

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 September 2011

REVENUE ACCOUNT FOR THE QUARTER ENDED 30th September 2011

	Particulars	Schedule	FOR THE QUARTER July 11 - Sept 11 (Rs.'000)	UP TO THE QUARTER Sept 2011 (Rs.'000)	FOR THE QUARTER July 10 - Sep 10 (Rs.'000)	UP TO THE QUARTER Sept 2010 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,303,078	2,483,148	638,124	1,161,154
2	Profit/ Loss on sale/redemption of Investments		185	158	(0)	82
3	Others (to be specified)				-	-
	Amortisation of Discount/(Premium)		48,636	86,512	2,782	2,048
4	Interest, Dividend & Rent – Gross		70,562	133,272	43,856	80,251
	TOTAL (A)		1,422,461	2,703,090	684,762	1,243,535
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,063,665	2,055,766	527,328	935,827
2	Commission	NL-6-Commission Schedule	26,711	17,037	(11,305)	(32,879)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	634,559	1,302,331	564,196	1,087,205
4	Premium Deficiency		19,716	19,716	(24,953)	(24,953)
5	Pool Expenses		1,381	2,453	-	-
6	Contribution to Solatium Fund		364	660	-	-
	TOTAL (B)		1,746,395	3,397,963	1,055,266	1,965,200
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(323,934)	(694,869)	(370,503)	(721,663)
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		(323,934)	(694,869)	(370,503)	(721,663)

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 September 2011

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th September 2011

	Particulars	Schedule	FOR THE QUARTER July 11 - Sept 11	UP TO THE QUARTER Sept 2011	FOR THE QUARTER July 10 - Sept 10	UP TO THE QUARTER Sept 2010
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(45,607)	(81,842)	(26,646)	(71,041)
	(b) Marine Insurance		2,670	(3,233)	(7,531)	(16,034)
	(c) Miscellaneous Insurance		(280,997)	(609,795)	(336,326)	(634,588)
					-	-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		10,679	14,725	3,745	7,079
	(b) Profit on sale of investments		5,501	11,304	2,466	6,978
	Less: Loss on sale of investments				-	-
	(c) Amortisation of Discount/(Premium)		23,511	46,079	11,688	17,847
					-	-
3	OTHER INCOME		222	433	-	-
	TOTAL (A)		(284,020)	(622,329)	(352,604)	(689,759)
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		2	6	1,000	1,000
	(b) Bad debts written off				-	-
	(c) Others (To be specified)		-	-	-	-
	TOTAL (B)		2	6	1,000	1,000
	Profit Before Tax		(284,022)	(622,335)	(353,604)	(690,759)
	Provision for Taxation - Wealth Tax		(100)	200	100	200
	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		-	(3,839,215)	353,804	(3,148,256)
	Balance carried forward to Balance Sheet		(283,922)	(4,461,750)	100	(3,839,215)

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 September 2011

BALANCE SHEET AS AT 30th September 2011

	Schedule	UP TO THE QUARTER Sept 2011 (Rs.'000)	UP TO THE QUARTER Sept 2010 (Rs.'000)
SOURCES OF FUNDS			
SHARE	NL-8-Share Capital Schedule	4,853,785	2,757,717
PENDING ALLOTMENT		630,020	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,385,436	1,331,417
FAIR VALUE CHANGE ACCOUNT		-	1,078
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		6,869,241	4,090,212
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	7,919,990	3,988,937
LOANS	NL-13-Loans Schedule		-
FIXED ASSETS	NL-14-Fixed Assets Schedule	337,902	294,243
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	224,977	134,352
Advances and Other Assets	NL-16-Advances and Other Assets	747,679	315,088
Sub-Total (A)		972,656	449,440
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,926,613	1,770,817
PROVISIONS	NL-18-Provisions Schedule	2,896,443	1,698,310
DEFERRED TAX LIABILITY			
Sub-Total (B)		6,823,056	3,469,126
NET CURRENT ASSETS (C) = (A -		(5,850,400)	(3,019,686)
MISCELLANEOUS EXPENDITURE	NL-19-Miscellaneous Expenditure	-	-
DEBIT BALANCE IN PROFIT AND		4,461,750	2,826,718
TOTAL		6,869,241	4,090,212

CONTINGENT LIABILITIES

	Particulars	UP TO THE QUARTER Sept 2011 (Rs.'000)	UP TO THE QUARTER Sept 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
	TOTAL	NIL	NIL

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 September 2011

PREMIUM EARNED [NET]

Particulars	FOR THE QUARTER July 11 - Sept 11	UP TO THE QUARTER Sept 2011	FOR THE QUARTER July 10 - Sept 10	UP TO THE QUARTER Sept 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1,870,160	3,861,505	1,297,030	2,573,690
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	-	-	-	-
Add: Premium on reinsurance accepted	189,201	356,745	4,499	6,834
Less : Premium on reinsurance ceded	545,560	1,286,490	445,715	959,354
Net Premium	1,513,800	2,931,760	855,815	1,621,171
Adjustment for change in reserve for unexpired risks	210,722	448,612	217,691	460,016
Premium Earned (Net)	1,303,078	2,483,148	638,124	1,161,154

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 September 2011****CLAIMS INCURRED [NET]**

	Particulars	FOR THE QUARTER July 11 - Sept 11	UP TO THE QUARTER Sept 2011	FOR THE QUARTER July 10 - Sept 10	UP TO THE QUARTER Sept 2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	943,705	1,643,132	629,508	936,324
	Add Claims Outstanding at the end of the year	374,726	2,429,588	599,361	813,937
	Less Claims Outstanding at the beginning of the year	-	1,648,420	461,264	504,144
	Gross Incurred Claims	1,318,431	2,424,300	767,605	1,246,117
	Add :Re-insurance accepted to direct claims	11	22,245	-	-
	Less :Re-insurance Ceded to claims paid	254,777	390,779	240,278	310,289
	Total Claims Incurred	1,063,665	2,055,766	527,328	935,827

Notes:

- 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 September 2011

COMMISSION -

Particulars	FOR THE QUARTER July 11 - Sept 11	UP TO THE QUARTER Sept 2011	FOR THE QUARTER July 10 - Sept 10	UP TO THE QUARTER Sept 2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	75,065	161,909	53,224	101,905
Add: Re-insurance Accepted	295	473	-	447
Less: Commission on Re-insurance Ceded	48,650	145,345	64,529	135,231
Net Commission	26,711	17,037	(11,305)	(32,879)

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

Agents	12,817	25,881	16,574	29,246
Brokers	62,584	136,375	36,485	72,941
Corporate Agency	(40)	126	166	166
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	75,360	162,382	53,225	102,354

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 September 2011					
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS					
	Particulars	FOR THE QUARTER July 11 - Sept 11	UP TO THE QUARTER Sept 2011	FOR THE QUARTER July 10 - Sept 10	UP TO THE QUARTER Sept 2010
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	203,014	430,773	194,292	374,842
2	Travel, conveyance and vehicle running expenses	11,355	25,509	18,518	31,453
3	Training expenses	2,720	7,374	6,144	7,319
4	Rents, rates & taxes	31,660	63,507	33,235	64,537
5	Repairs	9,751	19,340	9,513	18,929
6	Printing & stationery	2,981	8,382	5,338	8,273
7	Communication	21,596	35,486	11,366	20,782
8	Legal & professional charges	25,708	58,256	28,937	56,318
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	388	600	388	775
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	175	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Audit Out of Pocket expenses	464	1,029	103	430
11	Advertisement and publicity	2,424	19,597	188,869	363,580
12	Interest & Bank Charges	1,258	2,625	1,633	3,349
13	Others (to be specified)	-	-	-	-
	Information technology	25,030	48,751	22,046	49,345
	Marketing Expenses	263,139	505,025	-	-
	Exchange (gain) /loss	14	20	9	19
	Miscellaneous Expenses	(6,340)	(3,991)	1,863	5,156
	Support Services	11,041	22,440	17,560	34,275
	ST on Exempted Services	48	309	-	-
	Loss on Sale of Assets	1,239	1,429	-	-
14	Depreciation	27,069	55,693	24,383	47,822
	TOTAL	634,559	1,302,331	564,196	1,087,205

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 September 2011

SHARE CAPITAL

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	[600,000,000 (Previous period 200,000,000) Equity shares of Rs. 10 each]	6,000,000	4,000,000
2	Issued Capital		
	[485,378,527 (Previous period 200,000,000) Equity shares of Rs. 10 each]	4,853,785	2,757,717
3	Subscribed Capital		
	[485,378,527 (Previous period 200,000,000) Equity shares of Rs. 10 each]	4,853,785	2,757,717
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	4,853,785	2,757,717

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 September 2011

SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th Sept 2011		As at 30th Sept 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	377,516,919	77.78%	214,489,408	77.78%
· Foreign	107,861,608	22.22%	61,282,319	22.22%
Others				
TOTAL	485,378,527	100%	275,771,727	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 September 2011

RESERVES AND SURPLUS

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,366,504	589,134
	Additions during the period	18,932	742,283
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	1,385,436	1,331,417

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

BORROWINGS**Date: As on 30th September 2011**

	Particulars	As at 30th Sept 2011	As at 30th Sept 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
	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

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			
Investments		Date: As on 30th September 2011	
	Particulars	As at 30th Sept 2011 (Rs.'000).	As at 30th Sept 2010 (Rs.'000).
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	675,016	895,825
2	Other Approved Securities	501,592	353,453
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	101,215	50,517
	(e) Other - Housing Sector	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	706,685	462,113
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,705,919	105,010
2	Other Approved Securities - (Fixed Deposits with Banks)	4,127,953	1,777,162
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,500	284,866
	(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	100,110	59,991
5	Other than Approved Investments	-	-
TOTAL		7,919,991	3,988,937
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 September 2011

LOANS

	Particulars	As at 30th Sept 2011	As at 30th Sept 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		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Others (to be specified)		
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL		

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be 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 September 2011

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2011	Additions	Deductions	Closing As at 30th Sept 2011	As at 1st April 2011	For The Period	On Sales/ Adjustments	As at 30th Sept 2011	As at 30th Sept 2011	As at 30th Sept 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	95,843	7,105	-	102,948	39,062	14,540	-	53,602	49,346	50,414
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Leasehold Property	113,524	-	1,397	112,128	39,334	9,564	531	48,367	63,761	88,360
Furniture & Fittings	32,368	436	334	32,469	14,980	2,173	112	17,041	15,429	19,854
Information Technology Equipment	130,541	4,070	389	134,222	66,284	16,513	190	82,607	51,615	80,975
Vehicles	67,581	11,578	9,768	69,391	28,993	8,869	6,118	31,743	37,648	35,675
Office Equipment	47,745	823	959	47,610	17,859	4,034	372	21,521	26,088	35,228
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	487,603	24,011	12,846	498,768	206,512	55,693	7,323	254,882	243,886	310,507
Work in progress	65,508	34,880	6,372	94,016	-	-	-	-	94,016	7,328
Grand Total	553,111	58,891	19,218	592,784	206,512	55,693	7,323	254,882	337,902	317,835
PREVIOUS YEAR	312,508	148,446	67,912	430,677	30,055	80,626	2,162	112,842	317,834	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.

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 September 2011

CASH AND BANK BALANCES

	Particulars	FOR THE QUARTER July 11 Sept 11	UP TO THE QUARTER Sept 2011
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	103,844	126,977
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	47,385	86,405
	(c) Others (to be specified)	-	11,595
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	151,229	224,977
	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 September 2011

ADVANCES AND OTHER ASSETS

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	310	8,374
2	Application money for investments		-
3	Prepayments	15,527	11,152
4	Advances to Directors/Officers		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,559	3,965
6	Others		-
	- Advance to employees	505	565
	- Advances recoverable in cash or in kind	-	-
	- Unutilised service tax Carried forward	18,462	34,686
	- Advance for procurement of CAPEX Assets	3,702	-
	TOTAL (A)	43,064	58,742
	OTHER ASSETS		
1	Income accrued on investments	152,948	76,793
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business	107,773	78,439
	(including reinsurers)		-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		-
8	Others		-
	- Terrorism Pool control account	33,222	4,098
	- IMTPIP Control Account	329,267	8,413
9	Deposits		-
	- Rental	64,037	68,034
	- Others	17,367	20,569
	TOTAL (B)	704,614	256,346
	TOTAL (A+B)	747,677	315,088

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)

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

CURRENT LIABILITIES**Date:** As on 30th September 2011

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	36,378	49,763
2	Balances due to other insurance companies	860,982	558,360
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	28,894	13,969
5	Unallocated Premium	110,775	9,977
6	Unclaimed Amount of Policy Holders	-	-
7	Sundry creditors	63,711	48,631
8	Due to subsidiaries/ holding company	-	-
9	Claims outstanding for	-	-
	i) More than Six Months	-	-
	ii) Less than Six Months (Including IBNR & IBNER)	2,429,782	769,265
	IMTPIP Claims Outstanding	-	26,430
	Premium Deficiency	22,162	17,832
	Claims Recoverable from Reinsurer (Including IBNR)	-	-
	Claims Outstanding	-	-
	Annuities due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	- Service Tax payable	-	34,567
	- Statutory Dues	29,395	20,309
	- Rent Equilisation Reserve	43,490	32,567
	- Expenses Payable	206,593	140,137
	- Stale Chq	10,930	3,533
	- Employee related	75,757	44,899
	- Others	803	578
	- Solatium Fund	1,608	-
	- Deposits Detained	5,353	-
	TOTAL	3,926,613	1,770,817

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

PROVISIONS**Date: As on 30th September 2011**

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,820,808	1,642,467
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	75,636	55,843
6	Reserve for Premium Deficiency	-	-
	TOTAL	2,896,444	1,698,310

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 September 2011

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at 30th Sept 2011	As at 30th Sept 2010
		(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.

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 September 2011
(Rs in '000's)

Cash Flows from the operating activities:	YTD Sept 2011
Premium received from policyholders, including advance receipts	3,948,261
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(235,104)
Receipts to co-insurers, net of claims recovery	236,171
IMTPIP (Net)	(116,619)
Payments of claims	(1,497,404)
Payments of commission and brokerage	(240,912)
Payments of other operating expenses	(1,491,282)
Cash paid for advances & Deposits	(3,550)
Deposits, advances and staff loans	-
Taxes paid (Net)	-
Service tax paid	(224,521)
Other payments	-
Cash flows before extraordinary items	375,039
Cash flow from extraordinary operations	-
Net cash flow from operating activities	375,039
Cash flows from investing activities:	-
Purchase of fixed assets including Capital work in progress	(47,166)
Proceeds from sale of fixed assets	-
Purchases of investments	(6,711,848)
Loans disbursed	-
Sales of investments	5,020,635
Repayments received	-
Rents/Interests/ Dividends received	95,497
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	(1,642,882)
Cash flows from financing activities:	-
Proceeds from issuance of share capital	1,280,020
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,280,020
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	12,177
Cash and cash equivalents at the beginning of the year	201,205
Cash and cash equivalents at the end of the year	213,382

*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 September 2011

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	As At 30th Sept 2011				As At 30th Sept 2010			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	514	547	406	1,467	285	729	178	1,192
2	Marine				-				-
a	Marine Cargo	218	116	117	451	177	114	106	397
b	Marine Hull				-				-
3	Miscellaneous				-				-
a	Motor	21,552	13,749	6,582	41,883	13,472	3,562	820	17,854
b	Engineering	229	36	96	362	167	159	157	483
c	Aviation	-	-	-	-				-
d	Liabilities	95	61	49	205	83	1	45	129
e	Others	443	198	256	896	315	354	135	804
4	Health Insurance	5,157	1,361	724	7,242	1,926	1,054	278	3,258
5	Total Liabilities	28,208	16,068	8,230	52,506	16,425	5,973	1,720	24,117

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 September 2011

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: Q2 2011-12 (Jul'11 to Sep'11)

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	
	Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the		Upto the	
	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr	For the qtr
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Andhra Pradesh	6.22	58.88	0.52	16.75	-	-	82.86	159.70	562.67	1,071.30	243.90	476.49	5.19	6.96	39.33	66.47	242.33	389.27	0	0	0	0	6.64	17.24	1,209.78	2,263.05
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Assam	5.64	8.75	2.08	2.75	-	-	0.73	3.27	50.33	94.23	22.89	40.80	0.28	0.28	0.19	1.39	1.50	2.84	0	0	0	0	0.52	0.94	84.17	155.26
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Chandigarh	7.19	20.75	9.41	28.87	-	-	3.39	10.08	441.38	886.88	120.91	226.72	2.85	2.97	17.46	29.91	36.94	57.89	0	0	0	0	4.08	12.61	643.60	1,276.48
Chhattisgarh	-	2.54	0.35	0.35	-	-	0.48	5.86	109.29	205.25	71.12	124.45	-	-	0.15	0.17	0.58	1.02	0	0	0	0	0.49	0.49	182.46	340.13
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Delhi	133.35	352.84	35.47	63.15	-	-	20.62	60.50	1,084.10	2,026.12	302.87	548.75	11.20	14.67	42.83	103.62	283.81	530.46	0	0	0	0	40.86	87.01	1,955.10	3,787.11
Goa	2.95	7.23	0.06	0.07	-	-	0.40	1.41	44.87	73.24	15.19	26.89	0.14	0.79	0.05	0.07	0.46	1.44	0	0	0	0	0.42	0.80	64.53	111.94
Gujarat	15.29	110.37	14.46	40.87	-	-	2.24	14.49	1,187.24	2,134.50	395.04	895.09	4.16	12.54	29.81	100.58	36.34	75.37	0	0	0	0	5.49	16.75	1,700.00	3,200.56
Haryana	95.70	1,022.20	9.20	307.66	-	-	3.35	12.49	353.15	691.95	157.12	299.95	4.29	25.76	20.31	242.11	195.24	470.25	0	0	0	0	28.82	30.85	887.18	3,231.07
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Jharkhand	2.80	3.39	0.02	0.05	-	-	0.29	2.31	46.96	94.56	24.36	42.08	0.02	0.04	0.21	0.25	0.46	0.89	0	0	0	0	1.33	2.19	76.49	145.96
Karnataka	5.32	(5.87)	8.40	38.03	-	-	15.35	23.75	728.81	1,286.75	208.75	401.16	15.28	27.23	42.12	89.13	468.74	1,192.22	0	0	0	0	10.34	22.05	1,503.11	3,074.44
Kerala	0.13	0.17	0.19	0.19	-	-	1.38	2.01	169.60	310.08	47.26	87.18	-	-	2.78	4.67	0.72	2.04	0	0	0	0	0.19	0.54	221.25	496.86
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Madhya Pradesh	0.87	1.20	-	0.04	-	-	0.45	0.45	160.12	320.43	89.15	160.55	-	-	2.13	2.61	0.75	1.33	0	0	0	0	0.82	1.36	254.29	487.97
Maharashtra	169.83	886.99	65.17	258.26	-	-	58.16	116.67	2,001.58	3,778.32	639.30	1,167.40	22.43	79.73	122.75	309.38	1,192.32	3,049.42	0	0	0	0	39.90	83.47	4,311.44	9,729.64
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Orissa	0.05	0.05	0.03	0.05	-	-	1.32	2.41	135.54	256.74	79.40	145.20	-	-	1.28	5.21	5.65	7.79	0	0	0	0	0.30	0.30	223.58	417.77
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Punjab	36.99	53.37	1.82	2.80	-	-	2.04	18.03	553.10	1,080.30	113.52	223.72	-	1.22	34.39	104.59	9.48	19.89	0	0	0	0	12.66	25.86	754.00	1,539.40
Rajasthan	7.36	11.29	7.32	13.89	-	-	8.92	15.16	263.64	493.78	131.18	217.39	0.37	5.34	4.45	6.18	2.32	7.18	0	0	0	0	3.32	7.83	428.88	778.04
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Tamil Nadu	106.80	202.84	25.12	105.77	-	-	27.76	55.77	681.04	1,289.92	469.99	803.23	11.32	32.87	62.75	99.92	213.40	340.85	0	0	0	0	14.06	40.21	1,612.23	2,971.17
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-
Uttar Pradesh	22.78	87.43	11.38	60.08	-	-	10.54	39.36	654.91	1,318.74	354.37	643.83	3.74	7.33	32.94	79.26	861.11	1,274.09	0	0	0	0	5.29	25.35	1,957.08	3,535.48
Uttarakhand	0.12	0.20	0.05	0.05	-	-	3.71	5.13	63.81	133.51	15.77	20.60	-	1.39	1.40	14.56	14.61	-	0	0	0	0	0.10	0.19	99.29	184.68
West Bengal	18.01	25.04	10.10	15.25	-	-	7.79	18.61	234.80	467.84	118.79	225.12	1.88	3.60	3.09	7.25	149.53	212.54	0	0	0	0	8.89	12.75	553.04	986.00
Total	627.41	2,849.67	200.16	1,004.64	-	-	251.90	627.47	9,555.91	18,024.34	3,620.89	6,585.18	83.25	221.35	460.42	1,254.16	3,717.27	7,650.59	-	-	-	-	184.40	397.65	18,701.66	38,615.04

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 September 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	6,873,102	462,379	-	1.40%
2	No. of Reinsurers with rating AA but less than AAA	5	27,057,670	2,490,750	-	5.65%
3	No. of Reinsurers with rating A but less than AA	12	470,933,741	8,431,897	6,330,791	92.94%
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%
	Total	18	504,864,513	11,385,026	6,330,791	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 September 2011
(Rs in Lakhs)

Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	5	106	26	7	7	151	1227.24
2	Marine Cargo	34	66	38	31	6	175	143.44
3	Marine Hull							
4	Engineering	5	9	14	4		32	9.82
5	Motor OD	4511	17060	1374	480	87	23512	5755.90
6	Motor TP	3	2	19	42	34	100	516.99
7	Health	4164	853				5017	1454.20
8	Overseas Travel							
9	Personal Accident	123	46	102	39	6	316	294.96
10	Liability	1		6	3	1	11	5.58
11	Crop							
12	Miscellaneous	33	6	19	6		64	69.62

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 September 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	107	246		45	7146	2522	2017		458	39			78	12658
2	Claims reported during the period	189	273		53	23587	922	6075		591	16			105	31811
3	Claims Settled during the period	151	175		32	23512	100	5017		316	11			64	29378
4	Claims Repudiated during the period	3	19		0	354	185	412		183	1			1	1158
5	Claims closed during the period	7	119		3	1268	123	199		175	5				1899
6	Claims O/S at End of the period	135	206		63	5599	3036	2464		375	38			118	12034
	Less than 3months	78	168		48	4886	1579	2283		329	17			92	9480
	3 months to 6 months	19	29		5	431	544	168		35	9			14	1254
	6months to 1 year	12	6		6	207	577	13		6	3			10	840
	1year and above	26	3		4	75	336	0		5	9			2	460

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 September 2011

Solvency for the quarter ended 30th Sept 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	4,570	627	2,535	627	457	380	457
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	1,498	452	735	202	210	154	210
4	Motor	47,056	41,979	33,452	31,135	8,396	9,340	9,340
5	Engineering	1,392	321	280	159	139	48	139
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	398	192	68	63	68	19	68
8	Others	2,508	750	2,115	522	351	444	444
9	Health	10,198	9,033	4,201	3,832	1,807	1,150	1,807
	Total	67,620	53,354	43,386	36,541	11,428	11,535	12,465

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 September 2011

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		49
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		50
7	No. of branches approved but not opened		19
8	No. of rural branches		0
9	No. of urban branches		50

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 September 2011

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

(Business within India)

(Rs. In Lakhs)

Periodicity of Submission: Quarterly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	79,199.90
2	Loans	9	
3	Fixed Assets	10	3,379.02
4	Current Assets		
	a. Cash & Bank Balance	11	2,249.77
	b. Advances & Other Assets	12	7,476.79
5	Current Liabilities		
	a. Current Liabilities	13	39,266.13
	b. Provisions	14	28,964.44
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		44,617.50
	Application of Funds as per Balance Sheet (A)		-20542.59
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	3,379.02
3	Cash & Bank Balance (if any)	11	2,249.77
4	Advances & Other Assets (if any)	12	7,476.79
5	Current Liabilities	13	39,266.13
6	Provisions	14	28,964.44
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		44,617.50
	TOTAL (B)		-99,742.49
	'Investment Assets' As per FORM 3B	(A-B)	79,199.90

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%			23809.36	23,809.36	36.81%		23809.36	23,580.00
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			23809.36	23,809.36	36.81%		23809.36	23,580.00
3	Investment subject to Exposure Norms					-			0.00	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			12086.24	12,086.24	18.68%		12086.24	12,110.25
	2. Approved Investments	Not exceeding 55%	13990.16		28286.99	28,286.99	43.73%		28286.99	28,304.16
	3. Other Investments (not exceeding 25%)		524.03		503.12	503.12	0.78%		503.12	494.93
	Total Investment Assets	100%	14,514.20	-	64,685.70	64,685.70	100.00	-	64,685.70	64,489.34

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: 30/09/2011

Signature: _____

Full name:

Designation:

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

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

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

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

PERIODIC DISCLOSURES**FORM NL-29 DETAIL REGARDING DEBT SECURITIES**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 September 2011

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30/09/11	as % of total for this class	As at 30/09/2010	as % of total for this class	As at 30/09/11	as % of total for this class	As at 30/09/10	as % of total for this class
Break down by credit rating								
AAA rated	14,140	28%	10,171	43%	14,111	28%	10,260	43%
AA or better			-				-	-
Rated below AA but above A			-				-	-
Rated below A but above B			-				-	-
Any other (P1+ & Equivalent)	35,763	72%	13,707	57%	35,763	72%	13,707	57%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	59,311	75%	22,274	54%	59,355	75%	22,260	54%
more than 1 year and upto 3 years	19,194	24%	15,871	36%	19,304	24%	16,055	36%
More than 3 years and up to 7 years			995	8%			1,019	8%
More than 7 years and up to 10 years	495	1%	506	1%	541	1%	546	1%
above 10 years							-	-
Breakdown by type of the issuer								
a. Central Government	23,580	80%	9,855	50%	23,809	80%	10,008	51%
b. State Government			-	-			-	-
c. Corporate Securities	6,020	20%	9,680	50%	6,038	20%	9,770	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 September 2011					
Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the quarter Sept 2011	up to the Quarter Sept 2011	Corresponding quarter of the year Sept 2010	up to the Quarter of the preceeding year Sept 2010
1	Gross Premium Growth Rate	44%	50%	106%	146%
2	Gross Premium to shareholders' fund ratio	513%	217%	327%	204%
3	Growth rate of shareholders'fund	41%	41%	29%	29%
4	Net Retention Ratio	71%	67%	72%	66%
5	Net Commission Ratio	2%	1%	-1%	-2%
6	Expense of Management to Gross Direct Premium Ratio	38%	38%	48%	46%
7	Combined Ratio	88%	80%	96%	83%
8	Technical Reserves to net premium ratio	70%	205%	93%	146%
9	Underwriting balance ratio	-32%	-35%	-36%	-42%
10	Operationg Profit Ratio	-23%	-26%	-42%	-44%
11	Liquid Assets to liabilities ratio	127%	117%	142%	95%
12	Net earning ratio	-21%	-24%	-38%	-41%
13	return on net worth ratio	-78%	-35%	-89%	-55%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.80	1.80	1.62	1.62
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	485,378,527	485,378,527	275,771,727	275,771,727
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)	(1.39)	(1.39)	(2.80)	(2.80)
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				Date: As on 30th September 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 July - Sept 2011	up to the Quarter Sept 2011	For the quarter July - Sept 2010	up to the Quarter Sept 2010
	I - Insurance Premium Received						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	6.65	756.76	5.76	461.27
2	Bharti Infratel Limited	-do-	Premium Received	0.14	100.21	2.09	126.08
3	Bharti Airtel Services Limited	-do-	Premium Received	-	41.57	-	47.64
4	AXA Business Services Private Limited	-do-	Premium Received	0.89	385.74	179.45	192.92
5	AXA Group Solutions Private Limited	-do-	Premium Received	0.10	45.24	17.27	19.21
6	AXA Technology Services India Private Limited	-do-	Premium Received	0.23	1.30	0.04	5.81
8	Bharti Airtel Singapore Private Limited	-do-	Premium Received	0.35	0.35	-	0.05
9	Bharti Airtel USA Limited	-do-	Premium Received	-	-	-	3.09
10	Bharti AXA Investment Managers Private Limited	-do-	Premium Received	6.58	6.58	11.06	11.27
11	Bharti AXA Life Insurance Company Limited	-do-	Premium Received	2.82	223.09	222.38	237.67
12	Field Fresh Foods Private Limited	-do-	Premium Received	0.08	16.06	5.97	7.38
13	Bharti Enterprises Limited	-do-	Premium Received	2.11	3.61	1.30	2.88
15	Bharti Foundation	-do-	Premium Received	1.15	15.15	0.32	10.73
16	Bharti Hexacom Limited	-do-	Premium Received	1.82	3.49	5.22	7.25
17	Bharti Infotel Private Limited	-do-	Premium Received	-	-	-	0.00
18	Bharti Overseas Private Limited	-do-	Premium Received	-	-	-	0.00
19	Bharti Realty Limited	-do-	Premium Received	1.98	21.49	1.17	12.17
20	Bharti Telemedia Limited	-do-	Premium Received	-	4.35	-	3.52
21	Bharti Telesoft Limited	-do-	Premium Received	-	-	-	-
22	Bharti Teletech Limited	-do-	Premium Received	24.85	-	32.73	30.47
23	Bharti Walmart Private Limited	-do-	Premium Received	-	-	0.77	0.97
26	Bharti Airtel Hongkong Limited	-do-	Premium Received	-	-	-	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	-
33	BHARTI REALTY HOLDINGS LTD	-do-	Premium Received	-	-	2.60	-
34	BHARTI TELEVENTURES LTD	-do-	Premium Received	-	-	-	0.06
35	UVA ENGINEER'S (BHARTI REALTY)	-do-	Premium Received	-	-	0.07	-
36	BHARTI TELECOM LTD	-do-	Premium Received	-	-	0.00	-
37	BHARTI SBM HOLDINGS PRIVATE LI	-do-	Premium Received	-	0.01	-	0.09
38	BHARTI COMTEL LTD	-do-	Premium Received	-	-	-	0.01
39	BHARTI AXA GENERAL INSURANCE	-do-	Premium Received	-	-	0.45	-
40	NASSER MUNJEE	-do-	Premium Received	-	-	0.03	-
41	Bharti Ventures Limited	Joint Venture Partners	Premium Received	0.78	2.61	-	1.83
42	Bharti Retail Limited	Joint Venture Partners	Premium Received	0.36	1.48	0.31	0.31
43	Cornviva Technologies Limited	Joint Venture Partners	Premium Received	-	11.08	11.33	11.33
44	Bharti (RM) Holding Private Limited	Joint Venture Partners	Premium Received	1.51	1.51	-	-
45	Beetel Teletech Limited	Joint Venture Partners	Premium Received	24.99	24.99	-	-

(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 July - Sept 2011	up to the Quarter Sept 2011	For the quarter July - Sept 2010	up to the Quarter Sept 2010
	II - Insurance Claims Paid						
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	52.59	53.14	0.40	0.57
2	Bharti Airtel Services Limited	-do-	Claims paid	0.03	0.03	250.85	301.04
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	3.83	23.40	62.28	66.87
4	AXA Business Services Private Limited	-do-	Claims paid	2.85	28.46	90.15	91.92
6	Bharti Foundation	-do-	Claims paid	-	0.23	0.05	0.09
7	Bharti Teletech Limited	-do-	Claims paid	-	-	23.80	-
8	Bharti Walmart Private Limited	-do-	Claims paid	-	0.52	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	-
13	BHARTI ENTERPRISES	-do-	Claims paid	-	-	3.09	3.19
14	Bharti Infratel Limited	-do-	Claims paid	35.28	35.28	240.24	241.84
15	Bharti Overseas Private Limited	-do-	Claims paid	-	-	0.86	-
16	Field Fresh Foods Private Limited	-do-	Claims paid	1.02	1.15	0.08	0.08
17	AXA Group Solutions Private Limited	-do-	Claims paid	0.05	2.39	9.63	9.63
18	Bharti Axa Investment Managers Private Limited	-do-	Claims paid	-	2.25	0.14	0.14
19	Bharti Ventures Limited	-do-	Claims paid	-	1.16	0.17	0.17
20	Bharti Retail Limited	-do-	Claims paid	0.96	1.00	-	-
	Beetel Teletech Limited	-do-	Claims paid	0.30	0.30	199.09	199.09
	Bharti Telemedia Limited	-do-	Claims paid	0.07	0.07	-	-
	III - Rent Paid						
2	Bharti Retail Limited	-do-	Rent Paid	-	0.03	-	-
3	Bharti Airtel Limited	-do-	Rent Paid	7.44	9.03	-	-
5	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	2.87	6.90	11.03	20.17
	AXA Group Solutions Private Limited	-do-	Rent Paid				
	IV - Rent Received						
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	20.12	44.53	17.97	51.13
	AXA Group Solutions Private Limited	-do-	Rent Received	-	-	0.66	0.66
	V - Informational Support Services Received						
1	AXA Technology Services India Private Limited	-do-	IT Support	114.85	208.45	89.60	162.94
2	AXA Asia Regional Centre Pte Limited	-do-	IT Support	113.61	172.22	234.60	234.60
	VI - Professional Services Received						
1	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	-	-
2	Bharti Enterprises Limited	-do-	Professional Services	18.89	77.50	123.33	123.33
3	AXA Business Services Private Limited	-do-	Professional Services	41.02	182.15	144.87	144.87
	AXA Asia Regional Centre Pte Limited	-do-	Professional Services	-	-	32.00	32.00
	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	6.56	6.56
	AXA Assistance India Private Limited	-do-	Professional Services	0.77	0.77	-	-
	VII - Reinsurance						
1	AXA Corporate Solution Reassurance - Reinsuranc	-do-	Reinsurance	454.58	1,322.46	453.59	1,323.42
	AXA Corporate Solution Reassurance - Reinsuranc	-do-	Reinsurance	563.29	563.29	405.33	405.33
	AXA Corporate Solution Reassurance - Reinsuranc	-do-	Reinsurance	197.57	197.57	280.86	280.86
	VIII - Donations						
1	Bharti Foundation	-do-	Donation	0.84	1.92	1.33	2.11

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter July - Sept 2011	up to the Quarter Sept 2011	For the quarter July - Sept 2010	up to the Quarter Sept 2010
	IX - Telephone Expenses						
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	-	0.22	10.75	23.46
2	Bharti Airtel Limited	-do-	Telephone Expenses	17.89	37.22	55.75	57.72
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	23.79	50.94	0.05	1.00
	X - Other Services Aailed						
1	AXA Technology Services India Private Limited	-do-	Other Services Aailed	1.18	3.67	7.83	8.25
2	AXA Business Services Private Limited	-do-	Other Services Aailed	-	-	69.69	4.48
7	Bharti AXA IM Pvt Ltd	-do-	Other Services Aailed	-	-	-	-
8	AXA Asia Region	-do-	Other Services Aailed	-	-	2.11	-
9	Bharti Enterprises Ltd	-do-	Other Services Aailed	-	-	375.03	-
	Bharti Airtel Limited	-do-	Other Services Aailed	-	-	3.78	3.78
	Bharti AXA Life Insurance Company Limited	-do-	Other Services Aailed	-	-	1.87	1.87
	AXA Asia Regional Centre Pte Limited	-do-	Other Services Aailed	-	-	7.59	7.59
	Beetel Teletch Ltd	-do-	Other Services Aailed	-	-	0.14	0.14
	Bharti AXA Investment Managers Private Limited	-do-	Other Services Aailed	-	-	0.61	0.61
	Remuneration Paid						
	Dr. Amarnath Ananthanarayanan			49.71	103.10	79.18	79.18
	XI- Issue of Shares						
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital		2,384.03	143	3,840
2	Societe Beaujon	Joint Venturer Partners	Share Capital		1,402.37	84	2,259
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital		2,524.27	227	1,402
	XII - Share Application Money pending allotment						
	GIBA Holdings Private Limited	Joint Venturer Partners	Share Application	2,426.29	2,426.29		
	Societe Beaujon	Joint Venturer Partners	Share Application	1,427.23	1,427.23		
	Bharti Ventures Limited	Joint Venturer Partners	Share Application	2,446.68	2,446.68		
	XIII - 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	-	-	25.49	33.17
	AXA Asia Regional Centre Pte Limited	-do-	Purchase of Fixed Assets	-	-	34.37	34.37
	AXA Business Services Private Limited	-do-	Purchase of Fixed Assets	-	-	4.46	4.46
	Bharti AXA Investment Managers Private Limited	-do-	Purchase of Fixed Assets	-	-	-	-
	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	5.44	10.63	17.65	17.65
	AXA General Insurance Singapore	-do-	Reimbursement of Expenditure	3.52	3.52	-	-
	GIBA Holdings Private Limited	-do-	Reimbursement of Expenditure	0.66	0.66	-	-
				8,112.59	17,423.68	4,334.18	12,674.67

*including the premium flow through Assocaïtes/ 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 September 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	Banker's Indemnity Policy	BAGI/IRDA/BI P/2010	IRDA/NL/BAGI/P/MISC/1845/V.1/10-11	Miscellaneous	Individually Rated Product	30th June,2010	6th September,2011

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			
Date: As on 30th September 2011			
TABLE - II			
Solvency for the Quarter ended on 30th Sept 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):		68,311
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		52,506
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		6,464
4	Excess in Policyholders' Funds (1-2-3)		9,341
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		22,407
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9,261
7	Excess in Shareholders' Funds (5-6)		13,146
8	Total Available Solvency Margin [ASM] (4+7)		22,487
9	Total Required Solvency Margin [RSM]		12,465
10	Solvency Ratio (Total ASM/Total RSM)		1.80

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & 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 September 2011

BOD and Key Person information

Sl. No.	Name of the Person	Role / Designation	Details of Change in the period
Board of Directors :			
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	Resigned effective 17.08.2011
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
11	Mr. JOHN DACEY	Director	Appointed effective 17.08.2011
Key Managerial Persons			
1	Dr.AMARNATH ANANTHANARAYANAN	CEO and Managing Director	No Change

Key Pesons 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

Statement as on: 30th Sept 2011

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

Date: As on 30th September 2011

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
	NA			NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL		

CERTIFICATION

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

Date:

Signature

Full Name & Designation

Note:

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

J HARI NARAYAN, CHAIRMAN

[ADVT/IIIIV/161/Ext.y.]

NL-36 YIELD ON INVESTMENTS



FORM - 1

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

Statement as on : 30/09/2011

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	0.00	0.00	0.00%	0.00%	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	3,949.09	95.14	9.58%	9.58%	26,097.87	124.06	9.51%	9.51%	1,284.33	59.98	5.86%	5.86%
3	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	10,253.35	239.65	9.30%	9.30%	101,519.44	466.52	9.19%	9.19%	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	509.86	9.95	7.76%	7.76%	5,107.53	19.61	7.68%	7.68%	516.08	39.46	7.65%	7.65%
6	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SCHEMES	OMGS	1,613.34	52.18	13.01%	13.01%	23,867.78	110.21	9.29%	9.29%	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%
TOTAL			16,325.64	396.92	9.67 %	9.67 %	16,158.97	721.08	8.92 %	8.92 %	12,495.59	778.95	6.25 %	6.25 %

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 : 14/11/2011

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

Statement as on : 30/09/2011

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	9,690.86	163.69	6.72%	6.72%	101,223.56	341.47	6.75%	6.75%	7,768.18	514.76	6.63%	6.63%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,127.26	18.20	6.42%	6.42%	11,329.70	36.84	6.50%	6.50%	1,123.63	73.47	6.54%	6.54%
3	TREASURY BILLS	CTRB	8,068.10	150.89	7.44%	7.44%	67,946.21	248.52	7.32%	7.32%	2,083.29	119.90	6.23%	6.23%
4	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	3,525.84	70.52	7.96%	7.96%	32,908.45	128.12	7.79%	7.79%	2,391.46	175.02	7.32%	7.32%
5	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	6,077.43	124.98	8.18%	8.18%	55,866.22	223.11	7.99%	7.99%	4,359.10	329.93	7.57%	7.57%
6	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	547.82	13.70	9.95%	9.95%	7,684.23	39.06	10.17%	10.17%	595.82	63.89	10.72%	10.72%
7	DEPOSIT - DEPOSIT WITH SCHEDULE BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	9,953.15	246.80	9.86%	9.86%	84,536.49	408.49	9.66%	9.66%	4,902.50	330.80	6.75%	6.75%
8	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	15,924.21	375.36	9.38%	9.38%	154,783.28	714.15	9.23%	9.23%	6,485.86	463.56	7.15%	7.15%
9	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	999.66	20.64	8.22%	8.22%	9,955.68	39.04	7.84%	7.84%	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	503.41	9.05	7.16%	7.16%	5,037.58	17.94	7.12%	7.12%	505.01	28.14	7.26%	7.26%

TOTAL

56,417.74	1,193.84	8.42 %	8.42 %	53,127.14	2,196.75	8.27 %	8.27 %	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 : 14/11/2011

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 September 2011

Statement as on: 30th Sept 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 ¹</u>								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date ²</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 September 2011
(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	QUARTER July - Sept 11		QUARTER July - Sept 10		upto the Sept 2011		upto the Sept 2010	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	627.41	4783	563.29	5,541	2,849.67	8,288	2,403.17	8,016
2	Cargo & Hull	200.16	670	248.45	628	1,004.64	1,137	645.66	1,112
3	Motor TP	3,620.89	0	2,320.29	-	6,585.18	-	4,081.37	-
4	Motor OD	9,555.91	136554	7,466.36	129,876	18,024.34	263,526	13,942.89	233,754
5	Engineering	251.90	356	420.31	478	627.47	655	655.41	856
6	Workmen's Compensation	35.96	138.00	30.61	228	88.96	287	69.61	508
7	Employer's Liability	47.29	39	13.14	22	132.39	80	36.48	59
8	Aviation					-	-	-	-
9	Personal Accident	460.42	3473.00	367.15	5,487	1,254.16	6,565	957.82	8,668
10	Health	3,717.27	4435	1,287.12	6,746	7,650.59	9,702	2,729.82	9,749
11	Others*	184.40	4619	120.42	4,575	397.66	8,018	214.48	6,276

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 September 2011
(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	Issued	Collected	Sum Assured
1	Fire	Rural	4,129	37.29	21,937.27
		Social			
2	Cargo & Hull	Rural	8	0.45	551.41
		Social			
3	Motor TP	Rural		210.62	
		Social			
4	Motor OD	Rural	8,631	422.99	31,437.42
		Social			
5	Engineering	Rural	25	4.76	1,593.69
		Social			
6	Workmen's Compensation	Rural	6	1.67	83.88
		Social			
7	Employer's Liability	Rural	2	0.23	13.00
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	251	76.83	192,171.33
		Social	1	11.89	45,715.00
10	Health	Rural	192	26.62	702.19
		Social			
11	Others*	Rural	3,815	27.34	13,891.02
		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 September 2011
(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter July - Sept 2011		Current Quarter July - Sept 2010		Up to the period 30th Sept 2011		Up to the period 30th Sept 2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	15781	1,965.86	22482	1,265.93	32864	3,931.46	41,985	2,944.68
2	Corporate Agents-Banks					0	-	-	-
3	Corporate Agents -Others	77	8.70			172	15.37	-	-
4	Brokers	20136	6,515.26	27946	3,503.19	40053	15,045.26	51,292	8,532.89
5	Micro Agents					0	-	-	-
6	Direct Business	119073	10,211.78	103153	8,068.02	225169	19,622.96	175,721	14,259.12
	Total (A)	155067	18,701.60	153581	12,837.14	298258	38,615.05	268,998	25,736.70
1	Referral (B)			-	-			0	-
	Grand Total (A+B)	155067	18,701.60	153,581	12,837.14	298258	38615.05167	268,998	25,736.70

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 September 2011

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	6	54	60			
b)	Policy Administration Related	12	224	234			2
c)	Insurance Policy Coverage related	1	2	3			
d)	Claims related	12	130	127		13	2
e)	others	4	21	24			1
d)	Total Number	35	431	448		13	5

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

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