

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Disclosures - NON- LIFE INSURANCE COMPANIES**

<b>S.No.</b>	<b>Form No</b>	<b>Description</b>
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

**REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business**

*(Rs. In '000)*

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2012	FOR THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	FOR THE PERIOD ENDED DECEMBER 31, 2011
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	73,756	214,827	119,163	213,785
2	Profit/ Loss on sale/redemption of Investments		1,389	9,153	2,576	7,963
3	Interest, Dividend & Rent – Gross		27,039	87,347	17,227	53,998
4	Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>102,184</b>	<b>311,327</b>	<b>138,966</b>	<b>275,746</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	44,075	120,364	46,867	194,755
2	Commission (Net)	<b>NL-6-Commission Schedule</b>	(3,476)	(56,482)	(13,205)	(74,069)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	22,301	75,222	39,252	78,734
4	Provision for Premium Deficiency		-	-	-	100,230
	<b>TOTAL (B)</b>		<b>62,900</b>	<b>139,104</b>	<b>72,914</b>	<b>299,650</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>39,284</b>	<b>172,223</b>	<b>66,052</b>	<b>(23,904)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		39,284	172,223	66,052	<b>(23,904)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>39,284</b>	<b>172,223</b>	<b>66,052</b>	<b>(23,904)</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

**REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business**

(Rs. In '000)

	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2012	FOR THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	FOR THE PERIOD ENDED DECEMBER 31, 2011
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	25,862	56,411	21,572	69,955
2	Profit/ Loss on sale/redemption of Investments		259	1,628	903	3,060
3	Interest, Dividend & Rent – Gross		4,909	15,544	6,025	20,748
4	Others (to be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>31,030</b>	<b>73,583</b>	<b>28,500</b>	<b>93,763</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	30,657	58,820	23,746	59,593
2	Commission (Net)	<b>NL-6- Commission Schedule</b>	4,464	11,507	1,806	(8,170)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	5,801	24,845	6,148	22,673
4	Provision for Premium Deficiency		1,100	(1,864)	-	-
	<b>TOTAL (B)</b>		<b>42,022</b>	<b>93,308</b>	<b>31,700</b>	<b>74,096</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(10,992)</b>	<b>(19,725)</b>	<b>(3,200)</b>	<b>19,667</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(10,992)	(19,725)	(3,200)	19,667
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(10,992)</b>	<b>(19,725)</b>	<b>(3,200)</b>	<b>19,667</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(Rs. In '000)

<b>REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business</b>						
	<b>Particulars</b>	<b>Schedule</b>	<b>FOR THE QUARTER ENDED DECEMBER 31, 2012</b>	<b>FOR THE PERIOD ENDED DECEMBER 31, 2012</b>	<b>FOR THE QUARTER ENDED DECEMBER 31, 2011</b>	<b>FOR THE PERIOD ENDED DECEMBER 31, 2011</b>
1	Premiums earned (Net)	<b>NL-4- Premium Schedule</b>	3,486,335	9,412,901	2,779,995	8,272,639
2	Profit/ Loss on sale/redemption of Investments		24,417	111,595	40,828	118,687
3	Interest, Dividend & Rent – Gross		437,767	1,184,551	276,082	812,918
4	Others - Exchange Gain/(Loss)		(3,353)	(3,904)	487	589
	- Miscellaneous Income		672	1,780	570	2,047
	<b>TOTAL (A)</b>		<b>3,945,838</b>	<b>10,706,923</b>	<b>3,097,962</b>	<b>9,206,880</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	2,900,857	9,023,659	2,706,732	7,731,850
2	Commission (Net)	<b>NL-6- Commission Schedule</b>	149,560	427,251	128,293	251,105
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	945,721	2,795,224	824,779	2,628,356
4	Provision for Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,996,138</b>	<b>12,246,134</b>	<b>3,659,804</b>	<b>10,611,311</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(50,300)</b>	<b>(1,539,211)</b>	<b>(561,842)</b>	<b>(1,404,431)</b>
<b>APPROPRIATIONS</b>						
	Transfer to Shareholders' Account		(50,300)	(1,539,211)	(561,842)	(1,404,431)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(50,300)</b>	<b>(1,539,211)</b>	<b>(561,842)</b>	<b>(1,404,431)</b>

## PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

## PROFIT AND LOSS ACCOUNT FOR THE PERIOD

(Rs. In '000)

	PARTICULARS	SCHEDULE	FOR THE QUARTER ENDED DECEMBER 31, 2012	FOR THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	FOR THE PERIOD ENDED DECEMBER 31, 2011
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		39,284	172,223	66,052	(23,904)
	(b) Marine Insurance		(10,992)	(19,725)	(3,200)	19,667
	(c) Miscellaneous Insurance		(50,300)	(1,539,211)	(561,842)	(1,404,431)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		183,734	518,233	133,344	406,399
	(b) Profit / (Loss) on sale of investments		22,154	81,088	20,048	61,951
	Less: Loss on sale of investments		(10,912)	(26,783)	(120)	(2,018)
3	OTHER INCOME (to be specified)					
	Profit / (Loss) on Sale of Assets		(3,734)	(5,220)	(1,479)	(1,127)
	Miscellaneous Income		5,089	14,863	4,908	15,655
	<b>TOTAL (A)</b>		<b>174,323</b>	<b>(804,532)</b>	<b>(342,289)</b>	<b>(927,808)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(16,065)	(286,451)	-	-
	(c) Others		-	-	-	-
	Provision related to control account		-	-	-	-
	Risk reserves		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		(2,281)	(6,844)	(1,780)	(4,719)
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>(18,346)</b>	<b>(293,295)</b>	<b>(1,780)</b>	<b>(4,719)</b>
	<b>Profit / (Loss) Before Tax</b>		<b>155,977</b>	<b>(1,097,827)</b>	<b>(344,069)</b>	<b>(932,527)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	(c) Income Tax Earlier years Tax		-	-	-	-
	<b>Profit / (Loss) After Tax</b>		<b>155,977</b>	<b>(1,097,827)</b>	<b>(344,069)</b>	<b>(932,527)</b>
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last period		(9,960,738)	(8,706,934)	(5,863,399)	(5,274,941)
	<b>Balance carried forward to Balance Sheet</b>		<b>(9,804,761)</b>	<b>(9,804,761)</b>	<b>(6,207,468)</b>	<b>(6,207,468)</b>

**PERIODIC DISCLOSURES**

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

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

**BALANCE SHEET AS AT 31ST DECEMBER 2012**

*(Rs. In '000)*

PARTICULARS	SCHEDULE	AS AT 31ST DECEMBER,2012	AS AT 31ST DECEMBER,2011
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,227,750	1,180,505
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	560,000
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	16,242,881	11,660,126
FAIR VALUE CHANGE ACCOUNT		2,095	(166,278)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>17,472,726</b>	<b>13,234,353</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	32,550,154	23,806,866
LOANS	NL-13-Loans Schedule	300,627	300,627
FIXED ASSETS	NL-14-Fixed Assets Schedule	208,847	252,591
DEFERRED TAX ASSET		372,735	388,735
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	348,847	246,528
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	9,210,980	2,643,176
<b>Sub-Total (A)</b>		<b>9,559,827</b>	<b>2,889,704</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	27,403,950	14,588,005
PROVISIONS	NL-18-Provisions Schedule	7,920,275	6,023,633
<b>Sub-Total (B)</b>		<b>35,324,225</b>	<b>20,611,638</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(25,764,398)</b>	<b>(17,721,934)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		9,804,761	6,207,468
<b>TOTAL</b>		<b>17,472,726</b>	<b>13,234,353</b>

**CONTINGENT LIABILITIES**

*(Rs. In '000)*

Particulars	AS AT 31ST DECEMBER,2012	AS AT 31ST DECEMBER,2011
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	3,317	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	800	-
Statutory demands/ liabilities in dispute, not provided for	1,238	1,238
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (to be specified)	-	-
<b>TOTAL</b>	<b>5,355</b>	<b>1,238</b>

**PERIODIC DISCLOSURES**

**FORM NL-4-PREMIUM SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

**PREMIUM EARNED [NET]**

*(Rs. In '000)*

PARTICULARS	FOR THE QUARTER ENDED DECEMBER 31, 2012	FOR THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	FOR THE PERIOD ENDED DECEMBER 31, 2011
Premium from direct business written	4,946,522	15,360,990	3,998,156	12,940,814
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	4,946,522	15,360,990	3,998,156	12,940,814
Add: Premium on reinsurance accepted	132,109	436,026	674,134	1,637,060
Less: Premium on reinsurance ceded	1,216,310	4,255,194	1,841,866	5,749,605
Net Premium	3,862,321	11,541,822	2,830,424	8,828,269
Adjustment for change in reserve for unexpired risks	(276,368)	(1,857,683)	90,306	(271,891)
<b>Premium Earned (Net)</b>	<b>3,585,953</b>	<b>9,684,139</b>	<b>2,920,730</b>	<b>8,556,378</b>

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELiance GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q3 - 2012-13	108,252	-	83,101	25,151	269,945	251,021	44,075
	Upto Q3 - 2012-13	641,427	-	502,101	139,326	269,945	288,907	120,364
Marine Cargo	For Q3 - 2012-13	73,324	-	54,339	18,985	88,076	76,144	30,917
	Upto Q3 - 2012-13	143,987	-	94,307	49,680	88,076	78,667	59,089
Marine Hull	For Q3 - 2012-13	8	-	1	7	1,173	1,440	(260)
	Upto Q3 - 2012-13	378	-	38	340	1,173	1,782	(269)
<b>Marine Total</b>	<b>For Q3 - 2012-13</b>	<b>73,332</b>	<b>-</b>	<b>54,340</b>	<b>18,992</b>	<b>89,249</b>	<b>77,584</b>	<b>30,657</b>
	<b>Upto Q3 - 2012-13</b>	<b>144,365</b>	<b>-</b>	<b>94,345</b>	<b>50,020</b>	<b>89,249</b>	<b>80,449</b>	<b>58,820</b>
Motor OD	For Q3 - 2012-13	923,365	-	92,645	830,720	1,930,341	1,906,724	854,337
	Upto Q3 - 2012-13	2,651,073	-	265,492	2,385,581	1,930,341	1,459,119	2,856,803
Motor TP	For Q3 - 2012-13	937,160	37,271	38,975	935,456	13,385,392	12,887,065	1,433,783
	Upto Q3 - 2012-13	2,296,183	323,983	92,066	2,528,100	13,385,392	11,597,898	4,315,594
<b>Motor Total</b>	<b>For Q3 - 2012-13</b>	<b>1,860,525</b>	<b>37,271</b>	<b>131,620</b>	<b>1,766,176</b>	<b>15,315,733</b>	<b>14,793,789</b>	<b>2,288,120</b>
	<b>Upto Q3 - 2012-13</b>	<b>4,947,256</b>	<b>323,983</b>	<b>357,558</b>	<b>4,913,681</b>	<b>15,315,733</b>	<b>13,057,017</b>	<b>7,172,397</b>
Employer's Liability	For Q3 - 2012-13	3,737	-	374	3,363	26,921	24,050	6,234
	Upto Q3 - 2012-13	17,075	-	1,762	15,313	26,921	21,460	20,774
Public Liability	For Q3 - 2012-13	241	-	24	217	10,656	7,676	3,197
	Upto Q3 - 2012-13	1,184	-	379	805	10,656	8,177	3,284
Engineering	For Q3 - 2012-13	63,244	-	51,528	11,716	132,866	165,645	(21,063)
	Upto Q3 - 2012-13	421,412	-	330,990	90,422	132,866	148,976	74,312
Aviation	For Q3 - 2012-13	2,751	-	2,660	91	443	444	90
	Upto Q3 - 2012-13	200,216	-	193,578	6,638	443	6	7,075
Personal Accident	For Q3 - 2012-13	51,821	-	11,386	40,435	126,652	108,322	58,765
	Upto Q3 - 2012-13	148,670	-	38,852	109,818	126,652	94,697	141,773
Health	For Q3 - 2012-13	500,853	-	68,845	432,008	733,682	637,757	527,933
	Upto Q3 - 2012-13	1,313,254	-	196,727	1,116,527	733,682	377,568	1,472,641
Other Misc.	For Q3 - 2012-13	21,130	-	7,692	13,438	209,245	185,101	37,582
	Upto Q3 - 2012-13	70,605	-	26,705	43,900	209,245	121,742	131,403
<b>Misc Total</b>	<b>For Q3 - 2012-13</b>	<b>2,504,302</b>	<b>37,271</b>	<b>274,129</b>	<b>2,267,444</b>	<b>16,556,198</b>	<b>15,922,784</b>	<b>2,900,858</b>
	<b>Upto Q3 - 2012-13</b>	<b>7,119,672</b>	<b>323,983</b>	<b>1,146,551</b>	<b>6,297,104</b>	<b>16,556,198</b>	<b>13,829,643</b>	<b>9,023,659</b>
<b>Q3 - 2012-13</b>		<b>2,685,886</b>	<b>37,271</b>	<b>411,570</b>	<b>2,311,587</b>	<b>16,915,392</b>	<b>16,251,389</b>	<b>2,975,590</b>
<b>Upto Q3 - 2012-13</b>		<b>7,905,464</b>	<b>323,983</b>	<b>1,742,997</b>	<b>6,486,450</b>	<b>16,915,392</b>	<b>14,198,999</b>	<b>9,202,843</b>

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

(Rs. In '000)

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on rein-surance accepted	Claims Recovered on rein- surance ceded	Net Claims Paid	Out-standing Claims at the quarter end*	Out-standing Claims at the quarter beginning	Net Claims Incurred
1	2	3	4	5	6	7	8	9
Fire	For Q3 -2011-12	324,260	(560)	257,833	65,867	278,171	297,171	46,867
	Upto Q3 -2011-12	609,164	19,310	467,685	160,789	278,171	244,205	194,755
Marine Cargo	For Q3 -2011-12	41,071	-	22,987	18,084	63,815	58,343	23,556
	Upto Q3 -2011-12	107,934	-	48,804	59,130	63,815	64,200	58,745
Marine Hull	For Q3 -2011-12	469	-	46	423	1,796	2,029	190
	Upto Q3 -2011-12	1,701	-	828	873	1,796	1,821	848
<b>Marine Total</b>	For Q3 -2011-12	41,540	-	23,033	18,507	65,611	60,372	23,746
	Upto Q3 -2011-12	109,635	-	49,632	60,003	65,611	66,021	59,593
Motor OD	For Q3 -2011-12	1,030,582	-	102,241	928,341	1,469,207	1,277,278	1,120,270
	Upto Q3 -2011-12	3,335,895	-	333,239	3,002,656	1,469,207	1,337,823	3,134,040
Motor TP	For Q3 -2011-12	688,233	736,565	496,469	928,329	9,568,632	9,271,982	1,224,979
	Upto Q3 -2011-12	2,730,071	736,565	1,919,977	1,546,659	9,568,632	8,131,114	2,984,177
<b>Motor Total</b>	For Q3 -2011-12	1,718,815	736,565	598,710	1,856,670	11,037,839	10,549,260	2,345,249
	Upto Q3 -2011-12	6,065,966	736,565	2,253,216	4,549,315	11,037,839	9,468,937	6,118,217
Employer's Liability	For Q3 -2011-12	3,834	-	386	3,448	23,741	16,214	10,974
	Upto Q3 -2011-12	9,007	-	1,026	7,981	23,741	13,530	18,192
Public Liability	For Q3 -2011-12	245	-	27	218	5,324	4,113	1,429
	Upto Q3 -2011-12	389	-	41	348	5,324	3,493	2,179
Engineering	For Q3 -2011-12	90,326	-	59,226	31,100	119,493	153,322	(2,729)
	Upto Q3 -2011-12	368,775	-	240,738	128,037	119,493	195,266	52,264
Aviation	For Q3 -2011-12	76,549	-	76,252	297	-	-	297
	Upto Q3 -2011-12	212,518	-	207,726	4,792	-	1,919	2,873
Personal Accident	For Q3 -2011-12	53,095	-	26,146	26,949	76,984	54,629	49,304
	Upto Q3 -2011-12	154,601	-	83,133	71,468	76,984	40,944	107,508
Health	For Q3 -2011-12	404,069	-	45,064	359,005	453,345	547,426	264,924
	Upto Q3 -2011-12	1,589,911	-	224,694	1,365,217	453,345	484,034	1,334,528
Other Misc.	For Q3 -2011-12	33,143	-	16,049	17,094	73,234	53,045	37,284
	Upto Q3 -2011-12	358,412	-	277,100	81,312	73,234	58,457	96,089
<b>Misc Total</b>	For Q3 -2011-12	2,380,076	736,565	821,860	2,294,781	11,789,960	11,378,009	2,706,732
	Upto Q3 -2011-12	8,759,579	736,565	3,287,674	6,208,470	11,789,960	10,266,580	7,731,850
<b>For Q3 -2011-12</b>		<b>2,745,876</b>	<b>736,005</b>	<b>1,102,726</b>	<b>2,379,155</b>	<b>12,133,742</b>	<b>11,735,552</b>	<b>2,777,345</b>
<b>Upto Q3- 2011-12</b>		<b>9,478,378</b>	<b>755,875</b>	<b>3,804,991</b>	<b>6,429,262</b>	<b>12,133,742</b>	<b>10,576,806</b>	<b>7,986,198</b>

**PERIODIC DISCLOSURES**

**FORM NL-6-COMMISSION SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**COMMISSION SCHEDULE**

*(Rs. In '000)*

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	4	5	6
<b>Fire</b>	For Q3 - 2012-13	26,060	3,333	32,869	(3,476)
	Upto Q3 - 2012-13	76,388	9,361	142,231	(56,482)
<b>Marine Cargo</b>	For Q3 - 2012-13	5,846	-	1,322	4,524
	Upto Q3 - 2012-13	21,396	11	9,822	11,585
<b>Marine Hull</b>	For Q3 - 2012-13	-	-	60	(60)
	Upto Q3 - 2012-13	268	-	346	(78)
<b>Marine Total</b>	<b>For Q3 - 2012-13</b>	<b>5,846</b>	<b>-</b>	<b>1,382</b>	<b>4,464</b>
	<b>Upto Q3 - 2012-13</b>	<b>21,664</b>	<b>11</b>	<b>10,168</b>	<b>11,507</b>
<b>Motor OD</b>	For Q3 - 2012-13	181,288	-	29,203	152,085
	Upto Q3 - 2012-13	517,315	-	83,946	433,369
<b>Motor TP</b>	For Q3 - 2012-13	-	-	-	-
	Upto Q3 - 2012-13	-	-	-	-
<b>Motor Total</b>	<b>For Q3 - 2012-13</b>	<b>181,288</b>	<b>-</b>	<b>29,203</b>	<b>152,085</b>
	<b>Upto Q3 - 2012-13</b>	<b>517,315</b>	<b>-</b>	<b>83,946</b>	<b>433,369</b>
<b>Employer's Liability</b>	For Q3 - 2012-13	1,330	-	203	1,127
	Upto Q3 - 2012-13	5,145	-	849	4,296
<b>Public Liability</b>	For Q3 - 2012-13	1,003	-	1,911	(908)
	Upto Q3 - 2012-13	5,872	2	11,473	(5,599)
<b>Engineering</b>	For Q3 - 2012-13	9,278	1,158	34,920	(24,484)
	Upto Q3 - 2012-13	27,356	2,960	115,707	(85,391)
<b>Aviation</b>	For Q3 - 2012-13	-	-	1,247	(1,247)
	Upto Q3 - 2012-13	18	-	2,145	(2,127)
<b>Personal Accident</b>	For Q3 - 2012-13	1,302	-	129	1,173
	Upto Q3 - 2012-13	15,948	27	1,901	14,074
<b>Health</b>	For Q3 - 2012-13	35,623	-	14,405	21,218
	Upto Q3 - 2012-13	121,349	27	42,918	78,458
<b>Other Misc.</b>	For Q3 - 2012-13	6,784	1	6,189	596
	Upto Q3 - 2012-13	23,132	1	32,962	(9,829)
<b>Misc Total</b>	<b>For Q3 - 2012-13</b>	<b>236,608</b>	<b>1,159</b>	<b>88,207</b>	<b>149,560</b>
	<b>Upto Q3 - 2012-13</b>	<b>716,135</b>	<b>3,017</b>	<b>291,901</b>	<b>427,251</b>
<b>Q3 - 2012-13</b>		<b>268,514</b>	<b>4,492</b>	<b>122,458</b>	<b>150,548</b>
<b>Upto Q3 - 2012-13</b>		<b>814,187</b>	<b>12,389</b>	<b>444,300</b>	<b>382,276</b>

*(Rs. In '000)*

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED DECEMBER 31, 2012	UPTO THE QUARTER ENDED DECEMBER 31, 2012
Agents	189,195	552,599
Brokers	69,248	236,224
Corporate Agency	10,071	25,364
Referral	-	-
<b>TOTAL (B)</b>	<b>268,514</b>	<b>814,187</b>

**PERIODIC DISCLOSURES**

**FORM NL-6-COMMISSION SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**COMMISSION SCHEDULE**

*(Rs. In '000)*

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission
1	2	3	5	6	7
<b>Fire</b>	For Q3 -2011-12	20,663	4,521	38,389	(13,205)
	Upto Q3 -2011-12	50,023	6,323	130,415	(74,069)
Marine Cargo	For Q3 -2011-12	7,740	1	6,027	1,714
	Upto Q3 -2011-12	15,918	53	24,319	(8,348)
Marine Hull	For Q3 -2011-12	228	-	136	92
	Upto Q3 -2011-12	610	-	432	178
<b>Marine Total</b>	For Q3 -2011-12	7,968	1	6,163	1,806
	Upto Q3 -2011-12	16,528	53	24,751	(8,170)
Motor OD	For Q3 -2011-12	142,916	-	32,551	110,365
	Upto Q3 -2011-12	352,085	-	103,663	248,422
Motor TP	For Q3 -2011-12	-	-	-	-
	Upto Q3 -2011-12	-	-	1	(1)
<b>Motor Total</b>	For Q3 -2011-12	142,916	-	32,551	110,365
	Upto Q3 -2011-12	352,085	-	103,664	248,421
Employer's Liability	For Q3 -2011-12	1,138	-	230	908
	Upto Q3 -2011-12	3,184	-	681	2,503
Public Liability	For Q3 -2011-12	985	-	753	232
	Upto Q3 -2011-12	2,387	-	8,173	(5,786)
Engineering	For Q3 -2011-12	14,578	1,770	42,054	(25,706)
	Upto Q3 -2011-12	36,356	2,823	125,696	(86,517)
Aviation	For Q3 -2011-12	-	(1)	777	(778)
	Upto Q3 -2011-12	1,185	383	1,260	308
Personal Accident	For Q3 -2011-12	4,698	-	758	3,940
	Upto Q3 -2011-12	15,810	-	2,678	13,132
Health	For Q3 -2011-12	45,576	3	10,454	35,125
	Upto Q3 -2011-12	112,332	3	40,677	71,658
Other Misc.	For Q3 -2011-12	7,210	1	3,004	4,207
	Upto Q3 -2011-12	22,138	1	14,753	7,386
<b>Misc Total</b>	For Q3 -2011-12	217,101	1,773	90,581	128,293
	Upto Q3 -2011-12	545,477	3,210	297,582	251,105
<b>For Q3 -2011-12</b>		245,732	6,295	135,133	116,894
<b>Upto Q3 -2011-12</b>		<b>612,028</b>	<b>9,586</b>	<b>452,748</b>	<b>168,866</b>

*(Rs. In '000)*

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE QUARTER ENDED DECEMBER 31, 2011
Agents	158,065	371,390
Brokers	83,074	222,644
Corporate Agency	4,593	17,994
Referral	-	-
Others	-	-
<b>TOTAL (B)</b>	<b>245,732</b>	<b>612,028</b>

**PERIODIC DISCLOSURES**

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

*(Rs. In '000)*

	PARTICULARS	FOR THE QUARTER ENDED DECEMBER 31, 2012	FOR THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	FOR THE PERIOD ENDED DECEMBER 31, 2011
1	Employees' remuneration & welfare benefits	285,989	834,177	255,077	769,940
2	Company's contribution to Provident fund and others	16,659	48,031	11,925	40,844
3	Travel, conveyance and vehicle running expenses	18,234	48,433	11,503	33,305
4	Rents, rates & taxes*	162,738	400,948	111,598	381,905
5	Repairs	53,392	190,294	39,817	154,068
6	Printing & Stationery	12,991	34,259	11,198	158,936
7	Communication expenses	26,647	74,911	46,217	105,346
8	Postage expenses	11,575	24,128	7,898	162,269
9	Legal & professional charges	38,955	103,232	39,069	109,354
10	Directors' Sitting fees	120	400	140	560
11	<b>Auditors remuneration</b>				
	a. As auditor*	830	2,480	1,300	3,025
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	205,794	766,125	227,634	255,343
13	Interest and Bank Charges	7,911	24,098	7,814	23,980
14	Entertainment expenses	621	1,534	445	1,220
15	Office maintenance expenses	43,132	111,171	34,753	93,414
16	Office management expenses	14,900	43,653	20,168	310,025
17	Recruitment & Training expenses	29,400	64,230	8,668	14,457
18	Depreciation	27,275	79,746	26,670	87,089
19	Subscriptions and membership fees	5,908	18,146	5,487	14,393
20	Coinsurance Expenses (net)	3,640	11,509	2,003	4,624
21	Service Tax Expenses*	5,538	15,477	2,199	9,491
22	Miscellaneous expenses	3,855	5,153	376	894
	<b>TOTAL</b>	<b>976,104</b>	<b>2,902,135</b>	<b>871,959</b>	<b>2,734,482</b>
	<b>Allocation:</b>				
	Fire Revenue Account	22,301	75,222	39,252	78,734
	Marine Revenue Account	5,801	24,845	6,148	22,673
	Miscellaneous Revenue Account	945,721	2,795,224	824,779	2,628,356
	Expenses not relating to Insurance Business taken in Profit & Loss A/c	2,281	6,844	1,780	4,719
	<b>TOTAL</b>	<b>976,104</b>	<b>2,902,135</b>	<b>871,959</b>	<b>2,734,482</b>

\*Corresponding figures have been regrouped/reclassified

**PERIODIC DISCLOSURES**  
**FORM NL-8-SHARE CAPITAL SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**SHARE CAPITAL**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Authorised Capital		
	20,00,00,000 Equity Shares of Rs.10 each	2,000,000	2,000,000
2	Issued Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
3	Subscribed Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
4	Called-up Capital		
	12,27,74,960 (Previous Year 11,80,50,471) Equity Shares of Rs10 each	1,227,750	1,180,505
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>1,227,750</b>	<b>1,180,505</b>

Note: Of the above 11,84,80,288 shares are held by Holding Company, Reliance Capital Limited (previous year 113,755,799 Equity shares).

**PERIODIC DISCLOSURES**  
**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**SHARE CAPITAL**  
**PATTERN OF SHAREHOLDING**  
**[As certified by the Management]**

Shareholder	As at 31-12-2012		As at 31-12-2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
· Holding Company - Indian	118,480,288	96.50%	113,755,799	96.36%
· Holding Company - Foreign	-	-	-	-
<b>Others</b>				
· Reliance General Insurance Employees Benefit Trust	4,294,672	3.50%	4,294,672	3.64%
<b>TOTAL</b>	<b>122,774,960</b>	<b>100%</b>	<b>118,050,471</b>	<b>100%</b>

**PERIODIC DISCLOSURES**  
**FORM NL-10-RESERVES AND SURPLUS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**RESERVES AND SURPLUS**

	Particulars	As at 31-12-2012	As at 31-12-2011
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	16,242,881	11,660,126
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>16,242,881</b>	<b>11,660,126</b>

**PERIODIC DISCLOSURES**  
**FORM NL-11-BORROWINGS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**BORROWINGS**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-12-INVESTMENT SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(Rs. In '000)

**INVESTMENT**

	Particulars	As at 31-12-2012	As at 31-12-2011
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	9,099,444	7,784,333
2	Other Approved Securities	2,005,542	337,052
3	Other Investments		
	(a) Shares		
	(aa) Equity	490,754	336,519
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,425,900	3,133,620
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,899,457	6,149,419
5	Other than Approved Investments	352,373	53,165
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	34,151	258,182
2	Other Approved Securities	-	64,415
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	314,500	203,266
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,369,685	3,476,921
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	956,854	1,885,240
5	Other than Approved Investments	2,601,494	124,732
	<b>TOTAL</b>	<b>32,550,154</b>	<b>23,806,866</b>

**Notes :**

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

	Rs. In '000	
Particulars	Current Year	Previous Year
Book Value	31,939,794	23,376,101
Market Value	32,001,078	22,855,383

2. Government Securities includes Rs.134,845.81 thousands as at 31st Dec, 2012 (as at 31st Dec,2011 Rs.137,196.02 thousands), deposit u/s 7 of the Insurance Act, 1938.

3. All the above investments are performing assets.

**PERIODIC DISCLOSURES**  
**FORM NL-13-LOANS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**LOANS**

	Particulars	As at 31-12-2012	As at 31-12-2011
1	<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 (to be specified)	-	-
	Unsecured	300,627	300,627
	<b>TOTAL</b>	<b>300,627</b>	<b>300,627</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	300,627	300,627
	<b>TOTAL</b>	<b>300,627</b>	<b>300,627</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	300,627	300,627
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>300,627</b>	<b>300,627</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	300,627	300,627
	<b>TOTAL</b>	<b>300,627</b>	<b>300,627</b>

**PERIODIC DISCLOSURES**

**FORM NL-14-FIXED ASSETS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**FIXED ASSETS**

*(Rs. In '000)*

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April,2012	Additions	Deductions	As at 31st Dec,2012	As at 1st April,2012	For The Period	Deductions	As at 31st Dec,2012	As at 31st Dec,2012	As at 31st March,2012
Leasehold Property	68,493	-	39,591	28,902	67,607	271	39,591	28,287	615	886
Furniture & Fittings	84,884	293	5,520	79,657	58,187	6,016	4,733	59,470	20,187	26,697
Information Technology Equipment	273,332	11,361	6,498	278,195	222,708	17,428	5,891	234,245	43,950	50,624
Intangible Asset (Computer Software)	572,388	34,285	-	606,673	516,700	38,225	-	554,925	51,748	55,688
Vehicles	8,790	-	7,583	1,207	7,478	240	6,729	989	218	1,312
Office Equipment	221,275	5,934	16,405	210,804	120,143	16,991	12,280	124,854	85,950	101,132
Plant & Machinery	10,232	-	386	9,846	4,686	575	199	5,062	4,784	5,546
<b>TOTAL</b>	<b>1,239,394</b>	<b>51,873</b>	<b>75,983</b>	<b>1,215,284</b>	<b>997,509</b>	<b>79,746</b>	<b>69,423</b>	<b>1,007,832</b>	<b>207,452</b>	<b>241,885</b>
Capital Work in progress	9,320	2,322	10,247	1,395	-	-	-	-	1,395	9,320
<b>Grand Total</b>	<b>1,248,714</b>	<b>54,195</b>	<b>86,230</b>	<b>1,216,679</b>	<b>997,509</b>	<b>79,746</b>	<b>69,423</b>	<b>1,007,832</b>	<b>208,847</b>	<b>251,205</b>
<b>PREVIOUS YEAR 2011-12</b>	<b>1,211,391</b>	<b>98,487</b>	<b>61,164</b>	<b>1,248,714</b>	<b>909,161</b>	<b>115,059</b>	<b>26,711</b>	<b>997,509</b>	<b>251,205</b>	

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

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**CASH AND BANK BALANCES**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Cash (including drafts and stamps)	11,137	2,493
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	750	-
	(bb) Others	-	-
	(b) Current Accounts	299,875	226,018
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	37,085	18,017
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>348,847</b>	<b>246,528</b>

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

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**ADVANCES AND OTHER ASSETS**

	Particulars	As at 31-12-2012	As at 31-12-2011
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	28,685	116,871
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,520	11,811
6	Rental & Other Deposits	193,904	178,731
7	Advances to Staff	2,243	2,311
8	Unutilised Service Tax Credit*	16,298	67,929
9	Other Advances	487,366	452,887
	Less: Provision	(219,176)	(278,000)
	<b>TOTAL (A)</b>	<b>513,840</b>	<b>552,540</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,122,990	777,428
2	Outstanding Premiums	187,119	5,638
3	Agents' Balances	1,571	9,307
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,102,874	1,298,263
	Less : Provision for doubtful debts	(372,206)	-
6	Due from subsidiaries/ holding	-	-
7	Motor Pool Translition Liabilities (Unamortised Losses)	654,792	-
8	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others - ERF Investment in Fixed Deposit with Banks	-	-
	<b>TOTAL (B)</b>	<b>8,697,140</b>	<b>2,090,636</b>
	<b>TOTAL (A+B)</b>	<b>9,210,980</b>	<b>2,643,176</b>

\*Corresponding figures has been regrouped/reclassified

**PERIODIC DISCLOSURES**  
**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**CURRENT LIABILITIES**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Payable to Agents'	82,743	7,095
2	Balances due to other insurance companies	629,562	215,098
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	62,316	121,167
5	Unallocated Premium	339,040	58,398
6	Sundry creditors	1,506,609	1,158,799
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	23,755,163	12,133,741
	Add : Provision for Doubtful Reinsurance Recoveries	84,751	-
9	Due to Officers/ Directors	-	12
10	Unclaimed Amount of Policy Holders	340,622	249,145
11	Others - Environmental Relief Fund Payable	71	243
12	Others - Provision for Premium Deficiency	1,100	100,230
13	Others - Temporary Bank Overdraft as per books of accounts	512,712	429,594
14	Others - Service Tax and Vat Liability*	89,261	114,483
	<b>TOTAL</b>	<b>27,403,950</b>	<b>14,588,005</b>

\*Corresponding figures has been regrouped/reclassified

**PERIODIC DISCLOSURES**  
**FORM NL-18-PROVISIONS SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

*(Rs. In '000)*

**PROVISIONS**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Reserve for Unexpired Risk	7,800,804	6,006,514
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for PD	-	-
6	Others - Provision for Leave Encashment	19,471	17,119
	- For Risk Reserves	100,000	-
	<b>TOTAL</b>	<b>7,920,275</b>	<b>6,023,633</b>

**PERIODIC DISCLOSURES**  
**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**MISCELLANEOUS EXPENDITURE**

*(Rs. In '000)*

**(To the extent not written off or adjusted)**

	<b>Particulars</b>	<b>As at 31-12-2012</b>	<b>As at 31-12-2011</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-21: Statement of Liabilities**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2012**

*(Rs in Lakhs)*

**STATEMENT OF LIABILITIES**

Sl.No.	Particular	As At 31-12-2012				As At 31-12-2011			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves *	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	2,870.40	2,151.25	548.20	5,569.85	1,818.00	2,521.00	260.71	4,599.71
2	<b>Marine</b>		-	-					
a	Marine Cargo	920.00	614.79	265.96	1,800.75	545.40	482.40	155.75	1,183.55
b	Marine Hull	20.00	11.72	-	31.72	20.20	17.96	-	38.16
3	<b>Miscellaneous</b>								
a	Motor	60,188.44	117,826.50	103,728.55	281,743.49	46,337.54	58,116.74	52,261.64	156,715.93
b	Engineering	820.60	935.49	393.17	2,149.26	740.00	872.20	322.72	1,934.92
c	Aviation	10.20	4.43	-	14.63	20.00	-	-	20.00
d	Liabilities	234.60	90.33	16.23	341.16	180.00	38.12	15.13	233.25
e	Rural Insurance	122.40	367.63	-	490.03	100.00	94.49	-	194.49
f	Others	2,233.80	2,908.44	1,199.63	6,341.87	2,080.00	1,139.57	505.53	3,725.10
4	<b>Health Insurance</b>	11,314.40	5,030.88	2,305.94	18,651.22	9,275.00	2,044.11	2,489.33	13,808.44
5	<b>Total Liabilities</b>	<b>78,734.84</b>	<b>129,941.47</b>	<b>108,457.68</b>	<b>317,133.98</b>	<b>61,116.14</b>	<b>65,326.60</b>	<b>56,010.81</b>	<b>182,453.55</b>

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

PERIODIC DISCLOSURES

FORM NL-22

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2012

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED DECEMBER 2012

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical		Crop Insurance		All Other		Grand Total		
	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	For Q3 2012-13	Upto Q3 2012-13	
Andhra Pradesh	331.71	735.33	8.17	44.47	-	-	172.86	1,270.60	1,305.68	4,028.68	1,026.61	3,429.11	10.83	68.36	4.46	55.16	511.51	1,149.48	131.31	375.65	-	-	10.66	28.13	3,513.80	11184.96	
Assam	5.07	207.49	0.29	13.00	-	-	16.55	131.39	118.75	304.36	103.15	267.79	0.16	2.05	5.76	6.04	3.03	7.55	0.01	0.08	-	-	5.99	18.60	258.77	958.35	
Bihar	3.96	17.21	-	0.04	-	-	3.22	38.23	178.48	613.45	147.71	517.84	0.01	0.07	0.40	0.56	39.02	51.90	-	0.00	-	-	8.44	35.35	381.23	1274.65	
Chandigarh	0.12	6.49	1.17	6.87	-	-	-	-	318.49	936.18	168.93	641.47	1.34	2.75	0.62	2.19	539.34	560.22	14.97	63.42	-	-	6.09	18.04	1,051.07	2237.63	
Chattisgarh	34.96	105.83	0.99	1.02	-	-	36.10	48.44	58.45	248.45	51.90	219.92	3.00	4.49	-	0.10	2.57	4.86	0.02	0.20	-	-	3.66	10.79	191.63	644.09	
Delhi	169.33	722.01	108.56	378.94	-	-	40.12	229.21	1,517.37	4,735.72	777.15	2,809.14	137.41	1,862.69	70.75	436.36	2,260.27	4,505.63	156.21	486.15	-	-	1,732.82	2,466.66	6,969.99	18632.53	
Goa	1.10	68.26	-	0.74	-	-	0.34	1.73	56.88	133.69	32.65	69.53	-	-	0.01	0.05	2.23	8.63	0.20	0.32	-	-	0.24	1.30	93.66	284.24	
Gujarat	915.63	2,324.78	22.92	112.13	-	-	39.43	159.42	2,014.34	5,014.73	1,347.38	3,800.90	42.78	131.89	15.08	137.50	435.31	1,293.25	11.70	53.00	-	-	294.88	1,233.17	5,139.44	14260.77	
Haryana	151.43	325.40	3.53	12.48	-	-	45.20	163.38	908.75	2,506.59	383.76	1,359.07	0.84	7.24	3.03	4.58	52.21	113.95	0.76	2.19	-	-	16.40	87.42	1,565.93	4582.31	
Himachal Pradesh	273.07	667.78	0.26	0.36	-	-	4.90	55.74	120.61	308.56	93.79	313.63	0.10	0.50	0.08	0.25	3.12	7.93	0.26	0.35	-	-	13.02	42.52	509.20	1397.63	
Jammu & Kashmir	7.56	19.98	-	0.06	-	-	161.00	193.50	141.43	318.54	92.98	236.46	0.79	1.49	0.05	0.06	2.11	6.89	0.20	0.58	-	-	3.82	13.04	409.95	790.59	
Jharkhand	42.07	99.22	2.03	5.89	-	-	21.63	72.98	267.84	689.05	230.59	617.08	24.44	79.01	(94.10)	150.72	213.90	1,405.20	0.31	0.71	-	-	6.24	21.42	714.96	3141.26	
Karnataka	55.07	328.90	24.68	64.36	-	20.79	45.00	176.99	1,412.75	4,522.13	1,159.07	3,769.25	16.52	53.29	179.96	251.33	421.15	2,437.52	72.89	265.36	-	-	12.41	60.86	3,399.50	11950.78	
Kerala	30.14	82.26	1.30	3.57	-	-	13.40	38.71	1,452.20	4,406.47	996.40	2,957.94	2.92	10.72	0.25	1.97	46.41	190.26	43.00	151.72	-	-	13.67	65.99	2,599.68	7909.60	
Madhya Pradesh	83.71	498.10	3.71	9.14	-	-	44.15	570.65	307.68	811.55	169.94	563.72	1.59	5.05	0.00	0.32	56.71	137.98	0.50	1.36	-	-	13.55	36.96	681.54	2634.83	
Maharashtra	647.23	4,518.77	267.77	1,070.15	12.03	33.99	527.06	2,450.30	3,913.99	9,992.55	2,644.17	6,975.83	79.43	830.67	25.46	276.52	868.09	3,059.51	263.01	1,034.59	-	2.67	83.85	1,885.36	9,332.10	32130.92	
Orissa	54.11	152.03	(1.00)	(0.76)	-	-	19.73	95.69	211.76	541.50	171.05	485.21	0.21	4.24	4.11	5.57	8.30	89.03	-	0.65	-	-	26.35	68.10	494.61	1441.27	
Puducherry	8.23	13.49	-	-	-	-	-	0.31	60.54	179.40	61.75	193.17	0.31	0.61	0.10	0.23	3.59	4.73	-	0.34	-	-	0.80	2.35	135.31	394.63	
Punjab	58.35	162.63	17.42	75.43	-	-	10.08	52.37	649.78	1,605.50	262.53	837.54	3.72	9.71	4.48	20.73	52.23	163.64	11.33	47.48	-	-	27.74	87.66	1,097.66	3062.67	
Rajasthan	53.45	390.73	4.90	11.24	-	-	69.49	123.82	1,324.39	1,831.41	376.27	1,171.36	1.78	5.09	0.72	3.63	16.14	54.11	1.05	3.42	-	3.78	33.82	99.83	1,285.99	3698.42	
Tamil Nadu	114.50	538.98	23.75	74.59	-	-	48.36	143.82	1,334.39	4,955.97	1,366.49	4,861.64	10.48	62.80	121.95	140.14	1,137.42	1,453.06	39.97	136.30	-	-	18.74	64.45	4,216.04	12071.74	
Uttar Pradesh	212.50	1,061.18	1.62	10.48	-	-	136.44	399.05	1,139.96	3,010.37	477.64	1,483.46	(5.78)	(1.74)	0.27	16.57	202.33	747.49	1.18	4.67	-	5.72	10.15	85.84	2,176.30	6823.10	
Uttarakhand	2.09	96.99	0.02	1.24	-	-	0.44	2.59	184.99	541.46	119.40	425.54	-	0.41	0.03	0.06	14.18	27.02	0.37	1.05	-	-	1.57	7.52	323.11	1103.87	
West Bengal	104.41	681.01	114.37	530.05	0.62	-	343.05	762.89	1,065.96	3,770.31	812.78	3,088.80	34.95	120.40	97.94	361.48	232.49	1,234.76	9.85	23.84	-	-	71.44	259.10	2,887.25	10833.25	
Arunachal Pradesh	-	0.89	-	-	-	-	16.91	46.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.91	47.76
Manipur	-	-	-	0.02	-	-	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Meghalaya	4.65	69.92	-	-	-	-	-	1.84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.65	71.76
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
Nagaland	2.28	2.97	-	-	-	-	-	0.43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.28	3.40
Sikkim	0.45	2.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.45	2.78
Tripura	1.80	1.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.80	1.80
Dadra & Nagar Haveli	10.27	32.14	-	-	-	-	0.15	0.47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.42	32.62
Daman & Diu	-	5.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.68
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
<b>Grand Total</b>	<b>3,379.24</b>	<b>13,941.04</b>	<b>606.47</b>	<b>2,425.48</b>	<b>12.03</b>	<b>55.40</b>	<b>1,815.62</b>	<b>7,231.43</b>	<b>19,469.45</b>	<b>55,646.62</b>	<b>13,074.09</b>	<b>41,095.40</b>	<b>367.83</b>	<b>3,261.81</b>	<b>441.40</b>	<b>1,872.10</b>	<b>7,123.64</b>	<b>18,714.61</b>	<b>759.09</b>	<b>2,653.42</b>	<b>0.00</b>	<b>12.17</b>	<b>2,416.35</b>	<b>6,700.45</b>	<b>49,465.22</b>	<b>153,609.90</b>	

**PERIODIC DISCLOSURES**

**FORM NL-23 :Reinsurance Risk Concentration**

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2012**

*(Rs in Lakhs)*

**Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	8	1.59	13.40	45.18	0.48%
2	No. of Reinsurers with rating AA but less than AAA	25	6,224.04	718.17	255.50	57.61%
3	No. of Reinsurers with rating A but less than AA	73	549.51	380.87	2,068.48	24.00%
4	No. of Reinsurers with rating BBB but less than A	15	288.39	182.73	916.59	11.11%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other then GIC	8	-	-	848.84	6.79%
	<b>Total</b>	<b>129</b>	<b>7,063.53</b>	<b>1,295.18</b>	<b>4,134.58</b>	<b>100%</b>

Note:

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

**PERIODIC DISCLOSURES**

**FORM NL-24 : Ageing of Claims**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

*(Rs in Lakhs)*

**Ageing of Claims**

SI.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	58	38	29	18	17	160	1,083
2	Marine Cargo	112	61	25	19	5	222	733
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	38	19	16	12	14	99	632
5	Motor OD	19,702	6,726	2,220	1,052	281	29,981	9,234
6	Motor TP	21	31	14	146	782	994	2,957
7	Health	150,478	3,177	696	255	47	154,653	4,822
8	Overseas Travel	185	1	3	4	3	196	187
9	Personal Accident	171	121	95	65	32	484	518
10	Liability	-	9	5	3	4	21	40
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	99	61	29	33	45	267	238

Note:

Excluding claims related to IMTPIP Pool.

**PERIODIC DISCLOSURES**

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

**INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**Date: 31-12-2012**

*No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	346	350	6	369	18,935	27,077	199,510	424	1,619	226	-	-	1,637	250,499
2	Claims reported during the period	214	352	1	91	34,098	2,520	234,537	230	782	90	-	-	553	273,468
3	Claims Settled during the period	160	222	-	99	29,981	994	154,653	196	484	21	-	-	267	187,077
4	Claims Repudiated during the period	-	-	-	1	147	734	10,062	-	-	-	-	-	-	10,944
5	Claims closed during the period	90	124	2	74	4,096	6,670	6,411	13	120	28	-	-	217	17,845
6	Claims O/S at End of the period	310	356	5	286	18,809	21,199	262,921	445	1,797	267	-	-	1,706	308,101
	Less than 3months	92	133	-	85	10,667	1,482	159,367	240	544	69	-	-	274	172,953
	3 months to 6 months	57	54	-	43	2,925	1,505	80,102	106	319	29	-	-	233	85,373
	6months to 1 year	59	83	1	93	2,336	3,035	22,641	67	406	62	-	-	359	29,142
	1year and above	102	86	4	65	2,881	15,177	811	32	528	107	-	-	840	20,633

Note:

Excluding claims related to IMTPIP Pool.

**PERIODIC DISCLOSURES**

**FORM NL-26 : CLAIMS INFORMATION - KG Table I**

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

**SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER ,2012**

**Required solvency margin based on net premium and net incurred claims**

**(Rs. in Lakhs)**

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	19,171.62	4,083.74	9,614.38	2,525.44	1,917.16	1,442.16	1,917.16
2	Marine Cargo	2,898.04	1,211.85	2,559.53	1,138.92	347.76	460.72	460.72
3	Marine Hull	68.04	13.67	82.49	61.29	6.80	18.39	18.39
4	Motor	126,756.62	111,449.22	124,250.87	93,695.01	22,289.84	28,108.50	28,108.50
5	Engineering	9,802.65	1,549.97	7,686.70	1,427.29	980.26	1,153.01	1,153.01
6	Aviation	213.52	(87.81)	10,686.11	279.89	21.35	1,602.92	1,602.92
7	Laibilities	3,580.67	1,020.15	382.88	322.05	537.10	96.62	537.10
8	Others	10,381.53	3,657.66	6,984.61	3,931.42	1,453.41	1,466.77	1,466.77
9	Health	26,281.92	22,628.79	26,212.57	22,650.09	4,525.76	6,795.03	6,795.03
	<b>Total</b>	<b>199,154.62</b>	<b>145,527.25</b>	<b>188,460.15</b>	<b>126,031.39</b>	<b>32,079.47</b>	<b>41,144.10</b>	<b>42,059.59</b>

Note : Rural Insurance is included in the respective class of business.

**PERIODIC DISCLOSURES****FORM NL-27 : Offices information for Non-Life****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-12-2012

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year (As on 01.04.2012)	151	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	25	
6	No of branches at the end of the year (As on 31.12.2012)	126*	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	126	

\*Excluding 12 Regional Offices

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2012

PERIODICITY OF SUBMISSION : QUARTERLY

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

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	325,502
2	Loans	9	3,006
3	Fixed Assets	10	2,088
4	Current Assets		
	a. Cash & Bank Balance	11	3,488
	b. Advances & Other Assets	12	92,110
5	Current Liabilities		
	a. Current Liabilities	13	(274,040)
	b. Provisions	14	(79,203)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	98,048
	<b>Application Of Funds as per Balance Sheet (A)</b>	<b>TOTAL (A)</b>	<b>171,000</b>
	<b>OTHER ASSETS</b>	<b>SCH</b>	<b>AMOUNT</b>
1	Loans (if any)	9	3,006
2	Fixed Assets (if any)	10	2,088
3	Cash & Bank Balance (if any)	11	3,488
4	Advances & Other Assets (if any)	12	92,110
5	Current Liabilities	13	(274,040)
6	Provisions	14	(79,203)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	98,048
	<b>TOTAL (B)</b>	<b>TOTAL (B)</b>	<b>(154,502)</b>
	<b>Investment Assets As Per FORM 3B</b>	<b>(A - B)</b>	<b>325,502</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM <sup>1</sup> (b)						
1	Government Securities	Not less than 20%	0	0	91,336	91,336	28.06%	0	91,336	90,816
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	0	111,391	111,391	34.22%	0	111,391	111,404
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	0	78,542	78,542	24.13%	21	78,563	78,462
	2.Approved Investments	Not exceeding 55%	0	0	105,966	105,966	32.56%	42	106,008	106,588
	3.Other Investments (not exceeding 25%)		0	0	29,581	29,581	9.09%	(43)	29,539	29,661
	<b>Total Investment Assets</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>325,481</b>	<b>325,481</b>	<b>100.00%</b>	<b>21</b>	<b>325,502</b>	<b>326,114</b>

Note:

- 1 FRSM refers Funds representing Solvency margin
- 2 Pattern of Investment will apply only to SH funds representing FRSM
- 3 Book value shall not include funds beyond Solvency Margin
- 4 Other Investments are as permitted under Sec 27A(2) and 27B(3)

**PERIODIC DISCLOSURES**

FORM NL-29 Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2012

(Rs in Lakhs)

**Detail Regarding debt securities**

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2012	as % of total for this class	As at 31/12/2011	as % of total for this class	As at 31/12/2012	as % of total for this class	As at 31/12/2011	as % of total for this class
<b>BREAKDOWN BY CREDIT RATING</b>								
AAA rated	153,297.88	47.90%	136,047.29	59.53%	153,107.41	47.94%	137,473.01	58.81%
AA or better	28,642.86	8.95%	8,486.66	3.71%	28,352.58	8.88%	8,569.17	3.67%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	138,070.04	43.15%	84,019.88	36.76%	137,937.95	43.19%	87,718.83	37.53%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	72,806.56	22.75%	59,970.35	26.24%	72,766.84	22.78%	60,126.58	25.72%
more than 1 year and upto 3 years	66,904.51	20.91%	59,002.36	25.82%	66,909.01	20.95%	60,083.95	25.70%
More than 3 years and up to 7 years	80,629.85	25.20%	50,981.16	22.31%	80,828.50	25.31%	52,899.40	22.63%
More than 7 years and up to 10 years	55,124.98	17.23%	31,078.65	13.60%	54,872.31	17.18%	31,836.15	13.62%
above 10 years	44,544.87	13.92%	27,521.32	12.04%	44,021.29	13.78%	28,814.92	12.33%
<b>BREAKDOWN BY TYPE OF THE INSURER</b>								
a. Central Government	90,815.80	28.38%	76,815.19	33.61%	91,335.96	28.60%	80,425.15	34.40%
b. State Government	20,587.79	6.43%	3,924.72	1.72%	20,055.42	6.28%	4,014.67	1.72%
c. Corporate Securities	208,607.19	65.19%	147,813.93	64.67%	208,006.56	65.12%	149,321.18	63.88%

**Note**

- 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.
- Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
- AAA rated' includes Securities having rating as P1+/A1+
- Any other' under 'Break down by credit rating' contains Liquid MFs / CBLO / G-Sec etc. It does not contain any Security which is rated below B

**PERIODIC DISCLOSURES**

**FORM NL-30 - Analytical Ratios**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2012	UPTO THE PERIOD ENDED DECEMBER 31, 2012	FOR THE QUARTER ENDED DECEMBER 31, 2011	UPTO THE PERIOD ENDED DECEMBER 31, 2011
1	Gross Premium Growth Rate	23.72%	18.70%	-4.37%	6.24%
2	Gross Premium to shareholders' fund ratio	64.51%	200.33%	56.90%	184.16%
3	Growth rate of shareholders' fund	2.50%	7.42%	2.15%	13.00%
4	Net Retention Ratio	78.08%	75.14%	70.79%	68.22%
5	Net Commission Ratio	3.90%	3.31%	4.13%	1.91%
6	Expense of Management to Gross Direct Premium Ratio	25.12%	24.15%	27.91%	25.82%
7	Combined Ratio	79.41%	75.61%	96.59%	99.07%
8	Technical Reserves to net premium ratio	819.24%	274.15%	644.44%	206.61%
9	Underwriting balance ratio	-13.31%	-24.23%	-29.81%	-26.37%
10	Operating Profit Ratio	4.51%	-7.07%	-12.21%	-9.54%
11	Liquid Assets to liabilities ratio	24.10%	24.10%	34.32%	34.32%
12	Net earning ratio	4.04%	-9.51%	-12.16%	-10.56%
13	Return on net worth ratio	2.03%	-14.32%	-4.90%	-13.27%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.42	1.42
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

**Equity Holding Pattern for Non-Life Insurers**

1	(a) No. of shares	122,774,960	122,774,960	118,050,471	118,050,471
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.27	(9.03)	(2.94)	(7.97)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.27	(9.03)	(2.94)	(7.97)
6	(c) Book value per share (Rs)	62.44	62.44	166.10	166.10

**PERIODIC DISCLOSURES**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-12-2012

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q3 - 2012-13	49.82%	21.52%	-18.83%	25.25%
Fire	Upto Q3 - 2011-12	12.76%	27.51%	-28.93%	5.61%
Marine Cargo	Upto Q3 - 2012-13	-30.84%	40.32%	11.85%	-41.11%
Marine Cargo	Upto Q3 - 2011-12	88.03%	20.46%	-11.63%	-4.81%
Marine Hull	Upto Q3 - 2012-13	-19.15%	22.91%	-6.15%	113.48%
Marine Hull	Upto Q3 - 2011-12	-9.81%	28.55%	9.10%	-35.38%
Motor	Upto Q3 - 2012-13	15.88%	91.83%	4.88%	-27.80%
Motor	Upto Q3 - 2011-12	10.30%	79.40%	3.75%	-30.36%
Employer Liability	Upto Q3 - 2012-13	33.01%	89.85%	8.45%	13.83%
Employer Liability	Upto Q3 - 2011-12	-13.27%	89.79%	6.55%	22.65%
Public Liability	Upto Q3 - 2012-13	116.52%	9.29%	-22.36%	60.06%
Public Liability	Upto Q3 - 2011-12	28.44%	9.79%	-47.49%	82.44%
Engineering	Upto Q3 - 2012-13	0.07%	14.89%	-79.28%	85.15%
Engineering	Upto Q3 - 2011-12	108.64%	15.50%	-77.26%	71.52%
Aviation	Upto Q3 - 2012-13	-45.85%	2.83%	-420.36%	-901.98%
Aviation	Upto Q3 - 2011-12	-92.71%	-14.57%	-6.40%	176.93%
Personal Accident	Upto Q3 - 2012-13	-11.18%	89.87%	8.36%	-15.57%
Personal Accident	Upto Q3 - 2011-12	-42.10%	82.12%	7.59%	-20.05%
Health	Upto Q3 - 2012-13	21.13%	84.54%	4.34%	-22.35%
Health	Upto Q3 - 2011-12	-7.98%	81.63%	4.98%	-23.02%
Other Miscellaneous	Upto Q3 - 2012-13	60.67%	15.30%	-9.83%	-43.18%
Other Miscellaneous	Upto Q3 - 2011-12	10.92%	24.29%	7.48%	-50.78%
Total	Upto Q3 - 2012-13	18.70%	75.14%	3.31%	-24.23%
Total	Upto Q3 - 2011-12	6.24%	68.22%	1.91%	-26.37%

**PERIODIC DISCLOSURES**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date:** 31-12-2012

FORM NL-30		Analytical Ratios			
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q3 - 2012-13	22.73%	26.18%	-3.93%	12.27%
Fire	For Q3 - 2011-12	63.91%	46.48%	-10.32%	36.14%
Marine Cargo	For Q3 - 2012-13	-35.44%	37.78%	19.74%	-67.46%
Marine Cargo	For Q3 - 2011-12	90.12%	21.36%	8.54%	-49.23%
Marine Hull	For Q3 - 2012-13	-4.90%	4.07%	-122.45%	808.16%
Marine Hull	For Q3 - 2011-12	-33.74%	5.53%	131.43%	-358.57%
Motor	For Q3 - 2012-13	23.00%	91.05%	5.13%	-14.28%
Motor	For Q3 - 2011-12	-9.51%	80.55%	5.18%	-43.67%
Employer Liability	For Q3 - 2012-13	9.15%	89.78%	9.17%	14.86%
Employer Liability	For Q3 - 2011-12	-23.15%	89.81%	8.06%	-18.29%
Public Liability	For Q3 - 2012-13	-14.30%	16.60%	-23.69%	201.17%
Public Liability	For Q3 - 2011-12	394.07%	21.49%	4.01%	40.67%
Engineering	For Q3 - 2012-13	-9.62%	18.76%	-71.89%	216.18%
Engineering	For Q3 - 2011-12	49.13%	18.58%	-68.87%	153.63%
Aviation	For Q3 - 2012-13	-124.80%	10.57%	257.64%	-164.05%
Aviation	For Q3 - 2011-12	16.40%	-35.27%	11.95%	77.19%
Personal Accident	For Q3 - 2012-13	-30.51%	88.25%	3.01%	-58.19%
Personal Accident	For Q3 - 2011-12	-29.30%	85.94%	7.22%	-28.11%
Health	For Q3 - 2012-13	59.83%	85.27%	3.16%	-20.26%
Health	For Q3 - 2011-12	-21.94%	84.79%	8.40%	9.08%
Other Miscellaneous	For Q3 - 2012-13	48.04%	10.98%	2.20%	-43.80%
Other Miscellaneous	For Q3 - 2011-12	15.74%	18.35%	13.78%	-79.63%
<b>Total</b>	For Q3 - 2012-13	23.72%	78.08%	3.90%	-13.31%
<b>Total</b>	For Q3 - 2011-12	-4.37%	70.79%	4.13%	-29.81%

**PERIODIC DISCLOSURES**

FORM NL-31 : Related Party Transactions

INSURE RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2012

(Rs in Lakhs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	Consideration paid / received			
				For the quarter ended 31st December, 2012	For the period ended 31st December, 2012	For the quarter ended 31st December, 2011	For the period ended 31st December, 2011
1	Reliance Capital Ltd.	Holding Company	Share Capital issued	-	158.16	-	137.76
			Share Premium Received	-	15,341.83	-	13,362.24
			Share Application Money Received	-	-	5,600.00	5,600.00
			Claim Paid	3.38	3.38	1.37	4.98
			Premium	1.95	22.73	2.44	22.80
			Reimbursement paid for exps(Rent,Communication,Electricity,Professional fees,Maintenance Charges)	25.54	66.86	129.08	369.83
			Management fees	168.54	487.33	164.95	313.04
			Reimbursement paid for IT services	13.85	133.33	32.96	66.82
			Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	46.47	85.16	29.65	68.22
			Advertisement Hoarding Charges paid	-	5.48	-	-
			Interest Due on Debenture	160.08	528.53	197.34	394.84
			Outstanding balance in CD A/c	9.62	9.62	0.49	0.49
			Debtors	92.74	92.74	-	-
			2	Reliance Capital Asset Management Ltd.	Fellow Subsidiary	Premium	2.22
Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	5.52	16.59				3.65	9.23
Outstanding balance in CD A/c	5.91	5.91				2.19	2.19
Debtors	4.15	4.15				-	-
3	Reliance Capital Trustee Co. Ltd.	Fellow Subsidiary	Premium	-	412.78	5.87	89.57
4	Reliance Equity Avdisor Ltd.	Fellow Subsidiary	Premium	-	0.08	0.12	0.50
			Outstanding balance in CD A/c	0.15	0.15	0.15	0.15
5	Reliance Home Finance Pvt. Ltd.	Fellow Subsidiary	Reimbursement received for exps(Rent,Communication,Electricity,canteen exp)	-	-	-	-
			Reimbursement paid for exps(Market Intelligendt & Feedback)	0.17	0.17	-	-
			Outstanding balance in CD A/c	0.25	0.25	0.25	0.25
6	Reliance Money Express Ltd.	Fellow Subsidiary	Return on Foreign Exchange	-	-	-	-
			Premium	-	0.14	0.09	0.63
			Foreign Currency Purchased	2.80	6.25	-	0.23
			Outstanding balance in CD A/c	4.34	4.34	4.34	4.34
7	Reliance Securities Ltd.	Fellow Subsidiary	Reimbursement received for	4.88	12.84	6.06	18.12
			Premium	0.08	0.60	-	1.35
			Claim Paid	-	-	-	0.05
			Debtors	3.36	3.36	-	-
8	Reliance Spot Exchange Infrastructure	Fellow Subsidiary	Premium	-	-	0.65	0.71
			Outstanding balance in CD A/c	0.22	0.22	0.22	0.22
9	Reliance Composite Insurance Broking Limited (w.e.f. October 18, 2011)	Fellow Subsidiary	Premium	-	-	0.16	0.16
			Reinsurance Premium paid	453.38	1,819.44	-	-
			RI Claim Received	223.61	1,070.38	-	-
			RI Commission Received	68.94	298.70	-	-
			Brokreaage	34.63	53.87	-	-
			Debtors	69.80	69.80	-	-
10	Reliance Innoventures Pvt. Ltd.	Ultimate Holding Company	Premium	-	-	-	4.75
11	Quant Capital Pvt. Ltd.	Fellow Subsidiary	Premium	-	0.23	-	3.29
12	Quant Broking Private Limited	Fellow Subsidiary	Premium	-	0.22	-	-
			Brokerage paid for stock exchange trading	0.05	0.38	-	-
			Outstanding balance in CD A/c	-	-	0.01	0.01
13	Reliance Wealth Management Limited	Fellow Subsidiary	Premium	-	0.38	-	-
14	Reliance Communications Limited	Comapany Under Common Control	Paid for telephone & internet	-	-	-	269.09
			Premium	-	-	-	82.18
			Claim Paid	-	-	-	20.71
			Outstanding balance in CD A/c	-	-	-	-
15	Relaince Communications	Fellow Subsidiary	Premium	-	-	-	0.99
			Claim Paid	-	-	-	0.29
16	Reliance Big Entertainment Private Limited	Comapany Under Common Control	Claim Paid	-	-	-	0.19
17	Shri Anil D. Ambani, person having control during the year	Key Managerial Personnel	Premium	-	1.25	-	-
18	Rakesh Jain	Key Managerial Personnel	Remuneration	40.00	120.00	25.46	25.46
19	Vijay Pawar	Key Managerial Personnel	Remuneration	-	-	4.85	50.44
20	Independent Directors		Sitting Fees	1.20	4.00	1.40	5.40

**PERIODIC DISCLOSURES**

**FORM NL-32 Products Information**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

**Products Information**

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

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

**PERIODIC DISCLOSURES**

**FORM NL-33 : SOLVENCY MARGIN - KGII**

**INSURER** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**TABLE - II**

**SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER ,2012**

**Available Solvency Margin and Solvency Ratio**

(Rs. in Lakhs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	325,501.55
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	317,133.98
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	7,644.12
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>723.44</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	4	95,197.05
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	29,190.95
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>66,006.09</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>66,729.54</b>
9	Total Required Solvency Margin [RSM]		<b>42,059.59</b>
10	Solvency Ratio (Total ASM/Total RSM) *		<b>1.59</b>

\* The minimum Solvency margin for the period year ended on 31st December 2012 is required to be kept as 1.30 times in accordance with IRDA order no. IRDA/F&A/ORD/MTPP/070/03-2012 dated 22nd March 2012.

**Notes**

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDA-Assets-AA.
- 2 Amount of Total Liabilities as mentioned in Form HG.
- 3 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.
- 4 Total Assets in respect of shareholder's funds as mentioned in Form IRDA-Assets-AA.
- 5 Amount of other Liabilities arising in respect of policyholder's funds and as mentioned in the Balance Sheet.

**PERIODIC DISCLOSURES****FORM NL-34 : Board of Directors & Key Person****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-12-2012*****BOD and Key Person information***

<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr S.P. Talwar	Director	
2	Mr D Sengupta	Director	
3	Mr Rajendra Chitale	Director	
4	Mr H. Ansari	Director	
5	Mr Soumen Ghosh	Director	
6	Mr Vijay Pawar	Director	ceased to be director w.e.f.31.10.2012
7	Mr Rakesh Jain	Executive Director & CEO	
8	Mr Hemant Jain	CFO	
9	Mr Sudarshanam Sundararajan	Head- ERCG	
10	Mr K Ramkumar	CIO	

Key Pesons as defined in IRDA Registration of Companies Regulations, 2000

**PERIODIC DISCLOSURES**

**FORM NL-35 NON PERFORMING ASSETS-7A**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

Name of the fund : General Fund

**CODE:** 103

**STATEMENT AS ON** 31.12.2012

**PERIODICITY OF SUBMISSION :** QUARTERLY

**Details Of Investment Portfolio**

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
----- NIL -----																	

**Note:**

1. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.
2. Form 7A shall be submitted in respect of each fund.
3. Classification shall be as per F&A Circular-169-Jan-07 Dt. 24.01.07.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2012

PERIODICITY OF SUBMISSION : QUARTERLY

NAME OF THE FUND : GENERAL FUND

Rs. In Lakhs

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT														
			For the quarter ended 31st December, 2012					Upto the Quarter ended 31st December, 2012				Previous Year 2011-12					
			Investment (Rs.)		Income on Investment (Rs.)*	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield† (%)	Net Yield‡ (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield† (%)	Net Yield‡ (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	<b>CENTRAL GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	89,645.99	89,267.09	1,794.39	7.22%	7.22%	89,645.99	89,267.09	5,349.24	7.96%	7.96%	73,062.97	69,973.35	5,874.25	7.83%	7.83%
	Treasury Bills	CTRB	341.51	341.51	4.59	7.88%	7.88%	341.51	341.51	64.41	7.99%	7.99%	1,496.43	1,496.43	33.78	6.47%	6.47%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,348.46	1,207.20	18.63	5.47%	5.47%	1,348.46	1,207.20	56.32	5.51%	5.51%	1,366.29	1,181.84	69.54	5.54%	5.54%
2	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>																
	State Government Bonds	SGGB	20,055.42	20,587.79	365.02	8.56%	8.56%	20,055.42	20,587.79	711.78	8.52%	8.52%	6,518.14	6,439.42	415.81	8.02%	8.02%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
3	<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	34,207.75	34,079.93	790.28	9.18%	9.18%	34,207.75	34,079.93	2,179.38	9.05%	9.05%	28,578.29	28,135.31	2,309.72	8.33%	8.33%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
4	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>																
	Infrastructure - PSU - Debentures / Bonds	IFTD	30,759.54	30,863.60	673.86	8.79%	8.79%	30,759.54	30,863.60	2,146.38	8.46%	8.46%	32,136.67	31,425.06	2,854.27	8.69%	8.69%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	12,629.33	12,551.52	295.10	9.27%	9.27%	12,629.33	12,551.52	888.36	9.96%	9.96%	12,373.42	12,208.14	1,092.06	8.02%	8.02%
	Infrastructure - debentures / bonds / cps / loans - (promoter group)	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	148.92	10.64%	10.64%	0.00	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Infrastructure - Other Corporate Securities - CPs	IKCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	726.63	729.72	0.40	0.24%	0.24%	726.63	729.72	(117.06)	-18.12%	-18.12%	847.08	657.13	27.91	3.42%	3.42%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	218.45	236.77	0.00	0.00%	0.00%	218.45	236.77	5.33	3.56%	3.56%	168.37	160.15	21.41	15.79%	15.79%
5	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAFQ	1,605.12	1,647.50	1.21	0.32%	0.32%	1,605.12	1,647.50	48.63	4.76%	4.76%	1,148.67	1,034.75	85.65	7.63%	7.63%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	2,260.28	3,260.04	15.01	1.95%	1.95%	2,260.28	3,260.04	72.81	3.08%	3.08%	2,828.66	2,424.65	426.59	15.34%	15.34%
	Corporate Securities - Bonds - (Taxable)	EBPT	9,000.54	9,029.33	202.00	8.71%	8.71%	9,000.54	9,029.33	500.00	8.88%	8.88%	6,996.02	6,826.03	655.09	10.24%	10.24%
	Corporate Securities - Debentures	ECOS	47,765.35	48,127.48	1,191.41	9.84%	9.84%	47,765.35	48,127.48	3,131.58	9.75%	9.75%	19,304.54	19,153.84	1,333.35	8.84%	8.84%
	Commercial Papers	ECCP	7,100.30	7,100.30	119.62	9.43%	9.43%	7,100.30	7,100.30	279.75	9.66%	9.66%	4,741.86	4,741.86	100.36	9.64%	9.64%
	Application Money	ECAM	2,500.00	2,500.00	0.00	0.00%	0.00%	2,500.00	2,500.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	8,000.00	8,152.26	161.87	10.15%	10.15%	8,000.00	8,152.26	527.43	9.81%	9.81%	7,701.10	7,662.40	768.45	9.96%	9.96%
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,559.66	1,588.06	36.31	9.23%	9.23%	1,559.66	1,588.06	107.14	9.10%	9.10%	1,566.66	1,552.85	142.95	9.10%	9.10%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	1,008.51	1.00	9.10%	9.10%	1,000.00	1,008.51	1.00	9.10%	9.10%	0.00	0.00	0.00	0.00%	0.00%
	CCIL - CBLO	ECBO	0.00	0.00	(132.66)	7.91%	7.91%	0.00	0.00	(208.97)	8.07%	8.07%	22,345.19	22,345.19	(217.28)	9.63%	9.63%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	21,030.00	21,030.00	683.57	10.79%	10.79%	21,030.00	21,030.00	1,767.17	10.87%	10.87%	19,530.00	19,530.00	1,594.48	10.24%	10.24%
	Deposits - CDs with Scheduled Banks	ECDD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	457.92	12.11%	12.11%	24,044.58	24,044.58	1,182.16	10.14%	10.14%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	65.35	8.67%	8.67%	0.00	0.00	178.74	9.05%	9.05%	0.00	0.00	153.58	9.00%	9.00%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	3,145.00	3,145.00	4.35	7.13%	7.13%	3,145.00	3,145.00	15.40	9.24%	9.24%	1,700.00	1,700.53	41.55	8.89%	8.89%
6	<b>OTHER THAN APPROVED INVESTMENTS</b>																
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%	
	ODPG	5,516.57	5,636.45	147.83	10.62%	10.62%	5,516.57	5,636.45	154.20	10.73%	10.73%	0.00	0.00	0.00	0.00%	0.00%	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	23,509.00	23,509.00	388.01	8.41%	8.41%	23,509.00	23,509.00	1,093.37	9.03%	9.03%	963.00	963.58	895.93	8.89%	8.89%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	72.54	8.74%	8.74%	0.00	0.00	240.26	9.14%	9.14%	1,000.00	1,000.31	245.87	8.98%	8.98%
	Equity Shares (incl Co-op Societies)	OESH	272.16	229.59	2.25	3.90%	3.90%	272.16	229.59	2.63	1.73%	1.73%	163.34	121.56	21.91	14.69%	14.69%
	Securitized Assets	OPSA	283.52	285.75	5.41	7.43%	7.43%	283.52	285.75	17.97	7.37%	7.37%	388.41	383.75	32.26	7.24%	7.24%
	<b>Total</b>		<b>325,480.59</b>	<b>326,114.39</b>	<b>6,907.37</b>	<b>8.57%</b>	<b>8.57%</b>	<b>325,480.59</b>	<b>326,114.39</b>	<b>19,819.98</b>	<b>8.81%</b>	<b>8.81%</b>	<b>270,969.70</b>	<b>265,162.73</b>	<b>20,156.65</b>	<b>8.65%</b>	<b>8.65%</b>

Category of Investment (COI) shall be as per Guidelines

To be calculated based on monthly or lesser frequency 'weighted Average' Investments

1 Yield netted for Tax

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

3 The Yields given are absolute

4 \*\* Including IMTPIP Income

**PERIODIC DISCLOSURES**

**FORM NL-37 DOWN GRADING OF INVESTMENT-2**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED  
**CODE:** 103

**NAME OF THE FUND :** GENERAL FUND

STATEMENT AS ON 31.12.2012

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs in Lakhs)

STATEMENT OF DOWN GRADED INVESTMENTS									
No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
<b>A.</b>	<b><u>DURING THE QUARTER</u><sup>1</sup> :</b>								
		NIL							
<b>B.</b>	<b><u>AS ON DATE</u><sup>2</sup> :</b>								
	2.00% IHCL DB 23-04-2017	CORPORATE SECURITIES - DEBENTURES	2626.84	24/04/2012	ICRA	LAA+	LAA	14/09/2012	
	9.90% UBI BSOPT 12-12-2050	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	1032.75	24/06/2010	ICRA	AA+	LAA	28/09/2012	
	11.15% REL INFRA DB 30-03-2016	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1002.61	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2017	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1003.58	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.15% REL INFRA DB 30-03-2018	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1004.44	13/04/2012	CRISIL	AA+	AA-	28/09/2012	
	11.40% REL INFRA DB 29-09-2013	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2505.94	26/09/2012	CRISIL	AA+	AA-	28/09/2012	

**Note :**

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

**PERIODIC DISCLOSURES**

FORM NL-38 Business Returns across line of Business

Insurer: **Reliance General Insurance Co Ltd**

Date: 31-12-2012  
(Rs in Lakhs)

Business Returns across line of Business									
Sl.No.	Line of Business	For the Quarter ended on December 12		For the Quarter ended on December 11		Upto the Period ended on December 12		Upto the Period ended on December 11	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,379.24	9,020	2,753.31	9,588	13,941.04	27,189	9,305.38	29,366
2	Marine Cargo	606.47	3,712	939.32	6,193	2,425.48	16,966	3,506.90	20,123
3	Marine Hull	12.03	2	12.67	3	55.40	7	68.53	7
4	Motor TP*	13,074.09	473,094	10,204.49	368,350	41,095.40	1,302,369	31,675.90	1,186,665
5	Motor OD	19,469.45	425,515	16,252.96	362,362	55,646.62	1,203,349	51,809.23	1,163,786
6	Engineering	1,815.62	1,066	2,008.83	1,001	7,231.43	3,215	7,226.06	3,352
7	Employer's Liability	136.92	661	125.43	434	565.77	2,081	425.34	1,467
8	Product Liab	2.70	2	1.13	2	6.95	8	7.68	10
9	Public Liab	22.85	132	24.37	144	116.04	466	95.04	566
10	Other Liab	205.36	1,612	243.96	1,461	2,573.06	5,535	1,142.44	4,874
11	Aviation	(45.78)	12	184.61	14	178.77	32	330.12	40
12	Personal Accident	441.40	4,048	635.22	4,084	1,872.10	12,231	2,107.71	17,967
13	Health	7,882.73	235,818	4,932.07	236,093	21,368.02	646,879	17,641.21	626,565
14	All Other Misc	2,462.14	11,668	1,663.19	14,102	6,533.85	39,473	4,066.60	40,599
	<b>Total</b>	<b>49,465.22</b>	<b>740,847</b>	<b>39,981.56</b>	<b>641,469</b>	<b>153,609.90</b>	<b>2,056,451</b>	<b>129,408.14</b>	<b>1,931,601</b>

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

**PERIODIC DISCLOSURES**

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

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

(Rs in Lakhs)

<b>Rural &amp; Social Obligations</b>					
			<b>For the Quarter ended on 31st December, 2012</b>		
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured ++</b>
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	2,405	963.25	2.93
		Social	-	-	-
4	Motor OD	Rural	30,123	1,472.00	111,970.99
		Social	-	-	-
5	Engineering	Rural	61	32.69	2,559.01
		Social	-	-	-
6	Workmen's Compensation/Employer's L	Rural	49	6.95	410.52
		Social	-	-	-
7	Public Liability	Rural	9	(0.70)	(728.43)
		Social	-	-	-
8	Other Liability Cover	Rural	70	0.51	8,826.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	182	2.62	10,085.73
		Social	-	-	-
11	Health	Rural	9,961	1,633.85	1,358,726.78
		Social	-	-	-
12	All Other Miscellaneous	Rural	1,225	(138.39)	(140,563.29)
		Social	1,361	54.91	60,814.74

**PERIODIC DISCLOSURES**

**FORM NL-40 Business Acquisition through different channels**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	For the Quarter ended on 31st December 12		For the Quarter ended on 31st December 11		Upto the Period ended on 31st December 12		Upto the Period ended on 31st December 11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	473,228	29,234.12	399,711	24,972.67	1,336,710	87,540.17	905,802	55,634.80
2	Corporate Agents-Banks	17,402	1,102.68	18,950	705.83	51,323	3,940.75	52,384	1,887.83
3	Corporate Agents -Others	18	2.04	24	0.41	47	2.60	64	4.06
4	Brokers	61,004	12,063.26	40,178	8,815.49	161,198	34,995.12	124,106	23,672.34
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	189,195	7,063.12	182,606	5,487.16	507,173	27,131.26	849,245	48,209.11
7	Others	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>740,847</b>	<b>49,465.22</b>	<b>641,469</b>	<b>39,981.56</b>	<b>2,056,451</b>	<b>153,609.90</b>	<b>1,931,601</b>	<b>129,408.14</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>740,847</b>	<b>49,465.22</b>	<b>641,469</b>	<b>39,981.56</b>	<b>2,056,451</b>	<b>153,609.90</b>	<b>1,931,601</b>	<b>129,408.14</b>

**Notes:**

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

**PERIODIC DISCLOSURES**

**FORM NL-41 : GRIEVANCE DISPOSAL**

**INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED

**Date:** 31-12-2012

**GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31ST DECEMBER 2012 DURING THE FINANCIAL YEAR 2012-13**

SI No.	Particulars	Opening Balance* As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	5	5	0	0	0	11
b)	Claim	32	1140	1124	6	30	12	4142
c)	Policy Related	0	304	294	0	0	10	1576
d)	Premium	0	7	5	0	1	1	37
e)	Refund	0	2	2	0	0	0	9
f)	Coverage	0	0	0	0	0	0	2
g)	Cover Note Related	0	4	4	0	0	0	17
i)	Product	0	7	7	0	0	0	26
j)	Others	0	416	404	1	2	9	438
	<b>Total Number of complaints:</b>	<b>32</b>	<b>1885</b>	<b>1845</b>	<b>7</b>	<b>33</b>	<b>32</b>	<b>6258</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	2,614,715
<b>3</b>	<b>Total No. of claims during previous year:</b>	541,817
<b>4</b>	<b>Total No. of policies during current year:</b>	2,056,451
<b>5</b>	<b>Total No. of claims during current year:</b>	1,016,994
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	7.66
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	40.73

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by Customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Upto 7 days	6	0	6
b)	7-15 days	11	0	11
c)	15-30 days	6	0	6
d)	30-90 days	8	0	8
e)	90 days & beyond	1	0	1
	<b>Total No. of complaints</b>	<b>32</b>	<b>0</b>	<b>32</b>

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

**NOTE**

The total no of policies under point no 4 above is the sum of policies issued during Apr - Dec 2012