

**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 31st December 2012

**REVENUE ACCOUNT FOR THE QUARTER ENDED 31st December 2012**

	Particulars	Schedule	FOR THE QUARTER Oct 12 - Dec 12	UP TO THE QUARTER Dec 2012	FOR THE QUARTER Oct 11 - Dec 11	UP TO THE QUARTER Dec 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	2,285,527	6,449,593	1,470,280	3,953,428
2	Profit/ Loss on sale/redemption of Investments		1,642	3,442	368	526
3	Others (to be specified) Amortisation of Discount/(Premium)		59,847	203,459	58,670	145,182
4	Interest, Dividend & Rent – Gross		251,815	645,754	89,914	223,186
	<b>TOTAL (A)</b>		<b>2,598,829</b>	<b>7,302,248</b>	<b>1,619,232</b>	<b>4,322,322</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	1,872,617	5,374,849	1,635,628	3,691,394
2	Commission	<b>NL-6-Commission Schedule</b>	67,449	115,253	20,472	37,510
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	1,026,980	2,721,696	767,160	2,069,490
4	Premium Deficiency		-	-	10,444	30,160
5	Pool Expenses		1,605	5,206	1,638	4,091
6	Contribution to Solatium Fund		614	1,571	404	1,064
	<b>TOTAL (B)</b>		<b>2,969,265</b>	<b>8,218,576</b>	<b>2,435,745</b>	<b>5,833,710</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(370,436)</b>	<b>(916,328)</b>	<b>(816,513)</b>	<b>(1,511,389)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	<b>TOTAL (C)</b>		<b>(370,436)</b>	<b>(916,328)</b>	<b>(816,513)</b>	<b>(1,511,389)</b>

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

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

PERIODIC DISCLOSURES						
FORM NL-2-B-PL						
Name of the Insurer: BHARTI AXA General Insurance Company Limited						
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008						
Date: As on 31st December 2012						
PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 31st December 2012						
	Particulars	Schedule	FOR THE QUARTER Oct 12 - Dec 12 (Rs.'000)	UP TO THE QUARTER Dec 2012 (Rs.'000)	FOR THE QUARTER Oct 11 - Dec 11 (Rs.'000)	UP TO THE QUARTER Dec 2011 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		26,099	(27,784)	(48,725)	(130,567)
	(b) Marine Insurance		(7,804)	(8,832)	(4,858)	(8,091)
	(c) Miscellaneous Insurance		(388,730)	(879,712)	(762,936)	(1,372,731)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,202	23,451	14,670	29,395
	(b) Profit on sale of investments		2,653	7,136	2,647	13,951
	Less: Loss on sale of investments				-	-
	(c) Amortisation of Discount/(Premium)		(149)	1,088	15,421	61,500
					-	-
3	OTHER INCOME		1,022	2,402	9,703	10,136
	TOTAL (A)		(361,707)	(882,251)	(774,077)	(1,396,407)
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		0	692	(0)	6
	(b) Bad debts written off				-	-
	(c) Others (To be specified)		-	-	-	-
	- Managerial Remuneration		8,888	16,353	6,034	6,034
	TOTAL (B)		8,888	17,045	6,034	6,040
	Profit Before Tax		(370,594)	(899,296)	(780,110)	(1,402,446)
	Provision for Taxation - Wealth Tax		79	329	100	300
	APPROPRIATIONS					
	(a) Interim dividends paid during the year					
	(b) Proposed final dividend					
	(c) Dividend distribution tax					
	(d) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year		3	(5,234,186)	3	(3,839,212)
	Balance carried forward to Balance Sheet		(370,671.17)	(6,133,813.17)	(780,207.54)	(5,241,959.79)

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 31st December 2012

**BALANCE SHEET AS AT 31st December 2012**

	Schedule	UP TO THE QUARTER Dec 2012	UP TO THE QUARTER Dec 2011
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	7,794,930	7,034,930
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,574,711	1,534,674
FAIR VALUE CHANGE ACCOUNT		284	113
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>9,369,925</b>	<b>8,569,717</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	13,650,924	10,758,669
LOANS	NL-13-Loans Schedule		-
FIXED ASSETS	NL-14-Fixed Assets Schedule	283,096	319,153
DEFERRED TAX ASSET			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	403,631	627,066
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	1,248,635	1,370,540
<b>Sub-Total (A)</b>		<b>1,652,266</b>	<b>1,997,606</b>
<b>CURRENT LIABILITIES</b>	NL-17-Current Liabilities Schedule	7,529,666	5,743,017
			-
PROVISIONS	NL-18-Provisions Schedule	4,820,508	3,996,880
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>12,350,174</b>	<b>9,739,897</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(10,697,909)</b>	<b>(7,742,291)</b>
<b>MISCELLANEOUS EXPENDITURE</b> (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,133,813	5,234,186
<b>TOTAL</b>		<b>9,369,925</b>	<b>8,569,717</b>

**CONTINGENT LIABILITIES**

	Particulars	UP TO THE QUARTER Dec 2012	UP TO THE QUARTER Dec 2011
		(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		
2	Claims, other than against policies, not acknowledged as debts by the company	NIL	NIL
3	Underwriting commitments outstanding (in respect of shares and securities)	NIL	NIL
4	Guarantees given by or on behalf of the Company	NIL	NIL
5	Statutory demands/ liabilities in dispute, not provided for	NIL	NIL
6	Reinsurance obligations to the extent not provided for in accounts	NIL	NIL
7	Others (to be specified)	NIL	NIL
	<b>TOTAL</b>	<b>NIL</b>	<b>NIL</b>

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

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

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

Date: As on 31st December 2012

**PREMIUM EARNED [NET]**

	Particulars	FOR THE QUARTER Oct 12 - Dec 12 (Rs.'000)	UP TO THE QUARTER Dec 2012 (Rs.'000)	FOR THE QUARTER Oct 11 - Dec 11 (Rs.'000)	UP TO THE QUARTER Dec 2011 (Rs.'000)
	Premium from direct business written	3,025,516	8,726,299	2,157,246	6,018,751
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	-	-	-	-
	Add: Premium on reinsurance accepted	55,881	430,304	245,043	601,788
	Less : Premium on reinsurance ceded	620,947	1,888,166	577,615	1,864,106
	Net Premium	<b>2,460,450</b>	<b>7,268,437</b>	<b>1,824,674</b>	<b>4,756,433</b>
	Adjustment for change in reserve for unexpired risks	174,923	818,844	354,393	803,005
	<b>Premium Earned (Net)</b>	<b>2,285,527</b>	<b>6,449,593</b>	<b>1,470,280</b>	<b>3,953,428</b>

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

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

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

Date: As on 31st December 2012

**CLAIMS INCURRED [NET]**

	Particulars	FOR THE QUARTER Oct 12 - Dec 12	UP TO THE QUARTER Dec 2012	FOR THE QUARTER Oct 11 - Dec 11	UP TO THE QUARTER Dec 2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	1,426,354	3,903,221	865,128	2,508,260
	Add Claims Outstanding at the end of the year	724,515	5,766,139	935,430	3,365,019
	Less Claims Outstanding at the beginning of the year	0	3,494,695	-	1,648,420
	Gross Incurred Claims	<b>2,150,869</b>	<b>6,174,665</b>	<b>1,800,558</b>	<b>4,224,858</b>
	Add :Re-insurance accepted to direct claims	23,347	72,986	68	22,313
	Less :Re-insurance Ceded to claims paid	301,599	872,802	164,998	555,777
	<b>Total Claims Incurred</b>	<b>1,872,617</b>	<b>5,374,849</b>	<b>1,635,628</b>	<b>3,691,394</b>

Notes:

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

# 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 31st December 2012

### COMMISSION -

Particulars	FOR THE QUARTER Oct 12 - Dec 12	UP TO THE QUARTER Dec 2012	FOR THE QUARTER Oct 11 - Dec 11	UP TO THE QUARTER Dec 2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<b>Commission paid</b>				
Direct	152,188	385,401	81,887	244,093
Add: Re-insurance Accepted	0	2,361	983	1,160
Less: Commission on Re-insurance Ceded	84,739	272,508	62,398	207,743
Net Commission	<b>67,449</b>	<b>115,254</b>	<b>20,472</b>	<b>37,510</b>

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

Agents	38,954	65,598	14,103	39,923
Brokers	113,210	322,112	68,831	205,204
Corporate Agency	25	52	(60)	126
Referral	-	-		-
Others (pl. specify)	-	-		-
<b>TOTAL (B)</b>	<b>152,188</b>	<b>387,762</b>	<b>82,874</b>	<b>245,253</b>

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

# PERIODIC DISCLOSURES

## FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: BHARTI AXA General Insurance Company Limited

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

Date: As on 31st December 2012

### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER Oct 12 - Dec 12	UP TO THE QUARTER Dec 2012	FOR THE QUARTER Oct 11 - Dec 11	UP TO THE QUARTER Dec 2011
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	277,166	737,864	200,580	631,353
2	Travel, conveyance and vehicle running expenses	22,372	56,496	10,177	35,686
3	Training expenses	2,776	8,136	1,611	8,986
4	Rents, rates & taxes	37,772	110,613	33,664	97,172
5	Repairs	12,654	35,729	8,826	28,166
6	Printing & stationery	4,342	13,876	3,113	11,495
7	Communication	16,702	41,670	12,411	47,897
8	Legal & professional charges	39,945	108,955	41,248	99,504
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	-	720	871	1,471
	(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	754	1,659	469	1,499
11	Advertisement and publicity	29,943	40,002	1,280	20,877
12	Interest & Bank Charges	2,202	5,562	1,631	4,256
13	Others (to be specified)	-	-	-	-
	Information technology	44,609	94,808	26,950	75,701
	Marketing Expenses	521,661	1,364,723	376,110	881,134
	Exchange (gain) /loss	(673)	(383)	7	27
	Miscellaneous Expenses	(28,955)	(27,376)	8,753	4,761
	Support Services	16,191	45,167	10,849	33,290
	ST on Exempted Services	1,232	2,370	1,250	1,559
	Loss on Sale of Assets	408	1,568	428	1,856
14	Depreciation	25,878	79,535	26,931	82,625
	<b>TOTAL</b>	<b>1,026,980</b>	<b>2,721,696</b>	<b>767,160</b>	<b>2,069,490</b>

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

# PERIODIC DISCLOSURES

## FORM NL-8-SHARE CAPITAL SCHEDULE

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

Date: As on 31st December 2012

### SHARE CAPITAL

	Particulars	As at 31st Dec 2012 (Rs.'000).	As at 31st Dec 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]	7,794,930	4,853,785
3	Subscribed Capital		
	[703,493,000 (Previous year 422,271,727) Equity shares of Rs. 10 each]	7,794,930	5,465,455
4	Called-up Capital		
	Equity Shares of Rs. ....each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>7,794,930</b>	<b>5,465,455</b>

Notes:

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



**PERIODIC DISCLOSURES****FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****Name of the Insurer: BHARTI AXA General Insurance Company Limited****Registration No: 139 and Date of Registration with the IRDA : 27th June 2008****Date: As on 31st December 2012****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31st Dec 2012		As at 31st Dec 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	606,272,641	77.78%	377,516,919	77.78%
· Foreign	173,220,386	22.22%	107,861,608	22.22%
Others				
<b>TOTAL</b>	<b>779,493,027</b>	<b>100%</b>	<b>485,378,527</b>	<b>100%</b>

**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 31st December 2012

**RESERVES AND SURPLUS**

	Particulars	As at 31st Dec 2012	As at 31st Dec 2011
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,574,711	1,403,786
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>1,574,711</b>	<b>1,403,786</b>

Note:

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

**PERIODIC DISCLOSURES****FORM NL-11-BORROWINGS SCHEDULE**

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

**BORROWINGS****Date: As on 31st December 2012**

	<b>Particulars</b>	<b>As at 31st Dec 2012</b>	<b>As at 31st Dec 2011</b>
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	NIL	NIL
2	Banks	NIL	NIL
3	Financial Institutions	NIL	NIL
4	Others (to be specified)	NIL	NIL
	<b>TOTAL</b>	<b>NIL</b>	<b>NIL</b>

Notes:

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

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

PERIODIC DISCLOSURES			
FORM NL-12-INVESTMENT SCHEDULE			
Name of the Insurer: BHARTI AXA General Insurance Company Limited			
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008			
Investments		Date: As on 31st December 2012	
	Particulars	As at 31st Dec 2012	As at 31st Dec 2011
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,621,242	722,187
2	Other Approved Securities	2,449,433	844,857
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,000	50,266
	(e) Other - Housing Sector	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,082,958	754,964
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,670,013	2,074,184
2	Other Approved Securities - (Fixed Deposits with Banks)	5,111,089	4,104,632
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	114,284	115,085
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	50,013	50,744
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	501,892	301,500
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>13,650,924</b>	<b>9,018,419</b>
Notes			
:			
(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.			
(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:			
(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.			
(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.			
(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.			
(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.			
A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.			
(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.			
(c) Investments made out of Catastrophe reserve should be shown separately.			
(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.			
(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.			
(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments			

# PERIODIC DISCLOSURES

## FORM NL-13-LOANS SCHEDULE

Name of the Insurer: BHARTI AXA General Insurance Company Limited

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

Date: As on 31st December 2012

### LOANS

	Particulars	As at 31st Dec 2012	As at 31st Dec 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		
	<b>TOTAL</b>		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Others (to be specified)		
	<b>TOTAL</b>		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	<b>TOTAL</b>		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>		

#### Notes:

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

**PERIODIC DISCLOSURES**

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

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

Date: As on 31st December 2012

**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2012	Additions	Deductions	Closing As at 31st Dec 2012	As at 1st April 2012	For The Period	On Sales/ Adjustments	As at 31st Dec 2012	As at 31st Dec 2012	As at 31st Dec 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	121,987	12,484	-	134,471	68,117	20,262	-	88,380	46,091	46,706
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Leasehold Property	114,714	-	1,715	112,999	58,083	14,523	892	71,713	41,286	61,465
Furniture & Fittings	32,551	817	215	33,154	19,277	3,892	112	23,057	10,097	14,368
Information Technology Equipment	139,375	5,330	39	144,666	99,423	21,773	37	121,160	23,506	43,694
Vehicles	68,938	25,781	15,755	78,964	34,194	13,167	11,235	36,126	42,838	31,588
Office Equipment	48,277	436	893	47,820	25,477	5,918	518	30,877	16,943	24,486
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>525,842</b>	<b>44,848</b>	<b>18,617</b>	<b>552,074</b>	<b>304,571</b>	<b>79,535</b>	<b>12,794</b>	<b>371,313</b>	<b>180,760</b>	<b>222,308</b>
Work in progress	97,881	20,437	15,986	102,332	-	-	-	-	102,332	103,597
<b>Grand Total</b>	<b>623,723</b>	<b>65,285</b>	<b>34,603</b>	<b>654,406</b>	<b>304,571</b>	<b>79,535</b>	<b>12,794</b>	<b>371,313</b>	<b>283,092</b>	<b>325,905</b>
<b>PREVIOUS YEAR</b>	<b>553,109</b>	<b>116,907</b>	<b>46,293</b>	<b>623,723</b>	<b>206,512</b>	<b>111,227</b>	<b>13,168</b>	<b>304,571</b>	<b>319,152</b>	<b>346,599</b>

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 31st December 2012

**CASH AND BANK BALANCES**

	Particulars	FOR THE QUARTER Oct 12 - Dec 12	UP TO THE QUARTER Dec 2012
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	14,255	225,556
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	(139,230)	51,135
	(bb) Others	-	-
	(b) Current Accounts	(287,631)	126,939
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>(412,605)</b>	<b>403,631</b>
	Balances with non-scheduled banks included in 2 and 3 above		

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

# PERIODIC DISCLOSURES

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

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

Date: As on 31st December 2012

### ADVANCES AND OTHER ASSETS

	Particulars	As at 31st Dec 2012	As at 31st Dec 2011
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	3,976	6,375
2	Application money for investments	-	-
3	Prepayments	20,673	14,874
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,674	4,755
6	Others	-	-
	- Advance to employees	1,324	285
	- Advances recoverable in cash or in kind	12,398	-
	- Unutilised service tax Carried forward	1,835	(22,513)
	- Advance for procurement of CAPEX Assets	-	3,702
	<b>TOTAL (A)</b>	<b>45,880</b>	<b>7,478</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	445,920	182,372
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	366,625	140,484
	(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	77,360	39,728
	- IMTPIP Control Account	232,062	589,369
9	Deposits	-	-
	- Rental	67,739	62,767
	- Others	13,050	18,555
	<b>TOTAL (B)</b>	<b>1,202,755</b>	<b>1,033,275</b>
	<b>TOTAL (A+B)</b>	<b>1,248,635</b>	<b>1,040,753</b>

#### 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 31st December 2012

	Particulars	As at 31st Dec 2012	As at 31st Dec 2011
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	39,711	34,240
2	Balances due to other insurance companies	374,246	947,622
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	48,883	19,817
5	Unallocated Premium	353,309	186,986
6	Unclaimed Amount of Policy Holders	6,194	3,042
7	Sundry creditors	80,939	67,829
8	Due to subsidiaries/ holding company	-	-
9	Claims outstanding for	5,766,138	3,365,213
	i) More than Six Months	-	-
	ii) Less than Six Months (Including IBNR & IBNER)	-	-
	IMTPIP Claims Outstanding	-	-
	Premium Deficiency	-	32,606
	Claims Recoverable from Reinsurer (Including IBNR)	-	-
	Claims Outstanding	-	-
	Annuities due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	- Service Tax payable	53,880	-
	- Statutory Dues	43,377	29,762
	- Rent Equilisation Reserve	50,074	44,856
	- Expenses Payable	357,616	268,235
	- Stale Chq	34,318	12,596
	- Employee related	203,111	114,434
	- Claims approved but not paid	113,771	610
	- Solatium Fund	4,098	2,012
	- Deposits Detained	-	5,353
	<b>TOTAL</b>	<b>7,529,666</b>	<b>5,135,212</b>

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

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

**PROVISIONS****Date: As on 31st December 2012**

	<b>Particulars</b>	<b>As at 31st Dec 2012</b>	<b>As at 31st Dec 2011</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	4,717,539	3,175,202
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	79,705	70,390
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>4,820,508</b>	<b>3,245,591</b>

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

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

Date: As on 31st December 2012

**MISCELLANEOUS EXPENDITURE**

(To the extent not written off or adjusted)

	Particulars	As at 31st Dec 2012	As at 31st Dec 2011
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	NIL	NIL
2	Others (to be specified)	NIL	NIL
	<b>TOTAL</b>	NIL	NIL

Notes:

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

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

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

# PERIODIC DISCLOSURES

## FORM NL-20-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 31st December 2012

(Rs in '000's)

<b>Cash Flows from the operating activities:</b>	<b>YTD Dec 2012</b>
Premium received from policyholders, including advance receipts	9,497,558
Receipt/Payment from/to Indian Motor Third Party Insurance Pool (IMTPIP)	18,679
Payments to the re-insurers, net of commissions and claims	(805,115)
Receipt/Payment from/to Co-insurers, net of claims recovery	307,359
IMTPIP ( Net )	-
Payments of claims	(3,721,502)
Payments of commission and brokerage	(496,259)
Payments of other operating expenses	(2,771,449)
Cash paid for advances & Deposits	(13,170)
Deposits, advances and staff loans	-
Taxes paid (Net)	-
Service tax paid	(780,355)
Other payments	-
Cash flows before extraordinary items	1,235,744
Cash flow from extraordinary operations	-
<b>Net cash flow from operating activities</b>	<b>1,235,744</b>
<b>Cash flows from investing activities:</b>	<b>-</b>
Purchase of fixed assets including Capital work in progress	(46,261)
Proceeds from sale of fixed assets	3,243
Purchases of investments	(15,958,700)
Loans disbursed	-
Sales of investments	13,401,731
Repayments received	-
Rents/Interests/ Dividends received	340,772
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
<b>Net cash flow from investing activities</b>	<b>(2,259,216)</b>
<b>Cash flows from financing activities:</b>	<b>-</b>
Proceeds from issuance of share capital	800,037
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
<b>Net cash flow from financing activities</b>	<b>800,037</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-
<b>Net increase in cash and cash equivalents:</b>	<b>(223,435)</b>
Cash and cash equivalents at the beginning of the year	627,066
Cash and cash equivalents at the end of the year	403,631

\*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 31st December 2012

(Rs in Lakhs)

**Statement of Liabilities**

Sl.No.	Particular	As At 31st Dec 2012				As At 31st Dec 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	<b>Fire</b>	877	709	389	1,975	495	826	567	1,887
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	289	220	158	667	189	151	173	513
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	37,400	36,104	12,268	85,773	25,018	21,533	7,209	53,759
b	Engineering	323	124	129	577	254	51	72	377
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	289	54	119	463	78	36	49	163
e	Others	629	396	222	1,247	434	195	264	893
4	<b>Health Insurance</b>	7,368	4,583	2,186	14,137	5,284	1,377	1,150	7,811
5	<b>Total Liabilities</b>	<b>47,175</b>	<b>42,191</b>	<b>15,471</b>	<b>104,837</b>	<b>31,752</b>	<b>24,169</b>	<b>9,483</b>	<b>65,404</b>

PERIODIC DISCLOSURES																										
FORM NL-22 : Geographical Distribution of Business																										
Name of the Insurer: BHARTI AXA General Insurance Company Limited																										
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008																										
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: Oct'12 To Dec'12																										
Date: As on 31st December 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	18.75	51.51	4.87	38.94	-	-	96.42	288.46	1,257.93	3,466.27	576.05	1,634.30	15.03	35.52	68.19	167.27	319.42	1,234.87	-	-	-	-	30.06	70.56	2,386.73	6,997.65
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	6.00	27.16	1.80	7.72	-	-	0.39	6.65	95.81	299.57	36.73	105.60	-	-	0.14	1.44	0.79	2.81	-	-	-	-	1.61	3.74	143.27	414.69
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	13.68	41.28	0.70	23.55	-	-	2.55	15.25	725.39	1,880.19	184.41	507.15	1.75	13.53	19.23	51.34	10.07	84.89	-	-	-	-	10.09	24.01	967.87	2,621.77
Chhattisgarh	2.90	6.18	0.69	7.20	-	-	6.98	7.81	271.25	677.26	151.75	396.57	2.13	10.45	0.06	1.85	8.09	8.70	-	-	-	-	2.70	8.17	446.48	985.20
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	133.06	604.98	69.39	470.55	-	-	319.89	679.34	1,502.38	3,992.97	436.21	953.76	15.32	48.43	56.54	291.71	431.68	2,441.76	-	-	-	-	77.77	186.44	3,042.24	9,669.93
Goa	2.00	8.51	0.15	0.89	-	-	0.16	0.35	57.57	172.75	20.51	56.44	3.81	4.70	0.10	0.39	0.93	3.98	-	-	-	-	0.53	1.72	85.77	249.63
Gujarat	79.25	177.29	30.48	80.85	-	-	7.72	21.95	1,950.03	4,931.40	631.88	1,616.30	21.49	48.71	48.80	151.93	45.91	133.27	-	-	-	-	9.20	35.75	2,634.77	7,199.44
Haryana	24.14	1,298.34	41.88	181.50	-	-	45.35	170.70	664.03	1,694.68	252.20	612.24	15.52	58.91	32.95	274.52	478.57	1,323.68	-	-	-	-	29.09	73.03	1,584.23	5,787.90
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	0.63	6.63	-	-	-	-	0.22	0.39	112.86	256.41	65.83	127.61	-	0.07	0.05	0.09	0.22	1.05	-	-	-	-	3.28	4.46	173.12	396.61
Karnataka	12.15	52.45	38.89	106.90	-	-	15.64	37.42	1,490.81	3,851.95	541.82	1,295.96	16.93	111.87	57.48	192.19	476.47	2,193.40	-	-	-	-	24.54	81.58	2,674.73	7,923.32
Kerala	3.83	4.91	0.25	0.48	-	-	2.63	6.86	199.30	566.89	58.56	172.77	0.28	0.42	0.50	5.49	3.12	16.98	-	-	-	-	2.78	6.07	271.06	789.65
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	0.72	4.57	8.99	14.86	-	-	5.91	22.91	306.43	754.42	129.85	295.53	0.91	3.81	1.75	5.36	2.33	6.87	-	-	-	-	0.41	3.37	457.29	1,091.79
Maharashtra	225.70	963.03	86.67	325.59	-	-	113.32	337.34	3,750.57	9,621.74	1,306.97	3,069.43	104.81	209.38	187.76	554.74	1,702.12	5,949.93	-	-	-	-	81.21	252.97	7,559.12	21,284.16
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	2.69	4.07	-	0.04	-	-	1.27	3.28	140.24	366.24	102.88	267.25	0.09	0.86	11.82	57.24	5.98	9.69	-	-	-	-	0.20	0.52	265.17	799.00
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	28.42	99.93	3.44	7.63	-	-	1.73	11.78	686.37	1,904.35	152.65	441.84	0.24	3.71	55.59	198.62	3.93	16.09	-	-	-	-	10.55	52.77	943.53	2,736.41
Rajasthan	21.76	59.00	12.39	33.65	-	-	23.57	63.45	460.53	1,108.98	148.80	384.44	2.85	8.78	0.66	4.30	1.51	6.81	-	-	-	-	13.97	34.95	686.04	1,693.96
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	28.64	242.75	17.46	155.23	-	-	33.53	87.24	1,217.89	3,440.99	540.90	1,587.92	18.22	70.86	35.39	86.98	330.31	1,263.69	-	-	-	-	52.08	101.68	2,274.42	7,037.36
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	109.88	252.15	19.88	107.77	-	-	34.38	88.14	1,421.01	3,749.41	579.95	1,576.37	4.89	22.34	38.63	87.48	46.73	437.42	-	-	-	-	14.88	40.92	2,267.21	6,369.99
Uttarakhand	0.44	2.13	0.17	0.45	-	-	1.10	3.08	178.38	449.82	40.99	111.12	-	0.47	0.57	8.50	28.64	31.05	-	-	-	-	1.14	4.28	251.44	610.88
West Bengal	73.34	177.81	19.66	81.95	-	-	21.65	54.06	529.80	1,429.80	177.91	532.32	5.05	33.63	8.48	42.31	92.89	332.17	-	-	-	-	11.88	27.90	940.67	2,711.95
Total	787.77	4,184.26	357.64	1,645.76	-	-	734.46	1,906.44	17,029.11	44,465.07	6,123.84	15,675.90	229.31	686.23	625.74	2,183.74	3,989.31	15,500.10	-	-	-	-	377.97	1,015.53	30,255.16	87,262.99

Instructions to be followed while filling the information in the format

1. All the are 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 net 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

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  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 31st December 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	8	567.63	125.64	522.87	19.49%
3	No. of Reinsurers with rating A but less than AA	18	4,555.31	376.47	72.50	80.21%
4	No. of Reinsurers with rating BBB but less than A	0	-	-	-	0.00%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0.00%
6	No. of Domestic Reinsurance Placed with Indian Insurance Companies	2	-	-	18.60	0.30%
	<b>Total</b>	<b>28</b>	<b>5,122.94</b>	<b>502.11</b>	<b>613.97</b>	<b>100.00%</b>

**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 31st December 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	5	20	6	15	14	60	331.02
2	Marine Cargo	5	66	57	76	14	218	219.09
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	1	11	5	8	4	29	48.37
5	Motor OD	7215	18858	5714	997	121	32905	7843.47
6	Motor TP		12	53	165	253	483	1343.18
7	Health	13311	0	0	0	0	13311	4164.14
8	Overseas Travel	0	0	0	0	0	0	0.00
9	Personal Accident	13	106	199	96	9	423	317.79
10	Liability	0	1	1	1	1	4	4.75
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	3	11	35	17	4	70	67.09



**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 31st December 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	159	304	0	169	8872	6654	5376	0	602	21	0	1	138	<b>22296</b>
2	Claims reported during the period	70	250	0	50	34867	1291	16212	0	609	27	0	0	107	<b>53483</b>
3	Claims Settled during the period	60	218	0	29	32905	483	13311	0	423	4	0	0	70	<b>47503</b>
4	Claims Repudiated during the period	1	7	0	2	183	0	1201	0	26	1	0	0	3	<b>1424</b>
5	Claims closed during the period	6	26	0	6	1337	231	1429	0	104	4	0	0	13	<b>3156</b>
6	Claims O/S at End of the period	162	303	0	182	9314	7231	5647	0	658	39	0	1	159	<b>23696</b>
	Less than 3months	40	154	0	34	7073	1220	5087	0	428	24	0	1	79	<b>14140</b>
	3 months to 6 months	25	73	0	42	1163	1261	412	0	148	7	0	0	48	<b>3179</b>
	6months to 1 year	36	48	0	72	654	2321	83	0	19	2	0	0	25	<b>3260</b>
	1year and above	61	28	0	34	424	2429	65	0	63	6	0	0	7	<b>3117</b>

**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 31st December 2012

Solvency for the quarter ended 31st December 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	5,948	1,190	4,747	688	595	712	712
2	Marine Cargo	2,007	577	1,589	293	241	286	286
3	Marine Hull							
4	Motor	81,739	68,734	63,031	38,539	13,747	14,182	14,182
5	Engineering	2,587	422	1,464	207	259	220	259
6	Aviation							
7	Laibilities	886	545	410	111	133	92	133
8	Others	3,917	1,112	2,448	526	548	514	548
9	Health	20,897	18,791	18,577	15,312	3,758	4,594	4,594
	<b>Total</b>	<b>117,982</b>	<b>91,372</b>	<b>92,268</b>	<b>55,676</b>	<b>19,281</b>	<b>20,600</b>	<b>20,714</b>

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

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

**Date:** As on 31st December 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		9
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	6
5	No. of branches closed during the year		0
6	No of branches at the end of the year		56
7	No. of branches approved but not opened		3
8	No. of rural branches		0
9	No. of urban branches		56

**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 31st December 2012

Statement as on 31st December 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	136,509.24
2	Loans	9	
3	Fixed Assets	10	2,830.96
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	4,036.31
	b. Advances & Other Assets	12	12,486.35
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	75,296.66
	b. Provisions	14	48,205.08
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		61,338.13
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>(28,977.01)</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	2,830.96
3	Cash & Bank Balance (if any)	11	4,036.31
4	Advances & Other Assets (if any)	12	12,486.35
5	Current Liabilities	13	75,296.66
6	Provisions	14	48,205.08
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		61,338.13
	<b>TOTAL (B)</b>		<b>(165,486.25)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>136,509.24</b>

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%			42912.56	42,912.56	32.81%		42912.56	43,028.97
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	0	0	42912.56	42,912.56	32.81%		42912.56	43,028.97
3	<b>Investment subject to Exposure Norms</b>					-			0.00	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			25502.88	25,502.88	19.50%		25502.88	25,699.99
	2. Approved Investments	Not exceeding 55%	4556.84		61393.99	61,393.99	46.93%		61393.99	61,418.45
	3. Other Investments (not exceeding 25%)		1,140.00		1000.13	1,000.13	0.76%		1000.13	1,000.85
	<b>Total Investment Assets</b>	<b>100%</b>	<b>5,696.84</b>	<b>-</b>	<b>130,809.56</b>	<b>130,809.56</b>	<b>100.00</b>	<b>-</b>	<b>130,809.56</b>	<b>131,148.26</b>

**Certification:**

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

Date:

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 31st December 2012

(Rs in Lakhs)

#### Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31/12/12	as % of total for this class	As at 31/12/11	as % of total for this class	As at 31/12/12	as % of total for this class	As at 31/12/11	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	29,888	70%	20,462	52%	29,649	70%	20,280	33%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other ( P1+ & Equivalent )	12,674	30%	18,893	48%	12,674	30%	41,979	67%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	74,459	54%	66,412	74%	74,470	55%	66,461	74%
more than 1 year and upto 3 years	34,973	26%	22,736	25%	34,788	25%	22,648	25%
More than 3 years and up to 7 years	26,928	20%	1,021	1%	26,751	20%	1,075	1%
More than 7 years and up to 10 years	503	0%			497	0%		
above 10 years								
<b>Breakdown by type of the issuer</b>								
a. Central Government	43,029	53%	27,766	66%	42,913	53%	27,964	66%
b. State Government								
c. Corporate Securities	38,362	47%	14,212	34%	38,131	47%	14,119	34%

#### 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 31st December 2012

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	For the quarter Dec 2012	up to the Quarter Dec 2012	Corresponding quarter of the year Dec 2011	up to the Quarter of the preceeding year Dec 2011
1	Gross Premium Growth Rate	40%	45%	68%	56%
2	Gross Premium to shareholders' fund ratio	270%	270%	370%	370%
3	Growth rate of shareholders'fund	99%	99%	5%	5%
4	Net Retention Ratio	94%	83%	73%	69%
5	Net Commission Ratio	2%	2%	1%	1%
6	Expense of Management to Gross Direct Premium Ratio	39%	36%	39%	38%
7	Combined Ratio	86%	80%	79%	80%
8	Technical Reserves to net premium ratio	30%	139%	82%	158%
9	Underwriting balance ratio	56%	7%	-60%	-44%
10	Operationg Profit Ratio	-13%	-13%	-51%	-35%
11	Liquid Assets to liabilities ratio	-104%	77%	55%	105%
12	Net earning ratio	-13%	-12%	-49%	-34%
13	return on net worth ratio	-28%	-28%	-86%	-86%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.50	1.50	1.35	1.35
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	779,493,027	779,493,027	485,378,527	485,378,527
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 31st December 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 Oct - Dec 2012	up to the Quarter Dec 2012	For the quarter Oct - Dec 2011	up to the Quarter Dec 2011
I- Insurance Premium Received							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	5.58	1,064.71	(10.31)	746.46
2	Bharti Infotel Limited	-do-	Premium Received	0.50	71.34	0.61	100.82
3	Bharti Airtel Services Limited	-do-	Premium Received	-	27.25	-	41.57
4	AXA Business Services Private Limited	-do-	Premium Received	7.82	228.92	3.55	389.29
5	AXA Group Solutions Private Limited	-do-	Premium Received	0.05	0.94	0.04	45.27
6	AXA Technology Services India Private Limited	-do-	Premium Received	0.20	1.09	-	1.30
8	Bharti Airtel Singapore Private Limited	-do-	Premium Received	-	-	-	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	(1.89)	157.42	8.70	231.78
12	Field Fresh Foods Private Limited	-do-	Premium Received	-	3.58	-	16.06
13	Bharti Enterprises Limited	-do-	Premium Received	0.28	3.88	0.69	4.31
15	Bharti Foundation	-do-	Premium Received	0.11	7.14	0.14	15.29
16	Bharti Hexacom Limited	-do-	Premium Received	-	1.44	-	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	2.91	27.36	8.14	29.63
20	Bharti Telemedia Limited	-do-	Premium Received	7.86	10.62	0.01	4.36
21	Bharti Telesoft Limited	-do-	Premium Received	-	-	-	-
22	Beetel Teletech Limited	-do-	Premium Received	5.90	70.39	0.04	25.02
23	Bharti Walmart Private Limited	-do-	Premium Received	-	38.90	-	-
26	Bharti Airtel Hongkong Limited	-do-	Premium Received	-	-	-	-
27	BHARTI CELLULAR LTD	-do-	Premium Received	-	-	-	-
28	BHARTI DELMONTIE INDIA PVT LTD	-do-	Premium Received	-	-	-	-
29	BHARTI ENTERPRISES LIMITED	-do-	Premium Received	-	-	-	-
30	Bharti Hexacom Ltd Rajasthan	-do-	Premium Received	-	-	-	-
31	BHARTI REALTY PVT. LTD	-do-	Premium Received	-	-	-	-
32	SHIKSHA BHARTI PUBLIC SCHOOL	-do-	Premium Received	-	-	-	-
33	BHARTI REALTY HOLDINGS LTD	-do-	Premium Received	7.43	10.77	-	-
34	BHARTI TELEVENTURES LTD	-do-	Premium Received	0.05	0.05	-	-
35	UVA ENGINEER'S (BHARTI REALTY)	-do-	Premium Received	-	-	-	-
36	BHARTI TELECOM LTD	-do-	Premium Received	-	-	-	-
37	BHARTI SSM HOLDINGS PRIVATE LI	-do-	Premium Received	0.28	0.28	-	0.01
38	BHARTI COMTEL LTD	-do-	Premium Received	-	0.01	-	-
39	BHARTI AXA GENERAL INSURANCE	-do-	Premium Received	-	-	-	-
40	NASSER MUNJEE	-do-	Premium Received	-	-	-	-
41	Bharti Ventures Limited	-do-	Premium Received	-	3.16	0.18	2.78
42	Bharti Retail Limited	-do-	Premium Received	8.99	101.66	-	1.48
43	Comviva Technologies Limited	-do-	Premium Received	-	-	-	-
44	AXA Assistance	-do-	Premium Received	0.05	0.77	-	-
45	Bharti (RM) Holding Private Limited	-do-	Premium Received	-	1.96	-	1.51
46	Airtel Bangladesh	-do-	Premium Received	0.29	2.66	-	-
47	BOI Axa Investment Managers Private Limited	-do-	Premium Received	0.21	0.21	1.00	7.58
48	Comviva Technologies Limited	-do-	Premium Received	-	-	-	11.08
49	Bharti Enterprises Holding Pvt Ltd	-do-	Premium Received	0.02	0.02	-	-
50	Bharti Airtel Lanka Private Limited	-do-	Premium Received	47.91	47.91	59.99	59.99

PERIODIC DISCLOSURES							
FORM NL-31 : Related Party Transactions							
Name of the Insurer: BHARTI AXA General Insurance Company Limited				Date: As on 31st December 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 Oct - Dec 2012	up to the Quarter Dec 2012	For the quarter Oct - Dec 2011	up to the Quarter Dec 2011
51	Bharti (RBM) Holding Private Limited					0.17	0.17
II - Insurance Claims Paid							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	1.22	61.78	-	53.14
2	Bharti Airtel Services Limited	-do-	Claims paid	-	45.00	-	0.03
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	-	0.28	3.02	26.41
4	AXA Business Services Private Limited	-do-	Claims paid	0.15	2.52	0.95	29.41
6	Bharti Foundation	-do-	Claims paid	2.61	3.66	-	0.23
7	Bharti Teletech Limited	-do-	Claims paid	-	-	-	-
8	Bharti Walmart Private Limited	-do-	Claims paid	0.50	0.77	-	0.52
10	Bharti Televentures Limited.	-do-	Claims paid	-	-	-	-
11	BHARTI REALTY PVT. LTD	-do-	Claims paid	-	-	0.04	0.04
12	BHARTI AXA GENERAL INSURANCE	-do-	Claims paid	-	-	-	-
13	BHARTI ENTERPRISES LTD	-do-	Claims paid	-	-	-	-
14	Bharti Infotel Limited	-do-	Claims paid	-	25.00	25.00	60.28
15	Bharti Overseas Private Limited	-do-	Claims paid	-	-	-	-
16	Field Fresh Foods Private Limited	-do-	Claims paid	-	5.89	-	1.15
17	AXA Group Solutions Private Limited	-do-	Claims paid	-	-	2.39	2.39
18	Bharti Axa Investment Managers Private Limited	-do-	Claims paid	-	-	-	-
19	Bharti Ventures Limited	-do-	Claims paid	-	-	-	1.16
20	Bharti Retail Limited	-do-	Claims paid	21.11	54.33	0.33	1.32
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	0.07	0.07
24	Beetel Teletech Limited	-do-	Claims paid	3.77	7.63	-	0.30
25	Bharti Hexacom Limited	-do-	Claims paid	-	1.00	-	-
26	Bharti Telemedia Limited	-do-	Claims paid	30.00	30.00	-	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	1.16	1.90	10.92
3	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	2.78	10.38	14.86	21.76
IV - Rent Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	-	-	14.43	58.96
V - Informational Support Services Received							
1	AXA Technology Services India Private Limited	-do-	IT Support	79.00	247.19	66.39	274.84
2	AXA Asia Regional Centre Pte Limited	-do-	IT Support	417.00	657.00	120.00	292.22
3	Bharti AXA Life Insurance Company Limited			5.76	18.95	-	-
VI - Professional Services Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Professional Services	-	-	-	-
2	Bharti Enterprises Limited	-do-	Professional Services	74.17	194.58	268.92	346.42
3	AXA Business Services Private Limited	-do-	Professional Services	148.45	456.14	116.51	404.10
4	AXA Assistance India Private Limited	-do-	Professional Services	4.38	14.22	1.98	2.75
VII - Reinsurance							
1	AXA Corporate Solution Reassurance - Reinsurance premium Paid/ Payable	-do-	Reinsurance	875.51	2,865.89	-	1,322.46
2	AXA Corporate Solution Reassurance - Reinsurance Claims Received/ Receivable	-do-	Reinsurance	176.70	717.09	-	563.29
3	AXA Corporate Solution Reassurance - Reinsurance Commission Received/ Receivable	-do-	Reinsurance	137.27	488.51	-	197.57
VIII - Donations							
1	Bharti Foundation	-do-	Donation	1.13	2.74	0.88	3.29
IX - Telephone Expenses							
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	-	0.40	0.01	0.23
2	Bharti Airtel Limited	-do-	Telephone Expenses	42.23	135.39	54.84	92.36
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	0.42	1.16	22.27	73.21
4	AXA Business Services Private Limited	-do-	Telephone Expenses	83.02	133.26	-	-



**PERIODIC DISCLOSURES**

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

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

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

Date: As on 31st December 2012

(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 <sup>*</sup>			
				For the quarter Oct - Dec 2012	up to the Quarter Dec 2012	For the quarter Oct - Dec 2011	up to the Quarter Dec 2011
<b>X - Other Services Availed</b>							
1	AXA Technology Services India Private Limited	-do-	Other Services Availed	-	-	4.63	8.30
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	-	-
<b>Remuneration Paid</b>							
	Dr. Anamath Ananthanarayanan	-do-	Remuneration Paid	126.38	276.03	25.98	126.48
<b>XI- Issue of Shares</b>							
1	GIBA Holdings Private Limited	-do-	Issue of Shares	3,123.19	3,123.19	18,263.27	20,647.30
2	Societe Beaujon	-do-	Issue of Shares	1,837.17	1,837.17	10,743.05	12,145.43
3	Bharti Ventures Limited	-do-	Issue of Shares	-	-	19,337.55	21,861.82
4	Bharti Insurance Holdings Private Limited	-do-	Issue of Shares	3,040.00	3,040.00		
<b>XII - Share application money received</b>							
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital	(3,123.19)	-	(408.58)	2,017.71
2	Societe Beaujon	Joint Venturer Partners	Share Capital	(1,837.17)	-	(240.34)	1,186.89
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	-	-	2,136.40	2,136.40
4	Bharti Insurance Holdings Private Limited	Joint Venturer Partners	Share Capital	(3,040.00)	-	(2,446.68)	-
<b>XIII - Purchase of Fixed Assets</b>							
1	AXA Technology Services India Private Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Purchase of Fixed Assets	8.37	30.45	1.96	1.96
2	BOI AXA Investment Managers Private Limited	-do-	Purchase of Fixed Assets	-	0.06	-	-
<b>Reimbursement of Expenditure</b>							
1	Bharti AXA Investment Managers Private Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Reimbursement of Expenditure	-	-	-	-
2	AXA Asia Regional Centre Pte Limited	-do-	Reimbursement of Expenditure	0.06	11.98	3.50	3.50
3	GIBA Holdings Private Limited	-do-	Reimbursement of Expenditure	0.34	1.01	0.35	1.01
4	Bharti Ventures Limited	-do-	Reimbursement of Expenditure	-	0.03	-	-
5	BOI AXA Investment Managers Private Limited	-do-	Reimbursement of Expenditure	-	-	4.16	14.79
6	AXA General Insurance Singapore	-do-	Reimbursement of Expenditure	-	-	-	3.52
7	AXA- HONG KONG	-do-	Reimbursement of Expenditure	16.42	16.42	-	-
<b>Training Charges</b>							
1	AXA Asia Regional Centre Pte Limited	control of ultimate holding comp	Training Charges	-	24.42	-	-
<b>Deposit Paid</b>							
1	AXA Asia Regional Centre	control of ultimate holding comp	Deposit Paid	(6.70)	11.87	-	-
				<b>2,346.98</b>	<b>16,513.66</b>	<b>48,210.58</b>	<b>65,737.89</b>

<sup>\*</sup>Including the premium flow through Associate/ Group companies as an agent

\*Including the premium flow through Asscoites/ 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 31st December 2012

**Products Information**

List below the products and/or add-ons introduced during the period of Oct'12 to Dec'12

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	NIL	NIL	NIL	NIL	NIL	NIL	NIL
2	NIL	NIL	NIL	NIL	NIL	NIL	NIL
3	NIL	NIL	NIL	NIL	NIL	NIL	NIL
4	NIL	NIL	NIL	NIL	NIL	NIL	NIL
5	NIL	NIL	NIL	NIL	NIL	NIL	NIL
6	NIL	NIL	NIL	NIL	NIL	NIL	NIL
7	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**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 31st December 2012

**TABLE - II**

**Solvency for the Quarter ended on 31st December 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):		138,315
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		104,837
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,293
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>28,185</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		16,302
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		13,372
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>2,931</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>31,116</b>
9	Total Required Solvency Margin [RSM]		20,714
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.50</b>

**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 31st December 2012

**BOD and Key Person information**

Sl. No.	Name of the Person	Role / Designation	Details of Change in the period
<b>Board of Directors :</b>			
2	Mr. AKHIL GUPTA	Director	No Change
3	Mr. RAKESH BHARTI MITTAL	Director	No Change
7	Mr. BHARAT SUMANT RAUT	Independent Director	No Change
8	Dr.AMARNATH ANANTHANARAYANAN	CEO and Managing Director	No Change
9	Mr. JITENDER BALAKRISHNAN	Independent Director	No Change
10	Ms. GAELE OLIVIER	Director	No Change
12	Mr. DEVENDRA KHANNA	Director	No Change
13	Mr. FRANCOIS VALERY ALBERT EUGENE GHISLAIN LECOMTE	Director	No Change
14	Mr. LALIT AHLUWALIA	Director	No Change
15	Mr. MICHAEL STEPHEN BISHOP	Director	No Change
<b>Key Managerial Persons</b>			
1	Dr.AMARNATH ANANTHANARAYANAN	CEO and Managing Director	No Change

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

**PERIODIC DISCLOSURES**

**FORM NL-35-NON PERFORMING ASSETS-7A**

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

Statement as on: 31st December 2012

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

Date: As on 31st December 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 : 31/12/2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Date: As on 31st December 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	503.93	5.14	9.08%	9.08%	503.93	5.14	9.08%	9.08%	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	1,699.47	26.19	9.07%	9.07%	3,141.07	185.87	10.19%	10.19%	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	500.60	9.60	8.14%	8.14%	502.25	28.94	7.82%	7.82%	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	1,045.73	26.53	10.07%	10.07%	860.68	70.86	11.05%	11.05%	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%
<b><u>TOTAL</u></b>			<b>3,749.72</b>	<b>67.46</b>	<b>7.14 %</b>	<b>7.14 %</b>	<b>5,776.25</b>	<b>307.46</b>	<b>7.06 %</b>	<b>7.06 %</b>	<b>14,390.87</b>	<b>1,315.22</b>	<b>9.14 %</b>	<b>9.14 %</b>

**FORM - 1****Company Name & Code : Bharti-AXA General Insurance Co. Ltd. & 139****Fund :****Investment Assets (PH +  
FRSM)****Statement as on : 31/12/2012****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	29,221.65	580.72	7.88%	7.88%	24,884.96	1,471.34	7.85%	7.85%	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	1,061.97	21.54	8.05%	8.05%	1,076.65	60.64	7.48%	7.48%	1,121.22	72.90	6.50%	6.50%
5	TREASURY BILLS	CTRB	11,167.96	222.76	7.91%	7.91%	12,662.85	772.88	8.10%	8.10%	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	9,140.48	212.82	9.24%	9.24%	8,678.79	601.60	9.20%	9.20%	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	500.00	6.94	9.38%	9.38%	500.00	6.94	9.38%	9.38%	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	13,188.50	308.52	9.28%	9.28%	12,405.27	841.50	9.00%	9.00%	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	2,700.26	63.80	9.37%	9.37%	1,925.83	138.89	9.57%	9.57%	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	500.19	12.84	10.19%	10.19%	499.96	37.57	9.97%	9.97%	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	502.79	9.39	9.08%	9.08%	502.79	9.39	9.08%	9.08%	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	47,028.14	1,203.83	10.16%	10.16%	38,840.43	2,988.32	10.21%	10.21%	12,929.99	1,294.56	10.01%	10.01%
52	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	11,715.30	308.35	10.44%	10.44%	15,232.83	1,143.50	9.96%	9.96%	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	2,831.88	67.17	9.41%	9.41%	1,819.60	129.90	9.48%	9.48%	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	895.58	22.25	9.85%	9.85%	963.69	69.33	9.55%	9.55%	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	1,000.34	20.80	8.25%	8.25%	724.71	42.25	7.74%	7.74%	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%

**TOTAL**

131,455.05	3,061.71	9.24 %	9.24 %	120,718.36	8,314.04	9.14 %	9.14 %	65,918.12	5,573.25	8.45 %	8.45 %
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**CERTIFICATION**

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

**Date :23/01/2013**

**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 31st December 2012

Statement as on: 31st December 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 <sup>1</sup></u>								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date <sup>2</sup></u>								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**CERTIFICATION**

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

Signature \_\_\_\_\_

Full Name and Designation

Date:

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04



**PERIODIC DISCLOSURES****FORM NL-38 : Quarterly Business Returns across line of Business**Name of the Insurer: **BHARTI AXA General Insurance Company Limited**

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

Date: As on 31st December 2012

(Rs in Lakhs)

**Quarterly Business Returns across line of Business**

Sl.No.	Line of Business	QUARTER Oct - Dec 12		QUARTER Oct - Dec 11		upto the Dec 2012		upto the Dec 2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	787.77	5099	456.40	3,813	4,184.26	14,365	3,306.07	12,101
2	Cargo & Hull	357.64	854	355.97	520	1,645.76	2,452	1,360.61	1,657
3	Motor TP	6,123.84	17473	4,026.16	-	15,675.90	-	10,611.34	-
4	Motor OD	17,029.11	290515	12,745.80	177,527	44,465.07	694,876	30,770.15	441,053
5	Engineering	734.46	824	312.22	351	1,906.44	2,019	939.69	1,006
6	Workmen's Compensation	114.08	363.00	29.48	116	326.53	1,007	118.00	403
7	Employer's Liability	115.24	84	22.84	23	359.70	220	155.68	103
8	Aviation			-	-	-	-	-	-
9	Personal Accident	625.74	2267.00	389.15	2,149	2,183.74	8,180	1,643.31	8,714
10	Health	3,989.31	3416	2,976.23	2,968	15,500.10	12,582	10,626.81	12,670
11	Others*	377.97	4586	258.20	3,353	1,015.52	13,137	655.86	11,371

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 31st December 2012  
(Rs in Lakhs)

**Rural & Social Obligations (Quarterly Returns)**

Sl.No.	Line of Business	Particular	Issued	Collected	Sum Assured
1	Fire	Rural	3,989	56.50	13,709.23
		Social			
2	Cargo & Hull	Rural	9	1.33	500.35
		Social			
3	Motor TP	Rural		394.88	
		Social			
4	Motor OD	Rural	16,862	855.49	19,396.54
		Social			
5	Engineering	Rural	91	18.28	435.41
		Social			
6	Workmen's Compensation	Rural	6	2.74	106.08
		Social			
7	Employer's Liability	Rural	2	0.10	-
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	172	122.88	151,348.50
		Social			
10	Health	Rural	64	28.58	-
		Social			
11	Others*	Rural	3,500	30.36	7,271.71
		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 31st December 2012

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter Oct - Dec 2012		Current Quarter Oct - Dec 2011		Up to the period 31st Dec 2012		Up to the period 31st Dec 2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	64,928.00	5,157.79	18,221.00	2,105.83	101,892.00	9,680.19	51,085.00	6,037.29
2	Corporate Agents-Banks			-	-	-	-	-	-
3	Corporate Agents -Others	55.00	3.45	65.00	3.76	141.00	5.93	237.00	19.13
4	Brokers	67,877.00	11,466.30	26,747.00	6,534.59	140,606.00	33,336.48	66,800.00	21,579.85
5	Micro Agents			-	-	-	-	-	-
6	Direct Business	192,621.00	13,627.61	145,787.00	12,928.28	529,670.00	44,240.40	370,956.00	32,551.24
	<b>Total (A)</b>	<b>325,481.00</b>	<b>30,255.16</b>	<b>190,820.00</b>	<b>21,572.46</b>	<b>772,309.00</b>	<b>87,263.00</b>	<b>489,078.00</b>	<b>60,187.51</b>
1	Referral (B)			-	-			-	-
	<b>Grand Total (A+B)</b>	<b>325,481.00</b>	<b>30,255.16</b>	<b>190,820.00</b>	<b>21,572.46</b>	<b>772,309.00</b>	<b>87,263.00</b>	<b>489,078.00</b>	<b>60,187.51</b>

Note:

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

PERIODIC DISCLOSURES								
FORM NL-41 : GREIVANCE DISPOSAL								
Name of the Insurer: BHARTI AXA General Insurance Company Limited Registration No: 139 and Date of Registration with the IRDA : 27th June 2008								
Date: As on 31st December 2012								
GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31st December DURING THE FINANCIAL YEAR 2012-13								
Sl No.	Particulars	Opening Balance * As on being of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the Financial year (1st April'12-30th Sept'12)
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
	a) Proposal Related	0	2	2	0	0	0	0
	b) Claim	15	343	320	16	11	11	694
	c) Policy Related	6	496	498	0	0	4	1472
	d) Premium	0	0	0	0	0	0	4
	e) Refund	0	32	32	0	0	0	55
	f) Coverage	0	0	0	0	0	0	2
	g) Cover Note Related	0	67	64	0	0	3	35
	h) Product	0	0	0	0	0	0	4
	i) others	14	258	267	0	0	5	116
	Total Number of Complaints	35	1198	1183	16	11	23	2382
2	Total No. of policies during previous year:	716825						
3	Total No. of Claims during previous year:	137798						
4	Total No. of policies during current year:	772561						
5	Total No. of Claims during current year:	134176						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	25						
7	Total No. of Claim Complaints ( current year) per 10,000claims registered (current year) :	77						
8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	a) Upto 7 Days	8		8				
	b) 7 to 15 Days	15		15				
	c) 15 to 30 Days							
	d) 30 to 90 Days							
	e) 90 Days and beyond							
	Total Number of Complaints	23	0	23				
* Opening balance should tally with the closing balance of the previous financial year.								
Signature_____								