

RELIANCE GENERAL INSURANCE COMPANY LIMITED

Disclosures - NON- LIFE INSURANCE COMPANIES

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

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Fire Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,22,912	11,29,668	2,77,040	7,24,053
2	Profit/ (loss) on sale/redemption of Investments (Net)		9,756	32,260	2,946	7,020
3	Interest, Dividend & Rent – Gross		59,634	1,75,359	58,943	1,54,337
4	Others-Exchange Gain / (loss)		-	-	-	-
	TOTAL (A)		4,92,302	13,37,287	3,38,929	8,85,410
1	Claims Incurred (Net)	NL-5-Claims Schedule	90,087	5,24,138	1,50,056	4,62,191
2	Commission (Net)	NL-6-Commission Schedule	(32,870)	(5,32,779)	11,477	(23,220)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,90,198	4,24,210	1,20,837	3,36,219
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,47,415	4,15,569	2,82,370	7,75,190
	Operating Profit/(Loss) from Fire Business C= (A - B)		2,44,887	9,21,718	56,559	1,10,220
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,44,887	9,21,718	56,559	1,10,220
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		2,44,887	9,21,718	56,559	1,10,220

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD - Marine Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31.2019	UPTO THE QUARTER ENDED DECEMBER 31.2019	FOR THE QUARTER ENDED DECEMBER 31.2018	UPTO THE QUARTER ENDED DECEMBER 31.2018
			(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	13,534	45,652	14,035	41,848
2	Profit / (loss) on sale/redemption of Investments (Net)		1,000	3,193	262	706
3	Interest, Dividend & Rent – Gross		6,080	17,355	5,103	15,504
4	Others-Exchange Gain / (loss)		-	-	-	-
	TOTAL (A)		20,614	66,200	19,400	58,058
1	Claims Incurred (Net)	NL-5-Claims Schedule	22,705	52,780	7,253	1,11,873
2	Commission (Net)	NL-6- Commission Schedule	12,254	(9,478)	(2,450)	(22,669)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	10,956	57,373	2,912	16,144
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		45,915	1,00,675	7,715	1,05,348
	Operating Profit/(Loss) from Marine Business C= (A - B)		(25,301)	(34,475)	11,685	(47,290)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(25,301)	(34,475)	11,685	(47,290)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(25,301)	(34,475)	11,685	(47,290)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD- Miscellaneous Insurance Business

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,01,20,871	2,85,60,898	94,06,035	2,48,35,219
2	Profit/ (loss) on sale/redemption of Investments (Net)		2,75,682	8,65,810	80,101	1,90,508
3	Interest, Dividend & Rent – Gross		16,71,617	47,06,362	16,03,220	41,88,359
4	Others - Exchange Gain/(Loss)		401	1,095	(371)	899
	- Miscellaneous Income		1,119	3,032	26,699	28,497
	TOTAL (A)		1,20,69,690	3,41,37,197	1,11,15,684	2,92,43,482
1	Claims Incurred (Net)	NL-5-Claims Schedule	87,70,937	2,42,98,112	83,62,715	2,15,05,495
2	Commission (Net)	NL-6- Commission Schedule	(5,20,232)	(10,27,054)	1,18,175	29,193
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	29,31,463	95,61,482	23,30,640	65,84,335
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,11,82,168	3,28,32,540	1,08,11,530	2,81,19,023
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		8,87,522	13,04,657	3,04,154	11,24,459
	APPROPRIATIONS					
	Transfer to Shareholders' Account		8,87,522	13,04,657	3,04,154	11,24,459
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		8,87,522	13,04,657	3,04,154	11,24,459

PERIODIC DISCLOSURES

FORM NL-2-B-PL

RELiance GENERAL Insurance COMPANY Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD

S.No.	Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2019 (Rs. In '000)	FOR THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)	UPTO THE QUARTER ENDED DECEMBER 31,2018 (Rs. In '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,44,887	9,21,718	56,559	1,10,220
	(b) Marine Insurance		(25,301)	(34,475)	11,685	(47,290)
	(c) Miscellaneous Insurance		8,87,522	13,04,657	3,04,154	11,24,459
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,58,083	7,91,266	1,13,010	6,21,006
	(b) Profit on sale/ redemption of investments		43,277	1,55,748	6,614	30,290
	Less: Loss on sale/ redemption of investments		(1,392)	(10,182)	(63)	(2,043)
3	OTHER INCOME (to be specified)					
	(a) Profit / (Loss) on Sale/ discard of Assets		326	547	54	165
	(b) Miscellaneous Income		1,319	1,540	2,570	3,051
	(c) Excess Provision Written Back		-	9,007	1,435	15,483
	TOTAL (A)		14,08,721	31,39,826	4,96,018	18,55,341
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	35,000	70,000
	(b) For doubtful debts		-	-	1,189	39,987
	(c) Others :- Bad debt w/off		27	31	-	-
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	- Employee's remuneration and welfare benefits		11,189	28,112	4,328	17,418
	- Managerial remuneration		39,200	46,650	29,975	36,175
	- Amortisation of Debenture Expenses		735	2,196	735	2,196
	- Interest on Statutory Liability		27	13,824	16,130	16,130
	- Expenses borne by shareholder		7,27,068	7,27,068	945	945
	- Miscellaneous Expenses		-	3,978	-	-
	- Finance Cost		-	13,863	14,762	40,867
	- Interest on Non Convertible Debenture		52,611	1,56,904	52,755	1,57,692
	- Corporate Social Responsibility Expense		15,310	15,310	-	100
	- Penalty		-	-	-	500
	- Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		8,46,167	10,07,936	1,55,819	3,82,010
	Profit / (Loss) Before Tax (A-B)		5,62,554	21,31,890	3,40,199	14,73,331
	Provision for Taxation					
	(a) Current Tax		32,477	3,52,572	53,195	2,49,693
	(b) Short Provision for earlier year		-	52,313	1,45,768	1,45,768
	(b) Deferred Tax		-	-	-	-
	(c) MAT Credit		38,602	(1,35,519)	(1,98,963)	(3,95,461)
	Profit / (Loss) After Tax		4,91,475	18,62,524	3,40,199	14,73,331
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend		-	1,25,775	-	1,25,775
	(c) Dividend distribution tax		-	25,853	-	25,853
	(d) Debenture Redemption Reserve		-	15,972	15,973	47,917
	Balance of profit/ loss brought forward from last period		68,48,980	56,45,531	46,90,381	37,40,821
	Balance carried forward to Balance Sheet		73,40,455	73,40,455	50,14,607	50,14,607

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT DECEMBER 31, 2019

Particulars	Schedule	AS AT 31ST DECEMBER , 2019 (Rs. In '000)	AS AT 31ST DECEMBER , 2018 (Rs. In '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	25,15,499	25,15,499
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,52,15,144	1,28,57,351
FAIR VALUE CHANGE ACCOUNT-SHAREHOLDER		(77,062)	(47,324)
FAIR VALUE CHANGE ACCOUNT-POLICYHOLDER		(4,77,122)	(3,32,120)
BORROWINGS	NL-11-Borrowings Schedule	23,00,000	23,00,000
TOTAL		1,94,76,459	1,72,93,406
APPLICATION OF FUNDS			
INVESTMENTS-SHAREHOLDER	NL-12A -Investment Schedule	1,46,37,053	1,22,71,577
INVESTMENTS-POLICYHOLDER	NL-12B-Investment Schedule	9,06,24,406	8,61,21,472
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,57,198	3,42,534
DEFERRED TAX ASSET		3,72,735	3,72,735
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	13,00,013	21,40,954
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,78,20,067	1,06,46,251
Sub-Total (A)		1,91,20,080	1,27,87,205
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	8,83,60,145	7,72,83,289
PROVISIONS	NL-18-Provisions Schedule	1,72,74,868	1,73,18,828
Sub-Total (B)		10,56,35,013	9,46,02,117
NET CURRENT ASSETS (C) = (A - B)		(8,65,14,933)	(8,18,14,912)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		1,94,76,459	1,72,93,406

PERIODIC DISCLOSURES

FORM NL-3-B-BS

RELIANCE GENERAL INSURANCE COMPANY LIMITED

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

CONTINGENT LIABILITIES

Particulars	AS AT 31ST DECEMBER, 2019	AS AT 31ST DECEMBER, 2018
	(Rs. In '000)	(Rs. In '000)
Partly paid-up investments	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Claims, other than against policies, not acknowledged as debts by the company	6,46,336	6,45,248
Guarantees given by or on behalf of the Company	4,200	12,487
Statutory demands/ liabilities in dispute, not provided for (see note (a) to (d) & (f) below)	23,49,459	5,66,431
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (see note (g) below)	13,925	13,925
TOTAL	30,13,920	12,38,091

Notes:

- a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 274,566 thousand for the period FY 2009-10 to FY 2012-13. A penalty is also imposed on the said order of Rs 274,566 thousand. The Company has filed an appeal with CESTAT against the same.
- b) The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 462,837 thousand for the period FY 2011-12. A penalty is also imposed on the said order of Rs 462,837 thousand. The Company has filed an appeal with CESTAT against the same.
- c) The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 335,141 thousand for the period FY 2010-11 to 2015-16. A penalty is also imposed on the said order of Rs 224,504 thousand. The Company has filed an appeal with CESTAT against the same.
- d) Company has received a Show Cause Notice for the subsequent period on the on the issue of wrong availment of cenvat credit on Services by Motor Vehicle Dealers amounted to Rs 305,440 thousand for the period FY 2016-17 to 2017-18 Q1.
- e) The Show cause notices issued by Tax Authorities have not been considered as obligations by the company. The demand notices are classified as disputed only when the same are confirmed by the Appellate Authority.
- f) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 367 thousand for A.Y. 2007-08 and Rs.2,621 thousand for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.6580 thousands for A.Y.2008-09
- g) Statutory bonus of Rs 13,925 thousands pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2019-20	11,93,419	-	3,58,640	15,52,059	1,32,301	9,45,068	3,80,652	(3,16,380)	4,22,912
	Up to Q3-2019-20	57,49,606	-	(14,12,744)	43,36,862	3,99,689	52,07,333	9,41,962	16,00,450	11,29,668
Marine Cargo	For Q3 - 2019-20	1,45,031	-	91,957	2,36,988	-	1,43,521	1,510	(80,415)	13,052
	Up to Q3-2019-20	7,95,897	-	(1,64,390)	6,31,507	-	7,38,669	57,228	1,51,073	43,911
Marine Hull	For Q3 - 2019-20	31,191	-	463	31,654	-	19,469	11,722	(11,703)	482
	Up to Q3-2019-20	2,03,854	-	(92,908)	1,10,946	-	1,33,859	69,995	24,654	1,741
Marine Total	For Q3 - 2019-20	1,76,222	-	92,419	2,68,641	-	1,62,990	13,232	(92,118)	13,533
	Up to Q3-2019-20	9,99,751	-	(2,57,297)	7,42,454	-	8,72,528	1,27,223	1,75,726	45,652
Motor OD	For Q3 - 2019-20	31,07,986	-	75,616	31,83,602	-	9,49,867	21,58,119	12,066	22,45,800
	Up to Q3-2019-20	95,35,743	-	3,20,800	98,56,543	-	28,12,319	67,23,424	42,978	70,87,203
Motor TP	For Q3 - 2019-20	49,37,527	-	(2,51,038)	46,86,489	-	17,33,644	32,03,883	1,85,509	31,38,353
	Up to Q3-2019-20	1,52,66,527	-	(20,09,523)	1,32,57,004	-	53,29,104	99,37,423	13,71,472	92,99,372
Motor Total	For Q3 - 2019-20	80,45,513	-	(1,75,423)	78,70,090	-	26,83,511	53,62,002	1,97,574	53,84,153
	Up to Q3-2019-20	2,48,02,270	-	(16,88,723)	2,31,13,547	-	81,41,423	1,66,60,847	14,14,451	1,63,86,575
Employer's Liability	For Q3 - 2019-20	44,853	-	(3,800)	41,053	-	2,242	42,611	190	39,001
	Up to Q3-2019-20	1,30,946	-	(13,902)	1,17,044	-	6,547	1,24,399	695	1,11,192
Public Liability	For Q3 - 2019-20	39,893	-	34,686	74,579	-	41,506	(1,613)	4,477	37,550
	Up to Q3-2019-20	2,38,478	-	(33,050)	2,05,428	13,574	1,16,728	1,35,324	(3,486)	98,788
Engineering	For Q3 - 2019-20	2,45,713	-	4,492	2,50,205	10,733	1,73,196	83,250	(1,960)	85,782
	Up to Q3-2019-20	8,32,139	-	(1,13,747)	7,18,392	26,050	5,65,954	2,92,235	75,760	2,54,248
Aviation	For Q3 - 2019-20	50,617	-	(9,404)	41,213	-	49,673	944	8,694	234
	Up to Q3-2019-20	1,61,669	-	(34,179)	1,27,490	-	1,60,626	1,043	33,653	517
Personal Accident	For Q3 - 2019-20	1,15,944	-	(8,258)	1,07,686	-	30,255	85,689	8,145	85,576
	Up to Q3-2019-20	4,54,828	-	(1,38,835)	3,15,993	-	1,30,284	3,24,544	60,332	2,46,041
Health	For Q3 - 2019-20	28,85,969	-	15,53,480	44,39,449	-	6,06,598	22,79,371	(3,16,190)	35,16,661
	Up to Q3-2019-20	1,23,13,279	-	(15,01,440)	1,08,11,839	-	26,62,692	96,50,587	5,87,882	87,37,029
Weather and Crop Insurance	For Q3 - 2019-20	27,51,012	-	13,33,095	40,84,107	-	22,10,618	5,40,393	(9,99,822)	8,73,667
	Up to Q3-2019-20	1,39,86,827	-	(23,27,847)	1,16,58,981	-	1,09,95,664	29,91,163	17,45,885	24,09,201
Other Misc.	For Q3 - 2019-20	1,61,179	-	(17,924)	1,43,256	1	53,860	1,07,321	8,849	98,246
	Up to Q3-2019-20	4,90,614	-	(63,537.27)	4,27,075	125	1,64,498	3,26,241	54,603	3,17,307
Misc Total	For Q3 - 2019-20	1,43,40,693	-	27,10,944	1,70,51,637	10,734	58,51,459	84,99,968	(10,90,043)	1,01,20,870
	Up to Q3-2019-20	5,34,11,050	-	(59,15,259)	4,74,95,790	39,749	2,29,44,416	3,05,06,383	39,69,774	2,85,60,898
Grand Total	For Q3 - 2019-20	1,57,10,334	-	31,62,003	1,88,72,337	1,43,035	69,59,517	88,93,852	(14,98,541)	1,05,57,315
	Up to Q3-2019-20	6,01,60,407	-	(75,85,301)	5,25,75,105	4,39,438	2,90,24,277	3,15,75,568	57,45,951	2,97,36,218

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PREMIUM EARNED [NET]

Particulars	Period ended	Premium from direct business written	Service tax/GST	Adjustment for change in reserve for unexpired risks	Gross Earned Premium	Premium on reinsurance accepted	Premium on reinsurance ceded	Net Premium (3+7-8)	Change in reserve for unexpired risks	Net Premium Earned (9+5+10)
1	2	3	4	5	6	7	8	9	10	11
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2018-19	8,19,279	-	1,95,458	10,14,737	81,839	5,50,967	3,50,151	(2,68,569)	2,77,040
	Up to Q3-2018-19	35,97,867	-	(7,52,404)	28,45,463	3,24,449	27,53,172	11,69,144	3,07,313	7,24,053
Marine Cargo	For Q3 - 2018-19	83,534	-	71,328	1,54,862	-	78,995	4,539	(61,902)	13,965
	Up to Q3-2018-19	5,15,190	-	(97,791)	4,17,399	12,175	4,74,047	53,318	85,489	41,016
Marine Hull	For Q3 - 2018-19	31,654	-	(8,251)	23,403	-	31,269	385	7,936	70
	Up to Q3-2018-19	1,10,946	-	(4,793)	1,06,153	-	1,09,624	1,322	4,303	832
Marine Total	For Q3 - 2018-19	1,15,188	-	63,077	1,78,265	-	1,10,264	4,924	(53,966)	14,035
	Up to Q3-2018-19	6,26,136	-	(1,02,584)	5,23,552	12,175	5,83,671	54,640	89,792	41,848
Motor OD	For Q3 - 2018-19	33,97,698	-	(2,35,120)	31,62,578	-	9,75,762	24,21,936	1,14,974	23,01,790
	Up to Q3-2018-19	1,01,27,512	-	(7,41,870)	93,85,642	-	27,27,157	74,00,355	4,61,028	71,19,513
Motor TP	For Q3 - 2018-19	40,93,516	-	(3,47,287)	37,46,229	-	10,40,355	30,53,161	1,55,858	28,61,732
	Up to Q3-2018-19	1,19,75,356	-	(13,77,552)	1,05,97,804	-	30,33,325	89,42,031	6,60,052	82,24,531
Motor Total	For Q3 - 2018-19	74,91,214	-	(5,82,407)	69,08,807	-	20,16,117	54,75,097	2,70,832	51,63,522
	Up to Q3-2018-19	2,21,02,868	-	(21,19,422)	1,99,83,446	-	57,60,482	1,63,42,386	11,21,080	1,53,44,044
Employer's Liability	For Q3 - 2018-19	35,088	-	(3,807)	31,281	-	1,754	33,334	191	29,718
	Up to Q3-2018-19	99,341	-	(12,974)	86,367	-	4,967	94,374	648	82,048
Public Liability	For Q3 - 2018-19	37,574	-	7,695	45,269	13,122	18,362	32,334	(742)	39,287
	Up to Q3-2018-19	1,66,273	-	1,363	1,67,636	14,998	81,077	1,00,194	(19,906)	81,651
Engineering	For Q3 - 2018-19	2,50,070	-	(76,030)	1,74,040	10,356	1,91,830	68,596	65,949	58,515
	Up to Q3-2018-19	6,17,732	-	(1,16,192)	5,01,540	22,681	4,56,295	1,84,118	1,00,759	1,68,685
Aviation	For Q3 - 2018-19	35,366	-	(9,820)	25,546	-	35,034	332	9,726	238
	Up to Q3-2018-19	95,658	-	(28,807)	66,851	-	94,972	686	28,901	780
Personal Accident	For Q3 - 2018-19	1,00,193	-	(15,287)	84,906	-	9,495	90,698	244	75,655
	Up to Q3-2018-19	4,45,377	-	(1,87,243)	2,58,134	-	42,565	4,02,812	7,491	2,23,060
Health	For Q3 - 2018-19	15,54,464	-	11,40,592	26,95,056	-	1,47,912	14,06,552	(67,475)	24,79,668
	Up to Q3-2018-19	89,09,034	-	(19,80,657)	69,28,377	-	9,54,049	79,54,985	2,54,162	62,28,489
Weather and Crop Insurance	For Q3 - 2018-19	25,10,557	-	38,08,770	63,19,327	-	19,81,859	5,28,698	(28,74,635)	14,62,834
	Up to Q3-2018-19	1,17,63,916	-	(87,190)	1,16,76,727	-	92,68,833	24,95,083	56,102	24,63,996
Other Misc.	For Q3 - 2018-19	1,04,867	-	14,005	1,18,872	139	15,029	89,977	(7,383)	96,598
	Up to Q3-2018-19	3,19,478	-	(8,588)	3,10,889	143	73,456	2,46,165	4,889	2,42,466
Misc Total	For Q3 - 2018-19	1,21,19,393	-	42,83,711	1,64,03,104	23,617	44,17,392	77,25,618	(26,03,293)	94,06,035
	Up to Q3-2018-19	4,45,19,677	-	(45,39,710)	3,99,79,967	37,822	1,67,36,696	2,78,20,803	15,54,126	2,48,35,219
Grand Total	For Q3 - 2018-19	1,30,53,860	-	45,42,245	1,75,96,105	1,05,456	50,78,623	80,80,693	(29,25,829)	96,97,110
	Up to Q3-2018-19	4,87,43,680	-	(53,94,699)	4,33,48,981	3,74,446	2,00,73,539	2,90,44,587	19,51,230	2,56,01,120

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

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

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Period ended	Claims Paid from direct business written	Claims Paid on reinsurance accepted	Claims Recovered on reinsurance ceded	Net Claims Paid (3+4-5)	Out-standing Claims at the end of the period	Out-standing Claims at the beginning of the period	Net Claims Incurred (6+7-8)
1	2	3	4	5	6	7	8	9
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2018-19	6,20,915	7,110	4,47,694	1,80,331	9,91,935	10,22,210	1,50,056
	Up to Q3-2018-19	13,61,137	32,094	10,43,305	3,49,926	9,91,935	8,79,670	4,62,191
Marine Cargo	For Q3 - 2018-19	3,20,612	-	2,88,652	31,960	2,26,941	2,52,246	6,655
	Up to Q3-2018-19	5,39,100	-	4,56,937	82,163	2,26,941	1,97,075	1,12,029
Marine Hull	For Q3 - 2018-19	1,22,499	-	1,21,203	1,296	2,784	3,482	598
	Up to Q3-2018-19	1,22,634	-	1,21,330	1,304	2,784	4,244	(156)
Marine Total	For Q3 - 2018-19	4,43,111	-	4,09,855	33,256	2,29,725	2,55,728	7,253
	Up to Q3-2018-19	6,61,734	-	5,78,267	83,467	2,29,725	2,01,319	1,11,873
Motor OD	For Q3 - 2018-19	23,51,780	-	8,50,605	15,01,175	17,26,154	15,18,469	17,08,860
	Up to Q3-2018-19	62,94,023	-	16,90,967	46,03,056	17,26,154	11,73,288	51,55,922
Motor TP	For Q3 - 2018-19	16,16,705	-	2,66,002	13,50,703	3,79,39,521	3,62,73,817	30,16,407
	Up to Q3-2018-19	49,57,793	-	11,85,490	37,72,303	3,79,39,521	3,37,71,913	79,39,911
Motor Total	For Q3 - 2018-19	39,68,485	-	11,16,607	28,51,878	3,96,65,675	3,77,92,286	47,25,267
	Up to Q3-2018-19	1,12,51,816	-	28,76,457	83,75,359	3,96,65,675	3,49,45,201	1,30,95,833
Employer's Liability	For Q3 - 2018-19	12,350	-	795	11,555	1,87,139	1,87,399	11,295
	Up to Q3-2018-19	32,484	-	1,833	30,651	1,87,139	1,69,867	47,923
Public Liability	For Q3 - 2018-19	671	-	35	636	1,52,259	1,48,457	4,438
	Up to Q3-2018-19	3,355	-	189	3,166	1,52,259	1,38,613	16,812
Engineering	For Q3 - 2018-19	59,787	261	23,108	36,940	3,16,754	2,57,084	96,610
	Up to Q3-2018-19	1,52,229	988	71,124	82,093	3,16,754	1,60,226	2,38,621
Aviation	For Q3 - 2018-19	36,082	-	34,889	1,193	3,524	2,049	2,668
	Up to Q3-2018-19	37,818	-	36,625	1,193	3,524	2,551	2,166
Personal Accident	For Q3 - 2018-19	64,088	-	6,110	57,978	3,33,747	3,49,976	41,749
	Up to Q3-2018-19	1,68,348	-	29,351	1,38,997	3,33,747	3,69,081	1,03,663
Health	For Q3 - 2018-19	22,46,906	-	1,42,514	21,04,392	26,25,279	26,07,651	21,22,020
	Up to Q3-2018-19	57,75,182	-	4,31,641	53,43,541	26,25,279	20,65,769	59,03,051
Weather and Crop Insurance	For Q3 - 2018-19	3,36,168	-	2,61,619	74,549	31,52,370	19,19,631	13,07,288
	Up to Q3-2018-19	62,69,150	-	48,89,346	13,79,804	31,52,370	25,21,568	20,10,606
Other Misc.	For Q3 - 2018-19	55,026	4	3,957	51,073	1,40,269	1,39,962	51,380
	Up to Q3-2018-19	1,09,486	2	9,188	1,00,300	1,40,269	1,53,749	86,820
Misc Total	For Q3 - 2018-19	67,79,563	265	15,89,634	51,90,194	4,65,77,016	4,34,04,495	83,62,715
	Up to Q3-2018-19	2,37,99,868	990	83,45,754	1,54,55,104	4,65,77,016	4,05,26,625	2,15,05,495
Grand Total	For Q3 - 2018-19	78,43,589	7,375	24,47,183	54,03,781	4,77,98,676	4,46,82,433	85,20,024
	Up to Q3-2018-19	2,58,22,739	33,084	99,67,326	1,58,88,497	4,77,98,676	4,16,07,614	2,20,79,559

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2019-20	1,01,821	7,088	1,41,779	(32,870)
	Up to Q3-2019-20	4,70,654	18,234	10,21,667	(5,32,779)
Marine Cargo	For Q3 - 2019-20	23,048	-	13,130	9,918
	Up to Q3-2019-20	93,327	-	1,17,803	(24,476)
Marine Hull	For Q3 - 2019-20	3,814	-	1,478	2,336
	Up to Q3-2019-20	21,212	-	6,214	14,998
Marine Total	For Q3 - 2019-20	26,862	-	14,608	12,254
	Up to Q3-2019-20	1,14,539	-	1,24,017	(9,478)
Motor OD	For Q3 - 2019-20	5,64,567	-	2,56,745	3,07,822
	Up to Q3-2019-20	17,33,585	-	7,20,584	10,13,001
Motor TP	For Q3 - 2019-20	56,192	-	5,14,589	(4,58,397)
	Up to Q3-2019-20	1,79,039	-	16,82,721	(15,03,682)
Motor Total	For Q3 - 2019-20	6,20,759	-	7,71,334	(1,50,575)
	Up to Q3-2019-20	19,12,624	-	24,03,305	(4,90,681)
Employer's Liability	For Q3 - 2019-20	5,486	-	336	5,150
	Up to Q3-2019-20	15,956	-	982	14,974
Public Liability	For Q3 - 2019-20	6,522	-	2,607	3,915
	Up to Q3-2019-20	25,197	136	5,951	19,382
Engineering	For Q3 - 2019-20	24,725	709	9,537	15,897
	Up to Q3-2019-20	78,975	2,157	25,661	55,471
Aviation	For Q3 - 2019-20	893	-	1,508	(615)
	Up to Q3-2019-20	5,363	-	4,933	430
Personal Accident	For Q3 - 2019-20	11,775	-	742	11,033
	Up to Q3-2019-20	37,813	-	3,229	34,584
Health	For Q3 - 2019-20	88,029	-	40,278	47,751
	Up to Q3-2019-20	3,97,927	-	1,62,661	2,35,266
Weather and Crop Insurance	For Q3 - 2019-20	-	-	4,67,771	(4,67,771)
	Up to Q3-2019-20	9	-	9,42,985	(9,42,976)
Other Misc.	For Q3 - 2019-20	18,480	1	3,498	14,983
	Up to Q3-2019-20	55,862	25	9,391	46,496
Misc Total	For Q3 - 2019-20	7,76,669	710	12,97,611	(5,20,232)
	Up to Q3-2019-20	25,29,726	2,318	35,59,098	(10,27,054)
Grand Total	For Q3 - 2019-20	9,05,352	7,798	14,53,998	(5,40,848)
	Up to Q3-2019-20	31,14,919	20,552	47,04,782	(15,69,311)

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

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

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

COMMISSION SCHEDULE

Particulars	Period ended	Commission paid	Commission paid on reinsurance accepted	Commission received from reinsurance ceded	Net commission (3+4-5)
1	2	3	4	5	6
		(Rs. In '000)	(Rs. In '000)	(Rs. In '000)	(Rs. In '000)
Fire	For Q3 - 2018-19	73,538	2,863	64,924	11,477
	Up to Q3-2018-19	2,58,344	12,717	2,94,281	(23,220)
Marine Cargo	For Q3 - 2018-19	13,182	-	14,225	(1,043)
	Up to Q3-2018-19	60,358	572	80,448	(19,518)
Marine Hull	For Q3 - 2018-19	1,386	-	2,793	(1,407)
	Up to Q3-2018-19	3,451	-	6,602	(3,151)
Marine Total	For Q3 - 2018-19	14,568	-	17,018	(2,450)
	Up to Q3-2018-19	63,809	572	87,050	(22,669)
Motor OD	For Q3 - 2018-19	6,31,793	-	4,77,721	1,54,072
	Up to Q3-2018-19	18,86,485	-	10,47,661	8,38,824
Motor TP	For Q3 - 2018-19	44,104	-	51,172	(7,068)
	Up to Q3-2018-19	1,38,854	-	2,49,471	(1,10,617)
Motor Total	For Q3 - 2018-19	6,75,897	-	5,28,893	1,47,004
	Up to Q3-2018-19	20,25,339	-	12,97,132	7,28,207
Employer's Liability	For Q3 - 2018-19	4,430	-	263	4,167
	Up to Q3-2018-19	13,219	-	745	12,474
Public Liability	For Q3 - 2018-19	5,213	114	3,595	1,732
	Up to Q3-2018-19	17,564	489	5,644	12,409
Engineering	For Q3 - 2018-19	20,425	1,100	22,778	(1,253)
	Up to Q3-2018-19	39,105	2,567	67,165	(25,493)
Aviation	For Q3 - 2018-19	737	-	780	(43)
	Up to Q3-2018-19	1,775	-	2,986	(1,211)
Personal Accident	For Q3 - 2018-19	7,639	-	636	7,003
	Up to Q3-2018-19	32,597	-	3,128	29,469
Health	For Q3 - 2018-19	1,00,764	-	62,454	38,310
	Up to Q3-2018-19	3,79,105	-	3,23,331	55,774
Weather and Crop Insurance	For Q3 - 2018-19	13,968	-	1,04,295	(90,327)
	Up to Q3-2018-19	13,968	-	8,28,864	(8,14,896)
Other Misc.	For Q3 - 2018-19	13,364	29	1,811	11,582
	Up to Q3-2018-19	37,517	28	5,085	32,460
Misc Total	For Q3 - 2018-19	8,42,437	1,243	7,25,505	1,18,175
	Up to Q3-2018-19	25,60,189	3,084	25,34,080	29,193
Grand Total	For Q3 - 2018-19	9,30,543	4,106	8,07,447	1,27,202
	Up to Q3-2018-19	28,82,342	16,373	29,15,411	(16,696)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	For Q3 - 2018-19	Up to Q3-2018-19
	(Rs. In '000)	(Rs. In '000)
Agents	2,48,558	8,70,162
Brokers	4,30,557	12,32,791
Corporate agency	1,83,921	5,86,839
Web Aggregator	7,428	26,611
Motor Insurance Service Provider (MISP)*	38,031	1,10,195
Others	22,048	55,744
TOTAL	9,30,543	28,82,342

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

S.No.	Particulars	2019-20								2018-19							
		Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous * For Q3	Miscellaneous * Up to Q3	Total For Q3	Total Up to Q3	Fire For Q3	Fire Up to Q3	Marine For Q3	Marine Up to Q3	Miscellaneous For Q3	Miscellaneous Up to Q3	Total For Q3	Total Up to Q3
1	Employees' remuneration & welfare benefits	57,890	1,25,431	3,225	16,941	8,33,322	28,26,969	8,94,437	29,69,341	53,164	1,49,496	1,139	6,987	8,54,306	25,71,026	9,08,609	27,27,509
2	Company's contribution to Provident fund and others	4,119	8,136	283	1,099	59,462	1,76,898	63,894	1,86,133	3,036	8,658	63	405	41,894	1,29,062	44,993	1,38,125
3	Tirel, conveyance and vehicle running expenses	2,120	4,805	104	649	37,349	1,45,760	39,573	1,51,214	2,364	6,727	60	314	49,264	1,48,986	51,679	1,56,027
4	Rents, rates & taxes	2,634	5,764	143	779	52,499	1,75,137	55,216	1,81,680	3,401	9,457	74	442	76,451	2,25,033	79,927	2,34,932
5	Repairs	3,981	8,151	254	1,101	84,168	2,47,655	88,451	2,56,957	1,510	9,090	(99)	425	30,314	2,17,764	31,789	2,27,279
6	Printing & Stationery	549	1,330	21	180	5,681	46,424	10,261	41,604	785	2,167	16	101	17,227	51,771	18,008	54,039
7	Communication expenses	1,245	3,270	31	442	20,474	1,00,670	21,750	1,04,382	1,406	4,147	27	194	31,873	99,981	33,306	1,04,322
8	Postage expenses	893	1,991	48	289	17,450	60,487	18,369	62,747	1,122	3,361	21	157	25,045	79,987	26,189	83,505
9	Legal & professional charges	543	1,247	35	175	19,506	61,535	19,084	62,867	1,421	4,361	39	391	37,698	1,27,271	39,158	1,32,025
10	Auditors Fees, expenses, etc.																
	a. As auditor	47	118	2	16	814	3,585	863	3,719	50	152	1	7	1,111	3,621	1,161	3,780
	b. As advisor or in any other capacity, in respect																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. In any other capacity																
11	Advertisement and Publicity	1,00,645	2,30,985	4,728	31,197	14,28,175	47,30,440	15,33,548	49,92,631	42,361	1,07,938	1,064	5,044	8,45,215	20,79,393	8,88,639	21,92,351
12	Bank Charges & interest expenses others	1,179	2,671	58	361	22,656	81,129	23,893	84,161	878	2,163	23	101	19,946	51,990	20,848	54,254
13	Service Tax GST Expenses	1,009	1,096	130	148	47,379	87,826	48,518	89,070	22	173	(1)	8	33,912	72,748	33,933	72,929
	Others :																
14	Directors' Sitting fees	20	60	-	8	241	1,813	261	1,881	22	82	0	4	468	1,954	490	2,040
15	Entertainment Expenses	596	1,286	32	174	7,448	30,708	8,096	32,168	675	1,678	18	78	10,436	26,411	11,127	28,167
16	Office Maintenance Expenses	1,579	3,734	66	504	28,987	1,13,464	30,612	1,17,792	2,385	7,793	34	364	52,248	1,85,440	54,667	1,93,597
17	Training & Recruitment Expenses	4,559	7,029	447	949	1,19,963	2,10,271	1,18,969	2,18,249	1,043	2,778	25	130	23,972	64,363	25,040	67,271
18	Depreciation	1,717	3,844	87	519	33,412	1,16,881	35,216	1,21,244	1,577	4,509	33	211	35,417	1,07,455	37,026	1,12,175
19	Office Management Expenses	600	1,342	30	181	11,681	40,788	12,311	42,311	636	1,811	14	85	14,345	43,104	14,988	45,030
20	Subscriptions and Membership Fees	345	779	17	105	6,696	23,668	7,028	24,552	351	969	8	45	7,903	23,050	8,262	24,064
21	Conscience Expenses (net)	3,880	11,051	375	1,565	1,190	7,036	5,445	19,652	2,218	8,187	278	625	1,584	5,544	4,081	14,356
22	Weather Insurance Charges	-	-	635	-	53,348	2,68,765	94,184	2,68,765	-	-	-	-	1,07,860	2,53,495	1,07,860	2,53,495
23	Miscellaneous expenses	58	90	6	11	2,754	9,564	2,818	9,665	447	522	21	26	12,152	14,910	12,620	15,458
	Total	1,56,198	4,24,210	10,956	57,373	29,31,463	95,61,482	31,32,617	1,00,43,685	1,30,637	3,36,219	2,912	16,144	23,38,648	65,84,335	24,54,396	69,36,698

FORM NL-7-OPERATING EXPENSES SCHEDULE

RELiance GENERAL Insurance Company Limited

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.		Particulars	2019-20																								(Rs. In '000)	
			Motor OD For Q3		Motor OD Up to Q3	Motor TP For Q3	Motor TP Up to Q3	Motor Total For Q3	Motor Total Up to Q3	Employer's Liability For Q3	Employer's Liability Up to Q3	Public Liability For Q3	Public Liability Up to Q3	Engineering For Q3	Engineering Up to Q3	Aviation For Q3	Aviation Up to Q3	Personal Accident For Q3	Personal Accident Up to Q3	Health For Q3	Health Up to Q3	Weather and Crop Insurance For Q3	Weather and Crop Insurance Up to Q3	Other Miscellaneous For Q3	Other Miscellaneous Up to Q3	Total Miscellaneous For Q3	Total Miscellaneous Up to Q3	
			Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	
1	Employees' remuneration & welfare benefits	2,06,352	6,07,090	3,05,985	8,97,298	5,11,227	15,08,388	6,724	16,565	1,543	18,020	13,767	38,974	127	139	4,483	26,457	1,35,310	1,06,012	3,30,320	17,129	43,472	8,33,322	26,28,803				
2	Company's contribution to Provident fund and others	13,830	36,839	20,436	54,450	34,266	91,289	490	1,075	189	1,028	1,028	2,524	8	9	475	1,503	12,977	44,707	8,716	37,801	2,821	59,402	1,74,899				
3	Travel, conveyance and vehicle running expenses	9,715	32,335	14,354	48,679	24,069	81,614	244	635	35	690	491	1,491	5	5	283	1,332	7,239	39,919	5,365	17,709	617	1,665	37,349	1,45,760			
4	Rents, rates & taxes	13,610	39,030	20,111	57,694	33,721	96,718	305	781	65	828	623	1,788	5	6	489	1,781	11,855	62,954	4,039	19,303	777	1,930	77,279				
5	Repairs	21,320	55,191	31,504	81,574	52,824	1,36,765	468	1,076	154	1,171	976	2,529	8	9	744	2,518	20,118	74,880	7,674	25,881	1,200	2,826	84,166	2,47,655			
6	Printing & Stationery	2,612	8,943	3,857	13,217	8,469	22,160	62	176	-	191	122	413	1	1	76	436	1,891	12,080	903	4,536	157	3,681					
7	Communication expenses	8,941	22,425	8,629	33,145	14,470	55,570	137	432	(24)	470	260	1,014	4	4	155	1,025	3,620	30,477	1,511	10,546	341	1,132	34,959				
8	Postage expenses	4,559	13,478	6,736	19,921	11,295	33,399	103	263	18	286	209	618	2	2	147	614	3,860	18,272	1,533	6,342	263	691	17,430	60,487			
9	Legal & professional charges	4,949	15,307	7,312	22,624	12,261	37,391	74	198	-	158	112	337	1	1	1,555	5,017	3,463	13,869	799	3,414	231	610	16,906	61,535			
10	Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
a.	As auditor	225	799	332	1,181	557	1,980	6	16	-	17	11	37	-	-	6	36	156	1,084	66	375	12	40	814	3,585			
b.	As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(i)	Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(ii)	Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(iii)	Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c.	In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Advertisement and Publicity	5,13,634	14,10,721	7,58,953	20,85,088	12,72,587	34,95,809	11,513	30,505	1,386	33,184	23,133	71,681	233	256	8,291	63,755	87,810	9,54,228	(995)	-	30,217	81,051	14,28,175	47,30,449			
12	Bank Charges & interest expenses others	5,986	18,080	8,816	26,723	14,781	44,803	136	383	20	384	273	828	3	3	180	825	4,944	24,530	1,956	8,343	925	22,686	81,298				
13	Service Tax /GST Expenses	6,710	7,419	9,916	10,965	16,626	18,384	132	145	136	157	307	340	1	1	301	338	(1,958)	10,065	31,489	58,016	346	380	47,379	87,826			
Others :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Directors' Sitting fees	78	494	116	597	194	1,001	2	8	(1)	9	4	19	-	-	1	18	22	548	14	189	5	21	241	1,813			
15	Entertainment Expenses	1,772	6,909	2,618	10,212	4,390	17,121	68	170	14	185	138	399	1	1	54	246	1,395	7,315	1,215	4,825	173	440	7,448	30,708			
16	Office Maintenance Expenses	7,780	25,286	11,496	37,374	19,276	62,660	179	493	10	536	397	1,159	4	4	237	1,154	6,004	34,307	2,448	11,858	452	1,293	42,144				
17	Training & Recruitment Expenses	26,758	46,852	30,544	68,953	36,302	1,15,605	168	528	407	1,010	1,261	2,181	8	8	1,080	2,086	30,976	62,019	11,889	23,998	1,472	2,436	1,13,963	2,10,271			
18	Depreciation	8,758	26,073	12,940	38,536	21,698	64,609	198	558	33	552	400	1,192	4	4	282	1,187	7,374	35,292	2,919	12,205	504	1,332	43,142	1,16,881			
19	Office Management Expenses	3,060	9,090	4,521	13,435	7,581	22,525	69	177	12	193	140	416	1	1	99	415	2,583	12,333	1,021	4,263	175	465	11,681	40,708			
20	Subscriptions and Membership Fees	1,753	5,275	2,589	7,796	4,342	13,071	40	103	6	112	81	242	1	1	56	241	1,461	7,156	590	2,473	99	269	6,696	23,668			
21	Insurance Expenses (net)	116	170	172	251	298	421	8	39	101	391	363	1,810	88	262	18	16	342	4,301	56	56	(74)	(265)	93,348	2,66,765			
22	Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93,423	2,68,785	-	-	-	-	-			
23	Miscellaneous expenses	841	3,344	1,242	4,942	2,083	8,286	7	12	5	13	59	71	-	-	15	28	421	835	151	289	13	30	2,754	9,564			
Total		8,60,229	23,91,460	12,71,078	35,34,949	21,31,387	59,26,109	21,533	54,638	4,119	59,726	44,115	1,29,583	505	595	717	20,997	1,10,998	3,76,787	22,27,580	2,82,395	9,07,627	55,705	1,44,104	29,31,465	95,61,492		

(Rs. In '000)

S.No.	Particulars	2018-19																									
		Motor OD For Q3	Motor OD Up to Q3	Motor TP For Q3	Motor TP Up to Q3	Motor Total For Q3	Motor Total Up to Q3	Employer's Liability For Q3	Employer's Liability Up to Q3	Public Liability For Q3	Public Liability Up to Q3	Engineering For Q3	Engineering Up to Q3	Aviation For Q3	Aviation Up to Q3	Personal Accident For Q3	Personal Accident Up to Q3	Health For Q3	Health Up to Q3	Weather and Crop Insurance For Q3	Weather and Crop Insurance Up to Q3	Other Miscellaneous For Q3	Other Miscellaneous Up to Q3	Total Miscellaneous For Q3	Total Miscellaneous Up to Q3		
		Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3		
1	Employees' remuneration & welfare benefits	2,31,671	6,19,779	2,89,809	7,48,894	5,21,479	13,68,673	4,888	12,067	4,830	12,812	9,955	23,543	46	88	8,523	53,078	1,66,332	8,53,240	1,24,853	4,36,054	13,100	31,471	8,54,306	26,71,026		
2	Company's contribution to Provident fund and others	10,864	29,839	13,610	36,839	24,474	65,893	280	699	276	742	570	1,364	3	5	461	1,581	7,732	31,232	7,347	25,722	751	1,823	41,894	1,29,062		
3	Travel, conveyance and vehicle running expenses	14,195	38,174	17,762	51,696	28,787	84,300	218	544	215	577	444	1,059	2	2	960	3,428	20,170	89,770	6,027	19,303	684	1,416	97,243	3,48,686		
4	Rents, rates & taxes	23,049	59,859	28,787	73,329	41,836	1,32,188	312	763	309	810	635	1,489	3	6	960	3,258	63,345	5,643	20,182	837	1,992	76,451	2,25,033			
5	Repairs	11,453	58,160	16,027	70,776	38,480	1,28,436	169	434	151	779	382	1,432	2	3	243	3,132	1,240	6,152	1,199	19,480	468	1,914	30,314	2,17,764		
6	Printing & Stationery	1,143	3,672	6,470	16,520	10,192	26,710	70	175	70	186	144	341	1	1	211	714	3,520	14,695	1,378	9,979	191	458	17,227	51,771		
7	Communication expenses	9,785	26,715	12,255	32,280	17,262	46,996	104	271	103	288	214	629	1	2	362	1,454	6,423	29,711	2,143	8,603	350	873	37,873	99,981		
8	Postage expenses	7,680	21,289	8,602	25,700	14,702	38,392	104	271	103	288	214	629	1	2	362	1,454	6,423	29,711	2,143	8,603	350	873	37,873	99,981		
9	Legal & professional charges	11,655	34,595	14,702	41,003	26,387	76,398	136	377	129	369	269	673	1	3	829	3,675	7,194	35,088	2,378	9,493	372	995	37,698	1,27,271		
10	Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
a.	As auditor	341	963	428	1,164	769	2,127	5	12	5	13	10	24	-	0	13	52	217	1,036	79	325	13	32	1,111	3,621		
b.	As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i)	Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii)	Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii)	Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c.	In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Advertisement and Publicity	2,84,592	6,83,216	3,54,022	8,25,546	6,38,613	15,08,762	3,825	8,713	3,817	9,250	7,748	16,598	35	63	12,197	37,188	1,68,729	4,74,587	29	1,080	10,221	22,728	8,45,215	20,79,369		
12	Bank Charges & interest expenses others	5,878	13,927	3,308	16,829	13,186	30,756	79	175	79	185	159	341	1	1	256	745	4,445	14,716	1,531	4,616	210	455	19,946	51,990		
13	Service Tax GST Expenses	180	1,097	241	1,325	421	2,422	3	14	2	15	6	27	0	0	33,491	61,104	(27)	1,179	8	7,950	9	37	33,912	72,798		
Others :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Directors' Sitting fees	152	520	193	628	344	1,148	2	7	2	7	4	13	0	0	5	28	75	559	30	175	6	17	468	1,454		
15	Entertainment Expenses	2,837	6,451	3,520	9,396	4,390	14,247	61	135	61	144	123	264	1	1	135	347	2,145	6,848	1,406	4,071	164	357	10,698	26,911		
16	Office Maintenance Expenses	16,330	49,327	20,571	69,603	36,302	1,08,930	224	609	218	668	462	1,227	2	2	616	2,085	16,621	53,024	3,058	16,631	608	1,641	61,661	1,88,460		
17	Training & Recruitment Expenses	6,880	16,435	8,556	19,859	15,436	36,294	95	224	94	238	193	438	1	2	284	869	4,892	17,159	2,724	8,555	253	584	23,972	64,363		
18	Depreciation	10,742	28,616	13,634	34,577	24,176	63,193	145	364	143	386	296	710	1	1	340	1,053	2,983	9,622	391	980	36,417	1,07,405				
19	Office Management Expenses	4,341	5,427	5,427	11,854	5,427	11,854	59	155	155	320	186	458	1	1	154	177	3,864	624	1,052	3,866	159	382	14,345	43,105		
20	Subscriptions and Membership Fees	2,379	6,131	2,970	7,409	5,348	13,540	32	78	32	89	65	153	0	1	98	334	1,655	6,591	585	2,067	85	203	7,903	23,050		
21	Consolidance Expenses (net)	1,584	3,999	0	0	0	0	0	0	0	89	380	291	1	1	122	58	4,009	18,548	58	58	0	0	1,544	1,544		
22	Weather Insurance Charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,07,860	2,53,495	0	0	(238)	0	1,07,626	2,53,495		
23	Miscellaneous expenses	3,598	4,484	4,371	5,418	7,969	9,903	37	42	39	45	72	82	0	0	151	178	2,964	3,538	935	1,110	(3)	11	12,152	14,910		
Total		6,63,796	17,24,695	8,29,063	20,83,991	14,92,849	38,08,687	10,876	26,507	10,849	28,487	22,408	52,769	151	315	61,628	1,56,304	4,27,874	15,78,705	2,75,204	8,64,586	28,612	68,931	23,30,640	65,84,335		

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

S.No.	Particulars	As at 31-12-2019 (Rs. In '000)	As at 31-12-2018 (Rs. In '000)
1	Authorised Capital		
	30,00,00,000 (Previous Period 30,00,00,000) Equity Shares of Rs10 each	30,00,000	30,00,000
2	Issued Capital		
	25,15,49,920 (Previous Period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
3	Subscribed Capital		
	25,15,49,920 (Previous Period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
4	Called-up Capital		
	25,15,49,920 (Previous Period 25,15,49,920) Equity Shares of Rs10 each	25,15,499	25,15,499
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	25,15,499	25,15,499

Note: Of the above 25,15,49,920 shares are held by Holding Company, Reliance Capital Limited (as at 31.12.2018 25,15,49,920 Equity shares).

PERIODIC DISCLOSURES
FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31-12-2019		As at 31-12-2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Holding Company - Indian	25,15,49,920	100.00%	25,15,49,920	100.00%
· Holding Company - Foreign	-	-	-	-
TOTAL	25,15,49,920	100.00%	25,15,49,920	100.00%

PERIODIC DISCLOSURES
FORM NL-10-RESERVES AND SURPLUS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

RESERVES AND SURPLUS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Debenture Redemption Reserve		
	Opening Balance	1,91,667	1,27,778
	Add:- Creation during the period	15,972	47,916
	Closing Balance	2,07,639	1,75,694
4	Share Premium		
	Opening Balance	76,67,050	76,67,050
	Add :- Change during the period	-	-
	Closing Balance	76,67,050	76,67,050
5	General Reserves	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of Profit in Profit & Loss Account	73,40,455	50,14,607
	TOTAL	1,52,15,144	1,28,57,351

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

Sr No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Debentures/ Bonds : Unsecured - Long Term	23,00,000	23,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	23,00,000	23,00,000

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	33,10,192	35,19,605
2	Other Approved Securities	18,37,637	11,08,771
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	1,79,063
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	49,26,877	41,37,489
	(e) Other Securities (to be specified)	34,764	62,360
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	15,63,493	10,74,551
5	Other than Approved Investments	3,95,182	1,59,496
	Less - Provision for diminution in the value of investment	-	(4,989)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	80,922	3,07,886
2	Other Approved Securities	2,05,296	48,226
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,92,164	14,519
	(bb) Preference	-	-
	(b) Mutual Funds	11,561	1,94,945
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	14,61,708	11,29,651
	(e) Other Securities	2,68,653	31,180
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,02,685	2,56,347
5	Other than Approved Investments	1,79,987	56,219
	Less - Provision for diminution in the value of investment	(34,068)	(3,742)
	TOTAL	1,46,37,053	1,22,71,577

Notes :

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

Particulars	As at 31-12-2019	As at 31-12-2018
	(Rs. In '000)	(Rs. In '000)
Book Value	1,43,64,764	1,20,34,655
Market Value	1,45,79,675	1,19,65,307

2. All the above investments are performing assets except investments of Rs 350,000 thousand in secured debentures of IL&FS. As on 31st December 2019, the Company is carrying provision of 70% of total investments amounting to Rs 245,000 thousand, which in the opinion of the management of the Company is considered appropriate and is higher than the provision required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

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

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

INVESTMENTS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,04,94,860	2,47,00,458
2	Other Approved Securities	1,13,77,621	77,81,319
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	12,56,655
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,05,04,467	2,90,36,735
	(e) Other Securities	2,15,236	4,37,640
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	96,80,276	75,41,156
5	Other than Approved Investments	24,46,744	11,19,339
	Less - Provision for diminution in the value of investment	-	(35,011)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,01,025	21,60,736
2	Other Approved Securities	12,71,081	3,38,445
3	Other Investments		
	(a) Shares		
	(aa) Equity	11,89,769	1,01,893
	(bb) Preference	-	-
	(b) Mutual Funds	71,578	13,68,119
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	90,50,078	79,27,848
	(e) Other Securities	16,63,347	2,18,820
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	12,54,915	17,99,038
5	Other than Approved Investments	11,14,341	3,94,540
	Less - Provision for diminution in the value of investment	(2,10,932)	(26,258)
	TOTAL	9,06,24,406	8,61,21,472

Notes :

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

Particulars	As at 31-12-2019	As at 31-12-2018
	(Rs. In '000)	(Rs. In '000)
Book Value	8,93,97,761	8,44,58,749
Market Value	9,07,35,243	8,39,72,071

2. All the above investments are performing assets except investments of Rs 350,000 thousand in secured debentures of IL&FS. As on 31st December 2019, the Company is carrying provision of 70% of total investments amounting to Rs 245,000 thousand, which in the opinion of the management of the Company is considered appropriate and is higher than the provision required to be made as per Prudential Norms for Income Recognition, Asset Classification and Provisioning issued under Insurance Regulatory & Development Authority of India's (IRDAI's) master circular on Preparation of Financial Statements via circular no. IRDA/F&I/CIR/F&A/231/10/2012 dated 05th October, 2012.

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

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

LOANS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others - Trustees of Reliance General Insurance Employees Benefit Trust	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

FIXED ASSETS

(Rs. In '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April,2019	Additions	Deductions	As at 31st December, 2019	As at 1st April,2019	For the period/ Adjustments	Deductions	As at 31st December, 2019	As at 31st December, 2019	As at 31st December, 2018
Leasehold Improvement	87,879	10,111	-	97,990	67,559	9,703	-	77,262	20,728	19,769
Furniture & Fittings	83,893	9,418	39	93,272	67,528	5,732	39	73,221	20,051	15,485
Information Technology Equipment	4,24,831	55,111	6,074	4,73,868	3,26,189	48,748	6,058	3,68,879	1,04,988	94,351
Intangible Asset (Computer Software)	7,88,988	9,887	-	7,98,875	6,45,241	48,390	-	6,93,631	1,05,244	70,957
Vehicles	14,092	-	-	14,092	2,211	1,324	-	3,535	10,557	12,315
Office Equipment	1,77,879	16,899	2,469	1,92,309	1,41,763	15,048	2,206	1,54,605	37,704	35,843
Plant & Machinery	3,798	-	-	3,798	3,766	-	-	3,766	32	32
TOTAL	15,81,360	1,01,426	8,582	16,74,204	12,54,257	1,28,945	8,303	13,74,899	2,99,305	2,48,752
Capital Work in progress	7,814	50,079	-	57,893	-	-	-	-	57,893	93,782
Grand Total	15,89,174	1,51,504	8,582	17,32,097	12,54,257	1,28,945	8,303	13,74,899	3,57,198	3,42,534
Previous Year (2018-19)	15,38,852	2,01,469	1,51,147	15,89,174	11,77,600	1,64,074	87,417	12,54,257	3,34,917	-

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

CASH AND BANK BALANCES

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Cash (including cheques, drafts and stamps on hand)	9,315	32,782
2	Bank Balances		
	(a) Deposit Accounts		
	(i) Short-term (due within 12 months)**	14,069	10,647
	(ii) Others	-	-
	(b) Current Accounts*	9,76,422	18,12,157
	(c) Others - Cheques on Hand	3,00,207	2,85,368
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	13,00,013	21,40,954
	Balances with non-scheduled banks included in (Current Accounts) above	-	-
	TOTAL	13,00,013	21,40,954

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

*Out of above Rs 125,974 thousand (as at 31.12.2018 Rs 127,766 thousand) are earmarked for specified purpose in a separate bank account.

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

RELIANCE GENERAL INSURANCE COMPANY LIMITED

ADVANCES AND OTHER ASSETS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,81,046	3,77,701
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source	1,04,480	8,622
6	MAT Credit Entitlement	16,52,634	13,68,381
	Others:		
7	Rental & Other Deposits	3,48,689	3,37,915
8	Advances to Staff	5,590	8,108
9	Unutilised Goods and Service Tax Credit	19,52,220	6,12,345
10	Other Advances & Deposits	12,04,671	7,95,141
		35,11,170	17,53,509
	- Less Provision for doubtful advances	(1,00,170)	(85,676)
		34,11,000	16,67,833
	TOTAL (A)	57,49,160	34,22,537
	OTHER ASSETS		
1	Income accrued on investments	32,47,256	29,52,268
2	Investments pertaining to Policyholder funds	5,72,446	5,43,033
3	Outstanding Premiums	44,80,099	8,79,949
4	Agents' Balances	4,474	3,991
5	Foreign Agencies Balances	-	-
6	Investments Sales- to be settled	17,795	47,946
7	Due from other entities carrying on insurance business (including reinsurers)	41,17,471	32,46,335
8	Less : Provision for doubtful debts	(3,68,634)	(4,49,808)
	TOTAL (B)	1,20,70,907	72,23,714
	TOTAL (A+B)	1,78,20,067	1,06,46,251

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE****RELIANCE GENERAL INSURANCE COMPANY LIMITED****CURRENT LIABILITIES**

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Agent's Balances	3,45,171	2,71,256
2	Balances due to other insurance companies	1,29,78,038	1,05,35,666
3	Premiums received in advance	61,03,640	24,06,216
4	Unallocated Premium	28,01,663	68,91,188
5	Interest Accrued but not due on Borrowings	78,345	79,133
6	Sundry creditors	33,26,548	26,74,939
7	Claims Outstanding	5,95,79,943	5,25,82,763
	Add : Provision for Doubtful Reinsurance Recoveries	1,37,330	1,37,330
8	Due to Officers/ Directors	-	-
	Others:		
	- Unclaimed Amount of Policy Holders	7,80,058	7,64,900
	- Payable to policyholders	87,649	72,671
	- Environmental Relief Fund Payable	103	57
	- Employee Related Payables	5,46,840	4,14,451
	- Investments Purchased-to be settle	2,15,339	-
	- Temporary Bank Overdraft as per books of accounts	4,16,270	1,20,874
	- Surplus available to RHIL	1,01,621	-
	- Goods and Service Tax Liability	6,52,737	2,02,890
	- Statutory Dues	2,08,850	1,28,955
	TOTAL	8,83,60,145	7,72,83,289

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

PROVISIONS

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Reserve for Unexpired Risk	1,70,34,717	1,70,46,611
2	For Taxation	-	1
3	For Final dividends	-	-
4	For dividend distribution tax	-	-
5	Reserve for Premium Deficiency	-	-
6	Others:		
	- For Grauity	29,936	11,136
	- For Leave Encashment	6,825	5,382
	- For Phantom Share Liability	1,03,390	1,55,698
	- For Risk Reserves	1,00,000	1,00,000
	TOTAL	1,72,74,868	1,73,18,828

PERIODIC DISCLOSURES
FORM NL-19 MISC EXPENDITURE SCHEDULE

RELIANCE GENERAL INSURANCE COMPANY LIMITED

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

S.No.	Particulars	As at 31-12-2019	As at 31-12-2018
		(Rs. In '000)	(Rs. In '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21: Statement of Liabilities****INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Date: 31-12-2019****(Rs. In Lacs)****STATEMENT OF LIABILITIES**

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) - (a)	2,89,480	1,70,347
Premium Deficiency Reserve (PDR) - (b)	-	-
Unexpired Risk Reserve (URR) - (c)=(a) +(b)	2,89,480	1,70,347
Outstanding Claim Reserve (other than IBNR reserve) - (d)	3,32,794	2,10,805
IBNR Reserve - (e)	5,74,696	3,86,368
Total Reserves for Technical Liabilities - (f)=(c)+(d)+(e)	11,96,970	7,67,520

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE QUARTER ENDED DECEMBER 31,2019

(Rs. In Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor OD		Motor TP		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20
Andhra Pradesh	290	760	1	1	-	-	22	87	304	1,194	559	2,155	3	7	23	56	65	132	3	17	-	-	10	30	1,280	4,439
Arunachal Pradesh	2	29	-	-	-	-	1	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	188
Assam	58	652	2	6	-	-	234	416	578	1,563	453	1,232	0	2	3	6	14	32	0	1	-	-	7	19	1,349	3,329
Bihar	263	614	0	0	-	-	92	326	443	1,314	761	2,167	2	2	1	4	23	54	0	1	-	-	34	95	1,618	4,579
Chhattisgarh	214	1,387	2	3	-	-	30	97	470	1,223	330	877	2	3	12	39	63	102	0	2	-	-	7	27	1,130	3,859
Goa	146	346	-	0	-	-	9	27	222	505	131	336	0	0	4	7	18	75	4	4	-	-	1	3	535	1,326
Gujarat	1,856	7,496	434	1,672	134	139	230	539	3,735	11,409	6,167	16,103	219	612	89	380	1,063	3,427	33	173	17,027	1,03,493	70	316	31,057	1,45,748
Haryana	387	1,699	69	101	-	-	84	300	922	2,696	811	2,341	7	22	9	43	183	489	5	20	-	-	9	34	2,486	7,746
Himachal Pradesh	492	749	1	3	-	-	24	78	298	921	539	2,526	1	2	0	1	7	15	0	1	-	-	3	16	1,425	4,295
Jammu & Kashmir	39	454	0	0	-	-	65	201	329	1,080	462	1,519	0	1	0	1	6	19	0	2	-	-	9	22	910	3,449
Jharkhand	192	1,021	1	9	-	-	62	326	483	1,336	599	1,760	93	316	5	106	36	86	1	3	-	-	30	105	1,502	5,068
Karnataka	1,474	4,996	66	327	-	-	124	478	1,454	10,551	4,825	16,952	30	183	118	447	1,223	8,599	94	369	7	2,596	25	89	11,440	45,589
Kerala	103	1,031	0	1	-	-	26	130	2,595	8,126	2,955	10,127	6	13	13	42	15,199	67,808	70	278	-	-	19	64	20,956	77,621
Madhya Pradesh	363	5,116	1	9	-	-	86	265	171	394	199	676	6	13	22	62	101	375	15	16	6,001	6,001	50	140	7,015	13,068
Maharashtra	1,755	7,708	361	1,740	188	910	326	1,336	6,809	20,213	15,220	44,508	186	1,321	344	1,102	5,148	19,175	800	2,318	-	0	1,371	4,086	32,508	1,04,416
Manipur	0	3	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	3
Meghalaya	39	65	-	-	-	-	0	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39	71
Mizoram	1	10	-	-	-	-	1	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	33
Nagaland	3	3	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	4
Odisha	496	2,116	0	1	-	-	118	323	461	1,255	608	1,630	11	55	6	15	513	735	0	2	4,425	11,158	22	68	6,660	17,359
Punjab	252	939	53	154	-	-	30	106	201	649	484	1,478	8	28	17	57	120	406	75	290	-	-	24	98	1,264	4,205
Rajasthan	712	1,618	4	11	-	-	72	237	407	1,504	700	2,575	18	50	42	107	92	312	10	23	-	-	32	90	2,089	6,528
Sikkim	10	153	-	-	-	-	68	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	298
Tamil Nadu	650	3,983	31	157	-	37	185	474	2,500	7,726	5,450	17,865	23	156	84	362	945	3,977	65	274	-	-	31	92	9,964	35,102
Telangana	657	1,706	14	40	-	953	162	627	1,501	4,302	1,696	6,072	40	106	119	296	748	2,874	25	91	-	-	54	131	5,016	17,298
Tripura	6	26	-	-	-	-	11	19	63	186	110	388	-	0	0	0	1	6	0	0	-	-	0	2	190	529
Uttar Pradesh	574	4,650	6	16	-	-	132	518	3,303	6,976	1,490	4,556	7	24	23	80	127	390	24	59	47	16,616	39	129	4,772	34,015
Uttarakhand	94	354	2	6	-	-	5	48	269	936	193	658	0	4	8	21	32	93	1	4	-	-	9	33	613	2,158
West Bengal	689	4,507	146	2,447	(10)	-	168	798	777	2,449	1,753	5,473	37	156	42	353	362	5,625	17	44	-	0	59	276	4,040	22,129
Andaman & Nicobar	-	16	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17
Chandigarh	9	33	7	32	-	-	-	8	452	1,351	348	1,079	3	8	15	37	67	185	20	91	-	-	8	32	929	2,857
Dadra & Nagar Haveli	13	54	-	-	-	-	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	55
Daman & Diu	19	180	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	180
Delhi	54	2,913	249	1,223	-	-	86	262	1,285	4,903	2,074	6,420	143	603	159	920	1,325	13,353	115	596	-	-	196	519	5,686	31,715
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	23	105	0	0	-	-	4	6	120	415	358	1,212	3	8	1	4	2	7	0	1	-	-	1	3	512	1,751
GRAND TOTAL	11,934	57,496	1,450	7,959	312	2,039	2,457	8,321	31,080	95,357	49,375	1,52,665	848	3,695	1,159	4,548	27,483	1,18,451	1,377	4,682	27,507	1,39,864	2,120	6,521	1,57,103	6,01,604

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Statement for the period ended December 31,2019

(Rs. In Lacs)

Reinsurance Risk Concentration

Premium ceded to reinsurers

S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	0	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	30	5756.15	359.65	802.06	2.38%
3	No. of Reinsurers with rating A but less than AA	162	215477.61	8537.39	8980.69	80.28%
4	No. of Reinsurers with rating BBB but less than A	9	4900.20	373.63	28.65	1.83%
5	No. of Reinsurers with rating less than BBB	7	12439.58	663.99	346.42	4.63%
6	No. of Indian reinsurer other then GIC	27	19992.24	1209.21	10375.34	10.88%
	Total	235	258565.78	11143.87	20533.16	100.00%

Note:

Wherever the rating of S&P is not available, equivalent rating from other international rating agencies have been considered.

(Equivalent rating based on Munich Re - Rating Categories)

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Statement for the quarter ended 31st December ,2019

(Rs. In Lacs)

Ageing of Claims

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	89	116	113	49	40	407	3,783
2	Marine Cargo	2213	214	122	25	14	2,588	1,817
3	Marine Hull	-	-	-	-	-	-	370
4	Engineering	47	39	47	35	15	183	907
5	Motor OD	61,004	6,277	2,119	697	168	70,265	24,299
6	Motor TP	42	72	183	398	2,817	3,512	14,241
7	Health	338369	4725	435	61	13	3,43,603	29,725
8	Overseas Travel	94	164	129	25	8	420	581
9	Personal Accident	122	143	72	33	69	439	693
10	Liability	5	14	14	8	8	49	121
11	Crop	11152	73	2	8	19	11,254	8,770
12	Miscellaneous	354	112	56	17	14	553	647
Total		4,13,491	11,949	3,292	1,356	3,185	4,33,273	85,954

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

No. of claims only

S.No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	TOTAL
1	Claims O/S at the beginning of the period	1,559	941	21	1,258	23,872	60,737	2,20,076	1,452	1,617	1,830	9,340	-	1,172	3,23,875
2	Claims reported during the period	651	2,948	2	351	75,856	4,639	4,15,406	1,152	547	202	12,926	-	866	5,15,546
3	Claims Settled during the period	407	2,588	-	183	70,265	3,512	3,43,603	420	439	49	11,254	-	553	4,33,273
4	Claims Repudiated during the period	134	114	-	8	1,793	23	5,060	1,025	41	1	2	-	95	8,296
5	Claims closed during the period	184	283	-	124	7,772	1,315	3,357	57	18	6	1,473	-	178	14,767
6	Claims O/S at end of the period	1,485	904	23	1,294	19,898	60,526	2,83,462	1,102	1,666	1,976	9,537	-	1,212	3,83,085
	Less than 3months	285	371	2	173	14,975	3,764	2,80,899	884	321	189	1,530	-	260	3,03,653
	3 months to 6 months	325	152	2	125	2,150	3,466	769	95	204	174	700	-	104	8,266
	6months to 1 year	252	89	3	93	1,122	5,751	947	21	309	262	679	-	78	9,606
	1year and above	623	292	16	903	1,651	47,545	847	102	832	1,351	6,628	-	770	61,560

PERIODIC DISCLOSURES

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

TABLE - I

Required solvency margin based on net premium and net incurred claims

(Rs. In Lacs)

Item No.	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	71,092	13,207	31,694	6,281	7,109	4,754	7,109
2	Marine Cargo	8,861	613	9,454	695	1,063	1,702	1,702
3	Marine Hull	2,050	704	1,613	19	205	242	242
4	Motor	3,12,669	2,14,006	2,57,494	1,84,201	46,900	57,936	57,936
5	Engineering	10,850	3,628	7,152	2,261	1,085	1,073	1,085
6	Aviation	1,801	(81)	1,605	(22)	180	241	241
7	Liabilities	4,922	3,193	1,833	1,594	738	478	738
8	Health	1,46,816	1,17,507	1,27,369	1,05,639	23,501	31,692	31,692
9	Miscellaneous	6,053	4,171	3,224	3,009	847	903	903
10	Crop and Weather	1,74,873	37,508	1,24,552	27,469	17,487	18,683	18,683
	TOTAL	7,39,987	3,94,456	5,65,990	3,31,146	99,115	1,17,704	1,20,331

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

PERIODIC DISCLOSURES**FORM NL-27 : Offices information for Non-Life****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED**Date:** 31-12-2019

S.No.	Office Information		Number*
1	No. of offices at the beginning of the period (As on 01.10.2019)		135
2	No. of branches approved during the period		2
3	No. of branches opened during the period	Out of approvals of previous period	1
4		Out of approvals of this period	-
5	No. of branches closed during the period		-
6	No of branches at the end of the period (As on 31.12.2019)		136
7	No. of branches approved but not opened		2
8	No. of rural branches		-
9	No. of urban branches		136

*Please note 12 Regional Office is excluded

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSET

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2019

PERIODICITY OF SUBMISSION : QUARTERLY

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

NO	PARTICULARS	SCH	AMOUNT
1	Investments	8	10,52,615
2	Loans	9	-
3	Fixed Assets	10	3,572
4	Current Assets		-
	a. Cash & Bank Balance	11	13,000
	b. Advances & Other Assets	12	1,78,201
5	Current Liabilities		-
	a. Current Liabilities	13	(8,83,601)
	b. Provisions	14	(1,72,749)
	c. Misc. Exp not written off	15	-
	d. Debit balance of P&L A/c	-	-
	APPLICATION OF FUNDS AS PER BALANCE SHEET (A)	TOTAL (A)	1,91,037
	OTHER ASSETS	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,572
3	Cash & Bank Balance (if any)	11	13,000
4	Advances & Other Assets (if any)	12	1,78,201
5	Current Liabilities	13	(8,83,601)
6	Provisions	14	(1,72,749)
7	Misc. Expenses not written off	15	-
8	Debit balance of P&L A/c	-	-
	TOTAL (B)	TOTAL (B)	(8,61,577)
	INVESTMENT ASSETS AS PER FORM 3B	(A - B)	10,52,615

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ¹						
			(a)	(b)	(c)	d=(a+b+c)		(e)	(d + e)	
1	Government Securities	Not less than 20%	0	33,911	2,09,959	2,43,870	23.00%	0	2,43,870	2,44,541
2	Government Securities or Other Approved Securities (incl. (1) above)	Not less than 30%	0	54,340	3,36,446	3,90,786	36.86%	0	3,90,786	3,93,379
3	Investment subject to Exposure Norms			0	0					0
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	400	36,884	2,30,844	2,68,128	25.25%	-630	2,67,499	2,74,520
	2.Approved Investments	Not exceeding 55%	0	50,781	3,14,406	3,65,187	34.44%	-3,274	3,61,913	3,70,457
	3.Other Investments (not exceeding 15%)		0	5,076	31,429	36,505	3.44%	-1,638	34,867	32,655
	TOTAL INVESTMENT ASSETS	100%	400	1,47,082	9,13,125	10,60,607	100.00%	-5,542	10,55,065	10,71,010

Note:

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

(Rs. In lacs)

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2019	as % of total for this class	As at 31/12/2018	as % of total for this class	As at 31/12/2019	as % of total for this class	As at 31/12/2018	as % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	4,14,114	39.32%	3,47,524	36.22%	4,01,871	38.73%	3,46,319	35.89%
AA or better	2,04,148	19.38%	2,04,716	21.34%	1,99,703	19.25%	2,05,179	21.26%
Rated below AA but above A	11,224	1.07%	976	0.10%	11,190	1.08%	1,024	0.11%
Rated below A but above B			-	0.00%	-	0.00%	-	0.00%
Any other	4,23,663	40.23%	4,06,157	42.34%	4,24,862	40.95%	4,12,412	42.74%
Total	10,53,149	100%	9,59,374	100%	10,37,625	100%	9,64,934	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,45,397	13.81%	1,33,068	13.87%	1,44,176	13.89%	1,33,238	13.81%
More than 1 year and upto 3 years	3,35,885	31.89%	1,70,640	17.79%	3,30,106	31.81%	1,71,073	17.73%
More than 3 years and up to 7 years	3,76,846	35.78%	3,13,544	32.68%	3,72,241	35.87%	3,15,441	32.69%
More than 7 years and up to 10 years	1,53,338	14.56%	1,37,869	14.37%	1,49,981	14.45%	1,37,938	14.30%
above 10 years	41,683	3.96%	2,04,253	21.29%	41,121	3.96%	2,07,244	21.48%
Total	10,53,149	100%	9,59,374	100%	10,37,625	100%	9,64,934	100%
BREAKDOWN BY TYPE OF THE INSURER								
a. Central Government	2,44,541	23.22%	3,01,264	31.40%	2,43,870	23.50%	3,06,887	31.80%
b. State Government	1,48,838	14.13%	92,660	9.66%	1,46,916	14.16%	92,768	9.61%
c. Corporate Securities*	6,59,770	62.65%	5,65,450	58.94%	6,46,839	62.34%	5,65,279	58.58%
Total	10,53,149	100%	9,59,374	100%	10,37,625	100%	9,64,934	100%

Note

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the Valuation Method specified by the Authority under Accounting/ Investment Regulations.
3. AAA rated' includes Securities having rating as P1+/A1+
4. Any other' under 'Break down by credit rating' contains Fixed Deposit / G-Sec etc.
5. The above securities includes mutual fund.

FORM NL-30 - Analytical Ratios
INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Analytical Ratios for Non-Life companies					
S.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31,2019	UPTO THE QUARTER ENDED DECEMBER 31,2019	FOR THE QUARTER ENDED DECEMBER 31,2018	UPTO THE QUARTER ENDED DECEMBER 31,2018
1	Gross Direct Premium Growth Rate (%)	20%	23%	23%	22%
2	Gross Direct Premium to Net Worth Ratio (times)	0.89	3.39	0.85	3.17
3	Growth Rate of Net worth (%)	3%	11%	2%	9%
4	Net Retention Ratio (%)	56%	52%	61%	59%
5	Net commission Ratio (%)	-6%	-5%	2%	0%
6	Expense of Management to Gross Direct Premium Ratio (%)	26%	22%	26%	20%
7	Expense of Management to Net written Premium(%)	45%	42%	42%	34%
8	Net incurred Claims to Net Earned Premium (%)	84%	84%	88%	86%
9	Combined Ratio (%)	113%	110%	120%	110%
10	Technical Reserve to net premium ratio (times)	8.63	2.43	8.63	2.40
11	Underwriting Balance Ratio (times)	(0.09)	(0.12)	(0.14)	(0.13)
12	Operating profit ratio (%)	10%	7%	4%	5%
13	Liquid Assets to Liabilities Ratio (times)	0.26	0.26	0.27	0.27
14	Net Earnings Ratio (%)	6%	6%	4%	5%
15	Retun on Net Worth Ratio (%)	3%	11%	2%	10%
16	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (Times)	1.53	1.53	1.64	1.64
17	NPA Ratio (%)				
	Gross NPA Ratio	0.33%	0.33%	-	-
	Net NPA Ratio	0.10%	0.10%	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	25,15,49,920	25,15,49,920	25,15,49,920	25,15,49,920
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	100%	100%	100%	100%
	Foreign	0%	0%	0%	0%
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	4.84	7.40	1.35	5.86
	ii) Diluted EPS	4.83	7.38	1.35	5.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
	i) Basic EPS	4.84	7.40	1.35	5.86
	ii) Diluted EPS	4.83	7.38	1.35	5.85
6	(c) Book value per share (Rs)	70.49	70.49	61.11	61.11

Note

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	Upto Q3 - 2019-20	60%	15%	-57%	0.63
Fire	Upto Q3 - 2018-19	19%	30%	-2%	-0.07
Marine Cargo	Upto Q3 - 2019-20	54%	7%	-43%	-0.21
Marine Cargo	Upto Q3 - 2018-19	8%	10%	-37%	-1.63
Marine Hull	Upto Q3 - 2019-20	84%	34%	21%	-26.33
Marine Hull	Upto Q3 - 2018-19	4%	1%	-238%	4.05
Motor	Upto Q3 - 2019-20	12%	67%	-3%	-0.16
Motor	Upto Q3 - 2018-19	22%	74%	4%	-0.15
Employer Liability	Upto Q3 - 2019-20	32%	95%	12%	-0.32
Employer Liability	Upto Q3 - 2018-19	31%	95%	13%	-0.06
Public Liability	Upto Q3 - 2019-20	43%	54%	14%	-0.26
Public Liability	Upto Q3 - 2018-19	-49%	55%	12%	0.29
Engineering	Upto Q3 - 2019-20	35%	34%	19%	-0.42
Engineering	Upto Q3 - 2018-19	16%	29%	-14%	-0.58
Aviation	Upto Q3 - 2019-20	69%	1%	41%	-12.82
Aviation	Upto Q3 - 2018-19	58%	1%	-177%	-0.63
Personal Accident	Upto Q3 - 2019-20	2%	71%	11%	-0.40
Personal Accident	Upto Q3 - 2018-19	91%	90%	7%	-0.30
Health	Upto Q3 - 2019-20	38%	78%	2%	-0.20
Health	Upto Q3 - 2018-19	35%	89%	1%	-0.21
Other Miscellaneous	Upto Q3 - 2019-20	54%	66%	14%	-0.27
Other Miscellaneous	Upto Q3 - 2018-19	12%	77%	13%	0.23
Crop & Weather	Upto Q3 - 2019-20	19%	21%	-32%	0.17
Crop & Weather	Upto Q3 - 2018-19	14%	21%	-33%	0.16
TOTAL	Upto Q3 - 2019-20	23%	52%	-5%	-0.12
TOTAL	Upto Q3 - 2018-19	22%	59%	0%	-0.13

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-30 - Analytical Ratios

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Analytical Ratios for Non-Life companies					
Particulars	Period ended	Gross premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Underwriting Balance Ratio
		(Gross direct premium for the current year divided by the gross direct premium for the previous year)	(Net premium divided by gross direct premium)	(Gross Commission paid net of reinsurance commission divided by Net premium for that segment)	(Underwriting profit divided by net premium for the respective class of business)
Fire	For Q3 - 2019-20	46%	29%	-9%	0.41
Fire	For Q3 - 2018-19	25%	39%	3%	-0.02
Marine Cargo	For Q3 - 2019-20	74%	1%	656%	-1.80
Marine Cargo	For Q3 - 2018-19	-2%	5%	-23%	0.41
Marine Hull	For Q3 - 2019-20	-1%	38%	20%	-18.36
Marine Hull	For Q3 - 2018-19	34%	1%	-365%	8.63
Motor	For Q3 - 2019-20	7%	67%	-3%	-0.24
Motor	For Q3 - 2018-19	18%	73%	3%	-0.23
Employer Liability	For Q3 - 2019-20	28%	95%	12%	-0.15
Employer Liability	For Q3 - 2018-19	41%	95%	13%	0.11
Public Liability	For Q3 - 2019-20	6%	-4%	-243%	0.20
Public Liability	For Q3 - 2018-19	27%	64%	5%	0.57
Engineering	For Q3 - 2019-20	-2%	32%	19%	-0.51
Engineering	For Q3 - 2018-19	53%	26%	-2%	-1.01
Aviation	For Q3 - 2019-20	43%	2%	-65%	-24.43
Aviation	For Q3 - 2018-19	63%	1%	-13%	-10.67
Personal Accident	For Q3 - 2019-20	16%	74%	13%	-0.10
Personal Accident	For Q3 - 2018-19	79%	91%	8%	-0.46
Health	For Q3 - 2019-20	86%	79%	2%	-0.03
Health	For Q3 - 2018-19	61%	90%	3%	-0.03
Other Miscellaneous	For Q3 - 2019-20	54%	67%	14%	-0.74
Other Miscellaneous	For Q3 - 2018-19	28%	86%	13%	0.05
Crop & Weather	For Q3 - 2019-20	10%	20%	-87%	0.56
Crop & Weather	For Q3 - 2018-19	14%	21%	-17%	-0.02
TOTAL	For Q3 - 2019-20	20%	56%	-6%	-0.09
TOTAL	For Q3 - 2018-19	23%	61%	2%	-0.14

Note : 1. Company has operations only in India.

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

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2019	Upto the Quarter ended 31st December,2019	For the Quarter ended 31st December,2018	Upto the Quarter ended 31st December,2018
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	0.42	162.63	4.17	175.13
			Redemption of debentures	-	-	2,500.00	4,500.00
			Management fees paid	-	300.00	150.00	450.00
			Reimbursement paid for IT services	80.41	231.95	142.80	370.33
			Dividend Payment	-	1,257.75	-	1,257.75
			Interest Income on Debenture	-	625.84	427.44	1,317.52
			Outstanding balance in Customer Deposit Account	387.88	387.88	18.34	18.34
			Reimbursement received towards DRHP filing fees	-	317.49	-	-
			Sale of fixed assets	-	0.18	-	-
			Creditors	217.86	217.86	-	-
2	Reliance Home Finance Limited	Fellow Subsidiary	Premium Received (net of refund)	(11.57)	158.21	8.47	182.85
			Interest Income on Debenture	-	289.87	145.75	435.67
			Outstanding balance in Customer Deposit Account	22.35	22.35	8.31	8.31
3	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	(4.60)	189.73	3.87	202.86
			Commission paid	0.92	26.89	19.40	64.05
			Purchase of Biometric Device	0.38	1.04	-	-
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	0.44	1.14	-	-
			Brokerage paid for stock exchange trading	0.81	2.75	0.46	1.44
			Outstanding balance in Customer Deposit Account	21.72	21.72	2.73	2.73
			Debtors	0.64	0.64	0.64	0.64
			Creditors	45.05	737.70	23.59	753.97
4	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Group Term Insurance Paid	120.98	122.86	105.36	116.32
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	0.12	-	0.14
			Transaction of Sale of Security	-	2,663.76	-	-
			Debtors	53.86	53.86	8.41	8.41
			Outstanding balance in Customer Deposit Account	0.76	0.76	2.16	2.16
			Premium Received (net of refund)	(0.52)	26.24	3.68	20.76
			Outstanding balance in Customer Deposit Account	6.05	6.05	1.82	1.82
5	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	2.01	-	1.83
6	Reliance Money Solutions Private Limited	Fellow Subsidiary	Outstanding balance in Customer Deposit Account	0.05	0.05	0.06	0.06
7	Reliance Health Insurance Limited	Fellow Subsidiary	Premium Received (net of refund)	(0.83)	63.32	4.91	52.28
			Outstanding balance in Customer Deposit Account	7.13	7.13	-	-
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	-	5.37	10.01
			Software Licence fees Income	-	-	-	-
			Debtors	-	-	295.94	295.94
			Creditors	1,016.21	1,016.21	-	-
			Software Licence fees Income	-	-	251.22	251.22
			Sale of fixed assets	-	-	-	1.17
8	Reliance Commodities Limited	Fellow Subsidiary	Premium Received (net of refund)	0.08	7.38	(0.17)	9.03
			Outstanding balance in Customer Deposit Account	0.61	0.61	0.91	0.91

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019
(Rs in Lacs)

S.No.	Name of the Related Party	Relationship	Nature of transaction	For the Quarter ended 31st December,2019	Upto the Quarter ended 31st December,2019	For the Quarter ended 31st December,2018	Upto the Quarter ended 31st December,2018
9	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	3.60	-	3.72
			Outstanding balance in Customer Deposit Account	0.00	0.00	0.11	0.11
10	Reliance Capital Pension Fund Limited	Fellow Subsidiary	Premium Received (net of refund)	-	1.42	-	1.18
			Outstanding balance in Customer Deposit Account	0.68	0.68	0.99	0.99
11	Reliance Commercial Finance Limited (formerly Reliance Gilts Limited)	Fellow Subsidiary	Premium Received (net of refund)	(4.20)	30.92	(0.48)	106.39
			Reimbursement paid for expenses:-(Rent, Communication, Electricity, Professional fees, Maintenance Charges)	-	89.36	99.41	99.41
			Reimbursement received for expenses(Rent,Communication,Electricity,canteen expenses)	-	50.79	-	-
			Sale of fixed assets	-	-	-	-
			Claim Paid	-	-	1.37	1.43
			Creditors	8.06	8.06	-	-
			Debtors	-	-	-	-
12	Reliance Capital Trustee Co. Limited (ceased w.e.f. September 27, 2019)	Fellow Subsidiary	Premium Received (net of refund)	-	92.50	-	55.00
13	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	429.50	579.00	337.25	474.25
			Premium Received (net of refund)	0.22	0.60	0.19	0.57

*Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.

*Claim paid to employees against group medical Policy and group personal accident policy have not been considered for related party transaction.

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

*# Transaction amount consider above are excluding taxes.

FORM NL-32 Products Information

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

Products Information							
List below the products and/or add-ons introduced during the Quarter Ended December 31, 2019							
S.No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Relaince Art Insurance	RGICL/IRDAI/01/2018-19	250201718500103000	Miscellaneous	Retail	12.04.2018	04.09.2019
2	Relaince Health Infinity Insurance	2824	RELHLIP20089V021920	Health	Retail	12.11.2019	09.12.2019

PERIODIC DISCLOSURES

FORM NL-33 : SOLVENCY MARGIN

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

TABLE - IB

Solvency position as on December 31,2019

Available Solvency Margin and Solvency Ratio

(Rs. In Lacs)

Item	Description	Notes	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDAI -GI-TA):	1	9,93,305
	Deduct:		
2	Liabilities (reserves as mentioned in IRDAI-GI-TR)	2	7,67,520
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	3	2,25,785
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDAI -GI-TA)	4	2,40,827
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	5	57,321
7	Excess in Shareholders' Funds (5-6)		1,83,506
8	Total Available Solvency Margin [ASM] (4+7)		1,83,506
9	Total Required Solvency Margin [RSM]		1,20,331
10	Solvency Ratio (Total ASM/Total RSM)		1.53

Notes

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

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person****INSURER:** RELIANCE GENERAL INSURANCE COMPANY LIMITED **Date: 31-12-2019****BOD and Key Person information**

S.No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rajendra Chitale	Director	Appointed as Director - w.e.f 17.10.2019
2	Mrs. Chhaya Virani	Director	
3	Dr. Thomas Mathew	Director	
4	Jai Anmol Ambani	Director	
5	Mr. Rahul Sarin	Director	
6	Mr. Rakesh Jain	Executive Director & CEO	
7	Mr. Hemant Jain	CFO	
8	Mr. K Ramkumar	CIO	
9	Mr. Mohan Khandekar	Company Secretary & Chief Compliance Officer	
10	Mr. Karthikeyan AV	Appointed Actuary	
11	Mrs. Nanda Sambrani	Chief Risk Officer	

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

FORM NL-35 NON PERFORMING ASSETS-7A	PERIODIC DISCLOSURES
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INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103
STATEMENT AS ON DECEMBER 31,2019
PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)																	
Details Of Investment Portfolio																	
COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any principal waiver?		Classification	Provision (%)	Provision (Rs.)
			%	Has there been revision?									Amount	Board Approval Ref			
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	7.75%	NO	1,500	-	116	-	14-Nov-17	-	-	-	-	-	SUBSTANDARD	70%	1,050
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	8.00%	NO	1,500	-	120	-	06-Jun-18	-	-	-	-	-	SUBSTANDARD	70%	1,050
ORAD	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	NON CONVERTIBLE DEBENTURE	9.20%	NO	499	-	46	-	24-Dec-17	-	-	-	-	-	SUBSTANDARD	70%	350

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

FORM NL-36 YIELD ON INVESTMENTS 1

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2019

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
No.	Category of Investment	Cat. Code	For the quarter ended 31st December, 2019					Upto the Quarter ended 31st December, 2019					Previous Year 2018-19				
			Investment (Rs.)		Income on Investment (Rs.)**	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield ¹ (%)	Net Yield ² (%)
			Book Value ¹	Market Value				Book Value ¹	Market Value				Book Value ¹	Market Value			
1	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,36,011.23	2,44,540.75	5,256.96	8.86%	8.86%	2,32,304.22	2,44,540.75	16,570.26	9.49%	9.49%	2,96,447.46	3,01,264.15	15,883.32	7.11%	7.11%
	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
		SGGB	1,46,599.70	1,48,838.09	3,617.39	9.82%	9.82%	1,21,588.14	1,48,838.09	8,614.22	9.43%	9.43%	79,043.73	92,660.44	4,542.08	7.63%	7.63%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,33,923.61	1,34,677.63	2,890.62	8.59%	8.59%	1,30,642.97	1,34,677.63	8,478.86	8.64%	8.64%	1,03,679.04	1,21,693.90	6,495.51	8.32%	8.32%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	2,443.67	2,465.59	50.14	8.16%	8.16%	2,393.41	2,465.59	144.04	8.01%	8.01%	0.00	-	0.00	0.00%	0.00%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	6,493.81	5,333.34	3.33	0.20%	0.20%	6,492.05	5,333.34	6.07	0.12%	0.12%	0.00	-	0.00	0.00%	0.00%
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	6,466.97	6,381.27	439.46	9.02%	9.02%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	59,299.69	60,634.55	1,213.07	8.14%	8.14%	54,003.90	60,634.55	3,566.26	8.79%	8.79%	36,906.46	36,801.11	2,284.59	8.22%	8.22%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	60,515.13	67,048.15	1,313.22	8.63%	8.63%	61,295.23	67,048.15	4,339.08	9.42%	9.42%	42,459.49	65,837.78	2,888.59	9.03%	9.03%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	596.53	628.51	18.24	12.16%	12.16%	481.81	628.51	102.20	28.23%	28.23%	688.71	767.27	22.95	4.42%	4.42%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	961.50	911.86	0.00	0.00%	0.00%	900.03	911.86	22.33	3.30%	3.30%	1,575.43	1,512.56	45.28	3.81%	3.81%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEO	157.70	35.90	19.50	49.19%	49.19%	139.70	35.90	24.69	23.52%	23.52%	127.86	76.43	0.31	0.32%	0.32%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Units of Infrastructure Investment Trust	EIIT	2,365.45	2,289.59	72.11	12.13%	10.96%	2,366.74	2,289.59	213.43	12.00%	10.82%	2,364.81	2,051.40	209.59	11.76%	10.59%
	Units of Infrastructure Investment Trust	OIIT	813.95	494.67	18.10	8.85%	7.96%	821.58	494.67	56.11	9.09%	8.18%	849.79	622.10	60.18	9.40%	8.46%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	6,629.41	3,466.55	60.28	3.62%	3.62%	6,624.66	3,466.55	235.79	4.74%	4.74%	6,710.04	4,739.01	86.84	1.72%	1.72%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	10,511.35	10,352.78	199.96	7.57%	7.57%	10,555.58	10,352.78	1,029.18	12.98%	12.98%	10,874.27	10,782.29	822.32	10.04%	10.04%
	Corporate Securities - Bonds - (Taxable)	EBPT	3,019.13	3,175.51	67.39	8.88%	8.88%	3,021.03	3,175.51	198.39	8.74%	8.74%	2,359.90	3,073.97	154.46	8.69%	8.69%
	Corporate Securities - Debentures	ECOS	2,25,777.13	2,39,100.10	4,812.29	8.48%	8.48%	2,10,178.48	2,39,100.10	13,650.64	8.64%	8.64%	1,69,491.11	1,99,849.59	10,488.42	8.21%	8.21%
	Commercial Papers	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Application Money	ECAM	6,799.95	0.00	10.57	4.38%	4.38%	2,671.75	0.00	12.25	3.29%	3.29%	4,497.26	-	12.48	2.74%	2.74%

FORM NL-36 YIELD ON INVESTMENTS 1

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

CODE: 103

STATEMENT AS ON 31.12.2019

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT																	
	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%	18,246.81	15,477.06	1,259.69	9.16%	9.16%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	CCIL - CBLO	ECBO	26,220.59	14,320.00	200.96	3.51%	3.51%	24,647.61	14,320.00	220.04	3.63%	3.63%	12,466.62	-	14.11	6.89%	6.89%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	7,500.00	7,500.00	180.23	9.56%	9.56%	7,074.55	7,500.00	497.26	9.35%	9.35%	2,664.89	7,500.00	164.39	8.37%	8.37%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	29,497.64	0.00	400.15	7.20%	7.20%	36,922.72	0.00	1,709.34	6.75%	6.75%	20,522.08	15,630.64	1,140.03	7.37%	7.37%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	10,532.50	0.00	22.19	9.64%	9.64%	9,685.80	0.00	333.74	7.08%	7.08%	4,946.89	-	148.27	7.34%	7.34%
	Passively Managed Equity Etf's (Promoter Group)	EETP	875.11	0.00	0.00	0.00%	0.00%	1,525.21	0.00	34.71	8.96%	8.96%	1,459.10	-	82.16	102.76%	102.76%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	875.11	831.39	0.00	0.00%	0.00%	875.11	831.39	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	8,469.70	8,544.76	179.23	8.42%	8.42%	8,467.76	8,544.76	549.43	8.64%	8.64%	6,504.92	8,284.26	413.37	8.43%	8.43%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	81,919.05	83,165.74	2,110.09	10.25%	10.25%	77,660.69	83,165.74	5,619.36	9.63%	9.63%	43,831.37	73,643.80	3,020.27	9.15%	9.15%
	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	-	16.69	0.00%	0.00%
6	OTHER THAN APPROVED																
	Bonds - PSU - Taxable	OBPT	500.42	502.08	10.33	8.21%	8.21%	501.36	502.08	30.24	8.03%	8.03%	4,626.09	498.90	298.14	8.55%	8.55%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Debentures	OLDB	500.00	508.75	10.37	8.25%	8.25%	500.00	508.75	31.03	8.26%	8.26%	498.18	486.20	31.08	8.28%	8.28%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	13,017.02	10,840.03	-17.36	-0.53%	-0.53%	13,035.43	10,840.03	-79.86	-0.82%	-0.82%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	1,932.54	1,321.29	50.41	10.38%	10.38%	1,843.59	1,321.29	50.07	3.61%	3.61%	1,619.05	1,286.59	-72.85	-5.97%	-5.97%
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Equity Shares (PSUs & Unlisted)	OEPU	2,164.08	1,144.30	19.47	3.58%	3.58%	2,027.32	1,144.30	5.55	0.36%	0.36%	1,725.43	1,030.35	0.00	0.00%	0.00%
	Alternate Investment Funds (Category I)	OAEA	995.00	1,022.93	0.00	0.00%	0.00%	995.00	1,022.93	58.57	7.83%	7.00%	991.39	1,024.19	138.41	18.53%	17.13%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	-	0.00	0.00%	0.00%
	Alternate Investment Funds (Category II)	OAFB	3,562.14	3,179.07	66.10	7.38%	6.32%	3,330.25	3,179.07	233.54	9.33%	8.23%	2,319.21	2,919.98	225.09	12.88%	11.36%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	518.95	469.68	11.11	8.51%	8.51%	519.48	469.68	34.43	8.82%	8.82%	810.50	477.60	58.53	9.59%	9.59%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	13,662.86	13,666.79	211.83	6.17%	6.17%	9,067.67	13,666.79	352.70	5.18%	5.18%	3,499.68	3,195.47	0.36	0.03%	0.03%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
	Total		10,78,536.34	10,71,010.38	23,078.27	8.51%	8.51%	10,18,147.44	10,71,010.38	66,943.96	8.75%	8.74%	8,69,410.24	9,79,568.28	51,374.11	7.84%	7.83%

Category of Investment (COI) shall be as per Guidelines

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

FORM NL-37 DOWN GRADING OF INVESTMENT-2

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 31/12/2019

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
No.	Name of the Security	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A. DURING THE QUARTER 1 :									
	8.55% INDIABULLS HSG FINANCE LTD DB 02-03-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,494.65	27-09-2018	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.29	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
B. AS ON DATE 2 :									
	8.55% INDIABULLS HSG FINANCE LTD DB 02-03-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,494.65	27-09-2018	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.29	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,604.74	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,011.98	23-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,576.16	16-02-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.78	24-03-2015	BRICKWORK	BWR AAA	BWR D	25-09-2019	
	8.55% INDIABULLS HSG FINANCE LTD DB 02-03-2020	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,494.65	27-09-2018	CARE	CARE AAA	CARE AA+	24-09-2019	
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	1,490.29	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,604.74	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,011.98	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,518.17	23-02-2015	CARE	CARE AAA	CARE D	20-09-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,576.16	16-02-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE D	20-09-2019	
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE D	20-09-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.78	24-03-2015	CARE	CARE AA+	CARE D	20-09-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	BRICKWORK	BWR AAA	BWR D	18-09-2019	Security reclassified from Approved Investments to Other Investments
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE D	12-09-2019	Security reclassified from Approved Investments to Other Investments
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	CARE	CARE AA+	CARE D	12-09-2019	Security reclassified from Approved Investments to Other Investments
	7.28% TATA MOTORS LTD. DB 29-07-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	3,463.15	29-May-18	CARE	CARE AA+	CARE AA-	19-Aug-19	Security reclassified from Approved Investments to Other Investments

FORM NL-37 DOWN GRADING OF INVESTMENT-2

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 31/12/2019

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
	3.40% TATA MOTORS LTD. DB 26-05-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	5,008.14	12-Jul-16	CARE	CARE AA+	CARE AA-	43696	Security reclassified from Approved Investments to Other Investments
	9.73% TATA MOTORS LTD. DB 01-10-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,014.37	09-Jun-17	CARE	CARE AA+	CARE AA-	19-Aug-19	Security reclassified from Approved Investments to Other Investments
	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	685.44	23-Aug-16	CRISIL	CRISIL AA	CRISIL AA-	14-Aug-19	
	0.00% TATA MOTORS FINANCE LTD ZCB 10-06-2021	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	685.44	23-08-2016	ICRA	ICRA LAA	ICRA AA-	05-08-2019	
	9.00% PNB HOUSING FINANCE LTD DB 30-08-2022	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	2,500.00	30-08-2018	CARE	CARE AAA	CARE AA+	05-07-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,604.74	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,011.98	23-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,576.16	16-02-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.78	24-03-2015	BRICKWORK	BWR AAA	BWR BBB	26-06-2019	
	8.08% IDFC FIRST BANK DB 14-08-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	26-07-2017	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
	8.35% IDFC FIRST BANK DB 15-05-2020	CORPORATE SECURITIES - DEBENTURES	2,496.10	04-04-2018	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
	9.20% IDFC FIRST BANK DB 22-01-2021	CORPORATE SECURITIES - DEBENTURES	2,500.00	22-01-2016	BRICKWORK	BWR AAA	BWR AA+	28-05-2019	
	8.64% IDFC FIRST BANK LTD DB 15-04-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
	8.67% IDFC FIRST BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,003.95	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
	8.75% IDFC FIRST BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,604.74	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,011.98	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,518.17	23-02-2015	CARE	CARE AAA	CARE BBB	18-05-2019	
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,576.16	16-02-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE BBB	18-05-2019	
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.78	24-03-2015	CARE	CARE AA+	CARE BBB	18-05-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE C	26-04-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	CARE	CARE AA+	CARE C	26-04-2019	
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	BRICKWORK	BWR AAA	BWR C	29-04-2019	Security reclassified from Approved Investments to Other Investments
	10.10% RELIANCE CAPITAL DB 22-04-2024	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,604.74	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.20% RELIANCE CAPITAL DB 08-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,011.98	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.20% RELIANCE CAPITAL DB 17-08-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	1,518.17	23-02-2015	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	10.75% RELIANCE CAPITAL DB 28-02-2022	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,576.16	16-02-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	8.28% RELIANCE CAPITAL DB 18-11-2019	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,000.00	24-10-2016	CARE	CARE AAA	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	8.80% RELIANCE CAPITAL DB 02-11-2023	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	744.79	16-08-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	9.65% RELIANCE CAPITAL DB 18-03-2025	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	2,553.78	24-03-2015	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	CARE	CARE AA+	CARE A+	06-03-2019	Security reclassified from Approved Investments to Other Investments
	9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS/ CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	CARE	CARE AA+	CARE A+	06-03-2019	
	7.28% TATA MOTORS LTD. DB 29-07-2020	CORPORATE SECURITIES - DEBENTURES	3,463.15	29-05-2018	CARE	CARE AA+	CARE AA	18-02-2019	

FORM NL-37 DOWN GRADING OF INVESTMENT-2

PERIODIC DISCLOSURES

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE: 103

STATEMENT AS ON 31/12/2019

PERIODICITY OF SUBMISSION : QUARTERLY

(Rs. In Lacs)

STATEMENT OF DOWN GRADED INVESTMENTS									
8.40% TATA MOTORS LTD. DB 26-05-2021	CORPORATE SECURITIES - DEBENTURES	5,008.14	12.07.2016	CARE	CARE AA+	CARE AA	18-02-2019		
9.73% TATA MOTORS LTD. DB 01-10-2020	CORPORATE SECURITIES - DEBENTURES	1,014.37	09-06-2017	CARE	CARE AA+	CARE AA	18-02-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,604.74	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,011.98	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,576.16	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,553.78	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,995.44	10-01-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
7.75% IL&FS LIMITED DB 14-11-2019	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	14-11-2017	CARE	CARE AAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.00% IL&FS LIMITED DB 06-06-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	06-06-2017	ICRA	LAAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
9.20% IL&FS LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	499.92	20-07-2018	FITCH	AAA IND	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.64% IDFC BANK LTD DB 15-04-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
8.67% IDFC BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,003.95	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
8.75% IDFC BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BANKS)	518.61	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments	
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	500.18	22-09-2016	CARE	CARE AA+	CARE AA-	20-01-2017		
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	500.18	22-09-2016	FITCH	AA IND	AA- IND	23-08-2017	Security reclassified from Approved Investments to Other Investments	
9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	12,653.16	25-04-2012	CRISIL	AA+	AA	31-07-2015	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015. However, security has been upgraded from CRISIL AA- to AA on 23/08/2017	
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,823.41	05-10-2016	BRICKWORK	BWR AA+	BWR AA	19-12-2016		
9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	1,823.41	05-10-2016	CARE	CARE AA+	CARE AA	14-02-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,439.76	02-06-2016	BRICKWORK	BWR AA+	BWR AA	17-01-2017		
2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,439.76	02-06-2016	CARE	CARE AA+	CARE AA	14-02-2017		
8.40% TATA MOTORS LTD. DB 26-05-2021	CORPORATE SECURITIES - DEBENTURES	5,010.23	12.07.2016	CARE	CARE AA+	CARE AA	18-02-2019		
9.71% TATA MOTORS LTD. DB 01-10-2019	CORPORATE SECURITIES - DEBENTURES	3,500.00	01.10.2014	CARE	CARE AA+	CARE AA	18-02-2019		
9.73% TATA MOTORS LTD. DB 01-10-2020	CORPORATE SECURITIES - DEBENTURES	1,020.37	09-06-2017	CARE	CARE AA+	CARE AA	18-02-2019		
10.10% RELIANCE CAPITAL DB 22-04-2024	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,610.05	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.20% RELIANCE CAPITAL DB 08-08-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	1,013.58	23-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
10.75% RELIANCE CAPITAL DB 28-02-2022	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,583.14	16-02-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.65% RELIANCE CAPITAL DB 18-03-2025	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	2,554.90	24-03-2015	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
8.65% RHFL DB 30-08-2024	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	2,500.00	05-09-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
9.05% RHFL DB 03-01-2022 IIB	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	3,992.11	10-01-2017	BRICKWORK	BWR AAA	BWR AA	15-02-2019		
7.75% IL&FS LIMITED DB 14-11-2019	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	14-11-2017	CARE	CARE AAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.00% IL&FS LIMITED DB 06-06-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	1,500.00	06-06-2017	ICRA	LAAA	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
9.20% IL&FS LIMITED DB 24-12-2020	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	499.53	20-07-2018	FITCH	AAA IND	D	18-09-2018	Security reclassified from Approved Investments to Other Investments	
8.64% IDFC BANK LTD DB 15-04-2020	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
8.67% IDFC BANK LTD DB 03-01-2025	CORPORATE SECURITIES - DEBENTURES	1,003.48	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
8.75% IDFC BANK LTD DB 28-07-2023	CORPORATE SECURITIES - DEBENTURES	2,500.00	13.10.2015	FITCH	AAA IND	AA+ IND	26-06-2018		
9.50% UBI BSOPT 15-09-2050 AT1	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BANKS)	519.44	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments	
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	500.81	22-09-2016	CARE	CARE AA+	CARE AA-	20-01-2017		
8.72% SAIL DB 30-04-2020	BONDS - PSU - TAXABLE	500.81	22-09-2016	FITCH	AA IND	AA- IND	23-08-2017	Security reclassified from Approved Investments to Other Investments	

PERIODIC DISCLOSURES
FORM NL-37 DOWN GRADING OF INVESTMENT-2

INSURER:	RELIANCE GENERAL INSURANCE COMPANY LIMITED
CODE:	103

STATEMENT AS ON 31/12/2019

PERIODICITY OF SUBMISSION : QUARTERLY									
STATEMENT OF DOWN GRADED INVESTMENTS									
(Rs. In Lacs)									
	9.55% HINDALCO DB 25-04-2022	CORPORATE SECURITIES - DEBENTURES	12,667.01	25-04-2012	CRISIL	AA+	AA	31-07-2015	Security downgraded from CRISIL AA+ to AA- on 31-Jul-2015. However, security has been upgraded from CRISIL AA- to AA on 23/08/2017
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	506.26	05-10-2016	BRICKWORK	BWR AA+	BWR AA	19-12-2016	
	9.15% TATASTEEL DB 24-01-2021 II	CORPORATE SECURITIES - DEBENTURES	506.26	05-10-2016	CARE	CARE AA+	CARE AA	14-02-2017	
	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,146.95	02-06-2016	BRICKWORK	BWR AA+	BWR AA	17-01-2017	
	2.00% TATASTEEL DB 23-04-2022	CORPORATE SECURITIES - DEBENTURES	16,146.95	02-06-2016	CARE	CARE AA+	CARE AA	14-02-2017	

Note :

- Provide details of Down Graded Investments during the Quarter
- Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing
- FORM-2 shall be presented in respect of each fund
- Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Reliance General Insurance Company Limited

Date: 31-12-2019

(Rs. In Lacs)

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended December 31,2019		For the Quarter Ended December 31,2018		Upto the Quarter Ended December 31,2019		Upto the Quarter Ended December 31,2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11,934	1,17,947	8,193	18,402	57,496	3,63,806	35,979	58,427
2	Marine Cargo	1,450	8,124	835	2,734	7,959	21,196	5,152	7,342
3	Marine Hull	312	2	317	5	2,039	21	1,109	24
4	Motor TP*	49,375	13,20,167	40,935	10,62,751	1,52,665	37,50,323	1,19,754	32,34,921
5	Motor OD	31,080	7,51,710	33,977	8,75,747	95,357	25,63,680	1,01,275	27,05,193
6	Engineering	2,457	4,381	2,501	3,991	8,321	11,072	6,177	9,317
7	Employer's Liability	449	3,514	351	2,476	1,309	10,039	993	6,958
8	Product Liab	1	1	1	2	19	8	25	8
9	Public Liab	34	139	45	513	119	606	85	848
10	Other Liab	364	2,996	330	2,431	2248	10173	1,553	9,748
11	Aviation	506	23	354	12	1,617	37	957	35
12	Personal Accident	1,159	33,919	1,002	43,239	4,548	1,39,322	4,454	1,10,637
13	Health	28,860	91,061	15,545	64,746	1,23,133	2,47,428	89,090	2,17,200
14	All Other Misc	29,122	17,147	26,154	2,78,668	1,44,774	58,995	1,20,834	7,96,682
	TOTAL	1,57,103	15,99,421	1,30,539	14,79,970	6,01,604	46,13,026	4,87,437	44,52,147

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

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

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

(Rs. In Lacs)

Rural & Social Obligations

Statement for the Quarter ended December 31,2019

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP*	Rural	66,155	2,259.54	89,739.48
		Social	-	-	
4	Motor OD**	Rural	35,933	1,172.98	
		Social	-	-	
5	Engineering	Rural	325	76.08	50,743.89
		Social	-	-	-
6	Workmen's Compensation/Employer's Liability	Rural	121	14.19	7,278.70
		Social	-	-	-
7	Public Liability	Rural	3	0.10	4,400.00
		Social	-	-	-
8	Other Liability Cover	Rural	76	2.89	1,702.00
		Social	-	-	-
9	Aviation	Rural	-	-	-
		Social	-	-	-
10	Personal Accident	Rural	873	11.56	19,701.32
		Social	-	-	-
11	Health	Rural	2,210	149.89	13,016.15
		Social	-	-	-
12	All Other Miscellaneous	Rural	1,998	27,759.17	2,86,493.41
		Social	2,260	27,555.52	1,40,384.84

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

2) ** Count is inclusive of Motor TP count as it includes composite policy.

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

(Rs. In Lacs)

Business Acquisition through different channels

S.No.	Channels	For the Quarter Ended December 31,2019		For the Quarter Ended December 31,2018		Upto the Quarter Ended December 31,2019		Upto the Quarter Ended December 31,2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,11,561	29,502	4,64,370	31,099	13,59,814	99,828	15,22,170	99,913
2	Corporate Agents-Banks	1,31,519	6,701	66,064	5,739	4,20,493	20,086	3,79,668	14,045
3	Corporate Agents -Others	34,020	7,134	21,596	7,861	96,923	20,762	61,686	27,688
4	Brokers	6,11,743	45,205	6,30,130	43,992	15,34,346	1,66,665	12,54,214	1,31,094
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,56,615	56,182	1,33,507	33,072	5,33,894	2,59,892	7,33,921	1,91,605
7	Other :-							-	-
	-IMF	250	25	214	14	959	129	752	55
	-MISP	1,05,741	3,092	92,507	3,926	2,60,950	8,896	3,05,697	10,618
	-Web Aggregator	33,022	996	15,350	961	1,21,707	4,222	48,374	2,626
	-Others	1,14,950	8,266	56,232	3,875	2,83,940	21,124	1,45,665	9,793
	TOTAL (A)	15,99,421	1,57,103	14,79,970	1,30,539	46,13,026	6,01,604	44,52,147	4,87,436
1	Referral (B)	-	-	-	-	-	-	-	-
	GRAND TOTAL (A+B)	15,99,421	1,57,103	14,79,970	1,30,539	46,13,026	6,01,604	44,52,147	4,87,436

Notes:

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

PERIODIC DISCLOSURES

FORM NL-41 : GRIEVANCE DISPOSAL

INSURER: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Date: 31-12-2019

GRIEVANCE DISPOSAL FOR THE PERIOD ENDED DECEMBER 31,2019

S.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claim	0	140	28	0	111	1	355
c)	Policy Related	0	25	9	0	16	0	38
d)	Premium	0	2	1	0	1	0	11
e)	Refund	0	4	2	0	2	0	11
f)	Coverage	0	0	0	0	0	0	1
g)	Covernote Related	0	0	0	0	0	0	0
h)	Product	0	1	0	0	1	0	8
i)	Others	0	31	5	0	26	0	60
	Total No of Complaints:	0	203	45	0	157	1	485

2	Total No. of policies during previous year:	56,04,919
3	Total No. of claims intimated during previous year:	16,85,521
4	Total No. of policies during current period:	46,13,026
5	Total No. of claims intimated during current period:	13,71,384
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	0.08
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	2.59

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