

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

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

| S.No. | Particulars | Schedule | FOR THE QUARTER ENDED March 31, 2021 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2021 (Rs. In '000) | FOR THE QUARTER ENDED March 31, 2020 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2020 (Rs. In '000) |
|-------|--|---|---|--|---|--|
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 747,514 | 2,436,483 | 545,913 | 1,675,581 |
| 2 | Profit/ (loss) on sale/redemption of Investments (Net) | | 5,719 | 61,572 | 14,535 | 46,795 |
| 3 | Interest, Dividend & Rent – Gross | | 49,125 | 236,992 | 54,541 | 228,582 |
| 4 | Terrorism/Nuclear Pool Income | | 14,773 | 54,782 | 19,368 | 55,122 |
| 5 | Others-Exchange Gain / (loss) | | 39 | (37) | - | - |
| | TOTAL (A) | | 817,170 | 2,789,792 | 634,356 | 2,006,080 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 345,465 | 1,362,930 | 101,671 | 625,809 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (305,065) | (182,974) | (76,750) | (609,529) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 303,614 | 1,184,600 | 225,435 | 649,645 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 344,014 | 2,364,556 | 250,356 | 665,925 |
| | Operating Profit/(Loss) from Fire Business C= (A - B) | | 473,156 | 425,236 | 384,001 | 1,340,155 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 473,156 | 425,236 | 384,001 | 1,340,155 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | 473,156 | 425,236 | 384,001 | 1,340,155 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

| S.No. | Particulars | Schedule | FOR THE QUARTER ENDED March 31, 2021 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2021 (Rs. In '000) | FOR THE QUARTER ENDED March 31, 2020 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2020 (Rs. In '000) |
|-------|--|---|---|--|---|--|
| | | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| 1 | Premiums Earned (Net) | NL-4-Premium Schedule | (26,427) | 108,235 | 18,356 | 64,008 |
| 2 | Profit / (loss) on sale/redemption of Investments (Net) | | 1,756 | 6,064 | 838 | 4,031 |
| 3 | Interest, Dividend & Rent – Gross | | 8,847 | 23,340 | 2,464 | 19,689 |
| 4 | Terrorism/Nuclear Pool Income | | | - | - | - |
| 5 | Others-Exchange Gain / (loss) | | - | 12 | - | - |
| | TOTAL (A) | | (15,824) | 137,651 | 21,658 | 87,728 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 30,925 | 144,284 | 17,254 | 70,034 |
| 2 | Commission (Net) | NL-6- Commission Schedule | (1,898) | (14,832) | (21,623) | (31,101) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 12,625 | 52,365 | (23,328) | 34,045 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 41,652 | 181,817 | (27,697) | 72,978 |
| | Operating Profit/(Loss) from Marine Business C= (A - B) | | (57,476) | (44,166) | 49,355 | 14,750 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (57,476) | (44,166) | 49,355 | 14,750 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | (57,476) | (44,166) | 49,355 | 14,750 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

| S.No. | Particulars | Schedule | FOR THE | UPTO THE | FOR THE | UPTO THE |
|-------|---|---|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| | | | QUARTER ENDED March 31, 2021 | QUARTER ENDED March 31, 2021 | QUARTER ENDED March 31, 2020 | QUARTER ENDED March 31, 2020 |
| | | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 8,536,317 | 34,066,413 | 10,485,615 | 39,046,513 |
| 2 | Profit/ (loss) on sale/redemption of Investments (Net) | | 232,524 | 1,754,934 | 438,112 | 1,303,922 |
| 3 | Interest, Dividend & Rent – Gross | | 1,633,955 | 6,754,747 | 1,698,363 | 6,369,364 |
| 4 | Terrorism/Nuclear Pool Income | | 2,893 | 12,891 | 3,792 | 10,794 |
| 5 | Contribution from Shareholders Funds towards Excess EOM | | 1,273,921 | 2,585,848 | 714,334 | 1,441,402 |
| 4 | Others - Exchange Gain/(Loss) | | 86 | (237) | 1,584 | 2,679 |
| | - Miscellaneous Income | | 5,163 | 8,131 | 2,075 | 5,107 |
| | TOTAL (A) | | 11,684,858 | 45,182,727 | 13,343,875 | 48,179,781 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 6,608,839 | 27,627,041 | 9,125,275 | 33,423,387 |
| 2 | Commission (Net) | NL-6-Commission Schedule | (349,453) | (1,603,541) | (536,693) | (1,563,747) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 4,287,294 | 14,583,804 | 3,067,012 | 13,355,562 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 10,546,680 | 40,607,304 | 11,655,594 | 45,215,202 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 1,138,180 | 4,575,423 | 1,688,281 | 2,964,579 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 1,138,180 | 4,575,423 | 1,688,281 | 2,964,579 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves | | - | - | - | - |
| | TOTAL (C) | | 1,138,180 | 4,575,423 | 1,688,281 | 2,964,579 |

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELiance GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

| S.No. | Particulars | Schedule | FOR THE QUARTER ENDED March 31, 2021 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2021 (Rs. In '000) | FOR THE QUARTER ENDED March 31, 2020 (Rs. In '000) | UPTO THE QUARTER ENDED March 31, 2020 (Rs. In '000) |
|-------|---|----------|---|--|---|--|
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | 473,156 | 425,236 | 384,001 | 1,340,155 |
| | (b) Marine Insurance | | (57,476) | (44,166) | 49,355 | 14,750 |
| | (c) Miscellaneous Insurance | | 1,138,180 | 4,575,423 | 1,688,281 | 2,964,579 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 505,869 | 1,445,968 | 245,214 | 1,030,534 |
| | (b) Profit on sale/ redemption of investments | | 103,371 | 421,997 | 68,205 | 223,953 |
| | Less: Loss on sale/ redemption of investments | | (7,189) | (46,324) | (2,802) | (12,984) |
| 3 | OTHER INCOME (to be specified) | | | | | |
| | (a) Profit / (Loss) on Sale/ discard of Assets | | (3,426) | (3,415) | 454 | 1,001 |
| | (b) Miscellaneous Income | | 4,960 | 12,482 | 1 | 1,541 |
| | (c) Reversal of Equity impairment | | 96,398 | 301,672 | - | - |
| | (d) Excess Provision Written Back | | 166,927 | 185,472 | 18,577 | 27,584 |
| | TOTAL (A) | | 2,420,770 | 7,274,345 | 2,451,286 | 5,591,113 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | (129,865) | 259,883 | 212,315 | 212,315 |
| | (b) For doubtful debts | | 228,823 | 228,823 | 257,281 | 257,281 |
| 5 | OTHER EXPENSES | | | | | |
| | Expenses other than those related to Insurance Business | | | | | |
| | - Employee's remuneration and welfare benefits | | 4,647 | 29,866 | 4,491 | 32,603 |
| | - Managerial remuneration | | 4,550 | 63,200 | 4,550 | 51,200 |
| | - Amortisation of Debenture Expenses | | 719 | 2,915 | 727 | 2,923 |
| | - Interest on Statutory Liability | | - | 13,996 | - | 13,824 |
| | - Expenses borne by shareholder | | - | - | - | - |
| | - Impairment on Equity Investments | | - | - | 319,752 | 319,752 |
| | - Contribution to policyholders Funds towards Excess EOM | | 1,273,921 | 2,585,848 | 714,334 | 1,441,402 |
| | - Miscellaneous Expenses | | - | - | - | 3,978 |
| | - Finance Cost | | - | 3,546 | - | 13,863 |
| | - Interest on Non Convertible Debenture | | 51,608 | 209,082 | 52,613 | 209,517 |
| | Bad debt w/off (Net of Provisions) | | 597,119 | 597,322 | 12,332 | 12,363 |
| | - Corporate Social Responsibility Expense | | 33,500 | 53,368 | 10,256 | 25,566 |
| | - Penalty | | - | 1,057 | 698 | 698 |
| | - Exchange Gain / (loss) | | - | - | - | - |
| | TOTAL (B) | | 2,065,021 | 4,048,906 | 1,589,350 | 2,597,285 |
| | Profit / (Loss) Before Tax (A-B) | | 355,749 | 3,225,439 | 861,935 | 2,993,828 |
| | Provision for Taxation | | | | | |
| | (a) Current Tax | | 11,248 | 446,825 | 149,013 | 501,585 |
| | (b) Short Provision for earlier year | | - | 149,810 | - | 52,313 |
| | (b) Deferred Tax | | - | - | - | - |
| | (c) MAT Credit | | 24,234 | 547,620 | (18,167) | (153,686) |
| | Profit / (Loss) After Tax | | 320,267 | 2,081,184 | 731,090 | 2,593,616 |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the period | | - | - | - | - |
| | (b) Final dividend | | - | - | - | 125,775 |
| | (c) Dividend distribution tax | | - | - | - | 25,853 |
| | (d) Debenture Redemption Reserve | | - | - | - | 15,972 |
| | Balance of profit/ loss brought forward from last year | | 9,832,465 | 8,071,547 | 7,340,456 | 5,645,531 |
| | Adjusted as per capital reduction scheme | | - | - | - | - |
| | Balance carried forward to Balance Sheet | | 10,152,731 | 10,152,731 | 8,071,547 | 8,071,547 |

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT March 31, 2021

| Particulars | Schedule | AS AT March 31, 2021 (Rs. In '000) | AS AT March 31, 2020 (Rs. In '000) |
|---|--|---------------------------------------|---------------------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8-Share Capital Schedule | 2,515,499 | 2,515,499 |
| RESERVES AND SURPLUS | NL-10-Reserves and Surplus | 18,027,420 | 15,946,236 |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | - |
| FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER | | 7,490 | (132,739) |
| FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER | | 36,335 | (852,392) |
| BORROWINGS | NL-11-Borrowings Schedule | 2,300,000 | 2,300,000 |
| TOTAL | | 22,886,744 | 19,776,604 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-SHAREHOLDER | NL-12A -Investment Schedule | 22,273,614 | 14,581,294 |
| INVESTMENTS-POLICYHOLDER | NL-12B-Investment Schedule | 108,059,889 | 93,634,685 |
| LOANS | NL-13-Loans Schedule | - | - |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 485,787 | 411,938 |
| DEFERRED TAX ASSET | | 372,735 | 372,735 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 1,995,451 | 920,659 |
| Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 21,567,741 | 17,943,467 |
| Sub-Total (A) | | 23,563,192 | 18,864,126 |
| CURRENT LIABILITIES | | | |
| PROVISIONS | NL-17-Current Liabilities Schedule | 112,487,973 | 94,061,085 |
| | NL-18-Provisions Schedule | 19,380,500 | 14,027,089 |
| Sub-Total (B) | | 131,868,473 | 108,088,174 |
| NET CURRENT ASSETS (C) = (A - B) | | (108,305,282) | (89,224,048) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | - | - |
| TOTAL | | 22,886,744 | 19,776,604 |

CONTINGENT LIABILITIES

| Particulars | AS AT March 31, 2021 (Rs. In '000) | AS AT March 31, 2020 (Rs. In '000) |
|---|---------------------------------------|---------------------------------------|
| Partly paid-up investments | - | - |
| Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| Claims, other than against policies, not acknowledged as debts by the company | 653,398 | 650,622 |
| Guarantees given by or on behalf of the Company | 11,267 | 4,000 |
| Statutory demands/ liabilities in dispute, not provided for | 2,349,458 | 2,349,458 |
| Reinsurance obligations to the extent not provided for in accounts | - | - |
| Others (see note (e) below) | 13,925 | 13,925 |
| TOTAL | 3,028,048 | 3,018,005 |

Note:

- a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousand for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.
- b) The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.
- c) The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010 - 11 to 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Show Cause Notice for the subsequent period upto June 2017 has been received amounting to Rs 305,439 thousand.
- d) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousands for A.Y.2008-09.
- e) Statutory bonus of Rs 13,925 thousands pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

RELiance GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

| Particulars | Period ended | Premium from direct business written | Adjustment for change in reserve for unexpired risks | Gross Earned Premium | Premium on reinsurance accepted | Premium on reinsurance ceded | Net Premium (3+6-7) | Change in reserve for unexpired risks | Net Premium Earned (8+5+9) |
|----------------------------|-------------------------|--------------------------------------|--|----------------------|---------------------------------|------------------------------|---------------------|---------------------------------------|----------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2020-21 | 1,344,180 | 772,155 | 2,116,335 | 177,902 | 911,442 | 610,640 | (635,281) | 747,514 |
| | Up to Q4-2020-21 | 8,743,342 | (590,718) | 8,152,624 | 890,707 | 6,882,711 | 2,751,338 | 275,863 | 2,436,483 |
| Marine Cargo | For Q4 - 2020-21 | 139,963 | 63,524 | 203,487 | - | 114,314 | 25,649 | (52,022) | 37,151 |
| | Up to Q4-2020-21 | 728,188 | (26,016) | 702,172 | 13,072 | 616,158 | 125,102 | 2,732 | 101,818 |
| Marine Hull | For Q4 - 2020-21 | (4,509) | 48,274 | 43,765 | - | (4,341) | (168) | (111,684) | (63,578) |
| | Up to Q4-2020-21 | 117,834 | 129,785 | 247,619 | - | 120,549 | (2,715) | (120,653) | 6,417 |
| Marine Total | For Q4 - 2020-21 | 135,454 | 111,798 | 247,252 | - | 109,973 | 25,481 | (163,706) | (26,427) |
| | Up to Q4-2020-21 | 846,022 | 103,769 | 949,791 | 13,072 | 736,707 | 122,387 | (117,921) | 108,235 |
| Motor OD | For Q4 - 2020-21 | 4,171,081 | (1,203,738) | 2,967,343 | - | 997,128 | 3,173,953 | 276,057 | 2,246,272 |
| | Up to Q4-2020-21 | 13,145,267 | (2,104,890) | 11,040,377 | - | 3,174,688 | 9,970,579 | 182,083 | 8,047,772 |
| Motor TP | For Q4 - 2020-21 | 7,101,705 | (2,076,029) | 5,025,676 | - | 2,435,309 | 4,666,396 | 764,838 | 3,355,205 |
| | Up to Q4-2020-21 | 22,590,698 | (3,954,101) | 18,636,597 | - | 7,512,707 | 15,077,991 | 1,154,345 | 12,278,235 |
| Motor Total | For Q4 - 2020-21 | 11,272,786 | (3,279,766) | 7,993,020 | - | 3,432,437 | 7,840,349 | 1,040,894 | 5,601,477 |
| | Up to Q4-2020-21 | 35,735,965 | (6,058,991) | 29,676,974 | - | 10,687,395 | 25,048,570 | 1,336,428 | 20,326,007 |
| Employer's Liability | For Q4 - 2020-21 | 58,344 | (502) | 57,842 | - | 2,917 | 55,427 | 25 | 54,950 |
| | Up to Q4-2020-21 | 232,096 | (28,041) | 204,055 | - | 11,605 | 220,491 | 1,402 | 193,852 |
| Public Liability | For Q4 - 2020-21 | 56,474 | 15,183 | 71,657 | - | 16,665 | 39,809 | (9,578) | 45,414 |
| | Up to Q4-2020-21 | 295,472 | (22,388) | 273,084 | 15,523 | 172,035 | 138,960 | 19,063 | 135,635 |
| Engineering | For Q4 - 2020-21 | 271,274 | 24,840 | 296,114 | 5,735 | 214,871 | 62,138 | 3,830 | 90,808 |
| | Up to Q4-2020-21 | 1,400,873 | (132,587) | 1,268,286 | 30,056 | 1,091,291 | 339,638 | 138,065 | 345,116 |
| Aviation | For Q4 - 2020-21 | 2,376 | 58,634 | 61,010 | - | 4,845 | (2,469) | (58,348) | (2,183) |
| | Up to Q4-2020-21 | 275,868 | 4,485 | 280,353 | - | 227,181 | 48,687 | (4,167) | 49,005 |
| Personal Accident | For Q4 - 2020-21 | 178,091 | (54,261) | 123,830 | - | 45,766 | 132,325 | 16,358 | 94,422 |
| | Up to Q4-2020-21 | 535,467 | (88,577) | 446,890 | - | 155,525 | 379,942 | 33,017 | 324,382 |
| Health | For Q4 - 2020-21 | 1,403,109 | 422,527 | 1,825,636 | - | 281,644 | 1,121,465 | (104,715) | 1,439,277 |
| | Up to Q4-2020-21 | 9,014,996 | (191,221) | 8,823,775 | - | 1,892,085 | 7,122,911 | (132,811) | 6,798,879 |
| Weather and Crop Insurance | For Q4 - 2020-21 | 5,235,983 | 224 | 5,236,207 | - | 4,089,588 | 1,146,395 | (168) | 1,146,450 |
| | Up to Q4-2020-21 | 25,564,803 | 11,754 | 25,576,557 | - | 19,964,469 | 5,600,334 | (8,816) | 5,603,273 |
| Other Misc. | For Q4 - 2020-21 | 122,378 | (4,230) | 118,148 | 1 | 52,027 | 70,352 | (420) | 65,703 |
| | Up to Q4-2020-21 | 457,896 | 8,362 | 466,258 | 1,877 | 165,710 | 294,063 | (12,161) | 290,264 |
| Misc Total | For Q4 - 2020-21 | 18,600,815 | (2,817,351) | 15,783,464 | 5,736 | 8,140,760 | 10,465,791 | 887,878 | 8,536,318 |
| | Up to Q4-2020-21 | 73,513,436 | (6,497,204) | 67,016,232 | 47,456 | 34,367,296 | 39,193,596 | 1,370,020 | 34,066,413 |
| Grand Total | For Q4 - 2020-21 | 20,080,449 | (1,933,398) | 18,147,051 | 183,638 | 9,162,175 | 11,101,912 | 88,891 | 9,257,405 |
| | Up to Q4-2020-21 | 83,102,800 | (6,984,153) | 76,118,647 | 951,235 | 41,986,714 | 42,067,321 | 1,527,962 | 36,611,131 |

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

| Particulars | Period ended | Premium from direct business written | Service tax/GST | Adjustment for change in reserve for unexpired risks | Gross Earned Premium | Premium on reinsurance accepted | Premium on reinsurance ceded | Net Premium (3+7-8) | Change in reserve for unexpired risks | Net Premium Earned (9+5+10) |
|----------------------------|-------------------------|--------------------------------------|-----------------|--|----------------------|---------------------------------|------------------------------|---------------------|---------------------------------------|-----------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2019-20 | 1,225,172 | - | 436,022 | 1,661,194 | 46,188 | 796,305 | 475,055 | (365,164) | 545,913 |
| | Up to Q4-2019-20 | 6,974,778 | - | (976,722) | 5,998,056 | 445,877 | 6,003,638 | 1,417,017 | 1,235,286 | 1,675,581 |
| Marine Cargo | For Q4 - 2019-20 | 93,858 | - | 138,123 | 231,981 | - | 86,113 | 7,745 | (127,521) | 18,347 |
| | Up to Q4-2019-20 | 889,755 | - | (26,267) | 863,488 | - | 824,782 | 64,973 | 23,552 | 62,258 |
| Marine Hull | For Q4 - 2019-20 | 43,764 | - | (42,620) | 1,144 | - | 107,344 | (63,580) | 106,209 | 9 |
| | Up to Q4-2019-20 | 247,618 | - | (135,528) | 112,090 | - | 241,203 | 6,415 | 130,863 | 1,750 |
| Marine Total | For Q4 - 2019-20 | 137,622 | - | 95,503 | 233,125 | - | 193,457 | (55,835) | (21,312) | 18,356 |
| | Up to Q4-2019-20 | 1,137,373 | - | (161,795) | 975,578 | - | 1,065,985 | 71,388 | 154,415 | 64,008 |
| Motor OD | For Q4 - 2019-20 | 2,558,950 | - | 463,959 | 3,022,909 | - | 779,851 | 1,779,099 | (89,084) | 2,153,974 |
| | Up to Q4-2019-20 | 12,094,693 | - | 784,760 | 12,879,453 | - | 3,592,170 | 8,502,523 | (46,106) | 9,241,177 |
| Motor TP | For Q4 - 2019-20 | 3,731,058 | - | 966,079 | 4,697,137 | - | 1,279,391 | 2,451,667 | (326,677) | 3,091,069 |
| | Up to Q4-2019-20 | 18,997,585 | - | (1,043,444) | 17,954,141 | - | 6,608,495 | 12,389,090 | 1,044,795 | 12,390,441 |
| Motor Total | For Q4 - 2019-20 | 6,290,008 | - | 1,430,038 | 7,720,046 | - | 2,059,242 | 4,230,766 | (415,761) | 5,245,043 |
| | Up to Q4-2019-20 | 31,092,278 | - | (258,684) | 30,833,594 | - | 10,200,665 | 20,891,613 | 998,689 | 21,631,618 |
| Employer's Liability | For Q4 - 2019-20 | 46,062 | - | (1,747) | 44,315 | - | 2,303 | 43,759 | 88 | 42,100 |
| | Up to Q4-2019-20 | 177,008 | - | (15,649) | 161,359 | - | 8,850 | 168,158 | 783 | 153,292 |
| Public Liability | For Q4 - 2019-20 | 48,645 | - | 14,305 | 62,950 | - | 12,907 | 35,738 | 6,906 | 56,949 |
| | Up to Q4-2019-20 | 287,123 | - | (18,745) | 268,378 | 13,574 | 129,635 | 171,062 | 3,420 | 155,737 |
| Engineering | For Q4 - 2019-20 | 206,252 | - | 33,613 | 239,865 | 3,675 | 136,433 | 73,494 | (18,706) | 88,401 |
| | Up to Q4-2019-20 | 1,038,391 | - | (80,134) | 958,257 | 29,725 | 702,387 | 365,729 | 57,054 | 342,649 |
| Aviation | For Q4 - 2019-20 | 24,363 | - | 24,279 | 48,642 | - | 14,610 | 9,753 | (24,411) | 9,621 |
| | Up to Q4-2019-20 | 186,032 | - | (9,900) | 176,132 | - | 175,236 | 10,796 | 9,242 | 10,138 |
| Personal Accident | For Q4 - 2019-20 | 121,715 | - | (10,384) | 111,331 | - | 32,067 | 89,648 | 5,607 | 84,871 |
| | Up to Q4-2019-20 | 576,543 | - | (149,219) | 427,324 | - | 162,351 | 414,192 | 65,939 | 330,912 |
| Health | For Q4 - 2019-20 | 2,480,955 | - | 1,982,922 | 4,463,877 | - | 536,295 | 1,944,660 | (511,343) | 3,416,239 |
| | Up to Q4-2019-20 | 14,794,234 | - | 481,482 | 15,275,716 | - | 3,198,987 | 11,595,247 | 76,539 | 12,153,268 |
| Weather and Crop Insurance | For Q4 - 2019-20 | 3,814,055 | - | 2,478,455 | 6,292,510 | - | 2,978,007 | 836,048 | (1,858,841) | 1,455,662 |
| | Up to Q4-2019-20 | 17,800,883 | - | 150,608 | 17,951,491 | - | 13,973,670 | 3,827,213 | (112,956) | 3,864,866 |
| Other Misc. | For Q4 - 2019-20 | 95,152 | - | 22,306 | 117,458 | (1) | 17,574 | 77,577 | (13,154) | 86,729 |
| | Up to Q4-2019-20 | 585,765 | - | (41,232) | 544,533 | 124 | 182,073 | 403,816 | 41,450 | 404,033 |
| Misc Total | For Q4 - 2019-20 | 13,127,207 | - | 5,973,787 | 19,100,994 | 3,674 | 5,789,438 | 7,341,443 | (2,829,615) | 10,485,615 |
| | Up to Q4-2019-20 | 66,538,257 | - | 58,527 | 66,596,784 | 43,423 | 28,733,854 | 37,847,826 | 1,140,160 | 39,046,513 |
| Grand Total | For Q4 - 2019-20 | 14,490,001 | - | 6,505,312 | 20,995,313 | 49,862 | 6,779,200 | 7,760,663 | (3,216,091) | 11,049,884 |
| | Up to Q4-2019-20 | 74,650,408 | - | (1,079,989) | 73,570,418 | 489,300 | 35,803,477 | 39,336,231 | 2,529,860 | 40,786,102 |

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

| Particulars | Period ended | Claims Paid from direct business written | Claims Paid on reinsurance accepted | Claims Recovered on reinsurance ceded | Net Claims Paid (3+4-5) | Out-standing Claims at the end of the period | Out-standing Claims at the beginning of the period | Net Claims Incurred (6+7-8) |
|----------------------------|-------------------------|--|-------------------------------------|---------------------------------------|-------------------------|--|--|-----------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2020-21 | 709,947 | 9,709 | 457,326 | 262,330 | 1,665,221 | 1,582,086 | 345,465 |
| | Up to Q4-2020-21 | 2,688,022 | 144,224 | 2,082,600 | 749,646 | 1,665,221 | 1,051,937 | 1,362,930 |
| Marine Cargo | For Q4 - 2020-21 | 204,313 | 1,463 | 175,429 | 30,347 | 245,727 | 245,093 | 30,981 |
| | Up to Q4-2020-21 | 645,442 | 29,005 | 585,799 | 88,648 | 245,727 | 196,642 | 137,733 |
| Marine Hull | For Q4 - 2020-21 | 4,114 | - | 3,449 | 665 | 8,863 | 9,584 | (56) |
| | Up to Q4-2020-21 | 17,731 | - | 17,029 | 702 | 8,863 | 3,014 | 6,551 |
| Marine Total | For Q4 - 2020-21 | 208,427 | 1,463 | 178,878 | 31,012 | 254,590 | 254,677 | 30,925 |
| | Up to Q4-2020-21 | 663,173 | 29,005 | 602,828 | 89,350 | 254,590 | 199,656 | 144,284 |
| Motor OD | For Q4 - 2020-21 | 2,143,294 | - | 498,439 | 1,644,855 | 2,023,249 | 2,054,932 | 1,613,172 |
| | Up to Q4-2020-21 | 6,239,599 | - | 1,562,701 | 4,676,898 | 2,023,249 | 1,719,335 | 4,980,812 |
| Motor TP | For Q4 - 2020-21 | 2,085,244 | - | 465,359 | 1,619,885 | 51,814,072 | 50,862,805 | 2,571,152 |
| | Up to Q4-2020-21 | 4,688,635 | - | 1,001,795 | 3,686,840 | 51,814,072 | 44,853,116 | 10,647,796 |
| Motor Total | For Q4 - 2020-21 | 4,228,538 | - | 963,798 | 3,264,740 | 53,837,321 | 52,917,737 | 4,184,324 |
| | Up to Q4-2020-21 | 10,928,234 | - | 2,564,496 | 8,363,738 | 53,837,321 | 46,572,451 | 15,628,608 |
| Employer's Liability | For Q4 - 2020-21 | 38,926 | - | 1,996 | 36,930 | 331,274 | 314,642 | 53,562 |
| | Up to Q4-2020-21 | 58,811 | - | 3,021 | 55,790 | 331,274 | 255,707 | 131,357 |
| Public Liability | For Q4 - 2020-21 | 2,901 | - | 170 | 2,731 | 191,032 | 189,962 | 3,801 |
| | Up to Q4-2020-21 | 24,053 | - | 1,286 | 22,767 | 191,032 | 222,340 | (8,541) |
| Engineering | For Q4 - 2020-21 | 144,039 | 7,557 | 96,010 | 55,586 | 282,886 | 341,210 | (2,738) |
| | Up to Q4-2020-21 | 1,155,020 | 14,864 | 966,534 | 203,350 | 282,886 | 416,962 | 69,274 |
| Aviation | For Q4 - 2020-21 | 11,812 | - | 11,802 | 10 | 41,895 | 43,550 | (1,645) |
| | Up to Q4-2020-21 | 195,166 | - | 195,127 | 39 | 41,895 | 8,918 | 33,016 |
| Personal Accident | For Q4 - 2020-21 | 110,328 | - | 22,701 | 87,627 | 395,037 | 445,566 | 37,098 |
| | Up to Q4-2020-21 | 190,482 | 408 | 41,529 | 149,361 | 395,037 | 365,948 | 178,450 |
| Health | For Q4 - 2020-21 | 2,698,069 | - | 591,736 | 2,106,333 | 3,170,742 | 3,942,819 | 1,334,256 |
| | Up to Q4-2020-21 | 9,378,195 | - | 2,038,128 | 7,340,067 | 3,170,742 | 3,996,089 | 6,514,720 |
| Weather and Crop Insurance | For Q4 - 2020-21 | 4,591,236 | - | 3,443,454 | 1,147,781 | 4,828,622 | 4,944,590 | 1,031,813 |
| | Up to Q4-2020-21 | 14,819,167 | - | 11,128,380 | 3,690,787 | 4,828,622 | 3,524,092 | 4,995,317 |
| Other Misc. | For Q4 - 2020-21 | 34,724 | (1) | 4,629 | 30,095 | 158,614 | 220,341 | (31,632) |
| | Up to Q4-2020-21 | 171,355 | 1 | 18,032 | 153,324 | 158,614 | 227,098 | 84,840 |
| Misc Total | For Q4 - 2020-21 | 11,860,573 | 7,556 | 5,136,296 | 6,731,833 | 63,237,423 | 63,360,417 | 6,608,839 |
| | Up to Q4-2020-21 | 36,920,483 | 15,273 | 16,956,533 | 19,979,223 | 63,237,423 | 55,589,605 | 27,627,041 |
| Grand Total | For Q4 - 2020-21 | 12,778,947 | 18,728 | 5,772,500 | 7,025,175 | 65,157,234 | 65,197,180 | 6,985,229 |
| | Up to Q4-2020-21 | 40,271,678 | 188,502 | 19,641,961 | 20,818,219 | 65,157,234 | 56,841,198 | 29,134,255 |

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

| Particulars | Period ended | Claims Paid from direct business written | Claims Paid on reinsurance accepted | Claims Recovered on reinsurance ceded | Net Claims Paid (3+4-5) | Out-standing Claims at the end of the period | Out-standing Claims at the beginning of the period | Net Claims Incurred (6+7-8) |
|----------------------------|-------------------------|--|-------------------------------------|---------------------------------------|-------------------------|--|--|-----------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2019-20 | 544,199 | 36,803 | 407,437 | 173,565 | 1,051,937 | 1,123,831 | 101,671 |
| | Up to Q4-2019-20 | 2,049,858 | 137,018 | 1,671,530 | 515,346 | 1,051,937 | 941,474 | 625,809 |
| Marine Cargo | For Q4 - 2019-20 | 240,451 | - | 218,208 | 22,243 | 196,642 | 201,615 | 17,270 |
| | Up to Q4-2019-20 | 945,014 | - | 870,318 | 74,696 | 196,642 | 202,354 | 68,984 |
| Marine Hull | For Q4 - 2019-20 | 856 | - | 832 | 24 | 3,014 | 3,054 | (16) |
| | Up to Q4-2019-20 | 60,871 | - | 59,639 | 1,232 | 3,014 | 3,196 | 1,050 |
| Marine Total | For Q4 - 2019-20 | 241,307 | - | 219,040 | 22,267 | 199,656 | 204,669 | 17,254 |
| | Up to Q4-2019-20 | 1,005,885 | - | 929,957 | 75,928 | 199,656 | 205,550 | 70,034 |
| Motor OD | For Q4 - 2019-20 | 2,033,670 | - | 571,422 | 1,462,248 | 1,719,335 | 1,621,161 | 1,560,422 |
| | Up to Q4-2019-20 | 8,857,937 | - | 2,464,523 | 6,393,414 | 1,719,335 | 1,757,804 | 6,354,945 |
| Motor TP | For Q4 - 2019-20 | 2,600,715 | - | 499,357 | 2,101,358 | 44,853,116 | 43,731,070 | 3,223,404 |
| | Up to Q4-2019-20 | 8,069,724 | - | 1,775,846 | 6,293,878 | 44,853,116 | 39,195,216 | 11,951,778 |
| Motor Total | For Q4 - 2019-20 | 4,634,385 | - | 1,070,779 | 3,563,606 | 46,572,451 | 45,352,231 | 4,783,826 |
| | Up to Q4-2019-20 | 16,927,661 | - | 4,240,369 | 12,687,292 | 46,572,451 | 40,953,020 | 18,306,723 |
| Employer's Liability | For Q4 - 2019-20 | 17,115 | - | 915 | 16,200 | 255,706 | 242,360 | 29,546 |
| | Up to Q4-2019-20 | 62,077 | - | 3,365 | 58,712 | 255,706 | 208,121 | 106,297 |
| Public Liability | For Q4 - 2019-20 | 1,037 | - | 76 | 961 | 222,340 | 196,650 | 26,651 |
| | Up to Q4-2019-20 | 5,183 | - | 295 | 4,888 | 222,340 | 155,010 | 72,218 |
| Engineering | For Q4 - 2019-20 | 149,317 | 26,743 | 107,527 | 68,533 | 416,962 | 419,522 | 65,973 |
| | Up to Q4-2019-20 | 312,128 | 27,008 | 190,108 | 149,028 | 416,962 | 324,591 | 241,399 |
| Aviation | For Q4 - 2019-20 | 1,549 | - | 1,546 | 3 | 8,918 | 10,323 | (1,402) |
| | Up to Q4-2019-20 | 1,553 | - | 1,546 | 7 | 8,918 | 4,326 | 4,599 |
| Personal Accident | For Q4 - 2019-20 | 46,380 | - | 8,675 | 37,705 | 365,948 | 374,974 | 28,679 |
| | Up to Q4-2019-20 | 269,257 | 8,060 | 70,154 | 207,163 | 365,948 | 345,153 | 227,958 |
| Health | For Q4 - 2019-20 | 3,886,319 | - | 784,608 | 3,101,711 | 3,996,089 | 4,180,249 | 2,917,551 |
| | Up to Q4-2019-20 | 11,742,911 | 3,655 | 2,099,583 | 9,646,983 | 3,996,089 | 2,715,256 | 10,927,816 |
| Weather and Crop Insurance | For Q4 - 2019-20 | 232,169 | - | 176,497 | 55,671 | 3,524,092 | 2,378,313 | 1,201,449 |
| | Up to Q4-2019-20 | 5,195,962 | - | 3,781,134 | 1,414,828 | 3,524,092 | 1,690,965 | 3,247,955 |
| Other Misc. | For Q4 - 2019-20 | 48,225 | (1) | 4,570 | 43,655 | 227,100 | 197,754 | 73,002 |
| | Up to Q4-2019-20 | 267,706 | 1 | 42,414 | 225,293 | 227,100 | 163,971 | 288,422 |
| Misc Total | For Q4 - 2019-20 | 9,016,496 | 26,742 | 2,155,193 | 6,888,045 | 55,589,606 | 53,352,376 | 9,125,275 |
| | Up to Q4-2019-20 | 34,784,438 | 38,724 | 10,428,968 | 24,394,194 | 55,589,606 | 46,560,413 | 33,423,387 |
| Grand Total | For Q4 - 2019-20 | 9,802,002 | 63,545 | 2,781,670 | 7,083,877 | 56,841,199 | 54,680,876 | 9,244,200 |
| | Up to Q4-2019-20 | 37,840,181 | 175,742 | 13,030,455 | 24,985,468 | 56,841,199 | 47,707,437 | 34,119,230 |

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

| Particulars | Period ended | Commission paid | Commission paid on reinsurance accepted | Commission received from reinsurance ceded | Net commission (3+4-5) |
|----------------------------|-------------------------|------------------|---|--|------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2020-21 | 124,660 | 6,898 | 436,623 | (305,065) |
| | Up to Q4-2020-21 | 753,260 | 37,416 | 973,650 | (182,974) |
| Marine Cargo | For Q4 - 2020-21 | 18,524 | 188 | 20,581 | (1,869) |
| | Up to Q4-2020-21 | 85,358 | 1,465 | 95,952 | (9,129) |
| Marine Hull | For Q4 - 2020-21 | 24 | - | 53 | (29) |
| | Up to Q4-2020-21 | 953 | - | 6,656 | (5,703) |
| Marine Total | For Q4 - 2020-21 | 18,548 | 188 | 20,634 | (1,898) |
| | Up to Q4-2020-21 | 86,311 | 1,465 | 102,608 | (14,832) |
| Motor OD | For Q4 - 2020-21 | 781,706 | - | (80,570) | 862,276 |
| | Up to Q4-2020-21 | 2,410,695 | - | 671,124 | 1,739,571 |
| Motor TP | For Q4 - 2020-21 | 89,472 | - | 900,970 | (811,498) |
| | Up to Q4-2020-21 | 288,548 | - | 2,305,899 | (2,017,351) |
| Motor Total | For Q4 - 2020-21 | 871,178 | - | 820,400 | 50,778 |
| | Up to Q4-2020-21 | 2,699,243 | - | 2,977,023 | (277,780) |
| Employer's Liability | For Q4 - 2020-21 | 8,196 | - | 1,361 | 6,835 |
| | Up to Q4-2020-21 | 28,159 | - | 2,843 | 25,316 |
| Public Liability | For Q4 - 2020-21 | 7,787 | - | 2,158 | 5,629 |
| | Up to Q4-2020-21 | 31,190 | 359 | 16,814 | 14,735 |
| Engineering | For Q4 - 2020-21 | 22,579 | 687 | 19,517 | 3,749 |
| | Up to Q4-2020-21 | 114,487 | 3,157 | 67,797 | 49,847 |
| Aviation | For Q4 - 2020-21 | 19 | - | 3,340 | (3,321) |
| | Up to Q4-2020-21 | 1,952 | - | 6,726 | (4,774) |
| Personal Accident | For Q4 - 2020-21 | 19,940 | - | 39,997 | (20,057) |
| | Up to Q4-2020-21 | 46,441 | - | 56,365 | (9,924) |
| Health | For Q4 - 2020-21 | 134,997 | - | (116,780) | 251,777 |
| | Up to Q4-2020-21 | 548,409 | - | 300,993 | 247,416 |
| Weather and Crop Insurance | For Q4 - 2020-21 | - | - | 661,321 | (661,321) |
| | Up to Q4-2020-21 | - | - | 1,658,769 | (1,658,769) |
| Other Misc. | For Q4 - 2020-21 | 10,421 | 1 | (6,056) | 16,478 |
| | Up to Q4-2020-21 | 38,362 | 270 | 28,240 | 10,392 |
| Misc Total | For Q4 - 2020-21 | 1,075,117 | 688 | 1,425,258 | (349,453) |
| | Up to Q4-2020-21 | 3,508,243 | 3,786 | 5,115,570 | (1,603,541) |
| Grand Total | For Q4 - 2020-21 | 1,218,325 | 7,774 | 1,882,515 | (656,416) |
| | Up to Q4-2020-21 | 4,347,814 | 42,667 | 6,191,828 | (1,801,347) |

| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | For Q4 - 2020-21 | Up to Q4-2020-21 |
|---|------------------|------------------|
| | (Rs. In '000) | (Rs. In '000) |
| Agents | 245,680 | 833,243 |
| Brokers | 617,393 | 2,394,685 |
| Corporate agency | 252,025 | 786,539 |
| Web Aggregator | 9,820 | 41,029 |
| Motor Insurance Service Provider (MISP)* | 26,895 | 82,569 |
| Others | 66,511 | 209,749 |
| TOTAL | 1,218,325 | 4,347,814 |

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

| Particulars | Period ended | Commission paid | Commission paid on reinsurance accepted | Commission received from reinsurance ceded | Net commission (3+4-5) |
|----------------------------|-------------------------|------------------|---|--|------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| | | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) | (Rs. In '000) |
| Fire | For Q4 - 2019-20 | 85,357 | 3,316 | 165,423 | (76,750) |
| | Up to Q4-2019-20 | 556,011 | 21,550 | 1,187,090 | (609,529) |
| Marine Cargo | For Q4 - 2019-20 | 11,361 | - | 20,937 | (9,576) |
| | Up to Q4-2019-20 | 104,688 | - | 138,740 | (34,052) |
| Marine Hull | For Q4 - 2019-20 | (6,575) | - | 5,472 | (12,047) |
| | Up to Q4-2019-20 | 14,637 | - | 11,686 | 2,951 |
| Marine Total | For Q4 - 2019-20 | 4,786 | - | 26,409 | (21,623) |
| | Up to Q4-2019-20 | 119,325 | - | 150,426 | (31,101) |
| Motor OD | For Q4 - 2019-20 | 430,597 | - | 288,068 | 142,529 |
| | Up to Q4-2019-20 | 2,164,182 | - | 1,008,652 | 1,155,530 |
| Motor TP | For Q4 - 2019-20 | 40,271 | - | 467,720 | (427,449) |
| | Up to Q4-2019-20 | 219,310 | - | 2,150,441 | (1,931,131) |
| Motor Total | For Q4 - 2019-20 | 470,868 | - | 755,788 | (284,920) |
| | Up to Q4-2019-20 | 2,383,492 | - | 3,159,093 | (775,601) |
| Employer's Liability | For Q4 - 2019-20 | 5,315 | - | 1,566 | 3,749 |
| | Up to Q4-2019-20 | 21,271 | - | 2,548 | 18,723 |
| Public Liability | For Q4 - 2019-20 | 3,817 | - | 5,471 | (1,654) |
| | Up to Q4-2019-20 | 29,014 | 136 | 11,422 | 17,728 |
| Engineering | For Q4 - 2019-20 | 19,121 | 490 | 14,452 | 5,159 |
| | Up to Q4-2019-20 | 98,096 | 2,647 | 40,113 | 60,630 |
| Aviation | For Q4 - 2019-20 | 936 | - | 1,575 | (639) |
| | Up to Q4-2019-20 | 6,299 | - | 6,508 | (209) |
| Personal Accident | For Q4 - 2019-20 | 13,026 | - | 8,309 | 4,717 |
| | Up to Q4-2019-20 | 50,839 | - | 11,538 | 39,301 |
| Health | For Q4 - 2019-20 | 92,091 | - | 82,900 | 9,191 |
| | Up to Q4-2019-20 | 490,018 | - | 245,561 | 244,457 |
| Weather and Crop Insurance | For Q4 - 2019-20 | - | - | 140,871 | (140,871) |
| | Up to Q4-2019-20 | 9 | - | 1,083,855 | (1,083,846) |
| Other Misc. | For Q4 - 2019-20 | 7,318 | - | 138,743 | (131,425) |
| | Up to Q4-2019-20 | 63,180 | 25 | 148,135 | (84,930) |
| Misc Total | For Q4 - 2019-20 | 612,492 | 490 | 1,149,675 | (536,693) |
| | Up to Q4-2019-20 | 3,142,218 | 2,808 | 4,708,773 | (1,563,747) |
| Grand Total | For Q4 - 2019-20 | 702,635 | 3,806 | 1,341,507 | (635,066) |
| | Up to Q4-2019-20 | 3,817,554 | 24,358 | 6,046,289 | (2,204,377) |

| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | For Q4 - 2019-20 | Up to Q4-2019-20 |
|---|------------------|------------------|
| | (Rs. In '000) | (Rs. In '000) |
| Agents | 185,902 | 858,319 |
| Brokers | 283,634 | 1,955,059 |
| Corporate agency | 183,479 | 724,617 |
| Web Aggregator | 6,119 | 45,795 |
| Motor Insurance Service Provider (MISP)* | 14,307 | 99,431 |
| Others | 29,194 | 134,333 |
| TOTAL | 702,635 | 3,817,554 |

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

| S.No. | Particulars | 2020-21 | | | | | | 2019-20 | | | | | | | | | |
|-------|--|------------------|---------------|-----------------|----------------------|------------------------|------------------|-------------------|----------------|----------------|-----------------|-----------------|----------------------|------------------------|------------------|-------------------|---------|
| | | Fire Up to Q4 | Marine For Q4 | Marine Up to Q4 | Miscellaneous For Q4 | Miscellaneous Up to Q4 | Total For Q4 | Total Up to Q4 | Fire For Q4 | Fire Up to Q4 | Marine For Q4 | Marine Up to Q4 | Miscellaneous For Q4 | Miscellaneous Up to Q4 | Total For Q4 | Total Up to Q4 | |
| 1 | Employees' remuneration & welfare benefits | 310,827 | 3,277 | 13,828 | 1,123,917 | 4,325,499 | 1,204,977 | 4,350,152 | 78,700 | 204,131 | (6,657) | 10,284 | 1,117,400 | 4,319,518 | 1,189,443 | 4,333,933 | |
| 2 | Company's contribution to Provident fund and others | 15,267 | 157 | 679 | 49,806 | 182,624 | 53,704 | 198,570 | 4,299 | 12,435 | (473) | 626 | 50,527 | 237,692 | 54,353 | 250,753 | |
| 3 | Travel, conveyance and vehicle running expenses | 7,225 | 150 | 321 | 50,841 | 103,424 | 54,435 | 110,870 | 2,871 | 7,876 | (262) | 387 | 45,865 | 200,762 | 48,474 | 208,825 | |
| 4 | Rents, rates & taxes | 16,353 | 106 | 727 | 49,622 | 232,563 | 52,423 | 250,033 | 3,239 | 9,003 | (325) | 454 | 53,792 | 240,472 | 56,706 | 249,929 | |
| 5 | Repairs | 43,906 | 555 | 1,953 | 210,674 | 626,404 | 224,250 | 672,263 | 8,677 | 16,828 | (253) | 848 | 185,708 | 449,686 | 194,132 | 467,362 | |
| 6 | Printing & Stationery | 2,250 | 43 | 100 | 15,313 | 32,415 | 34,765 | 34,765 | 881 | 2,191 | (70) | 110 | 15,230 | 58,292 | 16,021 | 60,593 | |
| 7 | Communication expenses | 8,539 | 28 | 380 | 17,838 | 121,787 | 18,983 | 130,706 | 1,747 | 5,017 | (188) | 253 | 28,557 | 135,865 | 30,115 | 141,135 | |
| 8 | Postage expenses | 1,516 | 22 | 67 | 8,232 | 21,842 | 8,771 | 23,225 | 1,193 | 3,184 | (109) | 160 | 20,528 | 85,000 | 21,612 | 88,344 | |
| 9 | Legal & professional charges | 4,955 | 91 | 253 | 41,674 | 99,356 | 43,643 | 104,564 | 688 | 1,935 | (96) | 139 | 20,746 | 87,462 | 21,386 | 89,596 | |
| 10 | Auditors Fees, expenses, etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | a. As auditor | 380 | 2 | 17 | 1,062 | 5,418 | 1,120 | 5,815 | 38 | 156 | (8) | 8 | 356 | 4,177 | 386 | 4,341 | |
| | b. As advisor or in any other capacity, in respect of: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | c. In any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | Advertisement and Publicity | 709,686 | 7,803 | 31,568 | 2,690,387 | 8,306,139 | 2,882,882 | 9,047,393 | 109,993 | 340,978 | (14,019) | 17,178 | 1,291,421 | 6,463,872 | 1,387,395 | 6,822,028 | |
| 12 | Bank Charges & interest expenses others | 10,650 | 140 | 474 | 52,767 | 151,697 | 56,184 | 162,821 | 1,675 | 4,346 | (142) | 219 | 29,584 | 116,659 | 31,117 | 120,624 | |
| 13 | Service Tax/ GST Expenses | 992 | (46) | 44 | 29,729 | 121,507 | 28,692 | 122,543 | 850 | 1,946 | (50) | 98 | 53,860 | 143,880 | 54,660 | 145,924 | |
| | Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 14 | Directors' Sitting fees | 193 | 2 | 9 | 874 | 2,748 | 929 | 2,950 | 45 | 105 | (3) | 5 | 878 | 2,810 | 920 | 2,920 | |
| 15 | Entertainment Expenses | 1,354 | 27 | 60 | 7,212 | 15,802 | 7,866 | 17,216 | 876 | 2,162 | (65) | 109 | 10,948 | 43,453 | 11,759 | 45,724 | |
| 16 | Office Maintenance Expenses | 8,630 | 79 | 384 | 31,192 | 122,932 | 33,152 | 131,946 | 2,032 | 5,766 | (213) | 291 | 33,072 | 154,016 | 34,891 | 160,073 | |
| 17 | Training & Recruitment Expenses | 4,595 | 84 | 200 | 26,609 | 63,996 | 31,634 | 88,701 | 1,282 | 6,311 | (530) | 419 | (7,858) | 216,059 | (7,105) | 224,759 | |
| 18 | Depreciation | 10,599 | 88 | 471 | 37,390 | 150,996 | 39,679 | 162,066 | 2,435 | 6,279 | (203) | 316 | 43,250 | 167,832 | 45,482 | 174,427 | |
| 19 | Office Management Expenses | 3,524 | 84 | 177 | 13,069 | 55,901 | 15,003 | 60,002 | 819 | 2,161 | (72) | 109 | 14,253 | 57,730 | 15,000 | 60,000 | |
| 20 | Subscriptions and Membership Fees | 3,469 | 31 | 154 | 12,776 | 49,422 | 13,246 | 53,045 | 505 | 1,264 | (40) | 65 | 9,073 | 34,301 | 9,538 | 36,650 | |
| 21 | Contingence Expenses (net) | 18,675 | (90) | 470 | 333 | 10,007 | 2,959 | 29,152 | 2,313 | 13,364 | 383 | 1,948 | (667) | 7,233 | 2,029 | 22,545 | |
| 22 | Weather Insurance Charges | - | - | - | (193,458) | 61,950 | (193,458) | 61,950 | - | - | - | - | - | 36,793 | 305,558 | 36,793 | 305,558 |
| 23 | Miscellaneous expenses | 705 | (12) | 31 | 6,437 | 19,185 | 6,201 | 19,921 | 297 | 387 | 8 | 19 | 13,696 | 23,813 | 14,002 | 24,219 | |
| | Total | 1,184,600 | 12,625 | 52,365 | 4,287,294 | 14,883,805 | 4,603,533 | 16,820,769 | 225,435 | 649,645 | (23,328) | 34,045 | 3,067,012 | 13,355,662 | 3,269,120 | 14,028,252 | |

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. in '000)

| S.No. | Particulars | 2020-21 | | | | | | | | | | | | | | | | Total Miscellaneous For Q4 | Total Miscellaneous Up to Q4 | | | | | |
|--------------|---|-------------------|------------------|-------------------|--------------------|----------------------|-----------------------------|-------------------------------|-------------------------|---------------------------|--------------------|----------------------|-----------------|-------------------|--------------------------|----------------------------|----------------|----------------------------|------------------------------|------------------|-----------------------------------|-------------------------------------|----------------------------|------------------------------|
| | | Motor OD Up to Q4 | Motor TP For Q4 | Motor TP Up to Q4 | Motor Total For Q4 | Motor Total Up to Q4 | Employer's Liability For Q4 | Employer's Liability Up to Q4 | Public Liability For Q4 | Public Liability Up to Q4 | Engineering For Q4 | Engineering Up to Q4 | Aviation For Q4 | Aviation Up to Q4 | Personal Accident For Q4 | Personal Accident Up to Q4 | Health For Q4 | | | Health Up to Q4 | Weather and Crop Insurance For Q4 | Weather and Crop Insurance Up to Q4 | Other Miscellaneous For Q4 | Other Miscellaneous Up to Q4 |
| 1 | Employees' remuneration & welfare benefits | 1,000,608 | 474,411 | 1,513,167 | 796,924 | 2,513,775 | 6,940 | 24,910 | 4,905 | 15,699 | 8,160 | 38,370 | (69) | 5,500 | 14,345 | 38,554 | 136,029 | 722,783 | 147,815 | 632,897 | 8,868 | 33,221 | 1,123,918 | 4,025,499 |
| 2 | Company's contribution to Provident fund and others | 44,475 | 20,565 | 67,258 | 34,561 | 111,733 | 335 | 1,223 | 237 | 771 | 390 | 1,895 | (5) | 270 | 643 | 1,724 | 6,104 | 32,311 | 7,094 | 31,075 | 436 | 1,632 | 49,804 | 162,624 |
| 3 | Travel, conveyance and vehicle running expenses | 26,631 | 20,722 | 40,273 | 34,589 | 66,804 | 287 | 579 | 190 | 365 | 402 | 892 | 37 | 128 | 511 | 924 | 7,131 | 17,321 | 7,134 | 15,539 | 376 | 772 | 50,840 | 103,424 |
| 4 | Rents, rates & taxes | 59,262 | 23,175 | 89,618 | 39,063 | 148,890 | 257 | 1,311 | 193 | 826 | 248 | 2,019 | (37) | 289 | 678 | 2,258 | 4,037 | 42,336 | 4,863 | 33,285 | 319 | 1,748 | 49,621 | 232,953 |
| 5 | Repairs | 159,110 | 90,398 | 249,614 | 151,448 | 399,724 | 1,137 | 3,519 | 787 | 2,218 | 1,416 | 5,420 | 39 | 2,491 | 6,063 | 36,733 | 114,169 | 25,157 | 89,841 | 1,467 | 4,683 | 1,407 | 626,404 | 1,468,404 |
| 6 | Printing & Stationery | 8,316 | 6,314 | 12,576 | 10,543 | 20,892 | 83 | 180 | 55 | 114 | 114 | 278 | 10 | 40 | 163 | 307 | 2,296 | 5,765 | 1,970 | 4,800 | 106 | 239 | 15,310 | 32,415 |
| 7 | Communication expenses | 31,019 | 9,169 | 46,903 | 15,855 | 77,919 | 87 | 684 | 73 | 421 | 51 | 1,054 | (34) | 151 | 284 | 1,166 | 412 | 22,118 | 1,274 | 17,336 | 106 | 913 | 17,838 | 121,767 |
| 8 | Postage expenses | 5,513 | 3,473 | 6,337 | 5,810 | 13,650 | 45 | 121 | 30 | 77 | 58 | 187 | 3 | 27 | 94 | 209 | 1,126 | 3,923 | 1,009 | 3,066 | 57 | 162 | 6,231 | 21,642 |
| 9 | Legal & professional charges | 26,268 | 17,807 | 39,723 | 29,768 | 65,991 | 196 | 495 | 105 | 244 | 207 | 591 | 14 | 84 | 816 | 2,803 | 6,655 | 18,551 | 3,550 | 9,652 | 364 | 945 | 41,675 | 99,356 |
| 10 | Auditors Fees, expenses, etc. | 1,378 | 506 | 2,084 | 853 | 3,482 | 5 | 30 | 4 | 19 | 5 | 47 | (1) | 7 | 15 | 53 | 75 | 985 | 99 | 774 | 8 | 41 | 1,063 | 5,418 |
| | a. As auditor | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. As advisor or in any other capacity, in respect | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. In any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Advertisement and Publicity | 2,582,378 | 1,339,777 | 3,905,197 | 2,247,464 | 6,487,575 | 16,393 | 56,874 | 11,527 | 35,844 | 19,552 | 87,607 | 13 | 12,568 | 37,276 | 98,003 | 337,175 | 1,451,827 | - | - | 20,987 | 75,851 | 2,690,387 | 8,306,139 |
| 12 | Bank Charges & interest expenses others | 38,591 | 22,504 | 58,359 | 37,690 | 96,850 | 295 | 653 | 196 | 536 | 359 | 1,315 | 12 | 188 | 618 | 1,471 | 6,962 | 27,569 | 6,338 | 21,676 | 395 | 1,138 | 52,765 | 151,697 |
| 13 | Service Tax/GST Expenses | 3,564 | (4,208) | 5,436 | (6,869) | 9,030 | (73) | 79 | 50 | (135) | 122 | (30) | (18) | (92) | 137 | (588) | 17,976 | 37,878 | 93,969 | (100) | 106 | 29,728 | 121,507 | |
| | Others : | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Director's Sitting fees | 699 | 378 | 1,057 | 633 | 1,756 | 79 | 19 | 18 | 8 | 24 | 0 | 0 | 3 | 21 | 108 | 469 | 102 | 383 | 5 | 21 | 873 | 2,748 | |
| 15 | Entertainment Expenses | 3,852 | 2,763 | 5,825 | 4,617 | 10,698 | 572 | 108 | 35 | 68 | 73 | 167 | 7 | 24 | 70 | 136 | 944 | 2,548 | 1,346 | 2,929 | 69 | 145 | 7,212 | 15,802 |
| 16 | Office Maintenance Expenses | 31,273 | 14,470 | 47,293 | 24,318 | 78,566 | 171 | 692 | 123 | 436 | 190 | 1,085 | (9) | 153 | 411 | 1,192 | 3,422 | 22,341 | 2,348 | 17,566 | 216 | 921 | 31,191 | 122,932 |
| 17 | Training & Recruitment Expenses | 16,088 | 12,052 | 24,329 | 20,044 | 40,417 | 163 | 351 | 109 | 228 | 224 | 556 | 18 | 80 | 321 | 605 | 4,452 | 11,348 | 4,066 | 9,921 | 215 | 461 | 29,610 | 63,997 |
| 18 | Depreciation | 38,414 | 16,915 | 58,091 | 28,450 | 96,505 | 197 | 849 | 143 | 535 | 318 | 1,308 | (15) | 188 | 485 | 1,464 | 3,709 | 3,962 | 21,574 | 448 | 1,133 | 37,390 | 150,996 | |
| 19 | Office Management Expenses | 14,221 | 11,419 | 21,506 | 19,055 | 35,727 | 155 | 314 | 102 | 198 | 216 | 484 | 20 | 69 | 302 | 542 | (10,655) | 10,159 | 3,673 | 7,988 | 205 | 420 | 13,071 | 55,901 |
| 20 | Subscriptions and Membership Fees | 12,573 | 5,732 | 19,013 | 9,635 | 31,586 | 67 | 316 | 49 | 175 | 74 | 428 | (6) | 61 | 163 | 479 | 1,336 | 8,982 | 1,380 | 7,962 | 85 | 371 | 12,776 | 49,422 |
| 21 | Contingency Expenses (net) | 34 | (0) | 51 | (0) | 85 | 1 | 51 | (61) | 340 | 33 | 3,109 | 22 | 765 | 57 | 297 | 0 | 5,387 | 0 | (0) | 278 | (27) | 330 | 10,007 |
| 22 | Weather Insurance Charges | - | (647) | - | (1,069) | - | - | - | - | - | - | - | - | - | - | (107) | - | - | (192,282) | 61,950 | 0 | (193,459) | 81 | 10,950 |
| 23 | Miscellaneous expenses | 6,294 | 4,726 | 9,518 | 7,882 | 15,612 | (15) | 57 | (7) | 36 | (33) | 87 | (10) | 13 | (10) | 98 | (729) | 1,880 | 1,125 | (333) | 77 | 6,438 | 19,195 | |
| Total | | 4,110,887 | 2,092,392 | 6,216,228 | 3,910,964 | 10,326,016 | 26,773 | 83,885 | 18,787 | 89,220 | 31,820 | 147,015 | (16) | 21,393 | 69,650 | 168,528 | 536,748 | 2,068,197 | 67,944 | 1,084,049 | 34,651 | 125,003 | 4,287,287 | 14,863,805 |

(Rs. in '000)

| S.No. | Particulars | 2019-20 | | | | | | | | | | | | | | | | Total Miscellaneous For Q4 | Total Miscellaneous Up to Q4 | | | | | |
|-------|---|-------------------|-----------------|-------------------|--------------------|----------------------|-----------------------------|-------------------------------|-------------------------|---------------------------|--------------------|----------------------|-----------------|-------------------|--------------------------|----------------------------|---------------|----------------------------|------------------------------|-----------------|-----------------------------------|-------------------------------------|----------------------------|------------------------------|
| | | Motor OD Up to Q4 | Motor TP For Q4 | Motor TP Up to Q4 | Motor Total For Q4 | Motor Total Up to Q4 | Employer's Liability For Q4 | Employer's Liability Up to Q4 | Public Liability For Q4 | Public Liability Up to Q4 | Engineering For Q4 | Engineering Up to Q4 | Aviation For Q4 | Aviation Up to Q4 | Personal Accident For Q4 | Personal Accident Up to Q4 | Health For Q4 | | | Health Up to Q4 | Weather and Crop Insurance For Q4 | Weather and Crop Insurance Up to Q4 | Other Miscellaneous For Q4 | Other Miscellaneous Up to Q4 |
| 1 | Employees' remuneration & welfare benefits | 897,121 | 361,324 | 1,307,202 | 618,498 | 2,204,324 | 7,659 | 24,224 | 6,223 | 24,843 | 13,772 | 52,696 | 1,417 | 1,555 | 12,189 | 41,694 | 289,867 | 1,167,228 | 152,687 | 544,992 | 14,700 | 58,173 | 1,117,400 | 4,119,518 |
| 2 | Company's contribution to Provident fund and others | 80,274 | 15,857 | 73,255 | 27,296 | 123,929 | 401 | 1,476 | 332 | 1,501 | 685 | 3,210 | 86 | 95 | 545 | 2,221 | 12,326 | 62,185 | 8,131 | 39,932 | 723 | 3,543 | 50,527 | 237,962 |
| 3 | Travel, conveyance and vehicle running expenses | 45,639 | 15,186 | 66,500 | 26,107 | 112,139 | 276 | 911 | 236 | 927 | 491 | 1,981 | 53 | 58 | 512 | 1,998 | 11,736 | 55,921 | 11,396 | 42,640 | 521 | 2,187 | 45,864 | 200,762 |
| 4 | Rents, rates & taxes | 54,022 | 17,905 | 78,716 | 30,784 | 132,738 | 307 | 1,068 | 259 | 1,087 | 535 | 2,324 | 62 | 69 | 668 | 2,632 | 14,616 | 73,672 | 6,014 | 24,317 | 596 | 2,565 | 53,791 | 240,472 |
| 5 | Repairs | 100,972 | 61,136 | 147,126 | 103,658 | 248,698 | 321 | 1,397 | 860 | 2,031 | 1,814 | 4,343 | 119 | 128 | 2,110 | 4,919 | 54,416 | 137,024 | 19,569 | 45,450 | 1,970 | 4,796 | 195,708 | 449,686 |
| 6 | Printing & Stationery | 13,013 | 5,029 | 18,962 | 8,615 | 31,975 | 84 | 260 | 153 | 565 | 15 | 176 | 15 | 17 | 631 | 4,205 | 17,677 | 1,743 | 6,279 | 164 | 624 | 1,531 | 58,292 | |
| 7 | Communication expenses | 30,524 | 9,538 | 44,477 | 16,424 | 75,002 | 184 | 595 | 136 | 606 | 280 | 1,235 | 35 | 38 | 345 | 1,468 | 7,704 | 41,693 | 3,172 | 13,719 | 298 | 1,431 | 28,557 | 135,865 |
| 8 | Postage expenses | 19,063 | 8,821 | 27,921 | 11,708 | 48,914 | 115 | 376 | 98 | 384 | 204 | 622 | 22 | 24 | 244 | 929 | 5,641 | 26,018 | 2,261 | 8,623 | 218 | 988 | 20,528 | 85,000 |
| 9 | Legal & professional charges | 21,267 | 7,138 | 30,988 | 12,269 | 52,254 | 91 | 289 | 50 | 208 | 104 | 441 | 12 | 13 | 1,494 | 7,347 | 5,307 | 21,488 | 1,137 | 4,551 | 290 | 890 | 20,748 | 87,482 |
| 10 | Auditors Fees, expenses, etc. | 938 | 123 | 1,367 | 219 | 2,306 | 3 | 19 | 2 | 19 | 4 | 40 | 1 | 1 | 5 | 46 | 71 | 1,280 | 48 | 422 | 5 | 45 | 356 | 4,177 |
| | a. As auditor | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. As advisor or in any other capacity, in respect | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. In any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Advertisement and Publicity | 1,899,962 | 570,472 | 2,768,449 | 983,335 | 4,668,411 | 9,559 | 40,464 | 7,979 | 41,163 | 16,345 | 88,006 | 2,342 | 2,598 | 20,084 | 99,668 | 234,263 | 1,425,397 | - | - | 17,114 | 98,165 | 1,291,421 | |

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

| S.No. | Particulars | As at 31-03-2021 (Rs. In '000) | As at 31-03-2020 (Rs. In '000) |
|-------|---|-----------------------------------|-----------------------------------|
| 1 | Authorised Capital | | |
| | 30,00,00,000 (Previous year 30,00,00,000) Equity Shares of Rs10 each | 3,000,000 | 3,000,000 |
| 2 | Issued Capital | | |
| | 25,15,49,920 (Previous year 25,15,49,920) Equity Shares of Rs10 each | 2,515,499 | 2,515,499 |
| 3 | Subscribed Capital | | |
| | 25,15,49,920 (Previous year 25,15,49,920) Equity Shares of Rs10 each | 2,515,499 | 2,515,499 |
| 4 | Called-up Capital | | |
| | 25,15,49,920 (Previous year 25,15,49,920) Equity Shares of Rs10 each | 2,515,499 | 2,515,499 |
| | Less : Calls unpaid | - | - |
| | Add : Equity Shares forfeited (Amount originally paid up) | - | - |
| | Less : Par Value of Equity Shares bought back | - | - |
| | Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares | - | - |
| | TOTAL | 2,515,499 | 2,515,499 |

Note:

1. Entire 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 31.03.2020 25,15,49,920 Equity shares).

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

| Shareholder | As at 31-03-2021 | | As at 31-03-2020 | |
|-----------------------------|--------------------|----------------|--------------------|----------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Holding Company - Indian | 251,549,920 | 100.00% | 251,549,920 | 100.00% |
| · Holding Company - Foreign | - | - | - | - |
| TOTAL | 251,549,920 | 100.00% | 251,549,920 | 100.00% |

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|-------|--|-------------------|-------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Debenture Redemption Reserve | | |
| | Opening Balance | 207,639 | 191,667 |
| | Add:- Creation during the period | - | 15,972 |
| | Closing Balance | 207,639 | 207,639 |
| 4 | Share Premium | | |
| | Opening Balance | 7,667,050 | 7,667,050 |
| | Add :- Change during the period | - | - |
| | Closing Balance | 7,667,050 | 7,667,050 |
| 5 | General Reserves | - | - |
| 6 | Catastrophe Reserve | - | - |
| 7 | Other Reserves (to be specified) | - | - |
| 8 | Balance of Profit in Profit & Loss Account | 10,152,731 | 8,071,547 |
| | TOTAL | 18,027,420 | 15,946,236 |

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

| Sr No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|---------------|---|-------------------------|-------------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Debentures/ Bonds : Unsecured - Long Term | 2,300,000 | 2,300,000 |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 2,300,000 | 2,300,000 |

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE (SHAREHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|-------|--|-------------------|-------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury | 5,460,154 | 3,037,756 |
| 2 | Other Approved Securities | 4,726,715 | 1,446,739 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 6,728,046 | 5,020,182 |
| | (e) Other Securities | 85,449 | 33,686 |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 1,399,106 | 1,637,053 |
| 5 | Other than Approved Investments | 256,178 | 382,463 |
| | Less - Provision for diminution in the value of investment | (43,198) | (23,563) |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury | - | 195,014 |
| 2 | Other Approved Securities | - | 142,000 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | 371,316 | 146,242 |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | 568,592 | 558,537 |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 1,216,711 | 1,431,378 |
| | (e) Other Securities | 924,770 | 286,323 |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 169,309 | 163,780 |
| 5 | Other than Approved Investments | 478,739 | 161,761 |
| | Less - Provision for diminution in the value of investment | (68,273) | (38,057) |
| | TOTAL | 22,273,614 | 14,581,294 |

Note:

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

| Particulars | As at 31-03-2021 | As at 31-03-2020 |
|--------------|------------------|------------------|
| | (Rs. In '000) | (Rs. In '000) |
| Book Value | 21,878,162 | 14,364,764 |
| Market Value | 22,194,108 | 14,579,675 |

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

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

4. The Company has investments of Rs 1,299,411 thousands in Non-Convertible Debentures (NCD's) of Reliance Capital Limited (RCL), which have been classified as doubtful assets on and from 17th January 2021 based on Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements. The management have estimated the realisable value of the NCD's considering all the available current information with regard to RCL's asset monetisation and disinvestment plans, and formulated its own realistic assessment of the realisable value of RCL's key assets/investments based on appropriate valuation benchmarks. Based on such assessment, the company, has as a matter of prudence and abundant caution, created provision of 30% of total investments in RCL amounting to Rs 389,823 thousands and the management is confident of realisability of balance amount.

5. The Company has investments of Rs 649,327 thousand in secured debentures of Reliance Home Finance Limited . During the year the Company has classified investments in RHFL as loss assets and have written off entire investment assets.

PERIODIC DISCLOSURES

FORM NL-12B-INVESTMENT SCHEDULE (POLICYHOLDER)

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|-------|--|--------------------|-------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 26,489,802 | 19,507,131 |
| 2 | Other Approved Securities | 22,931,544 | 9,290,320 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 32,640,952 | 32,237,396 |
| | (e) Other Securities | 414,551 | 216,314 |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 6,787,722 | 10,512,432 |
| 5 | Other than Approved Investments | 1,242,834 | 2,456,011 |
| | Less - Provision for diminution in the value of investment | (209,570) | (151,311) |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | - | 1,252,296 |
| 2 | Other Approved Securities | - | 911,860 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | 1,801,428 | 939,103 |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | 2,758,511 | 3,586,677 |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 5,902,842 | 9,191,679 |
| | (e) Other Securities | 4,486,501 | 1,838,642 |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 821,396 | 1,051,724 |
| 5 | Other than Approved Investments | 2,322,600 | 1,038,796 |
| | Less - Provision for diminution in the value of investment | (331,224) | (244,385) |
| | TOTAL | 108,059,889 | 93,634,685 |

Notes :

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

| Particulars | As at 31-03-2021 | As at 31-03-2020 |
|--------------|------------------|------------------|
| | (Rs. In '000) | (Rs. In '000) |
| Book Value | 106,141,361 | 89,397,761 |
| Market Value | 107,674,165 | 90,735,243 |

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

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

4. The Company has investments of Rs 1,299,411 thousands in Non-Convertible Debentures (NCD's) of Reliance Capital Limited (RCL), which have been classified as doubtful assets on and from 17th January 2021 based on Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements. The management have estimated the realisable value of the NCD's considering all the available current information with regard to RCL's asset monetisation and disinvestment plans, and formulated its own realistic assessment of the realisable value of RCL's key assets/investments based on appropriate valuation benchmarks. Based on such assessment, the company, has as a matter of prudence and abundant caution, created provision of 30% of total investments in RCL amounting to Rs 389,823 thousands and the management is confident of realisability of balance amount.

5. The Company has investments of Rs 649,327 thousand in secured debentures of Reliance Home Finance Limited . During the year the Company has classified investments in RHFL as loss assets and have written off entire investment assets.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|-------|---|------------------|------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others (to be specified) | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | | |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Others - Trustees of Reliance General Insurance Employees Benefit Trust | - | - |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | |
| | (a) Loans classified as standard | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | | |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | Net Block | | |
|--------------------------------------|----------------------|----------------|----------------|-----------------------|----------------------|-----------------------------|---------------|-----------------------|-----------------------|-----------------------|
| | As at 1st April,2020 | Additions | Deductions | As at 31st March,2021 | As at 1st April,2020 | For the period/ Adjustments | Deductions | As at 31st March,2021 | As at 31st March,2021 | As at 31st March,2020 |
| Leasehold Improvement | 101,896 | 9,423 | 477 | 110,842 | 80,357 | 11,411 | 468 | 91,300 | 19,542 | 21,539 |
| Furniture & Fittings | 96,473 | 2,801 | 232 | 99,042 | 75,371 | 3,500 | 112 | 78,759 | 20,283 | 21,102 |
| Information Technology | 486,963 | 4,750 | 3,083 | 488,630 | 385,752 | 58,215 | 2,836 | 441,131 | 47,499 | 101,211 |
| Intangible Asset (Computer Software) | 832,844 | 184,961 | - | 1,017,805 | 711,740 | 68,706 | - | 780,446 | 237,359 | 121,104 |
| Vehicles | 14,092 | 3,365 | 14,092 | 3,365 | 3,972 | 1,799 | 5,734 | 37 | 3,328 | 10,120 |
| Office Equipment | 200,564 | 21,839 | 4,146 | 218,257 | 156,419 | 18,435 | 3,836 | 171,018 | 47,238 | 44,145 |
| Plant & Machinery | 3,798 | - | - | 3,798 | 3,766 | - | - | 3,766 | 32 | 32 |
| TOTAL | 1,736,630 | 227,139 | 22,030 | 1,941,739 | 1,417,377 | 162,066 | 12,986 | 1,566,457 | 375,282 | 319,253 |
| Capital Work in progress | 92,685 | 108,748 | 90,928 | 110,505 | - | - | - | - | 110,505 | 92,685 |
| Grand Total | 1,829,315 | 335,887 | 112,958 | 2,052,244 | 1,417,377 | 162,066 | 12,986 | 1,566,457 | 485,787 | 411,938 |
| Previous Period (2019-20) | 1,589,174 | 255,527 | 15,386 | 1,829,315 | 1,254,257 | 174,428 | 11,308 | 1,417,377 | 411,938 | |

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|--------------|--|-------------------------|-------------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Cash (including cheques, drafts and stamps on hand) | 8,288 | 9,527 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (i) Short-term (due within 12 months)* | 15,706 | 14,476 |
| | (ii) Others | - | - |
| | (b) Current Accounts** | 1,607,104 | 695,716 |
| | (c) Others - Cheques on Hand | 364,353 | 200,940 |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | TOTAL | 1,995,451 | 920,659 |
| | Balances with non-scheduled banks included in (Current Accounts) above | - | - |
| | TOTAL | 1,995,451 | 920,659 |

* Out of above Rs 125,962 thousand (Rs 125,973 thousand as at 31.03.2020) are earmarked for specified purpose in a separate bank account.

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

| S.No. | Particulars | As at 31-03-2021 (Rs. In '000) | As at 31-03-2020 (Rs. In '000) |
|-------|---|-----------------------------------|-----------------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 548,963 | 457,149 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (net of provision for taxation) | - | 12,665 |
| 6 | MAT Credit Entitlement | 1,123,181 | 1,670,801 |
| | Others: | | |
| 7 | Rental & Other Deposits | 375,665 | 372,332 |
| 8 | Advances to Staff | 11,718 | 5,034 |
| 9 | Unutilised Goods and Service Tax Credit | 1,349,422 | 2,029,219 |
| 10 | Other Advances & Deposits | 1,172,373 | 1,009,253 |
| | | 2,909,178 | 3,415,838 |
| | - Less Provision for doubtful advances | (156,495) | (86,728) |
| | | 2,752,683 | 3,329,110 |
| | TOTAL (A) | 4,424,827 | 5,469,726 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 3,404,604 | 3,554,412 |
| 2 | Investments pertaining to Policyholder funds | 693,601 | 583,690 |
| 3 | Outstanding Premiums | 8,726,226 | 4,296,643 |
| 4 | Agents' Balances | 6,573 | 11,452 |
| 5 | Foreign Agencies Balances | - | - |
| 6 | Investments Sales- to be settled | 110,866 | 375,982 |
| 7 | Due from other entities carrying on insurance business | 4,408,195 | 3,763,109 |
| 8 | Less : Provision for doubtful debts | (300,191) | (210,000) |
| 9 | Bank Balance / Investment on behalf of RHIL | 93,040 | 98,454 |
| | TOTAL (B) | 17,142,914 | 12,473,742 |
| | TOTAL (A+B) | 21,567,741 | 17,943,467 |

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CURRENT LIABILITIES

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|--------------|--|-------------------------|-------------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Agent's Balances | 281,011 | 157,653 |
| 2 | Balances due to other insurance companies | 12,036,387 | 12,467,819 |
| 3 | Premiums received in advance | 7,121,045 | 6,492,914 |
| 4 | Unallocated Premium | 5,668,919 | 4,785,383 |
| 5 | Interest Accrued but not due on Borrowings | 130,167 | 130,958 |
| 6 | Sundry creditors | 4,323,789 | 2,660,103 |
| 7 | Claims Outstanding | 76,008,520 | 64,019,640 |
| | Add : Provision for Doubtful Reinsurance Recoveries | 68,864 | 137,330 |
| 8 | Due to Officers/ Directors | - | - |
| 9 | Unclaimed amount of policyholders. | 756,431 | 737,990 |
| | Add: Investment Income accruing on Unclaimed amount. | 144,206 | 127,732 |
| 10 | Others: | | |
| | - Payable to policyholders | 51,874 | 87,249 |
| | - Environmental Relief Fund Payable | 212 | 11 |
| | - Employee Related Payables | 742,253 | 739,847 |
| | - Investments Purchased-to be settle | - | - |
| | - Temporary Bank Overdraft as per accounts. | 4,102,204 | 905,272 |
| | - Surplus available to RHIL | 93,040 | 98,454 |
| | - Statutory Dues | 465,441 | 458,523 |
| | - Goods and Service Tax Liability | 493,610 | 54,207 |
| | TOTAL | 112,487,973 | 94,061,085 |

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|-------|---|-------------------|-------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Reserve for Unexpired Risk | 19,201,685 | 13,745,496 |
| 2 | For Taxation (less advance tax paid and taxes deducted at source) | (101,394) | 54,086 |
| 3 | For Final dividends | - | - |
| 4 | For dividend distribution tax | - | - |
| 5 | Reserve for Premium Deficiency | - | - |
| 6 | Others: | | |
| | - For Grauity | 11,387 | 9,767 |
| | - For Leave Encashment | 6,822 | 7,351 |
| | - For Phantom Share Liability | 162,000 | 110,389 |
| | - For Risk Reserves | 100,000 | 100,000 |
| | TOTAL | 19,380,500 | 14,027,089 |

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

| S.No. | Particulars | As at 31-03-2021 | As at 31-03-2020 |
|--------------|---|-------------------------|-------------------------|
| | | (Rs. In '000) | (Rs. In '000) |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others (to be specified) | - | - |
| | TOTAL | - | - |

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021

(Rs. In '000)

| Particulars | MARCH 31, 2021 | MARCH 31, 2020 |
|--|---------------------|--------------------|
| Cash and cash equivalents at the beginning of year | | |
| Cash & Bank balance | 920,659 | 1,624,097 |
| Less: Temporary Bank Overdraft as per books of accounts | 905,272 | 634,497 |
| | | |
| Cash flows from Operating Activities :- | | |
| Direct Premiums received | 79,301,348 | 73,668,443 |
| Payment to Reinsurance companies (net of claims and commission) | (12,255,819) | (5,785,228) |
| Payment to Co Insurance companies (net of claims and expenses) | (312,291) | (64,328) |
| Direct Claims Paid | (40,280,683) | (37,838,368) |
| Direct Commission / Brokerage Payments | (4,221,594) | (3,894,262) |
| Payment of other operating expenses | (14,192,580) | (13,736,176) |
| Preliminary and pre-operating expenses | - | - |
| Advances, Deposits, Staff loans | 516,205 | (3,513,382) |
| GST/Service Tax (Net) | 1,065,884 | (1,661,005) |
| Income tax paid (Net) | (740,556) | (608,368) |
| Misc Receipts/payments | 37,509 | 36,586 |
| Cash Flow before extraordinary items | 8,917,423 | 6,603,912 |
| Cash flow from extraordinary operations | | |
| Cash flow from operating activities :- | 8,917,423 | 6,603,912 |
| | | |
| Cash flows from investing activities :- | | |
| Purchase of investments | (148,378,697) | (118,674,257) |
| Sale of investment (including gain/loss) | 131,527,000 | 106,584,983 |
| Purchase of fixed Assets | (335,887) | (255,527) |
| Proceeds from Sale of fixed Assets | 96,558 | 5,079 |
| Rent/Interest/Dividends received | 8,610,855 | 7,102,896 |
| Investment in money market instruments and in liquid mutual funds (Net) | (2,316,110) | (1,933,907) |
| Repayment received on Loan Given | - | - |
| Expenses related to investment activities | (29,863) | (32,601) |
| Net Cash Flow from Investing activities | (10,826,144) | (7,203,333) |
| | | |
| Cash flows from financing activities :- | | |
| Proceeds from issuance of share capital | - | - |
| Share Application Money Received | - | - |
| Proceeds from borrowings | - | - |
| Repayment of borrowings | - | - |
| Borrowings issue expenses | - | - |
| Interest/ Dividend Paid | (213,419) | (374,791) |
| Cash flow from Financing activities | (213,419) | (374,791) |
| | | |
| Cash and cash equivalents at the end of year including Bank overdraft | (2,106,753) | 15,387 |
| | | |
| Cash and cash Equivalent at the end of year | | |
| Cash & Bank balance as per schedule | 1,995,451 | 920,659 |
| Less: Temporary book over draft as per schedule | 4,102,204 | 905,272 |
| Cash and Cash Equivalent at the end of year | (2,106,753) | 15,387 |

PERIODIC DISCLOSURES**FORM NL-21: Statement of Liabilities****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-03-2021****(Rs. In Lacs)****STATEMENT OF LIABILITIES**

| Reserve | Gross Reserve | Net Reserve |
|---|----------------------|--------------------|
| Unearned Premium Reserve (UPR) - (a) | 294,268 | 192,017 |
| Premium Deficiency Reserve (PDR) - (b) | - | - |
| Unexpired Risk Reserve (URR) - (c)=(a) +(b) | 294,268 | 192,017 |
| Outstanding Claim Reserve (other than IBNR reserve) - (d) | 336,092 | 211,149 |
| IBNR Reserve - (e) | 868,248 | 549,625 |
| Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e) | 1,498,608 | 952,791 |

Note:

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

PERIODIC DISCLOSURES

FORM NL-22 : Geographical Distribution of Business

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED MARCH 31, 2021

(Rs. In Lacs)

| STATES | Fire | | Marine (Cargo) | | Marine (Hull) | | Engineering | | Motor OD | | Motor TP | | Liability insurance | | Personal Accident | | Medical Insurance | | Overseas Medical Insurance | | Crop Insurance | | All Other Miscellaneous | | Grand Total | | |
|----------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|---------------------|-----------------|-------------------|-----------------|-------------------|-----------------|----------------------------|-----------------|----------------|-----------------|-------------------------|-----------------|----------------|-----------------|--------|
| | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | For Q4 2020-21 | Upto Q4 2020-21 | |
| Andhra Pradesh | 177 | 1,606 | 5 | 24 | - | - | 48 | 139 | 253 | 926 | 630 | 1,830 | 9 | 21 | 29 | 60 | 186 | 451 | 1 | 6 | - | - | 4 | 20 | 1,340 | 5,084 | |
| Arunachal Pradesh | 5 | 51 | - | - | - | - | 0 | 14 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 5 | 64 | |
| Assam | 245 | 1,284 | 0 | 4 | - | - | 95 | 547 | 982 | 3,228 | 573 | 1,982 | - | 2 | 9 | 14 | 46 | 142 | 0 | 0 | - | - | 5 | 21 | 1,957 | 7,225 | |
| Bihar | 135 | 742 | 1 | (3) | - | - | 697 | 1,044 | 536 | 1,647 | 1,097 | 3,451 | 1 | 1 | 1 | 3 | 44 | 159 | 0 | 0 | - | - | 32 | 127 | 2,543 | 7,169 | |
| Chhattisgarh | 85 | 2,640 | 10 | 20 | - | - | 10 | 91 | 1,150 | 3,423 | 703 | 2,056 | 4 | 11 | 21 | 45 | 55 | 218 | - | 0 | - | - | 7 | 26 | 2,045 | 8,528 | |
| Goa | 23 | 790 | 0 | 1 | - | - | 4 | 331 | 184 | 677 | 207 | 685 | 0 | 2 | 0 | 3 | 14 | 92 | 0 | 1 | - | - | 1 | 4 | 434 | 2,584 | |
| Gujarat | 1,378 | 10,567 | 272 | 1,002 | 2 | 2 | 231 | 777 | 4,455 | 13,873 | 6,376 | 22,105 | 266 | 1,087 | 198 | 464 | 1,312 | 5,812 | 6 | 29 | - | 18,059 | 65 | 236 | 14,561 | 74,012 | |
| Haryana | 317 | 2,467 | 23 | 117 | - | - | 57 | 445 | 903 | 2,828 | 769 | 2,651 | 24 | 119 | 30 | 102 | 307 | 1,208 | 1 | 3 | - | - | 10 | 40 | 2,440 | 9,979 | |
| Himachal Pradesh | 44 | 2,359 | 1 | 1 | - | - | 92 | 224 | 245 | 978 | 657 | 3,094 | 1 | 5 | 2 | 2 | 13 | 49 | - | 1 | - | - | 1 | 9 | 1,057 | 6,724 | |
| Jammu & Kashmir | 54 | 393 | 0 | 1 | - | - | 277 | 433 | 495 | 1,491 | 825 | 2,553 | 1 | 2 | 0 | 0 | 11 | 44 | 0 | 1 | - | - | 7 | 31 | 1,669 | 4,949 | |
| Jharkhand | 222 | 868 | 2 | 15 | - | - | 79 | 322 | 530 | 1,928 | 799 | 2,817 | 115 | 464 | 13 | 22 | 87 | 266 | 0 | 1 | - | - | 35 | 137 | 1,882 | 6,841 | |
| Karnataka | 717 | 6,173 | 116 | 499 | - | - | 105 | 706 | 4,574 | 14,915 | 6,509 | 21,841 | 64 | 255 | 166 | 534 | 1,795 | 11,020 | 13 | 71 | 123 | 96 | 30 | 99 | 14,212 | 56,209 | |
| Kerala | 138 | 606 | 3 | 6 | - | - | 15 | 117 | 2,411 | 8,830 | 3,057 | 12,864 | 2 | 11 | 8 | 28 | 229 | 9,992 | 25 | 78 | - | - | 10 | 48 | 5,898 | 32,581 | |
| Madhya Pradesh | 573 | 7,183 | 1 | 10 | - | - | 50 | 353 | 225 | 736 | 284 | 641 | 2 | 15 | 23 | 78 | 136 | 626 | 0 | 15 | - | 26,225 | 39 | 147 | 1,313 | 36,031 | |
| Maharashtra | 5,201 | 17,138 | 237 | 1,577 | (47) | 1,136 | 438 | 1,952 | 9,011 | 28,142 | 19,642 | 62,610 | 274 | 1,679 | 588 | 1,523 | 5,026 | 23,904 | 274 | 876 | 5,312 | 95,228 | 638 | 4,938 | 46,594 | 240,703 | |
| Manipur | 8 | 12 | - | - | - | - | - | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 8 | 14 |
| Meghalaya | 2 | 50 | - | - | - | - | 0 | 2 | - | - | - | - | - | - | - | - | - | 10,483 | - | - | - | - | - | - | - | 3 | 10,535 |
| Mizoram | 16 | 80 | - | - | - | - | 2 | 3 | 129 | 129 | 55 | 55 | - | - | - | - | 500 | 500 | - | - | - | - | - | - | 701 | 766 | |
| Nagaland | 1 | 5 | - | - | - | - | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 5 |
| Orissa | 376 | 2,810 | 10 | 12 | - | - | 40 | 399 | 912 | 2,353 | 937 | 2,760 | 17 | 52 | 7 | 15 | 97 | 312 | 0 | 0 | 8,151 | 35,473 | 25 | 83 | 10,570 | 44,271 | |
| Punjab | 325 | 1,728 | 73 | 301 | - | - | 39 | 139 | 297 | 791 | 857 | 2,172 | 13 | 32 | 23 | 88 | 214 | 809 | 16 | 65 | - | - | 20 | 94 | 1,879 | 6,218 | |
| Rajasthan | 847 | 3,000 | 16 | 36 | - | - | 74 | 484 | 628 | 2,234 | 3,911 | 10,031 | 27 | 92 | 62 | 124 | 208 | 694 | 1 | 8 | 23,436 | 50,220 | 23 | 100 | 29,232 | 67,021 | |
| Sikkim | 1 | 213 | - | - | - | - | 3 | 194 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | 407 |
| Tamil Nadu | 708 | 6,202 | 65 | 320 | - | 35 | 66 | 790 | 4,034 | 11,578 | 10,382 | 30,229 | 33 | 296 | 127 | 475 | 501 | 4,756 | 24 | 69 | - | - | 35 | 229 | 15,973 | 54,979 | |
| Telangana | 315 | 3,284 | 21 | 82 | - | 2 | 120 | 518 | 2,302 | 6,466 | 2,043 | 6,392 | 32 | 121 | 118 | 327 | 687 | 3,423 | 1 | 15 | - | - | 32 | 160 | 5,672 | 20,790 | |
| Tripura | 7 | 504 | - | - | - | - | 7 | 32 | 83 | 293 | 108 | 445 | 0 | 0 | 0 | 0 | 8 | 17 | - | - | - | - | 57 | 66 | 270 | 1,358 | |
| Uttar Pradesh | 523 | 5,593 | 6 | 21 | - | - | 113 | 1,993 | 3,499 | 11,145 | 2,154 | 7,325 | 6 | 25 | 70 | 189 | 301 | 1,007 | 1 | 10 | - | 8 | 37 | 141 | 6,709 | 27,457 | |
| Uttarakhand | 219 | 1,077 | 4 | 17 | - | - | 70 | 870 | 352 | 1,290 | 235 | 895 | 1 | 4 | 14 | 23 | 49 | 127 | 1 | 2 | - | - | 7 | 29 | 951 | 4,334 | |
| West Bengal | 426 | 4,739 | 74 | 1,715 | - | 3 | 107 | 686 | 1,213 | 3,652 | 2,417 | 7,443 | 45 | 173 | 64 | 183 | 595 | 2,659 | 1 | 6 | - | - | 50 | 217 | 4,992 | 21,476 | |
| Andaman & Nicobar | 0 | 26 | - | - | - | - | 1 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 28 |
| Chandigarh | 54 | 379 | 11 | 37 | - | - | 9 | 15 | 595 | 1,868 | 736 | 1,740 | 7 | 19 | 54 | 102 | 106 | 377 | 1 | 10 | 15,339 | 30,339 | 9 | 36 | 16,922 | 34,922 | |
| Dadra & Nagra Haveli | 6 | 136 | - | - | - | - | 0 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 6 | 137 |
| Daman & Diu | 26 | 127 | - | - | - | - | 2 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 28 | 130 |
| Delhi | 261 | 2,525 | 450 | 1,467 | - | - | (139) | 381 | 1,566 | 5,525 | 4,530 | 13,510 | 204 | 781 | 148 | 940 | 1,066 | 9,511 | 57 | 161 | - | - | 65 | 288 | 8,207 | 35,089 | |
| Lakshadweep | - | 44 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 44 |
| Puducherry | 5 | 33 | 0 | 1 | - | - | 1 | 2 | 148 | 506 | 545 | 1,731 | 1 | 6 | 3 | 10 | 13 | 64 | 0 | 0 | - | - | 6 | 11 | 722 | 2,364 | |
| GRAND TOTAL | 13,442 | 87,433 | 1,400 | 7,282 | (45) | 1,178 | 2,713 | 14,009 | 41,711 | 131,453 | 71,017 | 225,907 | 1,148 | 5,276 | 1,781 | 5,355 | 13,605 | 88,721 | 426 | 1,429 | 52,360 | 255,648 | 1,248 | 7,338 | 200,804 | 831,028 | |

PERIODIC DISCLOSURES

FORM NL- 23 : Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

Statement for the period ended March 31, 2021

(Rs. In Lacs)

| Reinsurance Risk Concentration | | | | | | |
|---------------------------------------|--|--------------------------|---------------------|-------------------------|--------------------|--|
| Premium ceded to reinsurers | | | | | | |
| S.No. | Reinsurance Placements | No. of reinsurers | Proportional | Non-Proportional | Facultative | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
| 1 | No. of Reinsurers with rating of AAA and above | - | - | - | - | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 29 | 588 | 413 | 1,857 | 0.68% |
| 3 | No. of Reinsurers with rating A but less than AA | 138 | 47,100 | 3,562 | 6,034 | 13.50% |
| 4 | No. of Reinsurers with rating BBB but less than A | 11 | 263,776 | 11,607 | 5,168 | 66.82% |
| 5 | No. of Reinsurers with rating less than BBB | 11 | 26,974 | 1,821 | 572 | 6.99% |
| 6 | No. of Indian reinsurer other then GIC | 28 | 35,321 | 1,324 | 13,751 | 12.00% |
| | Total | 217 | 373,758 | 18,727 | 27,381 | 100.00% |

Note:

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

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

Statement for the quarter ended 31st March, 2021

(Rs. In Lacs)

| Ageing of Claims (Leader) | | | | | | | | |
|----------------------------------|-------------------|--------------------|--------------|--------------|-------------------|--------------|--------------------------|-----------------------------|
| S.No. | Line of Business | No. of claims paid | | | | | Total No. of claims paid | Total amount of claims paid |
| | | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Fire | 60 | 67 | 87 | 136 | 36 | 386 | 4,774 |
| 2 | Marine Cargo | 1,095 | 199 | 77 | 39 | 18 | 1,428 | 909 |
| 3 | Marine Hull | - | - | - | - | 2 | 2 | 41 |
| 4 | Engineering | 13 | 40 | 49 | 46 | 37 | 185 | 1,032 |
| 5 | Motor OD | 58,308 | 4,929 | 1,485 | 299 | 259 | 65,280 | 21,433 |
| 6 | Motor TP | 37 | 70 | 71 | 85 | 2,692 | 2,955 | 20,852 |
| 7 | Health | 92,203 | 3,423 | 888 | 154 | 55 | 96,723 | 21,946 |
| 8 | Overseas Travel | - | - | - | - | - | - | - |
| 9 | Personal Accident | 63 | 94 | 125 | 36 | 34 | 352 | 681 |
| 10 | Liability | 29 | 51 | 67 | 41 | 21 | 209 | 416 |
| 11 | Crop | 318,488 | - | - | - | 1 | 318,489 | 45,912 |
| 12 | Miscellaneous | 70 | 79 | 61 | 22 | 9 | 241 | 347 |
| Total | | 470,366 | 8,952 | 2,910 | 858 | 3,164 | 486,250 | 118,344 |

(Rs. In Lacs)

| Ageing of Claims (Followers) | | | | | | | | |
|-------------------------------------|-------------------|--------------------|--------------|--------------|-------------------|------------|--------------------------|-----------------------------|
| S.No. | Line of Business | No. of claims paid | | | | | Total No. of claims paid | Total amount of claims paid |
| | | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Fire | 18 | 49 | 17 | 5 | 21 | 110 | 2,422 |
| 2 | Marine Cargo | 118 | 41 | 19 | 18 | 3 | 199 | 1,148 |
| 3 | Marine Hull | - | - | - | - | - | - | - |
| 4 | Engineering | 5 | 28 | 12 | 2 | - | 47 | 484 |
| 5 | Motor OD | - | - | - | - | - | - | - |
| 6 | Motor TP | - | - | - | - | - | - | - |
| 7 | Health | 140 | 65 | 70 | 168 | 143 | 586 | 5,035 |
| 8 | Overseas Travel | - | - | - | - | 1 | 1 | 118 |
| 9 | Personal Accident | 11 | 10 | 11 | 23 | 20 | 75 | 422 |
| 10 | Liability | - | - | - | 4 | 2 | 6 | 2 |
| 11 | Crop | - | - | - | - | - | - | - |
| 12 | Miscellaneous | - | - | - | 1 | - | 1 | 0 |
| Total | | 292 | 193 | 129 | 221 | 190 | 1,025 | 9,633 |

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

No. of claims only

| S.No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit | Miscellaneous | TOTAL |
|-------|---|-------|--------------|-------------|-------------|----------|----------|---------|-----------------|-------------------|-----------|---------|--------|---------------|---------|
| 1 | Claims O/S at the beginning of the period | 1,771 | 854 | 25 | 1,322 | 20,817 | 57,788 | 196,312 | 395 | 2,117 | 2,243 | 16,512 | - | 1,209 | 301,365 |
| 2 | Claims reported during the period | 518 | 4,020 | - | 205 | 67,912 | 4,156 | 183,359 | 395 | 542 | 324 | 327,737 | - | 330 | 589,498 |
| 3 | Claims Settled during the period | 496 | 1,627 | 2 | 232 | 65,280 | 2,955 | 97,161 | 148 | 427 | 215 | 318,489 | - | 243 | 487,275 |
| 4 | Claims Repudiated during the period | 111 | 125 | - | 27 | 2,277 | 50 | 8,615 | 232 | 517 | 46 | - | - | 99 | 12,099 |
| 5 | Claims closed during the period | 164 | 1,828 | 1 | 134 | 5,638 | 1,040 | 98,139 | 64 | 23 | 3 | 145 | - | 617 | 107,796 |
| 6 | Claims O/S at end of the period | 1,518 | 1,294 | 22 | 1,134 | 15,534 | 57,899 | 175,756 | 346 | 1,692 | 2,303 | 25,615 | - | 580 | 283,693 |
| | Less than 3months | 210 | 805 | - | 78 | 11,763 | 3,451 | 172,137 | 228 | 409 | 255 | 17,815 | - | 191 | 207,342 |
| | 3 months to 6 months | 194 | 70 | 1 | 62 | 1,603 | 2,256 | 1,312 | 9 | 284 | 151 | 1,567 | - | 60 | 7,569 |
| | 6months to 1 year | 319 | 90 | 6 | 65 | 529 | 1,733 | 1,064 | 4 | 185 | 157 | 1,293 | - | 65 | 5,510 |
| | 1year and above | 795 | 329 | 15 | 929 | 1,639 | 50,459 | 1,243 | 105 | 814 | 1,740 | 4,940 | - | 264 | 63,272 |

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

TABLE - I

Required solvency margin based on net premium and net incurred claims

(Rs. In Lacs)

| Item No. | Description | PREMIUM | | CLAIMS | | RSM-1 | RSM-2 | RSM |
|----------|------------------|----------------|----------------|----------------------|--------------------|----------------|----------------|----------------|
| | | Gross Premium | Net Premium | Gross incurred claim | Net incurred Claim | | | |
| 1 | Fire | 96,340 | 27,513 | 46,566 | 13,629 | 9,634 | 6,985 | 9,634 |
| 2 | Marine Cargo | 7,413 | 1,251 | 9,935 | 1,377 | 890 | 1,788 | 1,788 |
| 3 | Marine Hull | 1,178 | (27) | 11,809 | 66 | 118 | 1,771 | 1,771 |
| 4 | Motor | 357,360 | 250,486 | 237,017 | 173,104 | 53,604 | 53,329 | 53,604 |
| 5 | Engineering | 14,309 | 3,396 | 6,940 | 2,000 | 1,431 | 1,041 | 1,431 |
| 6 | Aviation | 2,759 | 487 | 1,655 | 330 | 276 | 248 | 276 |
| 7 | Liabilities | 5,431 | 3,595 | 2,669 | 1,344 | 815 | 600 | 815 |
| 8 | Health | 95,505 | 75,029 | 105,268 | 87,367 | 15,006 | 26,210 | 26,210 |
| 9 | Miscellaneous | 4,598 | 2,941 | 1,661 | 1,818 | 644 | 546 | 644 |
| 10 | Crop and Weather | 255,648 | 56,003 | 196,899 | 49,953 | 25,565 | 29,535 | 29,535 |
| | TOTAL | 840,541 | 420,674 | 620,419 | 330,988 | 107,981 | 122,053 | 125,708 |

Note:

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

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-03-2021**

| S.No. | Office Information | Number* | |
|--------------|--|-------------------------------------|---|
| 1 | No. of offices at the beginning of the period (As on 01.01.2021) | 132 | |
| 2 | No. of branches approved during the period | - | |
| 3 | No. of branches opened during the period | Out of approvals of previous period | - |
| 4 | | Out of approvals of this period | - |
| 5 | No. of branches closed during the period | 3 | |
| 6 | No of branches at the end of the period (As on 31.03.2021) | 129 | |
| 7 | No. of branches approved but not opened | - | |
| 8 | No. of rural branches | - | |
| 9 | No. of urban branches | 129 | |

*Please note: 12 Regional Office is excluded.

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.03.2021

PERIODICITY OF SUBMISSION : QUARTERLY

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurers) (Business within India)

(Rs. In Lacs)

| NO | PARTICULARS | SCH | AMOUNT |
|--|----------------------------------|------------------|-------------------|
| 1 | Investments | 8 | 1,303,335 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 4,858 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 19,955 |
| | b. Advances & Other Assets | 12 | 215,677 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | -1,124,880 |
| | b. Provisions | 14 | -193,805 |
| | c. Misc. Exp not written off | 15 | - |
| | d. Debit balance of P&L A/c | - | - |
| APPLICATION OF FUNDS AS PER BALANCE SHEET (A) | | TOTAL (A) | 225,140 |
| OTHER ASSETS | | SCH | AMOUNT |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 4,858 |
| 3 | Cash & Bank Balance (if any) | 11 | 19,955 |
| 4 | Advances & Other Assets (if any) | 12 | 215,677 |
| 5 | Current Liabilities | 13 | -1,124,880 |
| 6 | Provisions | 14 | -193,805 |
| 7 | Misc. Expenses not written off | 15 | - |
| 8 | Debit balance of P&L A/c | - | - |
| TOTAL (B) | | TOTAL (B) | -1,078,195 |
| INVESTMENT ASSETS AS PER FORM 3B | | (A - B) | 1,303,335 |

| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value |
|--------------------------------|--|-------------------|----------------|--------------------------|------------------|----------------------|----------------|------------|--------------------|------------------|
| | | | Balance (a) | FRSM ¹ (b) | | | | | | |
| 1 | Government Securities | Not less than 20% | - | 54,602 | 264,898 | 319,500 | 24.40% | - | 31,949,956 | 314,842 |
| 2 | Government Securities or Other Approved Securities (incl. (1) above) | Not less than 30% | - | 101,869 | 494,213 | 596,082 | 45.52% | - | 59,608,216 | 588,837 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | 1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments | Not less than 15% | - | 35,364 | 171,570 | 206,934 | 15.80% | 905 | 20,783,862 | 218,924 |
| | 2.Approved Investments | Not exceeding 55% | - | 79,176 | 384,119 | 463,295 | 35.38% | (361) | 46,293,340 | 478,716 |
| | 3.Other Investments (not exceeding 15%) | | - | 7,367 | 35,741 | 43,109 | 3.29% | (105) | 4,300,351 | 41,980 |
| TOTAL INVESTMENT ASSETS | | 100% | - | 223,776 | 1,085,643 | 1,309,419 | 100.00% | 438 | 130,985,768 | 1,328,457 |

Note:

1. FRSM refers Funds representing Solvency margin

2. Pattern of Investment will apply only to SH funds representing FRSM

3. Book value shall not include funds beyond Solvency Margin

4. Other Investments are as permitted under Sec 27A (2)

5. Investments that are earmarked, are allocated separately to policyholder's or shareholder's, as applicable; balance investments are segregated at Shareholder's level and Policyholder's level notionally based on policyholder's funds and shareholder's funds at the end of period.

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

(Rs. In lacs)

| Detail Regarding debt securities | | | | | | | | |
|---|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|
| | MARKET VALUE | | | | BOOK VALUE | | | |
| | As at 31/03/2021 | as % of total for this class | As at 31/03/2020 | as % of total for this class | As at 31/03/2021 | as % of total for this class | As at 31/03/2020 | as % of total for this class |
| BREAKDOWN BY CREDIT RATING | | | | | | | | |
| AAA rated | 364,723 | 28.08% | 453,558 | 41.45% | 344,969 | 26.95% | 440,233 | 40.97% |
| AA or better | 248,296 | 19.12% | 218,418 | 19.96% | 240,118 | 18.76% | 213,827 | 19.90% |
| Rated below AA but above A | 15,408 | 1.19% | 11,260 | 1.03% | 15,244 | 1.19% | 11,212 | 1.04% |
| Any other | 670,256 | 51.61% | 411,010 | 37.56% | 679,864 | 53.11% | 409,131 | 38.08% |
| Total | 1,298,683 | 100% | 1,094,247 | 100% | 1,280,195 | 100% | 1,074,404 | 100% |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 193,685 | 14.91% | 192,874 | 17.63% | 191,929 | 14.99% | 192,228 | 17.89% |
| More than 1 year and upto 3 years | 366,847 | 28.25% | 357,805 | 32.70% | 351,750 | 27.48% | 351,709 | 32.74% |
| More than 3 years and up to 7 years | 463,442 | 35.69% | 398,137 | 36.38% | 462,009 | 36.09% | 389,389 | 36.24% |
| More than 7 years and up to 10 years | 242,642 | 18.68% | 133,671 | 12.22% | 241,605 | 18.87% | 129,028 | 12.01% |
| above 10 years | 32,067 | 2.47% | 11,759 | 1.07% | 32,903 | 2.57% | 12,049 | 1.12% |
| Total | 1,298,683 | 100% | 1,094,247 | 100% | 1,280,195 | 100% | 1,074,404 | 100% |
| BREAKDOWN BY TYPE OF THE INSURER | | | | | | | | |
| a. Central Government | 314,842 | 24.24% | 243,426 | 22.25% | 319,500 | 24.96% | 239,922 | 22.33% |
| b. State Government | 273,995 | 21.10% | 120,052 | 10.97% | 276,583 | 21.60% | 117,909 | 10.97% |
| c. Corporate Securities* | 709,846 | 54.66% | 730,768 | 66.78% | 684,113 | 53.44% | 716,573 | 66.69% |
| Total | 1,298,683 | 100% | 1,094,247 | 100% | 1,280,195 | 100% | 1,074,404 | 100% |

- Note:**
1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
 2. Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
 3. AAA rated' includes Securities having rating as P1+/A1+.
 4. Any other' under 'Break down by credit rating' contains Fixed Deposit / G-Sec etc.
 - 5* Corporate Securities includes CBLO worth Rs. 46,663 Lacs as at 31/03/2021.

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

Analytical Ratios for Non-Life companies

| S.No. | Particular | FOR THE QUARTER ENDED March 31, 2021 | UPTO THE QUARTER ENDED March 31, 2021 | FOR THE QUARTER ENDED March 31, 2020 | UPTO THE QUARTER ENDED March 31, 2020 |
|-------|--|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| 1 | Gross Direct Premium Growth Rate (%) | 39% | 11% | 10% | 21% |
| 2 | Gross Direct Premium to Net Worth Ratio (times) | 0.98 | 4.05 | 0.78 | 4.04 |
| 3 | Growth Rate of Net worth (%) | 11% | 11% | 15% | 15% |
| 4 | Net Retention Ratio (%) | 55% | 50% | 53% | 52% |
| 5 | Net commission Ratio (%) | -6% | -4% | -8% | -6% |
| 6 | Expense of Management to Gross Direct Premium Ratio(%) | 29% | 24% | 27% | 24% |
| 7 | Expense of Management to Net written Premium (%) | 52% | 48% | 51% | 45% |
| 8 | Net incurred Claims to Net Earned Premium (%) | 75% | 80% | 84% | 84% |
| 9 | Combined Ratio (%) | 111% | 113% | 118% | 114% |
| 10 | Technical Reserve to net premium ratio (times) | 8.58 | 2.26 | 10.04 | 1.98 |
| 11 | Underwriting Balance Ratio (times) | (0.18) | (0.18) | (0.07) | (0.13) |
| 12 | Operating profit ratio (%) | 3% | 14% | 13% | 11% |
| 13 | Liquid Assets to Liabilities Ratio (times) | 0.25 | 0.25 | 0.30 | 0.30 |
| 14 | Net Earnings Ratio (%) | 3% | 5% | 9% | 7% |
| 15 | Return on Net Worth Ratio (%) | 2% | 10% | 4% | 14% |
| 16 | Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times) | 1.65 | 1.65 | 1.52 | 1.52 |
| 17 | NPA Ratio (%) | | | | |
| | Gross NPA Ratio | 1.26% | 1.26% | 2.10% | 2.10% |
| | Net NPA Ratio | 0.77% | 0.77% | 1.69% | 1.69% |

Equity Holding Pattern for Non-Life Insurers

| | | | | | |
|-----|---|--------------|--------------|--------------|--------------|
| 1 | (a) No. of shares | 25,15,49,920 | 25,15,49,920 | 25,15,49,920 | 25,15,49,920 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | | | | |
| | Indian | 100% | 100% | 100% | 100% |
| | Foreign | 0% | 0% | 0% | 0% |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | 0% | 0% | 0% | 0% |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| | i) Basic EPS | 1.27 | 8.27 | 2.91 | 10.31 |
| | ii) Diluted EPS | 1.26 | 8.22 | 2.90 | 10.27 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | | | | |
| hba | i) Basic EPS | 1.27 | 8.27 | 2.91 | 10.31 |
| | ii) Diluted EPS | 1.26 | 8.22 | 2.90 | 10.27 |
| 6 | (c) Book value per share (Rs) | 81.67 | 81.67 | 73.39 | 73.39 |

Note:

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

| Analytical Ratios for Non-Life companies | | | | | |
|--|-------------------|---|---|---|---|
| Particulars | Period ended | Gross premium Growth Rate | Net Retention Ratio | Net Commission Ratio | Underwriting Balance Ratio |
| | | (Gross direct premium for the current year divided by the gross direct premium for the previous year) | (Net premium divided by gross direct premium) | (Gross Commission paid net of reinsurance commission divided by Net premium for that segment) | (Underwriting profit divided by net premium for the respective class of business) |
| Fire | Upto Q4 - 2020-21 | 25% | 29% | -7% | 0.03 |
| Fire | Upto Q4 - 2019-20 | 61% | 19% | -43% | 0.60 |
| Marine Cargo | Upto Q4 - 2020-21 | -18% | 17% | -7% | -0.79 |
| Marine Cargo | Upto Q4 - 2019-20 | 47% | 7% | -52% | -0.04 |
| Marine Hull | Upto Q4 - 2020-21 | -52% | -2% | 210% | 1.09 |
| Marine Hull | Upto Q4 - 2019-20 | 121% | 3% | 46% | -3.58 |
| Motor | Upto Q4 - 2020-21 | 15% | 70% | -1% | -0.26 |
| Motor | Upto Q4 - 2019-20 | 9% | 67% | -4% | -0.19 |
| Employer Liability | Upto Q4 - 2020-21 | 31% | 95% | 11% | -0.29 |
| Employer Liability | Upto Q4 - 2019-20 | 33% | 95% | 11% | -0.31 |
| Public Liability | Upto Q4 - 2020-21 | 3% | 45% | 11% | 0.52 |
| Public Liability | Upto Q4 - 2019-20 | 19% | 57% | 10% | -0.07 |
| Engineering | Upto Q4 - 2020-21 | 35% | 24% | 15% | 0.23 |
| Engineering | Upto Q4 - 2019-20 | 24% | 34% | 17% | -0.36 |
| Aviation | Upto Q4 - 2020-21 | 48% | 18% | -10% | -0.01 |
| Aviation | Upto Q4 - 2019-20 | 63% | 6% | -2% | 0.06 |
| Personal Accident | Upto Q4 - 2020-21 | -7% | 71% | -3% | -0.01 |
| Personal Accident | Upto Q4 - 2019-20 | 2% | 72% | 9% | -0.33 |
| Health | Upto Q4 - 2020-21 | -39% | 79% | 3% | -0.37 |
| Health | Upto Q4 - 2019-20 | 38% | 78% | 2% | -0.19 |
| Other Miscellaneous | Upto Q4 - 2020-21 | -22% | 64% | 4% | 0.26 |
| Other Miscellaneous | Upto Q4 - 2019-20 | 35% | 69% | -21% | 0.06 |
| Crop & Weather | Upto Q4 - 2020-21 | 44% | 22% | -30% | 0.21 |
| Crop & Weather | Upto Q4 - 2019-20 | 17% | 22% | -28% | 0.13 |
| TOTAL | Upto Q4 - 2020-21 | 11% | 50% | -4% | -0.18 |
| TOTAL | Upto Q4 - 2019-20 | 21% | 52% | -6% | -0.13 |

Note :

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

| Analytical Ratios for Non-Life companies | | | | | |
|--|------------------|---|---|---|---|
| Particulars | Period ended | Gross premium Growth Rate | Net Retention Ratio | Net Commission Ratio | Underwriting Balance Ratio |
| | | (Gross direct premium for the current year divided by the gross direct premium for the previous year) | (Net premium divided by gross direct premium) | (Gross Commission paid net of reinsurance commission divided by Net premium for that segment) | (Underwriting profit divided by net premium for the respective class of business) |
| Fire | For Q4 - 2020-21 | 10% | 40% | -50% | 0.54 |
| Fire | For Q4 - 2019-20 | 67% | 37% | -16% | 0.54 |
| Marine Cargo | For Q4 - 2020-21 | 49% | 18% | -7% | -0.13 |
| Marine Cargo | For Q4 - 2019-20 | 4% | 8% | -124% | 0.35 |
| Marine Hull | For Q4 - 2020-21 | -110% | 4% | 18% | 1.00 |
| Marine Hull | For Q4 - 2019-20 | 3725% | -145% | 19% | 3773.39 |
| Motor | For Q4 - 2020-21 | 79% | 70% | 1% | -0.38 |
| Motor | For Q4 - 2019-20 | -3% | 67% | -7% | -0.23 |
| Employer Liability | For Q4 - 2020-21 | 27% | 95% | 12% | -0.59 |
| Employer Liability | For Q4 - 2019-20 | 37% | 95% | 9% | -0.29 |
| Public Liability | For Q4 - 2020-21 | 16% | 70% | 14% | 0.38 |
| Public Liability | For Q4 - 2019-20 | -36% | 73% | -5% | 0.25 |
| Engineering | For Q4 - 2020-21 | 32% | 22% | 6% | 0.64 |
| Engineering | For Q4 - 2019-20 | -7% | 35% | 7% | -0.21 |
| Aviation | For Q4 - 2020-21 | -90% | -104% | 134% | -1.28 |
| Aviation | For Q4 - 2019-20 | 33% | 40% | -7% | 0.75 |
| Personal Accident | For Q4 - 2020-21 | 46% | 74% | -15% | 0.19 |
| Personal Accident | For Q4 - 2019-20 | 2% | 74% | 5% | 0.13 |
| Health | For Q4 - 2020-21 | -43% | 80% | 22% | -0.47 |
| Health | For Q4 - 2019-20 | 38% | 78% | 0% | -0.06 |
| Other Miscellaneous | For Q4 - 2020-21 | 29% | 57% | 23% | 0.77 |
| Other Miscellaneous | For Q4 - 2019-20 | -17% | 82% | -169% | 1.27 |
| Crop & Weather | For Q4 - 2020-21 | 37% | 22% | -58% | 0.62 |
| Crop & Weather | For Q4 - 2019-20 | 9% | 22% | -17% | 0.08 |
| TOTAL | For Q4 - 2020-21 | 39% | 55% | -6% | -0.18 |
| TOTAL | For Q4 - 2019-20 | 10% | 53% | -8% | -0.07 |

Note :

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

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021
(Rs in Lacs)

| S.No. | Name of the Related Party | Relationship | Nature of transaction | For the Quarter ended 31st March, 2021 | Upto the Quarter ended 31st March ,2021 | For the Quarter ended 31st Mar, 2020 | Upto the Quarter ended 31st March ,2020 |
|-------|--|-------------------|--|--|---|--------------------------------------|---|
| 1 | Reliance Capital Limited | Holding Company | Premium Received (net of refund) | 8 | 125 | (0.51) | 162 |
| | | | Redemption of debentures | - | - | - | - |
| | | | Management fees paid | 150 | 600 | 150 | 600 |
| | | | Reimbursement paid for IT services | 60 | 206 | 56 | 288 |
| | | | Dividend Payment | - | - | - | 1,258 |
| | | | Interest Income accrued on debentures/bonds | - | - | - | 589 |
| | | | Interest Income reversed on debentures/bonds | - | - | - | 615 |
| | | | Interest Income received on debentures/bonds | - | - | - | 381 |
| | | | Investments in Debentures/Bonds | 12,994 | 12,994 | 12,994 | 12,994 |
| | | | Provision for doubtful debts against Investments in Debentures/Bonds | 3,898 | 3,898 | 1,299 | 1,299 |
| | | | Outstanding balance in Customer Deposit Account | 350 | 350 | 404 | 404 |
| | | | Reimbursement received towards DRHP filing fees | - | - | - | 317 |
| | | | Creditors | - | - | 602 | 602 |
| 2 | Reliance Securities Limited | Fellow Subsidiary | Premium Received (net of refund) | 4 | 117 | 2 | 192 |
| | | | Commission paid | 3 | 15 | 6 | 33 |
| | | | Purchase of Biometric Device | - | - | - | 1 |
| | | | Reimbursement received for expenses (Rent, Communication, Electricity, canteen expenses) | - | 1 | 0 | 1 |
| | | | Brokerage paid for stock exchange trading | 1 | 4 | 1 | 3 |
| | | | Outstanding balance in Customer Deposit Account | 15 | 15 | 148 | 148 |
| | | | Creditors | - | - | 5 | 5 |
| | | | Debtors | 1 | 1 | - | - |
| | | | | | | | |
| 3 | Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited) | Fellow Subsidiary | Premium Received (net of refund) | (4) | 701 | 3 | 741 |
| | | | Group Term Insurance Paid | 0 | 106 | 7 | 130 |
| | | | Transaction of Sale of Security | - | - | - | 2,664 |
| | | | Debtors | 54 | 54 | 54 | 54 |
| | | | Outstanding balance in Customer Deposit Account | 28 | 28 | 417 | 417 |
| 4 | Reliance Wealth Management Limited | Fellow Subsidiary | Premium Received (net of refund) | - | 1 | (2.28) | 24 |
| | | | Outstanding balance in Customer Deposit Account | - | - | 9 | 9 |
| 5 | Reliance Money Solutions Private Limited | Fellow Subsidiary | Premium Received (net of refund) | - | 1 | 0 | 2 |
| | | | Outstanding balance in Customer Deposit Account | 1 | 1 | 0 | 0 |
| 6 | Reliance Health Insurance Limited | Fellow Subsidiary | Premium Received (net of refund) | - | 2 | (2.50) | 61 |
| | | | Outstanding balance in Customer Deposit Account | 0 | 0 | 10 | 10 |
| | | | Reimbursement received for expenses (Rent, Communication, Electricity, Canteen expenses) | - | - | 6 | 6 |
| | | | Surplus available to RHIL | 930 | 930 | 984.54 | 985 |
| | | | Debtors | - | - | 18.17 | 18 |

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021
(Rs in Lacs)

| S.No. | Name of the Related Party | Relationship | Nature of transaction | For the Quarter ended 31st March, 2021 | Upto the Quarter ended 31st March ,2021 | For the Quarter ended 31st Mar, 2020 | Upto the Quarter ended 31st March ,2020 |
|-------|--|------------------------------------|---|---|---|---|---|
| 7 | Reliance Commodities Limited | Fellow Subsidiary | Premium Received (net of refund) | - | 5 | (0.02) | 7 |
| | | | Outstanding balance in Customer Deposit Account | 2 | 2 | 5 | 5 |
| 8 | Reliance Financial Limited | Fellow Subsidiary | Premium Received (net of refund) | (0) | 8 | (0.08) | 4 |
| | | | Outstanding balance in Customer Deposit Account | 0 | 0 | 1 | 1 |
| 9 | Reliance Capital Pension Fund Limited | Fellow Subsidiary | Premium Received (net of refund) | - | - | - | 1 |
| | | | Outstanding balance in Customer Deposit Account | 1 | 1 | 1 | 1 |
| 10 | Reliance Commercial Finance Limited (formerly Reliance Gilts Limited) | Fellow Subsidiary | Premium Received (net of refund) | (0) | 22 | - | 31 |
| | | | Reimbursement paid for expenses:- (Rent, Communication, Electricity, Professional fees, | - | 18 | - | 89 |
| | | | Reimbursement received for expenses (Rent, Communication, Electricity, Car rental) | - | 11 | - | 51 |
| | | | Creditors | - | - | 8 | 8 |
| | | | Debtors | - | - | - | - |
| | | | Outstanding balance in Customer Deposit Account | - | - | - | - |
| | | | Claim Paid | - | - | - | 0 |
| 11 | Nippon Life India Trustee Limited (Formerly Reliance Capital Trustee Co. Limited (ceased w.e.f. September 27, 2019)) | Fellow Subsidiary | Premium Received (net of refund) | - | - | - | 93 |
| 12 | Mr. Rakesh Jain | Key Managerial Personnel (includes | Remuneration | 83 | 782 | 83 | 662 |
| | | | Premium Received (net of refund) | - | 1 | - | 1 |

Note:

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

Products Information

List below the products and/or add-ons introduced during the Quarter Ended 31st March ,2021

| S.No. | Name of Product | Co. Ref. No. | IRDA Ref.no. /UIN No. | Class of Business | Category of product | Date of filing of Product | Date IRDA confirmed filing/ approval |
|-------|---|--------------|--|-------------------|---------------------|---------------------------|--------------------------------------|
| 1 | RIM Protector for Private Car- Stand-alone Own damage | | IRDAN103RP0001V01201920/A0008V01202021 | Motor | Add-on | 29.07.2020 | 14.12.2020 |
| 2 | Hospital Cash Cover for Private Car- Bundled | | IRDAN103RP0007V02201819/A0014V01202021 | Motor | Add-on | 05.08.2020 | 14.12.2020 |
| 3 | Rim Protector for Private Car- Bundled | | IRDAN103RP0007V02201819/A0012V01202021 | Motor | Add-on | 05.08.2020 | 14.12.2020 |
| 4 | Hospital Cash Cover for Private Car- Stand-alone Own Damage | | IRDAN103RP0001V01201920/A0005V01202021 | Motor | Add-on | 29.07.2020 | 14.12.2020 |
| 5 | Reliance – Group Hospi Cash Insurance | | RELHLGP21573V012021 | Health | Add-on | 31.12.2020 | 08.01.2021 |

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on March 31, 2021

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

| Item | Description | Notes | Amount |
|-----------|--|-------|----------------|
| 1 | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDAI -GI-TA): | 1 | 1,209,097 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in IRDAI-GI-TR) | 2 | 952,791 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | 3 | 256,306 |
| | | | |
| 4 | Excess in Policyholders' Funds (1-2-3) | | - |
| | | | |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDAI -GI-TA) | 4 | 310,497 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | 5 | 102,652 |
| | | | |
| 7 | Excess in Shareholders' Funds (5-6) | | 207,845 |
| | | | |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 207,845 |
| | | | |
| 9 | Total Required Solvency Margin [RSM] | | 125,708 |
| | | | |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 1.65 |

Note:

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

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-03-2021****BOD and Key Person information**

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

Note:

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

PERIODIC DISCLOSURES

FORM NL-35 NON PERFORMING ASSETS-7A

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON March 31, 2021

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

| Details Of Investment Portfolio | | | | | | | | | | | | | | | | | |
|---------------------------------|---|---------------------------|---------------|--------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|--------------|--------------------------------------|--------------------|----------------|---------------|-----------------|
| COI | Company Name | Instrument Type | Interest Rate | | Total O/S (Book value) | Default Principal (Book Value) | Default Interest (Book Value) | Principal Due from | Interest Due from | Deferred Principal | Deferred Interest | Rolled Over? | Has there been any principal waiver? | | Classification | Provision (%) | Provision (Rs.) |
| | | | % | Has there been revision? | | | | | | | | | Amount | Board Approval Ref | | | |
| ORAD | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | NON CONVERTIBLE DEBENTURE | 7.75% | NO | 1,500.00 | 1,500.00 | 232.50 | 14.Nov.19 | 14.Nov.17 | - | - | - | - | - | DOUBTFUL | 75% | 1125.00 |
| ORAD | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | NON CONVERTIBLE DEBENTURE | 8.00% | NO | 1,500.00 | 1,500.00 | 240.00 | 06.Jun.20 | 06.Jun.18 | - | - | - | - | - | DOUBTFUL | 75% | 1125.00 |
| ORAD | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | NON CONVERTIBLE DEBENTURE | 9.20% | NO | 499.22 | 500.00 | 138.00 | 24.Dez.20 | 24.Dez.17 | - | - | - | - | - | DOUBTFUL | 75% | 374.42 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 8.28% | NO | 2,000.00 | 2,000.00 | 179.66 | 18.Nov.19 | 18.Okt.18 | - | - | - | - | - | DOUBTFUL | 30% | 600.00 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 10.10% | NO | 2,600.15 | - | 379.10 | - | 22.Apr.19 | - | - | - | - | - | DOUBTFUL | 30% | 780.04 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 10.20% | NO | 1,010.96 | - | 102.00 | - | 08.Aug.19 | - | - | - | - | - | DOUBTFUL | 30% | 303.29 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 10.20% | NO | 1,516.55 | - | 153.00 | - | 17.Aug.19 | - | - | - | - | - | DOUBTFUL | 30% | 454.97 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 10.75% | NO | 2,568.53 | - | 268.75 | - | 28.Feb.19 | - | - | - | - | - | DOUBTFUL | 30% | 770.56 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 8.80% | NO | 744.79 | - | 132.00 | - | 02.Nov.18 | - | - | - | - | - | DOUBTFUL | 30% | 223.44 |
| ODPG | RELIANCE CAPITAL LTD | NON CONVERTIBLE DEBENTURE | 9.65% | NO | 2,553.14 | - | 241.25 | - | 18.Mär.19 | - | - | - | - | - | DOUBTFUL | 30% | 765.94 |

Note:

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON March 31, 2021

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. In Lacs)

| No. | Category of Investment | Cat. Code | STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT | | | | | | Previous Year 2019-20 | | | | | | | | |
|-----|---|-----------|--|--------------|----------------------|---|------------------------|-------------------------|-----------------------|------------|----------------------|--------------------------|------------------------|-------------------------|----------------|----------------------|--------------------------|
| | | | For the quarter ended 31st March, 2021 | | | Unto the Quarter ended 31st March, 2021 | | | Investment (Rs.) | | Income on Investment | | Gross Yield' (%) | | Net Yield' (%) | | |
| | | | Book Value ¹ | Market Value | Income on Investment | Gross Yield ² | Net Yield ³ | Book Value ¹ | Market Value | Investment | Income on Investment | Gross Yield ⁴ | Net Yield ⁵ | Book Value ¹ | Market Value | Income on Investment | Gross Yield ⁴ |
| 1 | CENTRAL GOVERNMENT SECURITIES | | | | | | | | | | | | | | | | |
| | Central Government Bonds | CGSB | 324,313.63 | 314,841.64 | 5,480.26 | 6.85% | 6.85% | 297,480.74 | 314,841.64 | 28,409.35 | 9.55% | 9.55% | 234,693.53 | 243,426.32 | 22,922.62 | 9.77% | 9.77% |
| | Treasury Bills | CTRB | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Deposit under Section 7 of Insurance Act, 1938 | CDSS | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| 2 | STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES | | | | | | | | | | | | | | | | |
| | State Government Bonds | SGGB | 256,949.67 | 273,995.36 | 4,432.89 | 7.00% | 7.00% | 176,615.52 | 273,995.36 | 17,095.35 | 9.68% | 9.68% | 124,616.42 | 120,051.70 | 13,325.65 | 10.68% | 10.68% |
| | Other Approved Securities (excluding Infrastructure Investments) | SGOA | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| 3 | HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING | | | | | | | | | | | | | | | | |
| | 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 | 113,012.33 | 122,150.81 | 2,214.18 | 7.95% | 7.95% | 125,477.78 | 122,150.81 | 10,410.11 | 8.30% | 8.30% | 132,537.19 | 148,825.41 | 11,351.02 | 8.56% | 8.56% |
| | Bonds / Debentures issued by NHB / Institutions accredited by NHB | HTDN | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Commercial Papers - NHB / Institutions accredited by NHB | HTLN | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 2,219.87 | 0.00 | 169.59 | 8.32% | 8.32% |
| | DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | HOPG | 6,493.27 | 0.00 | 0.00 | 0.00% | 0.00% | 6,493.27 | 0.00 | 0.00 | 0.00% | 0.00% | 6,492.60 | 5,575.86 | 3.90 | 0.06% | 0.06% |
| | Debentures / Bonds / CPs / Loans - (Promoter Group) | HDPG | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| 4 | INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS | | | | | | | | | | | | | | | | |
| | Infrastructure - PSU - Debentures / Bonds | IPTD | 47,878.47 | 45,771.73 | 1,419.60 | 12.02% | 12.02% | 57,584.86 | 45,771.73 | 6,791.12 | 11.79% | 11.79% | 55,142.46 | 71,498.43 | 4,778.32 | 8.67% | 8.67% |
| | Infrastructure - Other Corporate Securities - Debentures / Bonds | ICTD | 42,396.79 | 43,811.50 | 930.16 | 8.90% | 8.90% | 50,381.53 | 43,811.50 | 5,209.21 | 10.34% | 10.34% | 61,626.57 | 64,297.70 | 5,886.53 | 9.55% | 9.55% |
| | Infrastructure - PSU - CPs | IPCP | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Infrastructure - Corporate Securities - Equity shares-Quoted | ITCE | 1,258.19 | 1,751.27 | 204.62 | 65.95% | 65.95% | 948.30 | 1,751.27 | 213.22 | 22.48% | 22.48% | 527.82 | 374.19 | 119.39 | 22.62% | 22.62% |
| | Infrastructure - PSU - Equity shares - Quoted | ITPE | 1,292.20 | 1,384.47 | 39.75 | 12.48% | 12.48% | 1,219.86 | 1,384.47 | 54.21 | 4.44% | 4.44% | 908.39 | 757.58 | 80.36 | 8.85% | 8.85% |
| | Long Term Bank Bonds Approved Investment-Infrastructure | ILBI | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Infrastructure - Equity (Including Unlisted) | IOEQ | 357.11 | 193.28 | 13.65 | 174.35% | 174.35% | 31.07 | 193.28 | -90.38 | -603.24% | -603.24% | 136.57 | 20.69 | 24.69 | 18.08% | 18.08% |
| | Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group) | IOPD | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Infrastructure - Debentures / Bonds / CPs / Loans | IODS | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Units of Infrastructure Investment Trust | EIIT | 2,365.45 | 3,376.46 | 68.92 | 11.82% | 10.88% | 2,365.45 | 3,376.46 | 285.24 | 12.06% | 11.14% | 2,366.42 | 2,149.94 | 285.54 | 12.07% | 10.87% |
| | Units of Infrastructure Investment Trust | OIIT | 790.02 | 484.63 | 16.29 | 8.36% | 7.74% | 795.67 | 484.63 | 52.49 | 6.60% | 6.10% | 818.63 | 231.77 | 74.21 | 9.07% | 8.16% |
| 5 | APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS | | | | | | | | | | | | | | | | |
| | PSU - Equity shares - Quoted | EAEQ | 5,524.18 | 4,241.24 | 1,062.65 | 78.01% | 78.01% | 5,857.53 | 4,241.24 | -550.69 | -9.40% | -9.40% | 6,658.40 | 2,098.02 | 262.97 | 3.95% | 3.95% |
| | Corporate Securities - Equity shares (Ordinary)- Quoted | EACE | 13,154.77 | 17,486.20 | 574.96 | 17.73% | 17.73% | 12,976.13 | 17,486.20 | 2,304.96 | 17.76% | 17.76% | 10,682.42 | 8,739.35 | 1,109.37 | 10.39% | 10.39% |
| | Corporate Securities - Bonds - (Taxable) | EBBT | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 1,949.12 | 0.00 | 305.31 | 41.43% | 41.43% | 3,020.35 | 3,197.29 | 264.49 | 8.76% | 8.76% |
| | UNITS OF REAL ESTATE INVESTMENT TRUST (REITs) | ERIT | 4,815.32 | 3,929.39 | 0.00 | 0.00% | 0.00% | 4,815.32 | 3,929.39 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Corporate Securities - Debentures | ECOS | 250,274.46 | 246,763.34 | 5,562.36 | 9.01% | 9.01% | 253,103.61 | 246,763.34 | 22,467.33 | 8.88% | 8.88% | 214,582.11 | 240,830.75 | 18,569.06 | 8.65% | 8.65% |
| | Commercial Papers | ECCP | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Application Money | ECAM | 13,727.77 | 0.00 | 34.20 | 1.65% | 1.65% | 7,969.28 | 0.00 | 46.15 | 1.49% | 1.49% | 3,819.37 | 0.00 | 22.62 | 3.33% | 3.33% |
| | Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group) | EDPG | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks | EUPD | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks | EPPD | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | CCIL - CBL | ECOB | 49,140.74 | 46,662.71 | 379.61 | 3.13% | 3.13% | 38,417.19 | 46,662.71 | 1,114.83 | 3.07% | 3.07% | 25,689.39 | 16,249.65 | 519.33 | 4.09% | 4.09% |
| | Deposits - Deposit with Scheduled Banks, Fis. CCIL, RBI | ECDB | 7,894.44 | 12,450.00 | 158.51 | 8.14% | 8.14% | 10,903.15 | 12,450.00 | 962.53 | 8.83% | 8.83% | 7,180.33 | 7,500.00 | 679.44 | 9.46% | 9.46% |
| | Deposits - CDs with Scheduled Banks | ECDC | 2,413.49 | 2,432.92 | 39.06 | 6.56% | 6.56% | 2,386.70 | 2,432.92 | 90.46 | 6.40% | 6.40% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Mutual Funds - Gilt / G Sec / Liquid Schemes | EGMF | 29,000.00 | 29,001.75 | 0.00 | 0.00% | 0.00% | 18,120.04 | 29,001.75 | 523.08 | 4.99% | 4.99% | 32,810.84 | 40,088.57 | 1,795.29 | 6.38% | 6.38% |
| | 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 | 333.74 | 7.08% | 7.08% |
| | 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% | 1,525.21 | 0.00 | 34.71 | 8.96% | 8.96% |
| | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | EETF | 1,300.12 | 339.90 | 97.90 | 30.54% | 30.54% | 1,733.33 | 339.90 | 97.90 | 5.65% | 5.65% | 1,183.68 | 1,363.56 | 0.00 | 0.00% | 0.00% |
| | Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks] | EAPS | 8,469.94 | 8,612.51 | 176.44 | 8.45% | 8.45% | 8,472.69 | 8,612.51 | 724.09 | 8.55% | 8.55% | 8,467.92 | 8,532.94 | 729.35 | 8.61% | 8.61% |
| | Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks] | EAPB | 104,772.09 | 106,796.21 | 2,477.51 | 9.59% | 9.59% | 102,253.90 | 106,796.21 | 9,485.90 | 9.28% | 9.28% | 78,188.57 | 89,746.60 | 7,610.68 | 9.73% | 9.73% |
| | 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 | 0.00 | 0.00% | 0.00% |
| 6 | OTHER THAN APPROVED INVESTMENTS | | | | | | | | | | | | | | | | |
| | Bonds - PSU - Taxable | OBPT | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 499.98 | 0.00 | 3.60 | 9.06% | 9.06% | 501.03 | 500.50 | 40.87 | 8.16% | 8.16% |
| | Equity Shares (incl. Equity related Instruments) - Promoter Group | OEPG | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Debentures | OLDB | 534.72 | 2,113.25 | 10.49 | 7.95% | 7.95% | 507.19 | 2,113.25 | 41.53 | 8.19% | 8.19% | 500.00 | 507.82 | 41.29 | 8.26% | 8.26% |
| | Debenture / Bond / CPS / Loans etc. - (Promoter Group) | ODPG | 12,994.12 | 11,754.66 | 0.00 | 0.00% | 0.00% | 12,958.52 | 11,754.66 | 0.00 | 0.00% | 0.00% | 13,027.20 | 11,284.04 | -95.37 | -0.73% | -0.73% |
| | Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes | OMGS | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Mutual Funds - (under Insurer's Promoter Group) | OMPG | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Equity Shares (incl. Co-op Societies) | OESH | 2,645.03 | 2,479.35 | 132.64 | 20.34% | 20.34% | 1,987.98 | 2,479.35 | -315.44 | -15.87% | -15.87% | 1,906.16 | 716.21 | 61.91 | 3.25% | 3.25% |
| | Securitized Assets | OPSA | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Equity Shares (PSUs & Unlisted) | OEPU | 1,865.12 | 2,238.39 | 120.87 | 26.29% | 26.29% | 1,491.62 | 2,238.39 | -1,065.80 | -71.45% | -71.45% | 2,072.21 | 820.53 | 11.39 | 0.56% | 0.56% |
| | Alternate Investment Funds (Category I) | OAFI | 995.00 | 0.00 | 23.71 | 9.89% | 9.73% | 992.26 | 0.00 | 122.36 | 12.40% | 11.59% | 995.00 | 1,022.93 | 126.33 | 12.70% | 11.44% |
| | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | OETF | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% |
| | Alternate Investment Funds (Category II) | OAFB | 3,744.84 | 4,486.21 | 155.17 | 16.80% | 16.21% | 3,531.98 | 4,486.21 | 398.69 | 11.29% | 10.60% | 3,291.56 | 3,147.89 | 386.80 | 11.75% | 10.43% |
| | Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks] | OAPS | 516.11 | 548.41 | 11.05 | 8.68% | 8.68% | 515.68 | 548.41 | 45.09 | | | | | | | |

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 31-03-2021

(Rs. In Lacs)

Business Returns across line of Business

| S.No. | Line of Business | FOR THE QUARTER ENDED March 31, 2021 | | FOR THE QUARTER ENDED March 31, 2020 | | UPTO THE QUARTER ENDED March 31, 2021 | | UPTO THE QUARTER ENDED March 31, 2020 | |
|-------|----------------------|---|------------------|---|------------------|--|------------------|--|------------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 13,442 | 114,215 | 12,252 | 113,678 | 87,433 | 418,592 | 69,748 | 477,484 |
| 2 | Marine Cargo | 1,400 | 9,643 | 939 | 7,235 | 7,282 | 32,590 | 8,898 | 28,431 |
| 3 | Marine Hull | (45) | 1 | 438 | 1 | 1,178 | 20 | 2,476 | 22 |
| 4 | Motor TP | 71,017 | 1,521,765 | 37,311 | 1,035,070 | 225,907 | 5,223,439 | 189,976 | 4,785,393 |
| 5 | Motor OD | 41,711 | | 25,589 | | 131,453 | | 120,947 | |
| 6 | Engineering | 2,713 | 3,314 | 2,063 | 3,889 | 14,009 | 13,028 | 10,384 | 14,961 |
| 7 | Employer's Liability | 1,148 | 4,072 | 461 | 3,558 | 2,321 | 14,529 | 1,770 | 13,597 |
| 8 | Product Liab | | 4 | - | 1 | 5 | 9 | 19 | 9 |
| 9 | Public Liab | | 153 | 14 | 112 | 90 | 609 | 133 | 718 |
| 10 | Other Liab | | 3,294 | 472 | 3,001 | 2,859 | 13,595 | 2,719 | 13,174 |
| 11 | Aviation | 24 | - | 244 | 4 | 2,759 | 28 | 1,860 | 41 |
| 12 | Personal Accident | 1,781 | 6,813 | 1,217 | 18,033 | 5,355 | 31,921 | 5,765 | 157,355 |
| 13 | Health | 14,031 | 60,029 | 24,810 | 64,944 | 90,150 | 171,110 | 147,942 | 312,372 |
| 14 | Weather and Crop | 52,360 | 6,417 | - | - | 255,648 | 10,977 | - | - |
| 15 | All Other Misc | 1,224 | 15,586 | 39,092 | 12,794 | 4,579 | 48,195 | 183,867 | 71,789 |
| | TOTAL | 200,804 | 1,745,306 | 144,900 | 1,262,320 | 831,028 | 5,978,642 | 746,504 | 5,875,346 |

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended March 31, 2021

| S.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
|-------|---|------------|------------------------|-------------------|-------------|
| 1 | Fire | Rural | | | |
| | | Social | - | - | - |
| 2 | Marine Cargo & Hull | Rural | | | |
| | | Social | - | - | - |
| 3 | Motor TP | Rural | 20,311 | 421 | 39,994 |
| | | Social | | - | |
| 4 | Motor OD | Rural | | 1,054 | |
| | | Social | - | - | - |
| 5 | Engineering | Rural | 35 | 6 | 5,840 |
| | | Social | - | - | - |
| 6 | Workmen's Compensation/Employer's Liability | Rural | 38 | 4 | 2,191 |
| | | Social | - | - | - |
| 7 | Public Liability | Rural | | | |
| | | Social | - | - | - |
| 8 | Other Liability Cover | Rural | 15 | 1 | 355 |
| | | Social | - | - | - |
| 9 | Aviation | Rural | | | |
| | | Social | - | - | - |
| 10 | Personal Accident | Rural | 33 | 16 | 19,542 |
| | | Social | - | 0 | 173 |
| 11 | Health | Rural | 158 | 62 | 3,675 |
| | | Social | - | - | - |
| 12 | Crop | Rural | 6,417 | 52,360 | 340,303 |
| | | Social | 6,417 | 52,360 | 340,303 |
| 13 | All Other Miscellaneous | Rural | 171 | 17 | 13,310 |
| | | Social | 957 | 56 | 1,102 |

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

(Rs. In Lacs)

| Business Acquisition through different channels | | | | | | | | | |
|---|---------------------------|---|----------------|---|----------------|--|----------------|--|----------------|
| S.No. | Channels | FOR THE QUARTER ENDED March 31, 2021 | | FOR THE QUARTER ENDED March 31, 2020 | | UPTO THE QUARTER ENDED March 31, 2021 | | UPTO THE QUARTER ENDED March 31, 2020 | |
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 390,161 | 32,063 | 277,801 | 21,501 | 1,421,467 | 118,042 | 1,637,615 | 121,329 |
| 2 | Corporate Agents-Banks | 123,472 | 8,462 | 122,661 | 6,230 | 444,830 | 27,889 | 543,154 | 26,316 |
| 3 | Corporate Agents -Others | 46,896 | 9,857 | 32,718 | 7,587 | 151,656 | 30,517 | 129,641 | 28,349 |
| 4 | Brokers | 744,511 | 63,394 | 517,063 | 35,961 | 2,451,275 | 250,705 | 2,051,409 | 202,626 |
| 5 | Micro Agents | | | - | - | | | - | - |
| 6 | Direct Business | 123,984 | 68,188 | 114,479 | 63,797 | 467,304 | 346,712 | 648,373 | 323,689 |
| 7 | Other :- | | | | | | | | |
| | -IMF | 157 | 18 | 126 | 18 | 609 | 59 | 1,085 | 147 |
| | -MISP | 116,191 | 2,914 | 89,496 | 2,710 | 402,956 | 9,936 | 350,446 | 11,606 |
| | -Web Aggregator | 25,009 | 946 | 25,498 | 965 | 95,868 | 3,967 | 147,205 | 5,187 |
| | -Others | 174,925 | 14,962 | 82,478 | 6,131 | 542,677 | 43,200 | 366,418 | 27,255 |
| | TOTAL (A) | 1,745,306 | 200,804 | 1,262,320 | 144,900 | 5,978,642 | 831,028 | 5,875,346 | 746,504 |
| 1 | Referral (B) | - | - | - | - | - | - | - | - |
| | GRAND TOTAL (A+B) | 1,745,306 | 200,804 | 1,262,320 | 144,900 | 5,978,642 | 831,028 | 5,875,346 | 746,504 |

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-03-2021

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED March 31, 2021

| S.No. | Particulars | Opening Balance As on beginning of the quarter | Additions during the quarter | Complaints Resolved/Settled during the quarter | | | Complaints Pending at the end of the quarter | Total Complaints registered upto the quarter during the financial year |
|----------|--|--|---------------------------------|---|---------------------|------------|---|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by the customers: | | | | | | | |
| a) | Proposal Related | - | 2 | 1 | - | 1 | - | 6 |
| b) | Claim | 4 | 362 | 151 | 22 | 193 | - | 1,039 |
| c) | Policy Related | 1 | 28 | 15 | 1 | 13 | - | 92 |
| d) | Premium | 1 | 2 | 1 | - | 2 | - | 5 |
| e) | Refund | - | 1 | - | - | 1 | - | 8 |
| f) | Coverage | - | 1 | 1 | - | - | - | 3 |
| g) | Covernote Related | - | - | - | - | - | - | - |
| h) | Product | - | 4 | 1 | - | 3 | - | 8 |
| i) | Others | - | 34 | 17 | - | 17 | - | 129 |
| | Total No of Complaints: | 6 | 434 | 187 | 23 | 230 | - | 1,290 |

| | | |
|----------|---|-----------|
| 2 | Total No. of policies during previous period | 5,875,346 |
| | Total No. of claims intimated during previous period: | 1,853,280 |
| 3 | | |
| 4 | Total No. of policies during current period: | 5,978,642 |
| | Total No. of claims intimated during current period: | 1,683,596 |
| 5 | | |
| 6 | Total No. of Policy Complaints (current period) per 10,000 policies (current period): | 0.15 |
| | Total No. of Claim Complaints (current period) per 10,000 claims registered (current period): | 6.17 |
| 7 | | |

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