

RELIANCE GENERAL INSURANCE COMPANY LIMITED
DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2020	UPTO THE QUARTER ENDED DECEMBER 31, 2020	FOR THE QUARTER ENDED DECEMBER 31, 2019	UPTO THE QUARTER ENDED DECEMBER 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,42,525	16,88,969	4,22,912	11,29,668
2	Profit/ (loss) on sale/redemption of Investments (Net)		12,310	55,853	9,756	32,260
3	Interest, Dividend & Rent – Gross		68,328	1,87,867	59,157	1,74,041
4	Terrorism/Nuclear Pool Income		18,572	40,009	13,288	35,754
5	Others-Exchange Gain / (loss)		(38)	(76)	-	-
	TOTAL (A)		6,41,697	19,72,622	5,05,113	13,71,723
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,71,419	10,17,465	90,087	5,24,138
2	Commission (Net)	NL-6-Commission Schedule	1,843	1,22,091	(32,870)	(5,32,779)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,28,164	8,80,986	1,90,198	4,24,210
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,01,426	20,20,542	2,47,415	4,15,569
	Operating Profit/(Loss) from Fire Business C= (A - B)		1,40,271	(47,920)	2,57,698	9,56,154
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,40,271	(47,920)	2,57,698	9,56,154
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		1,40,271	(47,920)	2,57,698	9,56,154

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, 2020	UPTO THE QUARTER ENDED DECEMBER 31, 2020	FOR THE QUARTER ENDED DECEMBER 31, 2019	UPTO THE QUARTER ENDED DECEMBER 31, 2019
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	38,416	1,34,662	13,534	45,652
2	Profit / (loss) on sale/redemption of Investments (Net)		1,066	4,308	1,000	3,193
3	Interest, Dividend & Rent – Gross		5,593	14,493	6,030	17,224
4	Terrorism/Nuclear Pool Income			-	-	-
5	Others-Exchange Gain / (loss)		12	12	-	-
	TOTAL (A)		45,087	1,53,475	20,564	66,069
1	Claims Incurred (Net)	NL-5-Claims Schedule	72,403	1,13,359	22,705	52,780
2	Commission (Net)	NL-6- Commission Schedule	1,281	(12,934)	12,254	(9,478)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	8,092	39,740	10,956	57,373
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		81,776	1,40,165	45,915	1,00,675
	Operating Profit/(Loss) from Marine Business C= (A - B)		(36,689)	13,310	(25,351)	(34,606)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(36,689)	13,310	(25,351)	(34,606)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(36,689)	13,310	(25,351)	(34,606)

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, 2020 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2020 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2019 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2019 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	85,17,310	2,55,30,096	1,01,20,871	2,85,60,898
2	Profit/ (loss) on sale/redemption of Investments (Net)		3,42,439	15,22,410	2,75,682	8,65,810
3	Interest, Dividend & Rent – Gross		18,81,418	51,20,792	16,58,323	46,71,001
4	Terrorism/Nuclear Pool Income		3,637	9,998	2,602	7,002
5	Contribution from Shareholders Funds towards Excess EOM		9,33,210	13,11,927	7,27,068	7,27,068
4	Others - Exchange Gain/(Loss)		73	(323)	401	1,095
	- Miscellaneous Income		1,410	2,968	1,119	3,032
	TOTAL (A)		1,16,79,497	3,34,97,868	1,27,86,066	3,48,35,906
1	Claims Incurred (Net)	NL-5-Claims Schedule	74,91,498	2,10,18,202	87,70,937	2,42,98,112
2	Commission (Net)	NL-6- Commission Schedule	(7,60,213)	(12,54,088)	(5,20,232)	(10,27,054)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	37,99,923	1,02,96,511	36,58,531	1,02,88,550
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,05,31,208	3,00,60,625	1,19,09,236	3,35,59,608
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		11,48,289	34,37,243	8,76,830	12,76,298
	APPROPRIATIONS					
	Transfer to Shareholders' Account		11,48,289	34,37,243	8,76,830	12,76,298
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		11,48,289	34,37,243	8,76,830	12,76,298

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, 2020 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2020 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31, 2019 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31, 2019 (Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,40,271	(47,920)	2,57,698	9,56,154
	(b) Marine Insurance		(36,689)	13,310	(25,351)	(34,606)
	(c) Miscellaneous Insurance		11,48,290	34,37,243	8,76,830	12,76,298
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,82,726	9,40,099	2,56,015	7,85,320
	(b) Profit on sale/ redemption of investments		37,883	3,18,626	43,277	1,55,748
	Less: Loss on sale/ redemption of investments		(34,272)	(39,135)	(1,392)	(10,182)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		10	11	326	547
	(b) Miscellaneous Income		4,867	7,522	1,319	1,540
	(c) Reversal of Equity impairment		2,05,274	2,05,274	-	-
	(d) Excess Provision Written Back		7,350	18,545	-	9,007
	TOTAL (A)		16,55,710	48,53,575	14,08,722	31,39,826
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	3,89,748	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others :- Bad debt w/off		43	203	27	31
	Less: Provision Held		-	-	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	- Employee's remuneration and welfare benefits		7,598	25,219	11,190	28,112
	- Managerial remuneration		4,550	58,650	39,200	46,650
	- Amortisation of Debenture Expenses		735	2,196	735	2,196
	- Interest on Statutory Liability		13,996	13,996	27	13,824
	- Expenses borne by shareholder		-	-	-	-
	- Impairment on Equity Investments		(45,860)	-	-	-
	- Contribution to policyholders Funds towards Excess EOM		9,33,210	13,11,927	7,27,068	7,27,068
	- Miscellaneous Expenses		-	-	-	3,978
	- Finance Cost		3,056	3,546	-	13,863
	- Interest on Non Convertible Debenture		52,755	1,57,474	52,611	1,56,904
	- Corporate Social Responsibility Expense		11,473	19,868	15,310	15,310
	- Penalty		-	1,057	-	-
	- Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		9,81,556	19,83,884	8,46,168	10,07,936
	Profit / (Loss) Before Tax (A-B)		6,74,154	28,69,691	5,62,553	21,31,890
	Provision for Taxation					
	(a) Current Tax		2,967	4,35,577	32,477	3,52,572
	(b) Short Provision for earlier year		1,49,810	1,49,810	-	52,313
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		87,122	5,23,386	38,602	(1,35,519)
	Profit / (Loss) After Tax		4,34,255	17,60,918	4,91,474	18,62,524
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	-	-	1,25,775
	(c) Dividend distribution tax		-	-	-	25,853
	(d) Debenture Redemption Reserve		-	-	-	15,972
	Balance of profit/ loss brought forward from last year		93,98,210	80,71,547	68,48,980	56,45,531
	Balance carried forward to Balance Sheet		98,32,465	98,32,465	73,40,456	73,40,456

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, 2020

Particulars	Schedule	AS AT DECEMBER 31, 2020	AS AT DECEMBER 31, 2019
		(Rs. In '000)	(Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	25,15,499	25,15,499
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,77,07,154	1,52,15,144
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		(3,359)	(77,062)
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		(19,023)	(4,77,122)
BORROWINGS	NL-11-Borrowings Schedule	23,00,000	23,00,000
TOTAL		2,25,00,271	1,94,76,459
APPLICATION OF FUNDS			
INVESTMENTS-SHAREHOLDER	NL-12A -Investment Schedule	1,85,90,522	1,46,37,053
INVESTMENTS-POLICYHOLDER	NL-12B-Investment Schedule	10,52,65,756	9,06,24,406
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	4,19,982	3,57,198
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	23,00,843	13,00,013
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,29,24,552	1,78,20,067
Sub-Total (A)		2,52,25,395	1,91,20,081
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	10,96,72,910	8,83,60,145
PROVISIONS	NL-18-Provisions Schedule	1,77,01,209	1,72,74,868
Sub-Total (B)		12,73,74,119	10,56,35,013
NET CURRENT ASSETS (C) = (A - B)		(10,21,48,724)	(8,65,14,933)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		2,25,00,271	1,94,76,459

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 DECEMBER 31, 2020	AS AT DECEMBER 31, 2019
	(Rs. In '000)	(Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	6,53,481	6,47,817
Guarantees given by or on behalf of the Company	11,267	4,200
Statutory demands/ liabilities in dispute, not provided for	23,49,458	23,57,190
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (see note (e) below)	13,925	13,925
TOTAL	30,28,131	30,23,132

Notes:

- a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousand for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.
- b) The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.
- c) The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010 - 11 to 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Show Cause Notice for the subsequent period upto June 2017 has been received amounting to Rs 305,439 thousand.
- d) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousands for A.Y.2008-09.
- e) 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/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+6-7)	Change in reserve for unexpired risks	Net Premium Earned (8+5+9)
		(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 - 2020-21	14,30,793	-	6,90,486	21,21,279	1,50,291	10,94,616	4,86,468	(6,34,429)	5,42,525
	Up to Q3-2020-21	73,99,162	-	(13,62,872)	60,36,290	7,12,805	59,71,269	21,40,698	9,11,143	16,88,969
Marine Cargo	For Q3 - 2020-21	1,11,532	-	61,271	1,72,803	12,634	1,07,731	16,435	(51,011)	26,695
	Up to Q3-2020-21	5,88,225	-	(89,540)	4,98,685	13,072	5,01,844	99,453	54,754	64,667
Marine Hull	For Q3 - 2020-21	1,08,249	-	(77,058)	31,191	-	1,07,476	773	88,006	11,721
	Up to Q3-2020-21	1,22,343	-	81,510	2,03,853	-	1,24,890	(2,547)	(8,968)	69,995
Marine Total	For Q3 - 2020-21	2,19,781	-	(15,788)	2,03,993	12,634	2,15,207	17,208	36,996	38,416
	Up to Q3-2020-21	7,10,568	-	(8,029)	7,02,539	13,072	6,26,734	96,906	45,785	1,34,662
Motor OD	For Q3 - 2020-21	39,39,920	-	(11,88,289)	27,51,631	-	9,08,056	30,31,864	1,61,716	20,05,292
	Up to Q3-2020-21	89,74,186	-	(9,01,152)	80,73,034	-	21,77,560	67,96,626	(93,974)	58,01,500
Motor TP	For Q3 - 2020-21	61,31,932	-	(14,92,433)	46,39,499	-	19,11,928	42,20,004	3,59,238	30,86,809
	Up to Q3-2020-21	1,54,88,993	-	(18,78,072)	1,36,10,921	-	50,77,398	1,04,11,595	3,89,507	89,23,030
Motor Total	For Q3 - 2020-21	1,00,71,852	-	(26,80,722)	73,91,130	-	28,19,984	72,51,868	5,20,955	50,92,101
	Up to Q3-2020-21	2,44,63,179	-	(27,79,225)	2,16,83,954	-	72,54,958	1,72,08,221	2,95,534	1,47,24,530
Employer's Liability	For Q3 - 2020-21	63,102	-	(8,814)	54,288	-	3,156	59,946	441	51,573
	Up to Q3-2020-21	1,73,752	-	(27,538)	1,46,214	-	8,688	1,65,064	1,376	1,38,902
Public Liability	For Q3 - 2020-21	68,875	-	(2,386)	66,489	13,799	71,879	10,795	19,649	28,058
	Up to Q3-2020-21	2,38,998	-	(37,571)	2,01,427	15,523	1,55,370	99,151	28,641	90,221
Engineering	For Q3 - 2020-21	3,28,514	-	16,289	3,44,803	13,670	2,36,505	1,05,679	(20,267)	1,01,701
	Up to Q3-2020-21	11,29,599	-	-1,57,428	9,72,171	24,321	8,76,420	2,77,500	1,34,236	2,54,308
Aviation	For Q3 - 2020-21	72,847	-	(8,170)	64,677	-	70,565	2,282	20,432	14,544
	Up to Q3-2020-21	2,73,492	-	(54,149)	2,19,343	-	2,22,336	51,156	54,181	51,188
Personal Accident	For Q3 - 2020-21	1,40,665	-	(31,905)	1,08,760	-	38,461	1,02,204	8,750	79,049
	Up to Q3-2020-21	3,57,376	-	(34,316)	3,23,060	-	1,09,759	2,47,617	16,659	2,29,960
Health	For Q3 - 2020-21	12,60,504	-	8,15,867	20,76,371	-	2,50,412	10,10,092	(2,03,928)	16,22,031
	Up to Q3-2020-21	76,11,887	-	(6,13,748)	69,98,139	-	16,10,441	60,01,446	(28,096)	53,59,602
Weather and Crop Insurance	For Q3 - 2020-21	42,70,160	-	21,74,192	64,44,352	-	33,35,208	9,34,952	(16,42,139)	14,67,005
	Up to Q3-2020-21	2,03,28,820	-	11,530	2,03,40,351	-	1,58,74,882	44,53,939	(8,648)	44,56,822
Other Misc.	For Q3 - 2020-21	89,725	-	(24,731)	64,995	1	56,772	32,954	53,025	61,248
	Up to Q3-2020-21	3,35,518	-	12,592	3,48,109	1,877	1,13,682	2,23,712	(11,741)	2,24,563
Misc Total	For Q3 - 2020-21	1,63,66,244	-	2,49,621	1,66,15,866	27,470	68,82,942	95,10,772	(12,43,083)	85,17,310
	Up to Q3-2020-21	5,49,12,621	-	(36,79,851)	5,12,32,769	41,721	2,62,26,536	2,87,27,806	4,82,141	2,55,30,096
Grand Total	For Q3 - 2020-21	1,80,16,818	-	9,24,320	1,89,41,139	1,90,395	81,92,765	1,00,14,448	(18,40,517)	90,98,251
	Up to Q3-2020-21	6,30,22,351	-	(50,50,753)	5,79,71,597	7,67,598	3,28,24,539	3,09,65,410	14,39,070	2,73,53,727

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+6-7)	Change in reserve for unexpired risks	Net Premium Earned (8+5+9)
1	2	3	4	4	5	6	7	8	9	10
		(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- 2019-20	11,93,419	-	3,58,640	15,52,059	1,32,301	9,45,068	3,80,652	(3,16,380)	4,22,912
	Up to Q3-2019-20	57,49,606	0	(14,12,744)	43,36,862	3,99,689	52,07,333	9,41,962	16,00,450	11,29,668
Marine Cargo	For Q3- 2019-20	1,45,031	-	91,957	2,36,988	-	1,43,521	1,510	(80,415)	13,052
	Up to Q3-2019-20	7,95,897	-	(1,64,390)	6,31,507	0	7,38,669	57,228	1,51,073	43,911
Marine Hull	For Q3- 2019-20	31,191	-	463	31,654	-	19,469	11,722	(11,703)	482
	Up to Q3-2019-20	2,03,854	-	(92,908)	1,10,946	0	1,33,859	69,995	24,654	1,741
Marine Total	For Q3- 2019-20	1,76,222	-	92,419	2,68,641	-	1,62,990	13,232	(92,118)	13,533
	Up to Q3-2019-20	9,99,751	-	(2,57,297)	7,42,454	0	8,72,528	1,27,223	1,75,726	45,652
Motor OD	For Q3- 2019-20	31,07,986	-	75,616	31,83,602	-	9,49,867	21,58,119	12,066	22,45,800
	Up to Q3-2019-20	95,35,743	-	3,20,800	98,56,543	0	28,12,319	67,23,424	42,978	70,87,203
Motor TP	For Q3- 2019-20	49,37,527	-	(2,51,038)	46,86,489	-	17,33,644	32,03,883	1,85,509	31,38,353
	Up to Q3-2019-20	1,52,66,527	-	(20,09,523)	1,32,57,004	0	53,29,104	99,37,423	13,71,472	92,99,372
Motor Total	For Q3- 2019-20	80,45,513	-	(1,75,423)	78,70,090	-	26,83,511	53,62,002	1,97,574	53,84,153
	Up to Q3-2019-20	2,48,02,270	-	(16,88,723)	2,31,13,547	0	81,41,423	1,66,60,847	14,14,451	1,63,86,575
Employer's Liability	For Q3- 2019-20	44,853	-	(3,800)	41,053	-	2,242	42,611	190	39,001
	Up to Q3-2019-20	1,30,946	-	(13,902)	1,17,044	0	6,547	1,24,399	695	1,11,192
Public Liability	For Q3- 2019-20	39,893	-	34,686	74,579	-	41,506	(1,613)	4,477	37,550
	Up to Q3-2019-20	2,38,478	-	(33,050)	2,05,428	13,574	1,16,728	1,35,324	(3,486)	98,788
Engineering	For Q3- 2019-20	2,45,713	-	4,492	2,50,205	10,733	1,73,196	83,250	(1,960)	85,782
	Up to Q3-2019-20	8,32,139	-	(1,13,747)	7,18,392	26,050	5,65,954	2,92,235	75,760	2,54,248
Aviation	For Q3- 2019-20	50,617	-	(9,404)	41,213	-	49,673	944	8,694	234
	Up to Q3-2019-20	1,61,669	-	(34,179)	1,27,490	0	1,60,626	1,043	33,653	517
Personal Accident	For Q3- 2019-20	1,15,944	-	(8,258)	1,07,686	-	30,255	85,689	8,145	85,576
	Up to Q3-2019-20	4,54,828	-	(1,38,835)	3,15,993	0	1,30,284	3,24,544	60,332	2,46,041
Health	For Q3- 2019-20	26,85,969	-	15,53,480	44,39,449	-	6,06,596	22,79,371	(3,16,190)	35,16,661
	Up to Q3-2019-20	1,23,13,279	-	(15,01,440)	1,08,11,839	0	26,62,692	96,50,587	5,87,882	87,37,029
Weather and Crop Insurance	For Q3- 2019-20	27,51,012	-	13,33,095	40,84,107	-	22,10,618	5,40,393	(9,99,822)	8,73,667
	Up to Q3-2019-20	1,39,86,827	-	(23,27,847)	1,16,58,981	0	1,09,95,664	29,91,163	17,45,885	24,09,201
Other Misc.	For Q3- 2019-20	1,61,179	-	(17,924)	1,43,256	1	53,860	1,07,321	8,849	98,246
	Up to Q3-2019-20	4,90,614	-	(63,537)	4,27,075	125	1,64,498	3,26,241	54,603	3,17,307
Misc Total	For Q3- 2019-20	1,43,40,693	-	27,10,944	1,70,51,637	10,734	58,51,459	84,99,968	(10,90,043)	1,01,20,870
	Up to Q3-2019-20	5,34,11,050	-	(59,15,259)	4,74,95,790	39,749	2,29,44,416	3,05,06,383	39,69,774	2,85,60,898
Grand Total	For Q3- 2019-20	1,57,10,334	-	31,62,003	1,88,72,337	1,43,035	69,59,517	88,93,852	(14,98,541)	1,05,57,315
	Up to Q3-2019-20	6,01,60,407	-	(75,85,301)	5,25,75,105	4,39,438	2,90,24,277	3,15,75,568	57,45,951	2,97,36,218

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 - 2020-21	3,84,796	14,577	2,28,814	1,70,559	15,82,086	14,81,226	2,71,419
	Up to Q3-2020-21	19,78,075	1,34,515	16,25,274	4,87,316	15,82,086	10,51,937	10,17,465
Marine Cargo	For Q3 - 2020-21	1,61,001	27,542	1,56,580	31,963	2,45,093	2,10,437	66,619
	Up to Q3-2020-21	4,41,129	27,542	4,10,370	58,301	2,45,093	1,96,642	1,06,752
Marine Hull	For Q3 - 2020-21	618	-	615	3	9,584	3,803	5,784
	Up to Q3-2020-21	13,617	-	13,580	37	9,584	3,014	6,607
Marine Total	For Q3 - 2020-21	1,61,619	27,542	1,57,195	31,966	2,54,677	2,14,240	72,403
	Up to Q3-2020-21	4,54,746	27,542	4,23,950	58,338	2,54,677	1,99,656	1,13,359
Motor OD	For Q3 - 2020-21	17,40,750	-	4,51,341	12,89,409	20,54,932	19,36,106	14,08,235
	Up to Q3-2020-21	40,96,305	-	10,64,262	30,32,043	20,54,932	17,19,335	33,67,640
Motor TP	For Q3 - 2020-21	11,17,853	-	2,33,908	8,83,945	5,08,62,805	4,93,53,294	23,93,456
	Up to Q3-2020-21	26,03,391	-	5,36,436	20,66,955	5,08,62,805	4,48,53,116	80,76,644
Motor Total	For Q3 - 2020-21	28,58,603	-	6,85,249	21,73,354	5,29,17,737	5,12,89,400	38,01,691
	Up to Q3-2020-21	66,99,696	-	16,00,698	50,98,998	5,29,17,737	4,65,72,451	1,14,44,284
Employer's Liability	For Q3 - 2020-21	8,074	-	403	7,671	3,14,642	2,92,869	29,444
	Up to Q3-2020-21	19,885	-	1,025	18,860	3,14,642	2,55,707	77,795
Public Liability	For Q3 - 2020-21	1,407	-	79	1,328	1,89,962	1,87,742	3,548
	Up to Q3-2020-21	21,152	-	1,116	20,036	1,89,962	2,22,340	(12,342)
Engineering	For Q3 - 2020-21	62,741	5,780	30,080	38,441	3,41,210	3,45,873	33,778
	Up to Q3-2020-21	10,10,981	7,307	8,70,524	1,47,764	3,41,210	4,16,962	72,012
Aviation	For Q3 - 2020-21	1,47,121	-	1,47,072	49	43,550	32,343	11,256
	Up to Q3-2020-21	1,83,354	-	1,83,325	29	43,550	8,918	34,661
Personal Accident	For Q3 - 2020-21	34,580	408	9,979	25,009	4,45,566	4,27,524	43,051
	Up to Q3-2020-21	80,154	408	18,828	61,734	4,45,566	3,65,948	1,41,352
Health	For Q3 - 2020-21	25,48,357	-	5,73,309	19,75,048	39,42,819	35,66,931	23,50,936
	Up to Q3-2020-21	66,80,126	-	14,46,392	52,33,734	39,42,819	39,96,089	51,80,464
Weather and Crop Insurance	For Q3 - 2020-21	75,12,369	-	56,34,270	18,78,100	49,44,590	56,68,218	11,54,472
	Up to Q3-2020-21	1,02,27,932	-	76,84,926	25,43,006	49,44,590	35,24,092	39,63,504
Other Misc.	For Q3 - 2020-21	42,903	1	6,237	36,666	2,20,341	1,93,685	63,322
	Up to Q3-2020-21	1,36,630	2	13,403	1,23,229	2,20,341	2,27,098	1,16,472
Misc Total	For Q3 - 2020-21	1,32,16,155	6,189	70,86,678	61,35,666	6,33,60,417	6,20,04,585	74,91,498
	Up to Q3-2020-21	2,50,59,910	7,717	1,18,20,237	1,32,47,390	6,33,60,417	5,55,89,605	2,10,18,202
Grand Total	For Q3 - 2020-21	1,37,62,570	48,308	74,72,687	63,38,191	6,51,97,180	6,37,00,051	78,35,320
	Up to Q3-2020-21	2,74,92,731	1,69,774	1,38,69,461	1,37,93,044	6,51,97,180	5,68,41,198	2,21,49,026

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- 2019-20	3,69,804	8,507	2,63,252	1,15,059	11,23,831	11,48,803	90,087
	Up to Q3-2019-20	15,05,659	1,00,215	12,64,093	3,41,781	11,23,831	9,41,474	5,24,138
Marine Cargo	For Q3- 2019-20	1,81,651	-	1,60,878	20,773	2,01,615	1,99,541	22,847
	Up to Q3-2019-20	7,04,563	-	6,52,110	52,453	2,01,615	2,02,354	51,714
Marine Hull	For Q3- 2019-20	37,000	-	36,811	189	3,054	3,385	(142)
	Up to Q3-2019-20	60,015	-	58,807	1,208	3,054	3,196	1,066
Marine Total	For Q3- 2019-20	2,18,651	-	1,97,689	20,962	2,04,669	2,02,926	22,705
	Up to Q3-2019-20	7,64,578	-	7,10,917	53,661	2,04,669	2,05,550	52,780
Motor OD	For Q3- 2019-20	24,29,932	-	7,51,894	16,78,038	16,21,161	17,36,815	15,62,384
	Up to Q3-2019-20	68,24,267	-	18,93,101	49,31,166	16,21,161	17,57,804	47,94,523
Motor TP	For Q3- 2019-20	14,24,144	-	3,15,592	11,08,552	4,37,31,070	4,16,93,068	31,46,554
	Up to Q3-2019-20	54,69,009	-	12,76,489	41,92,520	4,37,31,070	3,91,95,216	87,28,374
Motor Total	For Q3- 2019-20	38,54,076	-	10,67,486	27,86,590	4,53,52,231	4,34,29,883	47,08,938
	Up to Q3-2019-20	1,22,93,276	-	31,69,590	91,23,686	4,53,52,231	4,09,53,020	1,35,22,897
Employer's Liability	For Q3- 2019-20	10,341	-	545	9,796	2,42,360	2,34,131	18,025
	Up to Q3-2019-20	44,962	-	2,450	42,512	2,42,360	2,08,121	76,751
Public Liability	For Q3- 2019-20	1,793	-	93	1,700	1,96,650	1,76,167	22,183
	Up to Q3-2019-20	4,146	-	219	3,927	1,96,650	1,55,010	45,567
Engineering	For Q3- 2019-20	90,468	200	52,813	37,855	4,19,522	3,88,203	69,174
	Up to Q3-2019-20	1,62,811	265	82,581	80,495	4,19,522	3,24,591	1,75,426
Aviation	For Q3- 2019-20	-	-	-	-	10,323	4,271	6,052
	Up to Q3-2019-20	4	-	-	4	10,323	4,326	6,001
Personal Accident	For Q3- 2019-20	61,191	8,060	9,979	59,272	3,74,974	3,71,873	62,373
	Up to Q3-2019-20	2,22,877	8,060	61,479	1,69,458	3,74,974	3,45,153	1,99,279
Health	For Q3- 2019-20	30,26,969	3,655	6,87,577	23,43,047	41,80,249	33,08,578	32,14,718
	Up to Q3-2019-20	78,56,592	3,655	13,14,975	65,45,272	41,80,249	27,15,256	80,10,265
Weather and Crop Insurance	For Q3- 2019-20	8,77,049	-	6,54,658	2,22,391	23,78,313	20,32,468	5,68,236
	Up to Q3-2019-20	49,63,793	-	36,04,636	13,59,157	23,78,313	16,90,965	20,46,505
Other Misc.	For Q3- 2019-20	64,640	2	5,302	59,340	1,97,754	1,55,856	1,01,238
	Up to Q3-2019-20	2,19,481	2	37,845	1,81,638	1,97,754	1,63,971	2,15,421
Misc Total	For Q3- 2019-20	79,86,527	11,917	24,78,453	55,19,991	5,33,52,376	5,01,01,430	87,70,937
	Up to Q3-2019-20	2,57,67,942	11,982	82,73,775	1,75,06,149	5,33,52,376	4,65,60,413	2,42,98,112
Grand Total	For Q3- 2019-20	85,74,982	20,424	29,39,394	56,56,012	5,46,80,876	5,14,53,159	88,83,729
	Up to Q3-2019-20	2,80,38,179	1,12,197	1,02,48,785	1,79,01,591	5,46,80,876	4,77,07,437	2,48,75,030

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 - 2020-21	1,46,111	4,466	1,48,734	1,843
	Up to Q3-2020-21	6,28,600	30,518	5,37,027	1,22,091
Marine Cargo	For Q3 - 2020-21	19,131	1,273	13,768	6,636
	Up to Q3-2020-21	66,834	1,277	75,371	(7,260)
Marine Hull	For Q3 - 2020-21	-	-	5,355	(5,355)
	Up to Q3-2020-21	929	-	6,603	(5,674)
Marine Total	For Q3 - 2020-21	19,131	1,273	19,123	1,281
	Up to Q3-2020-21	67,763	1,277	81,974	(12,934)
Motor OD	For Q3 - 2020-21	7,21,680	-	2,96,085	4,25,595
	Up to Q3-2020-21	16,28,989	-	7,51,694	8,77,295
Motor TP	For Q3 - 2020-21	74,068	-	5,20,599	(4,46,531)
	Up to Q3-2020-21	1,99,076	-	14,04,929	(12,05,853)
Motor Total	For Q3 - 2020-21	7,95,748	-	8,16,684	(20,936)
	Up to Q3-2020-21	18,28,065	-	21,56,623	(3,28,558)
Employer's Liability	For Q3 - 2020-21	7,453	-	474	6,979
	Up to Q3-2020-21	19,963	-	1,482	18,481
Public Liability	For Q3 - 2020-21	6,520	138	3,435	3,223
	Up to Q3-2020-21	23,403	359	14,656	9,106
Engineering	For Q3 - 2020-21	17,889	1,034	20,095	(1,172)
	Up to Q3-2020-21	91,908	2,470	48,280	46,098
Aviation	For Q3 - 2020-21	319	-	610	(291)
	Up to Q3-2020-21	1,933	-	3,386	(1,453)
Personal Accident	For Q3 - 2020-21	13,035	-	14,128	(1,093)
	Up to Q3-2020-21	26,501	-	16,368	10,133
Health	For Q3 - 2020-21	1,15,445	-	3,77,392	(2,61,947)
	Up to Q3-2020-21	4,13,412	-	4,17,773	(4,361)
Weather and Crop Insurance	For Q3 - 2020-21	-	-	4,87,721	(4,87,721)
	Up to Q3-2020-21	-	-	9,97,448	(9,97,448)
Other Misc.	For Q3 - 2020-21	8,685	(1)	5,939	2,745
	Up to Q3-2020-21	27,941	269	34,296	(6,086)
Misc Total	For Q3 - 2020-21	9,65,094	1,171	17,26,478	(7,60,213)
	Up to Q3-2020-21	24,33,126	3,098	36,90,312	(12,54,088)
Grand Total	For Q3 - 2020-21	11,30,336	6,910	18,94,335	(7,57,089)
	Up to Q3-2020-21	31,29,489	34,893	43,09,313	(11,44,931)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2020-21	Up to Q3-2020-21
	(Rs. In '000)	(Rs. In '000)
Agents	2,01,577	5,87,563
Brokers	6,25,053	17,77,292
Corporate agency	2,08,541	5,34,514
Web Aggregator	9,870	31,209
Common Service Center (CSC)	5,510	13,157
Motor Insurance Service Provider (MISP)*	26,286	55,673
Others	53,499	1,30,081
TOTAL	11,30,336	31,29,489

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

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- 2019-20	1,01,821	7,088	1,41,779	(32,870)
	Up to Q3-2019-20	4,70,654	18,234	10,21,667	(5,32,779)
Marine Cargo	For Q3- 2019-20	23,048	-	13,130	9,918
	Up to Q3-2019-20	93,327	-	1,17,803	(24,476)
Marine Hull	For Q3- 2019-20	3,814	-	1,478	2,336
	Up to Q3-2019-20	21,212	-	6,214	14,998
Marine Total	For Q3- 2019-20	26,862	-	14,608	12,254
	Up to Q3-2019-20	1,14,539	-	1,24,017	(9,478)
Motor OD	For Q3- 2019-20	5,64,567	-	2,56,745	3,07,822
	Up to Q3-2019-20	17,33,585	-	7,20,584	10,13,001
Motor TP	For Q3- 2019-20	56,192	-	5,14,589	(4,58,397)
	Up to Q3-2019-20	1,79,039	-	16,82,721	(15,03,682)
Motor Total	For Q3- 2019-20	6,20,759	-	7,71,334	(1,50,575)
	Up to Q3-2019-20	19,12,624	-	24,03,305	(4,90,681)
Employer's Liability	For Q3- 2019-20	5,486	-	336	5,150
	Up to Q3-2019-20	15,956	-	982	14,974
Public Liability	For Q3- 2019-20	6,522	-	2,607	3,915
	Up to Q3-2019-20	25,197	136	5,951	19,382
Engineering	For Q3- 2019-20	24,725	709	9,537	15,897
	Up to Q3-2019-20	78,975	2,157	25,661	55,471
Aviation	For Q3- 2019-20	893	-	1,508	(615)
	Up to Q3-2019-20	5,363	-	4,933	430
Personal Accident	For Q3- 2019-20	11,775	-	742	11,033
	Up to Q3-2019-20	37,813	-	3,229	34,584
Health	For Q3- 2019-20	88,029	-	40,278	47,751
	Up to Q3-2019-20	3,97,927	-	1,62,661	2,35,266
Weather and Crop Insurance	For Q3- 2019-20	-	-	4,67,771	(4,67,771)
	Up to Q3-2019-20	9	-	9,42,985	(9,42,976)
Other Misc.	For Q3- 2019-20	18,480	1	3,498	14,983
	Up to Q3-2019-20	55,862	25	9,391	46,496
Misc Total	For Q3- 2019-20	7,76,669	710	12,97,611	(5,20,232)
	Up to Q3-2019-20	25,29,726	2,318	35,59,098	(10,27,054)
Grand Total	For Q3- 2019-20	9,05,352	7,798	14,53,998	(5,40,848)
	Up to Q3-2019-20	31,14,919	20,552	47,04,782	(15,69,311)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3- 2019-20	Up to Q3-2019-20
	(Rs. In '000)	(Rs. In '000)
Agents	1,75,788	6,72,418
Brokers	4,67,467	16,71,425
Corporate agency	1,84,914	5,41,138
Common Service Center (CSC)	-	-
Web Aggregator	9,538	39,676
Motor Insurance Service Provider (MISP)*	26,489	85,124
Others	41,156	1,05,138
TOTAL	9,05,352	31,14,919

*As per IRDA circular no. IRDA/INT/GDL/MISP/202/08/2017 dated 31st August, 2017.

RELiance GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	Particulars	2020-21							2019-20							(Rs. in '000)	
		Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous For Q3	Miscellaneous Up to Q3	Total For Q3	Total Up to Q3	Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous For Q3	Miscellaneous Up to Q3	Total For Q3	Total Up to Q3
		1	Employees' remuneration & welfare benefits	65,07	2,33,044	2,456	10,549	9,93,929	29,01,582	10,57,443	31,45,179	57,890	1,25,431	3,225	16,941	10,08,472	30,02,119
2	Company's contribution to Provident fund and others	3,062	11,526	114	522	44,477	1,32,818	47,653	1,44,986	4,119	8,136	283	1,099	69,670	1,87,166	74,072	1,96,401
3	Traffic, conveyance and vehicle running expenses	1,758	3,781	74	171	27,995	52,583	28,639	56,535	2,130	4,805	104	649	46,486	1,54,887	48,710	1,63,351
4	Rents, rates & taxes	2,927	13,661	101	618	58,638	1,83,331	61,664	1,97,810	2,634	5,764	143	779	63,983	1,66,681	66,760	1,93,224
5	Repairs	6,795	30,885	237	1,398	1,34,477	4,15,730	1,41,500	4,48,013	3,981	8,151	254	1,161	1,00,489	2,63,978	1,84,724	2,73,230
6	Printing & Stationery	628	1,260	27	57	8,694	17,152	10,348	18,419	549	1,330	21	180	12,319	43,062	12,889	44,572
7	Communication expenses	1,958	7,741	71	350	36,729	1,03,951	38,758	1,12,042	1,245	3,270	31	442	27,112	1,07,308	28,388	1,11,020
8	Postage expenses	639	998	28	40	9,248	13,410	9,915	14,483	893	1,891	46	289	21,415	64,472	22,354	66,732
9	Legal & professional charges	(404)	3,077	(19)	162	8,796	57,682	8,373	60,921	543	1,247	35	175	23,707	66,736	24,285	69,158
10	Auditors Fees, expenses, etc.																
	a. As auditor	97	325	4	15	1,710	4,356	1,810	4,696	47	118	2	16	1,051	3,822	1,100	3,856
	b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Advertisement and Publicity	1,32,377	5,24,994	4,849	23,765	22,20,322	56,15,753	23,57,549	61,64,512	1,00,645	2,30,985	4,728	31,197	18,70,176	51,72,450	19,75,549	54,34,632
12	Bank Charges & interest expenses others	1,974	7,372	74	334	36,222	98,930	38,270	1,06,636	1,179	2,671	58	361	28,002	86,475	29,239	89,507
13	Service Tax/GST Expenses	381	1,983	13	90	46,258	91,779	46,651	93,852	1,009	1,696	130	148	49,573	90,020	50,712	91,264
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Directors' Sitting fees	58	140	2	6	920	1,874	980	2,000	20	60	8	360	1,932	380	2,000	
15	Entertainment Expenses	464	727	29	33	5,904	8,590	6,388	9,360	586	1,285	32	174	9,246	32,596	9,854	33,968
16	Office Maintenance Expenses	1,048	6,748	30	305	25,528	91,740	26,607	98,793	1,579	3,734	66	504	36,447	1,20,944	38,092	1,25,182
17	Training & Recruitment Expenses	1,490	2,264	64	116	22,684	34,387	24,238	37,987	4,599	7,029	447	949	1,27,608	2,23,916	1,32,614	2,31,894
18	Depreciation	1,864	8,465	65	383	36,917	1,13,006	38,846	1,22,464	1,717	3,844	87	519	41,113	1,24,582	42,917	1,28,945
19	Office Management Expenses	(295)	2,074	(20)	94	15,315	42,832	15,000	45,000	600	1,342	30	181	14,370	43,477	15,000	45,000
20	Subscriptions and Membership Fees	1,138	2,731	47	124	18,145	36,646	19,329	39,501	345	779	17	105	8,226	25,228	8,588	26,112
21	Contingence Expenses (net)	4,382	16,958	(182)	659	1,521	8,674	5,721	26,191	3,880	11,051	375	1,665	2,055	7,601	6,310	20,517
22	Weather Insurance Charges	-	-	-	-	40,941	2,55,408	40,941	2,55,408	-	-	836	-	93,348	2,68,765	94,184	2,68,765
23	Miscellaneous expenses	775	932	37	44	7,554	12,747	8,367	13,723	68	90	6	11	3,303	10,113	3,367	10,214
	Total	228,166	9,80,988	8,094	39,742	37,97,922	1,02,06,511	40,36,182	1,12,17,237	1,90,198	4,24,216	10,995	67,373	35,58,532	1,02,89,550	38,89,686	1,07,70,133

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2020 (Rs. In '000)	As at 31-12-2019 (Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous period 30,00,00,000) Equity Shares of Rs10 each	30,00,000	30,00,000
2	Issued Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
3	Subscribed Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
4	Called-up Capital		
	25,15,49,920 (Previous period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
	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	25,15,499

Note: Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 31.12.2019 25,15,49,920 Equity shares).

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31-12-2020		As at 31-12-2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	25,15,49,920	100.00%	25,15,49,920	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	25,15,49,920	100.00%	25,15,49,920	100.00%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve		
	Opening Balance	2,07,639	1,91,667
	Add:- Creation during the period	-	15,972
	Closing Balance	2,07,639	2,07,639
4	Share Premium		
	Opening Balance	76,67,050	76,67,050
	Add :- Change during the period	-	-
	Closing Balance	76,67,050	76,67,050
5	General Reserves	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	98,32,465	73,40,455
	TOTAL	1,77,07,154	1,52,15,144

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****BORROWINGS**

Sr No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(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	-	-
	TOTAL	23,00,000	23,00,000

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	46,23,672	33,10,192
2	Other Approved Securities	35,36,665	18,37,637
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	63,62,431	49,26,877
	(e) Other Securities	-	34,764
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	13,19,839	15,63,493
5	Other than Approved Investments	3,41,068	3,95,182
	Less - Provision for diminution in the value of investment	(78,744)	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	80,922
2	Other Approved Securities	-	2,05,296
3	Other Investments		
	(a) Shares		
	(aa) Equity	2,60,686	1,92,164
	(bb) Preference	-	-
	(b) Mutual Funds	25,947	11,561
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,48,714	14,61,708
	(e) Other Securities	6,91,274	2,68,653
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,62,990	2,02,685
5	Other than Approved Investments	4,44,378	1,79,987
	Less - Provision for diminution in the value of investment	(48,398)	(34,068)
	TOTAL	1,85,90,522	1,46,37,053

Notes :

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

Particulars	As at 31-12-2020	As at 31-12-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	1,83,62,585	1,43,64,764
Market Value	1,90,07,123	1,45,79,675

2. All the above investments are performing assets except as specified in note no. 5 of Schedule 16
3. The company has segregate 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.
4. The Company has investments of Rs 1,299,411 thousands in secured and unsecured debentures of Reliance Capital Limited. As on 31st December 2020, the Company is carrying provision of 30% of total investments amounting to Rs 3,89,823 thousands, which in the opinion of the management of the Company is considered appropriate as required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.
5. The Company has investments of Rs 6,49,327 thousands in secured debentures of Reliance Home Finance Limited. As on 31st December 2020, the Company is carrying provision of 30% of total investments amounting to Rs 1,94,798 thousands, which in the opinion of the management of the Company is considered appropriate as required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012

PERIODIC DISCLOSURES

FORM NL-12B-INVESTMENT SCHEDULE (POLICYHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,61,80,772	2,04,94,860
2	Other Approved Securities	2,00,25,782	1,13,77,621
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,60,26,206	3,05,04,467
	(e) Other Securities	-	2,15,236
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	74,73,366	96,80,276
5	Other than Approved Investments	19,31,239	24,46,744
	Less - Provision for diminution in the value of investment	(4,45,877)	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	5,01,025
2	Other Approved Securities	-	12,71,081
3	Other Investments		
	(a) Shares		
	(aa) Equity	14,76,090	11,89,769
	(bb) Preference	-	-
	(b) Mutual Funds	1,46,918	71,578
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	53,71,936	90,50,078
	(e) Other Securities	39,14,226	16,63,347
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,22,905	12,54,915
5	Other than Approved Investments	25,16,237	11,14,341
	Less - Provision for diminution in the value of investment	(2,74,044)	(2,10,932)
	TOTAL	10,52,65,756	9,06,24,406

Notes :

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

Particulars	As at 31-12-2020	As at 31-12-2019
	(Rs. In '000)	(Rs. In '000)
Book Value	10,39,75,079	8,93,97,761
Market Value	10,76,24,668	9,07,35,243

2. All the above investments are performing assets except as mentioned in NL-35 .

3. The company has segregate 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.

4. The Company has investments of Rs 1,299,411 thousands in secured and unsecured debentures of Reliance Capital Limited. As on 31st December 2020, the Company is carrying provision of 30% of total investments amounting to Rs 3,89,823 thousands, which in the opinion of the management of the Company is considered appropriate as required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

5. The Company has investments of Rs 6,49,327 thousands in secured debentures of Reliance Home Finance Limited. As on 31st December 2020, the Company is carrying provision of 30% of total investments amounting to Rs 1,94,798 thousands, which in the opinion of the management of the Company is considered appropriate as required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(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,2020	Additions	Deductions	As at 31st December ,2020	As at 1st April,2020	For the period/ Adjustments	Deductions	As at 31st December ,2020	As at 31st December ,2020	As at 31st December ,2019
Leasehold Improvement	1,01,896	7,560	-	1,09,456	80,357	8,421	-	88,778	20,678	20,728
Furniture & Fittings	96,473	2,450	-	98,923	75,371	2,604	-	77,975	20,948	20,051
Information Technology Equipment	4,86,963	2,858	154	4,89,667	3,85,752	47,524	154	4,33,122	56,545	1,04,989
Intangible Asset (Computer Software)	8,32,844	39,342	-	8,72,186	7,11,740	49,155	-	7,60,895	1,11,291	1,05,244
Vehicles	14,092	-	-	14,092	3,972	1,327	-	5,299	8,793	10,557
Office Equipment	2,00,564	11,184	-	2,11,748	1,56,419	13,424	-	1,69,843	41,905	37,704
Plant & Machinery	3,798	-	-	3,798	3,766	-	-	3,766	32	32
TOTAL	17,36,630	63,394	154	17,99,870	14,17,377	1,22,455	154	15,39,678	2,60,192	2,99,305
Capital Work in progress	92,685	77,548	10,443	1,59,790	-	-	-	-	1,59,790	57,893
Grand Total	18,29,315	1,40,942	10,597	19,59,660	14,17,377	1,22,455	154	15,39,678	4,19,982	3,57,198
Previous Period (2019-20)	15,89,174	1,51,505	8,582	17,32,097	12,54,257	1,28,945	8,303	13,74,899	3,57,198	

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2020 (Rs. In '000)	As at 31-12-2019 (Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	7,447	9,315
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)**	15,274	14,069
	(ii) Others	-	-
	(b) Current Accounts*	19,90,827	9,76,422
	(c) Others - Cheques on Hand	2,87,295	3,00,207
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	23,00,843	13,00,013
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	23,00,843	13,00,013

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

*Out of above Rs 125,962 thousand (as at 31.12.2019 Rs 125,974 thousand) are earmarked for specified purpose in a separate bank

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,64,476	5,81,046
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source	21,128	1,04,480
6	MAT Credit Entitlement	11,47,415	16,52,634
	Others:		
7	Rental & Other Deposits	3,86,505	3,48,689
8	Advances to Staff	19,540	5,590
9	Unutilised Goods and Service Tax Credit	11,38,047	19,52,220
10	Other Advances & Deposits	13,68,181	12,04,671
		29,12,273	35,11,170
	- Less Provision for doubtful advances	(86,728)	(1,00,170)
		28,25,545	34,11,000
	TOTAL (A)	46,58,564	57,49,161
	OTHER ASSETS		
1	Income accrued on investments	34,62,194	32,47,256
2	Investments pertaining to Policyholder funds	6,88,618	5,72,446
3	Outstanding Premiums	98,97,738	44,80,099
4	Agents' Balances	5,168	4,474
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	2,28,982	17,795
7	Due from other entities carrying on insurance business (including reinsurers)	40,98,619	41,17,471
8	Less : Provision for doubtful debts	(2,10,000)	(3,68,634)
9	Bank Balance / Investment on behalf of RHIL	94,668	-
	TOTAL (B)	1,82,65,987	1,20,70,908
	TOTAL (A+B)	2,29,24,552	1,78,20,067

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
1	Agent's Balances	3,07,720	3,45,171
2	Balances due to other insurance companies	1,76,73,532	1,29,78,038
3	Premiums received in advance	67,77,865	61,03,640
4	Unallocated Premium	43,85,952	28,01,663
5	Interest Accrued but not due on Borrowings	78,559	78,345
6	Sundry creditors	46,39,379	33,26,548
7	Claims Outstanding	7,19,02,081	5,95,79,943
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,37,330
8	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	10,15,993	7,80,058
	- Payable to policyholders	52,145	87,649
	- Environmental Relief Fund Payable	90	103
	- Employee Related Payables	5,69,068	5,46,840
	- Investments Purchased-to be settle	6,98,468	2,15,339
	- Temporary Bank Overdraft as per books of accounts	3,99,471	4,16,270
	- Surplus available to RHIL	94,668	1,01,621
	- Goods and Service Tax Liability	7,85,561	6,52,737
	- Statutory Dues	1,55,028	2,08,850
	TOTAL	10,96,72,910	8,83,60,145

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2020	As at 31-12-2019
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	1,73,57,179	1,70,34,717
2	For Taxation	78,205	-
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Grativity	4,836	29,936
	- For Leave Encashment	6,657	6,825
	- For Phantom Share Liability	1,54,332	1,03,390
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	1,77,01,209	1,72,74,868

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 31-12-2020	As at 31-12-2019
		(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: 31-12-2020****(Rs. In Lacs)****STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	2,74,934	1,73,572
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	2,74,934	1,73,572
Outstanding Claim Reserve (other than IBNR reserve) - (d)	3,52,311	2,16,422
IBNR Reserve - (e)	8,23,267	5,03,972
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	14,50,512	8,93,966

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

PERIODIC DISCLOSURES

FORM NL-22 : Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED DECEMBER 31, 2020

(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 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21	For Q3 2020-21	Upto Q3 2020-21		
Andhra Pradesh	180	1,429	11	19	-	-	29	91	259	673	432	1,201	7	13	14	30	84	265	2	5	-	-	5	16	1,024	3,743		
Assam	3	46	-	-	-	-	12	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	60		
Bihar	42	1,039	0	4	-	-	161	451	1,166	2,246	688	1,409	0	2	4	5	33	96	-	-	-	-	5	16	2,101	5,268		
Chhattisgarh	252	606	(4)	(4)	-	-	78	347	506	1,112	951	2,354	-	0	1	2	37	115	-	0	-	-	27	95	1,848	4,627		
Goa	252	2,555	2	10	-	-	24	80	1,283	2,272	699	1,354	3	7	17	24	88	163	0	0	-	-	6	19	2,375	6,483		
Gujarat	418	768	0	0	-	-	312	326	246	493	214	478	0	1	1	2	15	78	0	1	-	-	1	4	1,207	2,151		
Haryana	2,050	9,189	294	730	-	-	217	547	4,377	9,418	6,030	15,729	311	820	94	266	1,371	4,500	8	23	-	-	18,059	69	171	14,820	59,452	
Himachal Pradesh	404	2,150	63	94	-	-	93	387	835	1,925	726	1,882	49	96	42	72	243	901	1	2	-	-	9	30	2,463	7,539		
Jammu & Kashmir	439	2,314	0	0	-	-	15	132	280	733	731	2,438	1	4	0	0	11	36	1	1	-	-	3	8	1,482	5,667		
Jharkhand	61	340	1	1	-	-	52	156	417	997	663	1,727	1	1	0	0	10	33	1	1	-	-	9	24	1,215	3,280		
Karnataka	247	645	2	14	-	-	98	243	585	1,398	786	2,018	102	349	4	9	58	179	0	1	-	-	30	103	1,911	4,959		
Kerala	1,863	5,455	24	382	-	-	233	601	4,513	10,341	5,930	15,332	68	191	117	367	1,594	9,226	18	58	-	(27)	21	70	14,380	41,997		
Madhya Pradesh	200	468	1	4	-	-	19	102	2,378	6,419	3,237	9,807	4	9	7	21	(850)	9,764	23	53	-	-	13	38	5,031	26,683		
Maharashtra	513	6,610	3	9	-	-	102	303	168	512	133	377	4	13	35	55	134	489	0	15	(0)	26,225	37	108	1,130	34,718		
Manipur	1,892	11,937	246	1,340	1,082	1,183	408	1,514	8,665	19,132	18,553	42,968	461	1,406	487	934	3,966	18,878	230	602	12,278	89,916	1,093	4,300	49,361	1,94,109		
Meghalaya	1	4	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	6	
Mizoram	10	48	-	-	-	-	-	2	-	-	-	-	-	-	-	10,483	10,483	-	-	-	-	-	-	-	-	10,492	10,532	
Nagaland	25	64	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	65	
Orissa	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4
Punjab	317	2,435	1	3	-	-	84	360	673	1,441	802	1,824	12	35	6	8	73	215	-	-	16,793	27,323	21	58	18,780	33,700		
Rajasthan	446	1,403	53	227	-	-	27	99	275	495	431	1,314	6	19	39	65	197	595	14	48	-	-	24	74	1,510	4,339		
Sikkim	854	2,153	7	21	-	-	203	410	584	1,606	2,680	6,120	25	65	40	62	152	486	1	7	8,631	26,784	27	77	13,204	37,789		
Tamil Nadu	1	212	-	-	-	-	174	191	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	175	404	
Telangana	840	5,494	30	255	-	35	140	725	3,196	7,545	7,413	19,847	33	263	50	348	890	4,255	17	45	-	-	31	194	12,640	39,006		
Tripura	833	2,969	17	61	-	2	117	397	1,962	4,163	1,641	4,350	33	89	114	208	641	2,736	2	14	-	-	35	129	5,395	15,118		
Uttar Pradesh	5	496	-	-	-	-	12	25	86	210	125	337	0	0	0	0	3	9	-	-	-	-	9	10	239	1,088		
Uttarakhand	846	5,070	6	15	-	236	1,881	3,218	7,646	1,994	5,171	5	19	57	119	220	706	2	9	-	-	8	34	104	6,619	20,747		
West Bengal	205	858	5	13	-	-	196	800	376	938	227	659	2	3	4	9	27	78	1	1	-	-	7	23	1,049	3,382		
Andaman & Nicobar	613	4,312	68	1,641	-	3	109	579	1,070	2,438	2,020	5,026	29	128	55	120	(8,795)	2,065	1	5	-	-	46	168	(4,783)	16,484		
Chandigarh	-	26	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	
Dadra & Nagar Haveli	8	325	8	27	-	-	0	6	534	1,272	326	1,004	5	12	26	48	87	271	1	9	5,000	15,000	7	27	6,002	18,000		
Daman & Diu	(24)	130	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(23)	131	
Delhi	39	101	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39	101	
Lakshadweep	422	2,264	279	1,017	-	-	133	520	1,620	3,960	3,528	8,980	157	578	189	792	1,443	8,444	50	104	-	-	56	223	7,875	26,881		
Puducherry	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44	
GRAND TOTAL	5	28	0	1	-	-	0	1	126	358	359	1,186	1	5	5	7	19	51	0	0	-	-	2	4	518	1,641		
GRAND TOTAL	14,308	73,992	1,115	5,882	1,082	1,223	3,285	11,296	39,399	89,742	61,319	1,54,890	1,320	4,128	1,407	3,574	12,234	75,115	371	1,003	42,702	2,03,288	1,626	6,090	1,80,168	6,30,224		

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

Statement for the period ended Dec 31,2020

(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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	26	457.67	357.77	1,634.97	0.75%
3	No. of Reinsurers with rating A but less than AA	139	36,541.17	2,898.25	5,195.08	13.60%
4	No. of Reinsurers with rating BBB but less than A	11	2,02,382.18	9,668.07	4,145.95	65.86%
5	No. of Reinsurers with rating less than BBB	10	21,531.36	1,557.73	539.54	7.20%
6	No. of Indian reinsurer other then GIC	28	28,691.68	1,124.39	11,519.60	12.59%
	Total	214	2,89,604.05	15,606.21	23,035.13	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: 31-12-2020

Statement for the quarter ended 31st December,2020

(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	124	145	100	53	43	465	3,994
2	Marine Cargo	1,138	273	73	28	30	1,542	1,885
3	Marine Hull		-	-	-	-	-	6
4	Engineering	18	80	44	19	23	184	685
5	Motor OD	46,752	3,730	1,088	436	232	52,238	17,408
6	Motor TP	21	49	39	229	1,958	2,296	11,179
7	Health	1,14,987	6,522	817	107	33	1,22,466	25,178
8	Overseas Travel	47	18	33	31	13	142	305
9	Personal Accident	29	78	66	44	23	240	350
10	Liability	5	16	31	22	8	82	95
11	Crop	2,83,905	-	-	-	3	2,83,908	75,124
12	Miscellaneous	113	96	64	45	10	328	1,900
	Total	4,47,139	11,007	2,355	1,014	2,376	4,63,891	1,38,109

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

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	1,729	930	26	1,239	17,389	58,035	2,07,430	417	1,862	2,146	19,010	-	1,247	3,11,460
2	Claims reported during the period	756	3,464	1	367	62,053	2,625	1,26,963	389	565	253	2,81,423	-	447	4,79,306
3	Claims Settled during the period	465	1,542	-	184	52,238	2,296	1,22,466	142	240	82	2,83,908	-	328	4,63,891
4	Claims Repudiated during the period	116	185	-	18	2,048	7	9,882	252	69	72	-	-	47	12,696
5	Claims closed during the period	133	1,813	2	82	4,339	569	5,733	17	1	2	13	-	110	12,814
6	Claims O/S at end of the period	1,771	854	25	1,322	20,817	57,788	1,96,312	395	2,117	2,243	16,512	-	1,209	3,01,365
	Less than 3months	350	297	1	172	16,472	2,323	1,92,298	266	482	226	4,912	-	202	2,18,001
	3 months to 6 months	290	128	3	114	1,882	1,402	1,772	18	205	173	6,678	-	97	12,762
	6months to 1 year	362	90	4	90	595	3,562	667	12	310	208	117	-	67	6,084
	1year and above	769	339	17	946	1,868	50,501	1,575	99	1,120	1,636	4,805	-	843	64,518

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

TABLE - I

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	93,833	26,158	48,368	19,373	9,383	7,255	9,383
2	Marine Cargo	6,952	1,072	8,429	2,474	834	1,517	1,517
3	Marine Hull	1,661	(661)	14,586	8,872	166	2,662	2,662
4	Motor	3,07,532	2,14,390	2,33,876	1,72,710	46,130	52,622	52,622
5	Engineering	13,638	3,510	7,431	1,998	1,364	1,115	1,364
6	Aviation	2,979	609	1,993	220	298	299	299
7	Liabilities	5,230	3,437	2,334	1,296	784	525	784
8	Health	1,05,719	82,834	1,06,598	88,329	16,567	26,499	26,499
9	Miscellaneous	4,325	3,013	2,361	1,920	606	576	606
10	Crop and Weather	2,41,429	52,900	2,05,795	61,711	24,143	30,869	30,869
	TOTAL	7,83,298	3,87,262	6,31,771	3,58,903	1,00,275	1,23,939	1,26,605

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: 31-12-2020**

S.No.	Office Information	Number*
1	No. of offices at the beginning of the period (As on 01.10.2020)	134
2	No. of branches approved during the period	-
3	No. of branches opened during the period	Out of approvals of previous period 1
4		Out of approvals of this period -
5	No. of branches closed during the period	3
6	No of branches at the end of the period (As on 31.12.2020)	132
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	132

*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 31.12.2020

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	12,38,563
2	Loans	9	-
3	Fixed Assets	10	4,200
4	Current Assets		-
	a. Cash & Bank Balance	11	23,008
	b. Advances & Other Assets	12	2,29,246
5	Current Liabilities		-
	a. Current Liabilities	13	-10,96,729
	b. Provisions	14	-1,77,012
	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)	2,21,275
OTHER ASSETS		SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,200
3	Cash & Bank Balance (if any)	11	23,008
4	Advances & Other Assets (if any)	12	2,29,246
5	Current Liabilities	13	-10,96,729
6	Provisions	14	-1,77,012
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
TOTAL (B)		TOTAL (B)	-10,17,287
INVESTMENT ASSETS AS PER FORM 3B		(A - B)	12,38,563

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance (a)	FRSM ¹ (b)							(c)
1	Government Securities	Not less than 20%	-	46,237	2,61,808	3,08,044	24.70%	-	3,08,044	3,13,134	
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	-	81,603	4,62,066	5,43,669	43.59%	-	5,43,669	5,52,511	
3	Investment subject to Exposure Norms										
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	32,466	1,83,832	2,16,297	17.34%	4	2,16,301	2,30,499	
	2.Approved Investments	Not exceeding 55%	-	66,193	3,74,806	4,40,999	35.36%	228	4,41,228	4,61,977	
	3.Other Investments (not exceeding 15%)		-	6,948	39,344	46,292	3.71%	(456)	45,836	45,022	
TOTAL INVESTMENT ASSETS			100%	-	1,87,210	10,60,047	12,47,257	100.00%	(224)	12,47,033	12,90,009

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: 31-12-2020

(Rs. In lacs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2020	as % of total for this class	As at 31/12/2019	as % of total for this class	As at 31/12/2020	as % of total for this class	As at 31/12/2019	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	3,61,256	28.53%	4,14,114	39.32%	3,36,166	27.48%	4,01,871	38.73%
AA or better	2,60,205	20.55%	2,04,148	19.38%	2,49,193	20.37%	1,99,703	19.25%
Rated below AA but above A	20,622	1.63%	11,224	1.07%	20,192	1.65%	11,190	1.08%
Any other	6,24,235	49.30%	4,23,663	40.23%	6,17,825	50.50%	4,24,862	40.95%
Total	12,66,318	100%	10,53,149	100%	12,23,377	100%	10,37,625	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,48,395	11.72%	1,45,397	13.81%	1,47,110	12.02%	1,44,176	13.89%
More than 1 year and upto 3 years	4,03,136	31.84%	3,35,885	31.89%	3,83,579	31.35%	3,30,106	31.81%
More than 3 years and up to 7 years	4,07,583	32.19%	3,76,846	35.78%	3,93,538	32.17%	3,72,241	35.87%
More than 7 years and up to 10 years	2,68,747	21.22%	1,53,338	14.56%	2,61,060	21.34%	1,49,981	14.45%
above 10 years	38,456	3.04%	41,683	3.96%	38,090	3.11%	41,121	3.96%
Total	12,66,318	100%	10,53,149	100%	12,23,377	100%	10,37,625	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	3,13,134	24.73%	2,44,541	23.22%	3,08,044	25.18%	2,43,870	23.50%
b. State Government	2,39,377	18.90%	1,48,838	14.13%	2,35,624	19.26%	1,46,916	14.16%
c. Corporate Securities*	7,13,807	56.37%	6,59,770	62.65%	6,79,708	55.56%	6,46,839	62.34%
Total	12,66,318	100%	10,53,149	100%	12,23,377	100%	10,37,625	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 Fixed Deposit / G-Sec etc.
- 5* Corporate Securities includes CBLO worth Rs. 38,605 Lacs as at 31/12/2020
6. The above securities includes mutual fund.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2020	UPTO THE QUARTER ENDED DECEMBER 31, 2020	FOR THE QUARTER ENDED DECEMBER 31, 2019	UPTO THE QUARTER ENDED DECEMBER 31, 2019
1	Gross Direct Premium Growth Rate (%)	15%	5%	20%	23%
2	Gross Direct Premium to Net Worth Ratio (times)	0.89	3.12	0.89	3.39
3	Growth Rate of Net worth (%)	10%	10%	11%	11%
4	Net Retention Ratio (%)	55%	49%	56%	52%
5	Net commission Ratio (%)	-8%	-4%	-6%	-5%
6	Expense of Management to Gross Direct Premium Ratio (%)	29%	23%	30%	23%
7	Expense of Management to Net written Premium(%)	52%	46%	54%	44%
8	Net incurred Claims to Net Earned Premium (%)	86%	81%	84%	84%
9	Combined Ratio (%)	119%	114%	121%	113%
10	Technical Reserve to net premium ratio (times)	8.93	2.89	8.63	2.43
11	Underwriting Balance Ratio (times)	(0.22)	(0.18)	(0.16)	(0.15)
12	Operating profit ratio (%)	4%	12%	4%	7%
13	Liquid Assets to Liabilities Ratio (times)	0.21	0.21	0.26	0.26
14	Net Earnings Ratio (%)	4%	6%	6%	6%
15	Return on Net Worth Ratio (%)	2%	9%	3%	11%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.65	1.65	1.53	1.53
17	NPA Ratio (%)				
	Gross NPA Ratio	1.84%	1.84%	0.33%	0.33%
	Net NPA Ratio	1.17%	1.17%	0.10%	0.10%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	25,15,49,920	25,15,49,920	25,15,49,920	25,15,49,920
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	1.73	7.00	1.95	7.40
	ii) Diluted EPS	1.71	6.95	1.95	7.38
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	1.73	7.00	1.95	7.40
	ii) Diluted EPS	1.71	6.95	1.95	7.38
6	(c) Book value per share (Rs)	80.39	80.39	70.49	70.49

Note

- Company has operations only in India.
- Ratios are computed as per definition laid down by IRDA Master Circular dated October 5, 2012 and corrigendum thereon dated July 03, 2013

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

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 - 2020-21	29%	26%	6%	-0.20
Fire	Upto Q3 - 2019-20	60%	15%	-57%	0.63
Marine Cargo	Upto Q3 - 2020-21	-26%	17%	-7%	-1.17
Marine Cargo	Upto Q3 - 2019-20	54%	7%	-43%	-0.21
Marine Hull	Upto Q3 - 2020-21	-40%	-2%	223%	1.01
Marine Hull	Upto Q3 - 2019-20	84%	34%	21%	-26.33
Motor	Upto Q3 - 2020-21	-1%	70%	-2%	-0.22
Motor	Upto Q3 - 2019-20	12%	67%	-3%	-0.18
Employer Liability	Upto Q3 - 2020-21	33%	95%	11%	-0.17
Employer Liability	Upto Q3 - 2019-20	32%	95%	12%	-0.32
Public Liability	Upto Q3 - 2020-21	0%	39%	9%	0.59
Public Liability	Upto Q3 - 2019-20	43%	54%	14%	-0.26
Engineering	Upto Q3 - 2020-21	36%	24%	17%	0.08
Engineering	Upto Q3 - 2019-20	35%	34%	19%	-0.42
Aviation	Upto Q3 - 2020-21	69%	19%	-3%	-0.07
Aviation	Upto Q3 - 2019-20	69%	1%	41%	-12.82
Personal Accident	Upto Q3 - 2020-21	-21%	69%	4%	-0.09
Personal Accident	Upto Q3 - 2019-20	2%	71%	11%	-0.49
Health	Upto Q3 - 2020-21	-38%	79%	0%	-0.34
Health	Upto Q3 - 2019-20	38%	78%	2%	-0.24
Other Miscellaneous	Upto Q3 - 2020-21	-32%	66%	-3%	0.11
Other Miscellaneous	Upto Q3 - 2019-20	54%	66%	14%	-0.27
Crop & Weather	Upto Q3 - 2020-21	45%	22%	-22%	0.11
Crop & Weather	Upto Q3 - 2019-20	19%	21%	-32%	0.17
TOTAL	Upto Q3 - 2020-21	5%	49%	-4%	-0.18
TOTAL	Upto Q3 - 2019-20	23%	52%	-5%	-0.15

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: 31-12-2020

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 - 2020-21	20%	31%	0%	0.08
Fire	For Q3 - 2019-20	46%	29%	-9%	0.41
Marine Cargo	For Q3 - 2020-21	-23%	13%	40%	-2.05
Marine Cargo	For Q3 - 2019-20	74%	1%	656%	-1.80
Marine Hull	For Q3 - 2020-21	247%	1%	-693%	0.97
Marine Hull	For Q3 - 2019-20	-1%	38%	20%	-18.36
Motor	For Q3 - 2020-21	25%	72%	0%	-0.32
Motor	For Q3 - 2019-20	7%	67%	-3%	-0.30
Employer Liability	For Q3 - 2020-21	41%	95%	12%	-0.21
Employer Liability	For Q3 - 2019-20	28%	95%	12%	-0.15
Public Liability	For Q3 - 2020-21	73%	13%	30%	0.55
Public Liability	For Q3 - 2019-20	6%	-4%	-243%	0.20
Engineering	For Q3 - 2020-21	34%	31%	-1%	0.22
Engineering	For Q3 - 2019-20	-2%	32%	19%	-0.51
Aviation	For Q3 - 2020-21	44%	3%	-13%	0.13
Aviation	For Q3 - 2019-20	43%	2%	-65%	-24.43
Personal Accident	For Q3 - 2020-21	21%	73%	-1%	-0.07
Personal Accident	For Q3 - 2019-20	16%	74%	13%	-0.35
Health	For Q3 - 2020-21	-56%	80%	-26%	-0.58
Health	For Q3 - 2019-20	86%	79%	2%	-0.14
Other Miscellaneous	For Q3 - 2020-21	-44%	37%	8%	-0.34
Other Miscellaneous	For Q3 - 2019-20	54%	67%	14%	-0.74
Crop & Weather	For Q3 - 2020-21	55%	22%	-52%	0.37
Crop & Weather	For Q3 - 2019-20	10%	20%	-87%	0.56
TOTAL	For Q3 - 2020-21	15%	55%	-8%	-0.22
TOTAL	For Q3 - 2019-20	20%	56%	-6%	-0.16

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

URER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st Dec ,2020	Upto the Quarter ended 31st Dec ,2020	For the Quarter ended 31st Dec ,2019	Upto the Quarter ended 31st Dec ,2019			
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	1.32	116.82	0.42	162.63			
			Management fees paid	150.00	450.00	150.00	450.00			
			Reimbursement paid for IT services	12.11	146.20	80.41	231.95			
			Dividend Payment	0.00	0.00	0.00	1257.75			
			Interest Income accrue on debentures/bonds	0.00	0.00	0.00	588.65			
			Interest Income reversed on debentures/bonds	0.00	0.00	0.00	614.58			
			Interest Income received on debentures/bonds	0.00	0.00	0.00	381.32			
			Investments in Debentures/Bonds	0.00	12994.12	0.00	13026.98			
			Outstanding balance in Customer Deposit Account	347.95	347.95	387.88	387.88			
			Reimbursement received towards DRHP filing fees	0.00	0.00	0.00	317.49			
			Sale of fixed assets	0.00	0.00	0.00	0.18			
			Creditors	0.00	0.00	217.86	217.86			
			2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	3.65	112.41	-4.60	189.73
Commission paid	1.86	12.61				0.92	26.89			
Purchase of Biometric Device	0.00	0.00				0.38	1.04			
Reimbursement received for	0.00	1.04				0.44	1.14			
Brokerage paid for stock exchange trading	0.91	2.21				0.81	2.75			
Outstanding balance in Customer Deposit Account	15.67	15.67				21.72	21.72			
Creditors	0.00	0.00				0.00	0.00			
Debtors	0.64	0.64				0.64	0.64			
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary				Premium Received (net of refund)	17.58	705.09	45.04	737.70
						Group Term Insurance Paid	105.56	105.56	120.97	122.86
			Reimbursement received for	0.00	0.00	0.00	0.12			
			Transaction of Sale of Security	0.00	0.00	0.00	2663.76			
			Debtors	53.86	53.86	53.86	53.86			
			Outstanding balance in Customer Deposit Account	23.95	23.95	0.76	0.76			
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	0.00	1.45	-0.52	26.24			
			Outstanding balance in Customer Deposit Account	0.00	0.00	6.05	6.05			
5	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	0.00	0.63	0.00	2.01			
			Outstanding balance in Customer Deposit Account	1.13	1.13	0.05	0.05			
6	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	0.00	2.26	-0.84	63.32			
			Outstanding balance in Customer Deposit Account	0.19	0.19	7.13	7.13			
			Surplus available to RHIL	946.68	946.68	1016.21	1016.21			
7	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	-1.27	5.05	0.08	7.38			
			Outstanding balance in Customer Deposit Account	1.51	1.51	0.61	0.61			
8	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	0.09	7.58	0.00	3.60			
			Outstanding balance in Customer Deposit Account	0.24	0.24	0.00	0.00			
			Premium Received (net of refund)	0.00	0.00	0.00	1.42			
9	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	0.68	0.68	0.68	0.68			
			Premium Received (net of refund)	4.01	21.67	-4.20	30.92			
			Reimbursement paid for expenses:-(Rent,	0.00	18.12	0.00	89.36			
10	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Reimbursement received for expenses:(Rent,Communication,Electricity,Car rental)	11.23	11.23	0.00	50.79			
			Creditors	0.00	0.00	8.06	8.06			

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

URER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st Dec ,2020	Upto the Quarter ended 31st Dec ,2020	For the Quarter ended 31st Dec ,2019	Upto the Quarter ended 31st Dec ,2019
11	Nippon Life India Trustee Limited (Formerly Reliance Capital Trustee Co. Limited (ceased w.e.f.	Fellow Subsidiary	Premium Received (net of refund)	0.00	0.00	0.00	92.50
12	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	83.00	699.00	429.50	579.00
			Premium Received (net of refund)	0.17	0.60	0.16	0.60

- 1.Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- 2.Claim paid to employees against group medical Policy and group personal accident policy have not been considered for related party transaction.
3. 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.
4. Transaction amount consider above are excluding taxes.

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

Products Information

List below the products and/or add-ons introduced during the Quarter Ended 31st Dec ,2020

S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no. /UIN No.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Tyre Protector for Private carStand alone Own Damage		IRDAN103RP0001V01201920/A0007V01202021	Motor	Add-on	29-07-2020	14-12-2020
2	Return to Invoice for Private CarBundled		IRDAN103RP0007V02201819/A0010V01202021	Motor	Add-on	05-08-2020	14-12-2020
3	Loss of Personal Belongings for Private Car – Stand-alone Own Damage		IRDAN103RP0007V02201819/A0010V01202021	Motor	Add-on	29-07-2020	14-12-2020
4	Loss of Personal Belongings for Private Car- Bundled		IRDAN103RP0007V02201819/A0013V01202021	Motor	Add-on	05-08-2020	14-12-2020
5	Return to Invoice for Private Car Stand-alone Own Damage		IRDAN103RP0001V01201920/A0006V01202021	Motor	Add-on	29-07-2020	14-12-2020
6	Tyre Protector for Private Car Bundled		IRDAN103RP0007V02201819/A0011V01202021	Motor	Add-on	05-08-2020	14-12-2020
7	Reliance-Group Medclaim Super Top Up Insurance		RELHLGP21161V012021	Health	Retail Health Insurance	21-08-2020	23-08-2020
8	Reliance travel care policy (Individual and Family Plan)		RELIOP20030V012021	Health	Retail Health Insurance	04-11-2019	19-05-2020

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on December 31,2020

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 IRDAI -GI-TA):	1	11,90,711
	Deduct:		
2	Liabilities (reserves as mentioned in IRDAI-GI-TR)	2	8,93,966
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	2,96,745
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDAI -GI-TA)	4	2,85,462
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	76,144
7	Excess in Shareholders' Funds (5-6)		2,09,318
8	Total Available Solvency Margin [ASM] (4+7)		2,09,318
9	Total Required Solvency Margin [RSM]		1,26,605
10	Solvency Ratio (Total ASM/Total RSM)		1.65

Notes

- 1 The Adjusted Value of Assets in respect of policyholders' funds as mentioned in Form IRDAI -GI-TA
- 2 Amount of Total Liabilities as mentioned in Form IRDAI-GI-TR
- 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 IRDAI -GI-TA
- 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: 31-12-2020****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	
2	Mrs. Chhaya Virani	Director	
3	Dr. Thomas Mathew	Director	
4	Mr. Anil D. Ambani	Director	Appointed w.e.f 20.10.2020
5	Mr. Prem Kumar Malhotra	Director	
6	Mr. Rahul Sarin	Director	
7	Mr. Rakesh Jain	Executive Director & CEO	
8	Mr. Hemant Jain	CFO	
9	Mr. K Ramkumar	CIO	
10	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
11	Mr. Karthikeyan AV	Appointed Actuary	
12	Mrs. Nanda Sambrani	Chief Risk Officer	

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, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

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	Rolled Over?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	7.75%	NO	1,500.00	1,500.00	232.50	14-Nov-19	14-Nov-17	-	-	-	-	-	DOUBTFUL	75%	1125.00
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	8.00%	NO	1,500.00	1,500.00	240.00	06-Jun-20	06-Jun-18	-	-	-	-	-	DOUBTFUL	75%	1125.00
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	9.20%	NO	499.22	500.00	138.00	24-Dec-20	24-Dec-17	-	-	-	-	-	DOUBTFUL	75%	374.42
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.28%	NO	2,000.00	2,000.00	179.66	18-Nov-19	18-Oct-18	-	-	-	-	-	SUBSTANDARD	30%	600.00
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.10%	NO	2,600.15	-	379.10	-	22-Apr-19	-	-	-	-	-	SUBSTANDARD	30%	780.04
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,010.96	-	102.00	-	08-Aug-19	-	-	-	-	-	SUBSTANDARD	30%	303.29
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.20%	NO	1,516.55	-	153.00	-	17-Aug-19	-	-	-	-	-	SUBSTANDARD	30%	454.97
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	10.75%	NO	2,568.53	-	268.75	-	28-Feb-19	-	-	-	-	-	SUBSTANDARD	30%	770.56
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	8.80%	NO	744.79	-	132.00	-	02-Nov-18	-	-	-	-	-	SUBSTANDARD	30%	223.44
ODPG	RELIANCE CAPITAL LTD	NON CONVERTIBLE DEBENTURE	9.65%	NO	2,553.14	-	241.25	-	18-Mar-19	-	-	-	-	-	SUBSTANDARD	30%	765.94
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	8.65%	NO	2,500.00	-	216.25	-	31-Aug-19	-	-	-	-	-	SUBSTANDARD	30%	750.00
HOPG	RELIANCE HOME FINANCE LIMITED	NON CONVERTIBLE DEBENTURE	9.05%	NO	3,993.27	-	362.00	-	03-Jan-19	-	-	-	-	-	SUBSTANDARD	30%	1197.98

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.

PERIODIC DISCLOSURES

FORM NL-36 YIELD ON INVESTMENTS 1

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON DECEMBER 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 31st Dec. 2020					Unto the Quarter ended 31st Dec. 2020					Previous Year 2019-20				
			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	3,18,275.38	3,13,134.11	7,557.54	9.42%	9.42%	2,88,699.07	3,13,134.11	22,929.09	10.54%	10.54%	2,32,304.22	2,44,540.75	16,570.26	9.49%	9.49%
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	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	SGGB	1,88,852.45	2,39,376.85	4,866.53	10.22%	10.22%	1,50,324.34	2,39,376.85	12,662.46	11.18%	11.18%	1,21,588.14	1,48,838.09	8,614.22	9.43%	9.43%
	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	1,18,612.93	1,18,494.60	2,407.68	8.05%	8.05%	1,29,557.38	1,18,494.60	8,195.94	8.40%	8.40%	1,30,642.97	1,34,677.63	8,478.86	8.64%	8.64%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	2,393.41	2,465.59	144.04	8.01%	8.01%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	6,493.27	5,899.10	0.00	0.00%	0.00%	6,493.27	5,899.10	0.00	0.00%	0.00%	6,492.05	5,333.34	6.07	0.12%	0.12%
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	50,296.50	54,461.20	985.84	7.78%	7.78%	60,761.50	54,461.20	5,371.52	11.73%	11.73%	54,003.90	60,634.55	3,566.26	8.79%	8.79%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	40,771.45	45,995.38	897.13	8.73%	8.73%	52,994.71	45,995.38	4,279.05	10.72%	10.72%	61,295.23	67,048.15	4,339.08	9.42%	9.42%
	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	1,121.12	1,313.22	4.59	1.62%	1.62%	846.87	1,313.22	8.61	1.35%	1.35%	481.81	628.51	102.20	28.23%	28.23%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,310.14	1,079.49	-9.83	-2.98%	-2.98%	1,196.19	1,079.49	14.46	1.60%	1.60%	900.03	911.86	22.33	3.30%	3.30%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEQ	0.00	0.00	0.00	0.00%	0.00%	15.55	0.00	-104.02	-1453.83%	-1453.83%	139.70	35.90	24.69	23.52%	23.52%
	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	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%
	Units of Infrastructure Investment Trust	IIIT	2,365.45	2,883.98	72.11	12.09%	11.19%	2,365.45	2,883.98	216.32	12.14%	11.23%	2,366.74	2,289.59	213.43	12.00%	10.82%
	Units of Infrastructure Investment Trust	OIIT	788.00	372.32	13.58	6.83%	6.32%	797.52	372.32	36.20	6.02%	5.57%	821.88	494.67	56.11	9.09%	8.18%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	5,604.38	3,585.81	285.41	20.20%	20.20%	5,966.63	3,585.81	-1,613.33	-35.89%	-35.89%	6,624.66	3,466.55	235.79	4.74%	4.74%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	12,353.79	13,781.95	1,197.46	38.46%	38.46%	12,917.67	13,781.95	1,723.68	17.71%	17.71%	10,555.58	10,352.78	1,029.18	12.98%	12.98%
	Corporate Securities - Bonds - (Taxable)	FPBT	0.00	0.00	0.00	0.00%	0.00%	1,949.12	0.00	305.31	41.43%	41.43%	3,021.03	3,175.51	198.39	8.74%	8.74%
	Corporate Securities - Debentures	ECCS	2,55,331.03	2,75,757.32	5,544.05	8.61%	8.61%	2,54,029.52	2,75,757.32	16,904.97	8.83%	8.83%	2,10,178.48	2,39,100.10	15,650.64	8.64%	8.64%
	Commercial Papers	ECCP	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%
	Application Money	ECAM	5,383.18	0.00	5.65	1.60%	1.60%	4,328.86	0.00	11.95	1.16%	1.16%	2,671.75	-	12.25	3.29%	3.29%
	Corporate Securities - Debentures / Bonds / Cps / Loan - (Promoter Group)	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	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%
	CCIL - CBLO	ECBO	43,389.15	38,605.00	332.36	3.04%	3.04%	32,237.92	38,605.00	735.22	3.04%	3.04%	24,647.61	14,320.00	220.04	3.63%	3.63%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	11,702.72	7,450.00	267.48	9.07%	9.07%	11,887.82	7,450.00	804.02	8.98%	8.98%	7,074.55	7,500.00	497.26	9.35%	9.35%
	Deposits - CDs with Scheduled Banks	EDCD	2,374.63	2,393.86	38.65	6.46%	6.46%	2,367.57	2,393.86	51.40	6.29%	6.29%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	27,319.90	0.00	117.88	3.75%	3.75%	18,068.23	0.00	523.08	5.03%	5.03%	36,922.72	-	1,709.34	6.75%	6.75%

FORM NL-36 YIELD ON INVESTMENTS 1

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON DECEMBER 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																
Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	9,685.80	-	333.74	7.08%	7.08%
Passively Managed Equity Eifs (Promoter Group)	EETP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	1,525.21	-	34.71	8.96%	8.96%
PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	1,875.11	1,728.65	0.00	0.00%	0.00%	1,875.11	1,728.65	0.00	0.00%	0.00%	875.11	831.39	0.00	0.00%	0.00%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	8,474.61	8,645.27	176.29	8.25%	8.25%	8,473.59	8,645.27	547.65	8.58%	8.58%	8,467.76	8,544.76	549.43	8.64%	8.64%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	1,06,314.82	1,10,029.56	2,456.45	9.17%	9.17%	1,01,429.76	1,10,029.56	7,008.39	9.17%	9.17%	77,660.69	83,165.74	5,619.36	9.63%	9.63%
Corporate Securities - Preference Shares	EPNO	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%
6 OTHER THAN APPROVED INVESTMENTS																
Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00	0.00%	0.00%	499.98	0.00	3.60	9.06%	9.06%	501.36	502.08	30.24	8.03%	8.03%
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	494.57	512.61	10.40	8.34%	8.34%	498.18	512.61	31.04	8.27%	8.27%	500.00	508.75	31.03	8.26%	8.26%
Debtenture / Bond / CPS / Loans etc. - (Promoter Group)	ODPG	12,852.88	11,737.36	0.00	0.00%	0.00%	12,946.86	11,737.36	0.00	0.00%	0.00%	13,035.43	10,840.03	-79.86	-0.82%	-0.82%
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%	0.00	-	0.00	0.00%	0.00%
Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Equity Shares (incl Co-op Societies)	OESH	1,873.21	1,950.78	129.33	27.39%	27.39%	1,772.95	1,950.78	-442.99	-33.16%	-33.16%	1,843.59	1,321.29	50.07	3.61%	3.61%
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)	OEPU	1,774.24	1,980.31	-438.31	-98.01%	-98.01%	1,369.39	1,980.31	-1,186.67	-115.02%	-115.02%	2,027.32	1,144.30	5.55	0.36%	0.36%
Alternate Investment Funds (Category I)	OAFI	984.19	1,022.70	30.77	12.40%	11.39%	991.38	1,022.70	98.65	13.21%	12.18%	995.00	1,022.93	58.57	7.83%	7.00%
PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	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%
Alternate Investment Funds (Category II)	OAFB	3,739.00	3,696.54	138.29	14.67%	13.52%	3,462.31	3,696.54	243.72	9.34%	8.61%	3,330.25	3,179.07	233.54	9.33%	8.23%
Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	511.28	569.03	11.06	8.58%	8.58%	515.55	569.03	34.04	8.76%	8.76%	519.48	469.68	34.43	8.82%	8.82%
RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	18,822.01	23,552.49	336.62	7.10%	7.10%	14,609.75	23,552.49	713.77	6.48%	6.48%	9,067.67	13,666.79	352.70	5.18%	5.18%
Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
Total		12,31,234.71	12,90,009.45	27,435.02	8.84%	8.83%	11,76,195.60	12,90,009.45	80,107.08	9.04%	9.03%	10,18,147.44	10,71,010.38	66,943.96	8.75%	8.74%

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 DECEMBER 31, 2020

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 :									
1	8.73% IDFC FIRST BANK DB 14-06-2022	CORPORATE SECURITIES - DEBENTURES	504.07	30-07-2020	CARE	CARE AA+	CARE AA	08-10-2020	
2	8.80% IDFC FIRST BANK BSOPT 23-03-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	27-03-2018	CARE	CARE AA+	CARE AA	08-10-2020	
3	9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-01-2016	CARE	CARE AA+	CARE AA	08-10-2020	
4	8.25% IDFC FIRST BANK DB 14-07-2022	CORPORATE SECURITIES - DEBENTURES	501.36	10-08-2020	CARE	CARE AA+	CARE AA	08-10-2020	
5	8.50% VEDANTA LTD DB 05-04-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	3,995.70	12-04-2018	CRISIL	CRISIL AA	CRISIL AA-	28-10-2020	Security reclassified from Approved Investments to Other Investments
6	8.50% VEDANTA LTD DB 15-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,961.47	03-10-2018	CRISIL	CRISIL AA	CRISIL AA-	28-10-2020	Security reclassified from Approved Investments to Other Investments
7	9.18% VEDANTA LTD DB 02-07-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,975.94	30-10-2018	CRISIL	CRISIL AA	CRISIL AA-	28-10-2020	Security reclassified from Approved Investments to Other Investments
B. AS ON DATE² :									
1	8.73% IDFC FIRST BANK DB 14-06-2022	CORPORATE SECURITIES - DEBENTURES	504.07	30-Jul-20	CARE	CARE AA+	CARE AA	08-Oct-20	
2	8.80% IDFC FIRST BANK BSOPT 23-03-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	27-Mar-18	CARE	CARE AA+	CARE AA	08-Oct-20	
3	9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-Jan-16	CARE	CARE AA+	CARE AA	08-Oct-20	
4	8.25% IDFC FIRST BANK DB 14-07-2022	CORPORATE SECURITIES - DEBENTURES	501.36	10-Aug-20	CARE	CARE AA+	CARE AA	08-Oct-20	
5	8.50% VEDANTA LTD DB 05-04-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	3,995.70	12-Apr-18	CRISIL	CRISIL AA	CRISIL AA-	28-Oct-20	Security reclassified from Approved Investments to Other Investments
6	8.50% VEDANTA LTD DB 15-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,961.47	03-Oct-18	CRISIL	CRISIL AA	CRISIL AA-	28-Oct-20	Security reclassified from Approved Investments to Other Investments
7	9.18% VEDANTA LTD DB 02-07-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,975.94	30-Oct-18	CRISIL	CRISIL AA	CRISIL AA-	28-Oct-20	Security reclassified from Approved Investments to Other Investments
8	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,498.07	03-03-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
9	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,500.00	08-05-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
10	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,121.40	18-06-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
			2,500.00	29-08-2018					
11	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA	03-07-2020	
12	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,491.50	29-09-2016	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020	
13	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,491.50	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
14	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,491.50	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
15	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
16	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
17	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
18	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
19	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,491.50	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
20	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
21	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON DECEMBER 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
22	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
23	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE D	20-09-2019	
24	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
25	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
26	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE D	20-09-2019	
27	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
28	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
29	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE D	12-09-2019	
30	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE D	12-09-2019	
31	8.40% TATA MOTORS LTD. DB 26-05-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,995.80	12-07-2016	CARE	CARE AA+	CARE AA-	19-08-2019	Security reclassified from Approved Investments to Other Investments
32	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	746.95	23-08-2016	CRISIL	CRISIL AA	CRISIL AA-	14-08-2019	Security reclassified from Approved Investments to Other Investments
33	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	746.95	23-08-2016	ICRA	ICRA LAA	ICRA AA-	05-08-2019	Security reclassified from Approved Investments to Other Investments
34	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA+	05-07-2019	
35	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
36	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
37	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
38	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
39	9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-01-2016	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
40	8.67% IDFC FIRST BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	2,550.78	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
41	8.75% IDFC FIRST BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
42	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019	
43	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
44	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
45	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
46	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
47	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019	
48	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
49	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE C	26-04-2019	
50	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE C	26-04-2019	
51	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	
52	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	
53	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
54	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
55	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,516.55	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
56	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
57	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments

PERIODIC DISCLOSURES

FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON DECEMBER 31, 2020

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS

58	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
59	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
60	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
61	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
62	8.40% TATA MOTORS LTD. DB 26-05-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	4,995.80	12.07.2016	CARE	CARE AA+	CARE AA	18-02-2019	
63	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
64	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
65	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
66	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.14	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
67	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
68	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,993.27	10-01-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019	
69	7.75% IL&FS LIMITED DB 14-11-2019	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	14-11-2017	CARE	CARE AAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments
70	8.00% IL&FS LIMITED DB 06-06-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	06-06-2017	ICRA	LAAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments
71	9.20% IL&FS LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	499.22	20-07-2018	FITCH	AAA IND	D	18-09-2018	Security reclassified from Approved Investments to Other Investments
72	8.67% IDFC BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	2,550.78	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018	
73	8.75% IDFC BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018	
74	9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BANKS)	516.46	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments
75	9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	10,069.33	25-04-2012	CRISIL	AA+	AA	31-07-2015	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
76	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,800.78	05-10-2016	BRICKWORK	BWR AA+	BWR AA	19-12-2016	
77	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,800.78	05-10-2016	CARE	CARE AA+	CARE AA	14-02-2017	
78	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	25,933.28	02-06-2016	BRICKWORK	BWR AA+	BWR AA	17-01-2017	
79	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	25,933.28	02-06-2016	CARE	CARE AA+	CARE AA	14-02-2017	

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: 31-12-2020
(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	FOR THE QUARTER ENDED DECEMBER 31, 2020		FOR THE QUARTER ENDED DECEMBER 31, 2019		UPTO THE QUARTER ENDED DECEMBER 31, 2020		UPTO THE QUARTER ENDED DECEMBER 31, 2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	14,308	112111	11,934	1,17,947	73,992	3,04,377	57,496	3,63,806
2	Marine Cargo	1,115	9273	1,450	8,124	5,882	22,947	7,959	21,196
3	Marine Hull	1,082	3	312	2	1,223	19	2,039	21
4	Motor TP	61,319	1566118	49,375	1320167	1,54,889	3701674	1,52,665	3750323
5	Motor OD	39,399		31,080		89,742		95,357	
6	Engineering	3,285	3879	2,457	4,381	11,296	9,714	8,321	11,072
7	Employer's Liability	631	3961	449	3,514	1,738	10,457	1,309	10,039
8	Product Liab	-	-	1	1	4	5	19	8
9	Public Liab	14	123	34	139	65	456	119	606
10	Other Liab	675	3,042	364	2,996	2321	10301	2,248	10,173
11	Aviation	728	18	506	23	2,734	28	1,617	37
12	Personal Accident	1,407	10,958	1,159	33,919	3,574	25,108	4,548	1,39,322
13	Health	12,605	29,619	28,860	91,061	76,119	1,11,081	1,23,133	2,47,428
14	Weather and Crop	42,702	2,634	27,507	1,302	2,03,288	4,560	1,39,865	5,864
15	All Other Misc	897	12,355	1,615	15,845	3,356	32,609	4,909	53,131
	TOTAL	1,80,168	17,54,094	1,57,103	15,99,421	6,30,224	42,33,336	6,01,604	46,13,026

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended December 31,2020

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	28,331	499.81	53,952.91
		Social		-	
4	Motor OD	Rural		1405.18	
		Social		-	
5	Engineering	Rural	74	24.02	2,759.09
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	25	2.51	1,592.21
		Social	-	-	-
7	Public Liability	Rural	-	-	-
		Social	-	-	-
8	Other Liability Cover	Rural	29	1.09	605.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	329	3.97	9,533.37
		Social	3	8.14	61,880
11	Health	Rural	193	31.27	2,137.70
		Social	-	-	-
12	Crop	Rural	2,634	42701.60	2,53,878.13
		Social	2,634	42701.60	2,53,878.13
13	All Other Miscellaneous	Rural	190	14.90	25,437.20
		Social	1,076	46.82	1,064

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2020

(Rs. In Lacs)

Business Acquisition through different channels

S.No.	Channels	FOR THE QUARTER ENDED DECEMBER 31, 2020		FOR THE QUARTER ENDED DECEMBER 31, 2019		UPTO THE QUARTER ENDED DECEMBER 31, 2020		UPTO THE QUARTER ENDED DECEMBER 31, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,02,762	29,682	4,11,561	29,502	10,31,306	85,979	13,59,814	99,828
2	Corporate Agents-Banks	1,17,391	7,406	1,31,519	6,701	3,21,358	19,427	4,20,493	20,086
3	Corporate Agents -Others	43,514	8,158	34,020	7,134	1,04,760	20,660	96,923	20,762
4	Brokers	7,54,755	63,278	6,11,743	45,205	17,06,764	1,87,311	15,34,346	1,66,665
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,15,063	55,796	1,56,615	56,182	3,43,320	2,78,525	5,33,894	2,59,892
7	Other :-	-	-	-	-	-	-	-	-
	-IMF	156	9	250	25	452	41	959	129
	-MISP	1,25,538	3,284	1,05,741	3,092	2,86,765	7,021	2,60,950	8,896
	-Web Aggregator	24,817	995	33,022	996	70,859	3,021	1,21,707	4,222
	-Others	1,70,098	11,559	1,14,950	8,266	3,67,752	28,239	2,83,940	21,124
	TOTAL (A)	17,54,094	1,80,168	15,99,421	1,57,103	42,33,336	6,30,224	46,13,026	6,01,604
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	17,54,094	1,80,168	15,99,421	1,57,103	42,33,336	6,30,224	46,13,026	6,01,604

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: 31-12-2020

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31, 2020

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	4
b)	Claim	1	340	170	0	167	4	677
c)	Policy Related	0	17	9	0	7	1	64
d)	Premium	0	1	0	0	0	1	3
e)	Refund	0	3	0	0	3	0	7
f)	Coverage	0	0	0	0	0	0	2
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	0	3	1	0	2	0	4
i)	Others	0	36	11	0	25	0	95
	Total No of Complaints:	1	400	191	0	204	6	856

2	Total No. of policies during previous period	58,75,346
3	Total No. of claims intimated during previous period:	18,53,280
4	Total No. of policies during current period:	42,33,336
5	Total No. of claims intimated during current period:	10,94,098
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.15
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	6.19

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	TOTAL
b)	7-15 days	0	0	0
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	6	0	6