

RELIANCE GENERAL INSURANCE COMPANY LIMITED

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21
		1 Premiums earned (Net)	NL-4	9,026	26,108	5,425	16,890	478	1,285	384	1,347	1,36,105	3,62,184	85,173	2,55,301	1,45,609	3,89,577
2 Profit/Loss on sale/redemption of Investments		134	333	123	559	12	53	11	43	3,658	8,689	3,424	15,224	3,753	9,056	3,558	15,826
3 Interest, Dividend & Rent - Gross (Refer Note 1)		722	2,175	683	1,879	62	216	56	145	19,723	56,872	18,814	51,208	20,507	59,043	19,553	53,232
Other (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from terrorism/Nuclear Pool Income		352	703	186	400	-	-	-	-	69	173	36	100	421	876	222	500
Exchange Gain / (Loss)		-	-	(8)	(1)	0	0	0	0	(7)	16	1	(3)	(7)	16	0	(4)
Misc Income		-	-	-	-	-	-	-	-	22	49	14	30	22	49	14	30
4 (b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	13,035	18,970	9,332	13,119	13,035	18,970	9,332	13,119
(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		10,233	29,319	6,417	19,726	552	1,534	451	1,535	1,72,554	4,46,755	1,16,795	3,34,979	1,83,340	4,77,609	1,23,664	3,56,239
6 Claims Incurred (Net)	NL-5	2,714	9,428	2,714	10,175	492	1,432	724	1,134	1,08,101	2,91,759	74,915	2,10,182	1,11,307	3,02,619	78,353	2,21,490
7 Commission	NL-6	(680)	(1,811)	18	1,221	(144)	(106)	13	(128)	761	(488)	(7,802)	(12,541)	(83)	(2,453)	(7,571)	(11,449)
8 Operating Expenses related to Insurance Business	NL-7	3,212	10,520	2,282	8,810	164	564	81	397	44,070	1,17,410	31,959	1,02,865	47,447	1,28,494	40,382	1,12,172
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		5,247	18,037	5,014	20,205	512	1,890	818	1,402	1,52,932	4,08,701	1,05,312	3,00,606	1,58,690	4,28,627	1,11,144	3,22,213
10 Operating Profit/(Loss)		4,986	11,283	1,403	(479)	41	(356)	(367)	133	19,622	38,054	11,483	34,372	24,650	48,982	12,520	34,026
Cc-IA - (B)																	
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		4,986	11,283	1,403	(479)	41	(356)	(367)	133	19,622	38,054	11,483	34,372	24,650	48,982	12,520	34,026
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		4,986	11,283	1,403	(479)	41	(356)	(367)	133	19,622	38,054	11,483	34,372	24,650	48,982	12,520	34,026

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total			
	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21
Interest, Dividend & Rent	762	2,277	694	1,902	66	226	57	147	20,796	59,320	19,101	51,856	21,624	61,823	19,852	53,905
Add Less:																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(40)	(102)	(10)	(24)	(4)	(10)	(1)	(2)	(1,074)	(2,648)	(287)	(648)	(1,117)	(2,759)	(299)	(673)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross*	722	2,175	683	1,879	62	216	56	145	19,723	56,672	18,814	51,208	20,507	59,043	19,553	53,232

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2021

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q3 2021-22	Up to Q3 2021-22	For Q3 2020-21	Up to Q3 2020-21
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		4,986	11,283	1,403	(479)
	(b) Marine Insurance		41	(356)	(367)	133
	(c) Miscellaneous Insurance		19,622	38,054	11,483	34,372
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,353	11,712	1,862	9,520
	(b) Profit on sale of investments		802	1,786	379	3,186
	(c) (Loss on sale/ redemption of investments)		(57)	(71)	(343)	(391)
	(d) Amortization of Premium / Discount on Investments		(221)	(522)	(35)	(119)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		4	7	0	0
	Miscellaneous Income		445	471	49	75
	Reversal of Equity impairment		(0)	4	2,053	2,053
	Excess Provision/bad debts Written Back		1,177	1,865	74	185
	TOTAL (A)		31,153	64,232	16,558	48,536
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		737	1,537	-	3,897
	(b) For doubtful debts		8,591	8,800	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		55	215	76	252
	(b) Managerial remuneration		46	912	46	587
	(c) Amortisation of Debenture Expenses		7	22	7	22
	(d) Interest on Statutory Liability		-	-	140	140
	(e) Contribution to policyholders Funds towards Excess EOM		13,035	18,970	9,332	13,119
	(f) Impairment on Equity Investments		-	-	(459)	-
	Finance Cost		5	40	31	35
	Interest on Non Convertible Debenture		528	1,577	528	1,575
	Bad debt w/off (Net of Provisions)		461	585	0	2
	Corporate Social Responsibility Expense		175	181	115	199
	Penalty		-	0	-	11
	Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		23,640	32,838	9,816	19,839
6	Profit/(Loss) Before Tax		7,513	31,394	6,742	28,697
7	Provision for Taxation					
	Current Tax		1,479	6,106	1,528	5,854
	Deferred Tax		-	-	-	-
	MAT Credit		1,213	5,555	871	5,234
8	Profit / (Loss) after tax		4,821	19,733	4,343	17,608
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	101	-	-
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		1,16,338	1,01,527	93,982	80,715
	Balance carried forward to Balance Sheet		1,21,159	1,21,160	98,325	98,324

Note: '0' denotes negligible.

FORM NL-3-B-BS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT DECEMBER 31, 2021

(₹ lakhs)

Particulars	Schedule Ref. Form No.	As at December 31, 2021	As at December 31, 2020
SOURCES OF FUNDS			
Share Capital	NL-8	25,155	25,155
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	1,99,907	1,77,072
Fair Value Change Account			
-Shareholders' Funds		919	(34)
-Policyholders' Funds		4,851	(190)
Borrowings	NL-11	23,000	23,000
TOTAL		2,53,832	2,25,003
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	2,20,783	1,85,905
Investments-Policyholders	NL-12A	11,65,332	10,52,658
Loans	NL-13	-	-
Fixed Assets	NL-14	8,852	4,200
Deferred Tax Asset (Net)		3,727	3,727
CURRENT ASSETS			
Cash and Bank Balances	NL-15	20,258	23,008
Advances and Other Assets	NL-16	2,60,679	2,29,246
Sub-Total (A)		2,80,938	2,52,254
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	12,09,194	10,96,729
Provisions	NL-18	2,16,606	1,77,012
Sub-Total (B)		14,25,800	12,73,741
NET CURRENT ASSETS (C) = (A - B)		(11,44,862)	(10,21,487)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,53,832	2,25,003

CONTINGENT LIABILITIES

Particulars	As at December 31, 2021	As at December 31, 2020
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	6,542	6,535
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	269	113
5. Statutory demands/ liabilities in dispute, not provided for	27,277	23,495
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (see note (g) below)	139	139
TOTAL	34,228	30,281

Notes:

(a) The Company has received adverse order on the issue of wrong availment of Cenvat credit amounted to Rs 2,745.66 Lakhs for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,745.66 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(b) The Company has received adverse order on the issue of wrong availment of Cenvat credit on TP Pool amounted to Rs 4,628.37 Lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628.37 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong availment of Cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 3,351.41 Lakhs for the period FY 2010-11 to 2015-16. A penalty is also imposed on the said order of Rs 2,245.04 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Furthermore, a Show Cause Notice for the period FY 2016-17 and for April 2017 to June 2017 has been received amounting to Rs 3,054.39 Lakhs, against which the Company has filed an appeal with CESTAT.

(d) The Company has received an adverse order on refund application filed in the matter of double payment of Education Cess and Secondary Higher Education Cess amount to Rs 11.05 Lakhs including interest and penalty for the period FY 15-16. Company has filed the appeal with Commissioner (Appeals) against the same.

(e) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 3.67 Lakhs for A.Y. 2007-08 and Rs. 26.21 Lakhs for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs. 65.80 Lakhs for A.Y.2008-09.

(f) The company has disputed the demand raised of Rs. 3,771.51 Lakhs raised for AY 18-19 (FY 17-18) and has filed an Rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A). The said demand was resulted due to the error apparent from record on account of non set-off of brought forward unabsorbed depreciation and non allowance of deduction claimed under Chapter VI-A.

(g) Statutory bonus of Rs 139.25 Lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Death		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q3 2021-22	Up to Q3 2021-22
Claims Paid (Direct)	5,992	15,810	2,580	6,132	490	1,465	3,070	7,898	24,162	58,900	18,526	54,303	42,888	1,13,203	19,326	70,144	1,229	2,452	528	1,074	21,184	73,670	600	1,058	11	23	878	2,838	2	419	68,017	97,514	647	2,267	1,32,045	2,90,484	1,41,167	3,13,991
Add - Reinsurance accepted to direct claims	378	798	80	80	-	-	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less - Reinsurance Ceded to claims paid	4,381	11,308	2,320	5,432	490	1,465	2,815	6,932	8,917	15,661	4,089	11,771	10,998	27,432	10,700	30,144	1,229	2,452	528	1,074	21,184	73,670	600	1,058	11	23	878	2,838	2	419	67,792	96,688	191	1,570	62,819	1,99,341	70,017	1,27,669
Net Claims Paid	1,989	5,298	380	780	0	0	335	746	17,345	43,240	14,437	42,532	31,890	85,771	18,326	39,994	894	1,999	698	1,400	17,800	60,000	800	1,400	11	23	368	1,176	0	6	19,266	30,396	456	687	69,226	1,81,109	71,050	1,87,921
Net Claims Outstanding at the end of the year	20,821	20,821	1,139	1,139	61	61	3,222	3,222	18,839	18,839	5,83,336	5,83,336	6,02,234	6,02,234	29,808	29,808	5,392	5,392	1,821	1,821	37,021	37,021	3,821	3,821	2,123	2,123	3,261	3,261	1,178	1,178	91,203	91,203	2,017	2,017	7,42,945	7,42,945	7,46,988	7,46,988
Less Claims Outstanding at the beginning of the year	20,095	19,856	3,058	2,452	59	59	3,088	2,596	19,304	20,232	5,58,053	5,58,141	5,55,985	5,58,373	29,897	29,897	5,339	5,339	1,874	1,874	36,899	36,899	3,577	3,577	1,952	1,952	3,110	2,850	874	419	89,077	93,296	1,764	1,986	7,08,072	6,94,374	7,47,226	6,93,572
Net Incurred Claims	2,724	5,428	485	1,482	6	6	496	1,452	16,730	41,646	41,289	41,289	1,48,832	1,52,211	36,419	1,87	3,192	663	996	17,961	63,666	1,933	1,933	177	234	866	1,687	366	796	26,477	33,326	709	1,117	1,88,101	2,01,709	1,51,907	1,62,619	
Claims Paid (Direct)	5,992	15,810	2,580	6,132	490	1,465	3,070	7,898	24,162	58,900	18,526	54,303	42,888	1,13,203	19,326	70,144	1,229	2,452	528	1,074	21,184	73,670	600	1,058	11	23	878	2,838	2	419	68,017	97,514	647	2,267	1,32,045	2,90,484	1,41,167	3,13,991
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period	3,519	3,519	1,489	1,489	87	87	1,948	1,948	8,495	8,495	4,28,232	4,28,232	4,34,727	4,34,727	8,336	8,336	2,987	2,987	1,381	1,381	12,224	12,224	1,877	1,877	1,084	1,084	731	731	880	880	30,138	30,138	798	798	5,41,788	5,41,788	5,48,818	5,48,818
Estimates of IBNR and IBNER at the beginning of the period	3,987	3,987	1,380	1,380	82	82	1,452	1,452	8,249	8,249	3,98,977	3,98,977	4,07,226	4,07,226	8,170	8,170	2,987	2,987	1,148	1,148	11,896	11,896	1,471	1,471	927	927	792	792	391	391	75,948	75,948	682	682	5,62,045	5,62,045	5,67,042	5,67,042

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Death		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21		
Claims Paid (Direct)	3,848	19,781	1,610	4,411	6	138	1,616	4,547	17,408	46,963	11,179	26,034	28,586	66,997	25,174	65,784	346	802	309	1,017	25,829	67,603	81	199	14	212	627	16,110	1,471	1,834	75,124	1,02,279	429	1,366	1,32,162	2,56,599	1,37,626	2,74,927		
Add - Reinsurance accepted to direct claims	148	1,345	275	275	-	-	275	275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less - Reinsurance Ceded to claims paid	2,288	19,293	1,596	4,104	6	138	1,602	4,272	16,943	46,963	11,179	26,034	28,586	66,997	25,174	65,784	346	802	309	1,017	25,829	67,603	81	199	14	212	627	16,110	1,471	1,834	75,124	1,02,279	429	1,366	1,32,162	2,56,599	1,37,626	2,74,927		
Net Claims Paid	1,708	4,833	389	982	0	0	390	950	36,330	8,999	20,879	21,734	20,999	19,457	51,372	250	817	294	988	20,812	40,786	77	189	13	208	384	1,478	0	6	18,781	25,430	367	1,092	61,357	1,34,474	83,382	1,37,839			
Add Claims Outstanding at the end of the year	15,821	15,821	2,451	2,451	59	59	2,547	2,547	20,549	20,549	5,08,638	5,08,638	5,08,638	5,08,638	29,177	29,177	37,810	37,810	4,456	4,456	1,818	1,818	43,854	43,854	3,146	3,146	1,950	1,950	6,413	6,413	426	426	49,448	49,448	2,393	2,393	6,33,084	6,33,084	6,33,084	6,33,084
Less Claims Outstanding at the beginning of the year	14,812	15,519	2,104	1,998	38	38	2,142	1,997	19,361	17,193	4,93,531	4,48,531	5,12,894	4,66,726	33,915	37,946	4,275	3,659	1,754	2,015	36,945	43,600	2,909	2,657	1,877	2,229	3,459	4,170	923	89	58,884	35,241	1,907	2,471	6,40,048	5,58,886	6,37,061	5,88,412		
Net Incurred Claims	2,714	16,175	988	1,988	21	21	724	1,534	16,892	33,876	23,636	20,798	20,817	1,14,453	23,152	51,008	411	1,416	338	798	23,940	53,418	294	778	36	1,721	338	720	113	347	11,548	38,638	533	1,168	74,918	2,10,192	79,363	2,21,950		
Claims Paid (Direct)	3,848	19,781	1,610	4,411	6	138	1,616	4,547	17,408	46,963	11,179	26,034	28,586	66,997	25,174	65,784	346	802	309	1,017	25,829	67,603	81	199	14	212	627	16,110	1,471	1,834	75,124	1,02,279	429	1,366	1,32,162	2,56,599	1,37,626	2,74,927		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period	3,864	3,864	1,174	1,174	78	78	1,280	1,280	8,788	8,788	3,88,137	3,88,137	3,88,925	3,88,925	11,032	11,032	1,738	1,738	853	853	13,872	13,872	1,275	1,275	884	884	680	680	265	265	47,882	47,882	688	688	4,92,273	4,92,273	4,98,567	4,98,567		
Estimates of IBNR and IBNER at the beginning of the period	2,854	2,854	1,040	1,040	20	20	1,060	1,060	7,891	7,879	3,43,080	3,43,080	3,50,951	3,50,951	8,838	8,838	1,708	1,708	844	844	11,388	11,388	1,269	1,269	858	858	874	874	217	217	55,068	55,068	627	627	4,20,841	4,20,841	4,24,956	4,24,956		

FORM N-A-COMMISSION SCHEDULE
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI: 23.10.2005

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total			
	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21						
	Commission & Remuneration	1,317	5,804	178	707	(3)	(1)	175	706	7,124	17,163	727	1,811	7,852	19,974	1,435	4,306	248	602	72	146	1,730	5,233	86	194	73	207	219	862	(0)	32	-	-	141		309	10,992	29,592
Rebates	(38)	(1,298)	(8)	(34)	(1)	(1)	(38)	(356)	(3,656)	(8,347)	(9)	(3)	(1,036)	(2,926)	(5)	(15)	(2)	(2)	(4)	(8)	(20)	(57)	(7)	(17)	(7)	(20)	(36)	(17)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	
Distribution Fees	226	878	(8)	(8)	(8)	(8)	206	862	8,866	21,834	738	1,820	9,604	24,654	1,490	4,824	233	517	94	189	1,618	4,530	90	261	90	248	274	1,019	(0)	28	-	-	154	385	12,474	31,690	13,544	38,766
Net Commission	1,415	5,306	162	665	(12)	(10)	168	856	13,076	31,365	1,466	3,585	16,666	42,188	1,977	5,633	273	617	160	322	1,626	4,983	176	456	160	496	561	1,819	(0)	56	-	-	349	779	23,466	61,341	25,086	70,047
Less: Commission on Reinsurance Ceded	(1,415)	(5,306)	(162)	(665)	(12)	(10)	(168)	(856)	(13,076)	(31,365)	(1,466)	(3,585)	(16,666)	(42,188)	(1,977)	(5,633)	(273)	(617)	(160)	(322)	(1,626)	(4,983)	(176)	(456)	(160)	(496)	(561)	(1,819)	(0)	(56)	-	-	(349)	(779)	(23,466)	(61,341)	(25,086)	(70,047)
Net Commission	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

Result of the expenses (if any) incurred to restore business to be furnished on year details indicated below:

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total			
	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21						
	Individual Agents	175	769	73	295	-	-	73	295	723	1,974	218	644	942	2,617	327	1,096	25	57	24	56	375	1,209	46	136	30	93	88	292	-	-	-	-	13		32	1,460	4,320
Corporate Agents/Broker/TFP/FC	323	915	2	6	0	0	2	6	92	211	10	20	102	232	831	1,738	185	295	1	3	788	2,011	3	9	1	2	6	13	-	-	-	-	90	264	899	2,511	1,211	3,432
Corporate Agents/Other	(8)	(2)	(0)	(0)	-	-	(8)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	
Insurance Brokers	564	1,588	141	643	(0)	(0)	141	643	8,860	13,832	325	720	8,364	14,352	291	1,592	23	137	73	124	388	1,783	41	113	59	239	189	773	(0)	28	-	-	51	109	6,986	17,388	8,981	23,196
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregation	8	6	(0)	(0)	-	-	(0)	(0)	6	59	1	13	8	112	(0)	0	0	0	(1)	7	(0)	16	0	3	0	1	0	0	-	-	-	-	0	1	5	133	4	132
Insurance Marketing Firm	(0)	0	-	-	-	-	-	-	5	3	0	0	5	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	
Common Service Centers	-	-	-	-	-	-	-	-	18	50	72	44	122	1	4	-	-	-	-	-	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miss Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	(1)	(1)	0	0	-	-	0	0	373	953	143	369	516	1,363	64	108	1	2	1	3	47	113	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	1,514	6,304	211	864	(0)	(0)	206	862	3,968	21,832	738	1,820	9,704	24,652	1,490	4,824	233	517	94	189	1,618	4,530	90	261	90	248	274	1,019	(0)	28	-	-	154	385	11,840	31,000	13,361	38,766
Commission and Rewards on (Excluding Reinsurance Business written)	1,514	6,304	211	864	(0)	(0)	206	862	3,968	21,832	738	1,820	9,704	24,652	1,490	4,824	233	517	94	189	1,618	4,530	90	261	90	248	274	1,019	(0)	28	-	-	154	385	11,840	31,000	13,361	38,766
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total			
	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21						
	Commission & Remuneration	1,317	5,804	178	707	(3)	(1)	175	706	7,124	17,163	727	1,811	7,852	19,974	1,435	4,306	248	602	72	146	1,730	5,233	86	194	73	207	219	862	(0)	32	-	-	141		309	10,992	29,592
Rebates	(38)	(1,298)	(8)	(34)	(1)	(1)	(38)	(356)	(3,656)	(8,347)	(9)	(3)	(1,036)	(2,926)	(5)	(15)	(2)	(2)	(4)	(8)	(20)	(57)	(7)	(17)	(7)	(20)	(36)	(17)	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)		
Distribution Fees	226	878	(8)	(8)	(8)	(8)	206	862	8,866	21,834	738	1,820	9,604	24,654	1,490	4,824	233	517	94	189	1,618	4,530	90	261	90	248	274	1,019	(0)	28	-	-	154	385	12,474	31,690	13,544	38,766
Net Commission	1,415	5,306	162	665	(12)	(10)	168	856	13,076	31,365	1,466	3,585	16,666	42,188	1,977	5,633	273	617	160	322	1,626	4,983	176	456	160	496	561	1,819	(0)	56	-	-	349	779	23,466	61,341	25,086	70,047
Less: Commission on Reinsurance Ceded	(1,415)	(5,306)	(162)	(665)	(12)	(10)	(168)	(856)	(13,076)	(31,365)	(1,466)	(3,585)	(16,666)	(42,188)	(1,977)	(5,633)	(273)	(617)	(160)	(322)	(1,626)	(4,983)	(176)	(456)	(160)	(496)	(561)	(1,819)	(0)	(56)	-	-	(349)	(779)	(23,466)	(61,341)	(25,086)	(70,047)
Net Commission	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	

Result of the expenses (if any) incurred to restore business to be furnished on year details indicated below:

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total
	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21	For Q3 2020-21	Up to Q3 2020-21			
	Individual Agents	193	778	72	270	-	-	70	270	851	2,420	318	915	1,169	3,344	364	1,030	22	47	17	36	403	1,118	44	116										

Particulars	FIRE												Marine Cargo												Marine Hull												Total Marine												Miscellaneous												Grand Total
	For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22			For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22			For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22									
	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22																			
Employment compensation & welfare benefits	761	2,452	81	130	1	3	42	132	2,330	5,079	4,687	12,059	7,603	17,433	1,504	5,307	117	304	127	264	1,709	5,059	36	180	64	130	99	274	7	57	1,624	7,178	34	211	15,963	30,227	11,799	34,796																							
Company's contribution to Provident fund and PFMS	47	160	7	9	0	0	4	163	589	2,313	4,931	3,131	3,699	72	173	11	3	8	169	389	3	2	1	4	9	6	18	0	4	104	505	6	16	864	2,981	894	2,904																								
Travel, transportation and vehicle running expenses	30	81	2	4	0	0	2	4	133	389	2,313	4,931	3,131	3,699	72	173	11	3	8	169	389	3	2	1	4	9	6	18	0	4	104	505	6	16	864	2,981	894	2,904																							
Office salaries & honoraria	54	174	2	4	0	0	2	4	133	389	2,313	4,931	3,131	3,699	72	173	11	3	8	169	389	3	2	1	4	9	6	18	0	4	104	505	6	16	864	2,981	894	2,904																							
Director's & Officers' remuneration	174	111	201	1	0	0	1	1	174	111	201	1	1	1	174	111	201	1	1	174	111	201	1	1	1	174	111	201	1	1	174	111	201	1	1	174	111	201	1	1	174	111	201																		
Commission on reinsurance	7	30	0	0	0	0	0	0	7	30	0	0	0	0	7	30	0	0	0	7	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																				
Finance charges	7	30	0	0	0	0	0	0	7	30	0	0	0	0	7	30	0	0	0	7	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																				
Legal & professional charges	1	1	0	0	0	0	0	0	1	1	0	0	0	0	1	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					
Amortisation expenses, etc.	1	1	0	0	0	0	0	0	1	1	0	0	0	0	1	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					
As an advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																							
(i) Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																							
(ii) Insurance policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																							
(iii) Investment activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																							
(iv) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																							
(v) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																								
Bank Charges & interest expenses others	1,867	4,577	1,048	1,061	7	7	397	397	6,532	14,050	13,398	31,738	20,718	46,417	3,245	12,771	304	303	300	652	4,500	10,272	737	457	108	303	254	277	10	154	-	1	243	370	26,092	63,304	38,356	70,638																							
CGS Expenses	11	45	0	0	0	0	2	5	100	201	200	450	312	620	65	211	5	13	5	9	10	233	5	7	2	5	4	10	0	2	75	207	4	8	415	1,218	909	1,318																							
Other	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Director's Office Rent	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Office Maintenance Expenses	14	41	1	4	0	0	1	4	11	176	109	507	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407																							
Travel & Transportation Expenses	156	129	3	7	0	0	7	108	288	306	694	212	911	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098																						
Depreciation	39	114	2	0	0	0	2	100	200	200	541	360	720	82	272	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098																						
Office Maintenance Expenses	156	129	3	7	0	0	7	108	288	306	694	212	911	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098	4	13	4	13	1,094	2,098																						
Subscriptions and Membership Fees	6	11	0	0	0	0	2	10	20	20	50	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100																							
Commission on reinsurance	7	30	0	0	0	0	0	0	7	30	0	0	0	0	7	30	0	0	0	7	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							
Finance charges	7	30	0	0	0	0	0	0	7	30	0	0	0	0	7	30	0	0	0	7	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							
Legal & professional charges	1	1	0	0	0	0	0	0	1	1	0	0	0	0	1	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Amortisation expenses, etc.	1	1	0	0	0	0	0	0	1	1	0	0	0	0	1	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
TOTAL	3,212	16,828	187	561	0	2	164	164	18,611	23,281	21,864	60,891	32,115	73,932	4,293	21,328	816	1,489	589	1,648	7,388	23,898	378	771	176	682	419	1,483	36	282	3,344	16,885	339	913	44,889	1,17,619	47,446	1,28,684																							
As a result	3,212	16,828	187	561	0	2	164	164	18,611	23,281	21,864	60,891	32,115	73,932	4,293	21,328	816	1,489	589	1,648	7,388	23,898	378	771	176	682	419	1,483	36	282	3,344	16,885	339	913	44,889	1,17,619	47,446	1,28,684																							
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																								

Particulars	FIRE												Marine Cargo												Marine Hull												Total Marine												Miscellaneous												Grand Total
	For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22			For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22			For Q3 2021-22			Up to Q3 2021-22			For Q2 2021-22			Up to Q2 2021-22			For Q1 2021-22			Up to Q1 2021-22									
	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22	For Q3 2021-22	Up to Q3 2021-22	For Q2 2021-22	Up to Q2 2021-22	For Q1 2021-22	Up to Q1 2021-22																			
Employment compensation & welfare benefits	661	2,300	24	106	1	0	20	106	2,841	6,281	4,628	10,388																																																	

FORM NL-8-SHARE CAPITAL SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(₹ lakhs)			
	Particulars	As at December 31, 2021	As at December 31, 2020
1	Authorised Capital		
	30,00,00,000 (Previous Year 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
2	Issued Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,155	25,155
3	Subscribed Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,155	25,155
4	Called-up Capital		
	25,15,49,920 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,155	25,155
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less :	-	-
	(i) Preliminary Expenses		
	(ii) Expenses including commission or brokerage on underwriting or subscription of shares		
	TOTAL	25,155	25,155

Note:

All the shares of the Company ("RGICL") held by Reliance Capital Limited ("Pledged Shares"), were, upon invocation of Pledge by IDBI Trusteeship Services Limited ("ITSL") during November 2019, transferred (in Demat form) from Reliance Capital Limited ("RCL") to ITSL. However, the Company did not register the said transfer in the Register of Beneficial Owners of the Shares maintained under Section 6A of the Insurance Act, 1938 and the same was also intimated to IRDAI. IRDAI vide its order dated December 27, 2019 had held that the transfer of Pledged Shares to ITSL upon invocation of pledge is null and void ab initio. Securities Appellate Tribunal ("SAT") vide its order dated February 27, 2020 had inter-alia recorded that, ITSL is holding the Pledged Shares as a Custodian and also directed that, so long as ITSL is holding Pledged Shares in the capacity as a trustee/ custodian, it will not exercise any control over RGICL or make changes or have a say in the management or decision-making process of RGICL or exercise any voting rights in respect of the shares of RGICL.

Further, the Company has also received the Declarations of Beneficial Interest under Section 6A(5) of the Insurance Act, 1938 read with Rule 17-AA of the Insurance Rules, 1939 w.r.t. the Pledged Shares held by the ITSL on behalf of the secured parties stating that their interest in the Pledged Shares is to the extent of the amount due and payable to them.

Further, ITSL has filed an Appeal before SAT, seeking an order inter alia directing IRDAI to further direct RGICL to furnish to ITSL all documents, information, and details requested by ITSL for the purposes of enabling the due diligence exercise by the potential purchasers to consummate the sale of the RGICL Shares. SAT vide its final order dated December 18, 2020 (Order) directed RGICL and RCL to provide the requisite information/ documents to ITSL as desired by them within 4 weeks from the Order date. In case of failure to provide the requisite information/documents to ITSL, it will be open to ITSL to approach IRDAI who will not only issue directions to RGICL & RCL to provide the requisite information to ITSL but would also proceed to take appropriate action under applicable Act and Regulations, etc. The Company has filed an appeal before the Supreme Court against the SAT order dated December 18, 2020 requesting to set aside the same.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

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

Shareholder	As at December 31, 2021		As at December 31, 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	25,15,49,920	100.00%	25,15,49,920	100.00%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	25,15,49,920	100.00%	25,15,49,920	100.00%

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
 PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2021

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: i) Reliance Capital Limited	1	25,15,49,920	100.00	25,154.99	25,15,49,920.00	100.00	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other Overseas Corporate Bodies	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
Total		1	25,15,49,920	100.00	25,154.99	25,15,49,920.00	100.00	-	-

Foot Notes:

(a) Note: All the shares of the Company ("RGICL") held by Reliance Capital Limited ("Pledged Shares"), were, upon invocation of Pledge by IDBI Trusteeship Services Limited ("ITSL") during November 2019, transferred (in Demat form) from Reliance Capital Limited ("RCL") to ITSL. However, the Company did not register the said transfer in the Register of Beneficial Owners of the Shares maintained under Section 6A of the Insurance Act, 1938 and the same was also intimated to IRDAI. IRDAI vide its order dated December 27, 2019 had held that the transfer of Pledged Shares to ITSL upon invocation of pledge is null and void ab initio. Securities Appellate Tribunal ("SAT") vide its order dated February 27, 2020 had inter-alia recorded that, ITSL is holding the Pledged Shares as a Custodian and also directed that, so long as ITSL is holding Pledged Shares in the capacity as a trustee/custodian, it will not exercise any control over RGICL or make changes or have a say in the management or decision-making process of RGICL or exercise any voting rights in respect of the shares of RGICL.

Further, the Company has also received the Declarations of Beneficial Interest under Section 6A(5) of the Insurance Act, 1938 read with Rule 17-AA of the Insurance Rules, 1939 w.r.t. the Pledged Shares held by the ITSL on behalf of the secured parties stating that their interest in the Pledged Shares is to the extent of the amount due and payable to them.

Further, ITSL has filed an Appeal before SAT, seeking an order inter alia directing IRDAI to further direct RGICL to furnish to ITSL all documents, information, and details requested by ITSL for the purposes of enabling the due diligence exercise by the potential purchasers to consummate the sale of the RGICL Shares. SAT vide its final order dated December 18, 2020 (Order) directed RGICL and RCL to provide the requisite information/documents to ITSL as desired by them within 4 weeks from the Order date. In case of failure to provide the requisite information/documents to ITSL, it will be open to ITSL to approach IRDAI who will not only issue directions to RGICL & RCL to provide the requisite information to ITSL but would also proceed to take appropriate action under applicable Act and Regulations, etc. The Company has filed an appeal before the Supreme Court against the SAT order dated December 18, 2020 requesting to set aside the same.

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

PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Tina A Ambani	1	2,63,474	0.10	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	1,78,692	0.07	17.87	-	-	-	-
	(iii) Jai Anshul A Ambani	1	1,78,691	0.07	17.87	-	-	-	-
	(iv) Kokila D Ambani*	1	5,45,157	0.22	54.52	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,53,964	0.06	15.40	1,30,000	84.44	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.71	177.60	-	-	-	-
	iv) Reliance Infrastructure Management Private Limited	1	7,00,000	0.28	70.00	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	35	12,245	0.00	1.22	NA	NA	-	-
ii)	Foreign Portfolio Investors	5	14,22,677	0.56	142.27	NA	NA	-	-
iii)	Financial Institutions/Banks	125	56,754	0.02	5.68	NA	NA	-	-
iv)	Insurance Companies	4	76,65,190	3.05	766.52	NA	NA	-	-
v)	FII belonging to Foreign promoter		-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund		-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund		-	-	-	NA	NA	-	-
ix)	Any other		-	-	-	-	-	-	-
	FII	68	2,434	0.00	0.24	NA	NA	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,70,587	14,97,98,597	59.54	14,979.86	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,015	6,80,79,004	27.06	6,807.90	NA	NA	-	-
iii)	NBFCs registered with RBI		-	-	-	NA	NA	-	-
iv)	Others:								
	- Trusts		-	-	-	NA	NA	-	-
	- Non Resident Indian	9,558	49,33,110	1.96	493.31	NA	NA	-	-
	- Clearing Members	119	12,28,521	0.49	122.85	NA	NA	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	NA	NA	-	-
	- Bodies Corporate	2,039	1,12,88,756	4.49	1,128.88	NA	NA	-	-
	- IEPF	1	16,84,002	0.67	168.40	NA	NA	-	-
v)	Any other (Please Specify)								
	Overseas Corporate Bodies	9	930						
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	10,96,763		109.68	NA	NA	-	-
2.2)	Employee Benefit Trust	1	16,00,000	0.63	160.00	NA	NA	-	-
2.3)	Any other (Please specify)		-	-	-	NA	NA	-	-
Total		7,83,622	25,27,08,902	100.00	25,270.80	1,30,000.00	0.05	-	-

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

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	76,671	76,671
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	1,21,160	98,325
	TOTAL	1,99,907	1,77,072

FORM NL-11-BORROWINGS SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
	TOTAL	23,000	23,000

DISCLOSURE FOR SECURED BORROWINGS

(₹ lakhs)

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

Particulars	NL -12		NL -12A		Total	
	Shareholders		Policyholders		As at December 31, 2021	As at December 31, 2020
	As at December 31, 2021	As at December 31, 2020	As at December 31, 2021	As at December 31, 2020		
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	58,744	46,237	3,10,062	2,61,808	3,68,806	3,08,044
2 Other Approved Securities	46,018	35,367	2,42,893	2,00,258	2,88,911	2,35,624
3 Other Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	50,190	63,624	2,64,913	3,60,262	3,15,104	4,23,886
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	11,898	13,198	62,801	74,734	74,700	87,932
5 Other than Approved Investments	1,998	3,411	10,548	19,312	12,546	22,723
Less - Provision for diminution in the value of investment	(404)	(787)	(2,132)	(4,459)	(2,535)	(5,246)
TOTAL	1,68,446	1,61,049	8,89,085	9,11,915	10,57,531	10,72,964
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-
2 Other Approved Securities	242	-	1,279	-	1,521	-
3 Other Investments						
(a) Shares						
(aa) Equity	5,375	2,607	28,369	14,761	33,744	17,368
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	847	259	4,469	1,469	5,316	1,729
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	31,382	9,487	1,65,638	53,719	1,97,019	63,207
(e) Other Securities	7,421	6,913	39,167	39,142	46,587	46,055
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	4,042	1,630	21,335	9,229	25,377	10,859
5 Other than Approved Investments	3,909	4,444	20,635	25,162	24,544	29,606
Less - Provision for diminution in the value of investment	(880)	(484)	(4,644)	(2,740)	(5,524)	(3,224)
TOTAL	52,337	24,856	2,76,246	1,40,743	3,28,584	1,65,599
GRNAD TOTAL	2,20,783	1,85,905	11,65,332	10,52,658	13,86,115	12,38,563

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

Particulars	Shareholders		Policyholders		Total	
	As at December 31, 2021	As at December 31, 2020	As at December 31, 2021	As at December 31, 2020	As at December 31, 2021	As at December 31, 2020
	Long Term Investments--					
Book Value	1,68,851	1,61,757	8,91,227	9,15,919	10,60,078	10,77,676
Market Value	1,70,082	1,68,013	8,97,721	9,51,347	10,67,802	11,19,360
Short Term Investments--						
Book Value	44,806	21,869	2,36,497	1,23,831	2,81,303	1,45,701
Market Value	45,598	22,058	2,40,676	1,24,900	2,86,274	1,46,958

FORM NL-13-LOANS SCHEDULE

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

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	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	-	-

Provisions against Non-performing Loans

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

FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	April 01, 2021	Additions	Deductions	December 31, 2021	April 01, 2021	For The Period	On Sales/	December 31, 2021	As at December 31, 2021	As at December 31, 2020
							Adjustments			
Goodwill										
Intangibles	10,178	2,912	-	13,090	7,804	929	-	8,733	4,357	1,113
Land-Freehold										
Leasehold Property	1,108	300	-	1,409	913	161	-	1,074	335	207
Buildings										
Furniture & Fittings	990	77	-	1,067	788	33	-	821	247	209
Information Technology Equipment	4,886	658	136	5,408	4,411	330	136	4,605	803	565
Vehicles	34	-	-	34	0	3	-	4	30	88
Office Equipment	2,183	105	7	2,280	1,710	135	7	1,838	442	419
Plant & Machinery	38	-	-	38	38	-	-	38	0	0
TOTAL	19,417	4,052	144	23,326	15,665	1,590	144	17,111	6,215	2,602
Work in progress	1,105	2,317	785	2,637	-	-	-	-	2,637	1,598
Grand Total	20,522	6,369	928	25,963	15,665	1,590	144	17,111	8,852	4,200
PREVIOUS YEAR	18,293	3,359	1,130	20,522	14,174	1,621	130	15,665	4,858	

FORM NL-15-CASH AND BANK BALANCE SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Cash (including cheques, drafts and stamps)	92	74
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)**	541	153
	(bb) Others	-	-
	(b) Current Accounts***	16,401	19,908
	(c) Cheques on Hand	3,225	2,873
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	20,258	23,008
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	20,258	23,008
	In India	20,258	23,008
	Outside India	-	-

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

*Out of above Rs 1,260 Lakhs (as at 31.12.2021 Rs 1,260 Lakhs & Rs 1,260 Lakhs as at 31.03.2021) are earmarked for specified purpose in a separate bank account.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	10,278	6,644.76
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,986	211
6	MAT Credit Entitlement	5,677	11,474
7	Others		
	- Rental & Other Deposits	3,774	3,865
	- Advances to Staff	283	195
	- Unutilized Goods and Service Tax Credit	12,896	11,380
	- Other Advances & Deposits	15,505	13,682
	Total Others	32,457	29,123
	- Less Provision for doubtful advances	(1,653)	(867)
	TOTAL (A)	49,746	46,586
	OTHER ASSETS		
1	Income accrued on investments	34,397.2	34,622
2	Outstanding Premiums	1,30,984.2	98,977
	Less: Provision for doubtful debts	(8,448.9)	-
3	Agents' Balances	47.3	52
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	47,391.7	40,986
	Less : Provisions for doubtful	(383.3)	(2,100)
6	Investments held for Unclaimed Amount of Policyholders	6,047.2	6,886
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	898.2	947
	Investments Sales- to be settled	-	2,290
	Repossessed Stock	-	-
	TOTAL (B)	2,10,934	1,82,659
	TOTAL (A+B)	2,60,680	2,29,245

FORM NL-17-CURRENT LIABILITIES SCHEFULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Agents' Balances	3,241	3,077
2	Balances due to other insurance companies	1,22,019	1,76,735
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies*	67,227	56,053
	(b) for Other Policies	12,363	11,726
5	Unallocated Premium	36,781	43,860
6	Sundry creditors	60,482	46,394
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,66,261	7,20,394
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	7,339	8,694
11	Income accrued on Unclaimed amounts	589	1,466
12	Interest payable on debentures/bonds	791	786
13	GST Liabilities	1,779	7,856
14	Others :		
	- Payable to policyholders*	993	521
	- Environmental Relief Fund Payable	1	1
	- Temporary Book Overdraft as per accounts	14,863	3,995
	- Investments Purchased-to be settle	-	6,985
	- Employee Related Payables	11,218	5,691
	- Surplus available to RHIL	898	947
	-Statutory Dues	2,349	1,550
	TOTAL	12,09,194	10,96,729

FORM NL-18-PROVISIONS SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Reserve for Unexpired Risk	2,11,418	1,73,572
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,696	782
4	For Employee Benefits	-	-
	- For Gratuity	532.2	48
	- For Leave Encashment	86	67
	- For Phantom Share Liability	1,874	1,543
5	Others :	-	-
	- For Risk Reserves	1,000	1,000
	For Dividend distribution tax	-	-
	TOTAL	2,16,606	1,77,012

FORM NL-19 MISC EXPENDITURE SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

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

MISC EXPENDITURE

(To the extent not written off or adjusted)

(₹ lakhs)

	Particulars	As at December 31, 2021	As at December 31, 2020
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

Sl.No.	Particular	For the quarter ended December 31, 2021	Upto the period ended December 31, 2021	For the quarter ended December 31, 2020	Upto the period ended December 31, 2020
1	Gross Direct Premium Growth Rate**	18%	14.30%	15%	5%
2	Gross Direct Premium to Net worth Ratio	0.95	3.20	0.89	3.12
3	Growth rate of Net Worth	10%	9.6%	10%	10%
4	Net Retention Ratio**	57%	56%	55.00%	49%
5	Net Commission Ratio**	0%	-0.61%	-7.56%	-4%
6	Expense of Management to Gross Direct Premium Ratio**	29%	23.22%	28.68%	23%
7	Expense of Management to Net Written Premium Ratio**	38%	30.81%	32.74%	32.5%
8	Net Incurred Claims to Net Earned Premium**	76%	77.68%	86.12%	81%
9	Claims paid to claims provisions**	5.5%	20%	7%	18%
10	Combined Ratio**	115%	108.49%	119%	114%
11	Investment income ratio	9%	8%	9%	9%
12	Technical Reserves to net premium ratio **	8.75	2.64	8.93	2.89
13	Underwriting balance ratio	-0.09	-0.10	(0.22)	-0.18
14	Operating Profit Ratio	8%	12.57%	4%	12%
15	Liquid Assets to liabilities ratio	0.32	0.32	0.21	0.21
16	Net earning ratio	4%	5%	4%	6%
17	Return on net worth ratio	2%	9%	2%	9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.69	1.69	1.65	1.65
19	NPA Ratio				
	Gross NPA Ratio	1.2%	1.2%	1.8%	1.8%
	Net NPA Ratio	0.6%	0.6%	1.2%	1.2%
20	Debt Equity Ratio	0.10	0.10	0.11	0.11
21	Debt Service Coverage Ratio	52.80	32.85	38.38	27.59
22	Interest Service Coverage Ratio	52.80	32.85	38.38	27.59
23	Earnings per share	9.91	7.84	7.34	7.00
24	Book value per share	89.47	89.47	80.39	80.39

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

** Segmental Reporting up to the quarter ended on December 31, 2021

Segments Upto the quarter ended on December 31, 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Up to Q3 2021-22	9%	33%	-7%	22%	60%	36%	27%	96%	1.41	0.31
Up to Q3 2020-21	29%	26%	6%	20%	71%	60%	44%	131%	1.61	(0.20)
Marine Cargo										
Up to Q3 2021-22	28%	20%	1%	19%	92%	111%	17%	203%	2.44	(0.55)
Up to Q3 2020-21	-26%	17%	-7%	18%	108%	165%	18%	274%	2.95	(1.17)
Marine Hull										
Up to Q3 2021-22	33%	2%	-407%	0%	0%	79%	6%	79%	3.03	(4.51)
Up to Q3 2020-21	-40%	-2%	223%	0%	15%	9%	1%	25%	22.20	1.01
Total Marine										
Up to Q3 2021-22	29%	17%	-7%	16%	91%	111%	17%	202%	2.45	(0.47)
Up to Q3 2020-21	-29%	13%	-13%	15%	111%	84%	18%	195%	2.44	(0.04)
Motor OD										
Up to Q3 2021-22	30%	55%	8%	38%	70%	55%	130%	125%	1.12	0.08
Up to Q3 2020-21	-6%	76%	13%	48%	64%	58%	108%	122%	1.08	(0.20)
Motor TP										
Up to Q3 2021-22	-5%	94%	2%	35%	38%	86%	7%	124%	5.55	(0.28)
Up to Q3 2020-21	1%	67%	-12%	28%	42%	91%	4%	132%	6.19	(0.23)
Total Motor										
Up to Q3 2021-22	8%	77%	4%	37%	48%	74%	12%	122%	4.15	(0.15)
Up to Q3 2020-21	-1%	70%	-2%	35%	50%	78%	8%	128%	4.17	(0.22)
Health										
Up to Q3 2021-22	3%	86%	3%	35%	40%	113%	152%	153%	1.00	(0.57)
Up to Q3 2020-21	-35%	78%	-0.2%	32%	41%	102%	97%	143%	1.08	(0.40)
Personal Accident										
Up to Q3 2021-22	90%	61%	-22%	30%	49%	92%	37%	141%	2.58	(0.09)
Up to Q3 2020-21	-21%	69%	4%	35%	51%	61%	16%	112%	3.41	(0.09)
Travel Insurance										
Up to Q3 2021-22	19%	93.4%	3%	37%	8%	17%	45%	26%	0.82	0.43
Up to Q3 2020-21	-72%	92.7%	3%	35%	2%	-9%	46%	-8%	0.84	0.76
Total Health										
Up to Q3 2021-22	4%	87%	3%	35%	40%	108%	135%	149%	1.08	(0.52)
Up to Q3 2020-21	-38%	79%	0%	32%	41%	97%	88%	137%	1.16	(0.34)
Workmen's Compensation										
Up to Q3 2021-22	30%	95%	11%	46%	48%	80%	25%	128%	2.35	(0.34)
Up to Q3 2020-21	33%	95%	11%	50%	53%	56%	7%	109%	2.48	(0.17)
Public/ Product Liability										
Up to Q3 2021-22	27%	49%	18%	30%	56%	17%	1%	73%	1.95	0.21
Up to Q3 2020-21	0%	39%	9%	27%	64%	-14%	9%	51%	2.79	0.59
Engineering										
Up to Q3 2021-22	26%	22%	8%	15%	68%	52%	40%	120%	1.52	0.02
Up to Q3 2020-21	36%	24%	17%	18%	75%	28%	34%	103%	1.89	0.08
Aviation										
Up to Q3 2021-22	6%	23%	-15%	10%	41%	114%	0%	155%	1.77	(0.37)
Up to Q3 2020-21	69%	19%	-3%	9%	46%	68%	0%	113%	0.87	(0.07)
Crop Insurance										
Up to Q3 2021-22	25%	36%	-11%	6%	17%	79%	30%	97%	0.99	0.14
Up to Q3 2020-21	45%	22%	-22%	5%	23%	89%	71%	112%	1.11	0.11
Other segments										
Up to Q3 2021-22	24%	60%	12%	31%	52%	48%	35%	99%	1.49	0.03
Up to Q3 2020-21	-32%	66%	-3%	35%	53%	52%	27%	105%	2.28	0.11
Total Miscellaneous										
Up to Q3 2021-22	15%	60%	-0.1%	24%	39%	81%	69%	120%	2.73	(0.13)
Up to Q3 2020-21	3%	52%	-4%	23%	44%	82%	71%	127%	2.98	(0.18)
Total-upto Q3 2021-22	14%	56%	-1%	23%	41%	78%	20%	119%	2.64	(0.10)
Total-upto Q3 2020-21	5%	49%	-4%	23%	46%	81%	18%	127%	2.89	(0.18)

PART-A Related Party Transactions - As at 31 December 2021

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended December 31, 2021	Upto the Quarter ended December 31, 2021	For the Quarter ended December 31, 2020	Upto the Quarter ended December 31, 2020
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	1.53	147.05	1.32	116.82
			Management fees paid	150.00	450.00	150.00	450.00
			Reimbursement paid for IT services	0.22	55.76	12.11	146.20
			Dividend Payment	-	100.62	-	-
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	5.61	100.45	3.65	112.41
			Commission paid	2.02	14.41	1.86	12.61
			Reimbursement received for expenses(Rent, Communication,Electricity,canteen expenses)	-	-	-	1.04
			Reimbursement Paid for expenses(Rent, Communication,Electricity,canteen expenses)	0.94	9.09	-	-
			Brokerage paid for stock exchange trading	2.08	4.49	0.92	2.21
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	-0.26	725.55	17.58	705.09
			Group Term Insurance Paid	371.93	374.33	105.56	105.56
			Reimbursement received for expenses(Rent, Communication,Electricity,canteen expenses, etc.)	0.84	1.99	-	-
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.70	-	1.45
5	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.17	-	0.63
6	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	2.26
			Reimbursement received for Insurance expenses	0.03	0.03	-	-
7	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.94	-1.26	5.05
8	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	0.19	3.83	0.08	7.58
9	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	3.53	20.44	4.01	21.67
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	-	-	18.12
			Reimbursement received for expenses(Rent, Communication,Electricity,Car rental)	-	-	11.23	11.23
10	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	83.00	1,024.00	83.00	699.00
			Premium Received (net of refund)	0.20	0.72	0.16	0.60

PART-B Related Party Transaction Balances - As at 31 December 2021

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter ended September 30, 2021 in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	312.68	Payable	No	No		
			7,872.45	Receivable(Outstanding Investment in debt instrument)	Yes - pari passu charge	No	2,361.73	
2	Reliance Securities Limited	Fellow Subsidiary	5,121.67	Receivable(Outstanding Investment in debt instrument)	No	No	3,073.00	1,536.50
			1.18	Payable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	0.56	Receivable	No	No		
			54.70	Receivable	No	No		
4	Reliance Money Solutions Private Limited	Fellow Subsidiary	9.67	Payable	No	No		
			0.55	Payable	No	No		
5	Reliance Health Insurance Limited	Fellow Subsidiary	898.35	Payable	No	No		
			8.39	Receivable	No	No		
6	Reliance Commodities Limited	Fellow Subsidiary	1.49	Payable	No	No		
7	Reliance Financial Limited	Fellow Subsidiary	0.08	Payable	No	No		
8	Reliance Capital Pension Fund Limited	Fellow Subsidiary	0.68	Payable	No	No		

Notes:

- Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- Claim paid to employees against group medical Policy have not been considered for related party transaction.
- Transaction amount consider above are excluding taxes.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"

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

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

STATEMENT OF ADMISSIBLE ASSETS: As at 31 December 2021

Classification: Business within India / Total Business

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,20,783	2,20,783
	Policyholders as per NL-12 A of BS	11,65,332	-	11,65,332
(A)	Total Investments as per BS	11,65,332	2,20,783	13,86,115
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	8,852	8,852
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,224	1,224
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	20,258	20,258
(F)	Advances and Other assets as per BS	1,83,453	80,954	2,64,407
(G)	Total Current Assets as per BS...(E)+(F)	1,83,453	1,01,213	2,84,665
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	13,909	17,408	31,317
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	4,851	919	5,770
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	13,48,785	3,30,848	16,79,632
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	18,760	19,551	38,311
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	13,30,025	3,11,296	16,41,321

(₹ lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	582	582
	Computer software	-	643	643
	<u>Inadmissible current assets</u>			
	Outstanding Premium	4,355	-	4,355
	Reinsurance recoverable	3,507	-	3,507
	Others Advances & Assets	6,047	13,680	19,727
	Fair value change account subject to minimum of zero	4,851	919	5,770
	Deffered Tax Assets		3,727	3,727
	Total	18,760	19,551	38,311

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at December 31, 2021****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,19,800	2,11,418
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,19,800	2,11,418
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,54,698	2,19,918
(e)	IBNR reserve	10,02,725	6,46,343
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	16,77,223	10,77,679

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31 DECEMBER 2021

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	1,03,978	35,029	33,921	12,882	10,398	5,088	10,398
2	Marine Cargo	8,992	1,798	8,583	1,762	1,079	1,545	1,545
3	Marine - Other than Marine Cargo	1,585	28	4,563	20	158	684	684
4	Motor	3,77,413	2,81,944	2,51,760	1,91,476	56,612	57,443	57,443
5	Engineering	17,334	3,864	3,982	1,740	1,733	597	1,733
6	Aviation	2,911	653	2,220	743	291	333	333
7	Liability	6,712	4,698	2,586	2,321	1,007	696	1,007
8	Health	1,01,490	84,995	1,09,052	88,533	16,999	26,560	26,560
9	Miscellaneous	5,380	3,211	2,910	1,901	753	611	753
10	Crop	3,06,235	1,03,775	2,03,013	83,647	30,624	30,452	30,624
	Total	9,32,030	5,19,997	6,22,588	3,85,026	1,19,654	1,24,010	1,31,079

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at December 31, 2021****(₹ lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	13,30,025
	Deduct:	
(B)	Current Liabilities as per BS	10,77,679
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,52,346
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	3,11,296
	Deduct:	
(G)	Other Liabilities	89,728
(H)	Excess in Shareholder's funds (F-G)	2,21,568
(I)	Total ASM (E+H)	2,21,570
(J)	Total RSM	1,31,080
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.69

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

FORM NL-27- PRODUCTS INFORMATION

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

Products information for the quarter ended December 31, 2021

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Consumable Expenses for Two-Wheeler-LTTW		IRDAN103RP0001V01201718/A0004V01202122	Motor	Long Term Two Wheeler	27-05-2021
2	Engine Protector for Two-Wheeler-LTTW		IRDAN103RP0001V01201718/A0003V01202122	Motor	Long Term Two Wheeler	27-05-2021
3	Nil Depreciation for Two Wheelers-LTTW		IRDAN103RP0001V01201718/A0007V01202122	Motor	Long Term Two Wheeler	17-06-2021
4	EMI Protection for Two Wheeler-LTTW		IRDAN103RP0001V01201718/A0006V01202122	Motor	Long Term Two Wheeler	17-06-2021

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

Statement as on: 31st December, 2021

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,20,783.04
	Investments (Policyholders)	8A	11,65,331.63
2	Loans	9	0.00
3	Fixed Assets	10	8,851.97
4	Current Assets		
	a. Cash & Bank Balance	11	20,258.47
	b. Advances & Other Assets	12	2,60,679.31
5	Current Liabilities		
	a. Current Liabilities	13	-12,09,194.40
	b. Provisions	14	-2,16,605.57
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		2,50,104.45
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	8,851.97
3	Cash & Bank Balance (if any)	11	20,258.47
4	Advances & Other Assets (if any)	12	2,60,679.31
5	Current Liabilities	13	-12,09,194.40
6	Provisions	14	-2,16,605.57
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		0.00
	Total (B)		-11,36,010.22
	'Investment Assets'	(A-B)	13,86,114.67

(₹ Lakhs)

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)						
1	Central Govt. Securities	Not less than 20%	0	58,744.09	3,10,061.62	3,68,805.71	26.56%	0.00	3,68,805.71	3,64,484.34	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	1,05,004.62	5,54,232.81	6,59,237.43	47.48%	0.00	6,59,237.43	6,51,951.95	
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE										
	1. Approved Investments	Not less than 15%	0	37,144.07	1,96,052.90	2,33,196.97	16.80%	2,092.55	2,35,289.52	2,43,636.43	
	2. Other Investments		0	122.16	644.80	766.96	0.06%	-269.39	497.57	497.57	
	b. Approved Investments	Not exceeding 55%	0	72,968.07	3,85,138.27	4,58,106.34	33.00%	3,952.89	4,62,059.22	4,72,818.07	
	c. Other Investments		0	5,908.74	31,187.35	37,096.09	2.67%	-6.01	37,090.08	36,310.52	
	Investment Assets	100%	0	2,21,147.66	11,67,256.13	13,88,403.79	100.00%	5770.032055	13,94,173.82	14,05,214.52	

Note:

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

PART - B

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31st December, 2021

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

(Rs. Lakhs)

(Business within India)

Periodicity of Submission: Quarterly

(₹ Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		350835.0958	25.21%	17,970.61	-538.20%	368805.7097	26.56%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		646786.751	46.47%	12,450.68	-372.89%	659237.4301	47.48%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,35,844.52	9.76%	-133.92	4.01%	1,35,710.60	9.77%
	2. Other Investments		0.00	0.00%	0.00	0.00%	0.00	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,09,571.33	7.87%	-12,084.96	361.93%	97,486.37	7.02%
	2. Other Investments		776.01	0.06%	-9.05	0.27%	766.96	0.06%
	c. Approved Investments		4,63,901.19	33.33%	-5,794.85	173.55%	4,58,106.34	33.00%
	d. Other Investments (not exceeding 15%)		34,862.99	2.50%	2,233.10	-66.88%	37,096.09	2.67%
	Total		13,91,742.80	100%	-3,339.01	100%	13,88,403.79	100%

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Statement as on: 31st December, 2021

(₹ lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31st December, 2021	as % of total for this class	As at 31st December, 2020	as % of total for this class	As at 31st December, 2021	as % of total for this class	As at 31st December, 2020	as % of total for this class
Break down by credit rating								
AAA rated	3,35,709	24.79%	3,61,256	28.53%	3,21,620	23.98%	3,36,166	27.48%
AA or better	2,96,156	21.87%	2,60,205	20.55%	2,89,660	21.59%	2,49,193	20.37%
Rated below AA but above A	0	0.00%	20,622	1.63%	0	0.00%	20,192	1.65%
Rated below A but above B	0	0.00%		0.00%	0	0.00%		0.00%
Any other (Please specify)	7,22,212	53.34%	6,24,235	49.30%	7,30,101	54.43%	6,17,825	50.50%
Total (A)	13,54,077	100%	12,66,318	100%	13,41,381	100%	12,23,377	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,85,172	21.06%	1,48,395	11.72%	2,80,287	20.90%	1,47,110	12.02%
more than 1 year and upto 3years	2,05,608	15.18%	4,03,136	31.84%	1,99,029	14.84%	3,83,579	31.35%
More than 3years and up to 7years	6,59,204	48.68%	4,07,583	32.19%	6,55,560	48.87%	3,93,538	32.17%
More than 7 years and up to 10 years	1,80,618	13.34%	2,68,747	21.22%	1,82,549	13.61%	2,61,060	21.34%
above 10 years	23,474	1.73%	38,456	3.04%	23,956	1.79%	38,090	3.11%
Any other (Please specify)	0	0.00%		0				
Total (B)	13,54,077	100%	12,66,318	100%	13,41,381	100%	12,23,377	100%
Breakdown by type of the issuer								
a. Central Government	3,64,484	26.92%	3,13,134	24.73%	3,68,806	27.49%	3,08,044	25.18%
b. State Government	2,87,468	21.23%	2,39,377	18.90%	2,90,432	21.65%	2,35,624	19.26%
c. Corporate Securities	6,40,365	47.29%	6,58,048	51.97%	6,22,039	46.37%	6,23,914	51.00%
Any other (Please specify)*	61,760	4.56%	55,759	4.40%	60,105	4.48%	55,794	4.56%
Total (C)	13,54,077	100%	12,66,318	100%	13,41,381	100%	12,23,377	100%

Note

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

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

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on December 31, 2021	As on March 31, 2021	As on December 31, 2021	As on March 31, 2021	As on December 31, 2021	As on March 31, 2021	As on December 31, 2021	As on March 31, 2021	As on December 31, 2021	As on March 31, 2021
1	Investments Assets	6,22,038.78	5,83,270.30	0.00	0.00	7,19,342.13	6,96,924.93	47,022.87	29,224.21	13,88,403.79	13,09,419.44
2	Gross NPA	16,493.34	16,493.34	0.00	0.00	0.00	0.00	0.00	0.00	16,493.34	16,493.34
3	% of Gross NPA on Investment Assets (2/1)	2.65%	2.83%	0.00	0.00	0.00	0.00	0.00	0.00	1.19%	1.26%
4	Provision made on NPA	8,059.15	6,522.65	0.00	0.00	0.00	0.00	0.00	0.00	8,059.15	6,522.65
5	Provision as a % of NPA (4/2)	48.86%	39.55%	0.00	0.00	0.00	0.00	0.00	0.00	48.86%	39.55%
6	Provision on Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Net Investment Assets (1-4)	6,13,979.63	5,76,747.65	0.00	0.00	7,19,342.13	6,96,924.93	47,022.87	29,224.20874	13,80,344.64	13,02,896.79
8	Net NPA (2-4)	8,434.19	9,970.69	0.00	0.00	0.00	0.00	0.00	0.00	8,434.19	9,970.69
9	% of Net NPA to Net Investment Assets (8/7)	1.37%	1.73%	0.00	0.00	0.00	0.00	0.00	0.00	0.61%	0.77%
10	Write off made during the period	0.00	6,493.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,493.00

Note:

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

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number: Statement as on: 31st December, 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
(Rs. in Lakhs)														
1	CENTRAL GOVERNMENT SECURITIES													
	Central Government Bonds	CGBS	365399.49	5795.13	6.29%	6.29%	346654.71	16447.15	6.30%	6.30%	288699.07	22929.09	10.54%	10.54%
	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%
	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%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
	State Government Bonds	SGGB	278902.65	5160.62	7.34%	7.34%	281133.40	15131.02	7.14%	7.14%	150324.34	12662.46	11.18%	11.18%
	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%
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	132677.18	2647.73	7.92%	7.92%	130078.15	7773.19	7.93%	7.93%	129557.38	8195.94	8.40%	8.40%
	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%
	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	0.00%	0.00%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	6493.27	0.00	0.00%	0.00%	6493.27	0.00	0.00%	0.00%	6493.27	0.00	0.00%	0.00%
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	46601.76	1204.01	10.25%	10.25%	46600.59	2986.02	8.50%	8.50%	60761.50	5371.52	11.73%	11.73%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	IJTD	54517.79	1421.97	10.35%	10.35%	50547.48	3405.20	8.94%	8.94%	52994.71	4279.05	10.72%	10.72%
	Infrastructure - PSU - Corporate Securities - Equity shares-Quoted	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%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1922.21	47.50	9.80%	9.80%	1978.41	218.94	14.69%	14.69%	846.87	8.61	1.35%	1.35%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1071.00	4.31	1.60%	1.60%	1030.42	80.72	10.40%	10.40%	1196.19	14.46	1.60%	1.60%
	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%
	Infrastructure - Equity (Including Unlisted)	IOEQ	173.10	-13.12	-40.70%	-40.70%	160.98	74.54	167.34%	167.34%	15.55	-104.02	-1453.83%	-1453.83%
	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%
	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%
	Units of Infrastructure Investment Trust	EIIT	2783.87	55.14	7.86%	7.09%	2816.01	201.24	9.48%	8.61%	2365.45	216.32	12.14%	11.23%
	Units of Infrastructure Investment Trust	OIIT	771.98	10.86	5.58%	5.02%	950.20	96.10	13.42%	12.90%	797.52	36.20	6.02%	5.57%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	7314.74	369.56	20.04%	20.04%	7444.51	754.37	13.45%	13.45%	5966.63	-1613.33	-35.89%	-35.89%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	21345.96	989.84	18.40%	18.40%	18492.59	2800.74	20.10%	20.10%	12917.67	1723.68	17.71%	17.71%
	Corporate Securities - Bonds - (Taxable)	EPBT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	1949.12	305.31	41.43%	41.43%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	4784.92	71.61	5.94%	5.36%	4791.80	161.48	4.47%	4.05%	0.00	0.00	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	275806.26	8363.09	9.15%	9.15%	260452.72	17884.36	9.11%	9.11%	254020.52	16904.97	8.83%	8.83%
	Commercial Papers	ECCP	9934.66	12.45	6.50%	6.50%	9994.66	12.45	6.50%	6.50%	0.00	0.00	0.00%	0.00%
	Application Money	ECAM	108315.75	1072.50	3.93%	3.93%	40744.37	1135.00	3.70%	3.70%	4328.86	11.95	1.16%	1.16%
	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%
	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%
	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%
	CCIL - CBLO	ECBO	43748.83	373.49	3.39%	3.39%	49926.58	1230.66	3.27%	3.27%	32237.92	735.22	3.04%	3.04%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	EADB	7444.40	132.33	7.05%	7.05%	13436.47	645.80	6.38%	6.38%	11887.82	804.02	8.98%	8.98%
	Deposits - CDs with Scheduled Banks	EADC	2362.04	0.00	0.00%	0.00%	2459.77	67.08	6.30%	6.30%	2367.57	51.40	6.29%	6.29%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	28118.00	0.00	0.00%	0.00%	28685.00	47.36	2.15%	2.15%	18068.23	523.08	5.03%	5.03%
	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	0.00%	0.00%
	Passively Managed Equity Etf (Promoter Group)	EETP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	1875.11	0.00	0.00%	0.00%	646.34	36.56	42.13%	42.13%	1875.11	0.00	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	3070.20	57.59	7.44%	7.44%	6808.60	427.79	8.59%	8.59%	8473.59	547.65	8.58%	8.58%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	102763.05	2390.66	9.23%	9.23%	103498.44	7071.91	9.07%	9.07%	101429.76	7008.39	9.17%	9.17%
	Corporate Securities - Preference Shares	EPNQ	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	0.00	0.00%	0.00%	499.98	3.60	9.06%	9.06%
	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%
	Debentures	OLDB	1438.82	30.17	8.32%	8.32%	1733.06	102.57	7.86%	7.86%	498.18	31.04	8.27%	8.27%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	12994.12	0.00	0.00%	0.00%	12994.12	0.00	0.00%	0.00%	12946.86	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	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%
	Equity Shares (incl Co-op Societies)	OESH	7687.81	713.41	36.82%	36.82%	5637.39	1258.57	29.63%	29.63%	1772.95	-442.99	-33.16%	-33.16%
	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%
	Equity Shares (PSUs & Unlisted)	OEPU	4201.76	75.06	7.09%	7.09%	3363.64	378.76	14.95%	14.95%	1369.39	-1186.67	-115.02%	-115.02%
	Alternate Investment Funds (Category I)	OAFI	995.00	0.51	1.88%	0.00%	995.00	2.29	8.41%	0.00%	991.38	98.65	13.21%	12.18%
	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%
	Alternate Investment Funds (Category II)	OAFB	4087.64	140.12	13.60%	11.75%	4193.86	307.57	9.73%	8.45%	3462.31	243.72	9.34%	8.61%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	514.74	11.01	8.49%	8.49%	515.17	34.02	8.77%	8.77%	515.55	34.04	8.76%	8.76%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	4122.22	0.00	0.00%	0.00%	6992.71	255.42	4.85%	4.85%	14609.75	713.77	6.48%	6.48%
	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%
TOTAL			13,99,434.13	29,137.53	8.26%	8.25%	13,73,128.70	81,028.87	7.83%	7.82%	11,76,195.60	80,107.08	9.04%	9.03%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:
 Statement as on: 31st December, 2021
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	(₹ Lakhs)	Remarks
A. During the Quarter¹										
B. As on Date²										
1	7.85% IHLCL DB 15-04-2022	CORPORATE SECURITIES - DEBENTURES	20,578.26	29-05-2018	CARE	CARE AA+	CARE AA	07-01-2021		
2	8.73% IDFC FIRST BANK DB 14-06-2022	CORPORATE SECURITIES - DEBENTURES	501.04	30-07-2020	CARE	CARE AA+	CARE AA	08-10-2020		
3	8.25% IDFC FIRST BANK DB 14-07-2022	CORPORATE SECURITIES - DEBENTURES	499.86	10-08-2020	CARE	CARE AA+	CARE AA	08-10-2020		
4	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,488.04	03-03-2020	FITCH	AAA IND	AA+ IND	01-08-2020		
5	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,500.00	08-05-2020	FITCH	AAA IND	AA+ IND	01-08-2020		
6	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2027	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	2,184.80	18-05-2020	FITCH	AAA IND	AA+ IND	01-08-2020		
7	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	29-08-2018	CARE	CARE AAA	CARE AA	03-07-2020		
8	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	CRISIL	CRISIL AA+	CRISIL AA	21-02-2020		
9	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	1,492.43	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020		
10	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	1,492.43	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019		
11	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	26-06-2019		
12	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	26-06-2019		
13	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	26-06-2019		
14	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,563.14	24-03-2015	BRICKWORK	BWR AAA	BWR D	26-06-2019		
15	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	1,492.43	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019		
16	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		
17	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		
18	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		
19	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,568.53	16-02-2015	CARE	CARE AAA	CARE D	20-09-2019		
20	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		
21	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		
22	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,563.14	24-03-2015	CARE	CARE AA+	CARE D	20-09-2019		
23	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		
24	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		
25	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		
26	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		
27	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,563.14	24-03-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019		
28	8.67% IDFC FIRST BANK DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	2,539.41	13-10-2015	ICRA	AAA	LAA	21-05-2019		
29	8.75% IDFC FIRST BANK DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	4,429.80	13-10-2015	ICRA	AAA	LAA	21-05-2019		
30	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		
31	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		
32	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		
33	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		
34	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		
35	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		
36	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,563.14	24-03-2015	CARE	CARE AA+	CARE BBB	18-05-2019		
37	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	
38	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	
39	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	
40	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	
41	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	
42	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	
43	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS / CPS / LOANS ETC. - (PROMOTER GROUP)	2,563.14	24-03-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments	
44	10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	2,600.15	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
45	10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	1,010.96	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
46	10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	2,568.53	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
47	9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	2,563.14	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
48	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	18-05-2018	Security reclassified from Approved Investments to Other Investments	
49	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	AAA	D	18-06-2018	Security reclassified from Approved Investments to Other Investments	
50	8.20% 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	18-06-2018	Security reclassified from Approved Investments to Other Investments	
51	8.67% IDFC FIRST BANK DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	2,539.41	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
52	8.75% IDFC FIRST BANK DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	4,429.80	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM shall be prepared in respect of each fund.

4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

5 Investment Revaluations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Statement as on December 31, 2021

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	28	1,493.55	430.42	1,692.21	1.13%
3	No. of Reinsurers with rating A but less than AA	127	38,717.07	4,429.11	8,187.90	16.02%
4	No. of Reinsurers with rating BBB but less than A	9	5,009	499	843	1.98%
5	No. of Reinsurers with rating less than BBB	11	18,326.91	1,680.18	1,690.96	6.77%
	Total (A)	175	63,546	7,039	12,414	25.90%
	With in India					
1	Indian Insurance Companies	22	-	-	8,633	2.69%
2	FRBs	8	30,181	1,308	1,826	10.40%
3	GIC Re	2	1,81,718	9,392	4,355	61.00%
4	Other	-	-	-	-	-
	Total (B)	32	2,11,899	10,700	14,813	74.10%
	Grand Total (C)= (A)+(B)	207	2,75,445	17,740	27,227	100%

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Miscellaneous																		Total		
		Fire		Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	For Q3 2021-22	
STATES																						
1	Andhra Pradesh	121	-	3	-	235	475	710	154	42	1	197	7	5	72	-	-	5	995	1,119		
2	Arunachal Pradesh	3	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	6	9		
3	Assam	88	-	1	1	1,114	888	2,002	62	15	0	77	0	1	158	-	-	13	2,251	2,340		
4	Bihar	177	-	1	1	678	951	1,838	49	0	0	50	0	-	99	-	-	51	1,838	2,017		
5	Chhattisgarh	307	-	3	3	907	824	1,432	138	54	-	192	2	0	90	-	-	12	1,728	2,038		
6	Goa	27	-	0	0	307	334	640	17	0	0	17	2	-	2	-	-	1	663	690		
7	Gujarat	2,544	-	442	442	4,934	5,499	10,432	1,786	189	14	1,989	333	50	361	5	29,621	91	42,883	45,869		
8	Haryana	1,082	-	99	99	1,515	1,393	2,908	454	68	41	564	81	18	84	-	-	201	3,855	5,036		
9	Himachal Pradesh	492	-	1	1	517	513	1,030	8	0	6	13	1	-	10	-	-	3	1,057	1,550		
10	Jharkhand	256	-	2	2	483	617	1,100	58	19	0	77	4	101	56	-	-	67	1,406	1,664		
11	Karnataka	2,349	-	90	90	4,817	5,855	10,672	2,066	193	34	2,293	40	23	244	-	-	18	13,289	15,727		
12	Kerala	163	-	4	4	1,716	4,100	5,816	270	21	27	318	5	0	53	-	-	7	6,199	6,366		
13	Madhya Pradesh	292	-	3	3	156	138	294	304	54	1	360	14	1	88	-	-	60	817	1,112		
14	Maharashtra	2,063	1,480	464	1,944	11,011	16,667	27,678	4,475	604	1,120	6,198	174	614	372	207	29,953	237	65,434	69,441		
15	Manipur	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
16	Meghalaya	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210		
17	Mizoram	17	-	-	-	190	86	275	-	0	-	0	-	-	2	-	-	-	277	294		
18	Nagaland	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
19	Odisha	326	-	5	5	1,084	943	2,027	86	26	0	113	5	-	119	-	0	43	2,306	2,637		
20	Punjab	246	-	74	74	930	389	1,319	233	26	13	272	1	2	17	-	-	23	1,634	1,954		
21	Rajasthan	1,163	-	18	18	673	392	1,065	309	83	1	393	30	4	192	-	250	20	1,954	3,135		
22	Sikkim	8	-	-	-	-	-	-	-	-	-	-	-	-	46	-	-	-	46	55		
23	Tamil Nadu	834	12	94	106	3,798	8,115	11,913	1,530	148	33	1,711	29	39	306	-	-	40	14,039	14,978		
24	Telangana	1,048	-	37	37	2,995	2,115	5,109	1,330	189	5	1,524	27	15	113	45	-	12	6,844	7,929		
25	Tripura	21	-	-	-	87	118	205	10	0	-	10	0	-	9	-	-	8	232	253		
26	Uttar Pradesh	1,006	-	13	13	4,610	1,803	6,414	543	124	2	670	8	0	267	-	-	107	7,466	8,485		
27	Uttarakhand	413	-	5	5	446	255	702	27	7	0	35	1	-	103	-	-	5	846	1,264		
28	West Bengal	747	-	85	85	1,242	1,836	3,078	462	80	6	547	10	13	91	-	-	149	3,898	4,720		
TOTAL (A)		16,003	1,491	1,444	2,935	44,445	54,013	98,458	14,373	1,943	1,305	17,620	775	885	2,961	257	59,824	1,172	1,81,954	2,00,893		
UNION TERRITORIES																						
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	9	-	4	4	677	317	994	215	38	1	254	4	0	2	-	225	4	1,483	1,496		
3	Dadra and Nagar Haveli	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	12		
4	Daman & Diu	15	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	16		
5	Govt. of NCT of Delhi	440	-	393	393	2,607	2,544	5,151	1,844	261	144	2,250	27	55	96	-	-	169	7,748	8,581		
6	Jammu & Kashmir	73	-	1	1	496	573	1,069	13	0	1	14	0	0	198	-	-	7	1,289	1,363		
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Puducherry	7	-	0.48	0	132	561	693	15	1	0	16	1	0	0	-	-	3	714	721		
TOTAL (B)		555	-	398	398	3,913	3,995	7,908	2,087	299	147	2,533	32	56	298	-	225	184	11,236	12,189		
Outside India																						
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		16,558	1,491	1,842	3,334	48,357	58,009	1,06,366	16,460	2,242	1,451	20,153	808	941	3,259	257	60,050	1,356	1,93,190	2,13,082		

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Miscellaneous																	₹ lakhs	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
		Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22	Up to Q3 2021-22
STATES																				
1	Andhra Pradesh	1,997	-	5	5	589	1,145	1,735	451	129	1	582	16	5	218	-	-	20	2,575	4,577
2	Arunachal Pradesh	6	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	6	12
3	Assam	1,049	-	3	3	2,588	1,770	4,357	193	34	0	217	0	1	418	-	-	35	5,028	6,080
4	Bihar	515	-	2	2	1,690	2,377	3,966	133	2	1	135	0	-	364	-	-	159	4,625	5,142
5	Chhattisgarh	2,468	-	27	27	2,905	1,242	3,747	299	113	0	412	9	0	165	-	-	35	4,369	6,863
6	Goa	206	-	3	3	621	588	1,209	69	1	0	70	2	0	10	-	-	2	1,294	1,503
7	Gujarat	10,435	-	1,096	1,096	12,610	15,041	27,651	6,065	509	31	6,604	968	118	1,091	5	29,621	231	66,291	77,822
8	Haryana	2,425	-	145	145	3,193	2,739	5,932	2,186	151	54	2,391	139	39	299	-	-	267	9,066	11,635
9	Himachal Pradesh	799	-	59	59	1,199	1,933	3,132	36	1	6	43	3	-	112	-	-	6	3,295	4,153
10	Jharkhand	607	-	14	14	1,252	1,705	2,957	205	44	1	250	11	341	253	-	-	226	4,037	4,658
11	Karnataka	6,517	-	752	752	11,948	15,359	27,307	11,165	565	64	11,795	103	150	714	-	-	54	40,123	47,392
12	Kerala	538	-	9	9	5,506	8,422	13,928	809	43	58	910	10	3	65	-	-	17	14,932	15,479
13	Madhya Pradesh	6,192	-	9	9	366	299	665	744	128	2	874	36	2	309	-	-	30,831	158	32,874
14	Maharashtra	12,567	1,516	1,977	3,493	25,670	41,832	67,501	18,550	1,679	2,484	22,714	465	1,597	2,111	2,781	48,166	1,359	1,46,694	1,62,754
15	Manipur	3	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	22	25
16	Meghalaya	230	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	230
17	Mizoram	36	-	-	-	450	207	657	11,550	0	-	11,550	-	-	3	-	-	-	12,210	12,246
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	1
19	Odisha	2,413	-	12	12	2,512	2,230	4,742	360	225	0	585	28	0	320	-	26,799	122	32,596	35,020
20	Punjab	995	-	225	225	1,808	1,018	2,826	758	81	50	889	8	18	92	-	-	63	3,896	5,116
21	Rajasthan	3,373	-	43	43	1,588	1,157	2,744	842	186	2	1,031	72	11	518	-	78,975	64	83,414	86,831
22	Sikkim	223	-	-	-	-	-	-	-	-	-	-	-	-	180	-	-	-	180	403
23	Tamil Nadu	7,723	110	381	491	10,155	21,464	31,619	4,844	568	68	5,479	121	76	967	-	-	120	38,383	46,596
24	Telangana	2,632	-	86	86	7,046	5,382	12,428	3,748	484	10	4,242	80	56	711	101	-	33	17,651	20,370
25	Tripura	234	-	-	-	226	304	530	21	1	-	22	0	-	22	-	-	22	596	830
26	Uttar Pradesh	5,290	-	35	35	10,470	4,494	14,964	1,340	338	6	1,684	23	1	1,679	-	-	248	18,600	23,925
27	Uttarakhand	1,067	-	14	14	970	564	1,534	98	19	1	118	3	-	1,817	-	-	21	3,494	4,594
28	West Bengal	4,402	3	992	994	3,120	4,969	8,089	2,482	241	10	2,734	35	44	524	-	-	330	11,755	17,151
TOTAL (A)		74,961	1,629	5,889	7,518	1,07,982	1,36,239	2,44,221	66,938	5,542	2,850	75,329	2,133	2,461	12,990	2,887	2,14,392	3,593	5,58,006	6,40,485
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
2	Chandigarh	70	-	19	19	1,802	835	2,638	646	115	9	771	10	2	15	-	38,146	16	41,596	41,685
3	Dadra and Nagar Haveli	38	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	39
4	Daman & Diu	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	112
5	Govt. of NCT of Delhi	4,699	-	1,632	1,632	5,227	7,365	12,952	8,090	1,125	269	9,494	105	564	313	0	-	520	23,578	29,909
6	Jammu & Kashmir	391	-	3	3	1,433	1,797	3,230	40	0	2	43	2	0	936	-	1,338	22	5,571	5,965
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	45	-	1	1	407	1,598	2,005	47	4	0	51	3	0	1	-	-	6	2,066	2,112
TOTAL (B)		5,380	-	1,654	1,654	8,869	11,596	20,465	8,824	1,245	280	10,349	120	566	1,267	0	39,484	563	72,813	79,847
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		80,341	1,629	7,543	9,172	1,16,851	1,47,835	2,64,685	75,761	6,786	3,131	85,678	2,252	3,028	14,257	2,887	2,53,876	4,156	6,30,819	7,20,332

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

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

(₹ lakhs)

Sl.No.	Line of Business	For the Quarter ended December 31, 2021		For the Quarter ended December 31, 2020		Upto the Quarter ended December 31, 2021		Upto the Quarter ended December 31, 2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16,558	1,29,733	14,308	1,12,111	80,341	3,34,445	73,992	3,04,377
2	Marine Cargo	1,842	14,992	1,115	9,273	7,543	41,953	5,882	22,947
3	Marine Hull	1,491	3	1,082	3	1,630	18	1,223	19
4	Motor OD	48,357	18,14,481	39,399	15,66,118	1,16,851	42,08,271	89,742	37,01,674
5	Motor TP	58,009		61,319		1,47,835		1,54,890	
6	Health	16,460	37,456	11,389	35,745	75,761	1,22,029	73,485	1,03,643
7	Personal Accident	2,242	4,342	1,407	10,958	6,786	14,306	3,574	25,108
8	Travel	1,451	30,533	1,216	(6,126)	3,131	63,742	2,634	7,438
9	Workmen's Compensation/ Employer's liability	808	5,284	631	3,961	2,252	14,440	1,738	10,457
10	Public/ Product Liability	941	3,809	689	3,165	3,028	11,431	2,390	10,762
11	Engineering	3,259	3,904	3,285	3,879	14,257	10,140	11,296	9,714
12	Aviation	257	23	728	18	2,887	33	2,735	28
13	Crop Insurance	60,050	8,487	42,702	2,634	2,53,876	22,927	2,03,288	4,560
14	Other Miscellaneous	1,356	89,406	897	12,355	4,156	2,18,445	3,355	32,609
15	Total Miscellaneous	1,93,190	19,97,725	1,63,662	16,32,707	6,30,819	46,85,764	5,49,126	39,05,993
	Total	2,13,081	21,42,453	1,80,168	17,54,094	7,20,333	50,62,180	6,30,224	42,33,336

Notes:

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

Sl.No.	Channels	For the Quarter December 31, 2021		Upto the Quarter December 31, 2021		For the Quarter December 31, 2020		Upto the Quarter December 31, 2020	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	3,16,181	21,519	8,53,071	65,455	4,02,762	29,682	10,31,306	85,979
2	Corporate Agents-Banks	1,99,239	9,417	5,24,757	25,553	1,17,391	7,406	3,21,358	19,427
3	Corporate Agents -Others	51,438	10,613	1,78,817	29,007	43,514	8,158	1,04,760	20,660
4	Brokers	10,63,082	82,457	22,56,990	2,35,100	7,54,755	63,278	17,06,764	1,87,311
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	-	-	-	-	-	-	-	-
	Online (Through Company Website)	69,669	1,646	1,98,939	4,786	64,897	1,501	1,97,114	4,358
	Others	97,625	73,083	2,24,673	3,20,746	50,166	54,296	1,46,206	2,74,166
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	215	12	781	36	155	9	452	41
9	Point of sales person (Direct)	1,81,668	11,108	4,32,638	30,736	1,70,098	11,559	3,67,752	28,239
10	MISP (Direct)	1,60,046	3,116	3,58,652	7,489	1,25,538	3,284	2,86,765	7,021
11	Web Aggregators	3,290	111	32,862	1,425	24,818	995	70,859	3,021
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	21,42,453	2,13,081	50,62,180	7,20,333	17,54,094	1,80,168	42,33,336	6,30,224
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	21,42,453	2,13,081	50,62,180	7,20,333	17,54,094	1,80,168	42,33,336	6,30,224

Note:

- (a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold

FORM NL-37-CLAIMS DATA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 163 and Date of Registration with the IRDA/ 23.10.2000

Upto the quarter ending December 31, 2021

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,518	1,294	22	1,316	15,534	57,899	73,433	1,74,861	1,692	1,241	1,77,794	1,539	764	1,134	38	25,615	542	2,80,859	2,83,693
2	Claims reported during the period																			
	(a) Booked During the period	2,852	20,244	6	20,250	2,13,900	8,223	2,22,123	2,30,921	1,629	3,617	2,36,167	911	32	746	14	11,87,156	1,148	16,48,297	16,71,399
	(b) Resopened during the Period	67	45	3	48	1,011	2,274	3,285	19,090	102	240	19,432	19	6	27	-	2,731	27	25,527	25,642
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	1,503	13,637	5	13,642	1,86,311	9,064	1,95,375	2,22,899	955	538	2,24,492	464	3	362	2	11,84,834	635	16,06,187	16,21,312
	(b) Other Adjustment	316	479	-	479	5,945	50	5,995	19,006	814	3,536	23,356	862	1	34	1	-	225	39,474	31,269
4	Claims Resubmitted during the period																			
	(i) Claim closed without payment	565	2,535	4	2,539	13,810	2,427	16,237	14,712	74	112	14,898	28	7	191	-	1,187	252	32,800	35,904
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	52	33	-	33	4,710	2,985	7,695	8,783	409	-	9,192	21	8	42	-	1,248	115	18,321	18,406
6	Claims O/S at End of the period	2,055	4,932	23	4,955	23,601	57,284	80,885	1,67,510	1,573	911	1,69,994	1,125	791	1,322	49	30,353	720	2,85,239	2,92,249
	Less than 3 months	390	3,803	-	3,803	19,147	3,491	22,638	1,64,946	386	687	1,66,019	305	7	133	7	20,678	247	2,10,034	2,14,227
	3 months to 6 months	299	590	2	592	1,777	2,968	4,745	616	260	107	983	157	8	94	4	944	207	7,142	8,033
	6 months to 1 year	302	127	1	128	784	4,423	5,207	734	258	12	1,004	240	24	130	5	2,598	69	9,278	9,708
	1 year and above	1,064	412	20	432	1,893	46,402	48,295	1,214	669	105	1,988	423	762	965	33	6,132	197	58,785	60,281

Upto the quarter ending December 31, 2021

(₹ lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	63,980	6,843	2,718	9,561	13,718	1,83,362	1,97,080	26,971	2,856	919	30,746	2,087	1,137	8,587	7,338	11,831	2,811	2,61,618	3,35,158
2	Claims reported during the period																			
	(a) Booked During the period	9,635	20,242	36	20,278	86,022	26,246	1,12,268	83,263	2,038	884	86,185	1,389	48	2,928	418	94,239	502	2,97,976	3,27,889
	(b) Resopened during the Period	25	73	-	73	32	6,463	6,495	2,518	144	433	3,095	29	5	-	-	843	22	10,287	10,386
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i) Claim closed without payment	16,564	6,212	1,465	7,677	58,900	54,302	1,13,203	70,144	2,452	1,074	73,670	1,058	23	2,885	419	97,014	2,257	2,90,530	3,14,771
4	Claims Resubmitted during the period	690	249	-	249	2,891	108	2,999	11,226	1,629	792	13,647	537	2	105	4	-	140	17,434	18,373
	(i) Claim closed without payment	1,592	847	25	873	7,495	7,905	15,400	9,435	45	112	9,592	54	9	564	-	2,101	152	27,873	30,338
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	30	10	-	10	459	2,803	3,262	278	220	-	499	8	4	22	-	235	251	4,280	4,321
6	Claims O/S at End of the period	71,203	6,546	1,770	8,316	15,756	1,89,921	2,04,577	26,779	4,853	548	32,180	2,370	1,173	10,016	7,783	10,222	5,211	2,74,039	3,53,640
	Less than 3 months	2,935	1,509	-	1,509	10,098	11,736	21,834	21,751	1,688	443	23,892	554	11	1,141	218	7,008	463	55,122	59,565
	3 months to 6 months	6,960	1,124	59	1,183	3,061	9,982	13,044	1,846	596	12	2,458	272	12	1,289	148	272	321	17,817	25,960
	6 months to 1 year	12,235	620	38	657	1,040	14,710	15,750	1,955	826	12	2,793	384	33	1,695	149	725	310	21,838	34,730
	1 year and above	49,163	3,294	1,673	4,967	1,557	1,52,382	1,53,949	1,217	1,742	77	3,036	1,160	1,117	5,660	7,268	2,717	4,117	1,79,254	2,33,384

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending December 31, 2021

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	285	112	46	38	2	-	-	447	1,775	2,518	1,411	219	-	483	6,370
2	Marine Cargo	-	5,730	1,253	261	22	1	-	-	657	236	280	339	4	1,143	7,267	2,660
3	Marine Other than Cargo	-	-	1	-	1	1	1	-	-	35	12	437	7	0	4	490
4	Motor OD	-	76,156	1,811	486	118	23	20	-	20,500	2,322	982	277	41	40	78,614	24,162
5	Motor TP	-	177	203	396	1,427	723	730	-	1,872	1,655	2,350	6,492	3,178	2,979	3,656	18,526
6	Health	-	79,299	529	223	57	2	2	-	18,168	846	251	57	4	2	80,112	19,326
7	Personal Accident	-	220	97	66	26	5	4	-	496	427	179	101	14	11	418	1,229
8	Travel	-	99	39	13	5	-	1	-	436	30	132	20	-	10	157	628
9	Workmen's Compensation/ Employer's liability	-	77	56	38	16	-	-	-	242	135	181	62	0	0	187	620
10	Public/ Product Liability	-	-	-	-	-	-	1	-	3	-	-	-	-	8	1	11
11	Engineering	-	121	32	25	9	2	-	-	142	103	191	194	250	0	189	880
12	Aviation	-	-	-	-	-	-	-	-	0	-	-	2	-	-	-	2
13	Crop Insurance	-	9,66,300	1	-	-	-	1	-	66,014	0	0	1	-	1	9,66,302	66,017
15	Miscellaneous	-	202	45	23	12	-	1	-	429	42	30	144	1	1	283	647

Upto the Quarter ending December 31, 2021

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	419	599	220	142	111	11	1	1,085	1,061	2,777	4,874	6,196	569	3	1,503	16,564
2	Marine Cargo	2,406	8,772	2,119	298	36	2	4	445	1,220	477	753	518	60	2,740	13,637	6,212
3	Marine Other than Cargo	-	-	1	-	2	1	1	3	-	65	124	1,266	7	0	5	1,465
4	Motor OD	97,536	82,885	4,435	1,097	266	47	45	26,647	23,299	5,487	2,480	792	101	94	1,86,311	58,900
5	Motor TP	60	261	445	1,039	3,740	1,712	1,807	2,136	4,036	4,329	6,382	19,575	9,293	8,552	9,064	54,302
6	Health	1,24,574	93,313	3,672	1,243	183	7	7	32,929	31,716	4,143	1,177	156	8	14	2,22,999	70,144
7	Personal Accident	73	413	252	140	59	11	7	223	904	713	322	224	45	21	955	2,452
8	Travel	121	245	121	24	23	1	3	306	484	73	136	49	0	26	538	1,074
9	Workmen's Compensation/ Employer's liability	39	164	143	83	33	1	1	36	340	251	298	112	15	7	464	1,058
10	Public/ Product Liability	1	-	-	-	1	-	1	2	3	0	0	5	2	11	3	23
11	Engineering	24	174	69	54	34	5	2	34	291	294	616	722	912	17	362	2,885
12	Aviation	-	1	1	-	-	-	-	-	81	330	-	2	-	7	2	419
13	Crop Insurance	2,18,154	9,66,672	5	-	1	1	1	30,982	66,028	1	1	1	1	1	11,84,834	97,014
15	Miscellaneous	144	314	101	54	21	-	1	71	484	85	107	1,509	1	1	635	2,257

FORM NO. 40-UNDERWRITING PERFORMANCE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 153 and Class of Registrations with the IRDAI: 153-2008

Segmental performance upto the Quarter Ended December 31, 2021

Particulars	MOTOR			MOTOR								MISCELLANEOUS					PERSONAL ACCIDENT					TRAVEL			Health Total		
	Marine Cargo	Marine Other than Marine Cargo	Total	Motor OD		Motor TP		Motor TP		Motor TP Commercial Vehicle (Other than Post)	Motor Other	Total	Health Insurance Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Enterprise/Factory as Schemes	Health Insurance - Group-Other Schemes	Personal Accident Individual	Personal Accident - Group(Government Schemes)	Personal Accident - Group(Other)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes			
				Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Rented Post)																		
Premium	50,241	7,542	1,820	6,173	55,058	7,429	13,488	30,338	20,412	-	97,928	-	3,84,655	12,387	12,112	30,104	11,628	14	-	6,733	2,027	1,128	14,128	50,308	12,712		
Less: Direct Premium	39,703	7,265	1,820	6,173	49,508	7,242	13,488	30,338	20,412	-	87,528	-	2,92,458	12,387	12,112	30,104	11,628	14	-	6,133	2,027	1,128	14,128	50,308	12,712		
Less: Indirect Premium	2,535	1,012	-	1,523	3,025	1,162	1,774	1,733	1,267	-	7,682	-	2,93,541	11,712	1,000	29,100	7,932	111	-	1,234	1,952	1,000	13,128	49,608	8,000		
Net Earned Premium (A)	25,703	1,265	250	1,365	29,525	4,985	10,231	33,512	17,933	-	72,664	-	2,91,262	10,574	8,000	27,000	6,700	12	-	3,465	1,952	1,000	13,128	38,192	8,000		
Less: Commission	2,208	1,486	-	6,817	21,268	1,126	10,269	33,466	18,786	48	4,809	-	1,10,688	4,288	8,126	38,141	3,328	28	-	8,208	1,881	26	13,656	36,118	1,108		
Claims Admitted (B)	9,408	1,492	-	1,431	34,081	1,326	6,501	20,330	18,873	3	4,889	-	1,81,653	14,058	5,197	20,548	12,726	28	-	2,281	1,018	250	13,328	44,248	5,395		
Commission-Gross	2,120	812	-	6,817	17,480	1,450	2,426	241	18	-	1,389	-	2,44,027	1,420	-	6,814	1,661	2	-	509	189	18	1,236	3,804	-		
Commission-Net (C)	11,920	17	-	1,000	3,602	376	692	362	77	-	2,422	-	2,268	1,428	801	4,922	696	18	-	690	174	18	1,062	3,921	181		
Total Operating Expenses (D)	11,300	380	-	3	384	19,226	1,488	2,679	15,664	7,007	-	-	22,960	-	22,960	4,182	1,990	13,122	2,768	3	1,486	370	370	8,128	17,661		
Provisional Reserve (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Underwriting Result (F)=(A)-(B)-(C)-(D)-(E)	8,671	1,066	100	1,050	3,312	1,836	724	10,786	10,651	28	14,805	18,000	29,800	6,286	1,804	10,128	8,126	1,996	181	1,81	1,000	750	17,486	20,692	1,671		
Underwriting Ratio - (F)/(A-B-C-D-E)	33.82	84.61	40.00	76.91	9.01	35.71	7.28	32.59	59.48	0.09	20.51	6.01	14.81	62.81	28.11	28.59	127.81	219.81	0.01	45.51	96.51	72.51	127.51	57.51	57.81		

Particulars	OTHER MISCELLANEOUS										Miscellaneous Total		Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Wreckless Compensation	Empower's Liability	Crop Insurance	Crash Insurance	Others (H)	Retail	Group	Government Schemes	
Premium	1,420	2,882	26	2,839	2,26	2,81,676	-	4,108	2,08,486	89,121	1,88,991	2,78,117	
Less: Direct Premium	1,420	2,882	26	2,839	2,26	2,81,676	-	4,108	2,08,486	89,121	1,88,991	2,78,117	
Less: Indirect Premium	2,500	888	-	1,614	4,126	2,371	-	1,000	2,35,664	51,219	1,07,884	1,46,883	
Net Earned Premium (A)	1,500	894	27	1,209	1,426	28,329	-	2,991	2,14,892	41,248	1,01,207	3,89,477	
Less: Commission	1,420	2,126	354	1,011	1,000	1,01,482	-	6,707	2,10,541	35,800	1,21,800	4,23,829	
Claims Admitted (B)	1,000	308	25	274	1,013	1,12,000	-	1,117	1,05,000	42,811	75,121	1,62,934	
Commission-Gross	1,040	36	88	81	281	-	-	385	28,739	4,233	-	33,259	
Commission-Net (C)	290	1,048	17	283	286	1,00,000	-	290	81,261	1,011	13,128	1,14,629	
Total Operating Expenses (D)	1,180	350	61	359	1,013	1,01,482	-	1,013	81,261	10,127	10,127	1,14,629	
Provisional Reserve (E)	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriting Result (F)=(A)-(B)-(C)-(D)-(E)	20	1,420	100	388	1,000	13,188	-	20	1,28,729	24,520	14,786	1,07,021	
Underwriting Ratio - (F)/(A-B-C-D-E)	7.00	48.54	37.00	29.20	34.50	14.91	0.00	1.20	59.71	58.40	14.50	10.00	

FORM NL-41 OFFICES INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

Statement as on December 31, 2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	129
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	1
6	No of branches at the end of the year	128
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	128
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 1 (c) 0 (d) 1 (Independent) (e) 1 (Executive)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	(a) 5,888 (b) 923 (c) 6,811
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC	(a) 33,207 (b) 26 (c) 34 (d) 605 (e) 19 (f) 17 (g) 472 (h) 28,812 (i) 1

*Please note:12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended December 31, 2021

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter - Note(a)	6,598	56,852
Recruitments during the quarter	1,148	6,464
Attrition during the quarter	935	124
Number at the end of the quarter	6,811	63,192

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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

Statement as on December 31, 2021

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Mr. Anil D. Ambani	Non Executive Director	Non Executive	Ceased w.e.f 29.11.2021
3	Dr. Thomas Mathew	Independent Director	Independent	No Change
4	Mr. Rahul Sarin	Independent Director	Independent	Ceased w.e.f 01.12.2021
5	Mr. Prem Kumar Malhotra	Independent Director	Independent	Ceased w.e.f 03.12.2021
6	Mrs. Chhaya Virani	Independent Director	Independent	No Change
7	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
8	Mr. Hemant Jain	CFO		No Change
9	Mr. K Ramkumar	CIO		No Change
10	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer		Ceased to be Company Secretary & Chief Compliance Officer w.e.f 13.12.2021
11	Mr. Karthikeyan AV	Appointed Actuary		No Change
12	Mr. Jasmeet Singh	Chief Risk Officer		No Change

Notes:-

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

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

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

Upto the Quarter ending on December 31, 2021

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ lakhs)	Sum Assured (₹ lakhs)
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	59,947	683	1,15,965
5	MOTOR TP	Social		3,382	
6	HEALTH	Rural	322	165	11,057
		Social			
7	PERSONAL ACCIDENT	Rural	175	7	13,313
		Social	1	68	7,54,160
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	133	4	2,409
		Social			
10	Public/ Product Liability	Rural	3	0	170
		Social			
11	Engineering	Rural	87	16	13,274
		Social			
12	Aviation	Rural			
		Social			
14	Miscellaneous	Rural	5,236	44	70,294
		Social	2,167	151	3,103
15	Crop	Rural	22,927	2,53,876	20,34,193
		Social	22,927	2,53,876	20,34,193
8	Other Liability Cover	Rural	28	9	5,995
		Social			
	Total	Rural	88,858	2,58,185	22,66,671
		Social	25,095	2,54,095	27,91,455

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii) Gross Direct Premium Income during immediate preceding FY :

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY :

(v) Obligation of the Insurer to be met in a financial year :

Rs. 8,31,028 Lakhs**Rs. 2,25,907 Lakhs****Rs. 1,90,878 Lakhs****Statement Period: Quarter ending December 31, 2021**

Items	(₹ lakhs)	
	For the Quarter December 31, 2021	Up to the Quarter December 31, 2021
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	8,316	20,839
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	49,693	1,26,995
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	58,009	1,47,835
Total Gross Direct Motor Own damage Insurance Business		
Premium	48,357	1,16,851
Total Gross Direct Premium Income	2,13,081	7,20,333

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

