-	4	4	504	671	1,175	28	0	0	28	0	-	15	-	-	1	1,220	1,363
7	Gujarat	8,378	-	1,244	1,244	9,058	11,394	20,452	6,978	946	38	7,963	607	148	1,180	7	-	348	30,704	40,326
8	Haryana	3,310	-	432	432	2,924	3,098	6,022	8,023	1,894	111	10,028	85	613	494	-	8,996	1,308	27,537	31,279
9	Himachal Pradesh	381	-	0	0	520	1,511	2,030	15	0	6	21	1	0	38	-	-	4	2,095	2,476
10	Jharkhand	1,429	-	7	7	754	926	1,680	156	24	1	181	7	308	226	-	-	91	2,495	3,931
11	Karnataka	5,338	-	909	909	8,521	9,411	17,932	14,154	797	110	15,062	84	183	786	-	25,765	167	59,977	66,225
12	Kerala	362	-	13	13	3,759	3,346	7,105	1,231	192	139	1,562	6	11	149	-	-	5	8,837	9,212
13	Madhya Pradesh	8,999	-	7	7	187	106	293	1,008	752	30	1,790	17	1	362	-	13,264	77	15,803	24,808
14	Maharashtra	14,332	63	2,214	2,276	18,523	35,238	53,761	30,862	2,283	4,909	38,054	339	1,044	3,923	1,430	52,816	1,135	1,52,503	1,69,111
15	Manipur	2	-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	31	34
16	Meghalaya	63	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	16	78
17	Mizoram	58	-	-	-	403	191	594	2,000	6	-	2,006	-	-	0	-	-	4	2,604	2,663
18	Nagaland	20	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	20
19	Odisha	2,692	-	6	6	1,979	2,303	4,282	354	64	2	420	17	2	458	-	46,058	65	51,304	54,002
20	Punjab	1,054	-	215	215	1,386	1,223	2,609	661	96	50	807	5	7	96	-	-	34	3,558	4,827
21	Rajasthan	1,862	-	37	37	1,046	3,973	5,019	1,399	293	3	1,695	22	3	643	-	41,424	25	48,832	50,731
22	Sikkim	316	-	-	-	-	-	-	-	-	-	-	-	-	55	-	-	-	55	371
23	Tamil Nadu	6,782	64	341	404	6,191	10,534	16,725	7,978	771	100	8,849	112	113	885	-	5,645	229	32,560	39,746
24	Telangana	2,250	-	70	70	3,247	3,555	6,802	5,393	787	39	6,218	87	51	286	61	-	26	13,531	15,851
25	Tripura	334	-	0	0	91	163	254	50	1	0	51	-	0	51	-	-	10	365	699
26	Uttar Pradesh	9,189	-	221	221	4,277	3,399	7,676	2,462	297	6	2,764	33	202	1,395	-	-	566	12,636	22,046
27	Uttarakhand	660	-	8	8	412	333	744	325	44	2	372	3	1	1,364	-	-	6	2,490	3,158
28	West Bengal	3,792	2	543	546	1,816	4,973	6,789	2,387	252	7	2,646	24	22	752	-	240	137	10,610	14,948
	<b>TOTAL (A)</b>	<b>75,578</b>	<b>128</b>	<b>6,324</b>	<b>6,453</b>	<b>68,168</b>	<b>99,995</b>	<b>1,68,163</b>	<b>86,814</b>	<b>9,910</b>	<b>5,558</b>	<b>1,02,282</b>	<b>1,463</b>	<b>2,711</b>	<b>15,445</b>	<b>1,498</b>	<b>2,32,376</b>	<b>4,294</b>	<b>5,28,232</b>	<b>6,10,263</b>
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	5	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1	6
2	Chandigarh	63	-	21	21	1,188	1,129	2,316	1,191	268	8	1,467	8	2	17	-	(0)	20	3,830	3,914
3	Dadra and Nagar Haveli	106	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	26	132
4	Daman & Diu	183	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	184
5	Govt. of NCT of Delhi	1,571	-	1,253	1,253	3,284	5,561	8,845	9,999	634	218	10,850	57	319	285	-	-	287	20,643	23,466
6	Jammu & Kashmir	695	-	-	-	783	1,392	2,175	31	0	10	41	0	-	2,146	-	630	1	4,994	5,688
7	Ladakh	2	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	3
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	102	-	14	14	393	687	1,079	45	2	0	47	1	0	0	-	-	1	1,129	1,245
	<b>TOTAL (B)</b>	<b>2,727</b>	<b>-</b>	<b>1,289</b>	<b>1,289</b>	<b>5,647</b>	<b>8,769</b>	<b>14,416</b>	<b>11,265</b>	<b>904</b>	<b>236</b>	<b>12,405</b>	<b>68</b>	<b>321</b>	<b>2,475</b>	<b>-</b>	<b>630</b>	<b>308</b>	<b>30,623</b>	<b>34,639</b>
	<b>Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1	<b>TOTAL (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Grand Total (A)+(B)+(C)</b>	<b>78,304</b>	<b>128</b>	<b>7,613</b>	<b>7,742</b>	<b>73,815</b>	<b>1,08,764</b>	<b>1,82,579</b>	<b>98,079</b>	<b>10,814</b>	<b>5,794</b>	<b>1,14,688</b>	<b>1,530</b>	<b>3,032</b>	<b>17,920</b>	<b>1,498</b>	<b>2,33,006</b>	<b>4,602</b>	<b>5,58,856</b>	<b>6,44,902</b>

**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)

Sl. No.	Line of Business	For the Quarter ended September 30, 2023		For the Quarter ended September 30, 2022		Upto the Quarter ended September 30, 2023		Upto the Quarter ended September 30, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	25,239	1,15,955	22,322	1,13,322	78,304	2,37,432	70,514	2,14,565
2	Marine Cargo	2,889	13,214	2,263	18,110	7,613	30,870	7,115	36,542
3	Marine Hull	45	3	29	3	128	5	178	8
4	Motor OD	40,413	16,40,351	39,385	14,95,452	73,815	30,96,805	73,291	26,59,510
5	Motor TP	60,539		52,326		1,08,764		90,248	
6	Health	40,166	68,967	30,997	51,187	98,079	1,24,986	75,007	96,447
7	Personal Accident	5,382	2,794	4,704	4,579	10,814	5,060	9,397	7,653
8	Travel	2,584	63,671	2,738	71,978	5,794	1,41,380	5,602	1,29,105
9	Workmen's Compensation/ Employer's liability	694	3,848	808	5,097	1,529	8,016	1,673	10,351
10	Public/ Product Liability	1,384	4,690	1,118	4,409	3,032	8,828	2,258	8,970
11	Engineering	6,030	3,363	5,766	3,029	17,921	7,751	12,996	6,006
12	Aviation	51	2	16	9	1,498	12	1,729	18
13	Crop Insurance	1,72,879	10,949	1,54,320	7,767	2,33,006	14,648	2,11,754	16,480
14	Other Miscellaneous	1,988	61,178	1,622	76,727	4,602	1,22,569	4,094	1,42,771
<b>15</b>	<b>Total Miscellaneous</b>	<b>3,32,113</b>	<b>18,59,813</b>	<b>2,93,800</b>	<b>17,20,234</b>	<b>5,58,856</b>	<b>35,30,055</b>	<b>4,88,049</b>	<b>30,77,311</b>
	<b>Total</b>	<b>3,60,287</b>	<b>19,88,985</b>	<b>3,18,415</b>	<b>18,51,669</b>	<b>6,44,902</b>	<b>37,98,362</b>	<b>5,65,856</b>	<b>33,28,426</b>

(a) Premium stands for amount of gross direct premium written in India

**FORM NL-36- BUSINESS -CHANNELS WISE**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Sl.No.	Channels	For the Quarter ended September 30, 2023		Upto the Quarter ended September 30, 2023		For the Quarter ended September 30, 2022		Upto the Quarter ended September 30, 2022	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	2,22,226	20,099	4,34,053	40,158	2,60,006	19,783	4,67,597	37,059
2	Corporate Agents-Banks	1,69,904	12,372	3,42,185	24,075	1,76,554	12,270	3,28,598	23,267
3	Corporate Agents -Others	46,173	8,234	86,421	16,201	43,165	10,586	77,156	19,361
4	Brokers	10,19,468	1,03,683	19,54,024	2,37,819	9,23,211	82,628	16,43,435	1,90,461
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	35,884	1,463	72,821	2,888	40,893	1,619	86,758	3,149
	-Others	1,11,327	1,94,791	2,28,520	2,89,474	1,13,232	1,76,581	2,07,013	2,66,933
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,967	204	3,191	304	303	20	749	38
9	Point of sales person (Direct)	2,13,498	16,537	3,63,433	28,697	1,50,351	12,029	2,55,453	20,355
10	MISP (Direct)	1,50,349	2,738	2,82,916	4,959	1,49,064	2,715	2,61,314	4,796
11	Web Aggregators	18,189	166	30,798	328	(5,110)	184	353	438
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>19,88,985</b>	<b>3,60,287</b>	<b>37,98,362</b>	<b>6,44,902</b>	<b>18,51,669</b>	<b>3,18,415</b>	<b>33,28,426</b>	<b>5,65,856</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>19,88,985</b>	<b>3,60,287</b>	<b>37,98,362</b>	<b>6,44,902</b>	<b>18,51,669</b>	<b>3,18,415</b>	<b>33,28,426</b>	<b>5,65,856</b>

**Note:**

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

## FORM NL-37-CLAIMS DATA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the quarter ending September 30, 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	No. of claims only	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,984	1,546	19	1,565	17,512	53,611	71,123	1,56,366	1,583	1,051	1,59,000	1,511	731	1,253	72	28,870	419	2,62,979	2,66,528
2	Claims reported during the period																			
	(a) Booked During the period	2,567	12,137	4	12,141	1,54,182	6,821	1,61,003	1,61,870	2,810	3,555	1,68,235	905	92	618	41	26,73,490	1,415	30,05,799	30,20,507
	(b) Reopened during the Period	45	53	1	54	975	2,137	3,112	8,959	363	628	9,950	53	-	19	3	270	49	13,456	13,555
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	1,818	9,587	2	9,589	1,35,464	6,344	1,41,808	1,26,752	1,117	1,156	1,29,025	408	25	422	33	26,62,042	1,110	29,34,873	29,46,280
	(b) Other Adjustment																			
4	Claims Repudiated during the period	209	368	-	368	5,215	59	5,274	19,611	510	2,784	22,905	186	1	30	-	-	71	28,467	29,044
	Other Adjustment	400	1,896	3	1,899	12,520	2,262	14,782	18,898	989	256	20,143	438	130	149	8	816	178	36,644	38,943
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	-	-	-	2,457	2,991	5,448	2,152	3	-	2,155	1	-	-	-	1,242	237	9,083	9,085
6	Claims O/S at End of the period	2,169	1,885	19	1,904	19,470	53,904	73,374	1,61,934	2,140	1,038	1,65,112	1,437	667	1,289	75	39,772	524	2,82,250	2,86,323
	Less than 3months	448	1,171	2	1,173	15,229	3,736	18,965	1,59,390	949	890	1,61,229	374	27	146	18	9,029	219	1,90,007	1,91,628
	3 months to 6 months	252	108	-	108	1,381	2,749	4,130	497	354	57	908	265	42	89	2	16,074	80	21,950	21,950
	6months to 1 year	204	60	1	61	908	5,721	6,629	318	274	24	616	255	57	64	18	2,638	31	10,308	10,573
	1year and above	1,265	546	16	562	1,952	41,698	43,650	1,729	563	67	2,359	543	541	990	37	12,031	194	60,345	62,172

Upto the quarter ending September 30, 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	77,119	5,865	985	6,850	16,323	2,00,966	2,17,289	25,140	5,188	1,861	32,189	3,378	1,539	11,161	9,101	8,821	2,918	2,86,398	3,70,367
2	Claims reported during the period																			
	(a) Booked During the period	10,777	12,137	24	12,161	57,203	24,133	81,335	60,664	5,843	33	66,539	1,236	138	3,301	1,282	1,39,645	755	2,94,231	3,17,168
	(b) Reopened during the Period	46	52	-	52	37	5,267	5,304	2,621	1,547	654	4,822	87	-	64	147	21	10,445	10,543	
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period																			
	(a) paid during the period	19,331	4,973	748	5,722	43,917	53,156	97,074	53,561	3,267	1,999	58,827	928	670	2,707	362	1,39,333	1,120	3,01,019	3,26,072
	(b) Other Adjustment ( to be specified)																			
4	Claims Repudiated during the period	510	267	-	267	2,400	276	2,676	9,671	2,469	1,626	13,766	236	2	88	-	-	61	16,829	17,605
	Other Adjustment	3,080	614	7	621	6,305	7,081	13,386	6,495	1,400	322	8,217	442	73	684	64	56	198	23,119	26,821
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	18	-	-	-	319	3,033	3,353	417	1	-	417	3	-	-	-	188	102	4,064	4,082
6	Claims O/S at End of the period	73,298	5,874	402	6,275	21,990	2,08,846	2,30,836	27,414	7,157	1,901	36,472	3,606	2,885	11,593	9,543	9,379	3,074	3,07,388	3,86,961
	Less than 3months	7,770	1,203	5	1,207	15,945	15,851	31,796	24,608	2,613	1,758	28,979	528	43	1,011	388	6,182	258	69,185	78,162
	3 months to 6 months	4,679	792	-	792	3,079	10,235	13,314	441	1,304	34	1,779	442	65	2,308	17	1,393	366	19,685	25,157
	6months to 1 year	14,309	637	5	642	1,456	21,229	22,685	281	1,407	52	1,741	499	1,893	1,828	928	209	307	30,090	45,041
	1year and above	46,539	3,241	392	3,633	1,509	1,61,531	1,63,040	2,083	1,833	57	3,973	2,137	884	6,446	8,210	1,595	2,144	1,88,428	2,38,601

**FORM NL-39- AGEING OF CLAIMS**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**For the quarter ending September 30, 2023**

**(₹ lakhs)**

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	332	387	99	54	77	11	2	1,124	1,320	496	1,044	3,741	3,623	294	962	11,643
2	Marine Cargo	3,910	1,027	89	48	67	1	-	586	869	413	319	389	0	-	5,142	2,576
3	Marine Other than Cargo	-	1	-	-	-	-	-	-	2	-	-	0	-	-	1	3
4	Motor OD	63,265	3,497	650	161	108	18	19	17,974	1,930	1,695	563	405	76	71	67,718	22,714
5	Motor TP	29	91	325	624	1,180	634	683	2,909	2,275	2,782	3,695	8,162	4,152	5,772	3,566	29,748
6	Health	67,556	5,826	805	318	68	21	3	21,697	5,559	544	761	399	25	8	74,597	28,993
7	Personal Accident	218	205	91	62	16	4	3	276	387	413	298	132	5	6	599	1,516
8	Travel	151	265	60	22	14	1	6	704	92	37	35	21	0	26	519	915
9	Workmen's Compensation/ Employer's liability	68	50	47	28	12	-	1	48	93	91	75	68	-	8	206	383
10	Public/ Product Liability	3	-	2	-	-	-	3	231	0	12	-	5	-	46	8	294
11	Engineering	13	93	28	26	27	3	1	46	402	269	183	269	1	30	191	1,201
12	Aviation	-	8	-	-	7	-	-	-	78	-	-	58	-	-	15	136
13	Crop Insurance	8,38,253	-	1	-	21	-	-	51,281	1	1	0	7	0	0	8,38,275	51,290
15	Miscellaneous	342	164	123	10	12	1	2	384	105	48	25	92	1	4	654	659

**Upto the quarter ending September 30, 2023**

**(₹ lakhs)**

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	568	824	151	88	152	28	7	1,353	2,772	679	1,747	6,234	3,707	2,840	1,818	19,331
2	Marine Cargo	7,285	1,922	155	76	147	2	-	1,271	1,619	692	501	888	2	0	9,587	4,973
3	Marine Other than Cargo	-	1	-	1	-	-	-	-	2	-	1	0	745	-	2	748
4	Motor OD	1,26,548	7,016	1,247	324	218	58	53	34,973	3,689	3,099	1,060	746	176	174	1,35,464	43,917
5	Motor TP	61	189	524	981	1,923	1,240	1,426	5,070	5,085	4,053	6,254	13,586	8,410	10,699	6,344	53,156
6	Health	1,14,439	10,413	1,236	504	115	36	9	39,238	11,104	1,033	1,639	485	46	17	1,26,752	53,561
7	Personal Accident	484	331	159	94	31	4	14	885	949	726	440	243	5	19	1,117	3,267
8	Travel	322	491	203	107	25	2	6	1,417	205	142	147	29	33	26	1,156	1,999
9	Workmen's Compensation/ Employer's liability	173	95	72	45	21	1	1	358	125	173	135	124	5	8	408	928
10	Public/ Product Liability	9	7	3	-	2	-	4	254	253	13	-	92	2	55	25	670
11	Engineering	62	208	46	36	62	7	1	108	782	488	255	1,029	14	30	422	2,707
12	Aviation	1	21	1	-	10	-	-	34	185	55	-	87	-	0	33	362
13	Crop Insurance	26,61,776	8	1	-	254	-	3	1,39,277	3	3	0	45	1	1	26,62,042	1,39,330
15	Miscellaneous	618	285	148	26	22	8	3	613	204	93	76	115	15	6	1,110	1,122

**FORM NL-41 OFFICES INFORMATION**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on September 30, 2023**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	124
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	128
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	127
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 1 (c) 0 (d) 1 (Independent) (e) 1 (Executive)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	(a) 5,961 (b) 1,396 (c) 7,357
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC	(a) 34,874 (b) 29 (c) 54 (d) 725 (e) 27 (f) 43 (g) 558 (h) 65,658 (i) 1

\*Please note:12 Regional Office is excluded.

**Employees and Insurance Agents and Intermediaries -Movement for the quarter ended September 30, 2023**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,829	98,724
Recruitments during the quarter	1,727	3,608
Attrition during the quarter	1,199	369
Number at the end of the quarter	7,357	1,01,963

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on September 30, 2023**

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role /Category</b>	<b>Details of change in the period, if any</b>
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Dr. Thomas Mathew	Independent Director	Independent	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent	No Change
4	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
5	Mr. Hemant Jain	CFO		No Change
6	Mr. K Ramkumar	CIO		No Change
7	Mr. Sushil Sojitra	Company Secretary & Compliance Officer		No Change
8	Mr. Prasun Pratik	Chief Compliance Officer and Head Legal Corporate		No Change
9	Mr. Karthikeyan AV	Appointed Actuary		No Change
10	Mr. Jasmeet Singh	Chief Risk Officer		No Change

**Notes:-**

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016.

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Upto the Quarter ending on September 30, 2023**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>							
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected (₹ lakhs)</b>	<b>Sum Assured (₹ lakhs)</b>		
1	FIRE	Rural					
		Social					
2	MARINE CARGO	Rural					
		Social					
3	MARINE OTHER THAN CARGO	Rural					
		Social					
4	MOTOR OD	Rural	2,22,997	4,302	7,79,620		
		Social					
5	MOTOR TP	Rural				13,891	
		Social					
6	HEALTH	Rural	6,446	1,936	94,279		
		Social					
7	PERSONAL ACCIDENT	Rural	316	207	1,90,631		
		Social	25	220	59,34,945		
8	TRAVEL	Rural	-	0	2		
		Social					
9	Workmen's Compensation/ Employer's liability	Rural	467	80	51,706		
		Social					
10	Public/ Product Liability	Rural	243	36	29,837		
		Social					
11	Engineering	Rural	445	532	5,80,682		
		Social					
12	Aviation	Rural					
		Social					
14	Miscellaneous	Rural	12,643	246	3,83,859		
		Social	3,525	245	5,319		
15	Crop	Rural	14,648	2,33,006	19,16,659		
		Social	14,648	2,33,006	19,16,659		
8	Other Liability Cover	Rural					
		Social					
	<b>Total</b>	<b>Rural</b>	<b>2,58,205</b>	<b>2,54,236</b>	<b>40,27,275</b>		
		<b>Social</b>	<b>18,198</b>	<b>2,33,471</b>	<b>78,56,923</b>		

**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

(i) Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii)Gross Direct Premium Income during FY 2022-23

(iv)Gross Direct Motor Third Party Insurance Premium during FY 2022-23

(v)Obligation of the Insurer to be met in a FY 23-24

**Rs. 10,33,901 Lakhs**

**Rs. 2,44,621 Lakhs**

**Rs. 2,17,836 Lakhs**

**Statement Period: Quarter ending September 30, 2023**

Items	(₹ lakhs)	
	For the Quarter September 30, 2023	Up to the Quarter September 30, 2023
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	9,952	17,008
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	50,587	91,756
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	60,539	1,08,764
Total Gross Direct Motor Own damage Insurance Business		
Premium	40,413	73,815
Total Gross Direct Premium Income	3,60,287	6,44,902

**FORM NL-45-GREIVANCE DISPOSAL**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter ended September 30, 2023
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	5	1	-	4	-	7
b)	Claims Related	5	375	93	44	242	1	804
c)	Policy Related	2	96	24	35	39	-	273
d)	Premium Related	-	3	-	1	2	-	7
e)	Refund Related	-	14	2	4	8	-	31
f)	Coverage Related	-	9	4	4	1	-	17
g)	Cover Note Related	-	-	-	-	-	-	1
h)	Product Related	1	7	2	3	3	-	17
i)	Others	-	44	12	11	21	-	140
	<b>Total</b>	<b>8</b>	<b>553</b>	<b>138</b>	<b>102</b>	<b>320</b>	<b>1</b>	<b>1297</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	84,00,711						
<b>3</b>	<b>Total No. of claims during previous year:</b>	25,51,398						
<b>4</b>	<b>Total No. of policies during current year</b>	37,98,362						
<b>5</b>	<b>Total No. of claims during current year</b>	30,34,062						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.72						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	2.65						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	1	100%	-	-	1	100%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	<b>Total Number of Complaints</b>	<b>1</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>100%</b>	

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**For the Quarter ending: September 30, 2023**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management / Shareholders</b>	<b>Description of the proposal</b>	<b>Management Recommendation</b>	<b>Vote (For / Against/ Abstain)</b>	<b>Reason supporting the vote decision</b>
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil