

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 2012

REVENUE ACCOUNT FOR THE QUARTER ENDED 30th September 2012

	Particulars	Schedule	FOR THE QUARTER July 12 - Sep 12	UP TO THE QUARTER Sep 2012	FOR THE QUARTER July 11 - Sep 11	UP TO THE QUARTER Sep 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	2,144,827	4,164,066	1,303,078	2,483,148
					-	
2	Profit/ Loss on sale/redemption of Investments		1,023	1,800	185	158
					-	
3	Others (to be specified)				-	-
	Amortisation of Discount/(Premium)		71,491	143,612	48,636	86,512
4	Interest, Dividend & Rent – Gross		217,076	393,939	70,562	133,272
	TOTAL (A)		2,434,416	4,703,418	1,422,461	2,703,090
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,805,514	3,502,232	1,063,666	2,055,767
					-	
2	Commission	NL-6-Commission Schedule	28,740	47,804	26,712	17,038
					-	
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	856,441	1,694,715	634,559	1,302,331
					-	
4	Premium Deficiency		-	-	19,716	19,716
					-	
5	Pool Expenses		2,328	3,601	1,381	2,453
					-	
6	Contribution to Solatium Fund		470	957	364	660
	TOTAL (B)		2,693,494	5,249,310	1,746,397	3,397,965
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(259,076)	(545,893)	(323,929)	(694,870)
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		(259,076)	(545,893)	(323,929)	(694,870)

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 2012						
PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th September 2012						
	Particulars	Schedule	FOR THE QUARTER July 12 - Sep 12 (Rs. '000)	UP TO THE QUARTER Sep 2012 (Rs. '000)	FOR THE QUARTER July 11 - Sep 11 (Rs. '000)	UP TO THE QUARTER Sep 2011 (Rs. '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(326)	(53,884)	(45,606)	(81,842)
	(b) Marine Insurance		(2,152)	(1,027)	2,671	(3,233)
	(c) Miscellaneous Insurance		(256,597)	(490,982)	(280,994)	(609,795)
					-	-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,403	18,250	10,679	14,725
	(b) Profit on sale of investments		2,409	4,482	5,501	11,304
	Less: Loss on sale of investments				-	-
	(c) Amortisation of Discount/(Premium)		(172)	1,237	23,511	46,079
					-	-
3	OTHER INCOME		813	1,380	222	433
	TOTAL (A)		(250,623)	(520,544)	(284,015)	(622,329)
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		1	692	2	6
	(b) Bad debts written off				-	-
	(c) Others (To be specified)		-	-	-	-
	- Managerial Remuneration		7,466	7,466	-	-
	TOTAL (B)		1	692	2	6
	Profit Before Tax		(258,090)	(528,702)	(284,017)	(622,335)
	Provision for Taxation - Wealth Tax		125	250	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		-	(5,234,189)	1,056,558	(3,839,215)
	Balance carried forward to Balance Sheet		(258,214.92)	(5,763,141.00)	772,440.96	(4,461,750.25)

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 2012

BALANCE SHEET AS AT 30th September 2012

	Schedule	UP TO THE QUARTER Sep 2012 (Rs.'000)	UP TO THE QUARTER Sep 2011 (Rs.'000)
SOURCES OF FUNDS			
SHARE	NL-8-Share Capital Schedule	7,034,930	4,853,785
PENDING ALLOTMENT		800,037	630,020
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,534,674	1,385,436
FAIR VALUE CHANGE ACCOUNT		217	0
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		9,369,859	6,869,242
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	12,741,951	7,919,991
LOANS	NL-13-Loans Schedule		-
FIXED ASSETS	NL-14-Fixed Assets Schedule	299,129	337,902
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	816,236	224,977
Advances and Other Assets	NL-16-Advancxes and Other Assets	1,803,404	747,677
Sub-Total (A)		2,619,641	972,654
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	7,400,074	3,926,613
PROVISIONS	NL-18-Provisions Schedule	4,653,928	2,896,444
DEFERRED TAX LIABILITY			
Sub-Total (B)		12,054,002	6,823,057
NET CURRENT ASSETS (C) = (A -		(9,434,361)	(5,850,403)
MISCELLANEOUS EXPENDITURE	NL-19-Miscellaneous Expenditure	-	-
DEBIT BALANCE IN PROFIT AND		5,763,141	4,461,753
TOTAL		9,369,859	6,869,242

CONTINGENT LIABILITIES

	Particulars	UP TO THE QUARTER Sep 2012 (Rs.'000)	UP TO THE QUARTER Sep 2011 (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 2012

PREMIUM EARNED [NET]

Particulars	FOR THE QUARTER July 12 - Sep 12 (Rs.'000)	UP TO THE QUARTER Sep 2012 (Rs.'000)	FOR THE QUARTER July 11 - Sep 11 (Rs.'000)	UP TO THE QUARTER Sep 2011 (Rs.'000)
Premium from direct business written	2,604,511	5,700,783	1,870,160	3,861,505
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	-	-	-	-
Add: Premium on reinsurance accepted	106,237	374,423	189,201	356,745
Less : Premium on reinsurance ceded	497,471	1,267,219	545,560	1,286,490
Net Premium	2,213,277	4,807,986	1,513,800	2,931,760
Adjustment for change in reserve for unexpired risks	68,450	643,921	210,722	448,612
Premium Earned (Net)	2,144,827	4,164,065	1,303,078	2,483,148

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 2012

CLAIMS INCURRED [NET]

	Particulars	FOR THE QUARTER July 12 - Sep 12	UP TO THE QUARTER Sep 2012	FOR THE QUARTER July 11 - Sep 11	UP TO THE QUARTER Sep 2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	1,310,901	2,476,867	943,705	1,643,132
	Add Claims Outstanding at the end of the year	2,567,081	5,041,623	374,726	2,429,588
	Less Claims Outstanding at the beginning of the year	1,846,275	3,494,695	-	1,648,420
	Gross Incurred Claims	2,031,707	4,023,796	1,318,431	2,424,300
	Add :Re-insurance accepted to direct claims	49,398	49,639	11	22,245
	Less :Re-insurance Ceded to claims paid	275,593	571,202	254,777	390,778
	Total Claims Incurred	1,805,514	3,502,232	1,063,666	2,055,767

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 2012

COMMISSION -

Particulars	FOR THE QUARTER July 12 - Sep 12	UP TO THE QUARTER Sep 2012	FOR THE QUARTER July 11 - Sep 11	UP TO THE QUARTER Sep 2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	101,131	233,213	75,362	162,206
Add: Re-insurance Accepted	1,237	2,361	(1)	177
Less: Commission on Re-insurance Ceded	73,628	187,769	48,649	145,344
Net Commission	28,740	47,804	26,712	17,038

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

Agents	13,103	26,644	12,756	25,820
Brokers	89,363	208,902	62,582	136,373
Corporate Agency	(99)	27	20	186
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	102,367	235,573	75,357	162,379

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 2012

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER July 12 - Sep 12	UP TO THE QUARTER Sep 2012	FOR THE QUARTER July 11 - Sep 11	UP TO THE QUARTER Sep 2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	228,230	460,698	203,014	430,773
2	Travel, conveyance and vehicle running expenses	17,594	34,124	11,355	25,509
3	Training expenses	1,554	5,360	2,720	7,374
4	Rents, rates & taxes	36,241	72,841	31,660	63,507
5	Repairs	11,824	23,075	9,751	19,340
6	Printing & stationery	4,975	9,535	2,982	8,383
7	Communication	13,085	24,968	21,596	35,486
8	Legal & professional charges	38,199	69,010	25,708	58,257
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	540	720	388	600
	(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	414	905	464	1,030
11	Advertisement and publicity	1,347	10,059	2,424	19,597
12	Interest & Bank Charges	1,606	3,360	1,258	2,625
13	Others (to be specified)	-	-	-	-
	Information technology	36,850	50,199	25,030	48,751
	Marketing Expenses	420,611	843,062	263,139	505,024
	Exchange (gain) /loss	(51)	290	14	20
	Miscellaneous Expenses	(1,588)	1,579	(6,340)	(3,992)
	Support Services	15,791	28,977	11,041	22,441
	ST on Exempted Services	1,138	1,138	48	309
	Loss on Sale of Assets	1,176	1,159	1,238	1,428
14	Depreciation	26,905	53,657	27,069	55,693
	TOTAL	856,441	1,694,715	634,559	1,302,331

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 2012

SHARE CAPITAL

	Particulars	As at 30th Sep 2012 (Rs.'000).	As at 30th Sep 2011 (Rs.'000).
1	Authorised Capital		
	[1,000,000,000 (Previous year 600,000,000) Equity shares of Rs. 10 each]	10,000,000	6,000,000
2	Issued Capital		
	[703,493,000 (Previous year 422,271,727) Equity shares of Rs. 10 each]	7,034,930	4,853,785
3	Subscribed Capital		
	[703,493,000 (Previous year 422,271,727) Equity shares of Rs. 10 each]	7,034,930	4,853,785
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	7,034,930	4,853,785

Notes:

- Particulars of the different classes of capital should be separately stated.
- The amount capitalised on account of issue of bonus shares should be disclosed.
- 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 2012****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 30th Sep 2012		As at 30th Sep 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	547,161,530	77.78%	377,516,919	77.78%
· Foreign	156,331,497	22.22%	107,861,608	22.22%
Others				
TOTAL	703,493,027	100%	485,378,527	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 2012

RESERVES AND SURPLUS

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,534,674	1,385,436
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	1,534,674	1,385,436

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 2012**

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(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 2012	
	Particulars	As at 30th Sep 2012 (Rs.'000).	As at 30th Sep 2011 (Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,078,617	675,016
2	Other Approved Securities	1,871,087	501,592
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,000	101,215
	(e) Other - Housing Sector	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	831,725	706,685
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,838,697	1,705,919
2	Other Approved Securities - (Fixed Deposits with Banks)	5,232,917	4,127,953
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	87,740	1,500
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	100,188	-
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	650,980	100,110
5	Other than Approved Investments	-	-
	TOTAL	12,741,950	7,919,991
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 2012

LOANS

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(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 2012

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2012	Additions	Deductions	Closing As at 30th Sep 2012	As at 1st April 2012	For The Period	On Sales/ Adjustments	As at 30th Sep 2012	As at 30th Sep 2012	As at 30th Sep 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	121,986	5,430	-	127,416	68,117	13,813	-	81,930	45,486	49,346
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Leasehold Property	114,714	-	1,715	112,999	58,083	9,708	892	66,899	46,100	63,761
Furniture & Fittings	32,552	170	215	32,507	19,277	2,284	112	21,449	11,058	15,429
Information Technology Equipment	139,376	2,895	39	142,231	99,423	15,198	37	114,584	27,647	51,615
Vehicles	68,938	17,384	11,021	75,301	34,194	8,699	8,499	34,394	40,907	37,648
Office Equipment	48,278	329	893	47,713	25,477	3,961	522	28,916	18,797	26,088
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	525,844	26,208	13,883	538,167	304,571	53,663	10,062	348,173	189,995	243,886
Work in progress	97,881	19,037	7,784	109,134	-	-	-	-	109,134	94,016
Grand Total	623,725	45,245	21,668	647,301	304,571	53,663	10,062	348,173	299,129	337,902
PREVIOUS YEAR	553,111	58,891	19,218	592,784	206,512	55,693	7,323	254,882	337,902	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 September 2012

CASH AND BANK BALANCES

	Particulars	FOR THE QUARTER July 12 - Sep 12	UP TO THE QUARTER Sep 2012
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	154,630	211,301
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	175,223	190,366
	(bb) Others	-	-
	(b) Current Accounts	306,194	414,569
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	636,047	816,236
	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 2012

ADVANCES AND OTHER ASSETS

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	310
2	Application money for investments		-
3	Prepayments	18,963	15,527
4	Advances to Directors/Officers		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,674	4,559
6	Others		-
	- Advance to employees	649	505
	- Advances recoverable in cash or in kind	5,754	-
	- Unutilised service tax Carried forward	-	18,462
	- Advance for procurement of CAPEX Assets	-	3,702
	TOTAL (A)	31,040	39,362
	OTHER ASSETS		
1	Income accrued on investments	365,927	152,948
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business	338,073	107,773
	(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	70,201	33,222
	- IMTPIP Control Account	918,160	329,267
9	Deposits		-
	- Rental	62,681	64,037
	- Others	17,322	17,367
	TOTAL (B)	1,772,364	704,614
	TOTAL (A+B)	1,803,404	743,976

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 2012

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	38,763	36,378
2	Balances due to other insurance companies	1,344,802	860,982
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	35,438	28,894
5	Unallocated Premium	251,239	110,775
6	Unclaimed Amount of Policy Holders	5,487	-
7	Sundry creditors	42,160	63,711
8	Due to subsidiaries/ holding company	-	-
9	Claims outstanding for	-	-
	i) More than Six Months	-	-
	ii) Less than Six Months (Including IBNR & IBNER)	5,041,623	2,429,782
	IMTPIP Claims Outstanding	-	-
	Premium Deficiency	-	22,162
	Claims Recoverable from Reinsurer (Including IBNR)	-	-
	Claims Outstanding	-	-
	Annuities due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	- Service Tax payable	58,670	-
	- Statutory Dues	36,235	29,395
	- Rent Equilisation Reserve	49,005	43,490
	- Expenses Payable	256,791	206,593
	- Stale Chq	28,679	10,930
	- Employee related	112,527	75,757
	- Others	95,171	803
	- Solatium Fund	3,484	1,608
	- Deposits Detained	-	5,353
	TOTAL	7,400,074	3,926,613

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 2012**

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	4,542,614	2,820,808
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	- Premium Deficiency	23,264	-
	- Employee Benefits	88,050	75,636
6	Reserve for Premium Deficiency	-	-
	TOTAL	4,653,928	2,896,444

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 2012****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at 30th Sep 2012	As at 30th Sep 2011
		(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-RECEIPTS 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 2012
(Rs in '000's)

Cash Flows from the operating activities:	YTD Sep 2012
Premium received from policyholders, including advance receipts	6,139,776
Receipt/Payment from/to Indian Motor Third Party Insurance Pool (IMTPIP)	26,244
Payments to the re-insurers, net of commissions and claims	(288,183)
Receipt/Payment from/to Co-insurers, net of claims recovery	137,183
IMTPIP (Net)	-
Payments of claims	(2,337,438)
Payments of commission and brokerage	(325,330)
Payments of other operating expenses	(1,912,432)
Cash paid for advances & Deposits	(5,515)
Deposits, advances and staff loans	-
Taxes paid (Net)	-
Service tax paid	(473,753)
Other payments	-
Cash flows before extraordinary items	960,552
Cash flow from extraordinary operations	-
Net cash flow from operating activities	960,552
Cash flows from investing activities:	-
Purchase of fixed assets including Capital work in progress	(32,821)
Proceeds from sale of fixed assets	2,084
Purchases of investments	(9,984,540)
Loans disbursed	-
Sales of investments	8,238,553
Repayments received	-
Rents/Interests/ Dividends received	205,304
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	(1,571,419)
Cash flows from financing activities:	-
Proceeds from issuance of share capital	800,037
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	800,037
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	189,170
Cash and cash equivalents at the beginning of the year	627,066
Cash and cash equivalents at the end of the year	816,236

*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 2012

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	As At 30th Sep 2012				As At 30th Sep 2011			
		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	872	892	434	2,199	514	547	406	1,467
2	Marine				-				-
a	Marine Cargo	282	162	149	593	218	116	117	451
b	Marine Hull				-				-
3	Miscellaneous				-				-
a	Motor	34,738	29,448	12,520	76,705	21,552	13,749	6,582	41,883
b	Engineering	394	117	93	604	229	36	96	362
c	Aviation				-				-
d	Liabilities	248	37	60	345	95	61	49	205
e	Others	592	257	158	1,007	443	198	256	896
4	Health Insurance	8,300	4,180	1,909	14,389	5,157	1,361	724	7,242
5	Total Liabilities	45,426	35,094	15,323	95,842	28,208	16,068	8,230	52,506

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																										
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: July'12 To Sep'12																										
Date: As on 30th September 2012																										
(Premium in Lakhs of Rs)																										
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Andhra Pradesh	12.09	32.76	7.49	34.07	-	-	105.88	202.04	1,083.75	2,208.34	509.95	1,059.25	13.68	20.49	52.72	99.08	466.67	915.45	-	-	-	-	22.72	40.50	2,274.95	4,610.96
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	6.95	21.17	2.67	5.92	-	-	-	6.26	84.37	163.76	31.52	66.87	-	-	0.10	1.30	1.38	2.02	-	-	-	-	1.35	2.13	128.34	271.42
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	5.57	27.61	2.09	22.84	-	-	5.56	12.89	527.81	1,134.79	138.65	322.74	9.30	11.78	22.43	32.11	38.94	74.82	-	-	-	-	5.12	14.52	759.47	1,653.90
Chhattisgarh	3.28	3.28	0.33	6.61	-	-	0.45	0.82	153.61	305.01	112.04	204.82	7.39	8.31	1.22	1.77	0.99	1.62	-	-	-	-	1.10	5.47	280.32	539.72
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	204.88	471.92	84.25	401.16	-	-	88.36	369.44	1,173.30	2,490.99	234.25	517.55	22.02	33.11	76.74	235.17	615.21	2,010.08	-	-	-	-	47.96	106.67	2,546.96	6,627.70
Goa	1.93	6.50	0.29	0.65	-	-	0.19	58.81	115.17	17.69	35.93	0.14	0.89	0.28	0.28	0.37	3.05	-	-	-	-	0.81	1.19	80.30	163.86	
Gujarat	38.76	98.04	21.97	90.38	-	-	5.96	14.23	1,457.75	2,971.37	463.35	986.42	19.02	27.22	43.26	103.13	47.38	87.36	-	-	-	-	16.70	26.55	2,114.16	4,364.67
Haryana	73.63	1,374.20	29.08	139.63	-	-	64.24	125.35	480.27	1,030.14	166.27	360.03	23.25	43.39	65.70	241.57	409.90	845.11	-	-	-	-	24.57	43.94	1,326.92	4,203.36
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	4.20	6.09	-	-	-	-	0.17	73.92	143.92	37.14	71.69	0.05	0.07	0.01	0.04	0.31	0.83	-	-	-	-	1.03	1.18	116.24	223.49	
Karnataka	16.14	40.30	6.99	68.01	-	-	13.36	21.78	1,238.08	2,360.75	395.11	754.14	75.67	94.94	67.13	134.70	715.70	1,716.93	-	-	-	-	24.41	57.05	2,552.48	5,248.99
Kerala	1.05	1.28	0.19	0.21	-	-	2.77	4.23	169.79	367.49	53.44	114.20	-	0.15	0.73	4.99	10.45	13.85	-	-	-	-	1.39	3.29	239.62	509.59
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	3.41	3.84	3.89	5.97	-	-	4.39	17.00	215.35	457.99	60.33	135.68	2.25	2.30	0.90	3.62	2.66	4.54	-	-	-	-	2.32	2.97	295.52	634.50
Maharashtra	228.16	737.33	71.85	238.92	-	-	81.68	224.02	3,020.89	5,871.17	907.17	1,762.47	51.18	104.67	166.95	366.98	1,778.91	4,247.81	-	-	-	-	64.05	171.76	6,370.85	13,725.04
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1.13	1.38	-	0.04	-	-	1.82	2.01	123.59	226.05	93.21	164.97	0.57	0.57	12.42	45.42	2.91	3.71	-	-	-	-	0.14	0.33	235.79	443.83
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	30.67	71.11	2.22	4.18	-	-	3.54	10.04	543.34	1,217.98	128.42	289.28	2.25	3.47	65.14	142.03	5.44	12.56	-	-	-	-	17.34	42.22	798.36	1,792.88
Rajasthan	16.95	37.24	11.31	21.26	-	-	16.32	29.87	301.07	648.05	110.16	235.64	3.90	5.94	3.17	3.63	2.45	5.31	-	-	-	-	7.84	20.99	473.28	1,007.93
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	143.89	214.11	15.17	137.80	-	-	30.88	53.71	1,202.92	2,223.11	538.30	1,047.02	26.15	52.64	53.97	51.58	462.75	933.38	-	-	-	-	13.04	49.60	2,487.07	4,762.94
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	71.80	142.28	29.80	87.91	-	-	34.35	63.76	1,079.16	2,328.40	476.35	998.41	13.77	17.45	17.02	48.85	176.06	390.68	-	-	-	-	15.15	26.03	1,913.46	4,093.78
Uttarakhand	1.23	1.68	0.19	0.27	-	-	1.49	1.86	122.30	271.45	35.91	70.13	0.47	0.47	5.17	7.93	1.79	2.41	-	-	-	-	3.08	3.14	171.64	359.44
West Bengal	34.11	104.47	29.17	62.29	-	-	24.77	32.40	457.21	899.99	176.06	354.40	18.42	29.56	12.45	33.83	115.66	239.29	-	-	-	-	11.35	16.03	879.22	1,771.28
Total	909.84	3,396.49	318.97	1,288.12	-	-	488.83	1,171.98	13,966.88	27,435.96	4,675.34	9,552.86	289.36	456.92	667.51	1,557.99	4,855.64	11,510.80	-	-	-	-	281.58	637.55	26,045.15	57,067.88

Instructions to be followed while filling the information in the format

1. All the figures are for the quarter only.

2. All the premiums are Gross Direct Premium.

3. All the premium amounts are in lakhs of Rs.

4. In property line of Business (Fire and Engineering), the location refers to the place where the actual property or risk is situated, in other segments, it is the location, where the insured is based.

5. Only the basic figures are to be filled, total will be taken care of, by the sheet itself.

6. All the total figures for each segment and the total (no and amount should tally with the corresponding figures in Form II.

7. All the figures are inclusive of Micro Insurance Business figures.

8. In case of multilocation policies in property line of business, the highest valued risk location would be taken

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 2012

(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	0	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	9	610.89	103.06	176.38	17.37%
3	No. of Reinsurers with rating A but less than AA	40	3,751.19	304.70	103.08	81.14%
4	No. of Reinsurers with rating BBB but less than A	2	21.63	7.45	3.53	0.64%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0.00%
6	No. of Domestic Reinsurance Placed with Indian Insurance Companies	5	-	-	43.89	0.86%
	Total	56	4,383.71	415.21	326.88	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 2012
(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	10	23	13	9	17	72	460.62
2	Marine Cargo	1	54	72	75	9	211	216.87
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	8	17	3	6		34	38.46
5	Motor OD	5872	18376	5969	820	137	31174	7456.85
6	Motor TP		15	47	158	180	400	1075.09
7	Health	10963	0	0	0	0	10963	3514.17
8	Overseas Travel	0	0	0	0	0	0	0.00
9	Personal Accident	4	97	192	108	27	428	322.21
10	Liability	0	1	4	2	5	12	19.15
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	2	15	42	17	5	81	23.99

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 2012

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	163	333	0	126	9715	5808	4555	0	635	26	0	0	122	16928
2	Claims reported during the period	70	216	0	77	32374	1511	13696	0	563	11	0	1	118	34941
3	Claims Settled during the period	72	211	0	34	31174	400	10963	0	428	12	0	0	81	32412
4	Claims Repudiated during the period	1	40	0	2	238	10	1357	0	75	2	0	0	8	376
5	Claims closed during the period	8	35	0	6	1705	282	555	0	188	6	0	0	20	2250
6	Claims O/S at End of the period	152	263	0	161	8972	6627	5376	0	507	17	0	1	131	16831
	Less than 3months	31	141	0	49	6789	1413	11784	0	425	9	0	1	86	8944
	3 months to 6 months	36	65	0	47	1223	1415	4584	0	117	4	0	0	32	2939
	6months to 1 year	27	88	0	37	531	1777	481	0	18	2	0	0	16	2496
	1year and above	58	10	0	32	322	2047	311	0	54	6	0	0	5	2534

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 2012

Solvency for the quarter ended 30th September 2012

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	5,568	1,092	6,118	797	557	918	918
2	Marine Cargo	1,995	564	1,397	277	239	251	251
3	Marine Hull							
4	Motor	75,358	61,522	48,583	33,658	12,304	10,931	12,304
5	Engineering	2,170	517	786	171	217	118	217
6	Aviation							
7	Laibilities	709	430	160	56	106	36	106
8	Others	3,560	983	2,430	394	498	510	510
9	Health	19,892	17,959	14,665	13,157	3,592	3,947	3,947
	Total	109,252	83,067	74,139	48,511	17,513	16,711	18,253

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 2012

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		50
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	0
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		0
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**

Date: As on 30th September 2012

Statement as on 30th September 2012

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	127,419.51
2	Loans	9	0.00
3	Fixed Assets	10	2,991.29
4	Current Assets		
	a. Cash & Bank Balance	11	8,162.36
	b. Advances & Other Assets	12	18,034.04
5	Current Liabilities		
	a. Current Liabilities	13	74,000.74
	b. Provisions	14	46,539.28
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		57,631.41
	Application of Funds as per Balance Sheet (A)		(21,564.23)
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	2,991.29
3	Cash & Bank Balance (if any)	11	8,162.36
4	Advances & Other Assets (if any)	12	18,034.04
5	Current Liabilities	13	74,000.74
6	Provisions	14	46,539.28
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		57,631.41
	TOTAL (B)		(148,983.74)
	'Investment Assets' As per FORM 3B	(A-B)	127,419.51

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)					
1	G. Sec.	Not less than 20%			39173.14	39,173.14	31.08%		39173.14	39,172.61
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			39173.14	39,173.14	31.08%		39173.14	39,172.61
3	Investment subject to Exposure Norms					-			0.00	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			23954.22	23,954.22	19.01%		23954.22	24,200.08
	2. Approved Investments	Not exceeding 55%			61912.86	61,912.86	49.12%		61912.86	61,934.84
	3. Other Investments (not exceeding 25%)		1,376.54		1000.61	1,000.61	0.79%		1000.61	1,000.57
	Total Investment Assets	100%	1,376.54	-	126,040.83	126,040.83	100.00	-	126,040.83	126,308.10

Certification:

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

Date:

Signature: _____

Full name: _____

Designation: _____

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

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

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

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

PERIODIC DISCLOSURES

FORM NL-29 DETAIL REGARDING DEBT SECURITIES

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 2012

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/12	as % of total for this class	As at 30/09/11	as % of total for this class	As at 30/09/12	as % of total for this class	As at 30/09/11	as % of total for this class
Break down by credit rating								
AAA rated	27,221	63%	14,140	28%	26,954	63%	14,111	28%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (P1+ & Equivalent)	15,796	37%	35,763	72%	15,743	37%	35,763	72%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	79,161	62%	59,311	75%	79,103	62%	59,355	75%
more than 1 year and upto 3 years	27,705	22%	19,194	24%	27,519	22%	19,304	24%
More than 3 years and up to 7 years	20,378	16%	0	0%	20,299	16%	0	0%
More than 7 years and up to 10 years	500	0%	495	1%	497	0%	541	1%
above 10 years								
Breakdown by type of the issuer								
a. Central Government	37,620	55%	23,580	80%	37,616	55%	23,809	80%
b. State Government								
c. Corporate Securities	30,442	45%	6,020	20%	30,399	45%	6,038	20%

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 2012

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter Sep 2012	up to the Quarter Sep 2012	Corresponding quarter of the year Sep 2011	up to the Quarter of the preceeding year Sep 2011
1	Gross Premium Growth Rate	39%	48%	44%	50%
2	Gross Premium to shareholders' fund ratio	-1009%	203%	543%	217%
3	Growth rate of shareholders'fund	-175%	17%	-13%	41%
4	Net Retention Ratio	71%	78%	62%	67%
5	Net Commission Ratio	2%	1%	2%	1%
6	Expense of Management to Gross Direct Premium Ratio	37%	34%	38%	38%
7	Combined Ratio	87%	77%	88%	80%
8	Technical Reserves to net premium ratio	156%	209%	145%	205%
9	Underwriting balance ratio	-30%	-25%	-36%	-35%
10	Operationg Profit Ratio	-14%	-12%	-26%	-26%
11	Liquid Assets to liabilities ratio	11%	94%	39%	117%
12	Net earning ratio	-14%	-12%	-25%	-24%
13	return on net worth ratio	100%	-19%	100%	-35%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.91	1.91	1.80	1.80
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	703,493,000	703,493,000	422,271,727	422,271,727
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)	(0.75)	(0.75)	(1.39)	(1.39)
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 2012			
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 - Sep 2012	up to the Quarter Sep 2012	For the quarter July - Sep 2011	up to the Quarter Sep 2011
I - Insurance Premium Received							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	916.68	1,059.13	6.65	756.76
2	Bharti Infotel Limited	-do-	Premium Received	-	70.84	(0.14)	100.21
3	Bharti Airtel Services Limited	-do-	Premium Received	-	27.25	-	41.57
4	AXA Business Services Private Limited	-do-	Premium Received	118.24	221.10	0.89	385.74
5	AXA Group Solutions Private Limited	-do-	Premium Received	0.17	0.88	0.10	45.24
6	AXA Technology Services India Private Limited	-do-	Premium Received	0.57	0.89	0.23	1.30
8	Bharti Airtel Singapore Private Limited	-do-	Premium Received	-	-	0.35	0.35
9	Bharti Airtel USA Limited	-do-	Premium Received	-	-	-	-
10	Bharti AXA Investment Managers Private Limited	-do-	Premium Received	-	-	-	-
11	Bharti AXA Life Insurance Company Limited	-do-	Premium Received	144.98	159.30	(2.82)	223.09
12	Field Fresh Foods Private Limited	-do-	Premium Received	0.27	3.58	0.08	16.06
13	Bharti Enterprises Limited	-do-	Premium Received	1.51	3.59	2.11	3.61
15	Bharti Foundation	-do-	Premium Received	-	7.02	1.15	15.15
16	Bharti Hexacom Limited	-do-	Premium Received	-	1.44	1.82	3.49
17	Bharti Infotel Private Limited	-do-	Premium Received	-	-	-	-
18	Bharti Overseas Private Limited	-do-	Premium Received	-	-	-	-
19	Bharti Realty Limited	-do-	Premium Received	22.36	24.45	1.98	21.49
20	Bharti Telemedia Limited	-do-	Premium Received	-	2.76	-	4.35
21	Bharti Telesoft Limited	-do-	Premium Received	-	-	-	-
22	Beetel Teletech Limited	-do-	Premium Received	14.59	64.49	0.13	24.99
23	Bharti Walmart Private Limited	-do-	Premium Received	35.60	38.90	-	-
26	Bharti Airtel Hongkong Limited	-do-	Premium Received	-	-	-	-
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	24.45	-	21.49	-
32	SHIKSHA BHARTI PUBLIC SCHOOL	-do-	Premium Received	-	-	-	-
33	BHARTI REALTY HOLDINGS LTD	-do-	Premium Received	-	3.34	-	-
34	BHARTI TELEVENTURES LTD	-do-	Premium Received	-	-	-	-
35	UVA ENGINEERS (BHARTI REALTY)	-do-	Premium Received	-	-	-	-
36	BHARTI TELECOM LTD	-do-	Premium Received	-	-	-	-
37	BHARTI SSM HOLDINGS PRIVATE LI	-do-	Premium Received	-	-	-	0.01
38	BHARTI COMTEL LTD	-do-	Premium Received	0.01	0.01	-	-
39	BHARTI AXA GENERAL INSURANCE	-do-	Premium Received	-	-	-	-
40	NASSER MUNJEE	-do-	Premium Received	-	-	-	-
41	Bharti Ventures Limited	-do-	Premium Received	1.01	3.16	0.78	2.61
42	Bharti Retail Limited	-do-	Premium Received	77.34	92.67	0.36	1.48
43	Comviva Technologies Limited	-do-	Premium Received	-	-	(11.08)	-
44	AXA Assistance	-do-	Premium Received	0.75	0.72	-	-
45	Bharti (RM) Holding Private Limited	-do-	Premium Received	-	1.96	-	1.51
46	Airtel Bangladesh	-do-	Premium Received	-	2.37	-	-
47	BOI Axa Investment Managers Private Limited	-do-	Premium Received	-	-	-	6.58
48	Comviva Technologies Limited	-do-	Premium Received	-	-	-	11.08

PERIODIC DISCLOSURES							
FORM NL-31 : Related Party Transactions							
Name of the Insurer: BHARTI AXA General Insurance Company Limited				Date: As on 30th September 2012			
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 - Sep 2012	up to the Quarter Sep 2012	For the quarter July - Sep 2011	up to the Quarter Sep 2011
II - Insurance Claims Paid							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	-	60.56	52.59	53.14
2	Bharti Airtel Services Limited	-do-	Claims paid	20.00	45.00	0.03	0.03
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	0.13	0.26	3.83	23.40
4	AXA Business Services Private Limited	-do-	Claims paid	1.50	2.37	2.85	28.46
6	Bharti Foundation	-do-	Claims paid	0.81	1.05	-	0.23
7	Bharti Teletech Limited	-do-	Claims paid	-	-	-	-
8	Bharti Walmart Private Limited	-do-	Claims paid	0.27	0.27	-	0.52
10	Bharti Televentures Limited	-do-	Claims paid	-	-	-	-
11	BHARTI REALTY PVT. LTD	-do-	Claims paid	-	-	-	-
12	BHARTI AXA GENERAL INSURANCE	-do-	Claims paid	-	-	-	-
13	BHARTI ENTERPRISES	-do-	Claims paid	-	-	-	-
14	Bharti Infratel Limited	-do-	Claims paid	-	25.00	35.28	35.28
15	Bharti Overseas Private Limited	-do-	Claims paid	-	-	-	-
16	Field Fresh Foods Private Limited	-do-	Claims paid	5.79	5.89	1.02	1.15
17	AXA Group Solutions Private Limited	-do-	Claims paid	-	-	(2.34)	-
18	Bharti Axa Investment Managers Private Limited	-do-	Claims paid	-	-	(2.25)	-
19	Bharti Ventures Limited	-do-	Claims paid	-	-	-	1.16
20	Bharti Retail Limited	-do-	Claims paid	23.22	33.22	0.96	1.00
21	Bharti Realty Holding Limited	-do-	Claims paid	-	0.22	-	-
22	AXA Insurance Public Company Limited	-do-	Claims paid	-	72.84	-	-
23	AXA Technology Services India Private Limited	-do-	Claims paid	-	0.02	-	-
24	Beetel Teletech Limited	-do-	Claims paid	-	3.86	-	0.30
25	Bharti Hexacom Limited	-do-	Claims paid	-	1.00	-	-
26	Bharti Telemedia Limited	-do-	Claims paid	-	-	-	0.07
27	AXA Group Solutions Private Limited	-do-	Claims paid	-	-	-	2.39
28	BOI Axa Investment Managers Private Limited	-do-	Claims paid	-	-	-	2.25
III - Rent Paid							
1	Bharti Retail Limited	-do-	Rent Paid	-	-	-	0.03
2	Bharti Airtel Limited	-do-	Rent Paid	0.39	0.77	7.44	9.03
3	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	3.78	7.60	2.87	6.90
IV - Rent Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	-	-	20.12	44.53
V - Informational Support Services Received							
1	AXA Technology Services India Private Limited	-do-	IT Support	136.33	168.20	114.85	206.45
2	AXA Asia Regional Centre Pte Limited	-do-	IT Support	240.00	240.00	113.61	172.22
3	Bharti AXA Life Insurance Company Limited	-do-	-	-	13.20	-	-
VI - Professional Services Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	-	-
2	Bharti Enterprises Limited	-do-	Professional Services	64.79	120.42	18.89	77.50
3	AXA Business Services Private Limited	-do-	Professional Services	177.81	307.69	146.46	287.59
4	AXA Assistance India Private Limited	-do-	Professional Services	(5.87)	-	-	-
5	AXA Assistance India Private Limited	-do-	Professional Services	9.84	9.84	0.77	0.77
VII - Reinsurance							
1	AXA Corporate Solution Reassurance - Reinsurance premium Paid/ Payable	-do-	Reinsurance	-	1,990.38	454.58	1,322.46
2	AXA Corporate Solution Reassurance - Reinsurance Claims Received/ Receivable	-do-	Reinsurance	-	540.39	-	563.29
3	AXA Corporate Solution Reassurance - Reinsurance Commission Received/ Receivable	-do-	Reinsurance	-	351.24	-	197.57
VIII - Donations							
1	Bharti Foundation	-do-	Donation	0.40	1.61	1.32	2.41
IX - Telephone Expenses							
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	0.40	0.40	-	0.22
2	Bharti Airtel Limited	-do-	Telephone Expenses	65.60	93.16	18.19	37.52
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	0.74	0.74	23.79	50.94
4	AXA Business Services Private Limited	-do-	Telephone Expenses	25.12	50.24	-	-

PERIODIC DISCLOSURES							
FORM NL-31 : Related Party Transactions							
Name of the Insurer: BHARTI AXA General Insurance Company Limited				Date: As on 30th September 2012			
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 - Sep 2012	up to the Quarter Sep 2012	For the quarter July - Sep 2011	up to the Quarter Sep 2011
X - Other Services Availed							
1	AXA Technology Services India Private Limited	-do-	Other Services Availed	-	-	1.18	3.67
2	AXA Business Services Private Limited	-do-	Other Services Availed	-	-	-	-
3	Bharti AXA IM Pvt Ltd	-do-	Other Services Availed	-	-	-	-
4	AXA Asia Region	-do-	Other Services Availed	-	-	-	-
5	Bharti Enterprises Ltd	-do-	Other Services Availed	-	-	-	-
6	Bharti Airtel Limited			-	1.63	-	-
Remuneration Paid							
	Dr. Amarnath Ananthanarayanan	-do-	Remuneration Paid	95.30	149.66	47.11	100.50
XI- Issue of Shares							
1	GIBA Holdings Private Limited	-do-	Issue of Shares	-	-	(10,907.45)	2,384.03
2	Societe Beaujon	-do-	Issue of Shares	-	-	(6,416.15)	1,402.37
3	Bharti Ventures Limited	-do-	Issue of Shares	-	-	(6,366.60)	2,524.27
XII - Share application money received							
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital	3,123.19	3,123.19	2,426.29	2,426.29
2	Societe Beaujon	Joint Venturer Partners	Share Capital	1,837.17	1,837.17	1,427.23	1,427.23
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	-	-	-	-
4	Bharti Insurance Holdings Private Limited	Joint Venturer Partners	Share Capital	3,040.00	3,040.00	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	22.08	22.08	-	-
2	BOI AXA Investment Managers Private Limited	-do-	Purchase of Fixed Assets	0.06	0.06	-	-
Reimbursement of Expenditure							
1	Bharti AXA Investment Managers Private Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Reimbursement of Expenditure	-	-	(5.19)	-
2	AXA Asia Regional Centre Pte Limited	-do-	Reimbursement of Expenditure	11.48	11.92	-	-
3	GIBA Holdings Private Limited	-do-	Reimbursement of Expenditure	0.34	0.67	0.66	0.66
4	Bharti Ventures Limited	-do-	Reimbursement of Expenditure	-	0.03	-	-
5	BOI AXA Investment Managers Private Limited	-do-	Reimbursement of Expenditure	-	-	10.63	10.63
6	AXA General Insurance Singapore	-do-	Reimbursement of Expenditure	-	-	3.52	3.52
Training Charges							
1	AXA Asia Regional Centre Pte Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Training Charges	-	24.42	-	-
Deposit Paid							
1	AXA Asia Regional Centre	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Deposit Paid	-	18.57	-	-
				10,259.19	14,166.68	(16,293.16)	17,527.31

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

*Including the premium flow through Associaites/ 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 2012							
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	Depreciation cover (Two wheeler)	FTW	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
2	Load Transfer Cover (GCVs)	FCV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
3	EMI cover (commercial vehicles)	FCV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
4	NCB Protection - Same Slab Cover (Private Cars)	FPV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
5	NCB Protection - One Slab Down Cover (Private Cars)	FPV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
6	Hydrostatic Lock cover (Private cars)	FPV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
7	Consumable Cover (Private Cars)	FPV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012
8	Outstanding Loan Cover (Private Cars)	FPV	IRDA/NL/F&U/B.Axa/Motor/Add-on	Motor	Class rated	5Th May 2011	28th Sep 2012

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 2012

TABLE - II

Solvency for the Quarter ended on 30th September 2012

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):		139,548
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		95,842
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,163
4	Excess in Policyholders' Funds (1-2-3)		39,542
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,891
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		20,534
7	Excess in Shareholders' Funds (5-6)		(4,643)
8	Total Available Solvency Margin [ASM] (4+7)		34,899
9	Total Required Solvency Margin [RSM]		18,253
10	Solvency Ratio (Total ASM/Total RSM)		1.91

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 2012

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	Ceased to be a Director effective 11th May, 2012
2	Mr. AKHIL GUPTA	Director	No Change
3	Mr. RAKESH BHARTI MITTAL	Director	No Change
4	Mr. MANIK JHANGIANI	Director	Ceased to be a Director effective 30th December, 2011
5	Mr. NASSER MUNJEE	Director	Ceased to be a Director effective 15th December, 2011
6	Ms. ELIZABETH BAKER	Director	Ceased to be a Director effective 17th August, 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 ROBERT DACEY	Director	Ceased to be a Director Effective 10-Aug-2012
12	Mr. DEVENDRA KHANNA	Director	Appointed effective 10-Jan-2012
13	Mr. FRANCOIS VALERY ALBERT EUGENE GHISLAIN LECOMTE	Director	Appointed effective 11-May-2012
14	Mr. LALIT AHLUWALIA	Director	Appointed effective 11-May-2012
15	Mr. MICHAEL STEPHEN BISHOP	Director	Appointed effective 10-Aug-2012
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 September 2012

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

Date: As on 30th September 2012

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Date:

Signature

Full Name & Designation

Note:

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

J HARI NARAYAN, CHAIRMAN

[ADVT/III/IV/161/Exty.]

NL-36 YIELD ON INVESTMENTS



FORM - 1

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

Fund :

Share Holders Fund Not
Representing Solvency
Margin

Statement as on : 30/09/2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Date: As on 30th September 2012

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	NONE1	.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
2	CENTRAL GOVT. BONDS	CGSB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
3	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
4	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
5	TREASURY BILLS	CTRB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	499.71	0.68	7.06%	7.06%
6	CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
7	STATE GOVERNMENT BONDS	SGGB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
8	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
9	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
10	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
11	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
12	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
13	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
14	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

15	HOUSING - SECURITISED ASSETS	HMBS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
16	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
17	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
20	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
22	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
24	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
25	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
26	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
27	INFRASTRUCTURE - SECURITISED ASSETS	IESA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
28	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
30	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
33	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
34	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
35	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
36	PSU - EQUITY SHARES - QUOTED	EAEQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
37	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
38	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
39	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
40	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
41	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
42	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
43	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
44	CORPORATE SECURITIES - DEBENTURES	ECOS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
45	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENT	ECDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
47	INVESTMENT PROPERTIES - IMMOVABLE	EINP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
48	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
49	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
51	DEPOSIT - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	2,666.98	44.89	10.41%	10.41%	3,736.93	159.68	10.40%	10.40%	3,975.10	390.66	9.83%	9.83%
52	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	0.00	0.00	0.00%	0.00%	768.31	16.64	9.88%	9.88%	7,724.58	717.71	9.29%	9.29%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
54	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
55	CCIL - CBLO	ECBO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
56	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
57	APPLICATION MONEY	ECAM	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
58	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
59	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
60	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
61	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
62	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
63	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
64	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
65	BONDS - PSU - TAXABLE	OBPT	502.09	9.90	7.82%	7.82%	503.03	19.34	7.67%	7.67%	508.99	38.78	7.62%	7.62%
66	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
67	EQUITY SHARES (PSUS AND UNLISTED)	OEPU	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

68	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
69	DEBENTURES	OLDB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
70	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
71	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
72	PREFERENCE SHARES	OPSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
73	VENTURE FUND	OVNF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
74	EQUITY SHARES (INCL. CO - OP SOCIETIES)	OESH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
75	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
76	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
77	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIUQID SCHEMES	OMGS	854.73	24.09	11.18%	11.18%	766.10	44.33	11.73%	11.73%	1,682.49	167.40	10.09%	10.09%
78	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
79	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
80	SECURITISED ASSETS	OPSA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
81	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

TOTAL

4,023.80	78.88	7.78 %	7.78 %	5,774.38	240.00	8.29 %	8.29 %	14,390.87	1,315.22	9.14 %	9.14 %
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FORM - 1**Company Name & Code : Bharti-AXA General Insurance Co. Ltd. & 139****Fund :****Investment Assets (PH +
FRSM)****Statement as on : 30/09/2012****Statement of Investment and Income on Investment****Periodicity of Submission: Quarterly****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	NONE1	.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
2	CENTRAL GOVT. BONDS	CGSB	24,274.24	478.46	7.82%	7.82%	22,704.76	890.62	7.82%	7.82%	11,721.74	815.70	6.96%	6.96%
3	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
4	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,076.93	21.17	7.80%	7.80%	1,084.02	39.10	7.19%	7.19%	1,121.22	72.90	6.50%	6.50%
5	TREASURY BILLS	CTRB	13,419.34	276.88	8.19%	8.19%	13,414.38	550.12	8.18%	8.18%	9,693.19	748.51	7.72%	7.72%
6	CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
7	STATE GOVERNMENT BONDS	SGGB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
8	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
9	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
10	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
11	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
12	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
13	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
14	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
15	HOUSING - SECURITISED ASSETS	HMBS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

16	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
17	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	8,707.40	201.62	9.19%	9.19%	8,446.68	388.78	9.18%	9.18%	4,635.53	396.63	8.56%	8.56%
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
20	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
22	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
24	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
25	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
26	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
27	INFRASTRUCTURE - SECURITISED ASSETS	IESA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
28	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	12,701.13	286.21	8.94%	8.94%	12,011.51	532.98	8.85%	8.85%	7,318.86	612.09	8.36%	8.36%
30	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	1,885.47	46.23	9.73%	9.73%	1,536.50	75.10	9.75%	9.75%	888.50	87.16	9.81%	9.81%

32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
33	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
34	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
35	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
36	PSU - EQUITY SHARES - QUOTED	EAEQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
37	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
38	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
39	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
40	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	499.87	12.58	9.98%	9.98%	499.84	24.73	9.87%	9.87%	499.89	1.71	7.84%	7.84%
41	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
42	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
43	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
44	CORPORATE SECURITIES - DEBENTURES	ECOS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
45	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENT	ECDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
47	INVESTMENT PROPERTIES - IMMOVABLE	EINP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
48	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
49	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

51	DEPOSIT - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	37,019.86	954.41	10.23%	10.23%	34,724.21	1,784.49	10.25%	10.25%	12,929.99	1,294.56	10.01%	10.01%
52	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	15,741.46	396.63	10.00%	10.00%	17,001.21	835.15	9.80%	9.80%	15,159.20	1,419.50	9.36%	9.36%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
54	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
55	CCIL - CBLO	ECBO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
56	COMMERCIAL PAPERS	ECCP	1,822.12	42.81	9.32%	9.32%	1,310.70	62.73	9.55%	9.55%	449.99	1.63	10.22%	10.22%
57	APPLICATION MONEY	ECAM	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
58	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	997.97	24.07	9.57%	9.57%	997.93	47.09	9.41%	9.41%	996.80	86.44	8.67%	8.67%
59	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
60	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
61	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
62	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
63	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
64	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
65	BONDS - PSU - TAXABLE	OBPT	669.45	12.81	7.59%	7.59%	586.13	21.45	7.30%	7.30%	503.22	36.43	7.24%	7.24%
66	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
67	EQUITY SHARES (PSUS AND UNLISTED)	OEPU	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
68	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
69	DEBENTURES	OLDB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

70	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
71	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
72	PREFERENCE SHARES	OPSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
73	VENTURE FUND	OVNF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
74	EQUITY SHARES (INCL. CO - OP SOCIETIES)	OESH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
75	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
76	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
77	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIUQID SCHEMES	OMGS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
78	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
79	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
80	SECURITISED ASSETS	OPSA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
81	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
<u>TOTAL</u>			118,815.24	2,753.89	9.20 %	9.20 %	114,317.88	5,252.33	9.16 %	9.16 %	65,918.12	5,573.25	8.45 %	8.45 %

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 :02/11/2012

Note: Category of Investment (COI) shall be as per Guidelines
1.To be calculated based on Monthly or lesser frequency Weighted Average of Investments
2.Yield netted for Tax
3.Form-1 shall be prepared in respect of each fund.

Signature _____
Full Name : 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 2012

Statement as on: 30th September 2012

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 2012

(Rs in Lakhs)

Quarterly Business Returns across line of Business

		QUARTER July - Sep 12		QUARTER July - Sep 11		upto the Sep 2012		upto the Sep 2011	
Sl.No.	Line of Business	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	900.84	5167	627.41	4,783	3,396.49	9,266	2,849.67	8,288
2	Cargo & Hull	318.97	842	200.16	670	1,288.12	1,598	1,004.64	1,137
3	Motor TP	4,675.34	5998	3,620.89		9,552.06	-	6,585.18	-
4	Motor OD	13,566.88	205283	9,555.91	136,554	27,435.96	404,361	18,024.34	263,526
5	Engineering	488.83	668	251.90	356	1,171.98	1,195	627.47	655
6	Workmen's Compensation	147.62	410.00	35.96	138	212.45	644	88.51	287
7	Employer's Liability	141.74	80	47.29	39	244.46	136	132.83	80
8	Aviation					-	-	-	-
9	Personal Accident	667.51	3217.00	460.42	3,473	1,557.99	5,913	1,254.16	6,565
10	Health	4,855.84	4250	3,717.27	4,435	11,510.79	9,166	7,650.59	9,702
11	Others*	281.58	4823	184.40	4,619	637.54	8,551	397.66	8,018

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 2012
(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	Issued	Collected	Sum Assured
1	Fire	Rural	4,009	61.03	60,491.09
		Social			
2	Cargo & Hull	Rural	6	0.09	(201.66)
		Social			
3	Motor TP	Rural	-	387.94	
		Social			
4	Motor OD	Rural	17,179	807.14	55,087.17
		Social			
5	Engineering	Rural	34	9.39	2,285.07
		Social			
6	Workmen's Compensation	Rural	10	8.12	528.11
		Social			
7	Employer's Liability	Rural	4	4.36	2,713.00
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	260	111.55	295,034.50
		Social			
10	Health	Rural	90	64.65	617.52
		Social			
11	Others*	Rural	3,665	34.25	31,399.31
		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 2012

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter July - Sep 2012		Current Quarter July - Sep 2011		Up to the period 30th Sep 2012		Up to the period 30th Sep 2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	18,151.00	2,000.69	15,858.00	1,974.56	36,964.00	4,522.42	33,035.00	3,946.83
2	Corporate Agents-Banks					-	-	-	-
3	Corporate Agents -Others	28.00	1.01			86.00	2.48	-	-
4	Brokers	37,390.00	9,113.60	20,136.00	6,515.26	72,729.00	21,870.17	40,054.00	15,045.26
5	Micro Agents					-	-	-	-
6	Direct Business	175,169.00	14,929.84	119,073.00	10,211.78	337,049.00	30,612.79	225,169.00	19,622.96
	Total (A)	230,738.00	26,045.14	155,067.00	18,701.60	446,828.00	57,007.86	298,258.00	38,615.05
1	Referral (B)			-	-			-	-
	Grand Total (A+B)	230,738.00	26,045.14	155,067.00	18,701.60	446,828.00	57,007.86	298,258.00	38,615.05

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 2012

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	12	390	393	0	0	9
b)	Policy Administration Related	7	349	350	0	0	6
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	13	332	330	0	0	15
e)	others	4	75	74	0	0	5
d)	Total Number	36	1146	1147	0	0	35

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

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