

RELIANCE GENERAL INSURANCE COMPANY LIMITED

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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FORM NL-1-B-RA
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000
REVENUE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21
1	Premiums earned (Net)	NL-4	8,306	34,414	7,475	24,365	584	1,869	(264)	1,082	114,912	477,097	85,363	340,664	123,803	513,380	92,574	366,111
2	Profit/ Loss on sale/redemption of Investments		49	383	57	616	5	38	18	61	2,074	10,764	2,325	17,549	2,129	11,185	2,400	18,226
3	Interest, Dividend & Rent – Gross (Refer Note 1)		389	2,564	491	2,370	40	256	88	233	15,427	72,100	16,340	67,547	15,856	74,920	16,919	70,151
	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from terrorism/Nuclear Pool Income		200	903	148	548	-	-	-	39	213	29	129	240	1,116	177	677	
	Exchange Gain / (Loss)		0	0	0	(0)	-	-	-	0	2	18	1	(2)	2	18	1	
	Misc. Income		-	-	-	-	-	-	-	21	70	52	81	21	70	52	81	
4	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	15,722	34,692	12,739	25,858	15,722	34,692	12,739	25,858	
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (A)		8,945	38,265	8,172	27,898	630	2,163	(158)	1,377	148,196	594,952	116,849	451,827	157,772	635,380	124,862	481,102
6	Claims Incurred (Net)	NL-5	3,717	13,144	3,455	13,629	312	1,744	309	1,443	91,350	385,110	66,088	276,270	95,379	397,998	69,852	291,243
7	Commission	NL-6	(5,214)	(7,125)	(3,051)	(1,830)	(97)	(203)	(19)	(148)	(7,037)	(7,505)	(3,495)	(16,035)	(12,347)	(14,833)	(6,364)	(18,013)
8	Operating Expenses related to Insurance Business	NL-7	2,470	12,990	3,036	11,846	163	727	136	524	51,936	169,347	42,873	145,838	54,569	183,063	46,035	138,208
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		972	19,009	3,440	23,646	379	2,268	417	1,818	136,250	544,951	105,467	406,073	137,601	566,228	109,323	431,537
10	Operating Profit/(Loss) C= (A - B)		7,973	19,256	4,732	4,252	252	(105)	(575)	(442)	11,947	50,001	11,382	45,754	20,171	69,152	15,539	49,566
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		7,973	19,256	4,732	4,252	252	(105)	(575)	(442)	11,947	50,001	11,382	45,754	20,171	69,152	15,539	49,566
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		7,973	19,256	4,732	4,252	252	(105)	(575)	(442)	11,947	50,001	11,382	45,754	20,171	69,152	15,539	49,566

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21
Interest, Dividend & Rent	402	2,679	504	2,406	42	267	90	237	16,007	75,327	16,721	68,577	16,451	78,273	17,315	71,220
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(13)	(115)	(12)	(36)	(1)	(11)	(2)	(4)	(580)	(3,227)	(382)	(1,030)	(594)	(3,354)	(396)	(1,069)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	389	2,564	491	2,370	40	256	88	233	15,427	72,100	16,340	67,547	15,856	74,920	16,919	70,151

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2022

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q4 2021-22	Up to Q4 2021-22	For Q4 2020-21	Up to Q4 2020-21
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		7,973	19,256	4,732	4,252
	(b) Marine Insurance		252	(105)	(575)	(442)
	(c) Miscellaneous Insurance		11,947	50,001	11,382	45,754
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		7,496	19,208	5,160	14,680
	(b) Profit on sale of investments		1,152	2,939	1,034	4,220
	(c) (Loss on sale/ redemption of investments)		(124)	(194)	(72)	(463)
	(d) Amortization of Premium / Discount on Investments		(301)	(823)	(101)	(220)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		11	19	(34)	(34)
	Miscellaneous Income		124	594	50	125
	Reversal of Equity impairment		(4)	-	964	3,017
	Excess Provision/bad debts Written Back		389	2,253	1,669	1,855
	TOTAL (A)		28,915	93,148	24,208	72,743
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(1,537)	-	(1,299)	2,599
	(b) For doubtful debts		(8,742)	59	2,288	2,288
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		82	297	46.5	299
	(b) Managerial remuneration		87	999	45.5	632
	(c) Amortisation of Debenture Expenses		7	29	7	29
	(d) Interest on Statutory Liability		107	107	-	140
	(e) Contribution to policyholders Funds towards Excess EOM		15,722	34,692	12,739	25,858
	(f) Impairment on Equity Investments		1,076	1,076	-	-
	Finance Cost		0	40	-	35
	Interest on Non Convertible Debenture		516	2,093	516	2,091
	Bad debt w/off (Net of Provisions)		14,528	15,114	5,971	5,973
	Corporate Social Responsibility Expense		377	558	335	534
	Penalty		0	0	-	11
	Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		22,226	55,064	20,650	40,489
6	Profit/(Loss) Before Tax		6,689	38,083	3,558	32,254
7	Provision for Taxation					
	Current Tax		(1,380)	4,727	112	4,468
	Short Provision for earlier year		5,182	5,182	-	1,498
	Deferred Tax		-	-	-	-
	MAT Credit		(1,609)	3,946	242	5,476
8	Profit / (Loss) after tax		4,495	24,228	3,203	20,812
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	101	-	-
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		121,161	101,527	98,325	80,715
	Balance carried forward to Balance Sheet		125,655	125,655	101,527	101,527

Note: '0' denotes negligible amount

FORM NL-3-B-BS**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****BALANCE SHEET AS AT MARCH 31, 2022****(₹ lakhs)**

Particulars	Schedule Ref. Form No.	As at March 31, 2022	As at March 31, 2021
PARTICULARS OF THE SHREHOLDING PATTERN OF THE			
Share Capital	NL-8	25,181	25,155
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	204,802	180,274
Fair Value Change Account			
-Shareholders' Funds		1,041	75
-Policyholders' Funds		4,254	363
Borrowings	NL-11	23,000	23,000
TOTAL		258,277	228,867
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	285,836	222,736
Investments-Policyholders	NL-12A	1,164,800	1,080,599
Loans	NL-13	-	-
Fixed Assets	NL-14	9,337	4,858
Deferred Tax Asset (Net)		3,727	3,727
CURRENT ASSETS			
Cash and Bank Balances	NL-15	15,517	19,955
Advances and Other Assets	NL-16	250,136	216,691
Sub-Total (A)		265,653	236,646
Upto the Quarter ending March 31, 2022			
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	1,241,393	1,124,880
Provisions	NL-18	229,682	194,819
Sub-Total (B)		1,471,075	1,319,699
NET CURRENT ASSETS (C) = (A - B)		(1,205,423)	(1,083,053)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		258,277	228,867

CONTINGENT LIABILITIES

Particulars	As at March 31, 2022	As at March 31, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	6,545	6,534
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	358	113
5. Statutory demands/ liabilities in dispute, not provided for	27,266	23,495
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (see note (g) below)	139	139
TOTAL	34,308	30,280

Notes:

(a) The Company has received adverse order on the issue of wrong avilment of Cenvat credit amounted to Rs 2,746 Lakhs for the period FY 2009-10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,746 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(b) The Company has received adverse order on the issue of wrong avilment of Cenvat credit on TP Pool amounted to Rs 4,628 Lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong avilment of Cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 3,351 Lakhs for the period FY 2010-11 to 2015-16. A penalty is also imposed on the said order of Rs 2,245 Lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same. Furthermore, a Show Cause Notice for the period FY 2016-17 and for April 2017 to June 2017 has been received amounting to Rs 3,054.39 Lakhs, against which the Company has filed an appeal with CESTAT.

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

(e) The company has disputed the demand raised of Rs. 3,772 Lakhs raised for AY 18-19 (FY 17-18) and has filed an Rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A).

(f) Statutory bonus of Rs 139 Lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21		
	13,472	93,813	1,643	5,186	3	1,643	1,647	10,820	26,791	182,552	74,964	221,899	119,765	384,455	22,980	97,840	9,706	1,416	4,547	26,415	112,093	731	2,983	3,246	2,929	16,786	500	3,387	53,970	307,646	1,315	5,471	205,444	856,383	226,563	946,896		
Less: Premium on reinsurance ceded	6,101	48,979	1,278	7,169	1	1,643	1,301	8,071	20,911	73,331	4,139	12,803	23,072	89,197	13,981	1,388	4,024	92	112	5,105	18,321	17	149	1,190	1,055	1,068	13,185	409	2,106	39,085	203,545	805	1,451	71,261	324,628	82,108	402,736	
Net Written Premium	7,371	44,834	365	8,017	2	0	346	2,749	41,840	109,221	217,760	96,763	295,258	10,999	16,459	5,682	1,394	1,424	21,310	93,794	94	1,734	1,095	1,040	2,074	1,334	2,380	13,599	3,980	3,265	14,985	304,101	510,183	134,455	438,636			
Less: Claims, Interest of L&S	20,272	17,241	155	6,873	23	(27)	421	421	47,733	59,239	48,571	26,273	44,723	143,518	15,779	22,415	4,374	566	48	26,116	92,774	1,339	955	1,311	1,131	1,423	1,548	17	6	14,996	107,891	1,411	5,018	133,328	512,411	138,880	651,291	
Less: Claims, Interest of L&S	10,406	16,466	161	6,511	19	(29)	361	361	45,761	49,747	31,936	17,261	37,118	107,118	14,116	18,038	3,379	577	396	26,068	74,739	1,205	876	1,114	1,019	1,308	16	2	8,000	1,002	1,202	129,212	209,753	129,624	339,377			
Net Earned Premium	5,365	28,568	194	1,506	(27)	(27)	924	1,878	29,078	60,484	186,184	102,532	258,040	77,081	24,441	2,303	817	848	1,944	67,678	19,019	738	2,026	1,927	2,061	2,072	1,572	1,978	5,985	196,889	302,884	1,104	4,453	72,116	109,259	314,861	424,120	
On Reins																																						
Outside India																																						

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21		
	13,443	87,433	1,408	2,282	(45)	1,178	1,353	8,440	21,713	133,443	71,817	225,907	132,728	357,360	12,713	86,195	1,785	5,395	1,310	3,995	15,812	95,985	383	2,331	365	2,935	2,713	14,009	34	2,799	52,360	285,648	1,224	4,978	188,008	775,136	200,604	975,740
Less: Premium on reinsurance ceded	6,101	48,979	1,278	7,169	1	1,643	1,301	8,071	20,911	73,331	4,139	12,803	23,072	89,197	13,981	1,388	4,024	92	112	5,105	18,321	17	149	1,190	1,055	1,068	13,185	409	2,106	39,085	203,545	805	1,451	71,261	324,628	82,108	402,736	
Net Written Premium	7,342	38,454	130	5,113	(46)	(28)	448	2,769	20,802	60,112	221,768	108,594	234,288	93,714	22,814	3,407	1,371	1,318	21,700	77,674	77	1,582	905	981	1,935	1,977	2,312	13,894	3,871	3,159	165,563	301,103	505	2,527	166,747	434,630		
Less: Claims, Interest of L&S	17,241	17,241	161	6,654	(27)	(27)	381	381	49,291	59,239	48,272	26,273	44,318	143,518	15,779	22,415	4,374	566	48	26,116	92,774	1,339	955	1,311	1,131	1,423	1,548	17	6	14,996	107,891	1,411	5,018	133,328	512,411	138,880	651,291	
Less: Claims, Interest of L&S	10,406	16,466	161	6,511	(29)	(29)	361	361	45,761	49,747	31,936	17,261	37,118	107,118	14,116	18,038	3,379	577	396	26,068	74,739	1,205	876	1,114	1,019	1,308	16	2	8,000	1,002	1,202	129,212	209,753	129,624	339,377			
Net Earned Premium	7,472	24,388	292	1,502	(49)	(49)	807	1,408	21,011	102,875	190,832	91,327	197,170	77,596	4,399	3,028	743	741	1,934	50,906	23,000	568	1,606	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616
On Reins																																						
Outside India																																						

Note: V denotes negligible amount

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21		
Claims Paid (Direct)	6,425	22,234	1,746	7,878	0	1,475	1,755	8,363	27,494	88,394	25,615	79,918	53,109	186,312	20,713	90,807	1,973	4,425	288	1,362	22,973	96,644	504	1,562	120	144	727	3,565	-	419	79,275	87,289	876	3,133	148,585	439,069	156,763	476,656		
Re-insurance accepted to direct claims	1,513	2,267	30	109	-	-	30	109	-	-	-	-	-	-	-	0	0	0	0	0	7	7	-	-	-	7	54	-	-	-	-	-	0	0	0	0	0	0	0	0
Less: Re-insurance Ceded to claims pay	4,908	19,766	1,482	6,869	0	1,469	1,412	8,334	26,314	26,733	17,991	56,531	43,962	142,623	13,883	3,166	1,863	41	97	1,362	15,963	95,997	494	1,496	113	87	407	2,152	-	419	52,002	127,766	869	3,763	71,953	189,774	78,253	259,984		
Net Claim Paid	2,958	8,216	374	1,123	0	6	373	1,228	17,182	69,422	19,396	61,928	36,578	122,350	18,240	77,679	819	3,568	246	1,260	15,973	81,508	478	1,483	92	114	327	1,962	-	0	19,178	49,504	767	1,394	76,664	257,051	79,997	287,199		
Add Claims Outstanding at the end of the year	21,580	21,580	3,091	3,091	70	70	3,162	3,162	16,710	16,710	696,869	696,869	623,579	27,407	27,407	6,343	6,343	2,560	2,560	35,810	35,810	4,190	4,190	1,235	1,235	1,175	1,175	1,886	1,886	85,130	1,737	1,737	757,620	757,620	782,371	782,371				
Less Claims Outstanding at the beginning of the year	20,821	18,622	3,109	2,457	63	63	3,173	3,146	16,839	20,210	593,395	518,141	602,374	518,373	26,898	26,898	5,792	5,792	1,877	1,877	37,021	31,648	3,621	3,123	1,910	1,364	2,629	1,778	419	81,289	48,336	2,017	1,966	742,949	432,374	786,889	651,572			
Net Incurred Claims	3,717	13,144	305	1,792	7	(13)	312	1,744	15,053	56,900	42,870	150,658	57,933	207,558	15,020	75,238	1,769	4,961	486	1,442	18,094	81,660	946	2,360	105	339	241	1,848	688	1,448	13,027	86,356	427	1,544	91,350	381,113	93,739	397,998		
Claims Paid (Direct)																																								
In India	6,425	22,234	1,746	7,878	0	1,475	1,755	8,363	27,494	88,394	25,615	79,918	53,109	186,312	20,713	90,807	1,973	4,425	288	1,362	22,973	96,644	504	1,562	120	144	727	3,565	-	419	79,275	87,289	876	3,133	148,585	439,069	156,763	476,656		
Outside India																																								
Estimate of IBNR and IBNER at the end of the period (net)	3,541	3,541	4,477	4,477	65	65	1,542	1,542	8,287	8,287	446,798	446,798	454,995	454,995	8,428	8,428	2,882	2,882	1,481	1,461	12,769	12,769	1,568	1,568	1,685	1,685	742	742	4,654	4,654	82,922	82,922	689	689	595,904	595,904	560,959	560,959		
Estimate of IBNR and IBNER at the beginning of the period (net)	3,539	3,541	4,469	4,472	57	70	1,526	1,281	8,499	9,951	426,232	364,010	434,727	373,941	8,326	8,401	2,587	1,911	1,301	1,014	12,224	11,325	1,577	1,338	1,084	905	731	689	380	236	90,136	46,946	705	650	341,745	456,049	346,832	440,871		

Notes:
 1) Incurred but Not Reported (INBR): Incurred but not enough reported (INBR) claims should be included in the amount for outstanding claims.
 2) Claims includes specific claims settlement cost but not expense of management.
 3) The income tax, legal and other expenses shall also form part of claims cost, wherever applicable.
 4) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
 5) Technical provision to be made for super/ sub-claim which contributes more than 10 percent of the total gross direct premium.

(F in lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	
Claims Paid (Direct)	7,099	26,880	2,462	6,454	41	177	2,084	6,632	21,433	62,396	20,852	46,888	42,285	109,282	26,639	92,423	1,103	1,905	342	1,359	28,084	95,487	389	588	29	241	1,440	11,550	118	1,952	45,912	146,172	347	1,714	118,606	369,269	127,789	492,717	
Re-insurance accepted to direct claims	97	1,442	15	290	-	-	15	290	-	-	-	-	-	-	-	0	0	0	0	0	7	7	-	-	-	7	54	-	-	-	-	-	0	0	0	0	0	0	0
Less: Re-insurance Ceded to claims pay	4,579	20,526	2,264	5,828	24	179	1,769	6,058	19,627	4,665	30,019	6,628	35,465	5,899	20,311	327	415	18	76	4,144	26,797	30	30	2	12	962	8,661	118	1,261	34,425	111,283	46	199	51,263	189,566	57,239	199,428		
Net Claim Paid	2,423	7,498	383	886	17	7	310	965	16,489	46,768	16,199	36,668	32,647	83,637	20,739	72,112	876	1,494	324	1,289	21,940	76,804	369	598	27	228	556	2,024	0	0	11,478	36,908	201	1,513	67,318	199,762	70,552	268,182	
Add Claims Outstanding at the end of the year	18,652	18,652	2,457	2,457	89	89	2,546	2,546	20,212	20,212	518,141	518,141	518,173	29,624	29,624	1,950	1,950	1,883	1,883	35,658	35,658	3,131	3,131	1,910	1,910	2,829	2,829	419	419	48,288	48,288	1,586	1,586	632,174	632,374	651,572	651,572		
Less Claims Outstanding at the beginning of the year	15,821	18,119	2,451	1,968	96	70	2,147	1,997	20,549	17,191	508,028	448,511	526,177	465,727	37,611	37,946	4,956	4,659	1,818	2,015	43,884	43,620	3,146	2,557	1,900	2,223	1,412	4,170	436	89	49,441	35,241	2,203	2,271	633,604	559,896	651,972	568,142	
Net Incurred Claims	3,456	13,829	316	1,377	(11)	66	399	1,443	16,132	49,609	25,712	106,478	41,443	156,386	12,954	63,999	371	1,795	389	1,157	13,714	66,932	536	1,314	38	(85)	(27)	692	(16)	330	10,318	49,953	(316)	848	66,888	276,270	68,862	291,241	
Claims Paid (Direct)																																							
In India	7,099	26,880	2,462	6,454	41	177	2,084	6,632	21,433	62,396	20,852	46,888	42,285	109,282	26,639	92,423	1,103	1,905	342	1,359	28,084	95,487	389	588	29	241	1,440	11,550	118	1,952	45,912	146,172	347	1,714	118,606	369,269	127,789	492,717	
Outside India																																							
Estimate of IBNR and IBNER at the end of the period (net)	3,541	3,541	4,477	4,477	65	65	1,542	1,542	8,287	8,287	446,798	446,798	454,995	454,995	8,428	8,401	1,911	1,911	1,014	1,014	11,325	11,325	1,338	1,338	905	889	689	236	236	46,946	46,946	690	690	436,049	436,049	440,871	440,871		
Estimate of IBNR and IBNER at the beginning of the period (net)	3,564	3,564	4,469	4,472	57	70	1,526	1,281	8,499	9,951	426,232	364,010	434,727	373,941	8,326	8,401	2,587	1,911	1,301	1,014	12,224	11,325	1,577	1,338	1,084	905	731	689	380	236	90,136	46,946	705	650	341,745	456,049	346,832	440,871	

Note: If income is negative

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aetion		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21			
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21			
Commission & Remuneration	743	6,395	556	673	-	-	(1)	165	673	6,735	23,812	1,822	2,013	7,732	26,205	1,095	6,284	349	843	76	221	2,115	7,248	63	207	41	208	133	955	3	37	-	-	133	461	22,351	26,193	11,227	43,468
Revenue	91	1,411	48	274	(2)	(1)	8	254	1,387	5,752	201	-	1,587	5,792	84	333	18	24	88	124	423	73	92	13	84	52	227	1	(2)	-	-	131	45	1,726	6,192	1,492	7,315		
Distribution Fees	-	-	-	-	-	-	-	-	-	205	629	(2)	7	203	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Commissions	954	7,486	314	1,678	-	(2)	234	1,676	6,462	38,614	1,689	2,830	6,482	32,334	1,74	6,388	387	864	100	289	2,241	7,771	86	347	56	282	164	1,183	4	31	-	-	146	533	13,179	43,178	13,287	52,682	
Advt. Commission on Re-insurance Assumed	189	603	8	5	-	-	-	1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Liab. Commission on Re-insurance Ceded	6,504	13,536	285	1,338	(2)	(4)	146	251	1,284	12,819	25,946	(1,143)	(2,713)	10,715	26,053	1,612	6,001	1,214	2,680	127	140	2,019	7,403	21	38	(20)	13	223	1,028	25	155	1,209	33,375	23	118	(3,244)	50,791	20,961	67,612
Net Commission	(5,154)	(7,125)	(714)	(851)	(2)	(14)	(97)	(283)	(4,597)	568	3,444	(1,523)	6,381	32	3,998	(867)	(1,776)	(22)	144	(727)	396	45	389	137	422	(153)	192	(25)	(1,145)	(6,399)	124	413	(7,837)	(7,268)	(12,367)	(14,632)			

Break-up of the expenses (FIRE) incurred to secure business to be described as per details indicated below:

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aetion		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21			
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	
Individual Agents	144	913	86	392	-	-	8	39	392	842	2,813	88	943	1,141	3,709	632	1,520	45	97	23	79	485	1,365	43	179	27	120	76	309	-	-	-	-	13	45	1,790	6,111	2,023	7,833
Corporate Agents/Brokers/Agents	256	1,611	2	7	-	-	8	-	7	38	294	-	7	49	151	217	2,495	207	467	1	4	256	2,087	4	14	0	1	6	14	-	-	-	-	54	244	1,145	3,665	1,283	6,684
Insurance Brokers	998	5,167	127	772	(2)	(2)	127	769	5,506	19,171	439	1,159	5,966	20,303	124	1,490	42	179	74	199	460	2,223	39	153	29	259	82	855	4	31	-	-	53	163	6,646	24,021	7,221	38,867	
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other Commissions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Advt. Aggregation	8	5	-	(1)	-	-	-	(1)	2	30	2	15	4	117	0	0	0	0	0	7	0	16	-	3	-	1	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Fees	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Agents	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Child of Agent (Direct)	(2)	(1)	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	904	7,808	314	1,678	(2)	(2)	234	1,676	6,462	38,614	1,689	2,830	6,482	32,334	1,74	6,388	387	864	100	289	2,241	7,771	86	347	56	282	164	1,183	4	31	-	-	146	533	13,179	43,178	13,287	52,682	
Commission and Rewards on (Excluding Re-insurance) Business activities	904	7,808	314	1,678	(2)	(2)	234	1,676	6,462	38,614	1,689	2,830	6,482	32,334	1,74	6,388	387	864	100	289	2,241	7,771	86	347	56	282	164	1,183	4	31	-	-	146	533	13,179	43,178	13,287	52,682	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aetion		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21	For Q4 2020-21	Up to Q4 2020-21		
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21
Individual Agents	280	1,257	84	254	-	-	34	254	861	3,411	254	1,209	1,336	4,080	496	1,574	43	89	21	59	563	1,661	59	166	33	127	85	298	-	-	-	-	26	68	2,093	7,221	2,437	8,313
Corporate Agents/Brokers/Agents	340	1,135	2	5	-	-	2	5	183	392	8	32	111	384	443	1,537	110	218	1	3	354	1,261	4	11	2	6	18	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	101	58	5	27	-	-	5	14	141	627	16	22	153	630	21	145	24	72	2	4	96	356	6	6	1	6	0	-	-	-	-	-	-	-	-	-	-	-
Direct Business - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Commissions	613	6,180	98	393	4	10	98	603	4,633	13,739	168	388	4,635	14,225	347	1,583	23	224	12	37	280	2,113	27	98	43	181	135	528	0	20	-	-						

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total			
	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12	Per Q4 2015-12	Up to Q4 2015-12				
	Employee remuneration & welfare benefits	335	2,267	37	167	0	0	37	170	1,863	7,439	5,390	17,447	7,253	24,894	1,542	6,333	135	469	106	330	1,762	7,741	70	250	46	182	75	353	3	60	1,688	9,466	99	310	11,221	43,248	11,368
Company's contribution to Provident fund and	20	194	2	11	0	0	2	11	130	461	321	1,081	431	1,542	91	440	8	30	7	22	105	462	4	16	3	12	5	23	0	4	92	618	6	20	645	2,727	674	2,931
Fringe, commensurate and welfare running	24	185	2	8	0	0	2	8	271	242	645	331	930	71	244	4	17	5	12	81	273	3	9	2	4	3	12	0	2	76	341	4	11	500	1,074	525	1,600	
Travel, vehicle & taxes	18	132	1	7	0	0	1	8	96	350	271	821	366	1,371	71	329	6	22	5	17	82	368	3	11	2	6	3	16	0	3	72	526	4	14	531	2,158	550	2,708
Repairs	68	352	5	20	0	0	5	20	301	933	822	2,187	1,123	3,130	235	877	19	59	16	64	270	981	9	30	6	22	10	42	0	7	217	1,121	12	37	1,647	5,358	1,733	5,730
Printing & Stationery	5	16	0	0	0	0	0	1	17	42	40	99	63	142	15	39	1	3	1	2	17	43	1	1	0	1	1	2	0	0	16	50	1	2	67	241	103	298
Communication expenses	6	79	1	4	0	0	1	5	54	321	105	494	209	701	39	199	1	12	3	10	49	201	1	2	1	1	1	9	0	2	29	251	2	8	308	1,242	209	1,549
Postage expenses	2	13	0	1	0	0	0	1	14	40	43	140	56	200	10	56	1	4	1	3	12	43	0	2	0	1	0	3	0	0	7	72	2	2	76	304	79	387
Legal & professional charges	9	117	1	7	0	0	1	7	99	363	263	866	360	1,262	177	369	11	41	7	22	95	434	2	11	0	2	1	14	0	2	36	369	4	16	114	522	1,239	1,761
Business Pre. expenses, etc.																																						
a. As auditor	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
b. As auditor or in any other capacity, in respect of:																																						
(i) Taxation matters																																						
(ii) Insurance matters																																						
(iii) Management services and																																						
c. In any other capacity																																						
Advertisement and Publicity	1,832	8,209	113	488	1	7	118	473	7,283	21,962	19,748	51,566	27,953	79,499	4,800	17,371	469	1,396	379	1,041	5,637	26,009	233	897	141	506	246	963	13	167	1	3	295	860	33,031	96,888	36,590	105,440
Bank Charges & related expenses other	21	114	1	6	0	0	1	7	95	363	263	768	335	1,610	74	284	6	19	5	14	94	318	1	10	2	7	3	14	0	2	66	364	4	12	118	1,756	560	1,896
GOI Expenses	190	12	1	1	0	0	1	1	137	32	17	71	111	187	0	73	0	2	0	19	77	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Others																																						
Director's Sitting fees	103	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Entertainment Expenses	8	28	1	1	0	0	1	2	34	58	61	131	85	188	19	52	1	4	1	3	22	58	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Office Maintenance Expenses	12	91	1	5	0	0	1	5	87	248	389	577	256	822	49	201	4	14	4	12	57	209	2	8	1	4	2	11	0	2	39	296	3	10	399	1,413	373	1,511
Printing & Recruitment Expenses	16	138	1	6	0	0	1	8	179	305	234	807	311	1,222	15	248	4	24	4	18	160	389	2	12	1	6	2	16	0	3	31	446	3	14	411	2,112	622	2,238
Depreciation	38	151	2	8	0	0	2	9	128	378	348	987	472	1,283	101	359	8	24	7	18	151	388	4	12	1	6	4	17	0	3	96	452	5	12	701	2,123	701	2,124
Office Management Expenses	103	11	1	1	0	0	1	1	143	30	183	70	124	100	140	28	13	2	1	140	21	11	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Subscriptions and Membership Fees	5	36	0	2	0	0	0	2	28	95	74	222	100	317	19	89	2	8	1	5	22	100	1	3	0	2	1	4	0	1	16	114	1	4	142	545	147	583
Commutative Expenses (net)	15	152	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Health Insurance Charges																																						
Miscellaneous expenses	1	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
TOTAL:	2,479	12,999	163	724	1	3	163	727	10,272	31,653	28,372	78,923	38,644	112,576	7,211	28,590	669	2,158	548	1,596	6,448	32,343	313	1,063	209	789	337	1,540	16	267	3,905	19,393	443	1,356	51,934	169,347	54,567	183,963
In Lacs	2,479	12,999	163	724	1	3	163	727	10,272	31,653	28,372	78,923	38,644	112,576	7,211	28,590	669	2,158	548	1,596	6,448	32,343	313	1,063	209	789	337	1,540	16	267	3,905	19,393	443	1,356	51,934	169,347	54,567	183,963

Note: (a) Items of expenses in excess of one percent of the total premium (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(b) Detailed disclosure to be made for expenses to be agreed which contribute more than 1% percent of the total gross direct premium.
(c) Expenses paid for various outsourcing arrangements are to be booked under relevant item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Grand Total			
	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12	Per Q4 2016-12	Up to Q4 2016-12				
	Employee remuneration & welfare benefits	378	5,108	33	144	0	0	33	138	3,221	10,208	8,763	21,313	7,966	29,138	1,226	8,851	143	388	119	379	1,924	7,411	60	209	48	157	59	368	11	55	1,478	8,927	99	319	11,219	40,255	12,450
Company's contribution to Provident fund and	17	153	2	7	0	0	2	7	105	485	305	471	146	1,117	55	305	6	17	6	17	58	238	3	12	2	6	4	10	0	3	71	311	4	16	485	1,826	517	1,886
Fringe, commensurate and welfare running	38	172	2	9	0	0	2	9	138	308	203	601	345	1,255	66	308	4	15	4	10	55	215	4	16														

FORM NL-8-SHARE CAPITAL SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	Authorised Capital		
	30,00,00,000 (Previous Year 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
2	Issued Capital		
	25,18,05,370 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,181	25,155
3	Subscribed Capital		
	25,18,05,370 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,181	25,155
4	Called-up Capital		
	25,18,05,370 (Previous Year 25,15,49,920) Equity Shares of Rs10 each	25,181	25,155
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,181	25,155

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at March 31, 2022		As at March 31, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	251,549,920	99.90%	251,549,920	100.00%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	255,450	0.10%	-	-
TOTAL	251,805,370	100%	251,549,920	100%

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
 PARTICULARS OF THE SHREOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED MARCH 31, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	i) Reliance Capital Limited	1	251,549,920	99.90	25,154.99	251,549,920	100	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
	March 31, 2022								
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	9	26,204	0.01	2.62	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	2	229,246	0.09	22.92	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	12	251,805,370	100.00	25,180.53	251,549,920.00	100.00	-	-

Foot Notes:

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

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

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

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

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

PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Tina A Ambani	1	263,474	0.10	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	178,692	0.07	17.87	-	-	-	-
	(iii) Jai Anshul A Ambani	1	178,691	0.07	17.87	-	-	-	-
	(iv) Kokila D Ambani*	1	545,157	0.22	54.52	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	153,964	0.06	15.40	130,000	84.44	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	1,775,991	0.70	177.60	-	-	-	-
	iv) Reliance Infrastructure Management Private Limited	1	700,000	0.28	70.00	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	35	12,245	0.00	1.22	NA	NA	-	-
ii)	Foreign Portfolio Investors	7	2,139,859	0.85	213.99	NA	NA	-	-
iii)	Financial Institutions/Banks	123	56,703	0.02	5.67	NA	NA	-	-
iv)	Insurance Companies	4	7,665,190	3.03	766.52	NA	NA	-	-
v)	FII belonging to Foreign promoter		-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund		-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund		-	-	-	NA	NA	-	-
ix)	Any other		-	-	-	-	-	-	-
	FII	68	2,434	0.00	0.24	NA	NA	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	776,809	149,858,471	59.30	14,985.85	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,006	65,984,272	26.11	6,598.43	NA	NA	-	-
iii)	NBFCs registered with RBI		-	-	-	NA	NA	-	-
iv)	Others:								
	- Trusts		-	-	-	NA	NA	-	-
	- Non Resident Indian	9,543	4,929,908	1.95	492.99	NA	NA	-	-
	- Clearing Members	154	3,275,094	1.30	327.51	NA	NA	-	-
	- Non Resident Indian Non Repatriable		-	-	-	NA	NA	-	-
	- Bodies Corporate	1,990	10,563,250	4.18	1,056.33	NA	NA	-	-
	- IEPF	1	1,683,864	0.67	168.39	NA	NA	-	-
v)	Any other (Please Specify)								
	- Overseas Corporate Bodies	9	930	-	0.09	NA	NA	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	1,096,763	0.43	109.68	NA	NA	-	-
2.2)	Employee Benefit Trust	1	1,600,000	0.63	160.00	NA	NA	-	-
2.3)	Any other (Please specify)		-	-	-	NA	NA	-	-
Total		789,806	252,708,902	100.00	25,270.89	130,000.00	0.05	-	-

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

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	76,671	76,671
	Add: Addition during the year	400	-
	Closing Balance	77,070	76,671
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	125,655	101,527
	TOTAL	204,802	180,274

FORM NL-11-BORROWINGS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	23,000	23,000

DISCLOSURE FOR SECURED BORROWINGS**(₹ lakhs)**

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

FORM NL-12 & 12A-INVESTMENT SCHEDULE

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

(₹ lakhs)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		March 31, 2022		As at March 31, 2022	As at March 31, 2021
		As at March 31, 2022	As at March 31, 2021	As at March 31, 2022	As at March 31, 2021		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	78,342	54,602	319,250	264,898	397,592	319,500
2	Other Approved Securities	52,094	47,267	212,286	229,315	264,381	276,583
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	68,471	67,280	279,022	326,410	347,493	393,690
	(e) Other Securities	-	854	-	4,146	-	5,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	19,748	13,991	80,475	67,877	100,223	81,868
5	Other than Approved Investments	3,371	2,562	13,736	12,428	17,106	14,990
	Less - Provision for diminution in the value of investment	(198)	(432)	(806)	(2,096)	(1,003)	(2,528)
	TOTAL	221,828	186,124	903,964	902,978	1,125,792	1,089,103
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-
2	Other Approved Securities	519	-	2,114	-	2,633	-
	Other Investments						
	(a) Shares						
	(aa) Equity	6,886	3,713	28,060	18,014	34,946	21,727
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,105	5,686	4,501	27,585	5,606	33,271
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,355	12,167	107,400	59,028	133,755	71,196
	(e) Other Securities	21,169	9,248	86,264	44,865	107,432	54,113
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,901	1,693	19,972	8,214	24,873	9,907
5	Other than Approved Investments	3,341	4,787	13,616	23,226	16,957	28,013
	Less - Provision for diminution in the value of investment	(268)	(683)	(1,091)	(3,312)	(1,358)	(3,995)
	TOTAL	64,008	36,612	260,836	177,621	324,844	214,232
	GRNAD TOTAL	285,836	222,736	1,164,800	1,080,599	1,450,636	1,303,335

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

(₹ lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at March 31, 2022	As at March 31, 2021	As at March 31, 2022	As at March 31, 2021	As at March 31, 2022	As at March 31, 2021
Long Term Investments--						
Book Value	222,448	186,386	906,490	904,246	1,128,938	1,090,631
Market Value	222,272	189,418	905,773	918,956	1,128,045	1,108,374
Short Term Investments--						
Book Value	52,995	32,396	215,960	157,168	268,955	189,564
Market Value	53,655	32,523	218,649	157,786	272,304	190,309

FORM NL-13-LOANS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

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

FORM NL-14-FIXED ASSETS SCHEDULE

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

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	April 01, 2021	Additions	Deductions	March 31, 2022	April 01, 2021	For The Period	On Sales/	March 31, 2022	As at March 31, 2022	As at March 31, 2021
							Adjustments			
Goodwill										
Intangibles	10,178	5,747	-	15,925	7,804	1,432	-	9,237	6,688	2,374
Land-Freehold										
Leasehold Property	1,108	309	-	1,417	913	210	-	1,123	294	195
Buildings										
Furniture & Fittings	990	81	-	1,072	788	44	-	831	240	203
Information Technology Equipment	4,886	718	277	5,327	4,411	455	276	4,590	738	475
Vehicles	34	6	-	40	0	4	-	5	35	33
Office Equipment	2,183	213	20	2,376	1,710	179	18	1,871	505	472
Plant & Machinery	38	-	-	4	38	-	-	38	0	0
TOTAL	19,417	7,074	297	26,160	15,665	2,324	295	17,694	8,501	3,753
Work in progress	1,105	717	986	836	-	-	-	-	836	1,105
Grand Total	20,522	7,791	1,283	26,996	15,665	2,324	295	17,694	9,337	4,858
PREVIOUS YEAR	18,293	3,359	1,130	20,522	14,174	1,621	130	15,665	4,858	4,119

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	Cash (including cheques, drafts and stamps)	84	83
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)*	344	157
	(bb) Others	-	-
	(b) Current Accounts**	12,289	16,071
	(c) Cheques on Hand***	2,800	3,644
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	15,517	19,955
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	15,517	19,955
	In India	15,517	19,955
	Outside India	-	-

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

**Out of above Rs 1,264 Lakhs as at 31.03.2022 & Rs 1,260 Lakhs as at 31.03.2021 are earmarked for specified purpose in a separate bank account.

*** Cheques on hand amount to Rs. 2,800 Lakhs Previous Year : Rs.3,644 Lakhs

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at March 31, 2022	As at March 31, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,085	5,490
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,631	1,014
6	MAT Credit Entitlement	4,173	11,232
7	Others		
	- Rental & Other Deposits	3,772	3,757
	- Advances to Staff	162	117
	- Unutilized Goods and Service Tax Credit	17,992	13,494
	- Other Advances & Deposits	10,871	11,724
	Total Others	32,797	29,092
	- Less Provision for doubtful advances	-	(1,565)
	TOTAL (A)	44,686	45,262
	OTHER ASSETS		
1	Income accrued on investments	32,682	34,046
2	Outstanding Premiums	113,593	87,262
3	Agents' Balances	41	66
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	50,550	44,082
	Less : Provisions for doubtful	(383)	(3,002)
6	Investments pertaining to Policyholders Funds	5,154	6,936
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	876	930
9	Investments Sales- to be settled	2,936	1,109
10	Reposessed Stock	-	-
	TOTAL (B)	205,449	171,429
	TOTAL (A+B)	250,136	216,691

FORM NL-17-CURRENT LIABILITIES SCHEFULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

	Particulars	As at March 31, 2022	As at March 31, 2021
1	Agents' Balances	3,073	2,810
2	Balances due to other insurance companies	44,636	120,364
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	68,674	59,904
	(b) for Other Policies	11,589	11,306
5	Unallocated Premium	38,113	56,689
6	Sundry creditors	53,681	43,238
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	922,313	760,085
	Add: Provision for Doubtful Reinsurance Recoveries	59	689
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	7,137	7,564
11	Income accrued on Unclaimed amounts	567	1,442
12	Interest payable on debentures/bonds	1,307	1,302
13	GST Liabilities	6,504	4,936
14	Others :		
	- Payable to policyholders*	2,110	519
	- Environmental Relief Fund Payable	1	2
	- Temporary Book Overdraft as per accounts	61,298	41,022
	- Investments Purchased-to be settle	5,208	-
	- Employee Related Payables	8,233	7,423
	- Surplus available to RHIL	876	930
	-Statutory Dues	6,013	4,654
	TOTAL	1,241,392	1,124,880

* The company has segregated unclaimed amount of policy holder as per IRDAI Circular Ref: IRDA/F&A/CIR/Misc/282 /11/2020 dated 18th November, 2020

Details of unclaimed amounts and Investment Income thereon		(₹ lakhs)	
Particulars	As at March 31, 2022	As at March 31, 2021	
Opening Balance	7,564	7,380	
Add: Amount transferred to unclaimed amount	3,318	6,184	
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-	
Add: Investment Income	-	-	
Less: Amount paid during the year	3,599	5,611	
Less: Transferred to SCWF	147	389	
Closing Balance of Unclaimed Amount	7,137	7,564	

FORM NL-18-PROVISIONS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl.No.	Particulars	As at March 31, 2022	As at March 31, 2021
1	Reserve for Unexpired Risk	226,604	192,017
	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	- For Gratuity	47	114
	- For Leave Encashment	99	68
	- For Phantom Share Liability	1,933	1,620
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax	-	-
	- For Final Dividend	-	-
	TOTAL	229,682	194,819

FORM NL-19 MISC EXPENDITURE SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****MISC EXPENDITURE****(To the extent not written off or adjusted)****(₹ lakhs)**

	Particulars	As at March 31, 2022	As at March 31, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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

Sl.No.	Particular	For the quarter ended March 31, 2022	Upto the year ended March 31, 2022	For the quarter ended March 31, 2021	Upto the year ended March 31, 2021
1	Gross Direct Premium Growth Rate(%)	10%	13.2%	39%	11%
2	Gross Direct Premium to Net worth Ratio(times)	0.96	4.09	0.98	4.05
3	Growth rate of Net Worth (%)	12%	12.0%	11%	11%
4	Net Retention Ratio (%)	63%	57.7%	55%	50%
5	Net Commission Ratio (%)	-9%	-2.7%	-6%	-4%
6	Expense of Management to Gross Direct Premium Ratio (%)	31%	25.0%	29%	24%
7	Expense of Management to Net Written Premium Ratio (%)	30%	30.7%	36%	33%
8	Net Incurred Claims to Net Earned Premium (%)	77%	77.5%	75%	80%
9	Claims paid to claims provisions (%)	5%	25.0%	5%	29%
10	Combined Ratio (%)	107%	108.2%	111%	113%
11	Investment income ratio (%)	8%	7.8%	8%	9%
12	Technical Reserves to net premium ratio (times)	8.27	2.10	8.58	2.26
13	Underwriting balance ratio (times)	-0.11	-0.10	-0.18	-0.18
14	Operating Profit Ratio (%)	3.6%	13.5%	3.0%	13.5%
15	Liquid Assets to liabilities ratio (times)	0.30	0.30	0.25	0.25
16	Net earning ratio (%)	3.2%	4.4%	2.9%	4.9%
17	Return on net worth ratio (%)	2.0%	10.5%	1.6%	10.1%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.66	1.66	1.65	1.65
19	NPA Ratio				
	Gross NPA Ratio (%)	0.5%	0.5%	1.3%	1.3%
	Net NPA Ratio (%)	0.4%	0.4%	0.8%	0.8%
20	Debt Equity Ratio (times)	0.10	0.10	0.11	0.11
21	Debt Service Coverage Ratio (times)	13.99	18.85	7.89	16.17
22	Interest Service Coverage Ratio (times)	13.99	18.85	7.89	16.17
23	Earnings per share				
	- Basic (in Rs)	1.79	9.63	1.27	8.27
	- Diluted (in Rs)	1.77	9.56	1.26	8.22
24	Book value per share	91.33	91.33	81.67	81.67

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

** Segmental Reporting up to the quarter ended on March 31, 2022

	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
FIRE										
Up to Q4 2021-22	7%	33%	-21%	22%	62%	38%	40%	56%	1.13	0.45
Up to Q4 2020-21	25%	29%	-7%	22%	70%	56%	62%	92%	1.23	0.03
Marine Cargo										
Up to Q4 2021-22	26%	20%	-3%	20%	95%	93%	24%	128%	1.85	(0.28)
Up to Q4 2020-21	-18%	17%	-7%	19%	111%	135%	23%	171%	2.81	(0.79)
Marine Hull										
Up to Q4 2021-22	39%	2%	-491%	0%	3%	46%	6%	-435%	3.33	(4.81)
Up to Q4 2020-21	-52%	-2%	210%	0%	18%	102%	23%	365%	(2.26)	1.09
Total Marine										
Up to Q4 2021-22	28%	18%	-11%	17%	94%	93%	17%	121%	1.88	(0.21)
Up to Q4 2020-21	-26%	14%	-12%	16%	113%	133%	23%	164%	2.92	(0.68)
Motor OD										
Up to Q4 2021-22	24%	55%	1%	39%	71%	58%	156%	96%	0.82	0.08
Up to Q4 2020-21	9%	76%	17%	50%	65%	62%	108%	121%	0.86	(0.35)
Motor TP										
Up to Q4 2021-22	-2%	94%	3%	37%	39%	86%	10%	126%	3.85	(0.34)
Up to Q4 2020-21	19%	67%	-13%	29%	43%	87%	4%	115%	4.31	(0.21)
Total Motor										
Up to Q4 2021-22	8%	78%	2%	38%	49%	76%	16%	115%	3.11	(0.19)
Up to Q4 2020-21	15%	70%	-1%	36%	52%	77%	12%	117%	3.14	(0.26)
Health										
Up to Q4 2021-22	14%	86%	2%	36%	42%	102%	173%	138%	0.74	(0.41)
Up to Q4 2020-21	-37%	78%	4%	34%	44%	99%	119%	139%	0.79	(0.37)
Personal Accident										
Up to Q4 2021-22	81%	59%	-31%	31%	54%	103%	51%	109%	2.12	(0.11)
Up to Q4 2020-21	-7%	71%	-3%	38%	54%	55%	35%	94%	2.25	(0.01)
Travel Insurance										
Up to Q4 2021-22	15%	93%	3%	41%	44%	37%	49%	78%	0.62	0.18
Up to Q4 2020-21	-67%	93%	1%	38%	40%	37%	60%	75%	0.58	0.35
Total Health										
Up to Q4 2021-22	17%	84%	0.4%	29%	35%	99%	155%	134%	0.82	(0.38)
Up to Q4 2020-21	-38%	79%	3%	35%	44%	94%	109%	133%	0.86	(0.36)
Workmen's Compensation										
Up to Q4 2021-22	29%	95%	11%	48%	50%	91%	35%	140%	1.90	(0.45)
Up to Q4 2020-21	31%	95%	11%	52%	55%	68%	13%	122%	1.94	(0.29)
Public/ Product Liability										
Up to Q4 2021-22	10%	57%	21%	36%	57%	17%	6%	76%	1.46	0.22
Up to Q4 2020-21	3%	45%	11%	31%	65%	-6%	10%	47%	1.96	0.52
Engineering										
Up to Q4 2021-22	20%	23%	5%	16%	68%	46%	48%	90%	1.18	0.11
Up to Q4 2020-21	35%	24%	15%	19%	77%	20%	46%	78%	1.29	0.23
Aviation										
Up to Q4 2021-22	23%	20%	-18%	9%	44%	215%	0%	236%	2.77	(1.36)
Up to Q4 2020-21	48%	18%	-10%	8%	48%	67%	0%	102%	0.87	(0.01)
Crop Insurance										
Up to Q4 2021-22	20%	35%	-14%	6%	18%	80%	31%	84%	0.79	0.16
Up to Q4 2020-21	44%	22%	-30%	4%	19%	89%	73%	79%	0.86	0.21
Other segments										
Up to Q4 2021-22	19%	64%	12%	34%	54%	48%	63%	99%	1.03	(0.02)
Up to Q4 2020-21	-22%	64%	4%	36%	56%	29%	33%	75%	0.06	0.26
Total Miscellaneous										
Up to Q4 2021-22	14%	61%	-1%	25%	41%	80%	78%	112%	2.16	(0.33)
Up to Q4 2020-21	10%	53%	-4%	25%	46%	81%	83%	114%	2.06	(0.42)
Total-up to Q4 2021-22	13%	58%	-3%	25%	43%	78%	25%	108%	2.10	(0.10)
Total-up to Q4 2020-21	11%	50%	-4%	24%	48%	80%	29%	113%	2.01	(0.18)

PART-A Related Party Transactions - As at 31 March 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended March 31, 2022	Upto the Quarter ended March 31, 2022	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	249	396	8	125
			Management fees paid	(17)	433	150	600
			Reimbursement paid for IT services	-	56	60	206
			Dividend Payment	-	101	-	-
			Investments in Debentures/Bonds written off	5,122	5,122	-	-
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	6	107	4	117
			Commission paid	2	16	3	15
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	-	-	1
			Reimbursement Paid for expenses(Rent,Communication,Electricity,canteen expenses)	1	9	-	-
			Brokerage paid for stock exchange trading	-	4	1	4
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	3	728	(4)	701
			Group Term Insurance Paid	25	399	0	106
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses, Others etc.)	-	2	-	-
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1	-	1
5	Reliance Money Solutions Private Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0	-	1
6	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	2
			Reimbursement received for Insurance expenses	-	0	-	-
			Management Fees recovery	249	249	-	-
7	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1	-	5
8	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	0	4	(0)	8
9	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	(0)	20	(0)	22
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	-	-	18
			Reimbursement received for expenses(Rent,Communication,Electricity,Car rental,Others Etc.)	-	-	-	11
10	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	125	1,149	83	782
			Premium Received (net of refund)	-	1	-	1
			Issue of Share capital	21	21	-	-
			Share premium on issue of shares	318	318	-	-
			Sale of Laptop	0	0	-	-

PART-B Related Party Transaction Balances - As at 31 March 2022

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	20	Payable	No	No		
			7,872	Receivable (Outstanding Investment in debt instrument)	Yes - pari passu charge	No	2,362	-
			-	Receivable (Outstanding Investment in debt instrument)	No	No	-	5,122
2	Reliance Securities Limited	Fellow Subsidiary	1	Payable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	46	Receivable	No	No		
			8	Payable	No	No		
4	Reliance Money Solutions Private Limited	Fellow Subsidiary	1	Payable	No	No		
5	Reliance Health Insurance Limited	Fellow Subsidiary	876	Payable	No	No		
			303	Receivable	No	No		
6	Reliance Commodities Limited	Fellow Subsidiary	1	Payable	No	No		
7	Reliance Financial Limited	Fellow Subsidiary	0	Payable	No	No		

Notes:

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

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

	(₹ in Lakhs)	
	F.Y. 2021-2022	F.Y. 2020-2021
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	923,619	793,013
Other receipts	382	375
Payments to the re-insurers, net of commissions and claims	(157,475)	(122,558)
Payments to co-insurers, net of claims recovery	(13,647)	(3,123)
Payments of claims	(469,994)	(402,807)
Payments of commission and brokerage	(51,956)	(42,216)
Payments of other operating expenses	(191,367)	(141,926)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(17,656)	5,162
Income taxes paid (Net)	(7,424)	(7,406)
Good & Service tax paid	(2,930)	10,659
Other payments	-	-
Cash flows before extraordinary items	11,552	89,174
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	11,552	89,174
Cash flows from investing activities:		
Purchase of fixed assets	(7,790)	(3,359)
Proceeds from sale of fixed assets	1,006	966
Purchases of investments	(1,157,848)	(1,483,787)
Loans disbursed		
Sales of investments	1,051,224	1,315,270
Repayments received		
Rents/Interests/ Dividends received	94,669	86,109
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(15,426)	(23,161)
Expenses related to investments	(297)	(299)
Net cash flow from investing activities	(34,463)	(108,261)
Cash flows from financing activities:		
Proceeds from issuance of share capital	425	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(2,228)	(2,134)
Net cash flow from financing activities	(1,802)	(2,134)
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	(24,713)	(21,221)
Cash and cash equivalents at the beginning of the year	(21,068)	154
Cash and cash equivalents at the end of the year	(45,781)	(21,068)

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

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

STATEMENT OF ADMISSIBLE ASSETS: As at 31 March 2022

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	285,836	285,836
	Policyholders as per NL-12 A of BS	1,164,800	-	1,164,800
(A)	Total Investments as per BS	1,164,800	285,836	1,450,636
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	9,337	9,337
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,343	1,343
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	15,517	15,517
(F)	Advances and Other assets as per BS	185,181	68,682	253,863
(G)	Total Current Assets as per BS...(E)+(F)	185,181	84,199	269,380
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	13,448	15,270	28,718
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	4,254	1,041	5,295
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,349,981	379,372	1,729,353
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	17,702	17,654	35,356
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	1,332,279	361,718	1,693,997

(₹ lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	534	534
	Computer software	-	809	809
	<u>Inadmissible current assets</u>			
	Outstanding Premium	7,079	-	7,079
	Reinsurance recoverable	1,215	-	1,215
	Others Advances & Assets	5,154	11,542	16,697
	Fair value change account subject to minimum of zero	4,254	1,041	5,295
	Deffered Tax Assets		3,727	3,727
	Total	17,702	17,654	35,356

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at March 31, 2022****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	330,743	226,604
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	330,743	226,604
(d)	Outstanding Claim Reserve (other than IBNR reserve)	356,448	221,274
(e)	IBNR reserve	1,039,468	701,098
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,726,659	1,148,976

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

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

Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st March, 2022

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	102,571	33,632	33,484	13,144	10,257	5,023	10,257
2	Marine Cargo	9,243	1,894	7,612	1,757	1,109	1,370	1,370
3	Marine - Other than Marine Cargo	1,633	30	4,944	21	163	742	742
4	Motor	384,450	298,253	266,673	207,556	59,651	62,267	62,267
5	Engineering	17,182	3,993	4,745	1,848	1,718	712	1,718
6	Aviation	3,387	679	5,485	1,448	339	823	823
7	Liability	6,609	4,894	2,522	2,699	991	810	991
8	Health	112,093	93,772	106,333	86,717	18,754	26,015	26,015
9	Miscellaneous	5,471	3,519	5,142	1,759	766	1,080	1,080
10	Crop	307,846	107,301	213,824	86,356	30,785	32,074	32,074
	Total	950,485	547,967	650,764	403,305	124,533	130,916	137,337

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at MARCH 31, 2022****(₹ lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,332,279
	Deduct:	
(B)	Current Liabilities as per BS	1,148,976
(C)	Provisions as per BS	-
(D)	Other Liabilities	183,303
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	361,718
	Deduct:	
(G)	Other Liabilities	133,642
(H)	Excess in Shareholder's funds (F-G)	228,076
(I)	Total ASM (E+H)	228,076
(J)	Total RSM	137,337
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.66

FORM NL-27- PRODUCTS INFORMATION

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

Products Information for the quarter ended March 31, 2022

Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Reliance Office Package Insurance Policy	NA	IRDAN103RP0005V04201516	Miscellaneous	Main Product	18-Oct-21
2	Seventy two hours Clause	NA	IRDAN103RP0017V01202021/A0016V01202122	Fire	Add-on	23-Aug-21
3	Legal Liability towards Employees and Third Party	NA	IRDAN103RP0017V01202021/A0017V01202122	Fire	Add-on	23-Aug-21
4	Seventy two hours Clause	NA	IRDAN103RP0018V01202021/A0021V01202122	Fire	Add-on	2-Sep-21
5	Interest cover for Working capital loan/Asset Purchase loan	NA	IRDAN103RP0018V01202021/A0022V01202122	Fire	Add-on	2-Sep-21
6	Accidental Damage	NA	IRDAN103RP0018V01202021/A0023V01202122	Fire	Add-on	2-Sep-21
7	Seventy two hours Clause	NA	IRDAN103RP0019V01202021/A0018V01202122	Fire	Add-on	2-Sep-21
8	Interest cover for Working capital loan/Asset Purchase loan	NA	IRDAN103RP0019V01202021/A0019V01202122	Fire	Add-on	2-Sep-21
9	Accidental Damage	NA	IRDAN103RP0019V01202021/A0020V01202122	Fire	Add-on	4-Sep-21
10	Reliance HealthWise Policy (product revision)	2825	RELHLIP22185V042122	Health	Retail Health	26-Nov-21

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

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

Statement as on: 31.03.2022

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	285,836
	Investments (Policyholders)	8A	1,164,800
2	Loans	9	-
3	Fixed Assets	10	9,337
4	Current Assets		
	a. Cash & Bank Balance	11	15,517
	b. Advances & Other Assets	12	250,136
5	Current Liabilities		
	a. Current Liabilities	13	-1,241,393
	b. Provisions	14	-229,682
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		254,550
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	9,337
3	Cash & Bank Balance (if any)	11	15,517
4	Advances & Other Assets (if any)	12	250,136
5	Current Liabilities	13	-1,241,393
6	Provisions	14	-229,682
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		0
	Total (B)		-1,196,086
	'Investment Assets'	(A-B)	1,450,636

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*							
				(a)	(b)							
	1	Central Govt. Securities	Not less than 20%	0	78,342	319,250	397,592.43	27.46%	0.00	397,592.43	388,136.08	
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	130,955	533,651	664,606.27	45.91%	0.00	664,606.27	650,480.59	
	3	Investment subject to Exposure Norms										
		a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
		'1. Approved Investments		0	50,874	207,315	258,188.83	17.83%	1,981.94	260,170.77	267,926.02	
		'2. Other Investments		0	149	607	756.10	0.05%	-280.16	475.94	475.94	
		b. Approved Investments	Not exceeding 55%	0	96,470	393,122	489,592.54	33.82%	4,089.11	493,681.65	500,586.08	
		c. Other Investments		0	6,810	27,749	34,559.04	2.39%	-495.88	34,063.16	33,975.78	
		Investment Assets	100%	0	285,258	1,162,445	1,447,702.79	100.00%	5295.01	1,452,997.80	1,453,444.42	

Note:

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

PART - B

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31.03.2022

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		368805.71	26.56%	28,786.72	48.55%	397592.43	27.46%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		659237.43	47.48%	5,368.84	9.05%	664606.27	45.91%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		135,710.60	9.77%	-160.25	-0.27%	135,550.35	9.36%
	2. Other Investments		0.00	0.00%	0.00	0.00%	0.00	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		97,486.37	7.02%	25,152.12	42.42%	122,638.49	8.47%
	2. Other Investments		766.96	0.06%	-10.86	-0.02%	756.10	0.05%
	c. Approved Investments		458,106.34	33.00%	31,486.20	53.10%	489,592.54	33.82%
	d. Other Investments (not exceeding 15%)		37,096.09	2.67%	-2,537.05	-4.28%	34,559.04	2.39%
	Total		1,388,403.79	100%	59,299.00	100%	1,447,702.79	100%

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LTD.**

Date: **31.03.2022**
(₹ lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31.03.2022	as % of total for this class	As at 31.03.2021	as % of total for this class	As at 31.03.2022	as % of total for this class	As at 31.03.2021	as % of total for this class
Break down by credit rating								
AAA rated	347,043	24.78%	364,723	28.08%	335,823	24.02%	344,969	26.95%
AA or better	274,398	19.59%	248,296	19.12%	269,476	19.28%	240,118	18.76%
Rated below AA but above A	5,227	0.37%	15,408	1.19%	5,000	0.36%	15,244	1.19%
Rated below A but above B	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Any other (Please specify)	773,681	55.25%	670,256	51.61%	787,595	56.34%	679,864	53.11%
Total (A)	1,400,349	100%	1,298,683	100%	1,397,893	100%	1,280,195	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	272,304	19.45%	193,685	14.91%	268,955	19.24%	191,929	14.99%
more than 1 year and upto 3years	242,876	17.34%	366,847	28.25%	237,174	16.97%	351,750	27.48%
More than 3years and up to 7years	717,618	51.25%	463,442	35.69%	719,352	51.46%	462,009	36.09%
More than 7 years and up to 10 years	143,144	10.22%	242,642	18.68%	146,904	10.51%	241,605	18.87%
above 10 years	24,407	1.74%	32,067	2.47%	25,508	1.82%	32,903	2.57%
Any other (Please specify)		0.00%		0				
Total (B)	1,400,349	100%	1,298,683	100%	1,397,893	100%	1,280,195	100%
Breakdown by type of the issuer								
a. Central Government	388,136	27.72%	314,842	24.24%	397,592	28.44%	319,500	24.96%
b. State Government	262,345	18.73%	273,995	21.10%	267,014	19.10%	276,583	21.60%
c. Corporate Securities	625,129	44.64%	609,115	46.90%	610,557	43.68%	583,270	45.56%
Any other (Please specify)*	124,739	8.91%	100,731	7.76%	122,730	8.78%	100,843	7.88%
Total (C)	1,400,349	100%	1,298,683	100%	1,397,893	100%	1,280,195	100%

Note

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Date: 31.03.2022

NO	PARTICULARS	(₹ lakhs)									
		Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31st March, 2022	As on 31 March 2021	As on 31st March, 2022	As on 31 March 2021	As on 31st March, 2022	As on 31 March 2021	As on 31st March, 2022	As on 31 March 2021	As on 31st March, 2022	As on 31 March 2021
1	Investments Assets	610,557	583,270	0	0	787,336	696,925	49,809	29,224	1,447,703	1,309,419
2	Gross NPA	7,872.45	16,493.34	0.00	0.00	0.00	0.00	0.00	0.00	7,872.45	16,493.34
3	% of Gross NPA on Investment Assets (2/1)	1.29%	2.83%	0.00	0.00	0.00	0.00	0.00	0.00	0.54%	1.26%
4	Provision made on NPA	2,361.73	6,522.65	0.00	0.00	0.00	0.00	0.00	0.00	2,361.73	6,522.65
5	Provision as a % of NPA (4/2)	30.00%	39.55%	0.00	0.00	0.00	0.00	0.00	0.00	30.00%	39.55%
6	Provision on Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Net Investment Assets (1-4)	608,195.45	576,747.65	0.00	0.00	787,336.24	696,924.93	49,809.37	29,224.21	1,445,341.05	1,302,896.79
8	Net NPA (2-4)	5,510.71	9,970.69	0.00	0.00	0.00	0.00	0.00	0.00	5,510.71	9,970.69
9	% of Net NPA to Net Investment Assets (8/7)	0.91%	1.73%	0.00	0.00	0.00	0.00	0.00	0.00	0.38%	0.77%
10	Write off made during the period	8,620.89	6,493.00	0.00	0.00	0.00	0.00	0.00	0.00	8,620.89	6,493.00

Note:

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

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31.03.2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	For Q4 FY22				Upto Q4 FY22				Upto Q4 FY21			
			Investment (Rs.) ¹	Income on Investment at (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ²
1	CENTRAL GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	381222.93	5878.30	6.25%	6.25%	355178.38	22325.45	6.29%	6.29%	297480.74	28409.35	9.55%	9.55%
	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%	
	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%	
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
	State Government Bonds	SGGB	280290.56	4546.58	6.58%	6.58%	280925.58	19677.60	7.00%	7.00%	176615.52	17095.35	9.68%	9.68%
	Other Approved Securities (excluding Infrastructure Investments)	SGGA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	140602.97	2627.44	7.58%	7.58%	132673.31	10400.63	7.84%	7.84%	125477.78	10410.11	8.30%	8.30%
	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%	
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	0.00	0.00	0.00%	0.00%	6493.27	0.00	0.00%	0.00%	6493.27	0.00	0.00%	
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	40597.19	792.61	7.92%	7.92%	45120.30	3778.63	8.37%	8.37%	57584.86	6791.12	11.79%	11.79%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	55800.33	1043.85	7.59%	7.59%	51842.70	4449.05	8.58%	8.58%	50381.53	5209.21	10.34%	10.34%
	Infrastructure - PSU - CPS	IJPC	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	2614.84	70.96	11.01%	11.01%	2135.34	289.90	13.58%	13.58%	948.30	213.22	22.48%	22.48%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1842.37	57.24	12.60%	12.60%	1230.63	137.96	11.21%	11.21%	1219.86	54.21	4.44%	4.44%
	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%	
	Infrastructure - Equity (Including Unlisted)	IOEQ	103.20	5.82	76.20%	76.20%	148.79	80.36	154.00%	154.00%	31.07	-90.38	-603.24%	-603.24%
	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%	
	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%	
	Units of Infrastructure Investment Trust	EIIT	2815.57	76.78	11.06%	9.95%	2815.90	278.02	9.87%	8.94%	2365.45	285.24	12.06%	11.14%
	Units of Infrastructure Investment Trust	OIIT	760.93	10.86	5.79%	5.21%	903.53	106.96	11.84%	11.31%	795.67	52.49	6.60%	6.10%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE - NHBMS													
	PSU - Equity shares - Quoted	EAEO	7174.46	-843.46	-47.68%	-47.68%	7377.92	-89.09	-1.21%	-1.21%	5857.53	-550.69	-9.40%	-9.40%
	Corporate Securities - Equity shares (Including Quoted)	EACE	25135.54	1871.58	30.20%	30.20%	20130.58	4672.32	23.21%	23.21%	12976.13	2304.96	17.76%	17.76%
	Corporate Securities - Bonds - (Taxable)	EPBT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	1949.12	305.31	41.43%	41.43%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ERIT	4753.74	61.05	5.21%	4.71%	4782.42	222.52	4.65%	4.21%	4815.32	0.00	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	268572.12	5575.34	8.42%	8.42%	262454.76	23459.70	8.94%	8.94%	253103.61	22467.33	8.88%	8.88%
	Commercial Papers	ECCP	0.00	0.00	0.00%	0.00%	9994.66	12.45	6.50%	6.50%	0.00	0.00	0.00%	0.00%
	Appreciation Money	ECAM	1666.57	1.91	3.48%	3.48%	33293.51	1149.51	3.45%	3.45%	7969.28	46.15	1.49%	1.49%
	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%	
	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%	
	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%	
	CCL - CDO	ECBO	54071.74	467.42	3.51%	3.51%	50948.68	1698.08	3.33%	3.33%	36417.19	1114.83	3.07%	3.07%
	Deposits - Deposit with Scheduled Banks, FIS, CCL, RBI	ECDB	5990.00	106.50	7.21%	7.21%	11600.36	752.30	6.49%	6.49%	10903.15	962.53	8.83%	8.83%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00%	0.00%	2459.77	67.08	6.30%	6.30%	2386.70	90.46	6.40%	6.40%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	0.00%	0.00%	28685.00	47.36	2.15%	2.15%	18120.04	523.08	4.99%	4.99%
	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%	
	Passively Managed Equity ETFs - (Promoter Group)	EETP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	0.00	0.00	0.00%	0.00%	646.34	36.56	42.13%	42.13%	1733.33	97.90	5.65%	5.65%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	1987.73	44.93	9.17%	9.17%	5469.21	472.72	8.64%	8.64%	8472.69	724.09	8.55%	8.55%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	93873.01	2192.11	9.47%	9.47%	101125.05	9264.03	9.16%	9.16%	102253.90	9485.90	9.28%	9.28%
	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%	
6	OTHER THAN APPROVED INVESTMENTS													
	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	499.98	3.60	9.06%	9.06%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
	Debentures	OLDB	1549.30	28.00	7.33%	7.33%	1687.75	130.57	7.74%	7.74%	507.19	41.53	8.19%	8.19%
	Debenture / Bond / CPS / Loans etc. - (Promoter Group)	ODPG	12937.21	0.00	0.00%	0.00%	12980.08	0.00	0.00%	0.00%	12958.52	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
	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%	
	Equity Shares (incl Co-op Societies)	OESH	9374.28	45.96	1.99%	1.99%	6558.81	1304.53	19.89%	19.89%	1987.98	-315.44	-15.87%	-15.87%
	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%	
	Equity Shares (PSUs & Unlisted)	OEPU	3692.95	215.03	23.61%	23.61%	3444.84	593.80	17.24%	17.24%	1491.62	-1065.80	-71.45%	-71.45%
	Alternate Investment Funds (Category I)	OQAF	0.00	0.00	0.00%	0.00%	995.00	2.29	8.41%	0.00%	992.26	122.36	12.40%	11.59%
	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%	
	Alternate Investment Funds (Category II)	OAFB	5677.41	209.86	14.99%	13.43%	4559.66	517.43	11.35%	9.98%	3531.98	398.89	11.29%	10.60%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	513.65	11.00	8.68%	8.68%	514.80	45.02	8.75%	8.75%	515.68	45.09	8.74%	8.74%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	4293.67	18.49	1.75%	1.75%	6327.20	273.92	4.33%	4.33%	16303.09	1180.10	7.24%	7.24%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	
	TOTAL		1,406,397.69	25,116.17	7.24%	7.23%	1,381,332.01	106,157.64	7.69%	7.68%	1,205,790.49	106,412.11	8.83%	8.82%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:
Statement as on: 31.03.2022
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. During the Quarter ¹									
1	9.00% NAYARA ENERGY LIMITED DB 13-08-2024	CORPORATE	5,000.00	12/08/2021	CARE	CARE AA	CARE AA-	17/03/2022	Security reclassified from Approved Investments to Other Investments
B. As on Date ²									
1	7.85% IICL DB 15-04-2022	ECOS	20,597.48	29/05/2018	CARE	CARE AA+	CARE AA	07/01/2021	
2	8.73% IDFC FIRST BANK DB 14-06-2022	ECOS	500.40	30/07/2020	CARE	CARE AA+	CARE AA	08/10/2020	
3	8.25% IDFC FIRST BANK DB 14-07-2022	ECOS	499.70	10/08/2020	CARE	CARE AA+	CARE AA	08/10/2020	
4	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,498.48	03/03/2020	FITCH	AAA IND	AA+ IND	01/09/2020	
5	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500.00	08/05/2020	FITCH	AAA IND	AA+ IND	01/09/2020	
6	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,100.67	18/06/2020	FITCH	AAA IND	AA+ IND	01/09/2020	
7	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	29/08/2018	CARE	CARE AAA	CARE AA	03/07/2020	
8	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	30/08/2018	CRISIL	CRISIL AA+	CRISIL AA	21/02/2020	
9	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,492.36	29/09/2016	CARE	CARE AA+	CARE AA	15/02/2020	
10	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,492.36	29/09/2016	BRICKWORK	BWR AAA	BWR AA+	18/10/2019	
11	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23/02/2015	BRICKWORK	BWR AAA	BWR D	25/09/2019	
12	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23/02/2015	BRICKWORK	BWR AAA	BWR D	25/09/2019	
13	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,492.36	29/09/2016	CARE	CARE AAA	CARE AA+	24/09/2019	
14	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23/02/2015	CARE	CARE AAA	CARE D	20/09/2019	
15	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23/02/2015	CARE	CARE AAA	CARE D	20/09/2019	
16	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23/02/2015	CARE	CARE AAA	CARE D	20/09/2019	
17	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24/10/2016	CARE	CARE AAA	CARE D	20/09/2019	
18	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16/08/2017	CARE	CARE AA+	CARE D	20/09/2019	
19	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	HTDA	2,500.00	30/08/2018	CARE	CARE AAA	CARE AA+	05/07/2019	
20	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23/02/2015	BRICKWORK	BWR AAA	BWR BBB	26/06/2019	
21	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23/02/2015	BRICKWORK	BWR AAA	BWR BBB	26/06/2019	
22	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24/10/2016	CARE	CARE AAA	CARE BBB	18/05/2019	
23	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23/02/2015	CARE	CARE AAA	CARE BBB	18/05/2019	
24	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23/02/2015	CARE	CARE AAA	CARE BBB	18/05/2019	
25	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23/02/2015	CARE	CARE AAA	CARE BBB	18/05/2019	
26	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16/08/2017	CARE	CARE AA+	CARE BBB	18/05/2019	
27	10.10% RELIANCE CAPITAL DB 22-04-2024	ODPG	2,600.15	23/02/2015	CARE	CARE AAA	CARE A+	06/03/2019	Security reclassified from Approved Investments to Other Investments
28	10.20% RELIANCE CAPITAL DB 08-08-2022	ODPG	1,010.96	23/02/2015	CARE	CARE AAA	CARE A+	06/03/2019	Security reclassified from Approved Investments to Other Investments
29	10.20% RELIANCE CAPITAL DB 17-08-2022	ODPG	1,516.55	23/02/2015	CARE	CARE AAA	CARE A+	06/03/2019	Security reclassified from Approved Investments to Other Investments
30	8.28% RELIANCE CAPITAL DB 18-11-2019	ODPG	2,000.00	24/10/2016	CARE	CARE AAA	CARE A+	06/03/2019	Security reclassified from Approved Investments to Other Investments
31	8.80% RELIANCE CAPITAL DB 02-11-2023	ODPG	744.79	16/08/2017	CARE	CARE AA+	CARE A+	06/03/2019	Security reclassified from Approved Investments to Other Investments
32	10.10% RELIANCE CAPITAL DB 22-04-2024	EDPG	2,600.15	23/02/2015	BRICKWORK	BWR AAA	BWR AA	15/02/2019	
33	10.20% RELIANCE CAPITAL DB 08-08-2022	EDPG	1,010.96	23/02/2015	BRICKWORK	BWR AAA	BWR AA	15/02/2019	
34	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,535.05	13.10.2015	FITCH	AAA IND	AA+ IND	26/06/2018	
35	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	513.32	26/12/2017	CARE	CARE AA	CARE AA-	10/11/2017	Security reclassified from Approved Investments to Other Investments
36	2.00% TATASTEEL DB 23-04-2022	ECOS	8,286.55	02/06/2016	BRICKWORK	BWR AA+	BWR AA	17/01/2017	
37	2.00% TATASTEEL DB 23-04-2022	ECOS	8,286.55	02/06/2016	CARE	CARE AA+	CARE AA	14/02/2017	
38	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,535.05	13/10/2015	FITCH	AAA IND	AA+ IND	26/06/2018	
39	9.00% NAYARA ENERGY LIMITED DB 13-08-2024	ORAD	5,000.00	12/08/2021	CARE	CARE AA	CARE AA-	17/03/2022	Security reclassified from Approved Investments to Other Investments

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Statement as on March 31, 2022

(₹ lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	28	2,027	329	1,883	1.05%
3	No. of Reinsurers with rating A but less than AA	134	49,067	4,371	9,196	15.56%
4	No. of Reinsurers with rating BBB but less than A	10	10,822	1,177	1,982	3.47%
5	No. of Reinsurers with rating less than BBB	11	17,503	680	1,074	4.78%
	Total (A)	183	79,419	6,557	14,134	24.87%
	With In India					
1	Indian Insurance Companies	22	-	-	9,400	2.34%
2	FRBs	8	39,305	1,216	2,663	10.73%
3	GIC Re	2	233,606	11,256	4,963	62.07%
4	Other	-	-	-	-	-
	Total (B)	32	272,911	12,472	17,026	75.13%
	Grand Total (C)= (A)+(B)	215	352,330	19,029	31,160	100%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative) is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
 Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																	Total	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation	Public Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
		For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22
STATES																				
1	Andhra Pradesh	301	-	1	1	191	515	706	208	75	1	283	5	-	71	-	-	6	1,071	1,373
2	Arunachal Pradesh	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0
3	Assam	221	-	1	1	982	900	1,883	82	13	0	95	-	-	129	-	-	11	2,117	2,339
4	Bihar	76	-	0	0	572	1,395	1,967	48	0	-	49	0	-	52	-	-	41	2,109	2,185
5	Chhattisgarh	142	-	8	8	547	412	958	168	65	-	233	1	-	13	-	-	12	1,217	1,367
6	Goa	13	-	1	1	286	347	634	14	0	0	14	1	0	7	-	-	0	657	670
7	Gujarat	1,464	-	470	470	4,572	8,649	13,221	1,797	269	13	2,080	296	15	228	0	0	93	15,934	17,868
8	Haryana	222	-	19	19	1,375	1,513	2,887	557	173	59	789	22	14	41	-	38,559	343	42,655	42,896
9	Himachal Pradesh	19	-	1	1	344	599	943	12	0	10	22	1	-	92	-	-	1	1,060	1,080
10	Jharkhand	140	-	1	1	373	924	1,297	89	27	0	116	9	105	139	-	-	56	1,722	1,863
11	Karnataka	3,283	-	79	79	4,940	7,055	11,895	2,670	297	26	2,993	49	27	148	-	-	38	15,149	18,511
12	Kerala	104	-	4	4	1,731	3,009	4,740	3,051	71	33	3,155	2	0	24	-	-	4	7,925	8,033
13	Madhya Pradesh	455	-	2	2	137	148	284	402	74	0	476	12	0	66	-	-	51	890	1,348
14	Maharashtra	2,780	3	350	354	10,695	23,012	33,707	5,247	695	1,076	7,018	196	74	257	454	40,934	242	82,882	86,016
15	Manipur	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
16	Meghalaya	33	-	-	-	-	-	-	-	622	-	622	-	-	1	-	-	-	623	656
17	Mizoram	15	-	-	-	182	122	303	799	-	-	799	-	-	2	-	-	-	1,104	1,119
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
19	Odisha	224	-	17	17	1,156	1,383	2,539	125	19	0	145	7	-	58	-	3	40	2,792	3,033
20	Punjab	205	-	92	92	637	311	948	308	52	11	371	3	3	10	-	-	16	1,351	1,649
21	Rajasthan	865	-	17	17	577	331	908	397	110	1	508	22	0	109	-	12,541	18	14,106	14,988
22	Sikkim	(4)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67	63
23	Tamil Nadu	676	-	32	32	4,129	10,278	14,407	1,461	192	31	1,684	31	6	123	-	-	46	16,297	17,004
24	Telangana	364	-	24	24	2,931	2,358	5,290	904	253	6	1,163	27	13	103	46	-	13	6,654	7,042
25	Tripura	17	-	-	-	69	140	210	15	2	0	17	0	-	(0)	-	-	4	231	248
26	Uttar Pradesh	577	-	13	13	3,973	1,827	5,800	693	171	2	866	11	1	168	-	-	122	6,967	7,557
27	Uttarakhand	56	-	5	5	374	222	596	73	11	1	85	0	-	368	-	-	5	1,053	1,114
28	West Bengal	355	-	110	110	1,263	3,457	4,720	236	128	3	367	8	8	101	-	-	94	5,299	5,764
TOTAL (A)		12,610	3	1,249	1,252	41,937	68,907	110,845	19,977	2,698	1,274	23,949	705	268	2,374	500	92,037	1,256	231,933	245,795
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
2	Chandigarh	58	-	6	6	644	447	1,091	235	49	3	287	4	1	2	-	(38,146)	5	(36,755)	(36,691)
3	Dadra and Nagar Haveli	(7)	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	(7)
4	Daman & Diu	274	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	4	278
5	Govt. of NCT of Delhi	503	-	386	386	2,593	3,299	5,893	1,834	173	138	2,145	20	(51)	36	-	-	41	8,084	8,973
6	Jammu & Kashmir	28	-	0	0	388	767	1,154	16	0	0	16	1	-	111	-	79	6	1,368	1,397
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	7	-	1.69	2	139	644	782	17	0	-	17	1	0	1	-	-	7	808	817
TOTAL (B)		863	-	394	394	3,763	5,157	8,920	2,103	222	142	2,466	26	(50)	155	-	(38,067)	60	(26,489)	(25,232)
Outside India.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		13,472	3	1,643	1,647	45,701	74,064	119,765	22,080	2,920	1,416	26,415	731	218	2,529	500	53,970	1,315	205,444	220,563

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
- (d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																		Total Miscellaneous	Total
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous			
		Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22	Up to Q4 2021-22		
STATES																					
1	Andhra Pradesh	2,298	-	6	6	781	1,660	2,441	659	203	2	864	21	5	288	-	-	26	3,646	5,950	
2	Arunachal Pradesh	7	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	6	13	
3	Assam	1,270	-	4	4	3,570	2,670	6,240	265	47	0	313	0	1	546	-	-	45	7,145	8,420	
4	Bihar	591	-	3	3	2,161	3,772	5,933	181	2	1	184	0	-	416	-	-	200	6,734	7,327	
5	Chhattisgarh	2,610	-	35	35	3,052	1,654	4,705	466	179	0	645	10	0	178	-	-	47	5,586	8,231	
6	Goa	219	-	4	4	907	936	1,843	83	1	0	84	3	0	17	-	-	3	1,950	2,173	
7	Gujarat	11,899	1	1,566	1,568	17,182	23,689	40,872	7,862	779	44	8,684	1,265	133	1,319	6	29,621	325	82,224	95,691	
8	Haryana	2,647	-	163	163	4,567	4,252	8,819	2,743	324	113	3,180	161	52	341	-	38,559	609	51,721	54,532	
9	Himachal Pradesh	818	-	60	60	1,543	2,532	4,075	48	1	16	65	4	-	204	-	-	7	4,355	5,233	
10	Jharkhand	747	-	15	15	1,625	2,629	4,254	293	71	1	366	20	446	392	-	-	282	5,760	6,522	
11	Karnataka	9,800	-	831	831	16,788	22,414	39,202	13,835	862	90	14,787	153	176	862	-	-	92	55,272	65,903	
12	Kerala	641	-	14	14	7,237	11,431	18,668	3,860	113	91	4,065	12	3	89	-	-	21	22,858	23,513	
13	Madhya Pradesh	6,647	-	12	12	503	447	949	1,146	202	3	1,350	48	2	375	-	30,831	209	33,765	40,423	
14	Maharashtra	15,347	1,520	2,327	3,847	36,364	64,844	101,208	23,797	2,374	3,561	29,732	661	1,671	2,368	3,235	89,100	1,601	229,576	248,770	
15	Manipur	9	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	22	31	
16	Meghalaya	263	-	-	-	-	-	-	622	-	-	622	-	-	1	-	-	-	623	886	
17	Mizoram	51	-	-	-	632	329	960	12,349	0	-	12,349	-	-	5	-	-	-	13,314	13,366	
18	Nagaland	2	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	2	
19	Odisha	2,637	-	29	29	3,669	3,612	7,281	485	244	0	730	36	0	378	-	26,801	162	35,386	38,054	
20	Punjab	1,200	-	317	317	2,446	1,329	3,774	1,066	133	61	1,260	11	22	101	-	-	79	5,247	6,764	
21	Rajasthan	4,238	-	60	60	2,165	1,488	3,652	1,239	296	3	1,538	94	11	627	-	91,516	82	97,520	101,818	
22	Sikkim	219	-	-	-	-	-	-	-	-	-	-	-	-	246	-	-	-	246	466	
23	Tamil Nadu	8,399	110	412	523	14,284	31,742	46,026	6,304	760	99	7,163	152	83	1,089	-	-	166	54,679	63,601	
24	Telangana	2,996	-	110	110	9,577	7,740	17,718	4,652	737	16	5,405	107	69	814	147	-	-	46	24,305	27,412
25	Tripura	251	-	-	-	295	445	740	36	3	0	39	0	-	22	-	-	26	827	1,078	
26	Uttar Pradesh	5,867	-	48	48	14,443	6,321	20,764	2,033	509	8	2,550	33	2	1,847	-	-	370	25,567	31,482	
27	Uttarakhand	1,143	-	19	19	1,344	786	2,130	171	30	2	203	3	-	2,185	-	-	26	4,547	5,709	
28	West Bengal	4,756	3	1,102	1,105	4,383	8,426	12,809	2,718	369	14	3,101	43	52	624	-	-	424	17,054	22,915	
	TOTAL (A)	87,571	1,633	7,138	8,772	149,919	205,146	355,065	86,915	8,240	4,125	99,279	2,837	2,729	15,364	3,387	306,429	4,849	789,939	886,281	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	
2	Chandigarh	128	-	24	24	2,446	1,282	3,729	881	164	13	1,058	14	3	17	-	(0)	21	4,841	4,994	
3	Dadra and Nagar Haveli	30	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	33	
4	Daman & Diu	385	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	5	390	
5	Govt. of NCT of Delhi	5,201	-	2,018	2,018	7,820	10,664	18,485	9,925	1,298	407	11,629	125	513	349	0	-	561	31,662	38,881	
6	Jammu & Kashmir	420	-	3	3	1,821	2,564	4,385	56	0	2	59	3	0	1,047	-	1,417	28	6,939	7,362	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	53	-	3	3	545	2,242	2,787	64	4	0	69	4	0	1	-	-	13	2,874	2,929	
	TOTAL (B)	6,243	-	2,048	2,048	12,632	16,753	29,385	10,926	1,467	422	12,814	146	516	1,422	0	1,417	623	46,324	54,615	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A)+(B)+(C)	93,813	1,633	9,186	10,820	162,552	221,899	384,450	97,841	9,706	4,546	112,093	2,983	3,246	16,786	3,387	307,846	5,471	836,263	940,896	

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

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

(₹ lakhs)

Sl. No.	Line of Business	For the Quarter ended March 31, 2022		For the Quarter ended March 31, 2021		Upto the Quarter ended March 31, 2022		Upto the Quarter ended March 31, 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	13,472	118,596	13,442	114,215	93,813	453,041	87,433	418,592
2	Marine Cargo	1,643	14,132	1,400	9,643	9,186	56,085	7,282	32,590
3	Marine Hull	3	-	(45)	1	1,633	18	1,178	20
4	Motor OD	45,701	1,798,222	41,711	1,521,765	221,899	6,006,493	131,453	5,223,439
5	Motor TP	74,064		71,017		162,552		225,907	
6	Health	22,080	52,924	12,711	43,828	97,841	174,953	86,196	147,471
7	Personal Accident	2,920	3,373	1,781	6,813	9,706	17,679	5,355	31,921
8	Travel	1,416	26,489	1,320	16,201	4,546	90,231	3,954	23,639
9	Workmen's Compensation/ Employer's liability	731	4,989	583	4,072	2,983	19,429	2,321	14,529
10	Public/ Product Liability	218	6,353	565	3,451	3,246	17,784	2,955	14,213
11	Engineering	2,529	3,778	2,713	3,314	16,786	13,918	14,009	13,028
12	Aviation	500	(3)	24	-	3,387	30	2,759	28
13	Crop Insurance	53,970	6,962	52,360	6,417	307,846	29,889	255,648	10,977
14	Other Miscellaneous	1,315	81,932	1,224	15,586	5,471	300,377	4,579	48,195
15	Total Miscellaneous	205,444	1,985,019	186,008	1,621,447	836,263	6,670,783	735,135	5,527,440
	Total	220,563	2,117,747	200,804	1,745,306	940,896	7,179,927	831,028	5,978,642

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

FORM NL-36- BUSINESS -CHANNELS WISE

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

Sl.No.	Channels	For the Quarter ended March 31, 2022		Upto the Quarter ended March 31, 2022		For the Quarter ended March 31, 2021		Upto the Quarter ended March 31, 2021	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	317,281	27,507	1,170,352	92,962	390,161	32,063	1,421,467	118,042
2	Corporate Agents-Banks	187,819	10,612	712,576	36,166	123,472	8,462	444,830	27,889
3	Corporate Agents -Others	51,916	10,269	230,733	39,276	46,896	9,857	151,656	30,517
4	Brokers	1,054,487	79,031	3,311,477	314,130	744,511	63,394	2,451,275	250,705
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	52,153	1,481	251,092	6,266	53,384	1,350	250,498	5,708
	-Others	105,154	71,957	329,827	392,703	70,600	66,838	216,806	341,004
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	302	27	1,083	62	157	18	609	59
9	Point of sales person (Direct)	189,170	16,772	621,808	47,509	174,925	14,962	542,677	43,200
10	MISP (Direct)	147,987	2,747	506,639	10,236	116,191	2,914	402,956	9,936
11	Web Aggregators	11,478	160	44,340	1,585	25,009	946	95,868	3,967
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	2,117,747	220,563	7,179,927	940,896	1,745,306	200,804	5,978,642	831,028
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	2,117,747	220,563	7,179,927	940,896	1,745,306	200,804	5,978,642	831,028

Note:

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

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending March 31, 2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	No. of claims only	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,518	1,294	22	1,316	15,534	57,899	73,433	174,861	1,692	1,241	177,794	1,539	764	1,134	38	25,615	542	280,859	283,693
2	Claims reported during the period																			
	(a) Booked During the period	3,537	26,783	6	26,789	303,277	11,403	314,680	301,966	2,315	4,906	309,187	1,352	48	998	38	1,755,835	1,711	2,383,849	2,414,175
	(b) Reopened during the Period	90	54	3	57	1,364	3,239	4,603	21,525	135	316	21,976	27	9	33	-	16,566	34	43,248	43,395
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	2,056	20,381	5	20,386	269,543	12,538	282,081	294,379	1,245	-	296,401	630	13	521	2	1,741,398	1,001	2,322,047	2,344,489
	(b) Other Adjustment	432	668	-	668	8,954	93	9,047	29,219	968	777	30,187	963	4	56	1	-	291	40,549	41,649
4	Claims Repudiated during the period																			
	(i) Claim closed without payment	772	4,150	6	4,156	20,639	3,947	24,586	18,915	175	-	19,090	44	66	285	1	7,826	466	52,364	57,292
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	50	32	-	32	3,748	2,899	6,647	1,822	395	119	2,336	18	8	39	-	1,247	97	10,392	10,474
6	Claims O/S at End of the period	1,887	2,932	21	2,953	19,862	56,432	76,294	159,722	1,747	1,192	162,661	1,284	738	1,304	71	50,036	605	292,993	297,833
	Less than 3 months	271	2,088	-	2,088	16,005	3,147	19,152	157,234	532	924	158,690	390	12	149	24	34,424	285	213,126	215,485
	3 months to 6 months	248	146	-	146	1,146	3,344	4,488	340	244	177	761	225	6	65	7	6,045	71	11,668	12,062
	6 months to 1 year	282	277	3	280	717	4,120	4,837	812	365	16	1,193	234	19	128	6	2,306	38	8,751	9,323
	1 year and above	1,086	421	18	439	1,996	45,821	47,817	1,336	606	75	2,017	435	701	962	34	7,261	211	59,438	60,963

Upto the quarter ending March 31, 2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total (₹ lakhs)	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	63,980	6,843	2,718	9,561	13,718	183,362	197,080	26,971	2,856	919	30,746	2,087	1,137	8,587	7,338	11,831	2,811	261,618	335,158
2	Claims reported during the period																			
	(a) Booked During the period	13,330	26,781	36	26,817	120,440	36,633	157,073	103,783	3,336	1,250	108,369	2,192	72	3,747	1,154	167,679	735	441,021	481,168
	(b) Reopened during the Period	55	96	-	96	45	9,795	9,840	3,316	166	509	3,991	45	14	8	-	984	32	14,915	15,065
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	24,502	7,987	1,475	9,462	86,394	79,918	166,312	90,858	4,431	1,362	96,651	1,562	144	3,619	419	167,289	3,133	439,129	473,093
	(b) Other Adjustment (, to be specified)	999	351	-	351	4,149	204	4,353	16,145	2,138	-	18,283	662	5	200	4	-	233	23,740	25,090
4	Claims Repudiated during the period																			
	(i) Claim closed without payment	2,231	1,259	32	1,290	11,058	11,841	22,899	11,524	145	-	11,669	99	45	902	-	2,104	306	38,023	41,545
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	30	10	-	10	387	2,802	3,190	210	212	8	431	8	4	22	-	235	248	4,138	4,178
6	Claims O/S at End of the period	70,633	6,121	1,759	7,879	14,017	193,193	207,210	23,400	4,243	632	28,276	2,765	1,090	9,453	8,520	14,613	4,810	276,727	355,249
	Less than 3 months	3,141	1,409	-	1,409	9,306	12,162	21,467	19,427	1,454	505	21,386	691	16	867	273	10,667	341	55,709	60,599
	3 months to 6 months	6,937	547	-	547	2,385	11,541	13,927	646	678	27	1,352	452	9	1,237	752	553	172	18,454	25,938
	6 months to 1 year	12,961	1,244	92	1,336	703	14,035	14,738	2,145	743	12	2,901	422	29	1,843	278	404	224	20,839	35,136
	1 year and above	47,595	2,920	1,667	4,587	1,624	156,850	158,474	1,182	1,368	87	2,637	1,200	1,036	5,506	7,217	2,989	4,073	183,131	235,313

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Reliance General Insurance Company Ltd.

Date: 31st March 2022

Line of Business: Motor -TP (excluding IMTPIP and DR Pool)

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	57,132	29,486	53,947	65,913	63,031	63,609	75,312	88,345	98,664	91,640	139,218
B] Net Claims Provisions²	27,704	29,398	53,795	65,757	62,803	63,112	74,885	87,916	98,087	91,525	138,503
C] Cumulative Payment as of											
one year later - 1st Diagonal	37,737	1,319	2,729	4,106	5,040	5,000	5,043	6,362	3,398	3,790	
two year later - 2nd Diagonal	46,257	6,186	9,923	13,255	12,939	12,873	13,566	12,229	11,684		
three year later - 3rd Diagonal	54,856	11,909	19,483	22,080	21,513	20,948	18,836	21,448			
four year later - 4th Diagonal	62,613	17,983	27,372	30,072	29,388	25,354	26,166				
five year later - 5th Diagonal	69,363	22,572	34,545	37,036	33,155	31,578					
six year later - 6th Diagonal	75,239	26,241	39,814	40,963	38,477						
seven year later - 7th Diagonal	80,088	29,340	42,542	46,330							
eight year later - 8th Diagonal	84,326	30,705	46,959								
nine year later - 9th Diagonal	85,778	32,743									
ten year later - 10th Diagonal	87,813										

D] Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	62,542	29,490	53,512	67,335	61,857	64,640	73,295	89,292	98,815	91,636	
two year later - 2nd Diagonal	70,547	29,512	56,285	63,093	62,072	65,466	73,128	89,459	98,882		
three year later - 3rd Diagonal	77,571	33,986	54,374	63,518	63,242	66,067	73,447	90,378			
four year later - 4th Diagonal	86,791	36,763	54,523	64,016	64,098	66,148	73,483				
five year later - 5th Diagonal	91,820	37,037	59,148	64,919	64,817	66,506					
six year later - 6th Diagonal	95,794	39,227	60,457	66,846	65,179						
seven year later - 7th Diagonal	100,260	40,714	61,419	67,984							
eight year later - 8th Diagonal	103,607	41,715	62,276								
nine year later - 9th Diagonal	105,699	42,107									
ten year later - 10th Diagonal	107,051										

Favourable / (unfavourable) development³ Amount (A-D)	-49,919	-12,622	-8,329	-2,071	-2,148	-2,897	1,828	-2,034	-218	4	
In % [(A-D)/A]	-87%	-43%	-15%	-3%	-3%	-5%	2%	-2%	0%	0%	

Note:-

The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP) and Declined Risk (DR) Pool.

1. Includes years from FY 2007-08 onwards

2. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

3. Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Reliance General Insurance Company Ltd.

Date: 31st March 2022

Line of Business: erstwhile Indian Motor Third Party Insurance Pool(IMTPIP) and Declined Risk (DR) Pool

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Underwriting Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate											
B] Net Claims Provisions²											
C] Cumulative Payment as of											
one year later - 1st Diagonal	86,605	3	4								
two year later - 2nd Diagonal	112,903	28	22								
three year later - 3rd Diagonal	142,723	49	83								
four year later - 4th Diagonal	172,767	75	119								
five year later - 5th Diagonal	197,817	86	157								
six year later - 6th Diagonal	218,876	100	185								
seven year later - 7th Diagonal	240,040	102	189								
eight year later - 8th Diagonal	258,884	115	198								
nine year later - 9th Diagonal	266,004	123									
ten year later - 10th Diagonal	275,278										

D] Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	239,968	227	765								
two year later - 2nd Diagonal	242,573	226	765								
three year later - 3rd Diagonal	253,559	226	603								
four year later - 4th Diagonal	258,282	280	618								
five year later - 5th Diagonal	279,901	279	628								
six year later - 6th Diagonal	289,507	269	621								
seven year later - 7th Diagonal	299,265	253	619								
eight year later - 8th Diagonal	309,886	255	621								
nine year later - 9th Diagonal	316,433	253									
ten year later - 10th Diagonal	322,811										

Favourable / (unfavorable) development³ Amount (A-D)	-64,528	-27	144								
In % [(A-D)/A]	-23%	-10%	24%								

Note:-

The IMTPIP and DR Pool numbers are provided from the financial period 31-Mar-2016.

1. Includes years from FY 2007-08 onwards

2. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

3. Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. For the purpose of consistent representation, the Favourable/Unfavourable development is calculated by comparing the diagonal as of 31-Mar-2016 with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Reliance General Insurance Company Ltd.

Date: 31st March 2022

Line of Business: Long-tailed business

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate											
B] Net Claims Provisions²											
C] Cumulative Payment as of											
one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal											
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal											
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal											
two year later - 2nd Diagonal											
three year later - 3rd Diagonal											
four year later - 4th Diagonal											
five year later - 5th Diagonal											
six year later - 6th Diagonal											
seven year later - 7th Diagonal											
eight year later - 8th Diagonal											
nine year later - 9th Diagonal											
ten year later - 10th Diagonal											
Favourable / (unfavorable) development³											
Amount											
(A-D)											
In %											
[(A-D)/A]											

Note:-

No other line of business other than Motor TP is classified as long-tailed business by the Company. Motor-TP is already disclosed separately as per the disclosure requirements.

1. Includes years from FY 2007-08 onwards

2. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

3. Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Reliance General Insurance Company Ltd.

Date: 31st March 2022

Line of Business: Short-tailed business

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	379,709	65,974	87,598	100,112	99,993	101,761	146,824	200,915	228,447	190,815	236,682
B] Net Claims Provisions²	25,779	25,036	28,406	29,700	29,041	35,905	51,270	55,553	83,882	81,425	76,329
C] Cumulative Payment as of											
one year later - 1st Diagonal	370,860	56,789	77,378	88,764	90,342	88,371	131,234	182,179	199,873	148,097	
two year later - 2nd Diagonal	374,764	58,259	79,606	90,973	93,578	91,048	132,738	186,645	204,097		
three year later - 3rd Diagonal	377,212	58,684	80,628	92,815	94,657	92,995	133,367	187,695			
four year later - 4th Diagonal	380,268	59,088	81,800	93,208	95,519	93,508	133,578				
five year later - 5th Diagonal	382,492	59,382	82,042	93,699	95,959	93,664					
six year later - 6th Diagonal	383,317	59,539	82,222	93,888	96,132						
seven year later - 7th Diagonal	383,560	59,753	82,316	94,014							
eight year later - 8th Diagonal	383,880	59,863	82,395								
nine year later - 9th Diagonal	384,049	59,886									
ten year later - 10th Diagonal	384,204										

D] Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	379,152	60,712	82,924	94,465	97,900	102,962	141,929	200,696	229,799	207,015	
two year later - 2nd Diagonal	380,471	60,138	82,194	94,681	98,151	99,414	137,615	194,859	228,208		
three year later - 3rd Diagonal	381,160	59,908	82,682	95,466	98,098	97,030	136,093	193,566			
four year later - 4th Diagonal	383,859	60,024	83,017	95,400	98,365	96,909	135,695				
five year later - 5th Diagonal	385,507	60,114	82,905	95,347	98,039	96,061					
six year later - 6th Diagonal	386,272	60,293	82,946	95,648	97,799						
seven year later - 7th Diagonal	386,319	60,383	83,099	95,429							
eight year later - 8th Diagonal	386,475	60,436	83,058								
nine year later - 9th Diagonal	386,536	60,411									
ten year later - 10th Diagonal	386,824										

Favourable / (unfavourable) development³ Amount	-7,115	5,563	4,539	4,683	2,195	5,700	11,129	7,349	239	-16,200	
In %	-2%	8%	5%	5%	2%	6%	8%	4%	0%	-8%	
[(A-D)/A]											

Note:-

The Company has adopted Macaulay duration of outstanding claims liabilities along with materiality in terms of business proportion as criteria to classify a particular line of business as short-tailed or long-tailed. Given short Macaulay duration (less than or equal to 4 years) or low business proportion (less than 5% of GWP), all other business other than Motor TP are categorised as short-tailed and are clubbed together for the reserving triangle disclosure under Short Tailed line of business.

1. Includes years from FY 2007-08 onwards

2. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

3. Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Reliance General Insurance Company Ltd.

Date: 31st March 2022

Line of Business: Total(Excluding erstwhile Indian Motor Third Party Insurance Pool(IMTPIP) and Declined Risk (DR) Pool

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort										
	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	436,841	95,459	141,545	166,025	163,024	165,370	222,136	289,259	327,112	282,455	375,901
B] Net Claims Provisions²	53,483	54,434	82,200	95,457	91,844	99,016	126,155	143,469	181,969	172,951	214,832
C] Cumulative Payment as of											
one year later - 1st Diagonal	408,597	58,108	80,107	92,870	95,382	93,370	136,277	188,541	203,271	151,887	
two year later - 2nd Diagonal	421,021	64,446	89,530	104,228	106,517	103,921	146,304	198,874	215,780		
three year later - 3rd Diagonal	432,069	70,593	100,111	114,895	116,170	113,943	152,203	209,143			
four year later - 4th Diagonal	442,881	77,071	109,172	123,280	124,908	118,862	159,745				
five year later - 5th Diagonal	451,854	81,954	116,587	130,736	129,114	125,242					
six year later - 6th Diagonal	458,556	85,781	122,036	134,852	134,609						
seven year later - 7th Diagonal	463,648	89,093	124,858	140,344							
eight year later - 8th Diagonal	468,205	90,567	129,355								
nine year later - 9th Diagonal	469,827	92,629									
ten year later - 10th Diagonal	472,017										

D] Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	441,694	90,202	136,436	161,800	159,757	167,601	215,225	289,988	328,613	298,651	
two year later - 2nd Diagonal	451,018	89,649	138,479	157,774	160,223	164,880	210,743	284,318	327,090		
three year later - 3rd Diagonal	458,732	93,895	137,056	158,984	161,341	163,097	209,541	283,944			
four year later - 4th Diagonal	470,650	96,787	137,540	159,416	162,463	163,057	209,178				
five year later - 5th Diagonal	477,327	97,151	142,053	160,266	162,855	162,567					
six year later - 6th Diagonal	482,066	99,521	143,403	162,493	162,977						
seven year later - 7th Diagonal	486,579	101,097	144,519	163,413							
eight year later - 8th Diagonal	490,082	102,151	145,334								
nine year later - 9th Diagonal	492,235	102,518									
ten year later - 10th Diagonal	493,876										

Favourable / (unfavourable) development³ Amount (A-D)	-57,034	-7,059	-3,789	2,612	47	2,803	12,958	5,315	21	-16,195	
In % [(A-D)/A]	-13%	-7%	-3%	2%	0%	2%	6%	2%	0%	-6%	

Note:-

The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP) and Declined Risk (DR) Pool. The IMTPIP and DR Pool numbers are provided as a separate triangle from the financial period 31-Mar-2016 and are excluded above for the purpose of consistent representation.

1. Includes years from FY 2007-08 onwards

2. Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

3. Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate

FORM NL-39- AGEING OF CLAIMS

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

(₹ lakhs)

For the Quarter ending March 31, 2022

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	130	119	104	123	66	9	2	557	313	583	1,667	2,343	1,630	844	553	7,937
2	Marine Cargo	2,482	3,063	1,066	117	13	3	-	378	356	417	206	409	9	-	6,744	1,775
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	10
4	Motor OD	75,717	5,562	1,539	264	104	33	13	21,571	2,156	2,439	928	291	79	31	83,232	27,494
5	Motor TP	68	66	242	342	1,197	704	855	2,015	1,759	2,446	2,748	7,529	4,179	4,939	3,474	25,615
6	Health	68,527	2,293	330	174	51	4	1	16,319	2,372	1,196	754	69	4	0	71,380	20,714
7	Personal Accident	52	98	90	32	10	3	5	26	173	1,269	350	70	81	10	290	1,979
8	Travel	90	110	30	6	3	-	-	198	49	29	10	1	-	0	239	287
9	Workmen's Compensation/ Employer's liability	20	54	48	30	9	1	4	28	133	128	98	81	12	24	166	504
10	Public/ Product Liability	2	-	-	-	-	-	8	9	-	0	-	1	0	110	10	120
11	Engineering	19	50	34	33	17	5	1	24	116	75	220	262	17	20	159	734
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	556,562	2	-	-	-	-	-	70,268	1	1	1	3	2	-	556,564	70,275
15	Miscellaneous	137	142	55	25	7	-	-	62	347	263	96	108	-	0	366	876

Upto the Quarter ending March 31, 2022

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	549	718	324	265	177	20	3	1,642	1,373	3,360	6,541	8,539	2,199	847	2,056	24,502
2	Marine Cargo	4,888	11,835	3,185	415	49	5	4	822	1,576	894	959	927	69	2,740	20,381	7,987
3	Marine Other than Cargo	-	-	1	-	2	1	1	3	-	65	124	1,276	7	0	5	1,475
4	Motor OD	173,253	88,447	5,974	1,361	370	80	58	48,218	25,455	7,926	3,408	1,082	180	125	269,543	86,394
5	Motor TP	128	327	687	1,381	4,937	2,416	2,662	4,151	5,794	6,776	9,130	27,105	13,471	13,491	12,538	79,918
6	Health	193,101	95,606	4,002	1,417	234	11	8	49,248	34,088	5,339	1,931	225	12	14	294,379	90,858
7	Personal Accident	125	511	342	172	69	14	12	249	1,076	1,982	672	294	126	31	1,245	4,431
8	Travel	211	355	151	30	26	1	3	504	533	102	146	50	0	26	777	1,362
9	Workmen's Compensation/ Employer's liability	59	218	191	113	42	2	5	64	472	380	396	192	27	31	630	1,562
10	Public/ Product Liability	3	-	-	-	1	-	9	11	3	0	0	6	2	121	13	144
11	Engineering	43	224	103	87	51	10	3	58	407	369	836	984	929	37	521	3,619
12	Aviation	-	1	1	-	-	-	-	-	81	330	-	2	-	7	2	419
13	Crop Insurance	774,716	966,674	5	-	1	1	1	101,250	66,028	1	2	5	2	1	1,741,398	167,289
15	Miscellaneous	281	456	156	79	28	-	1	133	831	348	203	1,617	1	1	1,001	3,133

FORM NL-41 OFFICES INFORMATION

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

Statement as on March 31, 2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	129
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	1
6	No of branches at the end of the year	128
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	128
10	<u>No. of Directors:-</u>	
	(a) Independent Director	(a) 3
	(b) Executive Director	(b) 1
	(c) Non-executive Director	(c) 0
	(d) Women Director	(d) 1 (Independent)
	(e) Whole time director	(e) 1 (Executive)
11	<u>No. of Employees</u>	
	(a) On-roll:	(a) 6,076
	(b) Off-roll:	(b) 913
	(c) Total	(c) 6,989
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents	(a) 33,419
	(b) Corporate Agents-Banks	(b) 27
	(c) Corporate Agents-Others	(c) 36
	(d) Insurance Brokers	(d) 626
	(e) Web Aggregators	(e) 19
	(f) Insurance Marketing Firm	(f) 17
	(g) Motor Insurance Service Providers (DIRECT)	(g) 478
	(h) Point of Sales persons (DIRECT)	(h) 33,876
(i) CSC	(i) 1	

*Please note: 12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended March 31, 2022

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter - Note(a)	6,811	63,192
Recruitments during the quarter	267	5,419
Attrition during the quarter	89	112
Number at the end of the quarter	6,989	68,499

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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

Statement as on March 31, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Dr. Thomas Mathew	Independent Director	Independent	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent	No Change
4	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
5	Mr. Hemant Jain	CFO		No Change
6	Mr. K Ramkumar	CIO		No Change
7	Mr. Karthikeyan AV	Appointed Actuary		No Change
8	Mr. Jasmeet Singh	Chief Risk Officer		No Change
9	Mr. Sushil Sojitra	Company Secretary & Compliance Officer		Appointed w.e.f 25th January 2022
10	Mr. Prasun Pratik	Chief Compliance Officer		Appointed w.e.f 25th January 2022

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

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

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

Upto the Quarter ending on March 31, 2022

Rural & Social Obligations (Quarterly Returns)						
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ lakhs)	Sum Assured (₹ lakhs)	
1	FIRE	Rural				
		Social				
2	MARINE CARGO	Rural				
		Social				
3	MARINE OTHER THAN CARGO	Rural				
		Social				
4	MOTOR OD	Rural	100,230	1,016	207,319	
		Social				
5	MOTOR TP	Rural				6,097
		Social				
6	HEALTH	Rural	548	211	16,163	
		Social				
7	PERSONAL ACCIDENT	Rural	192	17	31,554	
		Social	1	70	776,222	
8	TRAVEL	Rural				
		Social				
9	Workmen's Compensation/ Employer's liability	Rural	166	7	3,291	
		Social				
10	Public/ Product Liability	Rural	3	0	170	
		Social				
11	Engineering	Rural	120	21	21,259	
		Social				
12	Aviation	Rural				
		Social				
14	Miscellaneous	Rural	8,536	68	113,799	
		Social	3,170	221	4,456	
15	Crop	Rural	29,889	307,846	2,147,510	
		Social	29,889	307,846	2,147,510	
8	Other Liability Cover	Rural	40	10	6,118	
		Social				
	Total	Rural	139,724	315,293	2,547,182	
		Social	33,060	308,137	2,928,188	

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

(i) Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii)Gross Direct Premium Income during FY 2020-21

(iv)Gross Direct Motor Third Party Insurance Premium during FY 2020-21

(v)Obligation of the Insurer to be met in a FY 21-22

Rs. 8,31,028 Lakhs

Rs. 2,25,907 Lakhs

Rs. 1,90,878 Lakhs

Statement Period: Quarter ending March 31, 2022

Items	(` lakhs)	
	For the Quarter March 31, 2022	Up to the Quarter March 31, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	10,998	31,837
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	63,066	190,061
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	74,064	221,899
Total Gross Direct Motor Own damage Insurance Business Premium	45,701	162,552
Total Gross Direct Premium Income	220,563	940,896

FORM NL-45-GREIVANCE DISPOSAL

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

GRIEVANCE DISPOSAL for the period ended March 31, 2022

SI No.	Particulars	Opening Balance as at April 01, 2021	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter ended March 31, 2022
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	1	-	-	1	-	2
b)	Claims Related	-	301	107	30	164	-	1628
c)	Policy Related	-	32	24	2	6	-	96
d)	Premium Related	-	2	2	-	-	-	9
e)	Refund Related	-	4	4	-	-	-	14
f)	Coverage Related	-	0	0	-	-	-	3
g)	Cover Note Related	-	0	0	-	-	-	-
h)	Product Related	-	4	0	-	4	-	15
i)	Others	-	51	33	2	16	-	177
	Total	-	395	170	34	191	-	1944
2	Total No. of policies during previous year:	5,978,642						
3	Total No. of claims during previous year:	1,683,596						
4	Total No. of policies during current year	7,179,927						
5	Total No. of claims during current year	2,457,570						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.13						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	6.62						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	-	-	-	-	-	-	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	-	-	-	-	-	-	

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

For the Quarter ending: March 31, 2022

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
1/14/2022	Brookfield India Real Estate Trust	EGM	Management	To consider and approve the N2 acquisition for an acquisition price of Rs. 39,663 million.	FOR	FOR	Favorable View
				To consider and approve the aggregate consolidated borrowings and deferred payments of Brookfield India REIT up to 35% of the value of the Brookfield India REIT assets and matters related thereto.	FOR	FOR	Favorable View
				To consider and approve a preferential issue of 15,463,616 number of units of Brookfield India REIT to BSREP India Office Holdings IV Pte. Ltd.	FOR	FOR	Favorable View
				To consider and approve raising of funds through a preferential issue of 16,821,856 units of Brookfield India REIT to third parties	FOR	FOR	Favorable View