

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 30th June 2010

	Particulars	Schedule	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	523,030	523,030	69,462	69,462
2	Profit/ Loss on sale/redemption of Investments		82	82		-
3	Others (to be specified) Amortisation of Discount/(Premium)		(734)	(734)	(236)	-
4	Interest, Dividend & Rent – Gross		36,395	36,395	9,028	9,028
	TOTAL (A)		558,773	558,773	78,255	78,490
1	Claims Incurred (Net)	NL-5-Claims Schedule	408,500	408,500	68,165	68,165
2	Commission	NL-6- Commission Schedule	(21,574)	(21,574)	(16,730)	(16,730)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	523,009	523,009	299,061	299,061
4	Premium Deficiency		-	-		-
	TOTAL (B)		909,935	909,935	350,496	350,496
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(351,162)	(351,162)	(272,241)	(272,241)
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		(351,162)	(351,162)	(272,241)	(272,241)

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 30th June 2010

	Particulars	Schedule	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(44,396)	(44,396)	(55,740)	(55,740)
	(b) Marine Insurance		(8,503)	(8,503)	(6,756)	(6,756)
	(c) Miscellaneous Insurance		(298,263)	(298,263)	(209,745)	(209,745)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,333	3,333	3,764	3,764
	(b) Profit on sale of investments		4,512	4,512	1,066	1,066
	Less: Loss on sale of investments					-
3	OTHER INCOME - Amortisation of Discount/(Premium)		6,159	6,159	6,205	6,205
	TOTAL (A)		(337,158)	(337,158)	(261,206)	(261,206)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts					
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-		
	(b) Bad debts written off					
	(c) Others (To be specified)		-	-		
	TOTAL (B)		-	-	-	-
	Profit Before Tax		(337,158)	(337,158)	(261,206)	(261,206)
	Provision for Taxation		-	-		
	APPROPRIATIONS					
	(a) Interim dividends paid during the year					
	(b) Proposed final dividend					
	(c) Dividend distribution tax					
	(d) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year		(2,135,758)	(2,135,758)	(712,742)	(712,742)
	Balance carried forward to Balance Sheet		(2,472,916)	(2,472,916)	(973,948)	(973,948)

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

- Premium income received from business concluded in and outside India shall be separately disclosed.
- 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.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- 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'..
- 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 30th June 2010

	Schedule	UP TO THE QUARTER June 2010	UP TO THE QUARTER June 2009
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE	NL-8-Share Capital Schedule	2,407,250	1,625,800
PENDING ALLOTMENT		750,000	
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	931,884	274,200
FAIR VALUE CHANGE ACCOUNT		474	2,557
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		4,089,608	1,902,557
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,750,985	1,075,984
LOANS	NL-13-Loans Schedule		
FIXED ASSETS	NL-14-Fixed Assets Schedule	305,031	309,511
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	178,213	52,205
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	606,269	164,341
Sub-Total (A)		784,482	216,546
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,764,723	338,887
PROVISIONS	NL-18-Provisions Schedule	1,459,083	334,545
DEFERRED TAX LIABILITY			
Sub-Total (B)		3,223,806	673,432
NET CURRENT ASSETS (C) = (A - B)		(2,439,323)	(456,885)
MISCELLANEOUS EXPENDITURE (to	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND		2,472,916	973,947
TOTAL		4,089,608	1,902,557

CONTINGENT LIABILITIES

	Particulars		UP TO THE QUARTER June 2010	UP TO THE QUARTER June 2009
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments			
2	Claims, other than against policies, not acknowledged as debts by the company		NIL	NIL
3	Underwriting commitments outstanding (in respect of shares and securities)		NIL	NIL
4	Guarantees given by or on behalf of the Company		NIL	NIL
5	Statutory demands/ liabilities in dispute, not provided for		NIL	NIL
6	Reinsurance obligations to the extent not provided for in accounts		NIL	NIL
7	Others (to be specified)		NIL	NIL
	TOTAL		NIL	NIL

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

	Particulars	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	1,276,660	1,276,660	415,758	415,758
	Service Tax	-	-		-
	Adjustment for change in reserve for unexpired risks	-	-	(170,957)	(170,957)
	Gross Earned Premium	-	-		-
	Add: Premium on reinsurance accepted	2,336	2,336	38,177	38,177
	Less : Premium on reinsurance ceded	513,640	513,640	213,516	213,516
	Net Premium	765,356	765,356	240,419	240,419
	Adjustment for change in reserve for unexpired risks	242,326	242,326	170,957	170,957
	Premium Earned (Net)	523,030	523,030	69,462	69,462

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 Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	306,816	306,816	30,770	30,770
	Add Claims Outstanding at the end of the year	214,576	214,576	42,880	42,880
	Less Claims Outstanding at the beginning of the year	42,880	42,880	42,880	42,880
	Gross Incurred Claims	478,511	478,511	73,650	73,650
	Add :Re-insurance accepted to direct claims	-	-	-	-
	Less :Re-insurance Ceded to claims paid	70,011	70,011	5,485	5,485
	Total Claims Incurred	408,500	408,500	68,165	68,165

Not

es:

- 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 Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	48,681	48,681	18,091	18,091
Add: Re-insurance Accepted	447	447		-
Less: Commission on Re-insurance Ceded	70,702	70,702	34,821	34,821
Net Commission	(21,574)	(21,574)	(16,730)	(16,730)

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

Agents	12,672	12,672	3,597	3,597
Brokers	36,456	36,456	13,660	13,660
Corporate Agency	-	-		-
Referral	-	-		-
Others (pl. specify)	-	-		-
TOTAL (B)	49,128	49,128	17,256	17,256

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 Apr 10 - June 10	UP TO THE QUARTER June 2010	FOR THE QUARTER Apr 09 - June 09	UP TO THE QUARTER June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	180,550	180,550	137,639	137,639
2	Travel, conveyance and vehicle running expenses	12,935	12,935	9,274	9,274
3	Training expenses	1,175	1,175		-
4	Rents, rates & taxes	31,302	31,302	28,168	28,168
5	Repairs	9,416	9,416	10,541	10,541
6	Printing & stationery	2,935	2,935	4,649	4,649
7	Communication	9,416	9,416	7,067	7,067
8	Legal & professional charges	27,381	27,381	19,754	19,754
9	Auditors' fees, expenses etc	-	-		-
	(a) as auditor	388	388		-
	(b) as adviser or in any other capacity, in respect of	-	-		-
	(i) Taxation matters	-	-	150	150
	(ii) Insurance matters	-	-		-
	(iii) Management services; and	-	-		-
	(c) in any other capacity	-	-	56	56
10	Audit Out of Pocket expenses	328	328		
11	Advertisement and publicity	174,711	174,711	49,586	49,586
12	Interest & Bank Charges	1,716	1,716	370	370
13	Others (to be specified)	-	-	14,686	14,686
	Information technology	27,299	27,299		
	Exchange (gain) /loss	10	10		
	Miscellaneous Expenses	3,293	3,293		
	Support Services	16,715	16,715		
14	Depreciation	23,440	23,440	17,121	17,121
	TOTAL	523,009	523,009	299,061	299,061

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 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	[300,000,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	3,000,000	2,000,000
2	Issued Capital		
	[240,725,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	2,407,250	1,625,800
3	Subscribed Capital		
	[240,725,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	2,407,250	-
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	2,407,250	1,625,800

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 30th June 2010		As at 30th June 2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	187,230,843	77.78%	120,309,460	74.00%
• Foreign	53,494,157	22.22%	42,270,540	26.00%
Others				
TOTAL	240,725,000	100%	162,580,000	100%

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at 30th June 2010	As at 30th June 2009
		(Rs. '000).	(Rs. '000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	931,884	274,200
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	931,884	274,200

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 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	NIL	NIL
2	Banks	NIL	NIL
3	Financial Institutions	NIL	NIL
4	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

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 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	789,423	363,300
2	Other Approved Securities	1,236,058	220,000
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other - Housing Sector	-	101,200
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	463,380	162,045
5	Other than Approved Investments	102,345	
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	50,059	
2	Other Approved Securities - (Fixed Deposits with Banks)	683,500	
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	366,254	229,439
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	-	-
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	59,967	
5	Other than Approved Investments	-	-
	TOTAL	3,750,985	1,075,984

Notes:

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

(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.

(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

(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-term investments

FORM NL-13-LOANS SCHEDULE

LOANS

	Particulars	As at 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION	NIL	NIL
	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

(d) Loans considered doubtful and the amount of provision created against such loans shall be

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2010	Additions	Deductions	Closing As at 30th June 2010	As at 1st April 2010	For The Period	On Sales/ Adjustments	As at 30th June 2010	As at 30th June 2010	As at 30th June 2009
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	68,330	4,970	-	73,300	17,916	4,745	-	22,661	50,639	21,116
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	110,259	3,063	-	113,322	21,899	4,745	-	26,643	86,679	-
Buildings	-	-	-	-	-	-	-	-	-	83,667
Furniture & Fittings	30,208	930	-	31,139	10,354	1,293	-	11,647	19,491	19,635
Information Technology Equipment	116,747	2,525	-	119,273	35,772	7,379	-	43,151	76,121	78,788
Vehicles	52,472	1,936	-	54,408	16,797	3,345	-	20,142	34,266	38,205
Office Equipment	45,332	434	-	45,766	10,104	1,933	-	12,037	33,729	33,922
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	423,349	13,859	-	437,208	112,842	23,440	-	136,282	300,926	275,334
Work in progress	7,328	1,025	4,248	4,105	-	-	-	-	4,105	34,177
Grand Total	430,677	14,884	4,248	441,313	112,842	23,440	-	136,282	305,031	309,511
PREVIOUS YEAR	312,508	148,446	67,912	430,677	30,055	80,626	2,162	112,842	317,835	282,453

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 Apr 10 June 10	UP TO THE QUARTER June 2010
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	15,776	15,776
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	151,538	151,538
	(c) Others (to be specified)	10,900	10,900
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	178,213	178,213
	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 30th June 2010 (Rs.'000).	As at 30th June 2009 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	18,519	15,851
2	Application money for investments		
3	Prepayments	60,133	5,489
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,788	3,435
6	Others		
	- Advance to employees	1,220	34
	- Advances recoverable in cash or in kind	-	9,023
	- Unutilised service tax Carried forward	22,860	223
	TOTAL (A)	106,522	34,055
	OTHER ASSETS		
1	Income accrued on investments	66,389	21,122
2	Outstanding Premiums	-	17,973
3	Agents' Balances	-	
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)	-	
6	Due from subsidiaries/ holding	229,096	
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	108,726	30,326
8	Others		
	- Terrorism Pool control account	4,098	
	- IMTPIP Control Account	16,445	
9	Deposits		
	- Rental	68,301	57,728
	- Others	6,693	3,137
	TOTAL (B)	499,747	130,286
	TOTAL (A+B)	606,269	164,341

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 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	11,246	
2	Balances due to other insurance companies	614,251	112,003
3	Deposits held on re-insurance ceded	-	
4	Premiums received in advance	13,296	
5	Unallocated Premium	98,345	2,338
6	Sundry creditors	68,210	50,090
7	Due to subsidiaries/ holding company	-	
8	Claims outstanding for	-	
	i) More than Six Months		
	ii) Less than Six Months (Including IBNR & IBNER)	645,352	
	IMTPIP Claims Outstanding	26,430	
	Premium Deficiency	42,785	
	Claims Recoverable from Reinsurer (Including IBNR)		
	Claims Outstanding	-	63,066
	Annuities due		
9	Due to Officers/ Directors	-	
10	Others	-	
	- Service Tax payable	37,120	
	- Statutory Dues	19,860	13,557
	- Rent Equilisation Reserve	29,747	13,252
	- Expenses Payable	128,389	81,161
	- Stale Chq	3,189	332
	- Employee related	25,928	3,088
	- Others	578	
	TOTAL	1,764,723	338,887

FORM NL-18-PROVISIONS SCHEDULE**PROVISIONS**

	Particulars	As at 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,424,776	322,851
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Employee Benefits	34,307	11,694
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,459,083	334,545

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE**
(To the extent not written off or adjusted)

	Particulars	As at 30th June 2010	As at 30th June 2009
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	NIL	NIL
2	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

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 June 2010
Premium received from policyholders, including advance receipts	1,526,878
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(200,339)
Payments to co-insurers, net of claims recovery	2,518
Payments of claims	(294,658)
Payments of commission and brokerage	(67,753)
Payments of other operating expenses	(610,618)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(47,763)
Taxes paid (Net)	-
Service tax paid	(71,010)
Other payments	-
Cash flows before extraordinary items	237,253
Cash flow from extraordinary operations	-
Net cash flow from operating activities	237,253
Cash flows from investing activities:	-
Purchase of fixed assets	(5,965)
Proceeds from sale of fixed assets	-
Purchases of investments	(2,986,860)
Loans disbursed	-
Sales of investments	1,873,569
Repayments received	-
Rents/Interests/ Dividends received	25,858
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	(1,093,397)
Cash flows from financing activities:	-
Proceeds from issuance of share capital	750,000
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	750,000
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(106,144)
Cash and cash equivalents at the beginning of the year	273,457
Cash and cash equivalents at the end of the year	167,313

*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

June 2010

(Rs in Lakhs)

Statement of Liabilities								
		As At 30th June 2010				As At 30th June 2009		
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	IBNR Reserves	Total Reserves
1	Fire	455.15	539.57	196.78	1,191.50	209.71	32.56	290.71
2	Marine							
a	Marine Cargo	197.07	104.72	61.37	363.15	70.87	2.44	80.49
b	Marine Hull							
3	Miscellaneous							
a	Motor	11,321.61	3,238.79	456.48	15,016.88	2,285.93	78.90	2,648.83
b	Engineering	197.42	235.90	109.46	542.77	132.05	4.00	169.75
c	Aviation				-			
d	Liabilities	107.89		17.32	125.21	54.66	3.90	66.74
e	Others	326.40	337.32	51.63	715.35	68.17	3.29	82.05
4	Health Insurance	1,642.21	775.87	328.33	2,746.41	407.69	18.41	488.94
5	Total Liabilities	14,247.76	5,232.16	1,221.36	20,701.28	3,229.07	143.49	3,827.52

PERIODIC DISCLOSURES
FORM NL-22 : Geographical Distribution of Business

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 31st March 2010

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	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	75.66	75.66	0.30	0.30			98.47	345.15	345.15	140.52	140.52	4.93	4.93	36.75	36.75	23.34	23.34					2.75	2.75	727.86	727.86
Arunachal Pradesh																								-	-
Assam	2.75	2.75	1.17	1.17			1.69	44.61	44.61	17.52	17.52			0.08	0.08	0.72	0.72					0.25	0.25	68.78	68.78
Bihar																								-	-
Chhattisgarh	1.14	1.14					5.38	90.35	90.35	34.18	34.18			2.40	2.40	0.13	0.13							133.60	133.60
Goa							0.50	12.45	12.45	4.29	4.29			0.30	0.30	0.05	0.05					0.10	0.10	17.69	17.69
Gujarat	59.04	59.04	25.27	25.27			7.40	598.07	598.07	163.17	163.17	4.32	4.32	42.83	42.83	20.77	20.77					6.04	6.04	926.90	926.90
Haryana								56.84	56.84	20.19	20.19			0.19	0.19	0.10	0.10							77.32	77.32
Himachal Pradesh																								-	-
Jammu & Kashmir																								-	-
Jharkhand								43.32	43.32	10.51	10.51	0.11	0.11	0.01	0.01	0.53	0.53					0.02	0.02	54.49	54.49
Karnataka	219.80	219.80	27.72	27.72			13.83	372.40	372.40	82.45	82.45	1.78	1.78	44.86	44.86	561.33	561.33					5.42	5.42	1,329.60	1,329.60
Kerala								73.57	73.57	19.57	19.57			3.14	3.14	1.06	1.06							97.34	97.34
Madhya Pradesh	0.63	0.63	0.11	0.11				196.29	196.29	71.11	71.11			0.27	0.27	1.10	1.10					0.37	0.37	269.88	269.88
Maharashtra	563.38	563.38	189.91	189.91			19.84	1,327.15	1,327.15	319.75	319.75	33.85	33.85	155.91	155.91	756.72	756.72					30.23	30.23	3,396.75	3,396.75
Manipur																								-	-
Meghalaya																								-	-
Mizoram																								-	-
Nagaland																								-	-
Orissa	0.18	0.18	0.02	0.02			0.56	83.41	83.41	31.13	31.13	0.20	0.20	0.51	0.51	0.51	0.51					0.54	0.54	117.06	117.06
Punjab	20.26	20.26	1.02	1.02			2.46	492.21	492.21	77.03	77.03	1.33	1.33	48.91	48.91	11.84	11.84					3.54	3.54	658.61	658.61
Rajasthan	3.93	3.93	4.35	4.35			1.12	159.52	159.52	51.83	51.83	1.83	1.83	3.07	3.07	1.62	1.62					1.30	1.30	228.56	228.56
Sikkim																								-	-
Tamil Nadu	113.23	113.23	43.31	43.31			15.05	430.07	430.07	187.97	187.97	6.01	6.01	16.76	16.76	34.52	34.52					5.54	5.54	852.46	852.46
Tripura																								-	-
Uttar Pradesh	23.19	23.19	30.77	30.77			4.87	344.06	344.06	109.49	109.49	0.77	0.77	12.54	12.54	1.50	1.50					3.92	3.92	531.11	531.11
Uttarakhand								32.95	32.95	7.79	7.79					0.20	0.20					0.20	0.20	41.14	41.14
West Bengal	40.40	40.40	5.11	5.11			1.98	273.82	273.82	106.24	106.24	1.28	1.28	4.47	4.47	3.70	3.70					1.45	1.45	438.46	438.46
Andaman & Nicobar Is.																								-	-
Chandigarh	12.18	12.18	5.51	5.51			2.18	339.81	339.81	66.38	66.38	0.13	0.13	6.81	6.81	2.77	2.77					1.98	1.98	437.75	437.75
Dadra & Nagra Haveli																								-	-
Daman & Diu																								-	-
Delhi	704.10	704.10	62.64	62.64			59.77	1,160.48	1,160.48	239.96	239.96	5.80	5.80	210.85	210.85	20.18	20.18					30.42	30.42	2,494.19	2,494.19
Lakshadweep																								-	-
Puducherry																								-	-
Total	1,839.88	1,839.88	397.21	397.21	-	-	235.10	6,476.53	6,476.53	1,761.08	1,761.08	62.35	62.35	590.66	590.66	1,442.69	1,442.69	-	-	-	-	94.05	94.05	12,899.56	12,899.56

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

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 30th June 2010

(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	6,956,387	2,653,457	-	
2	No. of Reinsurers with rating AA but less than AAA	1	2,297,045	1,158,300		
3	No. of Reinsurers with rating A but less than AA	8	165,942,278	42,315,004		
4	No. of Reinsurers with rating BBB but less than A	0				
5	No. of Reinsurers with rating less than BBB	0				
6	Total	10	175,195,710	46,126,761		

PERIODIC DISCLOSURES

FORM NL-24 : Ageing of Claims

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 30th June 2010

Ageing of Claims							
Sl.No.	Line of Business	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	6	12	4		63.79
2	Marine Cargo	12	19	42	17	2	22.56
3	Marine Hull						
4	Engineering	2	12	13	9	3	103.62
5	Motor OD	1361	6264	1779	168	5	1863.61
6	Motor TP		1	3	6	5	20.41
7	Health	1609	303	12	2		485.45
8	Overseas Travel						
9	Personal Accident	1	7	10	1		4.54
10	Liability	1		3	4	3	6.51
11	Crop						
12	Miscellaneous	32	201	96	26	18	450.2

PERIODIC DISCLOSURES**FORM NL-25 : Quarterly claims data for Non-Life****Insurer: BHARTI AXA General Insurance Company Limited****Date: As on 30th June 2010***No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	63	237	0	89	2911	542		22	63	0	0	361	4775
2	Claims reported during the period	83	265		84	14206	2323		26	38			648	17879
3	Claims Settled during the period	24	92		39	9577	1926		19	11			355	12058
4	Claims Repudiated during the period	3	14		1	425	109		4	7			35	600
5	Claims closed during the period	0	0	0	0	0	124	0	0	0	0	0	0	124
6	Claims O/S at End of the period	119	396		133	7107	706		25	83			619	9872
	Less than 3months	68	213		68	6227	654		15	37			389	7871
	3 months to 6 months	26	156		36	732	42		6	24			158	1425
	6months to 1 year	21	26		28	138			4	21			69	514
	1year and above	4	1		1	10				1			3	52

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

Insurer : BHARTI AXA General Insurance Company Limited

Solvency for the quarter ended 30th June 2010

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

Item No.	Description	PREMIUM		Claims			
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM
1	Fire	4,350	740	2,436	441	435	435
2	Marine Cargo	844	378	171	90	118	118
3	Marine Hull						
4	Motor	24,366	18,642	3,677	3,094	4,142	4,142
5	Engineering	1,347	395	335	246	135	135
6	Aviation						
7	Laibilities	340	219	71	64	58	58
8	Others	3,136	607	833	180	439	439
9	Health	5,956	3,472	1,085	776	1,013	1,013
	Total	40,339	24,454	8,609	4,893	6,340	6,340

PERIODIC DISCLOSURES

FORM NL-27 : Offices information for Non-Life

Insurer: BHARTI AXA General Insurance Company Limited
Date: As on 30th June 2010

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		51
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year		52
7	No. of branches approved but not opened		108
8	No. of rural branches		0
9	No. of urban branches		52

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Bharti - Axa General Insurance Co. Ltd. & 139

Statement as on: 30/6/2010

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	38,592.37
2	Loans	9	0.00
3	Fixed Assets	10	4,413.13
4	Current Assets		
	a. Cash & Bank Balance	11	1,782.13
	b. Advances & Other Assets	12	4,975.43
5	Current Liabilities		
	a. Current Liabilities	13	17,647.23
	b. Provisions	14	14,590.83
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		24,729.16

Application of Funds as per Balance Sheet (A)

-7204.16

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	4,413.13
3	Cash & Bank Balance (if any)	11	1,782.13
4	Advances & Other Assets (if any)	12	4,975.43
5	Current Liabilities	13	17,647.23
6	Provisions	14	14,590.83
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		24,729.16

TOTAL (B) **-45,796.53**

'Investment Assets' As per FORM 3B

(A-B) **38,592.37**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	FVC Amount	Total	Market Value	
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (b+c)	(e)	(d + e)		
1	G. Sec.	Not less than 20%			9482.08	9,482.08		9482.08	9,433.33	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%			9482.08	9,482.08		9482.08	9,433.33	
3	Investment subject to Exposure Norms					-				
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			7753.27	7,753.27		7753.27	7,796.49	
	2. Approved Investments	Not exceeding 55%	7828.62		8847.16	8,847.16		8847.16	8,841.73	
	3. Other Investments (not exceeding 25%)		4175.46		505.79	505.79		505.79	503.18	
Total Investment Assets			100%	12,004.08	-	26,588.30	26,588.30	-	26,588.30	26,574.73

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

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

(^A) 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 30th June 2010

(Rs in Lakhs)

Detail Regarding debt securities							
	MARKET VALUE				Book Value		
	As at 30/06/09	as % of total for this class	as at.... Of the previous year	as % of total for this class	As at 30/06/09	as % of total for this class	as % of total for this class
Break down by credit rating							
AAA rated	9,826.21	25.53%	Nil	Nil	9,788.58	22.88%	Nil
AA or better	-	-	Nil	Nil	-	-	Nil
Rated below AA but above A	-	-	Nil	Nil	-	-	Nil
Rated below A but above B	-	-	Nil	Nil	-	-	Nil
Any other (P1+ & Equivalent)	8,730.11	22.68%	Nil	Nil	8,828.91	22.88%	Nil
BREAKDOWN BY RESIDUAL MATURITY							
Up to 1 year	20,825.00	54.11%	Nil	Nil	20,916.42	54.20%	Nil
more than 1 year and upto 3years	14,013.72	36.41%	Nil	Nil	13,985.94	36.24%	Nil
More than 3years and up to 7years	3,130.95	8.14%	Nil	Nil	3,143.23	8.14%	Nil
More than 7 years and up to 10 years	517.30	1.34%	Nil	Nil	546.78	1.42%	Nil
above 10 years	-	-	Nil	Nil	-	-	Nil
Breakdown by type of the issuer							
a. Central Government	9,826.21	51.02%	Nil	Nil	9,788.58	50.80%	Nil
b. State Government	-	-	Nil	Nil	-	-	Nil
c. Corporate Securities	9,433.12	48.98%	Nil	Nil	9,482.08	49.20%	Nil

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.

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

Insurer: BHARTI AXA General Insurance Company Limited

Date: As on 30th June 2010

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter June 2010	up to the Quarter June 2009
1	Gross Premium Growth Rate	182%	NA
2	Gross Premium to shareholders' fund ratio	31.28%	27.92%
3	Growth rate of shareholders' fund	122.46%	100.00%
4	Net Retention Ratio	62.00%	31.96%
5	Net Commission Ratio	-2.72%	-11.53%
6	Expense of Management to Gross Direct Premium Ratio	40.92%	65.88%
7	Combined Ratio	68.72%	76.46%
8	Technical Reserves to net premium ratio	337.29%	126.63%
9	Underwriting balance ratio	-44.28%	-187.63%
10	Operating Profit Ratio	21.67%	19.62%
11	Liquid Assets to liabilities ratio	57.85%	7.11%
12	Net earning ratio	-42.52%	-180.02%
13	return on net worth ratio	-20.86%	-28.13%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.43	1.78
15	NPA Ratio	NA	NA
	Gross NPA Ratio		
	Net NPA Ratio		

Equity Holding Pattern for Non-Life Insurers

(INR)

1	(a) No. of shares	2,407,250	1,625,800
2	(b) Percentage of shareholding (Indian / Foreign)	77.78 / 22.22	74.00 / 26.00
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)	(1.66)	(1.61)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.66)	(1.61)
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 30th June 2010

(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 Apr - Jun 2010	up to the Quarter Jun 2010	For the quarter Apr - Jun 2009	up to the Quarter Jun 2009
	I - Insurance Premium Received						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	455.51	455.51	390.22	390.22
2	Bharti Infratel Limited	-do-	Premium Received	123.99	123.99	76.17	76.17
3	Bharti Airtel Services Limited	-do-	Premium Received	47.64	47.64	30.01	30.01
4	AXA Business Services Private Limited	-do-	Premium Received	13.47	13.47	2.79	2.79
5	AXA Group Solutions Private Limited	-do-	Premium Received	1.94	1.94	0.46	0.46
6	AXA Technology Services India Private Limited	-do-	Premium Received	5.78	5.78	0.09	0.09
8	Bharti Airtel Singapore Private Limited	-do-	Premium Received	0.05	0.05	-	-
9	Bharti Airtel USA Limited	-do-	Premium Received	3.09	3.09	3.03	3.03
10	Bharti AXA Investment Managers Private Limited	-do-	Premium Received	0.21	0.21	0.10	0.10
11	Bharti AXA Life Insurance Company Limited	-do-	Premium Received	15.49	15.49	0.39	0.39
12	Field Fresh Foods Private Limited	-do-	Premium Received	13.35	13.35	1.00	1.00
13	Bharti Enterprises Limited	-do-	Premium Received	1.58	1.58	0.10	0.10
15	Bharti Foundation	-do-	Premium Received	10.41	10.41	7.67	7.67
16	Bharti Hexacom Limited	-do-	Premium Received	2.03	2.03	0.29	0.29
17	Bharti Infotel Private Limited	-do-	Premium Received	0.00	0.00	0.00	0.00
18	Bharti Overseas Private Limited	-do-	Premium Received	0.00	0.00	0.03	0.03
19	Bharti Realty Limited	-do-	Premium Received	13.34	13.34	0.72	0.72
20	Bharti Telemedia Limited	-do-	Premium Received	3.52	3.52	1.48	1.48
21	Bharti Telesoft Limited	-do-	Premium Received	-	-	7.08	7.08
22	Bharti Teletech Limited	-do-	Premium Received	(2.26)	(2.26)	27.01	27.01
23	Bharti Walmart Private Limited	-do-	Premium Received	0.20	0.20	-	-
26	Bharti Airtel Hongkong Limited	-do-	Premium Received	0.08	0.08	-	-
27	BHARTI CELLULAR LTD	-do-	Premium Received	-	-	0.05	0.05
28	BHARTI DELMONTE INDIA PVT LTD	-do-	Premium Received	-	-	2.63	2.63
29	BHARTI ENTERPRISES LIMITED	-do-	Premium Received	-	-	1.93	1.93
30	Bharti Hexacom Ltd Rajasthan	-do-	Premium Received	-	-	1.20	1.20
31	BHARTI REALTY PVT. LTD	-do-	Premium Received	-	-	4.59	4.59
32	SHIKSHA BHARTI PUBLIC SCHOOL	-do-	Premium Received	0.31	0.31	0.21	0.21
33	BHARTI REALTY HOLDINGS LTD	-do-	Premium Received	2.60	2.60	-	-
34	BHARTI TELEVENTURES LTD	-do-	Premium Received	0.06	0.06	-	-
35	UVA ENGINEER'S (BHARTI REALTY)	-do-	Premium Received	0.07	0.07	-	-
36	BHARTI TELECOM LTD	-do-	Premium Received	0.00	0.00	-	-
37	BHARTI SBM HOLDINGS PRIVATE LI	-do-	Premium Received	0.09	0.09	-	-
38	BHARTI COMTEL LTD	-do-	Premium Received	0.01	0.01	-	-
39	BHARTI AXA GENERAL INSURANCE	-do-	Premium Received	0.45	0.45	-	-
40	NASSER MUNJEE	-do-	Premium Received	0.03	0.03	-	-
41	Bharti Ventures Limited	Joint Venture Partners	Premium Received	1.83	1.83	0.01	0.01
	II - Insurance Claims Paid						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	0.17	0.17	25.29	25.29
2	Bharti Airtel Services Limited	-do-	Claims paid	50.19	50.19	5.03	5.03
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	4.59	4.59	25.12	25.12
4	AXA Business Services Private Limited	-do-	Claims paid	1.77	1.77	0.65	0.65
6	Bharti Foundation	-do-	Claims paid	0.04	0.04	-	-
7	Bharti Teletech Limited	-do-	Claims paid	23.80	23.80	5.04	5.04
8	Bharti Walmart Private Limited	-do-	Claims paid	0.17	0.17	-	-
10	Bharti Televentures Limited.	-do-	Claims paid	-	-	1.39	1.39
11	BHARTI REALTY PVT. LTD	-do-	Claims paid	-	-	0.82	0.82
12	BHARTI AXA GENERAL INSURANCE	-do-	Claims paid	0.17	0.17	-	-
13	BHARTI ENTERPRISES	-do-	Claims paid	0.10	0.10	-	-

14	Bharti Infratel Limited	-do-	Claims paid	1.60	1.60	-	-
15	Bharti Overseas Private Limited	-do-	Claims paid	0.86	0.86	-	-
	III - Rent Paid						
2	Bharti Retail Limited	-do-	Rent Paid	-	-	0.80	0.80
3	Bharti Airtel Limited	-do-	Rent Paid	-	-	0.78	0.78
5	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	9.14	9.14	-	-
	IV - Rent Received						
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	33.16	33.16	-	-
	V - Informational Support Services Received						
1	AXA Technology Services India Private Limited	-do-	IT Support	73.34	73.34	49.43	49.43
	VI - Professional Services Received						
4	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	3.55	3.55
	VII - Reinsurance						
1	AXA Corporate Solution Reassurance	-do-	Reinsurance	869.83	869.83	538.85	538.85
	VIII - Donations						
1	Bharti Foundation	-do-	Donation	0.77	0.77	1.18	1.18
	IX - Telephone Expenses						
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	12.71	12.71	5.54	5.54
2	Bharti Airtel Limited	-do-	Telephone Expenses	1.98	1.98	13.48	13.48
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	0.95	0.95	1.13	1.13
	X - Other Services Availed						
1	AXA Technology Services India Private Limited	-do-	Other Services Availed	0.42	0.42	5.04	5.04
2	AXA Business Services Private Limited	-do-	Other Services Availed	74.17	74.17	34.74	34.74
7	Bharti AXA IM Pvt Ltd	-do-	Other Services Availed	-	-	0.61	0.61
8	AXA Asia Region	-do-	Other Services Availed	2.11	2.11	-	-
9	Bharti Enterprises Ltd	-do-	Other Services Availed	375.03	375.03	-	-
	XI- Issue of Shares						
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital	3,697	3,697	-	-
2	Societe Beaujon	Joint Venturer Partners	Share Capital	2,174	2,174	-	-
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	1,629	1,629	-	-
	XII - Purchase of Fixed Assets						
1	AXA Technology Services India Private Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Purchase of Fixed Assets	7.67	7.67	43.33	43.33

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

PERIODIC DISCLOSURES**FORM NL-32 : Products Information****Insurer: BHARTI AXA General Insurance Company Limited****Date: 30th June 2010*****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
1	Smart Micro Insurance Policy	BAGI/IRDA/MIC/2	NA	Miscellaneous	Class and Individually Rated	19th April 2010
2	Banker's Indemnity Policy	BAGI/IRDA/BIP/2010	NA	Miscellaneous	Individually Rated	30th June 2010
3	Smart Traveller Insurance Policy(Individuals and Families)	BAGI/IRDA/SMTI/2010	NA	Health	Class Rated	30th June 2010

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: BHARTI AXA General Insurance Company Limited

Solvency for the Quarter ended on 30th June 2010

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):		28,490
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		20,701
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,292
4	Excess in Policyholders' Funds (1-2-3)		5,496.76
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		19,125
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9,245
7	Excess in Shareholders' Funds (5-6)		9,881
8	Total Available Solvency Margin [ASM] (4+7)		15,377
9	Total Required Solvency Margin [RSM]		6,340
10	Solvency Ratio (Total ASM/Total RSM)		2.43

PERIODIC DISCLOSURES			
FORM NL-34 : Board of Directors & Key Person			
		As On 30th June 2010	
Insurer: BHARTI AXA General Insurance Company Limited			
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Ms. Siew Pod Ngo	Director	No change
2	Mr. Jan Van Den Berg	Director	No change
3	Mr. Alex Kimura	Director	No change
4	Mr. Akhil Gupta	Director	No change
5	Mr. Rakesh Bharti Mittal	Director	No change
6	Mr. Manik Jhangiani	Director	No change
7	Mr. Nasser Munjee	Director	No change
8	Mr. Bharat S Raut	Independent Director	No change
9	Dr. Amarnath Ananthanarayanan	CEO & Managing Director	No change
10	Mr. Jitender Balakrishnan	Independent Director	Appointed wef 01June2010
11	Mr. Milind Chalisgaonkar	Alternate Director to Ms. Siew Pod Ngo	Reappointed wef 26May2010

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

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code:

Statement as on: 30th June 2010

e 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)	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		

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 NL-36-YIELD ON INVESTMENTS 1

Company Name & Code:

Statement as on:

Share Holders Fund Not Representing Solvency Margin

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Category of Investment	Category 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 (%)
1	CENTRAL GOVT. BONDS	CGSB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	7.25	6.66%	6.66%
2	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	3.53	7.97%	7.97%
3	DEPOSIT - DEPOSIT WITH SCHEDULE BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	2,460.00	21.80	5.03%	5.03%	2,460.00	21.80	5.03%	5.03%	1,320.00	156.98	5.80%	5.80%
4	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	5,368.62	62.31	5.80%	5.80%	5,368.62	62.31	5.80%	5.80%	3,965.32	48.23	6.02%	6.02%
5	COMMERCIAL PAPERS	ECCP	0.00	1.02	5.34%	5.34%	0.00	1.02	5.34%	5.34%	498.98	2.69	5.32%	5.32%
6	BONDS - PSU - TAXABLE	OBPT	517.66	9.79	7.57%	7.57%	517.66	9.79	7.57%	7.57%	519.40	0.64	7.48%	7.48%
7	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SCHEMES	OMGS	3,180.40	22.35	4.13%	4.13%	3,180.40	22.35	4.13%	4.13%	645.00	122.62	4.88%	4.88%
8	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	477.39	19.02	16.30%	16.30%	477.39	19.02	16.30%	16.30%	926.91	2.47	0.81%	0.81%
TOTAL			12,004.07	136.29	5.89 %	5.89 %	12,004.07	136.29	5.89 %	5.89 %	7,875.61	344.40	5.27 %	5.27 %

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 Agerage' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code:

Statement as on:

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No	Category of Investment	Category 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 (%)
1	CENTRAL GOVT. BONDS	CGSB	7,900.37	94.12	6.74%	6.74%	7,900.37	94.12	6.74%	6.74%	4,122.91	141.85	7.51%	7.51%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,087.26	18.46	6.74%	6.74%	1,087.26	18.46	6.74%	6.74%	1,226.35	45.59	7.95%	7.95%
3	TREASURY BILLS	CTRB	494.45	4.58	3.86%	3.86%	494.45	4.58	3.86%	3.86%	1,195.63	16.81	3.30%	3.30%
4	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	2,019.73	33.62	7.49%	7.49%	2,019.73	33.62	7.49%	7.49%	1,524.12	87.90	8.85%	8.85%
5	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	500.08	0.00	0.00%	0.00%	500.08	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
6	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	4,634.18	64.82	7.46%	7.46%	4,634.18	64.82	7.46%	7.46%	3,095.12	83.06	7.65%	7.65%
7	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	21.56	8.79%	8.79%
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	599.28	16.13	10.80%	10.80%	599.28	16.13	10.80%	10.80%	598.81	64.28	10.75%	10.75%
9	DEPOSIT - DEPOSIT WITH SCHEDULE BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	4,375.00	76.47	5.60%	5.60%	4,375.00	76.47	5.60%	5.60%	5,384.00	147.93	6.18%	6.18%
10	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	3,460.30	34.29	5.75%	5.75%	3,460.30	34.29	5.75%	5.75%	2,438.85	68.29	7.38%	7.38%
11	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	1,011.86	14.35	6.38%	6.38%	1,011.86	14.35	6.38%	6.38%	0.00	0.00	0.00%	0.00%
12	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	3.75	69.06%	69.06%	0.00	3.75	69.06%	69.06%	60.00	0.00	0.00%	0.00%
13	BONDS - PSU - TAXABLE	OBPT	505.79	0.59	7.06%	7.06%	505.79	0.59	7.06%	7.06%	0.00	0.00	0.00%	0.00%
TOTAL			26,588.30	361.17	6.61 %	6.61 %	26,588.30	361.17	6.61 %	6.61 %	19,645.78	677.28	7.30 %	7.30 %

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

1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

2 Yield netted for Tax

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Statement as on: 31st March 2010

Name of Fund : Total Investme

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	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹							
		NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date</u> ²							
		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

(Rs in Lakhs)

Quarterly Business Returns across line of Business								
Sl.No.	Line of Business	QUARTER Apr - June 10		QUARTER Apr - June 09		upto the June 2010	upto the June 2009	
		Premium	No. of Policies	Premium	No. of Policies	Premium	Premium	No. of Policies
1	Fire	1,839.88	2475	883.02	1860	1,839.88	883.02	1,860
2	Cargo & Hull	397.21	484	102.13	370	397.21	102.13	370
3	Motor TP	1,761.07	0	479.05	0	1,761.07	479.05	-
4	Motor OD	6,476.53	103878	1,716.61	23950	6,476.53	1,716.61	23,950
5	Engineering	235.10	378	300.40	431	235.10	300.40	431
6	Workmen's Compensation					-	-	-
7	Employer's Liability	62.34	317	40.49	346	62.34	40.49	346
8	Aviation					-	-	-
9	Personal Accident	590.66	3181	205.27	1391	590.66	205.27	1,391
10	Health	1,442.70	3003	405.48	1031	1,442.70	405.48	1,031
11	Others*	94.06	1701	38.61	1057	94.06	38.61	1,057

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 30th June 2010

(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	16	0.22	
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	-	11.64	
		Social			
4	Motor OD	Rural	1,945	64.74	
		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	52	25.92	
		Social			
10	Health	Rural	12	3.51	
		Social			
11	Others*	Rural	72	1.54	
		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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels						
		Current Quarter Apr - June 2010		Current Quarter Apr - June 2009		Up to the period 30th	Up to the period 30th June 2009	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	No. of Policies	Premium
1	Individual agents	19503	1,678.75	5245	451.46	19503	5,245	451.46
2	Corporate Agents-Banks					0	-	-
3	Corporate Agents -Others					0	-	-
4	Brokers	23346	5,029.70	4616	1,708.01	23346	4,616	1,708.01
5	Micro Agents					0	-	-
6	Direct Business	72568	6,191.10	20575	2,011.60	72568	20,575	2,011.60
	Total (A)	115417	12,899.56	30436	4,171.07	115417	30,436	4,171.07
1	Referral (B)			-	-		0	-
	Grand Total (A+B)	115417	12,899.56	30,436	4,171.07	115417	30,436	4,171.07

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 30th June 2010

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved		
				Fully Accepted	Partial Accepted	Rejected
1	Complaints made by customers					
a)	Sales Related		39	38		
b)	Policy Administration Related		97	94		
c)	Insurance Policy Coverage related		12	12		
d)	Claims related	41	174	170		
e)	others		36	34		
d)	Total Number		358	348		

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days			0
b)	Greater than 15 days	10	0	10
	Total Number	10	0	10

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