

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Disclosures - NON- LIFE INSURANCE COMPANIES

S.No.	Form No	Description
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	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

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2017 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2017 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2016 (Rs. In '000)	FOR THE PERIOD ENDED DECEMBER 31, 2016 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	2,00,558	5,62,605	1,61,032	4,67,469
2	Profit/ (loss) on sale/redemption of Investments (Net)		1,809	11,745	9,326	24,942
3	Interest, Dividend & Rent – Gross		37,397	1,07,520	27,683	70,981
4	Others-Exchange Gain / (loss)		(18)	(29)	(27)	(100)
	TOTAL (A)		2,39,746	6,81,841	1,98,014	5,63,292
1	Claims Incurred (Net)	NL-5-Claims Schedule	49,393	3,44,791	1,80,271	3,52,652
2	Commission (Net)	NL-6-Commission Schedule	(2,487)	(73,561)	(23,389)	(1,86,133)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	83,028	2,55,407	63,627	1,97,911
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,29,934	5,26,637	2,20,509	3,64,430
	Operating Profit/(Loss) from Fire Business C= (A - B)		1,09,812	1,55,204	(22,495)	1,98,862
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,09,812	1,55,204	(22,495)	1,98,862
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		1,09,812	1,55,204	(22,495)	1,98,862

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2017	FOR THE PERIOD ENDED DECEMBER 31, 2017	FOR THE QUARTER ENDED DECEMBER 31, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	13,697	38,676	23,955	1,64,508
2	Profit / (loss) on sale/redemption of Investments (Net)		200	1,629	2,709	8,280
3	Interest, Dividend & Rent – Gross		4,832	14,915	8,114	23,563
4	Others-Exchange Gain / (loss)		4	(45)	(17)	282
	TOTAL (A)		18,733	55,175	34,761	1,96,633
1	Claims Incurred (Net)	NL-5-Claims Schedule	16,910	48,222	60,297	2,19,007
2	Commission (Net)	NL-6-Commission Schedule	(5,092)	(40,947)	(4,533)	(27,916)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	3,641	16,352	3,407	16,671
4	Premium Deficiency		-	-	-	(25,791)
	TOTAL (B)		15,459	23,627	59,171	1,81,971
	Operating Profit/(Loss) from Marine Business C= (A - B)		3,274	31,548	(24,410)	14,662
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,274	31,548	(24,410)	14,662
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		3,274	31,548	(24,410)	14,662

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2017	FOR THE PERIOD ENDED DECEMBER 31, 2017	FOR THE QUARTER ENDED DECEMBER 31, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	76,01,833	2,09,62,911	57,50,982	1,54,35,916
2	Profit/ (loss) on sale/redemption of Investments (Net)		57,244	3,51,174	3,17,461	9,43,592
3	Interest, Dividend & Rent – Gross		11,40,395	32,14,702	9,49,325	26,85,328
4	Others - Exchange Gain/(Loss)		(801)	303	(220)	(1,864)
	- Miscellaneous Income		3,614	4,715	1,693	6,256
	TOTAL (A)		88,02,285	2,45,33,805	70,19,241	1,90,69,228
1	Claims Incurred (Net)	NL-5-Claims Schedule	66,57,884	1,78,48,087	50,23,507	1,41,18,253
2	Commission (Net)	NL-6-Commission Schedule	(1,05,503)	(7,63,316)	(1,28,166)	(7,87,399)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	22,39,877	69,38,167	21,61,275	58,89,351
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		87,92,258	2,40,22,938	70,56,616	1,92,20,205
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		10,027	5,10,867	(37,375)	(1,50,977)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		10,027	5,10,867	(37,375)	(1,50,977)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		10,027	5,10,867	(37,375)	(1,50,977)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2017	FOR THE PERIOD ENDED DECEMBER 31, 2017	FOR THE QUARTER ENDED DECEMBER 31, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,09,812	1,55,204	(22,495)	1,98,862
	(b) Marine Insurance		3,274	31,548	(24,410)	14,662
	(c) Miscellaneous Insurance		10,027	5,10,867	(37,375)	(1,50,977)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,15,025	7,09,565	2,46,280	6,94,968
	(b) Profit on sale/ redemption of investments		9,033	92,192	92,094	2,60,895
	Less: Loss on sale/ redemption of investments		(1,595)	(14,678)	(9,720)	(16,691)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		(254)	(424)	59	(194)
	(b) Miscellaneous Income		-	1,931	3,226	4,895
	(c) Excess Provision Written Back		-	2,568	668	3,816
	TOTAL (A)		3,45,321	14,88,773	2,48,327	10,10,236
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		1,672	77,210	4,072	5,912
	(c) Others :- Bad debt w/off		-	22	1,554	1,611
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		7,675	62,752	6,510	40,593
	(b) Interest on Non Convertible Debenture		52,755	1,57,692	52,755	79,831
	(c) Corporate Social Responsibility Expense		-	-	-	2,500
	(d) Penalty		-	-	-	-
	(e) Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		62,102	2,97,676	64,891	1,30,446
	Profit / (Loss) Before Tax (A-B)		2,83,219	11,91,097	1,83,436	8,79,790
	Provision for Taxation					
	(a) Current Tax		59,173	2,47,500	35,900	1,80,700
	(b) Short Provision for earlier year		-	37,609	26,544	26,544
	(c) Deferred Tax		-	-	-	-
	(d) MAT Credit		(59,173)	(2,85,109)	(62,444)	(2,07,244)
	Profit / (Loss) After Tax		2,83,219	11,91,097	1,83,436	8,79,790
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend		-	62,887	-	-
	(c) Dividend distribution tax		-	12,802	-	-
	(d) Debenture Redemption Reserve		15,973	1,11,806	-	-
	Balance of profit/ loss brought forward from last period		30,30,611	22,94,255	16,87,174	9,90,821
	Balance carried forward to Balance Sheet		32,97,857	32,97,857	18,70,611	18,70,611

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 DECEMBER 31, 2017

Particulars	Schedule	AS AT 31ST DECEMBER, 2017 (Rs. In '000)	AS AT 31ST DECEMBER, 2016 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	25,15,499	12,57,750
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,10,76,713	1,07,95,411
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		14,734	(6,548)
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		69,296	(29,025)
BORROWINGS	NL-11-Borrowings Schedule	23,00,000	23,00,000
TOTAL		1,59,76,242	1,43,17,588
APPLICATION OF FUNDS			
INVESTMENTS	NL-12A & B-Investment Schedule	7,57,16,671	6,48,29,763
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,24,883	3,09,190
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	15,37,176	9,08,436
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,19,65,960	1,17,37,321
Sub-Total (A)		1,35,03,136	1,26,45,757
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,03,21,808	5,39,72,743
PROVISIONS	NL-18-Provisions Schedule	1,36,19,376	98,67,114
Sub-Total (B)		7,39,41,184	6,38,39,857
NET CURRENT ASSETS (C) = (A - B)		(6,04,38,047)	(5,11,94,100)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		1,59,76,242	1,43,17,588

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

CONTINGENT LIABILITIES

Particulars	AS AT 31ST DECEMBER, 2017 (Rs. In '000)	AS AT 31ST DECEMBER, 2016 (Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	42,623	23,185
Guarantees given by or on behalf of the Company	3,520	75,505
Statutory demands/ liabilities in dispute, not provided for	24,365	7,432
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	13,925	13,925
TOTAL	84,433	1,20,047

Notes:

- a) Service Tax Department had filed an appeal before CESTAT on the issue of availment of Cenvat Credit in excess of restriction of 20% of output service tax liability during financial year 2006-07 as per erstwhile Rule 6(3)(c) of Cenvat Credit Rules amounting to Rs 160,848 thousand. Based on the favourable order from Principal Commissioner, Service Tax-II, Mumbai, the management does not expect any outflow of economic benefits and assessed the likelihood of outflow of resources as remote, hence not consider in above table.
- b) Service Tax Department had filed an appeal before CESTAT on the issue of Wrong availment of Input Credit for the financial year from 2006-07 to 2010-11 amounting to Rs 845 thousand. Based on the favourable order from Principal Commissioner, Service Tax-II, Mumbai, the management does not expect any outflow of economic benefits and assessed the likelihood of outflow of resources as remote.
- c) The Company has received adverse order on the issue of Cenvat Credit amounted to Rs 2,061 thousand and Rs. 1,550 thousand on Employee State Insurance Contribution for the period from July 2012 to March 2014 and year 2014-15 respectively. A penalty is also imposed in the said orders of Rs 2,061 thousand and Rs 155 thousand respectively. The Company has filed appeal with Commissioner (Appeals) against the same.
- d) The Show cause notices issued by Tax Authorities have not been considered as obligations by the company. The demand notices are classified as disputed only when the same are confirmed by the Appellate Authority.
- e) The Company had disputed the demand raised by the income tax department for non deduction of tax at source for Rs 1,238 thousands for A.Y. 2009-10 and for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08. The Department had also contested before ITAT towards favourable penalty order u/s 271(1)(c) for A.Y. 2007-08 to A.Y. 2011-12 for Rs 16,932 thousands.
- f) Statutory bonus of Rs 13,925 thousands 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.

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2017-18	6,56,770	-	2,11,208	8,67,978	90,931	4,97,258	2,50,443	(2,61,093)	2,00,558
	Up to Q3-2017-18	30,26,196	-	(5,65,680)	24,60,516	2,44,162	24,04,377	8,65,981	2,62,304	5,62,605
Marine Cargo	For Q3 - 2017-18	85,571	-	62,783	1,48,354	2,026	82,075	5,522	(54,933)	13,372
	Up to Q3-2017-18	4,77,021	-	(77,679)	3,99,342	6,056	4,34,633	48,444	67,380	38,145
Marine Hull	For Q3 - 2017-18	23,682	-	5,006	28,688	-	23,565	117	(4,798)	325
	Up to Q3-2017-18	1,06,315	-	(72,692)	33,623	-	1,05,322	993	72,230	531
Marine Total	For Q3 - 2017-18	1,09,253	-	67,789	1,77,042	2,026	1,05,640	5,639	(59,731)	13,697
	Up to Q3-2017-18	5,83,336	-	(1,50,371)	4,32,965	6,056	5,39,955	49,437	1,39,610	38,676
Motor OD	For Q3 - 2017-18	30,80,278	-	(3,03,967)	27,76,311	-	6,66,685	24,13,593	70,042	21,79,668
	Up to Q3-2017-18	87,77,895	-	(9,26,348)	78,51,547	-	18,69,260	69,08,635	1,98,272	61,80,560
Motor TP	For Q3 - 2017-18	32,44,513	-	(3,40,061)	29,04,452	-	6,61,497	25,83,016	68,012	23,10,967
	Up to Q3-2017-18	92,86,041	-	(11,13,681)	81,72,360	-	18,93,719	73,92,322	2,22,736	65,01,377
Motor Total	For Q3 - 2017-18	63,24,791	-	(6,44,028)	56,80,763	-	13,28,182	49,96,609	1,38,054	44,90,635
	Up to Q3-2017-18	1,80,63,936	-	(20,40,029)	1,60,23,907	-	37,62,979	1,43,00,957	4,21,009	1,26,81,937
Employer's Liability	For Q3 - 2017-18	24,957	-	(865)	24,092	-	1,247	23,710	43	22,888
	Up to Q3-2017-18	75,767	-	(5,849)	69,918	-	3,788	71,979	292	66,422
Public Liability	For Q3 - 2017-18	29,505	-	59,509	89,014	-	10,884	18,621	(55,169)	22,961
	Up to Q3-2017-18	3,25,374	-	(71,427)	2,53,947	13,333	2,63,248	75,459	53,212	57,244
Engineering	For Q3 - 2017-18	1,62,964	-	(3,764)	1,59,200	11,346	1,26,440	47,870	5,324	49,430
	Up to Q3-2017-18	5,33,186	-	(1,01,983)	4,31,203	46,520	4,21,023	1,58,683	90,183	1,46,883
Aviation	For Q3 - 2017-18	21,687	-	(2,194)	19,493	-	21,018	669	1,786	261
	Up to Q3-2017-18	60,676	-	(7,698)	52,978	-	59,611	1,065	7,546	913
Personal Accident	For Q3 - 2017-18	56,118	-	16,576	72,694	-	(39,359)	95,477	(2,105)	1,09,948
	Up to Q3-2017-18	2,32,857	-	(12,555)	2,20,302	1	(17,667)	2,50,525	2,009	2,39,979
Health	For Q3 - 2017-18	9,65,880	-	7,50,262	17,16,142	-	1,91,682	7,74,198	1,01,822	16,26,282
	Up to Q3-2017-18	66,12,754	-	(14,56,445)	51,56,309	32	8,61,080	57,51,706	5,05,268	48,00,529
Weather and Crop Insurance	For Q3 - 2017-18	22,11,794	-	35,57,649	57,69,443	-	17,88,531	4,23,263	(27,74,966)	12,05,946
	Up to Q3-2017-18	1,02,99,891	-	(9,462)	1,02,90,429	-	75,34,791	27,65,100	7,381	27,63,019
Other Misc.	For Q3 - 2017-18	81,999	-	13,592	95,591	(1)	18,167	63,831	(3,941)	73,482
	Up to Q3-2017-18	2,84,879	-	(12,516)	2,72,363	6	71,024	2,13,861	4,641	2,05,985
Misc Total	For Q3 - 2017-18	98,79,695	-	37,46,736	1,36,26,431	11,345	34,46,792	64,44,248	(25,89,151)	76,01,833
	Up to Q3-2017-18	3,64,89,320	-	(37,17,965)	3,27,71,355	59,892	1,29,59,877	2,35,89,335	10,91,541	2,09,62,911
Grand Total	For Q3 - 2017-18	1,06,45,718	-	40,25,733	1,46,71,451	1,04,302	40,49,690	67,00,330	(29,09,975)	78,16,088
	Up to Q3-2017-18	4,00,98,852	-	(44,34,016)	3,56,64,836	3,10,110	1,59,04,209	2,45,04,753	14,93,455	2,15,64,192

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2016-17	4,65,746	-	3,05,300	7,71,046	60,064	3,59,571	1,66,239	(3,10,507)	1,61,032
	Up to Q3-2016-17	24,15,212	-	(3,96,037)	20,19,175	4,04,075	22,06,560	6,12,727	2,50,779	4,67,469
Marine Cargo	For Q3 - 2016-17	76,647	-	30,060	1,06,707	6,334	75,981	7,000	(12,833)	24,227
	Up to Q3-2016-17	3,78,893	-	18,288	3,97,181	7,998	3,36,715	50,176	95,748	1,64,212
Marine Hull	For Q3 - 2016-17	28,518	-	(39,928)	(11,408)	-	28,215	303	39,351	(272)
	Up to Q3-2016-17	45,805	-	(17,805)	28,000	-	45,011	794	17,307	296
Marine Total	For Q3 - 2016-17	1,05,165	-	(9,866)	95,299	6,334	1,04,196	7,303	26,518	23,955
	Up to Q3-2016-17	4,24,698	-	483	4,25,181	7,998	3,81,726	50,970	1,13,055	1,64,508
Motor OD	For Q3 - 2016-17	24,96,724	-	(2,26,093)	22,70,631	-	7,01,532	17,95,192	1,33,408	17,02,507
	Up to Q3-2016-17	69,30,774	-	(4,73,603)	64,57,171	-	19,09,612	50,21,162	3,89,773	49,37,332
Motor TP	For Q3 - 2016-17	24,04,326	-	43,207	24,47,533	(11,167)	4,89,860	19,03,299	13,500	19,60,006
	Up to Q3-2016-17	74,26,845	-	(3,85,853)	70,40,992	(11,167)	15,13,844	59,01,834	1,03,800	56,19,781
Motor Total	For Q3 - 2016-17	49,01,050	-	(1,82,886)	47,18,164	(11,167)	11,91,392	36,96,491	1,46,908	36,62,513
	Up to Q3-2016-17	1,43,57,619	-	(8,59,456)	1,34,98,163	(11,167)	34,23,456	1,09,22,996	4,93,573	1,05,57,113
Employer's Liability	For Q3 - 2016-17	20,082	-	3,884	23,966	-	1,004	19,078	(195)	22,767
	Up to Q3-2016-17	71,988	-	(549)	71,439	-	3,599	68,389	27	67,867
Public Liability	For Q3 - 2016-17	23,668	-	71,298	94,966	-	15,379	8,289	(60,227)	19,360
	Up to Q3-2016-17	3,44,667	-	(86,412)	2,58,255	13,482	2,92,583	65,566	76,157	55,311
Engineering	For Q3 - 2016-17	1,31,381	-	7,732	1,39,113	6,864	99,113	39,132	(1,206)	45,658
	Up to Q3-2016-17	4,12,640	-	6,531	4,19,171	32,821	3,00,969	1,44,492	(10,378)	1,40,645
Aviation	For Q3 - 2016-17	19,463	-	(1,385)	18,078	-	18,736	727	918	260
	Up to Q3-2016-17	52,148	-	(90)	52,058	-	50,973	1,175	(297)	788
Personal Accident	For Q3 - 2016-17	95,229	-	17,746	1,12,975	2	7,246	87,985	(2,193)	1,03,538
	Up to Q3-2016-17	3,13,629	-	(29,457)	2,84,172	6,751	32,179	2,88,201	2,213	2,60,957
Health	For Q3 - 2016-17	5,31,832	-	2,21,263	7,53,095	769	27,624	5,04,977	(16,563)	7,09,677
	Up to Q3-2016-17	26,19,614	-	(1,95,285)	24,24,329	4,937	1,87,301	24,37,250	40,171	22,82,136
Weather and Crop Insurance	For Q3 - 2016-17	21,17,607	-	15,36,350	36,53,957	-	18,96,277	2,21,331	(6,23,358)	11,34,322
	Up to Q3-2016-17	1,03,07,966	-	94,758	1,04,02,724	-	84,05,985	19,01,982	(73,911)	19,22,828
Other Misc.	For Q3 - 2016-17	80,390	-	33,940	1,14,329	7	24,636	55,760	(36,813)	52,887
	Up to Q3-2016-17	3,74,415	-	(52,465)	3,21,950	463	1,93,504	1,81,373	19,362	1,48,271
Misc Total	For Q3 - 2016-17	79,20,702	-	17,07,940	96,28,642	(3,525)	32,81,407	46,35,770	(5,92,728)	57,50,982
	Up to Q3-2016-17	2,88,54,686	-	(11,22,424)	2,77,32,262	47,287	1,28,90,549	1,60,11,424	5,46,916	1,54,35,916
Grand Total	For Q3 - 2016-17	84,91,613	-	20,03,375	1,04,94,988	62,873	37,45,174	48,09,312	(8,76,718)	59,35,969
	Up to Q3-2016-17	3,16,94,596	-	(15,17,978)	3,01,76,618	4,59,360	1,54,78,835	1,66,75,121	9,10,750	1,60,67,893

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2017-18	7,09,749	40,728	6,49,538	1,00,939	9,02,507	9,54,053	49,393
	Up to Q3-2017-18	19,10,931	44,346	16,67,854	2,87,423	9,02,507	8,45,139	3,44,791
Marine Cargo	For Q3 - 2017-18	95,882	3,533	72,431	26,984	2,10,775	2,23,451	14,308
	Up to Q3-2017-18	3,78,332	3,533	3,06,598	75,267	2,10,775	2,42,183	43,859
Marine Hull	For Q3 - 2017-18	191	-	189	2	4,533	1,933	2,602
	Up to Q3-2017-18	235	-	232	3	4,533	173	4,363
Marine Total	For Q3 - 2017-18	96,073	3,533	72,620	26,986	2,15,308	2,25,384	16,910
	Up to Q3-2017-18	3,78,567	3,533	3,06,830	75,270	2,15,308	2,42,356	48,222
Motor OD	For Q3 - 2017-18	16,12,676	-	3,48,830	12,63,846	12,20,682	12,47,956	12,36,571
	Up to Q3-2017-18	40,97,493	-	8,32,821	32,64,672	12,20,682	9,57,380	35,27,974
Motor TP	For Q3 - 2017-18	14,82,444	-	11,26,715	3,55,729	3,25,51,222	3,05,40,070	23,66,882
	Up to Q3-2017-18	49,72,541	-	19,07,234	30,65,307	3,25,51,222	2,90,43,088	65,73,441
Motor Total	For Q3 - 2017-18	30,95,120	-	14,75,545	16,19,575	3,37,71,904	3,17,88,026	36,03,453
	Up to Q3-2017-18	90,70,034	-	27,40,055	63,29,979	3,37,71,904	3,00,00,468	1,01,01,415
Employer's Liability	For Q3 - 2017-18	12,242	-	843	11,399	1,53,470	1,41,011	23,858
	Up to Q3-2017-18	26,157	-	1,578	24,579	1,53,470	1,25,275	52,774
Public Liability	For Q3 - 2017-18	880	-	55	825	1,24,789	1,18,329	7,285
	Up to Q3-2017-18	4,071	-	288	3,783	1,24,789	1,04,305	24,267
Engineering	For Q3 - 2017-18	90,949	4,887	72,132	23,704	2,21,119	2,36,851	7,972
	Up to Q3-2017-18	2,00,868	5,255	1,25,910	80,213	2,21,119	1,72,537	1,28,795
Aviation	For Q3 - 2017-18	-	-	-	-	2,062	2,158	(96)
	Up to Q3-2017-18	11,686	-	11,619	67	2,062	2,428	(299)
Personal Accident	For Q3 - 2017-18	78,772	-	(53,987)	1,32,759	3,65,084	3,44,520	1,53,323
	Up to Q3-2017-18	3,09,046	-	(4,667)	3,13,713	3,65,084	4,52,748	2,26,049
Health	For Q3 - 2017-18	16,05,450	-	53,158	15,52,292	18,83,680	17,19,201	17,16,771
	Up to Q3-2017-18	43,46,549	-	1,88,061	41,58,488	18,83,680	10,33,864	50,08,304
Weather and Crop Insurance	For Q3 - 2017-18	1,89,341	-	1,66,030	23,310	29,08,576	18,32,857	10,99,029
	Up to Q3-2017-18	28,81,192	-	23,18,227	5,62,965	29,08,576	12,39,684	22,31,856
Other Misc.	For Q3 - 2017-18	20,298	-	3,522	16,777	2,00,853	1,71,341	46,289
	Up to Q3-2017-18	53,320	-	7,731	45,589	2,00,853	1,71,517	74,926
Misc Total	For Q3 - 2017-18	50,93,052	4,887	17,17,298	33,80,641	3,96,31,537	3,63,54,294	66,57,884
	Up to Q3-2017-18	1,69,02,923	5,255	53,88,802	1,15,19,376	3,96,31,537	3,33,02,826	1,78,48,087
Grand Total	For Q3 - 2017-18	58,98,874	49,148	24,39,456	35,08,566	4,07,49,352	3,75,33,731	67,24,187
	Up to Q3-2017-18	1,91,92,421	53,134	73,63,486	1,18,82,069	4,07,49,352	3,43,90,321	1,82,41,100

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2016-17	2,52,850	5,989	2,21,700	37,139	6,49,887	5,06,755	1,80,271
	Up to Q3-2016-17	10,03,610	48,938	8,31,366	2,21,182	6,49,887	5,18,417	3,52,652
Marine Cargo	For Q3 - 2016-17	1,09,846	2,592	63,292	49,146	3,16,265	3,04,765	60,646
	Up to Q3-2016-17	2,98,546	6,793	1,22,404	1,82,935	3,16,265	2,79,875	2,19,325
Marine Hull	For Q3 - 2016-17	905	-	891	14	235	598	(349)
	Up to Q3-2016-17	35,895	-	35,379	516	235	1,069	(318)
Marine Total	For Q3 - 2016-17	1,10,751	2,592	64,183	49,160	3,16,500	3,05,363	60,297
	Up to Q3-2016-17	3,34,441	6,793	1,57,783	1,83,451	3,16,500	2,80,944	2,19,007
Motor OD	For Q3 - 2016-17	12,68,810	-	3,08,870	9,59,940	11,89,914	12,63,382	8,86,471
	Up to Q3-2016-17	37,80,570	-	9,19,205	28,61,365	11,89,914	12,62,212	27,89,067
Motor TP	For Q3 - 2016-17	14,70,090	(29,515)	1,28,298	13,12,277	2,52,55,811	2,43,14,250	22,53,839
	Up to Q3-2016-17	48,69,671	11,752	3,90,707	44,90,716	2,52,55,811	2,27,73,913	69,72,614
Motor Total	For Q3 - 2016-17	27,38,900	(29,515)	4,37,168	22,72,217	2,64,45,725	2,55,77,632	31,40,310
	Up to Q3-2016-17	86,50,241	11,752	13,09,912	73,52,081	2,64,45,725	2,40,36,125	97,61,681
Employer's Liability	For Q3 - 2016-17	5,109	-	323	4,786	1,15,019	93,013	26,792
	Up to Q3-2016-17	22,369	-	1,345	21,024	1,15,019	56,950	79,093
Public Liability	For Q3 - 2016-17	1,223	-	1,131	92	1,63,686	1,38,667	25,111
	Up to Q3-2016-17	4,057	-	571	3,486	1,63,686	60,478	1,06,694
Engineering	For Q3 - 2016-17	84,303	1,510	58,003	27,810	2,05,903	2,04,220	29,493
	Up to Q3-2016-17	1,96,563	9,621	1,29,431	76,753	2,05,903	2,17,433	65,223
Aviation	For Q3 - 2016-17	11,167	-	11,152	15	2,511	2,409	117
	Up to Q3-2016-17	47,342	-	47,292	50	2,511	2,397	164
Personal Accident	For Q3 - 2016-17	1,86,396	-	1,01,478	84,918	4,16,877	3,55,699	1,46,096
	Up to Q3-2016-17	3,47,376	-	1,27,094	2,20,282	4,16,877	2,67,523	3,69,636
Health	For Q3 - 2016-17	9,11,325	-	52,650	8,58,675	11,13,490	13,59,957	6,12,208
	Up to Q3-2016-17	27,02,184	-	1,55,011	25,47,173	11,13,490	15,98,619	20,62,044
Weather and Crop Insurance	For Q3 - 2016-17	2,36,084	-	2,17,843	18,241	16,48,201	6,54,054	10,12,388
	Up to Q3-2016-17	15,98,330	-	14,03,326	1,95,004	16,48,201	2,18,018	16,25,187
Other Misc.	For Q3 - 2016-17	18,350	-	4,877	13,473	1,68,872	1,51,352	30,993
	Up to Q3-2016-17	5,79,794	-	5,32,851	46,943	1,68,872	1,67,284	48,531
Misc Total	For Q3 - 2016-17	41,92,857	(28,005)	8,84,625	32,80,227	3,02,80,285	2,85,37,003	50,23,508
	Up to Q3-2016-17	1,41,48,256	21,373	37,06,833	1,04,62,796	3,02,80,285	2,66,24,827	1,41,18,253
Grand Total	For Q3 - 2016-17	45,56,458	(19,424)	11,70,508	33,66,526	3,12,46,672	2,93,49,121	52,64,076
	Up to Q3-2016-17	1,54,86,307	77,104	46,95,982	1,08,67,429	3,12,46,672	2,74,24,188	1,46,89,912

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2017-18	62,376	437	65,300	(2,487)
	Up to Q3-2017-18	2,01,123	2,204	2,76,888	(73,561)
Marine Cargo	For Q3 - 2017-18	11,424	50	17,720	(6,246)
	Up to Q3-2017-18	46,969	516	88,730	(41,245)
Marine Hull	For Q3 - 2017-18	2,157	-	1,003	1,154
	Up to Q3-2017-18	5,390	-	5,092	298
Marine Total	For Q3 - 2017-18	13,581	50	18,723	(5,092)
	Up to Q3-2017-18	52,359	516	93,822	(40,947)
Motor OD	For Q3 - 2017-18	3,91,407	-	2,15,530	1,75,877
	Up to Q3-2017-18	8,88,863	-	5,97,264	2,91,599
Motor TP	For Q3 - 2017-18	9,606	-	32,450	(22,844)
	Up to Q3-2017-18	22,705	-	1,21,862	(99,157)
Motor Total	For Q3 - 2017-18	4,01,013	-	2,47,980	1,53,033
	Up to Q3-2017-18	9,11,568	-	7,19,126	1,92,442
Employer's Liability	For Q3 - 2017-18	2,392	-	187	2,205
	Up to Q3-2017-18	6,912	-	568	6,344
Public Liability	For Q3 - 2017-18	3,826	-	1,046	2,780
	Up to Q3-2017-18	12,422	-	13,894	(1,472)
Engineering	For Q3 - 2017-18	13,140	541	10,819	2,862
	Up to Q3-2017-18	45,593	1,849	36,711	10,731
Aviation	For Q3 - 2017-18	418	-	878	(460)
	Up to Q3-2017-18	696	-	3,308	(2,612)
Personal Accident	For Q3 - 2017-18	1,724	-	(6,334)	8,058
	Up to Q3-2017-18	15,877	-	(4,267)	20,144
Health	For Q3 - 2017-18	69,151	-	97,613	(28,462)
	Up to Q3-2017-18	1,85,781	-	3,81,477	(1,95,696)
Weather and Crop Insurance	For Q3 - 2017-18	-	-	2,50,974	(2,50,974)
	Up to Q3-2017-18	27,500	-	8,28,229	(8,00,729)
Other Misc.	For Q3 - 2017-18	7,667	1	2,213	5,455
	Up to Q3-2017-18	30,265	2	22,735	7,532
Misc Total	For Q3 - 2017-18	4,99,331	542	6,05,376	(1,05,503)
	Up to Q3-2017-18	12,36,614	1,851	20,01,781	(7,63,316)
Grand Total	For Q3 - 2017-18	5,75,288	1,029	6,89,399	(1,13,082)
	Up to Q3-2017-18	14,90,096	4,571	23,72,491	(8,77,824)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2017-18	Up to Q3-2017-18
	(Rs. In '000)	(Rs. In '000)
Agents	2,05,297	5,74,630
Brokers	2,30,535	5,71,189
Corporate agency	1,21,009	3,18,763
Web Aggregator	3,639	10,595
Others-		
- IMF	86	197
- MISP	14,722	14,722
TOTAL	5,75,288	14,90,096

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2016-17	32,996	760	57,145	(23,389)
	Up to Q3-2016-17	1,17,159	7,439	3,10,731	(1,86,133)
Marine Cargo	For Q3 - 2016-17	9,654	475	13,603	(3,474)
	Up to Q3-2016-17	40,495	520	72,629	(31,614)
Marine Hull	For Q3 - 2016-17	251	-	1,310	(1,059)
	Up to Q3-2016-17	1,345	-	(2,353)	3,698
Marine Total	For Q3 - 2016-17	9,905	475	14,913	(4,533)
	Up to Q3-2016-17	41,840	520	70,276	(27,916)
Motor OD	For Q3 - 2016-17	1,70,179	-	2,18,794	(48,615)
	Up to Q3-2016-17	4,61,101	-	6,55,781	(1,94,680)
Motor TP	For Q3 - 2016-17	1,111	-	24,043	(22,932)
	Up to Q3-2016-17	5,916	-	74,271	(68,355)
Motor Total	For Q3 - 2016-17	1,71,290	-	2,42,837	(71,547)
	Up to Q3-2016-17	4,67,017	-	7,30,052	(2,63,035)
Employer's Liability	For Q3 - 2016-17	1,687	-	151	1,536
	Up to Q3-2016-17	6,220	-	540	5,680
Public Liability	For Q3 - 2016-17	2,958	-	929	2,029
	Up to Q3-2016-17	10,809	1	14,228	(3,418)
Engineering	For Q3 - 2016-17	12,378	33	9,224	3,187
	Up to Q3-2016-17	31,889	1,093	46,671	(13,689)
Aviation	For Q3 - 2016-17	257	-	1,643	(1,386)
	Up to Q3-2016-17	342	-	2,425	(2,083)
Personal Accident	For Q3 - 2016-17	7,938	1	5,125	2,814
	Up to Q3-2016-17	24,354	68	9,138	15,284
Health	For Q3 - 2016-17	27,543	7	3,570	23,980
	Up to Q3-2016-17	1,51,805	49	50,296	1,01,558
Weather and Crop Insurance	For Q3 - 2016-17	-	-	95,601	(95,601)
	Up to Q3-2016-17	-	-	6,28,429	(6,28,429)
Other Misc.	For Q3 - 2016-17	9,024	2	2,204	6,822
	Up to Q3-2016-17	26,821	7	26,095	733
Misc Total	For Q3 - 2016-17	2,33,075	43	3,61,284	(1,28,166)
	Up to Q3-2016-17	7,19,257	1,218	15,07,874	(7,87,399)
Grand Total	For Q3 - 2016-17	2,75,976	1,278	4,33,342	(1,56,088)
	Up to Q3-2016-17	8,78,256	9,177	18,88,881	(10,01,448)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2016-17	Up to Q3-2016-17
	(Rs. In '000)	(Rs. In '000)
Agents	1,38,683	4,33,611
Brokers	94,491	3,62,184
Corporate agency	42,482	80,747
Web Aggregator	319	1,703
Others-		
- IMF	-	12
- MISP	-	-
TOTAL	2,75,976	8,78,256

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	PARTICULARS	FOR THE QUARTER ENDED DECEMBER 31, 2017	FOR THE PERIOD ENDED DECEMBER 31, 2017	FOR THE QUARTER ENDED DECEMBER 31, 2016	FOR THE PERIOD ENDED DECEMBER 31, 2016
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Employees' remuneration & welfare benefits	7,02,892	21,11,184	6,23,851	17,21,171
2	Company's contribution to Provident fund and others	32,295	1,11,691	34,303	1,03,585
3	Travel, conveyance and vehicle running expenses	40,657	1,17,392	32,446	94,785
4	Rents, rates & taxes	68,498	2,12,107	88,304	2,18,950
5	Repairs	83,998	2,34,079	61,818	1,95,241
6	Printing & Stationery	16,830	49,863	13,377	44,394
7	Communication expenses	28,585	88,243	27,871	79,543
8	Postage expenses	23,557	71,212	24,488	65,694
9	Legal & professional charges	35,292	1,06,708	32,383	99,535
10	Directors' Sitting fees	770	2,613	453	1,146
11	Auditors remuneration				
	a. As auditor	1,925	6,203	1,200	4,100
	b. As advisor in other capacity	-	-	-	-
	c. In any other capacity	-	-	-	-
12	Advertisement and Publicity	8,91,069	30,61,185	9,42,090	26,60,489
13	Interest and Bank Charges	13,314	39,112	12,562	33,400
14	Service Tax Expenses/GST Expenses	20,200	1,63,074	41,557	70,294
15	Entertainment expenses	5,700	13,699	3,547	8,288
16	Office maintenance expenses	47,945	1,39,994	44,612	1,31,995
17	Office management expenses	15,000	45,075	15,075	45,225
18	Training & Recruitment Expenses	52,335	1,28,722	33,333	1,64,490
19	Depreciation	43,277	1,28,014	40,563	1,20,040
20	Subscriptions and membership fees	6,828	15,676	8,904	26,929
21	Coinsurance Expenses (net)	3,522	12,350	2,070	10,497
22	Miscellaneous expenses	1,92,058	3,51,730	1,43,502	2,04,142
	TOTAL	23,26,547	72,09,926	22,28,309	61,03,933

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2017 (Rs. In '000)	As at 31-12-2016 (Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous Year 20,00,00,000) Equity Shares of Rs10 each	30,00,000	20,00,000
2	Issued Capital		
	25,15,49,920 (Previous Year 12,57,74,960) Equity Shares of Rs10 each	25,15,499	12,57,750
3	Subscribed Capital		
	25,15,49,920 (Previous Year 12,57,74,960) Equity Shares of Rs10 each	25,15,499	12,57,750
4	Called-up Capital		
	25,15,49,920 (Previous Year 12,57,74,960) Equity Shares of Rs10 each	25,15,499	12,57,750
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,15,499	12,57,750

Note: 1) Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (previous periods 12,57,74,960 Equity shares).

2) During the period the company had issued bonus share in proportion of 1:1.

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 31-12-2017		As at 31-12-2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	25,15,49,920	100.00%	12,57,74,960	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	25,15,49,920	100%	12,57,74,960	100%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve	1,11,806	-
4	Share Premium		
	Opening Balance	89,24,800	80,54,800
	Less: - Issue of Bonus Share	12,57,750	-
	Add :- Change during the period	-	8,70,000
	Closing Balance	76,67,050	89,24,800
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	32,97,857	18,70,611
	TOTAL	1,10,76,713	1,07,95,411

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

BORROWINGS

Sr No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	23,00,000	23,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	23,00,000	23,00,000

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	43,96,430	30,18,506
2	Other Approved Securities	13,18,847	15,75,011
3	Other Investments		
	(a) Shares		
	(aa) Equity	2,79,461	1,40,087
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	37,05,821	31,40,766
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	11,20,346	12,55,390
5	Other than Approved Investments	1,76,318	2,72,012
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	26,512	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	293	-
	(b) Mutual Funds	2,52,282	37,855
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	14,66,345	18,27,492
	(e) Other Securities (to be specified)	1,83,235	22,089
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,22,697	1,12,222
5	Other than Approved Investments	2,27,885	5,32,258
	TOTAL	1,32,76,472	1,19,33,688

Notes :

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

Particulars	Current Period	Previous Period
	(Rs. In '000)	(Rs. In '000)
Book Value	1,29,32,272	1,17,46,676
Market Value	1,28,55,441	1,19,44,675

2. All the above investments are performing assets.

3. The company has segregated the investments separately between policy holders funds and share holders funds on notional basis as per IRDAI circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January,2017

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE (POLICYHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,06,76,724	1,33,79,530
2	Other Approved Securities	62,02,630	69,81,238
3	Other Investments		
	(a) Shares		
	(aa) Equity	13,14,327	6,20,935
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,74,28,740	1,39,21,444
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	52,69,066	55,64,516
5	Other than Approved Investments	8,29,241	12,05,693
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,24,687	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	1,379	-
	(b) Mutual Funds	11,86,501	1,67,795
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	68,96,324	81,00,358
	(e) Other Securities (to be specified)	8,61,765	97,911
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,77,055	4,97,424
5	Other than Approved Investments	10,71,760	23,59,231
	TOTAL	6,24,40,199	5,28,96,075

Notes :

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

Particulars	Current Period	Previous Period
	(Rs. In '000)	(Rs. In '000)
Book Value	6,08,21,402	5,20,67,140
Market Value	6,04,60,056	5,29,44,774

2. All the above investments are performing assets.

3. The company has segregated the investments separately between policy holders funds and share holders funds on notional basis as per IRDAI circular no. IRDA/F&A/CIR/CPM/056/03/2016 dated 04th April,2016 and IRDA/F&A/CIR/CPM/010/01/2017 dated 12th January,2017

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	As at 1st April,2017	Additions	Deductions	As at 31st December, 2017	As at 1st April,2017	For the period/ Adjustments	Deductions	As at 31st December, 2017	As at 31st December, 2017	As at 31st December, 2016	As at 31st March, 2017
Leasehold Improvement	73,797	3,093	-	76,890	45,260	7,989	-	53,249	23,640	23,816	28,537
Furniture & Fittings	84,945	2,197	-	87,142	69,029	2,969	-	71,998	15,145	14,087	15,917
Information Technology Equipment	2,98,190	45,331	422	3,43,098	2,47,802	27,703	196	2,75,308	67,790	51,079	50,388
Intangible Asset (Computer Software)	6,55,672	32,200	-	6,87,872	4,75,893	73,416	-	5,49,309	1,38,563	1,37,800	1,79,779
Vehicles	279	-	-	279	279	-	-	279	0	0	0
Office Equipment	2,09,390	15,019	4,709	2,19,701	1,70,734	15,910	3,344	1,83,300	36,401	39,063	38,657
Plant & Machinery	4,514	-	-	4,514	4,442	27	-	4,468	45	106	72
TOTAL	13,26,787	97,840	5,131	14,19,495	10,13,438	1,28,014	3,540	11,37,912	2,81,585	2,65,950	3,13,349
Capital Work in progress	8,389	34,909	-	43,299	-	-	-	-	43,299	43,239	8,389
Grand Total	13,35,176	1,32,749	5,131	14,62,795	10,13,438	1,28,014	3,540	11,37,913	3,24,883	3,09,190	3,21,739
Previous Period (2016-17)	12,53,609	1,69,615	88,047	13,35,177	9,14,429	1,63,315	64,306	10,13,438	3,21,739	-	-

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2017 (Rs. In '000)	As at 31-12-2016 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	44,323	9,151
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)*	5,04,121	5,07,935
	(ii) Others	-	-
	(b) Current Accounts**	7,08,286	3,16,420
	(c) Others - Cheque in Transit	-	-
	(d) Others - Cheques on Hand	2,80,446	74,930
	(e) Others - Cash in Transit	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	15,37,176	9,08,436
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	15,37,176	9,08,436

* Short term deposit represents fixed deposit given to bank for bank guarantee and for unclaimed amount pertaining to policy holder.

** * Rs 126,867 thousand (As on Dec-16 Rs 127,526 thousand) is earmarked for specified purpose in a separate bank account.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,06,167	3,45,238
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	53,729	46,632
6	MAT Credit Entitlement	8,35,890	4,69,290
7	Rental & Other Deposits	3,05,493	3,51,103
8	Advances to Staff	5,340	4,943
9	Unutilised Service Tax Credit, VAT & GST	2,61,755	50,904
10	Other Advances & Deposits*	7,00,618	6,29,463
	TOTAL (A)	22,68,992	18,97,573
	OTHER ASSETS		
1	Income accrued on investments	21,92,296	19,02,136
2	Interest accrued on Investments pertaining to Policyholder funds	22,263	16,330
3	Outstanding Premiums	54,47,209	56,33,252
4	Agents' Balances	1,850	813
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	0	7,07,025
7	Due from other entities carrying on insurance business (including reinsurers)	24,18,779	19,66,106
8	Less : Provision for doubtful debts	(3,85,429)	(3,85,914)
9	Due from subsidiaries/holding cos.	-	-
10	Repossessed Stock	-	-
11	Deposit with Reserve Bank of India[Pursuant to section 7 of Insurance Act, 1938]	-	-
12	Others	-	-
	TOTAL (B)	96,96,968	98,39,748
	TOTAL (A+B)	1,19,65,960	1,17,37,321

* Corresponding figures have been regrouped/reclassified.

PERIODIC DISCLOSURES
FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	Payable to Agents	2,48,055	68,681
2	Balances due to other insurance companies	89,67,030	1,06,00,551
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	4,71,742	1,59,303
5	Unallocated Premium	8,59,399	7,97,531
6	Interest Accrued but not due on Borrowings	79,133	79,133
7	Sundry creditors	27,33,832	21,09,353
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	4,54,70,601	3,84,24,687
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,37,330
10	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	7,77,351	6,77,105
	- Payable to policyholders*	92,784	-
	- Environmental Relief Fund Payable	37	69
	- Employee Related Payables	18,752	16,894
	- Investments Purchased-to be settle	0	2,20,021
	- Temporary Bank Overdraft as per books of accounts	2,55,648	4,69,454
	- Service Tax, Vat Liability and GST Liability	1,16,323	1,35,798
	- Statutory Dues	93,791	76,833
	TOTAL	6,03,21,808	5,39,72,743

* The company has segregated unclaimed amount of policy holder as Per IRDAI Circular Ref: IRDA/F&A/CIR/Misc/173/07/2017 dated: 25th Jul 2017.

Restated amount of payable to policy holder as on Dec-16 is Rs 120,021 thousand.

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	1,34,64,855	97,07,541
2	For taxation (less advance tax paid and taxes deducted at source)	-	28,400
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Gratuity	30,413	8,717
	- For Leave Encashment	24,108	22,456
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	1,36,19,376	98,67,114

PERIODIC DISCLOSURES
FORM NL-19 MISC EXPENDITURE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

S.No.	Particulars	As at 31-12-2017	As at 31-12-2016
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21: Statement of Liabilities****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-12-2017****(Rs. In Lacs)****STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	1,84,820	1,34,649
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	1,84,820	1,34,649
Outstanding Claim Reserve (other than IBNR reserve) - (d)	2,70,170	1,75,378
IBNR Reserve - (e)	4,31,935	2,80,702
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	8,86,925	5,90,728

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE QUARTER ENDED DECEMBER 31, 2017

(Rs. In Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total			
	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17	For Q3 2017-18	YTD Dec-17		
Andhra Pradesh	299	692	0	1	-	-	13	88	383	1,033	922	1,415	1	3	2	7	28	92	5	24	-	-	6	17	1,250	3,372		
Assam	23	180	2	8	-	-	16	205	415	1,102	347	906	0	2	1	1	8	16	1	1	-	-	12	39	822	2,459		
Bihar	27	162	0	2	-	-	16	174	423	1,109	542	1,338	0	1	0	0	3	11	0	0	-	-	21	66	1,032	2,983		
Chhattisgarh	240	933	-	0	-	-	14	94	168	419	109	302	0	2	3	8	55	149	0	0	6,114	5,946	5	28	6,708	7,882		
Goa	9	76	-	-	-	-	3	5	94	199	79	146	1	4	0	0	1	3	-	-	-	-	2	6	188	438		
Gujarat	1,271	3,216	169	468	73	229	136	367	5,042	13,761	4,424	12,031	109	341	22	263	889	2,530	33	116	-	-	58	291	12,226	33,833		
Haryana	227	1,576	3	40	-	-	50	219	902	3,043	514	1,949	3	8	5	20	126	1,270	2	32	-	-	18	66	1,849	8,222		
Himachal Pradesh	57	738	-	-	-	-	3	9	231	561	352	1,069	0	2	0	1	6	8	0	0	11	23	12	46	673	2,455		
Jammu & Kashmir	24	39	1	2	-	-	7	14	312	900	365	1,101	0	1	0	0	2	9	0	1	47	1,348	9	19	788	3,454		
Jharkhand	62	102	(2)	9	-	-	66	168	407	1,101	672	1,706	76	244	0	129	12	30	1	3	-	-	26	87	1,350	3,579		
Karnataka	1,239	2,617	26	244	-	-	72	243	3,056	9,226	4,122	11,930	17	109	28	143	600	4,108	87	328	-	-	31	79	9,279	28,925		
Kerala	71	315	0	1	-	-	36	63	2,070	6,484	1,756	5,273	2	5	1	8	435	26,888	74	292	-	-	18	69	4,462	39,499		
Madhya Pradesh	109	5,706	2	3	-	-	50	690	92	228	90	228	3	9	4	8	66	138	0	2	-	-	49	158	465	7,079		
Maharashtra	861	3,968	221	833	60	521	245	738	6,767	17,878	8,706	22,548	132	752	180	591	2,349	12,578	375	1,468	6,238	74,321	370	998	25,505	1,37,194		
Manipur	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4	
Meghalaya	7	13	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	18	
Mizoram	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4	
Nagaland	1	2	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	
Orissa	106	503	0	3	-	-	72	148	301	878	312	928	5	12	0	0	697	2,149	0	1	(16)	(343)	24	90	1,500	4,367		
Punjab	95	299	29	111	-	-	13	36	266	775	261	904	8	18	10	30	103	302	58	208	-	-	34	100	878	2,784		
Rajasthan	145	478	3	4	-	-	46	167	148	679	112	808	3	10	46	148	64	153	1	2	-	-	32	112	600	2,580		
Sikkim	16	21	-	-	-	-	16	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	41	
Tamil Nadu	338	1,150	17	100	-	-	58	255	2,309	7,429	3,317	10,515	14	49	18	185	541	2,369	49	215	-	-	26	109	6,686	22,374		
Telangana	399	916	24	106	104	311	171	374	1,130	3,888	1,586	4,540	27	145	43	145	378	1,438	32	114	0	0	35	68	4,130	12,045		
Tripura	83	117	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81	125	
Uttar Pradesh	299	2,412	1	4	-	-	98	413	2,480	6,099	939	2,690	1	8	8	68	106	391	4	13	5,996	15,020	47	151	9,979	27,177		
Uttarakhand	16	170	2	3	-	-	34	64	299	841	144	422	0	1	1	3	32	90	0	3	-	-	5	24	533	1,620		
West Bengal	410	2,559	134	1,558	-	-	315	691	1,327	3,988	1,775	5,246	54	169	92	285	497	1,812	29	94	4,733	4,733	102	326	9,478	21,344		
Andaman & Nicobar	0	0	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	
Chandigarh	6	18	6	13	-	-	1	2	628	1,150	236	508	4	9	29	33	81	1,794	12	28	(4)	1,948	11	21	1,009	5,525		
Dadra & Nagar Haveli	6	19	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	
Daman & Diu	0	5	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	5	
Delhi	95	1,342	218	1,238	-	-	24	138	1,216	4,412	927	3,471	83	2,109	66	252	1,614	4,250	199	675	-	-	83	516	4,525	18,404		
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4	11	-	-	-	-	-	-	127	478	238	888	-	0	0	0	127	478	10	0	0	0	0	0	2	375	1,391	
GRAND TOTAL	6,568	30,262	856	4,770	237	1,063	1,630	5,332	30,803	87,779	32,445	92,860	545	4,011	561	2,329	8,697	62,505	962	3,623	22,118	1,02,999	1,037	3,456	1,06,457	4,00,989		

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Statement for the Quarter ended December 31, 2017

(Rs. In Lacs)

Reinsurance Risk Concentration

Premium ceded to reinsurers						
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	1	0.13	50.67	-	0.13%
2	No. of Reinsurers with rating AA but less than AAA	15	38.80	16.19	144.26	0.49%
3	No. of Reinsurers with rating A but less than AA	102	29,092.09	1,400.20	912.23	77.55%
4	No. of Reinsurers with rating BBB but less than A	13	2,371.47	168.08	226.83	6.83%
5	No. of Reinsurers with rating less than BBB	1	0.32	-	-	0.00%
6	No. of Indian reinsurer other then GIC	20	3,653.06	216.82	2,205.76	15.00%
	Total	152	35,155.86	1,851.96	3,489.09	100.00%

Note:

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

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Statement for the Quarter ended December 31, 2017

(Rs. In Lacs)

Ageing of Claims

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	104	49	33	24	43	253	7,505
2	Marine Cargo	631	116	67	41	24	879	994
3	Marine Hull	-	-	-	-	-	-	2
4	Engineering	102	54	29	15	14	214	958
5	Motor OD	41,448	6,984	2,543	752	202	51,929	16,127
6	Motor TP	45	80	196	477	3,149	3,947	14,824
7	Health	1,76,977	4,093	721	227	25	1,82,043	15,593
8	Overseas Travel	82	139	73	8	10	312	461
9	Personal Accident	125	129	75	33	49	411	788
10	Liability	6	5	7	6	11	35	131
11	Crop	865	-	-	5	-	870	1,893
12	Miscellaneous	145	136	62	18	3	364	203
Total		2,20,530	11,785	3,806	1,606	3,530	2,41,257	59,480

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

No. of claims only

S.No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	TOTAL
1	Claims O/S at the beginning of the period	969	987	10	1,160	24,553	66,550	53,198	821	2,219	1,067	555	-	1,553	1,53,642
2	Claims reported during the period	377	1,827	10	298	57,564	4,359	2,31,836	868	583	148	918	-	682	2,99,470
3	Claims Settled during the period	253	879	-	214	51,929	3,947	1,82,043	312	411	35	870	-	364	2,41,257
4	Claims Repudiated during the period	99	19	-	57	1,275	1,021	14,890	426	215	10	4	-	74	18,090
5	Claims closed during the period	47	1,013	4	29	6,140	493	1,724	38	11	8	-	-	232	9,739
6	Claims O/S at End of the period	947	903	16	1,158	22,773	65,448	86,377	913	2,165	1,162	599	-	1,565	1,84,026
	Less than 3months	177	285	8	88	16,155	3,336	85,516	695	346	131	49	-	306	1,07,092
	3 months to 6 months	137	201	2	96	3,455	3,453	254	76	168	76	44	-	241	8,203
	6months to 1 year	199	147	3	86	1,180	5,643	194	43	440	165	24	-	198	8,322
	1year and above	434	270	3	888	1,983	53,016	413	99	1,211	790	482	-	820	60,409

PERIODIC DISCLOSURES

FORM NL-26 : CLAIMS INFORMATION - KG Table I

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

TABLE - IA

Required solvency margin based on net premium and net incurred claims

(Rs. In Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	40,816	11,015	41,325	6,692	4,082	6,199	6,199
2	Marine Cargo	5,461	490	8,043	2,705	655	1,448	1,448
3	Marine Hull	1,185	10	2,603	43	118	390	390
4	Motor	2,33,328	1,89,368	1,62,169	1,35,962	37,874	40,789	40,789
5	Engineering	7,279	2,176	5,079	1,289	728	762	762
6	Aviation	743	11	1,041	5	74	156	156
7	Liabilities	4,590	1,845	2,493	1,043	688	561	688
8	Health	74,365	65,335	59,297	56,816	13,067	17,045	17,045
9	Others*	6,629	5,867	9,399	4,987	1,173	1,974	1,974
10	Crop and Weather	1,08,863	25,313	84,218	21,901	10,886	12,633	12,633
	TOTAL	4,83,259	3,01,431	3,75,666	2,31,443	69,347	81,956	82,083

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

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-12-2017**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.10.2017)	128
2	No. of branches approved during the period	2
3	No. of branches opened during the period	Out of approvals of previous period 0
4		Out of approvals of this period 0
5	No. of branches closed during the period	0
6	No of branches at the end of the period (As on 31.12.2017)	128
7	No. of branches approved but not opened	2
8	No. of rural branches	-
9	No. of urban branches	128

*Please note 12 Regional Office is excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2017

PERIODICITY OF SUBMISSION : QUARTERLY

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

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	7,57,167
2	Loans	9	-
3	Fixed Assets	10	3,249
4	Current Assets		-
	a. Cash & Bank Balance	11	15,372
	b. Advances & Other Assets	12	1,19,660
5	Current Liabilities		-
	a. Current Liabilities	13	(6,03,218)
	b. Provisions	14	(1,36,194)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	-
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	1,56,035
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,249
3	Cash & Bank Balance (if any)	11	15,372
4	Advances & Other Assets (if any)	12	1,19,660
5	Current Liabilities	13	(6,03,218)
6	Provisions	14	(1,36,194)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(6,01,132)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	7,57,167

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	44,229	2,08,014	2,52,244	33.35%	0	2,52,244	2,44,327
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	59,250	2,68,208	3,27,458	43.30%	0	3,27,458	3,18,867
3	Investment subject to Exposure Norms			0	0	0		0	0	0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	401	27,768	1,32,480	1,60,649	21.24%	62	1,60,711	1,63,238
	2.Approved Investments		0	41,185	2,04,144	2,45,329	32.44%	617	2,45,945	2,47,753
	3.Other Investments (not exceeding 15%)	Not exceeding 55%	0	4,014	18,876	22,890	3.03%	162	23,052	23,082
	TOTAL INVESTMENT ASSETS	100%	401	1,32,216	6,23,709	7,56,326	100.00%	840	7,57,167	7,52,941

Note:

- FRSM refers Funds representing Solvency margin
- Pattern of Investment will apply only to SH funds representing FRSM
- Book value shall not include funds beyond Solvency Margin
- Other Investments are as permitted under Sec 27A(2)
- Investments that are earmarked, are allocated separately to policyholder's or shareholder's, as applicable; balance investments are segregated at Shareholder's level and Policyholder's level notionally based on policyholder's funds and shareholder's funds at the end of period.

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs. In lacs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2017	as % of total for this class	As at 31/12/2016	as % of total for this class	As at 31/12/2017	as % of total for this class	As at 31/12/2016	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	2,26,853	30.94%	2,49,905	38.51%	2,24,143	30.39%	2,45,087	38.41%
AA or better	1,52,979	20.87%	1,28,783	19.85%	1,51,431	20.53%	1,26,173	19.77%
Rated below AA but above A*	21,525	2.94%	14,007	2.16%	21,500	2.92%	13,632	2.14%
Rated below A but above B	1,000	0.14%	2,015	0.31%	998	0.14%	1,999	0.31%
Any other	3,30,798	45.12%	2,54,185	39.17%	3,39,466	46.03%	2,51,247	39.37%
Total	7,33,155	100%	6,48,894	100%	7,37,537	100%	6,38,138	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,48,257	20.22%	1,37,091	21.13%	1,47,944	20.06%	1,36,495	21.39%
More than 1 year and upto 3 years	1,64,123	22.39%	1,46,272	22.54%	1,62,883	22.08%	1,43,736	22.52%
More than 3 years and up to 7 years	3,18,802	43.48%	2,46,759	38.03%	3,20,492	43.45%	2,41,351	37.82%
More than 7 years and up to 10 years	85,320	11.64%	78,219	12.05%	88,879	12.05%	76,673	12.02%
above 10 years	16,653	2.27%	40,553	6.25%	17,339	2.35%	39,883	6.25%
Total	7,33,155	100%	6,48,894	100%	7,37,537	100%	6,38,138	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	2,44,327	33.33%	1,64,799	25.40%	2,52,244	34.20%	1,63,980	25.70%
b. State Government	74,540	10.17%	87,681	13.51%	75,215	10.20%	85,562	13.41%
c. Corporate Securities	4,14,288	56.51%	3,96,414	61.09%	4,10,078	55.60%	3,88,595	60.90%
Total	7,33,155	100%	6,48,894	100%	7,37,537	100%	6,38,138	100%

Note

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

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2017	UPTO THE QUARTER ENDED DECEMBER 31, 2017	FOR THE QUARTER ENDED DECEMBER 31, 2016	UPTO THE QUARTER ENDED DECEMBER 31, 2016
1	Gross Direct Premium Growth Rate (%)	25%	27%	28%	47%
2	Gross Direct Premium to Net Worth Ratio (times)	0.78	2.93	0.71	2.64
3	Growth Rate of Net worth (%)	9%	9%	9%	9%
4	Net Retention Ratio (%)	62%	61%	56%	52%
5	Net commission Ratio (%)	-2%	-4%	-3%	-6%
6	Expense of Management to Gross Direct Premium Ratio (%)	27%	22%	29%	22%
7	Expense of Management to Net written Premium(%)	43%	36%	52%	42%
8	Net incurred Claims to Net Earned Premium (%)	86%	85%	89%	91%
9	Combined Ratio (%)	119%	110%	132%	122%
10	Technical Reserve to net premium ratio (times)	8.82	2.41	10.04	2.89
11	Underwriting Balance Ratio (times)	-0.14	-0.14	-0.24	-0.23
12	Operating profit ratio (%)	2%	3%	-1%	0%
13	Liquid Assets to Liabilities Ratio (times)	0.25	0.25	0.30	0.30
14	Net Earnings Ratio (%)	4%	5%	4%	5%
15	Return on Net Worth Ratio (%)	2%	9%	2%	7%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.72	1.72	1.58	1.58
17	NPA Ratio (%)	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	25,15,49,920	25,15,49,920	12,57,74,960	12,57,74,960
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.13	4.74	0.73	3.50
	ii) Diluted EPS	1.13	4.74	0.73	3.50
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.13	4.74	0.73	3.50
	ii) Diluted EPS	1.13	4.74	0.73	3.50
6	(c) Book value per share (Rs)	54.37	54.37	47.77	47.77

Note

- Company has operations only in India.
- Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013
The Board of Directors at the meeting held on August 10th, 2017 recommended issue of bonus shares, in the proportion of 1:1 i.e. 1 bonus equity share of Rs 10 each for every 1 fully paid-up equity shares, which is approved by the shareholder on August 10th, 2017. The record date for issue of bonus shares was August 10th, 2017. Accordingly weighted average number of shares have been change for Earning Per Share (EPS) computation.
-

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q3 - 2017-18	25%	26%	-8%	0.06
Fire	Upto Q3 - 2016-17	6%	22%	-30%	0.22
Marine Cargo	Upto Q3 - 2017-18	26%	10%	-85%	0.52
Marine Cargo	Upto Q3 - 2016-17	3%	13%	-63%	-0.08
Marine Hull	Upto Q3 - 2017-18	132%	1%	30%	-9.29
Marine Hull	Upto Q3 - 2016-17	-32%	2%	466%	-11.44
Motor	Upto Q3 - 2017-18	26%	79%	1%	-0.16
Motor	Upto Q3 - 2016-17	20%	76%	-2%	-0.29
Employer Liability	Upto Q3 - 2017-18	5%	95%	9%	-0.19
Employer Liability	Upto Q3 - 2016-17	-1%	95%	8%	-0.55
Public Liability	Upto Q3 - 2017-18	-6%	22%	-2%	0.19
Public Liability	Upto Q3 - 2016-17	17%	18%	-5%	-1.23
Engineering	Upto Q3 - 2017-18	29%	27%	7%	-0.29
Engineering	Upto Q3 - 2016-17	-3%	32%	-9%	0.31
Aviation	Upto Q3 - 2017-18	16%	2%	-245%	3.55
Aviation	Upto Q3 - 2016-17	42%	2%	-177%	2.61
Personal Accident	Upto Q3 - 2017-18	-26%	108%	8%	-0.27
Personal Accident	Upto Q3 - 2016-17	42%	90%	5%	-0.81
Health	Upto Q3 - 2017-18	152%	87%	-3%	-0.27
Health	Upto Q3 - 2016-17	-46%	93%	4%	-0.27
Other Miscellaneous	Upto Q3 - 2017-18	-24%	75%	4%	0.33
Other Miscellaneous	Upto Q3 - 2016-17	-1%	48%	0%	0.32
Crop & Weather	Upto Q3 - 2017-18	0%	27%	-29%	0.12
Crop & Weather	Upto Q3 - 2016-17	1650%	18%	-33%	0.05
TOTAL	Upto Q3 - 2017-18	27%	61%	-4%	-0.14
TOTAL	Upto Q3 - 2016-17	47%	52%	-6%	-0.23

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q3 - 2017-18	41%	33%	-1%	0.35
Fire	For Q3 - 2016-17	-6%	32%	-14%	-0.37
Marine Cargo	For Q3 - 2017-18	12%	6%	-113%	0.15
Marine Cargo	For Q3 - 2016-17	-1%	8%	-50%	-1.49
Marine Hull	For Q3 - 2017-18	-17%	0%	988%	-11.52
Marine Hull	For Q3 - 2016-17	53%	1%	-349%	-3.45
Motor	For Q3 - 2017-18	29%	79%	3%	-0.21
Motor	For Q3 - 2016-17	16%	76%	-2%	-0.29
Employer Liability	For Q3 - 2017-18	24%	95%	9%	-0.46
Employer Liability	For Q3 - 2016-17	-14%	95%	8%	-0.54
Public Liability	For Q3 - 2017-18	25%	63%	15%	0.25
Public Liability	For Q3 - 2016-17	25%	35%	24%	-0.60
Engineering	For Q3 - 2017-18	24%	27%	6%	0.46
Engineering	For Q3 - 2016-17	-19%	28%	8%	-0.04
Aviation	For Q3 - 2017-18	11%	3%	-69%	2.05
Aviation	For Q3 - 2016-17	12%	4%	-191%	4.87
Personal Accident	For Q3 - 2017-18	-41%	170%	8%	-0.68
Personal Accident	For Q3 - 2016-17	39%	92%	3%	-0.73
Health	For Q3 - 2017-18	82%	80%	-4%	-0.16
Health	For Q3 - 2016-17	-64%	95%	5%	-0.16
Other Miscellaneous	For Q3 - 2017-18	2%	78%	9%	0.07
Other Miscellaneous	For Q3 - 2016-17	18%	69%	12%	0.09
Crop & Weather	For Q3 - 2017-18	4%	19%	-59%	0.07
Crop & Weather	For Q3 - 2016-17	54915%	10%	-43%	-0.03
TOTAL	For Q3 - 2017-18	25%	62%	-2%	-0.14
TOTAL	For Q3 - 2016-17	28%	56%	-3%	-0.24

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017
(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st Dec. 2017	For the Period ended 31st Dec. 2017	For the Quarter ended 31st Dec. 2016	For the Period ended 31st Dec. 2016
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	6.86	82.22	20.31	811.86
			Claim Paid	3.00	3.00	0.31	3.28
			Redemption of debentures	-	3,500.00	-	-
			Reimbursement paid for expenses (Rent,Communication,Electricity,Professional fees,Maintenance Charges)	-	2.25	59.28	466.30
			Management fees paid	150.00	450.00	150.00	450.00
			Dividend paid	-	628.87	-	-
			Reimbursement paid for IT services	139.63	271.87	127.83	275.30
			Reimbursement received for expenses (Rent,Communication,Electricity,canteen expenses)	-	-	3.24	33.69
			Interest Accrual on Debenture	502.86	1,558.88	591.00	1,765.65
			Outstanding balance in Customer Deposit Account	17.89	17.89	18.95	18.95
			Creditors	-	-	-	-
			Debtors	-	-	33.72	33.72
2	Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (ceased w.e.f. from July 13, 2017)	Fellow Subsidiary	Premium Received (net of refund)	-	255.77	3.68	219.06
			Claim Paid	-	-	-	0.04
			Reimbursement received for expenses (Rent,Communication,Electricity,canteen expenses)	-	1.13	1.87	4.90
			Outstanding balance in Customer Deposit Account	-	-	12.71	12.71
			Debtors	-	-	0.73	0.73
3	Reliance Home Finance Limited	Fellow Subsidiary	Premium Received (net of refund)	6.88	179.87	0.60	99.63
			Interest Accrual on Debenture	145.75	342.65	-	-
			Outstanding balance in Customer Deposit Account	86.62	86.62	9.41	9.41
4	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.62)	173.84	(0.67)	114.80
			Commission paid	-	0.62	4.68	25.37
			Brokerage paid for stock exchange trading	0.11	0.92	0.30	1.16
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	-	1.18	2.86
			Outstanding balance in Customer Deposit Account	1.74	1.74	1.46	1.46
			Creditors	-	-	-	-
			Debtors	0.64	0.64	1.78	1.78
5	Reliance Corporate Advisory Services Limited (formerly Reliance Spot Exchange Infrastructure Limited)	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	-	-	0.22	0.22
6	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	37.33	790.01	(10.13)	720.21
			Group Term Insurance Paid	79.28	82.69	77.45	77.45
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	-	1.79	5.59
			Claim Paid	-	15.77	-	-
			Debtors	9.06	9.06	9.06	9.06
7	Reliance Wealth Management Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	1.01	1.01	55.70	55.70
			Premium Received (net of refund)	0.04	15.68	0.11	8.77
			Outstanding balance in Customer Deposit Account	0.06	0.06	0.02	0.02
8	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1.79	-	-
			Insurance Commission Paid	-	-	-	-
			Outstanding balance in Customer Deposit Account	0.90	0.90	4.34	4.34
			Insurance Commission Expense	-	-	-	-
			Debtors	0.01	0.01	-	-

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017
(Rs in Lacs)

Related Party Transactions							
S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st Dec. 2017	For the Period ended 31st Dec. 2017	For the Quarter ended 31st Dec. 2016	For the Period ended 31st Dec. 2016
9	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	0.16	9.67	(0.03)	8.73
			Outstanding balance in Customer Deposit Account	0.41	0.41	0.12	0.12
10	Reliance Money Precious Metals Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	(0.10)	0.07
			Outstanding balance in Customer Deposit Account	0.00	0.00	2.53	2.53
11	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	3.70	-	3.17
			Outstanding balance in Customer Deposit Account	0.54	0.54	0.11	0.11
12	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1.05	-	0.49
			Outstanding balance in Customer Deposit Account	0.64	0.64	0.23	0.23
13	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	-
14	Reliance Capital Trustee Co. Limited	Fellow Subsidiary	Premium Received (net of refund)	-	75.00	42.07	89.90
15	Reliance Health Insurance (w.e.f. May 4, 2017)	Fellow Subsidiary	Premium Received (net of refund)	0.99	0.99	-	-
			Reimbursement received for expenses(Salary, Opex)	51.56	574.84	-	-
			Sale of fixed assets	3.01	10.47	-	-
			Debtors	-	-	-	-
16	Reliance Infratel Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Premium Received (net of refund)	-	0.05	0.01	0.10
17	Reliance Communications Limited (RCOM) (ceased to be w.e.f. 4th October, 2017)	Common Control	Premium Received (net of refund)	-	3.57	7.19	66.36
			Claim Paid	-	-	-	2.46
			Reimbursement paid for expenses:-(Rent , Internet &)	-	43.05	106.81	124.06
			Outstanding balance in Customer Deposit Account	-	-	5.41	5.41
18	Reliance Infocomm Infrastructure Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Premium Received (net of refund)	-	-	0.06	0.23
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	31.23	20.44	61.32
			Creditors	-	-	-	-
19	Big Animation (India) Private Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Premium Received (net of refund)	-	0.32	-	0.43
20	Zapak Digital Entertainment Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Premium Received (net of refund)	-	1.78	2.10	2.10
			Reimbursement paid for expenses (Online Reputation Expenses)	-	3.85	4.02	4.02
			Outstanding balance in Customer Deposit Account	-	-	2.05	2.05
21	Reliance Telecom Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Reimbursement paid for expenses (Telephone)	-	-	0.01	0.01
			Outstanding balance in Customer Deposit Account	-	-	7.95	7.95
22	Reliance IDC Limited (ceased to be w.e.f. 4th October, 2017)	Common Control	Payment for IDC Charges	-	39.28	28.63	89.01
			Creditors	-	-	-	-
23	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	68.50	405.50	62.25	361.75
			Premium Received (net of refund)	0.11	1.67	0.12	0.50
24	Mr. Anil D. Ambani (ceased to be w.e.f. 4th October, 2017)	Person having Control	Premium Received (net of refund)	-	1.87	-	-

*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 and group personal accident policy have not been considered for related party transaction.

** Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure" with whom transaction has been entered during the period.

*# Transaction amount consider above are excluding taxes.

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

Products Information

List below the products and/or add-ons introduced during the Quarter Ended December 31, 2017

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

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN - KGII

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - II

Solvency position as on December 31, 2017

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	1	7,17,611
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	2	4,78,092
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	1,34,649
4	Excess in Policyholders' Funds (1-2-3)		1,04,870
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA)	4	1,63,013
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	1,26,671
7	Excess in Shareholders' Funds (5-6)		36,342
8	Total Available Solvency Margin [ASM] (4+7)		1,41,213
9	Total Required Solvency Margin [RSM]		82,083
10	Solvency Ratio (Total ASM/Total RSM)		1.72

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: 31-12-2017****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mr. H. Ansari	Director	
3	Mrs. Chhaya Virani	Director	
4	Dr. Thomas Mathew	Director	
5	Mr. Lav Chaturvedi	Director	
6	Mr. Rakesh Jain	Executive Director & CEO	
7	Mr. Hemant jain	CFO	
8	Mr. Sudip banerjee	CTO and COO	
9	Mr. K Ramkumar	CIO	
10	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
11	Mr. Karthikeyan AV	Appointed Actuary	

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON DECEMBER 31, 2017

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 31.12.2017

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT														
			For the quarter ended 31st Dec, 2017					Upto the Quarter ended 31st Dec, 2017					Previous Year 2016-17				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
Book Value ¹	Market Value	Book Value ¹	Market Value	Book Value ¹				Market Value									
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,35,534.74	2,44,326.95	3,991.13	6.72%	6.72%	2,04,535.45	2,44,326.95	12,369.38	8.03%	8.03%	1,37,151.13	1,64,799.04	14,371.58	13.91%	13.91%
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	6,645.20	-	97.99	8.03%	8.03%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGOB	75,032.61	74,540.39	1,373.67	7.26%	7.26%	81,514.17	74,540.39	4,334.27	7.06%	7.06%	62,965.27	87,681.31	6,047.09	12.75%	12.75%
	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	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	85,848.24	83,950.75	1,808.71	8.36%	8.36%	87,601.70	83,950.75	5,529.71	8.38%	8.38%	79,155.99	79,277.47	5,284.52	8.86%	8.86%
	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%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	3,746.49	0.00	86.75	8.13%	8.13%	5,393.56	7,283.22	329.30	8.10%	8.10%
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	6,490.85	6,650.15	149.02	9.11%	9.11%	5,062.01	6,650.15	346.36	9.08%	9.08%	0.00	-	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	37,814.71	38,497.85	781.71	8.20%	8.20%	37,981.85	38,497.85	2,361.20	8.25%	8.25%	34,074.40	34,820.76	2,106.11	8.20%	8.20%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	27,032.06	28,078.80	605.32	8.88%	8.88%	29,190.32	28,078.80	1,952.20	8.88%	8.88%	23,852.63	32,124.49	1,619.91	9.01%	9.01%
	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 - Corporate Securities - Equity shares-Quoted	ITCE	364.32	591.11	28.20	30.71%	30.71%	433.13	591.11	109.06	33.42%	33.42%	1,010.18	594.87	-284.58	-37.39%	-37.39%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,063.13	1,214.26	3.60	1.34%	1.34%	755.24	1,214.26	10.70	1.88%	1.88%	721.50	634.73	-37.82	-6.96%	-6.96%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	0.00	0.00	0.00	0.00%	0.00%	6,004.84	0.00	260.49	8.65%	8.65%	6,005.39	6,349.60	393.43	8.70%	8.70%
	Infrastructure - Equity (Including Unlisted)	IOEQ	234.27	201.91	0.31	0.53%	0.53%	157.94	201.91	9.72	8.17%	8.17%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	997.86	999.87	28.45	11.31%	11.31%	1,366.62	999.87	108.45	10.53%	10.53%	2,965.08	2,618.29	232.79	10.42%	10.42%
	Units of Infrastructure Investment Trust	EIIT	2,378.16	2,258.10	58.25	9.72%	8.75%	2,338.96	2,258.10	80.37	5.86%	5.27%	0.00	-	0.00	0.00%	0.00%
	Units of Infrastructure Investment Trust	OIIT	874.85	795.13	19.91	9.03%	8.13%	848.69	795.13	29.41	5.88%	5.30%	0.00	-	0.00	0.00%	0.00%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	4,586.43	6,146.12	47.64	4.12%	4.12%	2,269.39	6,146.12	55.81	3.26%	3.26%	1,330.69	1,252.85	131.10	13.08%	13.08%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,348.64	9,791.76	256.60	12.19%	12.19%	7,232.13	9,791.76	719.76	13.21%	13.21%	5,482.69	6,357.37	102.78	2.49%	2.49%
	Corporate Securities - Bonds - (Taxable)	EPBT	2,002.44	2,085.43	43.84	8.69%	8.69%	7,729.70	2,085.43	485.92	8.34%	8.34%	9,388.94	10,737.40	598.60	8.46%	8.46%
	Corporate Securities - Debentures	ECOS	1,61,774.71	1,63,272.23	3,413.99	8.37%	8.37%	1,48,077.71	1,63,272.23	9,512.38	8.53%	8.53%	1,26,013.61	1,35,528.62	8,678.77	9.14%	9.14%
	Commercial Papers	ECCP	2,486.48	0.00	27.57	9.20%	9.20%	3,076.86	0.00	166.81	8.72%	8.72%	6,286.51	9,664.77	391.28	8.26%	8.26%
	Application Money	ECAM	4,083.25	0.00	13.64	4.06%	4.06%	3,902.22	0.00	40.66	3.92%	3.92%	4,201.83	-	35.82	5.98%	5.98%
	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	21,061.60	20,683.70	487.24	9.18%	9.18%	21,702.21	20,683.70	1,505.74	9.21%	9.21%	24,512.91	24,295.18	1,765.65	9.56%	9.56%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,000.08	0.00	19.25	9.76%	9.76%	1,001.27	0.00	65.28	9.33%	9.33%	4,543.97	1,022.66	362.04	10.58%	10.58%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	1,000.00	0.00	21.94	9.10%	9.10%	1,000.00	0.00	67.56	9.10%	9.10%	1,000.00	1,021.35	68.37	9.08%	9.08%
	CCIL - CBLO	ECBO	10,448.38	10,450.00	3.43	3.99%	3.99%	3,407.51	10,450.00	9.74	5.22%	5.22%	-7,152.49	-	-150.28	6.14%	6.14%
	Deposits - Deposit with Scheduled Banks, Fls, CCIL, RBI	ECDB	0.00	0.00	0.00	0.00%	0.00%	600.00	0.00	0.49	4.25%	4.25%	7,849.61	1,200.00	527.00	9.46%	9.46%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	12,303.49	-	33.29	24.69%	24.69%

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2017

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

No.	Category of Investment	Cat. Code	STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT														
			For the quarter ended 31st Dec, 2017					Upto the Quarter ended 31st Dec, 2017					Previous Year 2016-17				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield' (%)	Net Yield² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield' (%)	Net Yield² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield' (%)	Net Yield² (%)
Book Value¹	Market Value	Book Value¹	Market Value	Book Value¹				Market Value									
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	16,471.22	10,912.13	267.22	6.44%	6.44%	31,732.48	10,912.13	1,553.72	6.50%	6.50%	8,410.47	-	386.33	7.48%	7.48%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	3,844.73	3,475.70	60.98	6.58%	6.58%	2,780.71	3,475.70	117.30	6.39%	6.39%	2,085.33	2,034.95	81.92	5.21%	5.21%
	Passively Managed Equity ERFs (Promoter Group)	EETP	21.48	0.00	5.44	385.29%	385.29%	47.26	0.00	27.45	102.41%	102.41%	21.48	21.54	0.00	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	5,276.89	4,956.01	107.63	8.09%	8.09%	5,475.77	4,956.01	343.87	8.33%	8.33%	6,680.09	5,588.72	52.03	8.88%	8.88%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	12,076.75	15,963.69	268.54	8.82%	8.82%	7,960.00	15,963.69	530.76	8.85%	8.85%	0.00	-	0.00	0.00%	0.00%
	Corporate Securities - Preference Shares	EPNO	0.00	16.72	0.00	0.00%	0.00%	0.00	16.72	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	13,506.08	13,516.59	271.31	7.97%	7.97%	7,371.91	13,516.59	398.63	7.96%	7.96%	506.52	508.09	34.36	9.00%	9.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Debentures	OLDB	500.00	505.41	10.40	8.25%	8.25%	4,839.15	505.41	325.41	8.93%	8.93%	9,379.43	9,269.19	655.26	9.27%	9.27%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	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	0.00	0.00	0.00%	0.00%	41,269.06	27,406.45	2,259.73	7.27%	7.27%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	1,326.18	1,495.74	56.77	16.98%	16.98%	1,387.30	1,495.74	175.96	16.83%	16.83%	950.96	1,243.16	92.54	12.92%	12.92%
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Equity Shares (PSUs & Unlisted)	OEPSU	308.82	210.60	9.33	11.99%	11.99%	390.14	210.60	17.41	5.92%	5.92%	0.00	-	0.00	0.00%	0.00%
	Alternate Investment Funds (Category I)	OAEA	995.00	1,024.78	36.48	14.55%	13.13%	995.00	1,024.78	108.28	14.44%	13.02%	995.00	1,024.89	118.49	15.81%	14.23%
	Alternate Investment Funds (Category II)	OAFB	1,673.44	1,678.74	40.85	9.68%	8.60%	1,673.30	1,678.74	129.23	10.25%	9.16%	315.49	483.01	2.44	1.03%	0.65%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	4,295.46	4,532.57	117.26	10.83%	10.83%	4,098.84	4,532.57	337.86	10.94%	10.94%	4,000.00	4,133.48	15.67	11.00%	11.00%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	98.81	117.63	0.00	0.00%	0.00%	98.81	117.63	0.49	0.73%	0.73%	0.00	-	0.00	0.00%	0.00%
	Total		7,36,252.00	7,52,940.80	14,435.63	7.78%	7.77%	7,17,360.23	7,52,940.80	44,284.62	8.19%	8.19%	6,01,929.12	6,58,977.47	46,403.53	10.23%	10.23%

Category of Investment (COI) shall be as per Guidelines

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 CODE: 103

STATEMENT AS ON 31-12-2017

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS

No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	DURING THE QUARTER¹ :								
	9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BA	523	26-Dec-17	CARE	CARE AA	CARE AA-	10-Nov-17	Security reclassified from Approved Investments to Other Investments
B.	AS ON DATE² :								
	11.00% BOI BSOPT 08-08-2044	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BA	4,000	08-Aug-14	BRICKWORK	BWR AAA	BWR AA-	19-Dec-16	
	11.15% REL INFRA DB 30-03-2018	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	998	13-Apr-12	CRISIL	AA+	BBB+	23-Aug-17	
	9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - [PSU BA	523	26-Dec-17	CARE	CARE AA	CARE AA-	10-Nov-17	Security reclassified from Approved Investments to Other Investments
	8.25% SAIL BSOPT 06-05-2018	BONDS - PSU - TAXABLE	5,000	23-Mar-16	FITCH	AAA IND	AA- IND	23-Aug-17	Security reclassified from Approved Investments to Other Investments
	8.25% SAIL BSOPT 06-05-2018	BONDS - PSU - TAXABLE	5,000	23-Mar-16	CARE	CARE AAA	CARE AA	20-Jan-17	
	8.25% SAIL DB 27-07-2018	BONDS - PSU - TAXABLE	2,490	27-May-16	FITCH	AAA IND	AA- IND	23-Aug-17	Security reclassified from Approved Investments to Other Investments
	8.25% SAIL DB 27-07-2018	BONDS - PSU - TAXABLE	2,490	27-May-16	CARE	CARE AA+	CARE AA	20-Jan-17	
	8.35% SAIL DB 09-06-2018	BONDS - PSU - TAXABLE	500	31-Aug-16	CARE	CARE AA+	CARE AA	20-Jan-17	
	8.35% SAIL DB 09-06-2018	BONDS - PSU - TAXABLE	500	31-Aug-16	FITCH	AA IND	AA- IND	23-Aug-17	Security reclassified from Approved Investments to Other Investments
	8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	506	22-Sep-16	CARE	CARE AA+	CARE AA	20-Jan-17	
	8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	506	22-Sep-16	FITCH	AA IND	AA- IND	23-Aug-17	Security reclassified from Approved Investments to Other Investments
	9.10% SESA GOA BSOPT 05-04-2023	CORPORATE SECURITIES - DEBENTURES	2,496	21-May-13	CRISIL	AA+	AA	10-Feb-16	Security downgraded from CRISIL AA+ to AA on 06-Aug-2015 and thereafter from CRISIL AA to AA - on 10-Feb-2016. However, security has been upgraded from CRISIL AA- to AA on 16/08/2017
	9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	5,024	25-Apr-12	CRISIL	AA+	AA	31-Jul-15	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015. However, security has been upgraded from CRISIL AA- to AA on 23/08/2017
	9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,505	06-May-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	

9.15% TATASTEEL DB 24-01-2019 I	CORPORATE SECURITIES - DEBENTURES	2,505	06-May-16	CARE	CARE AA+	CARE AA	14-Feb-17	
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	515	05-Oct-16	BRICKWORK	BWR AA+	BWR AA	19-Dec-16	
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	515	05-Oct-16	CARE	CARE AA+	CARE AA	14-Feb-17	
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	12,285	02-Jun-16	BRICKWORK	BWR AA+	BWR AA	17-Jan-17	
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	12,285	02-Jun-16	CARE	CARE AA+	CARE AA	14-Feb-17	
10.00% RELIANCE CAPITAL DB 03-11-2017	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	-	25-Sep-14	CARE	CARE AAA	CARE AA+	31-Mar-17	
10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	2,642	17-Mar-16	CARE	CARE AAA	CARE AA+	31-Mar-17	
10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	1,020	23-Feb-15	CARE	CARE AAA	CARE AA+	31-Mar-17	
10.20% RELIANCE CAPITAL DB 17-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	1,530	23-Feb-15	CARE	CARE AAA	CARE AA+	31-Mar-17	
10.30% RELIANCE CAPITAL DB 20-12-2018	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	2,505	17-Sep-14	CARE	CARE AAA	CARE AA+	31-Mar-17	
8.28% RELIANCE CAPITAL DB 18-11-2019	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	2,000	24-Oct-16	CARE	CARE AAA	CARE AA+	31-Mar-17	
8.75% RELIANCE CAPITAL DB 18-05-2018	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMG	2,000	23-May-16	CARE	CARE AAA	CARE AA+	31-Mar-17	
8.18% SAIL DB 10-08-2018	BONDS - PSU - TAXABLE	5,007	14-Jun-17	FITCH	AA IND	AA- IND	23-Aug-17	Security reclassified from Approved Investments to Other Investments

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 (CO) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 31-12-2017

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended December 31, 2017		For the Quarter Ended December 31, 2016		For the Period Ended December 31, 2017		For the period Ended December 31, 2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6,568	28,924	4,657	17,710	30,262	1,02,742	24,152	43,722
2	Marine Cargo	856	1,208	766	1,057	4,770	4,344	3,789	3,084
3	Marine Hull	237	3	285	5	1,063	15	458	11
4	Motor TP*	32,445	10,19,382	24,043	8,88,091	92,860	29,11,607	74,268	26,64,762
5	Motor OD	30,803	8,78,667	24,967	8,08,371	87,779	25,54,292	69,308	24,10,224
6	Engineering	1,630	2,141	1,314	1,824	5,332	6,580	4,126	4,922
7	Employer's Liability	250	1,575	201	1,220	758	4,678	720	3,950
8	Product Liab	10	2	7	2	20	6	14	4
9	Public Liab	23	209	21	170	77	709	89	607
10	Other Liab	262	2,873	209	2,382	3,157	9,189	3,344	8,264
11	Aviation	217	17	195	21	607	32	521	34
12	Personal Accident	561	33,339	952	26,099	2,329	84,962	3,136	67,781
13	Health	9,659	60,886	5,318	50,481	66,128	1,90,905	26,196	1,63,512
14	All Other Misc	22,938	24,445	21,980	20,209	1,05,848	88,418	1,06,824	54,217
	TOTAL	1,06,457	11,75,004	84,916	10,09,271	4,00,989	34,04,187	3,16,946	30,14,870

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

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended December 31, 2017

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	1	0.00	2.00
		Social	-	-	-
3	Motor TP*	Rural	61,856	2,254.80	1,12,232.29
		Social	-	-	
4	Motor OD	Rural	53,322	1,402.11	-
		Social	-	-	
5	Engineering	Rural	200	24.36	58,961.23
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	57	7.18	2,145.12
		Social	-	-	-
7	Public Liability	Rural	9	0.07	127.00
		Social	-	-	-
8	Other Liability Cover	Rural	61	2.41	1,362.50
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	5,563	13.66	19,504.50
		Social	-	-	-
11	Health	Rural	526	132.27	4,316.04
		Social	-	-	-
12	All Other Miscellaneous	Rural	2,837	22,135.96	3,63,305.26
		Social	554	28.30	653.60

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs. In Lacs)

Business Acquisition through different channels									
S.No.	Channels	For the Quarter Ended December 31, 2017		For the Quarter Ended December 31, 2016		For the Period Ended December 31, 2017		For the Period Ended December 31, 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,80,004	33,345	5,50,876	29,681	17,17,975	98,140	16,94,004	92,800
2	Corporate Agents-Banks	50,380	2,876	29,308	1,487	1,68,574	7,724	67,325	3,402
3	Corporate Agents -Others	16,219	7,502	10,073	2,978	45,037	20,593	16,603	6,206
4	Brokers	2,37,060	23,455	1,78,286	17,174	6,49,978	79,878	5,30,162	58,612
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,50,964	37,216	2,40,573	33,553	7,57,693	1,91,511	7,05,997	1,55,668
7	Other :-								
	-IMF	272	13	-	-	272	13	-	-
	-MISP	23,589	1,307	-	-	23,589	1,307	-	-
	-Web Aggregator	16,139	713	155	43	40,692	1,794	779	257
	-Others	377	29	-	-	377	29	-	-
	TOTAL (A)	11,75,004	1,06,457	10,09,271	84,916	34,04,187	4,00,989	30,14,870	3,16,946
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	11,75,004	1,06,457	10,09,271	84,916	34,04,187	4,00,989	30,14,870	3,16,946

Notes:

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

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2017

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2017

S.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claim	3	68	22	5	42	2	261
c)	Policy Related	1	8	8	0	1	0	39
d)	Premium	0	1	1	0	0	0	7
e)	Refund	0	0	0	0	0	0	1
f)	Coverage	0	0	0	0	0	0	1
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	0	4	2	0	2	0	7
i)	Others	0	19	6	1	12	0	40
	Total No of Complaints:	4	100	39	6	57	2	357

2	Total No. of policies during previous year:	40,96,938
3	Total No. of claims intimated during previous year:	4,47,541
4	Total No. of policies during current period:	34,04,187
5	Total No. of claims intimated during current period:	8,50,216
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.11
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	3.07

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
b)	7-15 days	1	0	1
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & beyond	0	0	0
	TOTAL NO. OF COMPLAINTS	2	0	2