

Disclosures - NON- LIFE INSURANCE COMPANIES						
S.No.	Form No	Description	Annually	Halfyearly	Quarterly	Mode of Disclosure
			(within 6 months from the end of the period)	(within 2 months from the end of the period)	(within 45 days from the end of the period)	
1	NL-1-B-RA	Revenue Account	**	**	✓	Annual and half yearly to be published in newspaper as stated below and quarterly to be displayed in electronic format.
2	NL-2-B-PL	Profit & Loss Account			✓	
3	NL-3-B-BS	Balance Sheet			✓	
4	NL-4-PREMIUM SCHEDULE	Premium	✓	✓	✓	Electronic
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	✓	✓	✓	Electronic
6	NL-6-COMMISSION SCHEDULE	Commission	✓	✓	✓	Electronic
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	✓	✓	✓	Electronic
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	✓	✓	✓	Electronic
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	✓	✓	✓	Electronic
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	✓	✓	✓	Electronic
11	NL-11-BORROWING SCHEDULE	Borrowings	✓	✓	✓	Electronic
12	NL-12-INVESTMENT SCHEDULE	Shareholders	✓	✓	✓	Electronic
13	NL-13-LOANS SCHEDULE	Loans	✓	✓	✓	Electronic
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	✓	✓	✓	Electronic
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	✓	✓	✓	Electronic
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	✓	✓	✓	Electronic
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	✓	✓	✓	Electronic
18	NL-18-PROVISIONS SCHEDULE	Provisions	✓	✓	✓	Electronic
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	✓	✓	✓	Electronic
20	NL-20-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	✓	X	X	Electronic
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities	✓	✓	✓	Electronic
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Bsns	✓	✓	✓	Electronic
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration	✓	✓	✓	Electronic
24	NL-24-AGEING OF CLAIMS	Ageing of Claims	✓	✓	✓	Electronic

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25	NL-25-CLAIMS DATA	Claims Data	✓	✓	✓	
26	NL-26-CLAIMS INFORMATION	Claims Information	✓	✓	✓	Electronic
27	NL-27-OFFICE OPENING	Office Opening	✓	✓	✓	Electronic
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets	✓	✓	✓	Electronic
29	NL-29-DEBT SECURITIES	Debt Securities	✓	✓	✓	Electronic
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios	✓	✓	✓	Ratios stated at Serial number 1 to 15 to be published in newspapers along with financial statement and should also be displayed in Electronic format.
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions	✓	✓	✓	Electronic
32	NL-32-PRODUCT INFORMATION	Product Information	✓	✓	✓	Electronic
33	NL-33-SOLVENCY MARGIN	Solvency	✓	✓	✓	Electronic
34	NL-34-BOD	Board of Directors & Management	✓	✓	✓	Electronic
35	NL-35-NPAs	NPAs	✓	✓	✓	Electronic
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment	✓	✓	✓	Electronic
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment	✓	✓	✓	Electronic
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	✓	✓	✓	Electronic
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	✓	✓	✓	Electronic
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels	✓	✓	✓	Electronic
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal	✓	✓	✓	Electronic

**** To be Published in atleast one English daily newspaper circulating in the whole or substantially the whole of India and in one newspaper published in the language of the region, where the registered office is situated. However, while publishing only the abridged form of Revenue account classified into ULIP and NON-ULIP will only be published. The detailed Revenue Account will be displayed on web-site.**

FORM NL-1-B-RA

Name of the Insurer: BHARTI AXA General Insurance Company Limited
Registration No: 139 and **Date of Registration with the IRDA :** 27th June 2008

REVENUE ACCOUNT FOR THE QUARTER ENDED 31st March 2009

	Particulars	Schedule	FOR THE QUARTER Jan 09 - March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	(32,806)	(27,785)	NA	NA
2	Profit/ Loss on sale/redemption of Investments		7,419	7,827	NA	NA
3	Others (to be specified) Amortisation of Discount/(Premium)		12,756	13,500	NA	NA
4	Interest, Dividend & Rent – Gross		13,460	14,625	NA	NA
	TOTAL (A)		829	8,169	NA	NA
1	Claims Incurred (Net)	NL-5-Claims Schedule	22,905	28,876	NA	NA
2	Commission	NL-6- Commission Schedule	(8,775)	(11,404)	NA	NA
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	276,683	544,674	NA	NA
4	Premium Deficiency					
	TOTAL (B)		290,813	562,145	NA	NA
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(289,984)	(553,977)	NA	NA
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		(289,984)	(553,977)	NA	NA

Note: See Notes appended at the end of Form NL-2-B-PL

** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

FORM NL-2-B-PL

Name of the Insurer: BHARTI AXA General Insurance Company Limited
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 31st March 2009

	Particulars	Schedule	FOR THE QUARTER Jan 09 - March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(16,758)	(49,660)	NA	NA
	(b) Marine Insurance		(7,903)	(13,885)	NA	NA
	(c) Miscellaneous Insurance		(265,323)	(490,432)	NA	NA
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		8,467	16,485	NA	NA
	(b) Profit on sale of investments		72	8,823	NA	NA
	Less: Loss on sale of investments					
3	OTHER INCOME (To be specified)		722	15,217	NA	NA
	TOTAL (A)		(299,101)	(513,452)	NA	NA
4	PROVISIONS (Other than taxation)				NA	NA
	(a) For diminution in the value of investments				NA	NA
	(b) For doubtful debts				NA	NA
	(c) Others (to be specified)				NA	NA
5	OTHER EXPENSES				NA	NA
	(a) Expenses other than those related to Insurance Business		-	56,166	NA	NA
	(b) Bad debts written off				NA	NA
	(c) Others (To be specified)		3,547	3,547	NA	NA
	TOTAL (B)		3,547	59,713	NA	NA
	Profit Before Tax		(302,648)	(573,165)	NA	NA
	Provision for Taxation		2,391	4,367	NA	NA
					NA	NA
	APPROPRIATIONS				NA	NA
	(a) Interim dividends paid during the year				NA	NA
	(b) Proposed final dividend				NA	NA
	(c) Dividend distribution tax				NA	NA
	(d) Transfer to any Reserves or Other Accounts (to be specified)				NA	NA
					NA	NA
	Balance of profit/ loss brought forward from last year		-	(135,210)	NA	NA
					NA	NA
	Balance carried forward to Balance Sheet		(305,039)	(712,742)	NA	NA

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end,.
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BS

Insurer: BHARTI AXA General Insurance Company Limited
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

BALANCE SHEET AS AT 31st March 2009

	Schedule	FOR THE QUARTER March 2009	For the corresponding quarter of the preceeding year
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE	NL-8-Share Capital Schedule	1,625,800	NA
PENDING ALLOTMENT		-	NA
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	274,200	NA
FAIR VALUE CHANGE ACCOUNT		1,070	NA
BORROWINGS	NL-11-Borrowings Schedule	-	NA
			NA
TOTAL		1,901,070	NA
			NA
APPLICATION OF FUNDS			NA
INVESTMENTS	NL-12-Investment Schedule	1,159,990	NA
LOANS	NL-13-Loans Schedule		NA
FIXED ASSETS	NL-14-Fixed Assets Schedule	282,453	NA
DEFERRED TAX ASSET			NA
			NA
CURRENT ASSETS			NA
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	56,587	NA
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	159,387	NA
Sub-Total (A)		215,974	NA
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	308,513	NA
			NA
PROVISIONS	NL-18-Provisions Schedule	161,576	NA
			NA
DEFERRED TAX LIABILITY			NA
			NA
Sub-Total (B)		470,089	NA
			NA
NET CURRENT ASSETS (C) = (A - B)		(254,115)	NA
			NA
MISCELLANEOUS EXPENDITURE (to	NL-19-Miscellaneous Expenditure Schedule	-	NA
DEBIT BALANCE IN PROFIT AND		712,742	NA
			NA
TOTAL		1,901,070	NA

CONTINGENT LIABILITIES

	Particulars		FOR THE QUARTER	For the corresponding quarter of the preceeding year
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments			
2	Claims, other than against policies, not acknowledged as debts by the company		NIL	NA
3	Underwriting commitments outstanding (in respect of shares and securities)		NIL	NA
4	Guarantees given by or on behalf of the Company		NIL	NA
5	Statutory demands/ liabilities in dispute, not provided for		NIL	NA
6	Reinsurance obligations to the extent not provided for in accounts		NIL	NA
7	Others (to be specified)		NIL	NA
	TOTAL		NIL	NA

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

	Particulars	FOR THE QUARTER Jan 09 March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	206,677	285,002	NA	NA
	Service Tax	22,141	31,870	NA	NA
	Adjustment for change in reserve for unexpired risks	152,655	220,887	NA	NA
	Gross Earned Premium	54,021	64,115	NA	NA
	Add: Premium on reinsurance accepted	38,023	38,023	NA	NA
	Less : Premium on reinsurance ceded	161,833	198,860	NA	NA
				NA	NA
	Net Premium	82,866	124,165	NA	NA
				NA	NA
	Adjustment for change in reserve for unexpired risks	115,672	151,950	NA	NA
	Premium Earned (Net)	(32,806)	(27,785)	NA	NA

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

	Particulars	FOR THE QUARTER Jan 09 - March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the prceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	8,297	9,685	NA	NA
	Add Claims Outstanding at the end of the year	15,737	20,458	NA	NA
	Less Claims Outstanding at the beginning of the year	-	-	NA	NA
	Gross Incurred Claims	24,034	30,143	NA	NA
	Add :Re-insurance accepted to direct claims	-	-	NA	NA
	Less :Re-insurance Ceded to claims paid	1,128	1,267	NA	NA
				NA	NA
	Total Claims Incurred	22,906	28,876	NA	NA

Note

s:

- a) *Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) *Claims includes specific claims settlement cost but not expenses of management*
- c) *The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) *Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

FORM NL-6-COMMISSION SCHEDULE

COMMISSION -

Particulars	FOR THE QUARTER Jan 09 - March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	9,363	12,900	NA	NA
Add: Re-insurance Accepted	1,211	1,211	NA	NA
Less: Commission on Re-insurance Ceded	19,349	25,515	NA	NA
Net Commission	(8,775)	(11,404)	NA	NA

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Agents	2,643	3,568	NA	NA
Brokers	7,930	10,543	NA	NA
Corporate Agency	-	-	NA	NA
Referral	-	-	NA	NA
Others (pl. specify)	-	-	NA	NA
TOTAL (B)	10,573	14,111	NA	NA

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER Jan 09 - March 09	UP TO THE QUARTER March 2009	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	118,158	274,921	NA	NA
2	Travel, conveyance and vehicle running expenses	11,601	28,249	NA	NA
3	Training expenses	-	-	NA	NA
4	Rents, rates & taxes	40,314	65,955	NA	NA
5	Repairs	5,468	16,445	NA	NA
6	Printing & stationery	2,350	6,306	NA	NA
7	Communication	7,984	15,085	NA	NA
8	Legal & professional charges	5,289	18,334	NA	NA
9	Auditors' fees, expenses etc	-	-	NA	NA
	(a) as auditor	225	1,400	NA	NA
	(b) as adviser or in any other capacity, in respect of	-	-	NA	NA
	(i) Taxation matters	150	150	NA	NA
	(ii) Insurance matters	-	-	NA	NA
	(iii) Management services; and	-	-	NA	NA
	(c) in any other capacity	225	225	NA	NA
10	Advertisement and publicity	39,855	49,652	NA	NA
11	Interest & Bank Charges	283	491	NA	NA
12	Others (to be specified)	30,427	39,590	NA	NA
13	Depreciation	14,354	27,870	NA	NA
	TOTAL	276,682	544,673	NA	NA

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

	Particulars	As at 31st March 2009	As at..... for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Authorised Capital		
	200000000 Equity shares of Rs 10 each	2,000,000	NA
2	Issued Capital		
	162580000 Equity shares of Rs 10 each	1,625,800	NA
3	Subscribed Capital		
	162580000 Equity shares of Rs 10 each		
4	Called-up Capital		
	Equity Shares of Rs.each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	TOTAL	1,625,800	NA

Notes:

- (a) Particulars of the different classes of capital should be separately stated.*
- (b) The amount capitalised on account of issue of bonus shares should be disclosed.*
- (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March 2009		As at..... for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	126,451,400	77.78%	NA	NA
• Foreign	36,128,600	22.22%	NA	NA
Others				
TOTAL	162,580,000	100%	NA	NA

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at 31st March 2009	As at..... for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	NA
2	Capital Redemption Reserve	-	NA
3	Share Premium	274,200	NA
4	General Reserves	-	NA
	Less: Debit balance in Profit and Loss Account	-	NA
	Less: Amount utilized for Buy-back	-	NA
5	Catastrophe Reserve	-	NA
6	Other Reserves (to be specified)	-	NA
7	Balance of Profit in Profit & Loss Account	-	NA
	TOTAL	274,200	NA

Note:

Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at 31st March 2009	As at...for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	NIL	NA
2	Banks	NIL	NA
3	Financial Institutions	NIL	NA
4	Others (to be specified)	NIL	NA
	TOTAL	NIL	NA

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

FORM NL-12-INVESTMENT SCHEDULE

Investments

	Particulars	As at 31st March 2009	As at...for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	156,532	NA
2	Other Approved Securities	-	NA
3	Other Investments	-	NA
	(a) Shares	-	NA
	(aa) Equity	-	NA
	(bb) Preference	-	NA
	(b) Mutual Funds	-	NA
	(c) Derivative Instruments	-	NA
	(d) Debentures/ Bonds	-	NA
	(e) Other - Housing Sector	49,634	NA
	(f) Subsidiaries	-	NA
	(g) Investment Properties-Real Estate	-	NA
4	Investments in Infrastructure and Social Sector	113,437	NA
5	Other than Approved Investments		NA
	SHORT TERM INVESTMENTS		NA
1	Government securities and Government guaranteed bonds including Treasury Bills	59,611	NA
2	Other Approved Securities - (Fixed Deposits with Banks)	620,046	NA
3	Other Investments	-	NA
	(a) Shares	-	NA
	(aa) Equity	-	NA
	(bb) Preference	-	NA
	(b) Mutual Funds	112,886	NA
	(a) Derivative Instruments	-	NA
	(b) Debentures/ Bonds	-	NA
	(c) Other Securities (to be specified)	-	NA
	(d) Subsidiaries	-	NA
	(e) Investment Properties-Real Estate	-	NA
4	Investments in Infrastructure and Social Sector	47,844	NA
5	Other than Approved Investments	-	NA
	TOTAL	1,159,990	NA

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

FORM NL-12-INVESTMENT SCHEDULE

Investments

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-

FORM NL-13-LOANS SCHEDULE

LOANS

	Particulars	As at 31st March 2009	As at... for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION	NIL	NA
	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 (to be specified)		
	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		

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclose

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 08	Additions	Deductions	Closing As at 31st March 2009	As at 1st April 08	For The Period	On Sales/ Adjustments	As at 31st March 2009	As at 31st March 2009	As at 31st Mar 2008
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	45	20,095	-	20,140	3	3,181	(1)	3,182	16,958	43
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	88,559	-	88,559	-	4,693	-	4,693	83,866	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	101	21,591	-	21,692	28	3,286	1	3,315	18,377	73
Information Technology Equipment	9,933	75,470	-	85,404	375	10,075	(136)	10,313	75,091	9,559
Vehicles	5,983	27,464	-	33,446	254	5,451	(9)	5,697	27,750	5,728
Office Equipment	636	33,951	-	34,587	123	2,733	-	2,855	31,731	513
Others (Specify nature)										
TOTAL	16,698	267,130	-	283,828	782	29,419	(146)	30,055	253,773	15,916
Work in progress									28,681	13,578
Grand Total	16,698	267,130	-	283,828	782	29,419	(146)	30,055	282,453	29,494
PREVIOUS YEAR	-	30,276	-	30,276	-	782	-	782	29,494	-

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	FOR THE QUARTER Jan 09 - March 09 (Rs.'000)	UP TO THE QUARTER March 2009 (Rs.'000)
1	Cash (including cheques, drafts and stamps)	185	262
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	42,816	56,325
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	43,001	56,587
	Balances with non-scheduled banks included in 2 and 3 above		

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

	Particulars	As at 31st March 2009	As at...for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies		NA
2	Application money for investments		NA
3	Prepayments	6,323	NA
4	Advances to Directors/Officers		NA
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,385	NA
6	Others		NA
	- Advance to employees	41	NA
	- Advances recoverable in cash or in kind	4,403	NA
	- Unutilised service tax Carried forward	1,080	NA
	TOTAL (A)	13,233	NA
			NA
	OTHER ASSETS		NA
1	Income accrued on investments	13,557	NA
2	Outstanding Premiums	17,996	NA
3	Agents' Balances	2,455	NA
4	Foreign Agencies Balances		NA
5	Due from other entities carrying on insurance business	18,441	NA
	(including reinsurers)		NA
6	Due from subsidiaries/ holding		NA
7	Deposit with Reserve Bank of India	30,335	NA
	[Pursuant to section 7 of Insurance Act, 1938]		NA
8	Deposits		NA
	- Rental	57,007	NA
	- Others	6,364	NA
			NA
	TOTAL (B)	146,154	NA
	TOTAL (A+B)	159,387	NA

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at 31st March 2009	As at...for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	15,634	NA
2	Balances due to other insurance companies	89,454	NA
3	Deposits held on re-insurance ceded	-	NA
4	Premiums received in advance	3,536	NA
5	Unallocated Premium	3,623	NA
6	Sundry creditors	83,986	NA
7	Due to subsidiaries/ holding company	-	NA
8	Claims Outstanding	19,704	NA
9	Due to Officers/ Directors	-	NA
10	Others	-	NA
	- Statutory Dues	11,252	NA
	- Rent Equilisation Reserve	9,435	NA
	- Expenses Payable	64,255	NA
	- Stale Chq	414	NA
	- Salary Payable	7,220	NA
	TOTAL	308,513	NA

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at 31st March 2009	As at..... for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	151,950	NA
2	For taxation (less advance tax paid and taxes deducted at source)	-	NA
3	For proposed dividends	-	NA
4	For dividend distribution tax	-	NA
5	Others - Employee Benefits	9,627	NA
6	Reserve for Premium Deficiency	-	NA
	TOTAL	161,576	NA

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As at 31st March 2009	As at..... for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/debentures	NIL	NA
2	Others (to be specified)	NIL	NA
	TOTAL	NIL	NA

Notes:

(a) No item shall be included under the head “Miscellaneous Expenditure” and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head “Miscellaneous Expenditure” shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments A/c - on direct basis

(Rs in '000's)

Cash Flows from the operating activities:	YTD March 2009
Premium received from policyholders, including advance receipts	333,133
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(99,439)
Payments to co-insurers, net of claims recovery	(4,604)
Payments of claims	(10,634)
Payments of commission and brokerage	(9,033)
Payments of other operating expenses	(496,670)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(69,678)
Taxes paid (Net)	(3,200)
Service tax paid	(6,775)
Other payments	-
Cash flows before extraordinary items	(366,902)
Cash flow from extraordinary operations	-
Net cash flow from operating activities	(366,902)
Cash flows from investing activities:	-
Purchase of fixed assets	(207,013)
Proceeds from sale of fixed assets	-
Purchases of investments	(5,929,698)
Loans disbursed	-
Sales of investments	4,775,296
Repayments received	-
Rents/Interests/ Dividends received	28,065
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	(1,333,350)
Cash flows from financing activities:	-
Proceeds from issuance of share capital	1,675,057
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,675,057
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(25,195)
Cash and cash equivalents at the beginning of the year	81,782
Cash and cash equivalents at the end of the year	56,587

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

PERIODIC DISCLOSURES
FORM NL-21 : Statement of Liabilities

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Statement of Liabilities									
		As At 31st March 2009				As at For the corresponding previous year			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	75.69	2.86	5.29	83.85	NA	NA	NA	NA
2	Marine					NA	NA	NA	NA
a	Marine Cargo	25.26	1.99	0.87	28.12	NA	NA	NA	NA
b	Marine Hull	-	-	-	-	NA	NA	NA	NA
3	Miscellaneous					NA	NA	NA	NA
a	Motor	1,140.87	113.99	27.79	1,282.65	NA	NA	NA	NA
b	Engineering	93.33	19.75	1.93	115.01	NA	NA	NA	NA
c	Aviation	-	-	-	-	NA	NA	NA	NA
d	Liabilities	36.26	8.10	1.18	45.53	NA	NA	NA	NA
e	Others	29.90	2.47	0.73	33.09	NA	NA	NA	NA
4	Health Insurance	118.20	7.88	5.43	131.52	NA	NA	NA	NA
5	Total Liabilities	1,519.50	157.05	43.22	1,719.77	NA	NA	NA	NA

PERIODIC DISCLOSURES
FORM NL-22 : Geographical Distribution of Business

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009	For the qtr Jan - March 2009	Upto the qtr 31st March 2009
Andhra Pradesh	32	44	5	7	-	-	181	217	89	141	33	45	17	23	8	9	5	5	-	-	-	-	1	2	371	493
Chandigarh	2	3	-	-	-	-	1	1	65	77	13	16	0	0	0	0	0	0	-	-	-	-	0	0	83	97
Gujarat	28	50	1	3	-	-	15	51	174	261	38	55	9	12	3	3	2	2	-	-	-	-	4	5	273	440
Karnataka	3	3	2	2	-	-	2	4	99	129	26	31	0	0	0	0	8	8	-	-	-	-	1	1	140	178
Kerala	-	-	-	-	-	-	-	-	1	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Madhya Pradesh	0	0	-	-	-	-	-	-	11	11	6	6	-	-	-	1	1	1	-	-	-	-	-	-	20	20
Maharashtra	35	47	8	8	-	-	22	29	187	240	48	56	3	4	17	18	43	43	-	-	-	-	4	5	368	450
New Delhi	36	82	15	17	-	-	91	101	162	251	35	54	2	3	5	6	87	87	-	-	-	-	4	6	438	606
Punjab	4	4	0	0	-	-	0	0	-	-	-	-	-	-	1	1	0	0	-	-	-	-	0	0	5	6
Tamilnadu	32	41	3	15	-	-	28	55	113	152	28	34	1	4	3	4	3	3	-	-	-	-	1	1	211	310
Uttar Pradesh	0	0	8	8	-	-	-	-	38	56	11	15	-	-	-	-	-	-	-	-	-	-	0	0	56	79
West Bengal	5	6	0	1	-	-	18	45	46	72	25	37	3	8	0	0	1	1	-	-	-	-	0	0	100	171
	179	280	43	61	-	-	359	502	984	1,391	263	348	35	53	38	43	151	151	-	-	-	-	15	21	2,067	2,850

PERIODIC DISCLOSURES**FORM NL-23 : Reinsurance Risk Concentration**

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	61	52		6%
2	No. of Reinsurers with rating AA but less than AAA	0				
3	No. of Reinsurers with rating A but less than AA	4	1,176	592	108	94%
4	No. of Reinsurers with rating BBB but less than A	0				
5	No. of Reinsurers with rating less than BBB	0				
6	Total	5	1,236	644	108	100%

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Ageing of Claims								
Sl.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	2					2	196786
2	Marine Cargo		1				1	10118
3	Marine Hull							
4	Engineering	3		2			5	522522
5	Motor OD	470	33	3			506	8507818
6	Motor TP							
7	Health	9	2				11	445465
8	Overseas Travel							
9	Personal Accident							
10	Liability		1				1	2370
11	Crop							
12	Miscellaneous							

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

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

No. of claims only

Sl. 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	2		2	30		0			1				36
2	Claims reported during the period	3	6		17	613	2	17		4	4			3	669
3	Claims Settled during the period	2	1		4	463		11							481
4	Claims Repudiated during the period				1	43		0			1				45
5	Claims closed during the period	2	1		5	506		0			1				515
6	Claims O/S at End of the period	2	7		14	137	2	6		4	4			3	179
	Less than 3months	1	6		14	133	2	6		4	3			3	172
	3 months to 6 months	1	1			4		0			1				7
	6months to 1 year							0							
	1year and above							0							

PERIODIC DISCLOSURES
FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : BHARTI AXA General Insurance Company Limited
Solvency for the quarter ended 31st March 2009

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM		Claims				RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	233	100	8	10	47	3	47
2	Marine Cargo	46	33	2	3	9	1	9
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,477	1,405	213	223	295	67	295
5	Engineering	281	127	24	24	56	7	56
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	45	48	9	9	10	3	10
8	Others	136	37	3	3	27	1	27
9	Health	128	136	16	17	27	5	27
	Total	2,346	1,886	275	289	471	87	471

PERIODIC DISCLOSURES
FORM NL-27 : Offices information for Non-Life

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		NIL
2	No. of branches approved during the year		108
3	No. of branches opened during the year	Out of approvals of previous year	17
4		Out of approvals of this year	15
5	No. of branches closed during the year		NIL
6	No of branches at the end of the year		32
7	No. of branches approved but not opened		93
8	No. of rural branches		NIL
9	No. of urban branches		32

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Bharti Axa General Insurance Co Ltd

Statement as on: As on 31st March 2009

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	11,903.26
2	Loans	9	-
3	Fixed Assets	10	2,824.53
4	Current Assets		
	a. Cash & Bank Balance	11	565.87
	b. Advances & Other Assets	12	1,289.96
5	Current Liabilities		
	a. Current Liabilities	13	3,085.12
	b. Provisions	14	1,615.21
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,127.41

Application of Funds as per Balance Sheet (A) 4,755.88

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,824.53
3	Cash & Bank Balance (if any)	11	565.87
4	Advances & Other Assets (if any)	12	1,289.96
5	Current Liabilities	13	3,085.12
6	Provisions	14	1,615.21
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,127.41

TOTAL (B) (7,147.38)

'Investment Assets' As per FORM 3B

(A-B) 11,903.26

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Bharti Axa General Insurance Co Ltd

Statement as on: As on 31st March 2009

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC	Total	Market Value
			Balance	FRSM*					Amount		
			(a)	(b)					(c)	d = (b+c)	
1	G. Sec.	Not less than 20%	552.34	1,013.46	898.99	1,912.45		0.31	-	1,912.45	1,963.65
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-		-	-	-	-
3	Investment subject to Exposure Norms		-	-	-	-		-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	1,117.69	991.45	2,109.14		0.35	-	2,109.14	2,154.72
	2. Approved Investments	Not exceeding 55%	4,180.23	1,102.81	978.26	2,081.07		0.34	0.84	2,081.91	2,081.07
	3. Other Investments (not exceeding 25%)		1,068.02								
Total Investment Assets			100%	5,800.59	3,233.96	2,868.70	6,102.66	1.00	0.84	6,103.50	6,199.44

Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

Date:

Signature: _____

Full name:

Designation:

Note: (+) FRMS refers 'Funds representing Solvency Margin'

(*) Pattern of Investment will apply only to SH funds representing FRMS

(^) Book Value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29 : Detail regarding debt securities

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2009	as % of total for this class	as at.... Of the previous year	as % of total for this class	As at 31st March 2009	as % of total for this class	as at.... Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	1,676	13.98%	NA	NA	1631	13.71%	NA	NA
AA or better	-	-	NA	NA	-	-	NA	NA
Rated below AA but above A	-	-	NA	NA	-	-	NA	NA
Rated below A but above B	-	-	NA	NA	-	-	NA	NA
Any other (P1+ & Equivalent)	4,398	36.68%	NA	NA	4398	36.98%	NA	NA
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	8,917	74.37%	NA	NA	8890	74.75%	NA	NA
more than 1 year and upto 3 years	2,206	18.40%	NA	NA	2147	18.06%	NA	NA
More than 3 years and up to 7 years	866	7.23%	NA	NA	856	7.20%	NA	NA
More than 7 years and up to 10 years	-	-	NA	NA	-	-	NA	NA
above 10 years	-	-	NA	NA	-	-	NA	NA
Breakdown by type of the issuer								
a. Central Government	2,505	20.89%	NA	NA	2465	20.73%	NA	NA
b. State Government	-	-	NA	NA	-	-	NA	NA
c. Corporate Securities	1,676	13.98%	NA	NA	1631	13.71%	NA	NA

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES**FORM NL-30 : Analytical Ratios**

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Jan - March 2009	up to the Quarter March 2009
1	Gross Premium Growth Rate	NA	NA
2	Gross Premium to shareholders' fund ratio	-75.11%	19.87%
3	Growth rate of shareholders'fund	NA	NA
4	Net Retention Ratio	60.19%	58.38%
5	Net Commission Ratio	-5.96%	-6.05%
6	Expense of Management to Gross Direct Premium Ratio	114.52%	187.10%
7	Combined Ratio	113.86%	186.18%
8	Technical Reserves to net premium ratio	89.23%	91.43%
9	Underwriting balance ratio	31.87%	24.00%
10	Operationg Profit Ratio	196.90%	293.77%
11	Liquid Assets to liabilities ratio	-46.32%	532.20%
12	Net earning ratio	-207.12%	-306.26%
13	return on net worth ratio	-19.13%	-48.64%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.08	2.08
15	NPA Ratio		
	Gross NPA Ratio		
	Net NPA Ratio		

Equity Holding Pattern for Non-Life Insurers

(INR)

1	(a) No. of shares	162,580,000	162,580,000
2	(b) Percentage of shareholding (Indian / Foreign)	77.78 / 22.22	77.78 / 22.22
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.61)	(4.95)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.61)	(4.95)
6	(iv) Book value per share (Rs)	10	10

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter Jan - March 2009	up to the Quarter March 2009	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
	I - Insurance Premium Received						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	0.84	8.22	NA	NA
2	Bharti Foundation	-do-	Premium Received	-	0.31	NA	NA
3	Bharti AXA IM Private Limited	-do-	Premium Received	0.38	1.65	NA	NA
4	Bharti Enterprises Limited	-do-	Premium Received	1.97	2.36	NA	NA
5	Bharti Realty Private Limited	-do-	Premium Received	3.98	7.21	NA	NA
6	Bharti (RM) Holding Private Limited	-do-	Premium Received	0.31	0.31	NA	NA
7	Bharti Airtel Hongkong Limited	-do-	Premium Received	5.61	5.61	NA	NA
8	Bharti Airtel USA Limited	-do-	Premium Received	3.68	5.50	NA	NA
9	Bharti Delmonte India Private Limited	-do-	Premium Received	2.30	3.14	NA	NA
10	Bharti Infotel Pvt. Limited	-do-	Premium Received	0.00	0.03	NA	NA
11	Bharti Overseas Private Limited (Formerly known as Bharti Enterprises (Holding) Limited	-do-	Premium Received	0.00	0.23	NA	NA
12	Bharti Telemedia Limited	-do-	Premium Received	0.03	0.06	NA	NA
13	Bharti Teletech Limited	-do-	Premium Received	-	0.82	NA	NA
14	Bharti Televentures Limited.	-do-	Premium Received	-	1.63	NA	NA
15	Bharti Ventures Limited	-do-	Premium Received	0.00	0.00	NA	NA
						NA	NA
	II - Receiving of Services					NA	NA
1	AXA Technology Services India Private Limited	-do-	Rent Paid	35.76	126.52	NA	NA
2	Bharti Retail Private Limited	-do-	Rent Paid	0.94	0.94	NA	NA
3	Bharti Airtel Limited	-do-	Rent Paid	3.05	6.96	NA	NA
4	Bharti Airtel Services Limited	-do-	Rent Paid	0.44	0.44	NA	NA
						NA	NA
1	AXA Technology Services India Private Limited	-do-	IT Support	93.79	135.91	NA	NA
2	AXA Asia Regional Centre Pte Limited.	-do-	IT Support	231.14	231.14	NA	NA
3	AXA Affin General Insurance Berhad	-do-	IT Support	0.15	3.18	NA	NA

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter Jan - March 2009	up to the Quarter March 2009	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
						NA	NA
1	AXA Technology Services India Private Limited	-do-	Professional Services	1.21	20.71	NA	NA
2	AXA Business Services Private Limited	-do-	Professional Services	36.56	45.52	NA	NA
3	Bharti AXA IM Private Limited	-do-	Professional Services	9.94	9.94	NA	NA
						NA	NA
1	AXA Corporate Solution Reassurance	-do-	Reinsurance Premium	220.48	324.81	NA	NA
					-	NA	NA
1	Bharti Foundation	-do-	Donation	1.92	4.03	NA	NA
						NA	NA
1	AXA Technology Services India Private Limited	-do-	Miscellaneous Expenses	21.13	81.28	NA	NA
2	AXA Affin General Insurance Berhad	-do-	Miscellaneous Expenses	-	-	NA	NA
3	Bharti Airtel Limited	-do-	Miscellaneous Expenses	0.26	1.00	NA	NA
4	Bharti Airtel Services Limited	-do-	Miscellaneous Expenses	0.72	2.68	NA	NA
5	Bharti AXA IM Private Limited	-do-	Miscellaneous Expenses	-	-	NA	NA
						NA	NA
	III - Issue of Shares					NA	NA
1	GIHA Holdings Private Limited	Joint Venturer Partners	Share Capital	-	7,868.38	NA	NA
2	Societe Beaujon	Joint Venturer Partners	Share Capital	-	4,628.42	NA	NA
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	-	6,498.20	NA	NA
						NA	NA
	IV - Reimbursement of Cost by					NA	NA
1	AXA Asia Regional Centre Pte Limited.	-do-	Reimbursement by	6.81	6.81	NA	NA
2	Bharti AXA IM Private Limited	-do-	Reimbursement by	45.41	146.50	NA	NA
						NA	NA
	V - Reimbursement of Cost to					NA	NA
1	AXA Business Services Private Limited	-do-	Reimbursement to	-	77.24	NA	NA
2	AXA Technology Services India Private Limited	-do-	Reimbursement to	-	-	NA	NA
3	AXA Asia Regional Centre Pte Limited.	-do-	Reimbursement to	-	-	NA	NA
4	AXA Affin General Insurance Berhad	-do-	Reimbursement to	-	3.50	NA	NA
						NA	NA
	VI - Purchase of Fixed Assets					NA	NA
1	AXA Technology Services India Private Limited	-do-	Purchase of Fixed Assets	31.34	96.46	NA	NA
2	AXA Asia Regional Centre Pte Limited.	-do-	Purchase of Fixed Assets	106.26	106.26	NA	NA
						NA	NA

PERIODIC DISCLOSURES
FORM NL-31 : Related Party Transactions

Insurer: **BHARTI AXA General Insurance Company Limited**Date: **As on 31st March 2009**

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter Jan - March 2009	up to the Quarter March 2009	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
	VII - Managerial Remuneration					NA	NA
1	Milind Chalisgaonkar	Key Managerial Personnel	Managerial Remuneration	34.74	185.38	NA	NA

*including the premium flow through Associates/ Group companies as an agent

PERIODIC DISCLOSURES
FORM NL-32 : Products Information

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31-March-2009

Products Information

List below the products and/or add-ons introduced during the period

Sl. 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	Smart Drive Commercial Vehicle Insurance	FCV	1to4/RD/BAGICL/Motor/08-09	Motor	Class Rated	4th July 2008	6th Aug 2008
2	Smart Drive Liability Only Insurance	FPV	1to4/RD/BAGICL/Motor/08-09	Motor	Class Rated	4th July 2008	6th Aug 2008
3	Smart Drive Private Car Insurance	FPV	1to4/RD/BAGICL/Motor/08-09	Motor	Class Rated	4th July 2008	6th Aug 2008
4	Smart Drive Two Wheeler Insurance	FTW	1to4/RD/BAGICL/Motor/08-09	Motor	Class Rated	4th July 2008	6th Aug 2008
5	Standard Fire and Special Perils Policy	PFC	Not available	Fire	Class and Individually Rated	4th July 2008	19th Aug 2008
6	Consequential Loss (Fire)	PCI	Not available	Fire	Class and Individually Rated	4th July 2008	19th Aug 2008
7	Industrial All Risks policy	PAI	Not available	Fire	Class and Individually Rated	4th July 2008	19th Aug 2008
8	Erection All Risks Insurance Policy	CEX	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
9	Machinery Breakdown Insurance Policy	PED	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
10	Contractors All Risks Insurance Policy	CCX	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
11	Electronic Equipment Policy	PEE	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
12	Machinery Breakdown Loss of profits Insurance Policy	PEL	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
13	Contractors Plant and Machinery Insurance policy	PEP	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
14	Boiler and Pressure Plant Insurance policy	PEB	Not available	Engineering	Class and Individually Rated	4th July 2008	28th Aug 2008
15	Marine Cargo Insurance Policy	MCX/MCO	1/RD/BAGICL/MC/08-09	Marine Cargo	Class and Individually Rated	4th July 2008	24th Sep 2008
16	Workmen's Compensation Insurance Policy	LWC	1/RD/BAGICL/MISC/WC/08-09	Workmen's Com	Class and Individually Rated	4th July 2008	24th Sep 2008
17	Agricultural Pump Set Insurance Policy	RAX	5/RD/BAGICL/MISC/APS/08-09	Miscellaneous	Class and Individually Rated	4th July 2008	24th Sep 2008
18	Smart Individual Personal Accident Insurance Policy	SAP	Not available	Personal Accident	Class and Individually Rated	4th July 2008	17th Oct 2008
19	Smart Group Personal Accident Insurance Policy	APG	6/RD/BAGICL/MISC/SGPA/08-09	Personal Accident	Individually Rated	4th July 2008	3rd Nov 2008
20	Group Health Insurance Policy	GHS	1/RD/BAGICL/HI/GHIP/08-09	Health	Individually Rated	4th July 2008	19th Nov 2008
21	SmartHealth Insurance Policy	BIH/IHS/ESC	Not available	Health	Class Rated	4th July 2008	15th Dec 2008
22	Farmer's Package Policy	RFX	3/RD/BAGICL/MISC/FPP/08-09	Miscellaneous	Class and Individually Rated	4th July 2008	23rd Dec 2008
23	Cattle Insurance Policy	RCX	Not available	Miscellaneous	Class and Individually Rated	4th July 2008	3rd Mar 2009
24	SmartHealth Critical Illness Policy	HCB/HPC	2/RD/BAGICL/HI/CI/08-09	Health	Class Rated	4th July 2008	31st Mar 2009
25	Burglary and/or Housebreaking Insurance Policy	PBI	7/RD/BAGICL/MISC/BHI/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	17th Oct 2008
26	Plate Glass Insurance Policy	PMG	IRDA/BAGICL/MIC/ASI/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	17th Oct 2008
27	Fidelity Guarantee Insurance Policy	LMG	10/RD/BAGICL/MISC/FGI/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	17th Oct 2008
28	Neon Sign and/or Glow Sign and/or Hoarding Insurance Policy	PMN	Not available	Miscellaneous	Class and Individually Rated	21st July 2008	28th Nov 2008
29	Baggage Insurance Policy	PAL	11/RD/BAGICL/MISC/BIP/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	28th Nov 2008
30	Portable Electronic Equipment Policy	PAE	12/RD/BAGICL/MISC/PEE/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	23rd Dec 2008
31	Money Insurance Policy	PBM	9/RD/BAGICL/MISC/MIP/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	23rd Dec 2008
32	Smart Plan Office Package Policy	SOP	13/RD/BAGICL/MISC/SPOP/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	17th Feb 2009
33	Smart Plan Shop Package Policy	SSH	13/RD/BAGICL/MISC/SPSP/08-09	Miscellaneous	Class and Individually Rated	21st July 2008	22nd May 2009
34	Smart Health Essential Insurance Policy	HPE	IRDA/NL/BhAGICL/HI/HEI/08-09	Health	Class Rated	21st July 2008	27th May 2009
35	SmartPlan Business Advantage	SMG	23/RD/BAGICL/MISC/SPBAPP/08-09	Miscellaneous	Individually Rated	14th Aug 2008	20th Mar 2009
36	Public Liability Act Insurance	LPX	19/RD/BAGICL/MISC/PLI(ACT)/08-09	Liability	Individually Rated	5th Sept 2008	15th Jan 2009
37	Public Liability Insurance Policy Industrial	LQX	17/RD/BAGICL/MISC/PLI(IND)/08-09	Liability	Individually Rated	5th Sept 2008	15th Jan 2009
38	Advance loss of profits	CCX/CEX	22/RD/BAGICL/MISC/ALPIP/08-09	Engineering	Individually Rated	1st Oct 2008	15th Jan 2009
39	Smart Plan Householder's Package Policy	SHQ	21/RD/BAGICL/MISC/SPHPPP/08-09	Miscellaneous	Class and Individually Rated	1st Oct 2008	13th Mar 2009
40	SmartStudent Personal Accident Insurance Policy	SMU	IRDA/NL/BAGICL/MISC/SSPAIP/08-09	Personal Accident	Class and Individually Rated	31st Oct 2008	9th Jun 2009
41	Smart Health High Deductibles Insurance Policy	HPD	26/RD/BAGICL/MISC/SHHDIP/08-09	Health	Class Rated	31st Oct 2008	3rd Aug 2009
42	Micro Smart Health Insurance Policy	MIC	26/RD/BAGICL/MISC/MSHIP/08-09	Health	Class and Individually Rated	31st Oct 2008	3rd Aug 2009
43	Commercial General Liability Policy	LGX	IRDA/F&U/BAXAGI/CGL/09	Liability	Individually Rated	31st Oct 2008	19th Aug 2009
44	Errors and Omission Insurance Policy	LMM	IRDA/NL/Baxagi/PP/MISC(u)/V.1/1691/09	Liability	Individually Rated	31st Oct 2008	20th Aug 2009
45	Director's and Officer's Liability Policy	LMD	IRDA/F&U/BAGICL/D&O	Liability	Individually Rated	3rd Dec 2008	17th Jul 2009

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: BHARTI AXA General Insurance Company Limited

Solvency for the Quarter ended on 31st March 2009

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		2,869
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		1,720
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,145
4	Excess in Policyholders' Funds (1-2-3)		4.32
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		12,620
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		2,205
7	Excess in Shareholders' Funds (5-6)		10,415
8	Total Available Solvency Margin [ASM] (4+7)		10,419
9	Total Required Solvency Margin [RSM]		5,000
10	Solvency Ratio (Total ASM/Total RSM)		2.08

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sunil Bharti Mittal	Chairman Director	No change
2	Mr. Prakash Nene	Director	No change
3	Ms. Siew Pod Ngo	Director	No change
4	Mr. Jan Van Den Berg	Director	No change
5	Mr. Alex Kimura	Director	No change
6	Mr. Guy Marcillat	Director	No change
7	Mr. Akhil Gupta	Director	No change
8	Mrs. Vijaya Sampath	Director	Resigned wef 21.10.2008
9	Mr. Badri Lal Agarwal	Director	Resigned wef 16.05.2008
10	Mr. Milind Chalisgaonkar	Chief Executive Officer	Resigned as MD and was appointed as CEO wef 9th April 2008

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code:

Statement as on: 31st March 2009

Name of the Fund : Investment Assets (PH Fund & SHFRSM)

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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			
	NA		NIL		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature _____

Full Name & Designation

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

J HARI NARAYAN, CHAIRMAN
[ADVT/III/IV/161/Exty.]

FORM - 1

COMPANY NAME : BHARTI AXA General Insurance Company Limited

COMPANY CODE : 139

STATEMENT AS ON : 31st March 2009

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION : QUARTERLY

Name of the Fund Total Investments

Rs. in Lakhs

NO.	CATEGORY OF INVESTMENT	CAT CODE	CURRENT QUARTER				YEAR TO DATE				PREVIOUS YEAR			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Government Bonds	CGGB	1,726.85	32.71	1.89%	1.89%	1,306.21	79.40	6.08%	6.08%				
A2	Central Government Guaranteed Loans	CGGL												
A3	Special Deposits	CSFD												
A4	Deposit under Section 7 of Insurance Act, 1938	CDSS	303.35	6.06	2.00%	2.00%	303.42	20.27	6.68%	6.68%				
A5	Treasury Bills	CTRB	596.78	12.69	2.13%	2.13%	613.24	35.28	5.75%	5.75%				
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
B1	State Government Bonds	SGGB												
B2	State Government Guaranteed Loans	SGGL												
B3	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA												
B4	Guaranteed Equity	SGGE												
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
C1	Loans to State Government for Housing	HLSH												
C2	Loans to State Government for Fire Fighting Equipments	HLSF												
C3	Term Loan - HUDCO	HLTH												
C4	Term Loan to institutions accredited by NHB	HLTN												
C5	TAXABLE BONDS OF													
C5	Bonds / Debentures issued by HUDCO	HBID												
C6	Bonds / Debentures issued by NHB	HBDN												
C7	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or body constituted by Central / State Act	HIDA	496.03	13.42	2.71%	2.71%	494.91	39.22	7.93%	7.93%				
C8	TAX FREE BONDS													
C8	Bonds / Debentures issued by HUDCO	HFHD												
C9	Bonds / Debentures issued by NHB	HFDN												
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or body constituted by Central / State Act	HFDA												
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS												
D2	TAXABLE BONDS OF													
D2	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPID	1,251.32	27.62	2.21%	2.21%	856.25	58.68	6.85%	6.85%				
D3	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD												
D4	Infrastructure / Social Sector - Term Loans (with Charge)	LWC												
D5	TAX FREE BONDS													
D5	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD												
D6	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD												
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	ACTIVELY TRADED													
E2	ACTIVELY TRADED/QUOTED													
E1	PSU - (Approved investment) - Equity shares - quoted	EAQE												
E2	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE												
E3	THINLY TRADED/UNQUOTE													
E3	PSU - (Approved investment) - Equity shares - quoted	EPQE												
E4	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE												
E5	Corporate Securities (Approved investment) - Equity - Unquoted	EBHQ												
E6	Corporate Securities - Bonds - (Taxable)	EBBT												
E7	Corporate Securities - Bonds - (Tax free)	EBBF												
E8	Corporate Securities (Approved investment) - Preference Shares	EPNQ												
E9	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS												
E10	Corporate Securities (Approved investment) - Debentures	ECOS												
E11	Corporate Securities (Approved investment) - Derivative Instruments	ECDI												
E12	Investment properties - Immovable	ENP												
E13	Loans - Policy Loans	ELPL												
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI												
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO												
E16	Deposits - Deposit with scheduled banks	ECDB	2,314.07	59.21	2.56%	2.56%	1,631.90	132.33	8.11%	8.11%				
E17	Deposits - CDs with Scheduled banks	ECMR	4,743.83	95.27	2.01%	2.01%	3,278.25	209.10	4.52%	4.52%				
E18	CCIL (Approved Investment) - CBLD	ECBO												
E19	Bills Re-Discounting	ECBR												
E20	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	2.58	-300.00%	-300.00%	318.01	25.80	8.11%	8.11%				
E29	Mutual Funds under Insurers Promoter Group	EMPG	60.28	-	0.00%	0.00%	26.76	-	0.00%	0.00%				
F	OTHER INVESTMENTS													
F1	Other than Approved Investments - Bonds - PSU - Taxable	OBPT												
F2	Other than Approved Investments - Bonds - PSU - Tax free	OBPF												
F3	Other than Approved Investments - Equity Shares (incl. PSUs & Unlisted)	OESH												
F4	Other than Approved Investments - Debentures	OLDB	-	-	0.00%	0.00%	55.53	0.27	0.49%	0.49%				
F5	Other than Approved Investments - Preference Shares	OPSH												
F6	Other than Approved Investments - Venture Fund	OVNF												
F7	Other than Approved Investments - Short term Loans (Unsecured Deposits)	OSLU												
F8	Other than Approved Investments - Term Loans (without Charge)	OLW												
F9	Corporate Securities (Other than Approved investment) - Mutual Funds													
	Mutual Funds - (Under Insurers Promoter Group)	OMPG	487.37	6.19	1.27%	1.27%	381.88	20.30	5.32%	5.32%				
	Mutual Funds - Debt Income /Setal Plans /Liquid Schemes	OMGS	637.70	5.31	0.83%	0.83%	1,291.95	144.12	11.16%	11.16%				
	Others - MF	OMOF												
F10	Corporate Securities (Other than Approved investment) - Derivative Instruments	OCDI												
F11	Other than Approved investment - PTC / Securitized Assets - Under Approved Sectors	OPSA												
	TOTAL		12,617.58	261.06	2.07%	2.07%	10,558.31	744.76	7.24%	7.24%	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Note: Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

Signature

Full Name & Designation

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Statement as on: 31st March 2009

Name of Fund : Total Investments

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date</u> ²								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature

Full Name and Designation

Date:

Note:

¹ Provide details of Down Graded Investments during the Quarter.

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

³ FORM-2 shall be prepared in respect of each fund.

⁴ Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 : Quarterly Business Returns across line of Business

Insurer: **BHARTI AXA General Insurance Company Limited**

Date: As on 31st March 2009

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	QUARTER Jan - March 09		Same Quarter previous year		upto the March 2009		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	179	853	NA	NA	280	1,170	NA	NA
2	Cargo & Hull	43	147	NA	NA	61	256	NA	NA
3	Motor TP	263		NA	NA	348		NA	NA
4	Motor OD	984	12,627	NA	NA	1,391	17,689	NA	NA
5	Engineering	359	272	NA	NA	502	494	NA	NA
6	Workmen's Compensation	35	168	NA	NA	53	226	NA	NA
7	Employer's Liability	-	4	NA	NA	0	4	NA	NA
8	Aviation	-	-	NA	NA	-	-	NA	NA
9	Personal Accident	38	1,801	NA	NA	43	2,593	NA	NA
10	Health	151	276	NA	NA	151	280	NA	NA
11	Others*	15	400	NA	NA	21	490	NA	NA

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

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

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	516	20.23	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	-	-	-
		Social	-	-	-
10	Health	Rural	-	-	-
		Social	-	-	-
11	Others*	Rural	-	-	-
		Social	-	-	-

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40 : Business Acquisition through different channels

Insurer: **BHARTI AXA General Insurance Company Limited**

Date: **As on 31st March 2009**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter Jan - March 2009		Same quarter Previous Year		Up to the period 31st March 2009		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3315	442	NA	NA	4879	669	NA	NA
2	Corporate Agents-Banks			NA	NA			NA	NA
3	Corporate Agents -Others			NA	NA			NA	NA
4	Brokers	1875	486	NA	NA	2538	632	NA	NA
5	Micro Agents			NA	NA			NA	NA
6	Direct Business	11358	1,138	NA	NA	15785	1,548	NA	NA
	Total (A)	16548	2,067	NA	NA	23202	2,850	NA	NA
1	Referral (B)	0	-	NA	NA	0	-	NA	NA
	Grand Total (A+B)	16548	2,067	NA	NA	23202	2,850	NA	NA

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 : GREIVANCE DISPOSAL

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2009

GRIEVANCE DISPOSAL							
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	0					
a)	Sales Related		5	2			3
b)	Policy Administration Related		7	5			2
c)	Insurance Policy Coverage related		10	10			0
d)	Claims related		11	10			1
e)	others		9	7			2
d)	Total Number	0	42	34	0	0	8

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	5		5
b)	Greater than 15 days	3		3
	Total Number	8	0	8

* Opening balance should tally with the closing balance of the previous financial year.