

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 Business	✓	✓	✓	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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			(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)	
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 A	✓	✓	✓	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 & Manager	✓	✓	✓	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
	<b>** 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.</b>					

**PERIODIC DISCLOSURES**

**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**

**Date: As on 30th June 2011**

**REVENUE ACCOUNT FOR THE QUARTER ENDED 30th June 2011**

	Particulars	Schedule	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,180,070	1,180,070	523,030	523,030
					-	
2	Profit/ Loss on sale/redemption of Investments		(27)	(27)	82	82
					-	
3	Others (to be specified)				-	-
	Amortisation of Discount/(Premium)		37,876	37,876	(734)	(734)
4	Interest, Dividend & Rent – Gross		62,710	62,710	36,395	36,395
	<b>TOTAL (A)</b>		<b>1,280,629</b>	<b>1,280,629</b>	<b>558,773</b>	<b>558,773</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	992,101	992,101	408,500	408,500
					-	
2	Commission	<b>NL-6-Commission Schedule</b>	(9,674)	(9,674)	(21,574)	(21,574)
					-	
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	667,772	667,772	523,009	523,009
					-	
4	Premium Deficiency		-	-	-	-
					-	
5	Pool Expenses		1,073	1,073	-	
					-	
6	Contribution to Solatium Fund		296	296	-	
					-	
	<b>TOTAL (B)</b>		<b>1,651,568</b>	<b>1,651,568</b>	<b>909,935</b>	<b>909,935</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(370,939)</b>	<b>(370,939)</b>	<b>(351,162)</b>	<b>(351,162)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	<b>TOTAL (C)</b>		<b>(370,939)</b>	<b>(370,939)</b>	<b>(351,162)</b>	<b>(351,162)</b>

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

# PERIODIC DISCLOSURES

## 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

Date: As on 30th June 2011

### PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th June 2011

	Particulars	Schedule	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(36,236)	(36,236)	(44,396)	(44,396)
	(b) Marine Insurance		(5,903)	(5,903)	(8,503)	(8,503)
	(c) Miscellaneous Insurance		(328,801)	(328,801)	(298,263)	(298,263)
					-	-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,045	4,045	3,333	3,333
	(b) Profit on sale of investments		5,803	5,803	4,512	4,512
	Less: Loss on sale of investments				-	-
	(c) Amortisation of Discount/(Premium)		22,568	22,568	6,159	6,159
					-	-
3	OTHER INCOME		211	211	-	-
	<b>TOTAL (A)</b>		<b>(338,312)</b>	<b>(338,312)</b>	<b>(337,158)</b>	<b>(337,158)</b>
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		4	4	-	-
	(b) Bad debts written off				-	-
	(c) Others (To be specified)		-	-	-	-
	<b>TOTAL (B)</b>		<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>
	Profit Before Tax		<b>(338,316)</b>	<b>(338,316)</b>	<b>(337,158)</b>	<b>(337,158)</b>
	Provision for Taxation - Wealth Tax		100	100		
	<b>APPROPRIATIONS</b>					
	(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		(3,839,215)	(3,839,215)	(3,502,057)	(3,502,057)
	Balance carried forward to Balance Sheet		<b>(4,177,631)</b>	<b>(4,177,631)</b>	<b>(3,839,215)</b>	<b>(3,839,215)</b>

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.

**PERIODIC DISCLOSURES**

**FORM NL-3-B-BS**

Name of the Insurer: BHARTI AXA General Insurance Company Limited

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

**BALANCE SHEET AS AT 30th June 2011**

	Schedule	UP TO THE QUARTER June 2011 (Rs.'000)	UP TO THE QUARTER June 2010 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	4,222,717	2,407,250
SHARE APPLICATION MONEY PENDING ALLOTMENT		650,000	750,000
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,366,504	931,884
FAIR VALUE CHANGE ACCOUNT		1,314	474
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>6,240,535</b>	<b>4,089,608</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	7,180,572	3,750,985
LOANS	NL-13-Loans Schedule		-
FIXED ASSETS	NL-14-Fixed Assets Schedule	341,099	305,031
DEFERRED TAX ASSET			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	73,747	178,213
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	1,026,192	606,269
<b>Sub-Total (A)</b>		<b>1,099,939</b>	<b>784,482</b>
<b>CURRENT LIABILITIES</b>	NL-17-Current Liabilities Schedule	3,877,025	1,764,723
<b>PROVISIONS</b>	NL-18-Provisions Schedule	2,681,681	1,459,083
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>6,558,706</b>	<b>3,223,806</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(5,458,767)</b>	<b>(2,439,323)</b>
<b>MISCELLANEOUS EXPENDITURE</b> (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,177,631	2,472,916
<b>TOTAL</b>		<b>6,240,535</b>	<b>4,089,608</b>

**CONTINGENT LIABILITIES**

	Particulars	UP TO THE QUARTER June 2011 (Rs.'000)	UP TO THE QUARTER June 2010 (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
	<b>TOTAL</b>	<b>NIL</b>	<b>NIL</b>

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

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

Date: As on 30th June 2011

**PREMIUM EARNED [NET]**

Particulars	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1,991,345	1,991,345	1,276,660	1,276,660
Service Tax	-	-		-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	-	-		-
Add: Premium on reinsurance accepted	167,544	167,544	2,335	2,335
Less : Premium on reinsurance ceded	740,930	740,930	513,639	513,639
Net Premium	<b>1,417,960</b>	<b>1,417,960</b>	<b>765,356</b>	<b>765,356</b>
Adjustment for change in reserve for unexpired risks	237,889	237,889	242,326	242,326
<b>Premium Earned (Net)</b>	<b>1,180,070</b>	<b>1,180,070</b>	<b>523,030</b>	<b>523,030</b>

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

**PERIODIC DISCLOSURES**  
**FORM NL-5 - CLAIMS SCHEDULE**

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

Date: As on 30th June 2011

**CLAIMS INCURRED [NET]**

	Particulars	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	699,427	699,427	306,816	306,816
	Add Claims Outstanding at the end of the year	2,054,863	2,054,863	214,576	214,576
	Less Claims Outstanding at the beginning of the year	1,648,420	1,648,420	42,880	42,880
	Gross Incurred Claims	<b>1,105,869</b>	<b>1,105,869</b>	<b>478,511</b>	<b>478,511</b>
	Add :Re-insurance accepted to direct claims	22,234	22,234	-	-
	Less :Re-insurance Ceded to claims paid	136,002	136,002	70,011	70,011
	<b>Total Claims Incurred</b>	<b>992,101</b>	<b>992,101</b>	<b>408,500</b>	<b>408,500</b>

Not  
es:

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

# PERIODIC DISCLOSURES

## FORM NL-6-COMMISSION SCHEDULE

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

Date: As on 30th June 2011

### COMMISSION -

Particulars	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<b>Commission paid</b>				
Direct	86,844	86,844	48,681	48,681
Add: Re-insurance Accepted	178	178	447	447
Less: Commission on Re-insurance Ceded	96,696	96,696	70,702	70,702
Net Commission	<b>(9,674)</b>	<b>(9,674)</b>	<b>(21,574)</b>	<b>(21,574)</b>
<b>Break-up of the expenses (Gross) incurred to procure</b>				
Agents	13,064	13,064	12,672	12,672
Brokers	73,791	73,791	36,456	36,456
Corporate Agency	166	166		-
Referral	-	-		-
Others (pl. specify)	-	-		-
TOTAL (B)	<b>87,022</b>	<b>87,022</b>	<b>49,128</b>	<b>49,128</b>

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



**PERIODIC DISCLOSURES**

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011	FOR THE QUARTER Apr 10 - June 10	UP TO THE QUARTER June 2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	227,759	227,759	180,550	180,550
2	Travel, conveyance and vehicle running expenses	14,154	14,154	12,935	12,935
3	Training expenses	4,654	4,654	1,175	1,175
4	Rents, rates & taxes	31,847	31,847	31,302	31,302
5	Repairs	9,589	9,589	9,416	9,416
6	Printing & stationery	5,401	5,401	2,935	2,935
7	Communication	13,890	13,890	9,416	9,416
8	Legal & professional charges	32,548	32,548	27,381	27,381
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	213	213	388	388
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	175	175	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Audit Out of Pocket expenses	565	565	328	328
11	Advertisement and publicity	17,173	17,173	174,711	174,711
12	Interest & Bank Charges	1,367	1,367	1,716	1,716
13	Others (to be specified)	-	-	-	-
	Information technology	23,721	23,721	27,299	27,299
	Marketing Expenses	241,885	241,885	-	-
	Exchange (gain) /loss	6	6	10	10
	Miscellaneous Expenses	2,348	2,348	3,293	3,293
	Support Services	11,399	11,399	16,715	16,715
	ST on Exempted Services	261	261	-	-
	Loss on Sale of Assets	190	190	-	-
14	Depreciation	28,624	28,624	23,440	23,440
	<b>TOTAL</b>	<b>667,772</b>	<b>667,772</b>	<b>523,009</b>	<b>523,009</b>

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.

**PERIODIC DISCLOSURES****FORM NL-8-SHARE CAPITAL SCHEDULE**

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

**Date:** As on 30th June 2011

**SHARE CAPITAL**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	[300,000,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	6,000,000	3,000,000
2	Issued Capital		
	[240,725,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	4,222,717	2,407,250
3	Subscribed Capital		
	[240,725,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	4,222,717	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		
	<b>TOTAL</b>	<b>4,222,717</b>	<b>2,407,250</b>

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.

**PERIODIC DISCLOSURES****FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

Name of the Insurer: BHARTI AXA General Insurance Company Limited  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008  
Date: As on 30th June 2011

**SHARE CAPITAL****PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As at 30th June 2011		As at 30th June 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	328,433,852	77.78%	187,230,843	77.78%
· Foreign	93,837,875	22.22%	53,494,157	22.22%
Others				
TOTAL	422,271,727	100%	240,725,000	100%

**PERIODIC DISCLOSURES****FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008  
Date: As on 30th June 2011

**RESERVES AND SURPLUS**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,366,504	931,884
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	-	-
	<b>TOTAL</b>	<b>1,366,504</b>	<b>931,884</b>

Note:

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

**PERIODIC DISCLOSURES****FORM NL-11-BORROWINGS SCHEDULE****Name of the Insurer: BHARTI AXA General Insurance Company Limited****Registration No: 139 and Date of Registration with the IRDA : 27th June 2008****Date: As on 30th June 2011****BORROWINGS**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(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
	<b>TOTAL</b>	<b>NIL</b>	<b>NIL</b>

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

**PERIODIC DISCLOSURES**  
**FORM NL-12-INVESTMENT SCHEDULE**

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

Date: As on 30th June 2011

**Investments**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	683,472	739,978
2	Other Approved Securities	400,849	353,167
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	101,448	102,345
	(e) Other - Housing Sector	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	555,509	463,380
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,218,625	99,504
2	Other Approved Securities - (Fixed Deposits with Banks)	3,766,323	1,566,391
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	353,897	366,254
	(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	100,450	59,967
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>7,180,572</b>	<b>3,750,985</b>

**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.

(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-term investments

**PERIODIC DISCLOSURES**  
**FORM NL-13-LOANS SCHEDULE**

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

Date: As on 30th June 2011

**LOANS**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	<b>TOTAL</b>		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Others (to be specified)		
	<b>TOTAL</b>		
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		
	<b>TOTAL</b>		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>		

**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 disclosed.

**PERIODIC DISCLOSURES**  
**FORM NL-14-FIXED ASSETS SCHEDULE**

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

Date: As on 30th June 2011

(Rs.'000)

**FIXED ASSETS**

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 2011	As at 30th June 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License F	95,843	6,799	-	102,642	39,062	8,201	-	47,263	55,379	50,639
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Leasehold Property	113,524	-	351	113,173	39,334	4,779	178	43,934	69,239	86,679
Furniture & Fittings	32,368	48	-	32,416	14,980	1,079	-	16,059	16,356	19,491
Information Technology Equipment	130,541	2,308	50	132,798	66,284	8,172	18	74,437	58,361	76,121
Vehicles	67,581	7,292	3,663	71,210	28,993	4,330	2,509	30,814	40,396	34,266
Office Equipment	47,745	163	27	47,881	17,859	2,063	9	19,913	27,967	33,729
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>487,603</b>	<b>16,609</b>	<b>4,092</b>	<b>500,120</b>	<b>206,512</b>	<b>28,624</b>	<b>2,715</b>	<b>232,421</b>	<b>267,699</b>	<b>300,926</b>
Work in progress	65,508	13,224	5,332	73,400					73,400	4,105
<b>Grand Total</b>	<b>553,111</b>	<b>29,833</b>	<b>9,424</b>	<b>573,520</b>	<b>206,512</b>	<b>28,624</b>	<b>2,715</b>	<b>232,421</b>	<b>341,099</b>	<b>305,031</b>
<b>PREVIOUS YEAR</b>	430,677	14,884	4,248	441,313	112,842	23,440	-	136,282	305,031	317,835

Note:

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



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

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008  
Date: As on 30th June 2011

**CASH AND BANK BALANCES**

	Particulars	FOR THE QUARTER Apr 11 - June 11	UP TO THE QUARTER June 2011
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	23,133	23,133
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	39,020	39,020
	(c) Others (to be specified)	11,595	11,595
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>73,747</b>	<b>73,747</b>
	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.

# PERIODIC DISCLOSURES

## FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008  
Date: As on 30th June 2011

### ADVANCES AND OTHER ASSETS

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	8,559	18,519
2	Application money for investments		-
3	Prepayments	18,192	60,133
4	Advances to Directors/Officers		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,559	3,788
6	Others		-
	- Advance to employees	670	1,220
	- Advances recoverable in cash or in kind	-	-
	- Unutilised service tax Carried forward	5,760	22,860
	<b>TOTAL (A)</b>	<b>37,740</b>	<b>106,522</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	101,347	66,389
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business (including reinsurers)	155,300	229,096
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	108,726
	[Pursuant to section 7 of Insurance Act, 1938]		-
8	Others		-
	- Terrorism Pool control account	14,970	4,098
	- IMTPIP Control Account	644,281	16,445
9	Deposits		-
	- Rental	64,597	68,301
	- Others	7,956	6,693
	<b>TOTAL (B)</b>	<b>988,452</b>	<b>499,747</b>
	<b>TOTAL (A+B)</b>	<b>1,026,192</b>	<b>606,269</b>

#### Notes:

- 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.
- The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- Sundry Debtors will be shown under item 9(others)

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE**

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008  
Date: As on 30th June 2011

**CURRENT LIABILITIES**

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	115,213	11,246
2	Balances due to other insurance companies	1,146,562	614,251
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	13,105	13,296
5	Unallocated Premium	144,113	98,345
6	Unclaimed Amount of Policy Holders	1,774	68,210
7	Sundry creditors	56,045	-
8	Due to subsidiaries/ holding company	-	-
9	Claims outstanding for	-	-
	i) More than Six Months	-	-
	ii) Less than Six Months (Including IBNR & IBNER)	2,055,057	645,352
	IMTPIP Claims Outstanding	-	26,430
	Premium Deficiency	2,446	42,785
	Claims Recoverable from Reinsurer (Including IBNR)	-	-
	Claims Outstanding	-	-
	Annuities due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	- Service Tax payable	-	37,120
	- Statutory Dues	34,202	19,860
	- Rent Equilisation Reserve	42,193	29,747
	- Expenses Payable	171,286	128,389
	- Stale Chq	8,551	3,189
	- Employee related	84,659	25,928
	- Others	575	578
	- Solatium Fund	1,244	-
	<b>TOTAL</b>	<b>3,877,025</b>	<b>1,764,723</b>

**PERIODIC DISCLOSURES****FORM NL-18-PROVISIONS SCHEDULE**

**Name of the Insurer:** BHARTI AXA General Insurance Company Limited  
**Registration No:** 139 and **Date of Registration with the IRDA :** 27th June 2008  
**Date:** As on 30th June 2011

**PROVISIONS**

	<b>Particulars</b>	<b>As at 30th June 2011</b>	<b>As at 30th June 2010</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,610,086	1,424,776
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	71,595	34,307
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>2,681,681</b>	<b>1,459,083</b>

**PERIODIC DISCLOSURES****FORM NL-19 MISC EXPENDITURE SCHEDULE**

**Name of the Insurer:** BHARTI AXA General Insurance Company Limited  
**Registration No:** 139 and **Date of Registration with the IRDA :** 27th June 2008  
**Date:** As on 30th June 2011

**MISCELLANEOUS EXPENDITURE**

(To the extent not written off or adjusted)

	Particulars	As at 30th June 2011	As at 30th June 2010
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	NIL	NIL
2	Others (to be specified)	NIL	NIL
	<b>TOTAL</b>	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.

## PERIODIC DISCLOSURES

### FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

#### Receipts and Payments A/c - on direct basis

(Rs in '000's)

<b>Cash Flows from the operating activities:</b>	<b>YTD June 2011</b>
Premium received from policyholders, including advance receipts	1,916,536
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(29,051)
Receipts to co-insurers, net of claims recovery	83,042
IMTPIP ( Net )	(91,515)
Payments of claims	(611,182)
Payments of commission and brokerage	(111,737)
Payments of other operating expenses	(857,367)
Cash paid for advances & Deposits	(1,698)
Deposits, advances and staff loans	-
Taxes paid (Net)	-
Service tax paid	(96,566)
Other payments	-
Cash flows before extraordinary items	<b>200,462</b>
Cash flow from extraordinary operations	-
<b>Net cash flow from operating activities</b>	<b>200,462</b>
<b>Cash flows from investing activities:</b>	-
Purchase of fixed assets including Capital work in progress	(27,057)
Proceeds from sale of fixed assets	-
Purchases of investments	(3,455,140)
Loans disbursed	-
Sales of investments	2,444,424
Repayments received	-
Rents/Interests/ Dividends received	48,258
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
<b>Net cash flow from investing activities</b>	<b>(989,515)</b>
<b>Cash flows from financing activities:</b>	-
Proceeds from issuance of share capital	650,000
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
<b>Net cash flow from financing activities</b>	<b>650,000</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-
<b>Net increase in cash and cash equivalents:</b>	<b>(139,053)</b>
Cash and cash equivalents at the beginning of the year	201,205
Cash and cash equivalents at the end of the year	<b>62,153</b>

\*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

Name of the Insurer: BHARTI AXA General Insurance Company Limited

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

(Rs in Lakhs)

Statement of Liabilities									
		As At 30th June 2011				As At 30th June 2010			
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	<b>Fire</b>	370	460	396	1,227	370	460	396	1,227
2	<b>Marine</b>				-				-
a	Marine Cargo	258	131	111	499	258	131	111	499
b	Marine Hull				-				-
3	<b>Miscellaneous</b>				-				-
a	Motor	20,837	10,968	5,960	37,764	20,837	10,968	5,960	37,764
b	Engineering	209	77	85	370	209	77	85	370
c	Aviation				-				-
d	Liabilities	96	82	42	219	96	82	42	219
e	Others	394	185	258	838	394	185	258	838
4	<b>Health Insurance</b>	3,938	1,142	655	5,734	3,938	1,142	655	5,734
5	<b>Total Liabilities</b>	<b>26,101</b>	<b>13,043</b>	<b>7,507</b>	<b>46,651</b>	<b>26,101</b>	<b>13,043</b>	<b>7,507</b>	<b>46,651</b>

**PERIODIC DISCLOSURES**

**FORM NL-22 : Geographical Distribution of Business**

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

Date: As on 30th June 2011

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: Q1 2011-12 (Apr'11 to Jun'11)**

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Insurance		Crop Insurance		All Other Miscellaneous		Grand Total
	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Andhra Pradesh	52.65	52.65	16.23	16.23			76.72	76.72	488.63	488.63	232.60	232.60	1.77	1.77	27.14	27.14	146.94	146.94					10.60	10.60	1,053.27
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	3.11	3.11	0.67	0.67			2.64	2.64	43.80	43.80	17.81	17.81	-	-	1.20	1.20	1.34	1.34					0.41	0.41	71.09
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	13.96	13.96	19.46	19.46			6.70	6.70	440.30	440.30	106.81	106.81	0.13	0.13	12.45	12.45	20.75	20.75					8.53	8.53	532.89
Chhattisgarh	2.54	2.54	-	-			5.38	5.38	95.96	95.96	53.33	53.33	-	-	0.02	0.02	0.45	0.45							107.68
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	219.49	219.49	27.68	27.68			39.88	39.88	942.01	942.01	245.88	245.88	3.47	3.47	60.79	60.79	246.65	246.65					46.15	46.15	1,832.01
Goa	4.28	4.28	0.01	0.01			1.01	1.01	28.38	28.38	11.70	11.70	0.65	0.65	0.01	0.01	0.97	0.97					0.39	0.39	47.40
Gujarat	95.08	95.08	26.40	26.40			12.25	12.25	937.15	937.15	300.05	300.05	8.39	8.39	70.78	70.78	39.03	39.03					11.36	11.36	1,500.48
Haryana	926.50	926.50	348.86	348.86			69.14	69.14	338.70	338.70	142.43	142.43	21.47	21.47	221.79	221.79	274.01	274.01					10.98	10.98	2,353.89
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	0.59	0.59	0.53	0.53			2.01	2.01	47.99	47.99	17.69	17.69	0.03	0.03	0.04	0.04	0.21	0.21					0.78	0.78	69.47
Karnataka	(11.19)	(11.19)	29.64	29.64			8.40	8.40	557.34	557.34	192.41	192.41	11.98	11.98	47.01	47.01	720.48	720.48					11.71	11.71	1,571.33
Kerala	0.03	0.03	-	-			0.62	0.62	141.48	141.48	39.92	39.92	-	-	1.89	1.89	1.31	1.31					0.35	0.35	185.81
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	0.33	0.33	0.04	0.04			-	-	160.31	160.31	71.40	71.40	-	-	0.49	0.49	0.58	0.58					0.54	0.54	233.88
Maharashtra	717.16	717.16	193.10	193.10			58.51	58.51	1,776.74	1,776.74	528.10	528.10	97.30	97.30	186.63	186.63	1,897.10	1,897.10					43.57	43.57	5,418.20
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	0.02	0.02			1.10	1.10	121.20	121.20	65.80	65.80	-	-	3.93	3.93	2.14	2.14					-	-	194.19
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	26.39	26.39	0.78	0.78			15.99	15.99	537.20	537.20	110.21	110.21	1.22	1.22	70.20	70.20	10.20	10.20					13.21	13.21	785.39
Rajasthan	3.84	3.84	6.57	6.57			6.24	6.24	230.14	230.14	86.20	86.20	4.97	4.97	1.73	1.73	4.85	4.85					4.51	4.51	349.16
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	98.05	98.05	80.65	80.65			28.01	28.01	508.88	508.88	333.24	333.24	21.55	21.55	37.16	37.16	127.25	127.25					26.15	26.15	1,358.94
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	64.65	64.65	48.70	48.70			28.82	28.82	663.83	663.83	289.46	289.46	3.59	3.59	46.31	46.31	412.88	412.88					20.06	20.06	1,578.41
Uttarakhand	0.08	0.08	-	-			1.43	1.43	69.91	69.91	13.63	13.63	-	-	0.02	0.02	0.05	0.05					0.09	0.09	85.40
West Bengal	7.03	7.03	5.16	5.16			10.82	10.82	232.38	232.38	106.23	106.23	1.62	1.62	4.16	4.16	63.01	63.01					3.87	3.87	434.36
<b>Total</b>	<b>2,222.26</b>	<b>2,222.26</b>	<b>804.49</b>	<b>804.49</b>	<b>-</b>	<b>-</b>	<b>375.57</b>	<b>375.57</b>	<b>8,468.44</b>	<b>8,468.44</b>	<b>2,964.29</b>	<b>2,964.29</b>	<b>138.09</b>	<b>138.09</b>	<b>793.74</b>	<b>793.74</b>	<b>3,933.32</b>	<b>3,933.32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>213.25</b>	<b>213.25</b>	<b>19,913.45</b>



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

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

Date: As on 30th June 2011

(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	16,544,522	1,806,806	-	3.42%
2	No. of Reinsurers with rating AA but less than AAA	5	72,375,621	12,951,201	10,246,696	17.80%
3	No. of Reinsurers with rating A but less than AA	13	344,114,259	23,555,526	55,267,206	78.78%
4	No. of Reinsurers with rating BBB but less than A	0	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0.00%
6	Total	19	433,034,402	38,313,532	65,513,902	100.00%

**PERIODIC DISCLOSURES****FORM NL-24 : Ageing of Claims**

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

**Date: As on 30th June 2011**

**(Rs in Lakhs)**

<b>Ageing of Claims</b>								
<b>Sl.No.</b>	<b>Line of Business</b>	<b>No. of claims paid</b>					<b>Total No. of claims paid</b>	<b>Total amount of claims paid</b>
		<b>1 month</b>	<b>1 - 3 months</b>	<b>3 - 6 months</b>	<b>6 months - 1 year</b>	<b>&gt; 1 year</b>		
1	Fire	43	8	6	10	5	72	268.49
2	Marine Cargo	42	60	53	57	4	216	220.57
3	Marine Hull							
4	Engineering	14	8	6	8	3	39	35.29
5	Motor OD	17000	4402	1193	440	60	23095	5409.96
6	Motor TP	11	9	17	35	36	108	208.36
7	Health	1864	1043	65	4	1	2977	766.41
8	Overseas Travel							
9	Personal Accident	67	139	100	59	8	373	286.12
10	Liability		1	3	2	2	8	8.34
11	Crop							
12	Miscellaneous	8	16	22	7		53	13.06

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

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

**Date:** As on 30th June 2011

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	119	364		42	6910	1534	1382		54	29			693	11127
2	Claims reported during the period	84	161		36	24912	770	4255		539	19			79	30855
3	Claims Settled during the period	72	216		39	23095	108	2977		373	8			53	26941
4	Claims Repudiated during the period	3	5		1	370		630		97	1			12	1119
5	Claims closed during the period	2	60		4	796	117	13		169	5			12	1178
6	Claims O/S at End of the period	107	246		45	7146	2522	2017		458	39			78	12658
	Less than 3months	35	155		15	5868	751	1897		322	15			54	9112
	3 months to 6 months	26	65		25	841	576	120		114	9			14	1790
	6months to 1 year	8	21		4	337	791			18	13			10	1202
	1year and above	38	5		1	100	404			4	2				554

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

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

Date: As on 30th June 2011

Solvency for the quarter ended 30th June 2011

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	4,402	500	2,315	537	440	347	440
2	Marine Cargo	1,544	437	798	229	216	167	216
3	Marine Hull							
4	Motor	44,932	33,033	26,712	20,790	7,638	6,812	7,638
5	Engineering	1,491	301	278	156	149	47	149
6	Aviation							
7	Laibilities	358	171	67	62	61	19	61
8	Others	2,351	720	2,913	610	329	612	612
9	Health	7,769	6,836	4,552	3,212	1,367	1,161	1,367
	Total	<b>62,848</b>	<b>41,999</b>	<b>37,634</b>	<b>25,596</b>	<b>10,200</b>	<b>9,165</b>	<b>10,483</b>

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

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

**Date:** As on 30th June 2011

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		48
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		49
7	No. of branches approved but not opened		20
8	No. of rural branches		0
9	No. of urban branches		49

**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF ASSETS - 3B**

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

Statement As on 30th June 2011

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	71,806.00
2	Loans	9	0.00
3	Fixed Assets	10	3,411.00
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	737.00
	b. Advances & Other Assets	12	10,262.00
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	38,766.00
	b. Provisions	14	26,938.00
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		0.00
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>20512.00</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	3,411.00
3	Cash & Bank Balance (if any)	11	737.00
4	Advances & Other Assets (if any)	12	10,262.00
5	Current Liabilities	13	38,766.00
6	Provisions	14	26,938.00
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		0.00
		<b>TOTAL (B)</b>	<b>-51,294.00</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>71,806.00</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance	FRSM*							
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)		
1	G. Sec.	Not less than 20%			19020.97	19,020.97			19020.97	18,764.66	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%			19020.97	19,020.97			19020.97	18,764.66	
3	Investment subject to Exposure Norms					-			0.00		
	1. 'Housing & Loans to SG for Housing and FFE, Infrastrucure Investments	Not less than 15%			10069.17	10,069.17			10069.17	10,032.53	
	2. Approved Investments	Not exceeding	13914.52		24247.61	24,247.61			24247.61	24,258.58	
	3. Other Investments (not exceeding 25%)		4036.57		503.74	503.74			503.74	494.58	
Total Investment Assets			100%	17,951.09	-	53,841.49	53,841.49	100.00	-	53,841.49	53,550.35

**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

(^h) 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

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

Date: As on 30th June 2011

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/11	as % of total for this class	As at 30/06/2010	as % of total for this class	As at 30/06/11	as % of total for this class	As at 30/06/10	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	15,584	30%	9,826	53%	15,610	30%	9,789	53%
AA or better							-	-
Rated below AA but above A							-	-
Rated below A but above B							-	-
Any other ( P1+ & Equivalent )	36,253	70%	8,730	47%	36,253	70%	8,829	47%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	54,354	76%	20,825	54%	54,380	76%	20,916	54%
more than 1 year and upto 3 years	16,659	23%	14,014	36%	16,871	23%	13,986	36%
More than 3 years and up to 7 years			3,131	8%			3,143	8%
More than 7 years and up to 10 years	497	1%	517	1%	542	1%	547	1%
above 10 years			-	-			-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	12,045	39%	9,826	51%	12,084	39%	9,789	51%
b. State Government			-	-			-	-
c. Corporate Securities	18,765	61%	9,433	49%	19,021	61%	9,482	49%

#### 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**

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

Date: As on 30th June 2011

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the quarter June 2011	up to the Quarter June 2011	Corresponding quarter of the year June 2010	up to the Quarter of the preceeding year June 2010
1	Gross Premium Growth Rate	56%	56%	207%	207%
2	Gross Premium to shareholders' fund ratio	97%	97%	79%	79%
3	Growth rate of shareholders'fund	28%	28%	74%	74%
4	Net Retention Ratio	63%	63%	60%	60%
5	Net Commission Ratio	-1%	-1%	-3%	-3%
6	Expense of Management to Gross Direct Premium Ratio	38%	38%	45%	45%
7	Combined Ratio	73%	73%	69%	69%
8	Technical Reserves to net premium ratio	348%	348%	210%	210%
9	Underwriting balance ratio	-38%	-38%	-51%	-51%
10	Operationg Profit Ratio	-30%	-30%	-46%	-46%
11	Liquid Assets to liabilities ratio	127%	127%	142%	142%
12	Net earning ratio	-27%	-27%	-44%	-44%
13	return on net worth ratio	-16%	-16%	-21%	-21%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.81	1.81	2.06	2.06
15	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

**Equity Holding Pattern for Non-Life Insurers**

(INR)

1	(a) No. of shares	422,271,727	422,271,727	240,725,000	240,725,000
2	(b) Percentage of shareholding (Indian / Foreign)	77.78/22.22	77.78/22.22	77.78/22.22	77.78/22.22
3	( c ) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.80)	(0.80)	(1.66)	(1.66)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)	10	10	10	10

**PERIODIC DISCLOSURES**  
**FORM NL-31 : Related Party Transactions**

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

Date: As on 30th June 2011

(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 2011	up to the Quarter Jun 2011	For the quarter Apr - Jun 2010	up to the Quarter Jun 2010
	I - Insurance Premium Received						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	750.12	750.12	455.51	455.51
2	Bharti Infratel Limited	-do-	Premium Received	100.35	100.35	123.99	123.99
3	Bharti Airtel Services Limited	-do-	Premium Received	41.57	41.57	47.64	47.64
4	AXA Business Services Private Limited	-do-	Premium Received	384.85	384.85	13.47	13.47
5	AXA Group Solutions Private Limited	-do-	Premium Received	45.13	45.13	1.94	1.94
6	AXA Technology Services India Private Limited	-do-	Premium Received	1.07	1.07	5.78	5.78
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
10	Bharti AXA Investment Managers Private Limited	-do-	Premium Received	-	-	0.21	0.21
11	Bharti AXA Life Insurance Company Limited	-do-	Premium Received	225.91	225.91	15.49	15.49
12	Field Fresh Foods Private Limited	-do-	Premium Received	15.98	15.98	13.35	13.35
13	Bharti Enterprises Limited	-do-	Premium Received	1.51	1.51	1.58	1.58
15	Bharti Foundation	-do-	Premium Received	14.01	14.01	10.41	10.41
16	Bharti Hexacom Limited	-do-	Premium Received	1.67	1.67	2.03	2.03
17	Bharti Infotel Private Limited	-do-	Premium Received	-	-	0.00	0.00
18	Bharti Overseas Private Limited	-do-	Premium Received	-	-	0.00	0.00
19	Bharti Realty Limited	-do-	Premium Received	19.50	19.50	13.34	13.34
20	Bharti Telemedia Limited	-do-	Premium Received	4.35	4.35	3.52	3.52
21	Bharti Telesoft Limited	-do-	Premium Received	-	-	-	-
22	Bharti Teletech Limited	-do-	Premium Received	24.85	24.85	(2.26)	(2.26)
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	-	-	-	-
28	BHARTI DELMONTE INDIA PVT LTD	-do-	Premium Received	-	-	-	-
29	BHARTI ENTERPRISES LIMITED	-do-	Premium Received	-	-	-	-
30	Bharti Hexacom Ltd Rajasthan	-do-	Premium Received	-	-	-	-
31	BHARTI REALTY PVT. LTD	-do-	Premium Received	-	-	-	-
32	SHIKSHA BHARTI PUBLIC SCHOOL	-do-	Premium Received	-	-	0.31	0.31
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	0.01	0.01	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	1.83	1.83
42	Bharti Retail Limited	Joint Venture Partners	Premium Received	1.12	1.12	-	-
43	Comviva Technologies Limited	Joint Venture Partners	Premium Received	11.08	11.08	-	-

PERIODIC DISCLOSURES							
FORM NL-31 : Related Party Transactions							
Name of the Insurer: BHARTI AXA General Insurance Company Limited				Date: As on 30th June 2011			
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008				(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 2011	up to the Quarter Jun 2011	For the quarter Apr - Jun 2010	up to the Quarter Jun 2010
II - Insurance Claims Paid							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	0.55	0.55	0.17	0.17
2	Bharti Airtel Services Limited	-do-	Claims paid	-	-	50.19	50.19
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	19.57	19.57	4.59	4.59
4	AXA Business Services Private Limited	-do-	Claims paid	25.61	25.61	1.77	1.77
6	Bharti Foundation	-do-	Claims paid	0.23	0.23	0.04	0.04
7	Bharti Teletech Limited	-do-	Claims paid	-	-	23.80	23.80
8	Bharti Walmart Private Limited	-do-	Claims paid	0.52	0.52	0.17	0.17
10	Bharti Televentures Limited.	-do-	Claims paid	-	-	-	-
11	BHARTI REALTY PVT. LTD	-do-	Claims paid	-	-	-	-
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
16	Field Fresh Foods Private Limited	-do-	Claims paid	0.13	0.13	-	-
17	AXA Group Solutions Private Limited	-do-	Claims paid	2.34	2.34	-	-
18	Bharti Axa Investment Managers Private Limited	-do-	Claims paid	2.25	2.25	-	-
19	Bharti Ventures Limited	-do-	Claims paid	1.16	1.16	-	-
20	Bharti Retail Limited	-do-	Claims paid	0.04	0.04	-	-
III - Rent Paid							
2	Bharti Retail Limited	-do-	Rent Paid	0.03	0.03	-	-
3	Bharti Airtel Limited	-do-	Rent Paid	1.59	1.59	-	-
5	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	4.03	4.03	9.14	9.14
IV - Rent Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	24.41	24.41	33.16	33.16
V - Informational Support Services Received							
1	AXA Technology Services India Private Limited	-do-	IT Support	93.60	93.60	73.34	73.34
2	AXA Asia Regional Centre Pte Limited	-do-	IT Support	58.61	58.61	-	-
VI - Professional Services Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	-	-
2	Bharti Enterprises Limited	-do-	Professional Services	58.61	58.61	-	-
3	AXA Business Services Private Limited	-do-	Professional Services	141.13	141.13	-	-
VII - Reinsurance							
1	AXA Corporate Solution Reassurance	-do-	Reinsurance	867.88	867.88	869.83	869.83
VIII - Donations							
1	Bharti Foundation	-do-	Donation	1.09	1.09	0.77	0.77
IX - Telephone Expenses							
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	0.22	0.22	12.71	12.71
2	Bharti Airtel Limited	-do-	Telephone Expenses	19.33	19.33	1.98	1.98
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	27.15	27.15	0.95	0.95
X - Other Services Availed							
1	AXA Technology Services India Private Limited	-do-	Other Services Availed	2.49	2.49	0.42	0.42
2	AXA Business Services Private Limited	-do-	Other Services Availed	-	-	74.17	74.17
7	Bharti AXA IM Pvt Ltd	-do-	Other Services Availed	-	-	-	-
8	AXA Asia Region	-do-	Other Services Availed	-	-	2.11	2.11
9	Bharti Enterprises Ltd	-do-	Other Services Availed	-	-	375.03	375.03
Remuneration Paid							
	Dr. Amamath Ananthanarayanan			53.39	53.39	-	-
XI- Issue of Shares							
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital	13,291.48	13,291.48	3,697	3,697
2	Societe Beaugon	Joint Venturer Partners	Share Capital	7,818.52	7,818.52	2,174	2,174
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	8,890.87	8,890.87	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
Reimbursement of Expenditure							
	Bharti AXA Investment Managers Private Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Reimbursement of Expenditure	5.19	5.19	-	-
				33,056.91	33,056.91	9,759.61	9,759.61

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

**PERIODIC DISCLOSURES****FORM NL-32 : Products Information**

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

Date: As on 30th June 2011

**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	Add on covers in Two wheelers			Motor	Motor - Addon Cover	05/05/11	09/05/11
2	Load Transfer in commercial vehicle			Motor	Motor - Addon Cover	05/05/11	09/05/11
3	Equal Monthly Installment cover—Commercial Vehicles			Motor	Motor - Addon Cover	05/05/11	09/05/11
4	Consumable covers-Private cars			Motor	Motor - Addon Cover	05/05/11	09/05/11
5	Hydrostatic Locks- Private cars			Motor	Motor - Addon Cover	05/05/11	09/05/11
6	No claim Bonus Protection cover a) Same Slab ; b) One slab down- Private car			Motor	Motor - Addon Cover	05/05/11	09/05/11
7	Outstanding Loan cover—Private cars			Motor	Motor - Addon Cover	05/05/11	09/05/11
8	Voluntary deductible- Private cars			Motor	Motor - Addon Cover	05/05/11	09/05/11

**PERIODIC DISCLOSURES**

**FORM NL-33 - SOLVENCY MARGIN - KGII**

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

**TABLE - II**

**Date: As on 31st March 2011**

**Solvency for the Quarter ended on 30th June 2011**

**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):		60,434
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		46,651
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		8,113
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>5,669</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		24,554
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		11,215
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>13,339</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>19,008</b>
9	Total Required Solvency Margin [RSM]		10,483
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.81</b>

## PERIODIC DISCLOSURES

## FORM NL-34 : Board of Directors &amp; Key Person

Name of the Insurer: BHARTI AXA General Insurance Company Limited

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

**BOD and Key Person information**

Sl. No.	Name of the Person	Role / Designation	Details of Change in the period
<b>Board of Directors :</b>			
1	Mr. ALEX KIMURA	Director	No Change
2	Mr. AKHIL GUPTA	Director	No Change
3	Mr. RAKESH BHARTI MITTAL	Director	No Change
4	Mr. MANIK JHANGIANI	Director	No Change
5	Mr. NASSER MUNJEE	Director	No Change
6	Ms. ELIZABETH BAKER	Director	No Change
7	Mr. BHARAT SUMANT RAUT	Independent Director	No Change
8	Dr.AMARNATH ANANTHANARAYANAN	CEO and Managing Director	No Change
9	Mr. JITENDER BALAKRISHNAN	Independent Director	No Change
10	Ms. GAELLE OLIVIER	Director	Appointed effective 25-May-2011
<b>Key Managerial Persons</b>			
1	Dr.AMARNATH ANANTHANARAYANAN	CEO and Managing Director	No Change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Date: As on 30th June 2011

Statement as on: 30th June 2011

Details of Investment Portfolio

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

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.]

# NL-36-YIELD ON INVESTMENTS



FORM - 1

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

Statement as on : 30/06/2011

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Share Holders Fund Not Representing Solvency Margin

INR 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	TREASURY BILLS	CTRB	499.71	0.68	7.06%	7.06%	4,997.11	0.68	7.06%	7.06%	495.94	6.75	6.90%	6.90%
2	DEPOSIT - DEPOSIT WITH SCHEDULE BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	1,255.77	28.92	9.26%	9.26%	12,557.69	28.92	9.26%	9.26%	1,284.33	59.98	5.86%	5.86%
3	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	10,049.42	226.87	9.08%	9.08%	100,494.19	226.87	9.08%	9.08%	6,734.59	472.55	7.02%	7.02%
4	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	499.52	1.02	5.34%	5.34%
5	BONDS - PSU - TAXABLE	OBPT	511.65	9.66	7.59%	7.59%	5,116.52	9.66	7.59%	7.59%	516.08	39.46	7.65%	7.65%
6	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SCHEMES	OMGS	3,160.22	58.03	7.38%	7.38%	31,602.16	58.03	7.38%	7.38%	2,532.36	165.87	6.55%	6.55%
7	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	432.76	33.33	9.80%	9.80%
<b>TOTAL</b>			<b>15,476.77</b>	<b>324.16</b>	<b>8.42 %</b>	<b>8.42 %</b>	<b>15,476.77</b>	<b>324.16</b>	<b>8.42 %</b>	<b>8.42 %</b>	<b>12,495.59</b>	<b>778.95</b>	<b>6.25 %</b>	<b>6.25 %</b>

## 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 : 02/08/2011

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.

Full Name : Dr. Amarnath  
Anathanarayanan  
Designation : Chief Executive Officer &  
Managing Director



FORM - 1

Company Name &amp; Code : Bharti-AXA General Insurance Co. Ltd. &amp; 139

Statement as on : 30/06/2011

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Assets ( PH + FRSM )

INR 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	10,558.59	177.78	6.77%	6.77%	105,585.91	177.78	6.77%	6.77%	7,768.18	514.76	6.63%	6.63%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,138.75	18.65	6.59%	6.59%	11,387.46	18.65	6.59%	6.59%	1,123.63	73.47	6.54%	6.54%
3	TREASURY BILLS	CTRB	5,507.15	97.63	7.13%	7.13%	55,071.45	97.63	7.13%	7.13%	2,083.29	119.90	6.23%	6.23%
4	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	3,053.27	57.60	7.59%	7.59%	30,532.66	57.60	7.59%	7.59%	2,391.46	175.02	7.32%	7.32%
5	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	5,090.42	98.13	7.75%	7.75%	50,904.21	98.13	7.75%	7.75%	4,359.10	329.93	7.57%	7.57%
6	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	991.45	25.37	10.29%	10.29%	9,914.49	25.37	10.29%	10.29%	595.82	63.89	10.72%	10.72%
7	DEPOSIT - DEPOSIT WITH SCHEDULE BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	6,937.67	161.69	9.37%	9.37%	69,376.74	161.69	9.37%	9.37%	4,902.50	330.80	6.75%	6.75%
8	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	15,027.54	338.79	9.07%	9.07%	150,275.45	338.79	9.07%	9.07%	6,485.86	463.56	7.15%	7.15%
9	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	991.43	18.40	7.46%	7.46%	9,914.34	18.40	7.46%	7.46%	1,003.56	63.68	6.49%	6.49%
10	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	60.00	3.75	69.06%	69.06%
11	BONDS - PSU - TAXABLE	OBPT	504.11	8.88	7.09%	7.09%	5,041.06	8.88	7.09%	7.09%	505.01	28.14	7.26%	7.26%

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**TOTAL**

49,800.38	1,002.92	8.10 %	8.10 %	49,800.38	1,002.92	8.10 %	8.10 %	31,278.39	2,166.89	6.95 %	6.95 %
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**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 : 02/08/2011**

**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.

Full Name : Dr. Amarnath  
Ananthanarayanan  
Designation : Chief Executive Officer &  
Managing Director



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

Name of the Insurer: BHARTI AXA General Insurance Company Limited

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

Statement as on: 30th June 2011

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 <sup>1</sup></u>								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date <sup>2</sup></u>								
		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 Investment (COI) shall be as per INV/GLN/001/2003-04

**PERIODIC DISCLOSURES**

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

Name of the Insurer: **BHARTI AXA General Insurance Company Limited**

Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2011

(Rs in Lakhs)

**Quarterly Business Returns across line of Business**

Sl.No.	Line of Business	QUARTER Apr - June 11		QUARTER Apr - June 10		upto the June 2011		upto the June 2010	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,222.26	3505	1,839.88	2475	2,222.26	3,505	1,839.88	2,475
2	Cargo & Hull	804.49	467	397.21	484	804.49	467	397.21	484
3	Motor TP	2,964.29	0	1,761.07	0	2,964.29	-	1,761.07	-
4	Motor OD	8,468.44	126972	6,476.53	103878	8,468.44	126,972	6,476.53	103,878
5	Engineering	375.57	299	235.10	378	375.57	299	235.10	378
6	Workmen's Compensation	53.00	149	39.00	280	53.00	149	39.00	280
7	Employer's Liability	85.09	41	23.34	37	85.09	41	23.34	37
8	Aviation					-	-	-	-
9	Personal Accident	793.74	3092	590.66	3181	793.74	3,092	590.66	3,181
10	Health	3,933.32	5267	1,442.70	3003	3,933.32	5,267	1,442.70	3,003
11	Others*	213.26	3399	94.06	1701	213.26	3,399	94.06	1,701

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)**

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

Date: As on 30th June 2011

(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	2,535	23.76	17,952.18
		Social			
2	Cargo & Hull	Rural	7	0.30	421.86
		Social			
3	Motor TP	Rural	-	128.96	
		Social			
4	Motor OD	Rural	6,952	286.13	23,175.78
	Motor OD	Social			
5	Engineering	Rural	18	4.78	6,011.59
		Social			
6	Workmen's Compensation	Rural	3	0.22	7.60
	Workmen's Compensation	Social			
7	Employer's Liability	Rural			
	Employer's Liability	Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	336	106.51	283,767.20
		Social			
10	Health	Rural	197	17.55	420.81
		Social			
11	Others*	Rural	2,591	16.54	13,910.16
	Others	Social			

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

**PERIODIC DISCLOSURES**

**FORM NL-40 : Business Acquisition through different channels**

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

Date: As on 30th June 2011

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter Apr - June 2011		Current Quarter Apr - June 2010		Up to the period 30th June 2011		Up to the period 30th June 2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17083	1,965.60	19503	1,678.75	17083	1,965.60	19,503	1,678.75
2	Corporate Agents-Banks					0	-	-	-
3	Corporate Agents -Others	95	6.67			95	6.67	-	-
4	Brokers	19917	8,530.00	23346	5,029.70	19917	8,530.00	23,346	5,029.70
5	Micro Agents					0	-	-	-
6	Direct Business	106096	9,411.18	72568	6,191.10	106096	9,411.18	72,568	6,191.10
	Total (A)	<b>143191</b>	<b>19,913.45</b>	<b>115417</b>	<b>12,899.56</b>	<b>143191</b>	<b>19,913.45</b>	<b>115,417</b>	<b>12,899.56</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	<b>143191</b>	<b>19,913.45</b>	<b>115,417</b>	<b>12,899.56</b>	<b>143191</b>	<b>19913.45329</b>	<b>115,417</b>	<b>12,899.56</b>

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**

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

Date: As on 30th June 2011

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	11	322	327			6
b)	Policy Administration Related	15	275	278			12
c)	Insurance Policy Coverage related	1	25	25			1
d)	Claims related	11	262	229		32	12
e)	others	1	59	56			4
d)	Total Number	39	943	915		32	35

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	33		33
b)	Greater than 15 days	2		2
	Total Number	35	0	35

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