

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 March 2013

REVENUE ACCOUNT FOR THE QUARTER ENDED 31st March 2013

	Particulars	Schedule	FOR THE QUARTER Jan 13 - Mar 13 (Rs.'000)	UP TO THE QUARTER March 2013 (Rs.'000)	FOR THE QUARTER Jan 12 - Mar 12 (Rs.'000)	UP TO THE QUARTER March 2012 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	2,414,248	8,863,841	1,692,839	5,646,267
2	Profit/ Loss on sale/redemption of Investments		208	3,650	207	734
3	Others (to be specified)				-	-
	Amortisation of Discount/(Premium)		43,804	247,263	56,843	202,025
4	Interest, Dividend & Rent – Gross		266,459	912,213	131,656	354,842
	TOTAL (A)		2,724,719	10,026,967	1,881,546	6,203,868
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,297,027	7,671,876	1,059,343	4,750,737
2	Commission	NL-6-Commission Schedule	102,702	217,955	5,123	42,633
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	839,263	3,560,958	826,475	2,895,965
4	Premium Deficiency		(23,263)	(23,263)	(9,342)	20,818
5	Pool Expenses		(6,421)	(1,216)	5,776	9,867
6	Contribution to Solatium Fund		785	2,356	515	1,579
	TOTAL (B)		3,210,092	11,428,665	1,887,889	7,721,597
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business		(485,371)	(1,401,698)	(6,342)	(1,517,732)
	C= (A - B)					
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		(485,371)	(1,401,698)	(6,342)	(1,517,732)

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

redefining /
general insurance

Date: As on 31st March 2013

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 31st March 2013

Particulars	Schedule	FOR THE QUARTER	UP TO THE QUARTER	FOR THE QUARTER	UP TO THE QUARTER
		Jan 13 - Mar 13	March 2013	Jan 12- Mar 12	March 2012
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 OPERATING PROFIT/(LOSS)					
(a) Fire Insurance		57,727	29,943	44,480	(86,087)
(b) Marine Insurance		5,255	(3,576)	(5,380)	(13,471)
(c) Miscellaneous Insurance		(548,353)	(1,428,065)	(45,442)	(1,418,173)
2 INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross		11,716	35,167	14,305	43,700
(b) Profit on sale of investments		2,167	9,303	3,090	17,041
Less: Loss on sale of investments					
(c) Amortisation of Discount/(Premium)		(31)	1,057	9,288	70,788
3 OTHER INCOME		215	2,617	(9,310)	826
TOTAL (A)		(471,304)	(1,353,554)	11,031	(1,385,376)
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		3	695	1	7
(b) Bad debts written off					
(c) Others (To be specified)					
- Managerial Remuneration		(6,513)	9,840	3,080	9,114
- Capital Work in Progress Written Off		75,235	75,235	-	-
TOTAL (B)		68,725	85,770	3,081	9,121
Profit Before Tax		(540,029)	(1,439,324)	7,950	(1,394,497)
Provision for Taxation - Wealth Tax		195	525	175	475
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		0	(5,234,186)	(2)	(3,839,214)
Balance carried forward to Balance Sheet		(540,224)	(6,674,035)	7,773	(5,234,186)

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 March 2013

BALANCE SHEET AS AT 31st March 2013

	Schedule	UP TO THE QUARTER March 2013 (Rs.'000)	UP TO THE QUARTER March 2012 (Rs.'000)
SOURCES OF FUNDS			
SHARE	NL-8-Share Capital Schedule	8,454,930	7,034,930
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,614,707	1,534,674
FAIR VALUE CHANGE ACCOUNT		193	113
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		10,069,830	8,569,717
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	14,841,133	10,758,669
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	210,868	319,152
DEFERRED TAX ASSET			
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	466,865	688,277
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,166,397	1,370,540
Sub-Total (A)		1,633,262	2,058,817
CURRENT LIABILITIES			
	NL-17-Current Liabilities Schedule	8,136,244	5,804,227
PROVISIONS	NL-18-Provisions Schedule	5,153,225	3,996,880
DEFERRED TAX LIABILITY			
Sub-Total (B)		13,289,469	9,801,107
NET CURRENT ASSETS (C) = (A - B)		(11,656,207)	(7,742,290)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6,674,035	5,234,186
TOTAL		10,069,830	8,569,717

CONTINGENT LIABILITIES

	Particulars	UP TO THE QUARTER March 2013 (Rs.'000)	UP TO THE QUARTER March 2012 (Rs.'000)
1	Partly paid-up investments		
2	Claims, other than against policies, not acknowledged as debts by the company	NIL	NIL
3	Underwriting commitments outstanding (in respect of shares and securities)	NIL	NIL
4	Guarantees given by or on behalf of the Company	NIL	NIL
5	Statutory demands/ liabilities in dispute, not provided for	NIL	NIL
6	Reinsurance obligations to the extent not provided for in accounts	NIL	NIL
7	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE



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

Date: As on 31st March 2013

PREMIUM EARNED [NET]

Particulars	FOR THE	UP TO THE	FOR THE	UP TO THE
	QUARTER Jan 13 - Mar 13	QUARTER March 2013	QUARTER Jan 12 - Mar 12	QUARTER March 2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	3,457,993	12,184,292	2,821,286	8,840,038
Service Tax	-	-		-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium				
Add: Premium on reinsurance accepted	23,969	454,273	367,887	969,675
Less : Premium on reinsurance ceded	722,838	2,611,004	772,842	2,636,948
Net Premium	2,759,124	10,027,561	2,416,331	7,172,765
Adjustment for change in reserve for unexpired risks	344,876	1,163,719	723,493	1,526,498
Premium Earned (Net)	2,414,248	8,863,842	1,692,839	5,646,267

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 March 2013

CLAIMS INCURRED [NET]

Particulars	FOR THE QUARTER	UP TO THE	FOR THE	UP TO THE QUARTER
	Jan 13 - Mar 13	QUARTER March 2013	QUARTER Jan 12 - Mar 12	UP TO THE QUARTER March 2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1,760,925	5,664,147	1,098,142	3,606,401
Add Claims Outstanding at the end of the year	917,819	6,683,958	129,676	3,494,695
Less Claims Outstanding at the beginning of the year	(0)	3,494,695	194	1,648,614
Gross Incurred Claims	2,678,745	8,853,410	1,227,623	5,452,482
Add :Re-insurance accepted to direct claims	1,380	74,366	94,425	116,737
Less :Re-insurance Ceded to claims paid	383,099	1,255,901	262,705	818,482
Total Claims Incurred	2,297,027	7,671,875	1,059,343	4,750,736

Notes:

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

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE



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

COMMISSION -

Particulars	FOR THE QUARTER Jan 13 - Mar 13	UP TO THE QUARTER March 2013	FOR THE QUARTER Jan 12 - Mar 12	UP TO THE QUARTER March 2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	178,799	564,200	111,044	355,137
Add: Re-insurance Accepted	1,126	3,487	286	1,446
Less: Commission on Re-insurance Ceded	77,224	349,732	106,207	313,950
Net Commission	102,701	217,955	5,123	42,633

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

Agents	44,454	110,051	17,359	57,282
Brokers	135,434	457,546	93,971	299,175
Corporate Agency	39	92	-	126
Referral	-	-		-
Others (pl. specify)	-	-		-
TOTAL (B)	179,927	567,689	111,330	356,583

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



redefining
general insurance

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 March 2013

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER Jan 13 - Mar 13	UP TO THE QUARTER March 2013	FOR THE QUARTER Jan 12 - Mar 12	UP TO THE QUARTER March 2012
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	229,969	967,833	227,085	858,438
2	Travel, conveyance and vehicle running expenses	21,697	78,193	15,771	51,458
3	Training expenses	4,204	12,340	2,007	10,992
4	Rents, rates & taxes	32,634	143,246	39,198	136,370
5	Repairs	9,690	45,419	9,249	37,416
6	Printing & stationery	5,503	19,379	4,600	16,096
7	Communication	15,308	56,978	12,164	60,061
8	Legal & professional charges	43,630	152,585	32,184	131,688
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	1,235	1,955	484	1,956
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	45	220
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Audit Out of Pocket expenses	372	2,031	258	1,756
11	Advertisement and publicity	(7,939)	32,064	13,928	34,805
12	Interest & Bank Charges	1,873	7,436	1,832	6,088
13	Others (to be specified)	-	-	-	-
	Information technology	25,312	120,120	35,511	111,213
	Marketing Expenses	393,018	1,757,741	405,677	1,286,812
	Exchange (gain) /loss	(8)	(391)	319	346
	Miscellaneous Expenses	11,286	(16,091)	(15,349)	(10,588)
	Support Services	17,849	63,016	13,023	46,312
	ST on Exempted Services	7,889	10,259	(87)	1,472
	Loss on Sale of Assets	1,054	2,622	(28)	1,828
14	Depreciation	24,687	104,223	28,602	111,227
	TOTAL	839,265	3,560,958	826,475	2,895,965

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 March 2013

SHARE CAPITAL

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	[1,000,000,000 (Previous year 1,000,000,000) Equity shares of Rs. 10 each]	10,000,000	10,000,000
2	Issued Capital		
	[845,493,027 (Previous year 703,493,027) Equity shares of Rs. 10 each]	8,454,930	7,034,930
3	Subscribed Capital		
	[845,493,027 (Previous year 703,493,000) Equity shares of Rs. 10 each]	8,454,930	7,034,930
4	Called-up Capital		
	Equity Shares of Rs.10 each	8,454,930	7,034,930
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	TOTAL	8,454,930	7,034,930

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 March 2013

SHARE CAPITAL**PATTERN OF SHAREHOLDING**
[As certified by the Management]

Shareholder	As at 31st March 2013		As at 31st March 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	657,605,974	77.78%	547,161,530	77.78%
· Foreign	187,887,053	22.22%	156,331,497	22.22%
Others				
TOTAL	845,493,027	100%	703,493,027	100%

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

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

Date: As on 31st March 2013

RESERVES AND SURPLUS

	Particulars	As at 31st March 2013 (Rs.'000).	As at 31st March 2012 (Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,614,707	1,534,674
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,614,707	1,534,674

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 March 2013**

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	NIL	NIL
2	Banks	NIL	NIL
3	Financial Institutions	NIL	NIL
4	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

Notes:

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

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

PERIODIC DISCLOSURES
FORM NL-12-INVESTMENT SCHEDULE



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

Investments

Date: As on 31st March 2013

	Particulars	As at 31st March 2013 (Rs.'000).	As at 31st March 2012 (Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,429,682	1,404,872
2	Other Approved Securities	3,897,561	871,404
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,000	50,236
	(e) Other - Housing Sector	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,283,402	652,617
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,252,811	1,835,376
2	Other Approved Securities - (Fixed Deposits with Banks)	4,261,647	5,222,066
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	165,204	120,117
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	49,999	50,505
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	450,827	551,476
5	Other than Approved Investments	-	-
	TOTAL	14,841,133	10,758,669

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 March 2013

LOANS

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings	NIL	NIL
	(e) Others (to be specified)		
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL		

Notes:

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

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE



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

Date: As on 31st March 2013

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2012	Additions	Deductions	Closing As at 31st March 2013	As at 1st April 2012	For The Period	On Sales/	As at 31st March 2013	As at 31st March 2013	As at 31st March 2012
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer software and License Fees	121,987	17,727	10,582	129,132	68,117	26,805	6,540	88,382	40,750	53,870
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Leasehold Property	114,714	5,810	6,006	114,518	58,083	19,279	3,831	73,531	40,987	56,631
Furniture & Fittings	32,551	2,775	215	35,111	19,277	5,065	112	24,230	10,881	13,274
Information Technology Equipment	139,375	11,375	39	150,711	99,423	27,443	37	126,829	23,883	39,952
Vehicles	68,938	38,473	24,574	82,837	34,194	17,700	16,294	35,600	47,237	34,744
Office Equipment	48,277	1,967	1,207	49,037	25,477	7,932	700	32,709	16,328	22,800
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	525,842	78,127	42,623	561,346	304,571	104,224	27,514	381,281	180,065	221,271
Work in progress	97,881	38,534	105,612	30,803	-	-	-	-	30,803	97,881
Grand Total	623,723	116,661	148,235	592,149	304,571	104,224	27,514	381,281	210,868	319,152
PREVIOUS YEAR	553,109	116,907	46,293	623,723	206,512	111,227	13,168	304,571	319,152	346,597

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 March 2013

CASH AND BANK BALANCES

	Particulars	FOR THE QUARTER Jan 13 - Mar 13	UP TO THE QUARTER March 2013
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	(53,685)	171,871
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	34,183	85,319
	(bb) Others	-	-
	(b) Current Accounts	82,737	209,675
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	63,235	466,865
	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 March 2013

ADVANCES AND OTHER ASSETS

Particulars	As at 31st March 2013	As at 31st March 2012
	(Rs.'000)	(Rs.'000)
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments		
3 Prepayments	12,162	27,652
4 Advances to Directors/Officers		-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	7,008	5,555
6 Others		-
- Advance to employees	1,245	166
- Advances recoverable in cash or in kind	44,734	3,641
- Unutilised service tax Carried forward	35,603	16,180
- Advance for procurement of CAPEX Assets	-	-
TOTAL (A)	100,752	53,194
OTHER ASSETS		
1 Income accrued on investments	514,684	258,850
2 Outstanding Premiums	-	-
3 Agents' Balances	-	-
4 Foreign Agencies Balances		-
5 Due from other entities carrying on insurance business (including reinsurers)	169,437	120,546
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	90,662	43,567
- IMTPIP Control Account	214,414	819,645
9 Deposits		-
- Rental	63,275	62,581
- Others	13,173	12,157
TOTAL (B)	1,065,645	1,317,346
TOTAL (A+B)	1,166,397	1,370,540

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 March 2013

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	41,459	50,615
2	Balances due to other insurance companies	428,709	1,124,284
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	12,628
5	Unallocated Premium	256,566	413,218
6	Unclaimed Amount of Policy Holders	39,066	18,992
7	Sundry creditors	68,949	99,752
8	Due to subsidiaries/ holding company	-	-
9	Claims outstanding for	6,683,958	3,494,695
	i) More than Six Months	-	-
	ii) Less than Six Months (Including IBNR & IBNER)	-	-
	IMTPIP Claims Outstanding	-	-
	Premium Deficiency	-	-
	Claims Recoverable from Reinsurer (Including IBNR)	-	-
	Claims Outstanding	-	-
	Annuities due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	- Service Tax payable	-	6,026
	- Statutory Dues	68,357	70,329
	- Rent Equilisation Reserve	44,261	47,736
	- Expenses Payable	212,445	243,692
	- Stale Chq	11,397	5,352
	- Employee related	200,775	153,170
	- Claims approved but not paid	75,419	61,211
	- Solatium Fund	4,883	2,527
	- Deposits Detained	-	-
	TOTAL	8,136,244	5,804,227

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 March 2013

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	5,062,413	3,898,696
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	90,812	74,920
6	Reserve for Premium Deficiency	-	-
	TOTAL	5,153,225	3,996,880

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

redefining /
general insurance

Date: As on 31st March 2013

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

	Particulars	As at 31st March 2013	As at 31st March 2012
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	NIL	NIL
2	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE



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

Date: As on 31st March 2013
 (Rs in '000's)

Cash Flows from the operating activities:	YTD Mar 2013
Premium received from policyholders, including advance receipts	13,462,463
Receipt/Payment from/to Indian Motor Third Party Insurance Pool (IMTPIP)	36,761
Payments to the re-insurers, net of commissions and claims	(1,034,498)
Receipt/Payment from/to Co-insurers, net of claims recovery	55,581
IMTPIP (Net)	-
Payments of claims	(5,405,598)
Payments of commission and brokerage	(626,402)
Payments of other operating expenses	(3,822,435)
Cash paid for advances & Deposits	(20,898)
Deposits, advances and staff loans	-
Taxes paid (Net)	(454)
Service tax paid	(1,164,885)
Other payments	-
Cash flows before extraordinary items	1,479,635
Cash flow from extraordinary operations	-
Net cash flow from operating activities	1,479,635
Cash flows from investing activities:	-
Purchase of fixed assets including Capital work in progress	(57,080)
Proceeds from sale of fixed assets	8,271
Purchases of investments	(24,831,612)
Loans disbursed	-
Sales of investments	21,219,787
Repayments received	-
Rents/Interests/ Dividends received	459,554
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	(3,201,080)
Cash flows from financing activities:	-
Proceeds from issuance of share capital	1,500,033
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,500,033
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(221,412)
Cash and cash equivalents at the beginning of the year	688,277
Cash and cash equivalents at the end of the year	466,865

*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 March 2013

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	As At 31st March 2013				As At 31st March 2012			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	928	681	125	1,734	535	660	287	1,483
2	Marine				-				-
a	Marine Cargo	312	219	96	627	242	180	102	524
b	Marine Hull				-				-
3	Miscellaneous				-				-
a	Motor	41,091	42,058	17,565	100,714	31,467	21,119	8,933	61,519
b	Engineering	534	235	166	936	277	78	77	432
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	370	81	106	557	127	32	33	192
e	Others	660	355	154	1,169	446	224	134	804
4	Health Insurance	6,728	3,025	1,973	11,726	5,893	1,589	1,500	8,981
5	Total Liabilities	50,624	46,654	20,185	117,464	38,987	23,882	11,065	73,934

PERIODIC DISCLOSURES
FORM NL-22 - Geographical Distribution of Business



redefining
general insurance

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: Jan'2013 to Mar'2013

Date: As on 31st March 2013

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crisp 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	47.78	99.29	7.20	46.14	-	-	353.22	651.68	1,399.15	4,865.41	789.44	2,423.73	24.36	59.88	29.53	196.80	323.07	1,557.94	-	-	-	-	18.49	80.05	2,992.22	9,989.91	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	8.88	36.04	2.80	10.52	-	-	2.51	9.16	90.70	350.26	29.42	136.03	0.35	0.35	0.06	1.49	2.33	5.14	-	-	-	-	0.97	4.71	138.02	552.72	
Bihar	1.89	43.18	3.98	27.53	-	-	5.90	25.15	791.36	2,951.55	225.91	733.06	4.44	17.86	20.97	71.80	25.06	109.95	-	-	-	-	9.30	33.91	1,002.42	3,624.19	
Chhattisgarh	11.69	17.87	0.69	7.29	-	-	(0.04)	7.77	198.78	776.04	132.00	488.60	1.11	11.96	0.14	2.00	3.42	13.13	-	-	-	-	2.87	11.04	350.10	1,335.30	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	105.39	710.37	126.28	596.82	-	-	135.21	814.65	1,876.37	5,869.34	558.76	1,512.52	32.43	80.86	52.68	344.39	548.61	2,990.37	-	-	-	-	78.89	265.33	3,914.61	13,184.55	
Goa	2.64	11.15	0.01	0.81	-	-	0.92	1.97	77.30	250.04	25.37	81.81	0.45	5.15	0.43	0.82	3.04	7.02	-	-	-	-	0.37	2.09	116.53	366.16	
Gujarat	80.15	357.44	25.32	108.17	-	-	20.16	42.11	2,082.04	7,013.94	878.69	2,497.18	29.42	78.12	121.97	273.90	62.95	196.22	-	-	-	-	15.95	51.70	3,317.35	19,916.89	
Haryana	39.89	1,439.23	87.34	268.84	-	-	89.27	295.97	756.61	2,450.29	305.92	939.15	31.00	89.91	31.47	306.00	450.29	1,774.48	-	-	-	-	13.90	86.93	1,822.18	7,699.77	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	10.68	10.68	7.83	7.83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	1.09	7.71	-	-	-	-	0.39	123.98	380.00	63.97	191.08	0.13	0.20	0.09	0.18	1.59	2.55	-	-	-	-	0.32	4.78	196.28	546.99		
Karnataka	23.53	75.98	22.00	128.89	-	-	13.82	51.35	1,950.44	5,801.99	772.25	2,058.25	39.04	150.90	53.92	246.11	837.12	3,030.50	-	-	-	-	40.05	121.63	3,752.20	11,675.52	
Kerala	5.23	10.14	0.55	1.02	-	-	3.95	10.83	245.12	811.81	93.54	266.31	0.81	1.23	0.44	5.93	7.62	24.60	-	-	-	-	2.46	8.53	359.74	1,140.33	
Lakshadweep	5.80	10.36	9.55	24.91	-	-	6.25	29.16	315.92	1,090.33	163.47	429.00	1.08	4.88	0.97	5.93	1.03	7.80	-	-	-	-	5.04	8.42	998.12	1,600.91	
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maharashtra	387.87	1,350.90	84.97	410.56	-	-	101.58	439.32	3,839.92	13,461.65	1,505.70	4,575.13	181.40	390.78	231.87	785.61	1,333.61	7,283.54	-	-	-	-	121.52	374.49	7,788.85	29,075.02	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	0.18	4.25	-	0.04	-	-	1.93	5.21	136.14	502.99	133.46	400.73	0.22	0.88	0.42	57.65	2.91	12.60	-	-	-	-	0.85	1.38	276.13	985.13	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	23.69	123.21	0.99	8.62	-	-	1.48	13.26	774.68	2,678.93	178.11	620.05	1.60	5.32	15.87	214.19	3.97	19.66	-	-	-	-	9.43	62.21	1,009.03	3,745.44	
Rajasthan	24.35	83.36	10.39	44.04	-	-	17.86	71.31	464.49	1,573.07	187.34	571.78	1.73	10.51	1.42	5.72	9.44	16.25	-	-	-	-	10.45	45.41	727.47	2,421.43	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	83.66	326.41	41.35	196.61	-	-	46.09	133.33	1,337.27	4,778.26	817.97	2,405.49	28.16	99.02	48.07	135.05	387.05	1,650.74	-	-	-	-	29.71	131.39	2,818.93	9,854.29	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	71.55	323.70	36.06	143.63	-	-	22.99	111.14	1,517.51	5,265.92	724.25	2,299.62	4.06	26.40	19.27	106.76	143.44	580.86	-	-	-	-	25.40	66.32	2,564.55	8,925.54	
Uttarakhand	0.43	2.88	0.13	0.87	-	-	3.98	7.94	176.49	526.31	47.43	168.55	0.47	0.91	8.51	2.69	33.74	-	-	-	-	0.39	4.67	241.54	852.42		
West Bengal	105.29	383.70	11.19	93.15	-	-	15.86	69.92	538.75	1,968.55	212.05	744.97	10.96	44.19	11.94	54.25	162.85	495.03	-	-	-	-	7.02	34.92	1,076.13	3,788.00	
Total	1,039.98	5,215.34	476.61	2,116.37	-	-	843.35	2,749.79	18,612.73	63,077.89	7,883.97	23,559.87	392.35	1,078.08	640.44	2,824.18	4,312.10	19,812.26	-	-	-	-	393.39	1,408.92	34,579.93	121,843.92	

Instructions to be followed while filling the information in the format

1. All the figures are for the quarter only.
2. All the premiums are Gross Direct Premium.
3. All the premium amounts are in lakhs of Rs.
4. In property line of Business (Fire and Engineering), the location refers to the place where the actual property or risk is situated, in other segments, it is the location, where the insured is based.
5. Only the basic figures are to be filled, total will be taken care of, by the sheet itself.
6. All the total figures for each segment and the total (no and amount) should tally with the corresponding figures in Form II.
7. All the figures are inclusive of Micro Insurance Business figures.
8. In case of multilocation policies in property line of business, the highest valued risk location would be taken

PERIODIC DISCLOSURES

FORM NL-23 : Reinsurance Risk Concentration



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

Date: As on 31st March 2013

(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	722.11	204.75	105.26	14.30%
3	No. of Reinsurers with rating A but less than AA	13	5,446.89	584.45	129.09	85.38%
4	No. of Reinsurers with rating BBB but less than A	1	-	-	2.18	0.03%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0.00%
6	No. of Domestic Reinsurance Placed with Indian Insurance Companies	3	11.80	-	8.89	0.29%
	Total	25	6,180.79	789.20	245.43	100.00%

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

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

Date: As on 31st March 2013
(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	9	25	15	14	17	80	945.59
2	Marine Cargo	10	61	90	70	2	233	284.31
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	1	10	13	12	2	38	35.66
5	Motor OD	5864	21643	5533	969	208	34217	8379.89
6	Motor TP	13	89	203	373	448	1126	1283.67
7	Health	7480	0	0	0	0	7480	2614.69
8	Overseas Travel	0	0	0	0	0	0	0.00
9	Personal Accident	11	112	217	86	13	439	298.59
10	Liability	1	2	1	3	1	8	13.45
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	6	32	34	24	3	99	234.75

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 March 2013

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	162	303	0	182	9314	7231	2745	0	658	39	0	1	159	20794
2	Claims reported during the period	97	253	0	81	37286	1801	9028	0	584	21	0	3	136	49290
3	Claims Settled during the period	80	233	0	38	34217	1126	7480	0	439	8	0	1	98	43720
4	Claims Repudiated during the period	5	19	0	4	228	0	579	0	50	0	0	0	9	894
5	Claims closed during the period	0	2	0	0	1200	0	407	0	109	0	0	0	6	1724
6	Claims O/S at End of the period	174	302	0	221	10955	7906	3307	0	644	52	0	3	182	23746
	Less than 3months	54	180	0	69	8545	1239	2671	0	419	22	0	3	99	13301
	3 months to 6 months	25	60	0	15	1205	1153	582	0	124	20	0	0	41	3225
	6months to 1 year	32	33	0	71	684	2288	51	0	38	5	0	0	35	3237
	1year and above	63	29	0	66	521	3226	3	0	63	5	0	0	7	3983

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 March 2013

Solvency for the quarter ended 31st March 2013

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

Item No.	Description	PREMIUM		Claims		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	5,986	1,272	4,747	688	599	712	712
2	Marine Cargo	2,122	625	1,112	264	255	200	255
3	Marine Hull							
4	Motor	86,638	74,640	76,544	48,171	14,928	17,222	17,222
5	Engineering	3,080	720	1,559	319	308	234	308
6	Aviation							
7	Laibilities	1,239	717	534	156	186	120	186
8	Others	4,073	1,177	2,430	552	570	510	570
9	Health	21,057	18,933	18,784	16,521	3,787	4,956	4,956
	Total	124,194	98,084	105,710	66,671	20,633	23,954	24,209

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 March 2013

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	8
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	58	
7	No. of branches approved but not opened	1	
8	No. of rural branches	0	
9	No. of urban branches	58	

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 March 2013

Statement as on 31st March 2013

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	148,411.33
2	Loans	9	
3	Fixed Assets	10	2,108.68
4	Current Assets		
	a. Cash & Bank Balance	11	4,668.65
	b. Advances & Other Assets	12	11,663.98
5	Current Liabilities		
	a. Current Liabilities	13	81,325.35
	b. Provisions	14	51,532.25
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		66,703.26
	Application of Funds as per Balance Sheet (A)		(32,708.22)
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	2,108.68
3	Cash & Bank Balance (if any)	11	4,668.65
4	Advances & Other Assets (if any)	12	11,663.98
5	Current Liabilities	13	81,325.35
6	Provisions	14	51,532.25
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		66,703.26
	TOTAL (B)		(181,119.55)
	'Investment Assets' As per FORM 3B	(A-B)	148,411.33

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%			41266.12	41,266.12	29.21%		41266.12	41,513.62
2	G. Sec or Other Apponed Sec. (incl. (1) above)	Not less than 30%	0	0	46824.93	46,824.93	29.21%		46824.93	47,125.15
3	Investment subject to Exposure Norms					-			0.00	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			28047.12	28,047.12	19.85%		28047.12	28,154.29
	2. Approved Investments	Not exceeding 55%	5481.53		65405.72	65,405.72	46.30%		65405.72	65,421.11
	3. Other Investments (not exceeding 25%)		1,650.10		999.99	999.99	71.00%		999.99	1,005.75
	Total Investment Assets	100%	7,131.63	-	141,277.76	141,277.76	100.00	-	141,277.76	141,706.30

Certification:

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

Date:

Signature: _____

Full name: _____

Designation: _____

Note: (+) 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 March 2013

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31/03/13	as % of total for this class	As at 31/03/12	as % of total for this class	As at 31/03/13	as % of total for this class	As at 31/03/12	as % of total for this class
Break down by credit rating								
AAA rated	32,687	86%	24,075	56%	32,557	86%	23,824	56%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (P1+ & Equivalent)	5,188	14%	18,573	44%	5,169	14%	18,570	44%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	61,825	42%	77,758	72%	61,803	42%	77,794	72%
more than 1 year and upto 3 years	49,373	33%	22,043	20%	49,252	33%	21,859	20%
More than 3 years and up to 7 years	37,166	25%	7,832	7%	36,857	25%	7,932	7%
More than 7 years and up to 10 years	506	0%	0	0%	497	0%	0	0%
above 10 years								
Breakdown by type of the issuer								
a. Central Government	41,523	46%	32,195	69%	41,266	46%	32,402	70%
b. State Government	5,612	6%			5,612	6%		
c. Corporate Securities	43,297	48%	14,266	31%	43,152	48%	14,150	30%

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 March 2013

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter March 2013	up to the Quarter March 2013	Corresponding quarter of the year March 2012	up to the Quarter of the preceeding year March 2012
1	Gross Premium Growth Rate	23%	38%	68%	60%
2	Gross Premium to shareholders' fund ratio	359%	359%	265%	265%
3	Growth rate of shareholders'fund	2%	2%	91%	91%
4	Net Retention Ratio	67%	79%	73%	70%
5	Net Commission Ratio	4%	2%	0%	1%
6	Expense of Management to Gross Direct Premium Ratio	29%	34%	33%	37%
7	Combined Ratio	80%	80%	72%	78%
8	Technical Reserves to net premium ratio	65%	121%	-62%	85%
9	Underwriting balance ratio	-134%	-27%	-10%	-33%
10	Operationg Profit Ratio	-20%	-14%	-1%	-24%
11	Liquid Assets to liabilities ratio	-81%	57%	-120%	159%
12	Net earning ratio	-23%	-15%	0%	-22%
13	return on net worth ratio	-42%	-42%	-42%	-42%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.36	1.36	2.18	2.18
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	845,493,027	845,493,027	703,493,027	703,493,027
2	(b) Percentage of shareholding (Indian / Foreign)	77.78/22.22	77.78/22.22	77.78/22.22	77.78/22.22
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.96)	(1.96)	(2.77)	(2.77)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)	10	10	10	10

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions



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

Date: As on 31st March 2013
 (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 Jan - Mar 2013	up to the Quarter March 2013	For the quarter Jan - Mar 2012	up to the Quarter March 2012
I - Insurance Premium Received							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Premium Received	4.00	1,068.71	59.10	805.56
2	Bharti Infotel Limited	-do-	Premium Received	-	71.34	0.89	101.71
3	Bharti Airtel Services Limited	-do-	Premium Received	-	27.25	(41.57)	-
4	AXA Business Services Private Limited	-do-	Premium Received	9.64	238.56	69.31	458.60
5	AXA Group Solutions Private Limited	-do-	Premium Received	-	0.94	(10.14)	35.13
6	AXA Technology Services India Private Limited	-do-	Premium Received	2.96	4.05	(2.89)	(1.59)
7	Bharti Airtel Singapore Private Limited	-do-	Premium Received	-	-	0.04	0.35
8	Bharti AXA Life Insurance Company Limited	-do-	Premium Received	(5.56)	151.85	(212.77)	19.01
9	Field Fresh Foods Private Limited	-do-	Premium Received	-	3.58	(18.06)	-
10	Bharti Enterprises Limited	-do-	Premium Received	1.66	5.54	1.28	5.59
11	Bharti Foundation	-do-	Premium Received	-	7.14	0.44	15.73
12	Bharti Hexacom Limited	-do-	Premium Received	-	1.44	0.36	3.85
13	Bharti Realty Limited	-do-	Premium Received	11.05	38.41	3.53	33.16
14	Bharti Telemedia Limited	-do-	Premium Received	0.01	10.63	0.45	4.81
15	Beetel Teletech Limited	-do-	Premium Received	3.24	73.63	(25.02)	-
16	Bharti Walmart Private Limited	-do-	Premium Received	0.02	38.92	-	-
17	BHARTI REALTY HOLDINGS LTD	-do-	Premium Received	0.16	19.93	-	-
18	BHARTI TELEVENTURES LTD	-do-	Premium Received	-	0.05	0.18	0.18
19	BHARTI SBM HOLDINGS PRIVATE LI	-do-	Premium Received	-	0.28	0.17	0.18
20	BHARTI COMTEL LTD	-do-	Premium Received	-	0.01	-	-
21	Bharti Ventures Limited	-do-	Premium Received	-	3.16	0.09	2.87
22	Bharti Retail Limited	-do-	Premium Received	9.17	110.83	(1.00)	0.47
23	AXA Assistance	-do-	Premium Received	-	0.77	-	-
24	Bharti IRM Holding Private Limited	-do-	Premium Received	1.23	3.19	1.13	2.64
25	Airtel Bangladesh	-do-	Premium Received	-	2.66	23.12	23.12
26	BOI Aas Investment Managers Private Limited	-do-	Premium Received	-	0.21	(5.84)	1.74
27	Comwa Technologies Limited	-do-	Premium Received	13.04	13.04	(11.06)	-
28	Bharti Enterprises Holding Pvt Ltd	-do-	Premium Received	-	0.02	-	-
29	Bharti Airtel Lanka Private Limited	-do-	Premium Received	-	47.91	-	59.99
30	Bharti (RBM) Holding Private Limited	-do-	Premium Received	1.57	1.57	(0.17)	-
31	Mr. Rakesh Bharti Mittal	-do-	Premium Received	0.83	0.83	0.83	0.83
32	Callar Support Services Ltd	-do-	Premium Received	0.42	0.42	-	-
33	Centum Learning Limited	-do-	Premium Received	0.69	0.69	-	-
34	Centum Workskills Pvt Ltd	-do-	Premium Received	0.13	0.13	-	-
35	Indian School of Business	-do-	Premium Received	0.25	0.25	-	-
36	Indus Towers Limited	-do-	Premium Received	21.61	21.61	-	-
II - Insurance Claims Paid							
1	Bharti Airtel Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Claims paid	0.45	62.23	(52.62)	0.52
2	Bharti Airtel Services Limited	-do-	Claims paid	25.00	70.00	(0.03)	-
3	Bharti AXA Life Insurance Company Limited	-do-	Claims paid	-	0.26	(23.22)	3.20
4	AXA Business Services Private Limited	-do-	Claims paid	1.58	4.50	(28.32)	3.09
5	Bharti Foundation	-do-	Claims paid	0.10	3.76	75.05	75.29
6	Bharti Walmart Private Limited	-do-	Claims paid	0.65	1.42	(0.52)	-
7	BHARTI REALTY PVT. LTD	-do-	Claims paid	-	-	(0.04)	-
8	Bharti Infotel Limited	-do-	Claims paid	-	25.00	(35.28)	25.00

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 March 2013
(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 Jan - Mar 2013	up to the Quarter March 2013	For the quarter Jan - Mar 2012	up to the Quarter March 2012
9	Field Fresh Foods Private Limited	-do-	Claims paid	-	5.88	(1.15)	-
10	AXA Group Solutions Private Limited	-do-	Claims paid	-	-	(1.02)	1.37
11	Bharti Ventures Limited	-do-	Claims paid	-	-	(1.16)	-
12	Bharti Retail Limited	-do-	Claims paid	114.02	168.35	(1.00)	0.33
13	Bharti Realty Holding Limited	-do-	Claims paid	-	0.22	0.05	0.05
14	AXA Insurance Public Company Limited	-do-	Claims paid	-	72.84	-	-
15	AXA Technology Services India Private Limited	-do-	Claims paid	-	0.02	0.43	0.49
16	Beetel Teletech Limited	-do-	Claims paid	4.86	12.49	(0.30)	-
17	Bharti Hexacom Limited	-do-	Claims paid	-	1.05	-	-
18	Bharti Telemedia Limited	-do-	Claims paid	-	30.06	(0.07)	-
19	BCI Axa Investment Managers Private Limited	-do-	Claims paid	-	-	(2.25)	-
20	Mr. Rakesh Bharti Mittal	-do-	Claims paid	-	-	0.97	0.97
21	Bharti Realty Limited	-do-	Claims paid	1.64	1.64	0.02	0.02
22	Comviva Technologies Limited	-do-	Claims paid	0.06	0.06	-	-
23	Indus Towers Limited	-do-	Claims paid	0.47	0.47	-	-
III - Rent Paid							
1	Bharti Retail Limited	-do-	Rent Paid	-	-	0.00	0.03
2	Bharti Airtel Limited	-do-	Rent Paid	0.13	1.29	(4.16)	6.76
3	Bharti AXA Life Insurance Company Limited	-do-	Rent Paid	11.02	21.40	(7.39)	14.37
IV - Rent Received							
1	Bharti AXA Investment Managers Private Limited	-do-	Rent Received	-	-	17.26	76.22
V - Informational Support Services Received							
1	AXA Technology Services India Private Limited	-do-	IT Support	98.44	345.63	89.36	364.20
2	AXA Asia Regional Centre Pte Limited	-do-	IT Support	(276.75)	380.25	34.17	328.39
3	Bharti AXA Life Insurance Company Limited	-do-		20.59	39.54	18.88	18.88
VI - Professional Services Received							
1	Bharti Enterprises Limited	-do-	Professional Services	37.08	231.67	(86.42)	250.00
2	AXA Business Services Private Limited	-do-	Professional Services	114.40	570.54	211.40	615.50
3	AXA Assistance India Private Limited	-do-	Professional Services	4.33	18.55	7.39	10.13
4	Bharti AXA Life Insurance Company Limited	-do-		3.12	3.12	6.89	6.89
5	GIE AXA	-do-		-	-	5.24	5.24
VII - Reinsurance							
1	AXA Corporate Solution Reassurance - Reinsurance premium Paid/ Payable	-do-	Reinsurance	439.33	3,305.23	298.58	1,621.04
2	AXA Corporate Solution Reassurance - Reinsurance Claims Received/ Receivable	-do-	Reinsurance	339.39	1,056.48	(267.15)	296.14
3	AXA Corporate Solution Reassurance - Reinsurance Commission Received/ Receivable	-do-	Reinsurance	110.78	599.29	640.40	837.97
VIII - Donations							
1	Bharti Foundation	-do-	Donation	1.90	4.64	1.61	4.90
IX - Telephone Expenses							
1	AXA Technology Services India Private Limited	-do-	Telephone Expenses	-	0.40	10.89	11.12
2	Bharti Airtel Limited	-do-	Telephone Expenses	65.36	200.76	76.83	169.19
3	Bharti Airtel Services Limited	-do-	Telephone Expenses	0.70	1.85	0.99	74.20
4	AXA Business Services Private Limited	-do-	Telephone Expenses	157.32	290.57	66.05	66.05
X - Other Services Availed							
1	AXA Technology Services India Private Limited	-do-	Other Services Availed	-	-	(3.38)	4.92
2	Axa Affin General Insurance Berhad	-do-	Other Services Availed	-	-	0.16	0.16
3	Bharti Airtel Limited	-do-	Other Services Availed	0.93	2.56	-	-
XI - Issue of Shares							
1	GIBA Holdings Private Limited	-do-	Issue of Shares	2,745.16	5,868.35	9,086.95	11,560.36
2	Societe Beujon	-do-	Issue of Shares	1,614.80	3,451.97	5,345.22	6,850.21
3	Bharti Ventures Limited	-do-	Issue of Shares	-	-	14,560.06	7,301.76
4	Bharti Insurance Holdings Private Limited	-do-	Issue of Shares	2,640.00	5,680.00	4,141.50	4,141.50
XII - Share application money received							
1	GIBA Holdings Private Limited	Joint Venturer Partners	Share Capital	-	-	(2,017.71)	-
2	Societe Beujon	Joint Venturer Partners	Share Capital	-	-	(1,186.89)	-
3	Bharti Ventures Limited	Joint Venturer Partners	Share Capital	-	-	(2,136.40)	-

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 March 2013
(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 Jan - Mar 2013	up to the Quarter March 2013	For the quarter Jan - Mar 2012	up to the Quarter March 2012
XIII - Purchase of Fixed Assets							
1	AXA Technology Services India Private Limited	Enterprise under common control of ultimate holding companies of Joint Venture partners	Purchase of Fixed Assets	2.82	33.27	95.82	97.78
2	BOI AXA Investment Managers Private Limited	-do-	Purchase of Fixed Assets	-	0.06	-	-
XIV Reimbursement of Expenditure							
1	Bharti AXA Investment Managers Private Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Reimbursement of Expenditure	-	-	-	-
2	AXA Asia Regional Centre Pte Limited	-do-	Reimbursement of Expenditure	(11.44)	0.54	2.89	6.39
3	GIBA Holdings Private Limited	-do-	Reimbursement of Expenditure	0.34	1.35	0.32	1.33
4	Bharti Ventures Limited	-do-	Reimbursement of Expenditure	-	0.03	-	-
5	BOI AXA Investment Managers Private Limited	-do-	Reimbursement of Expenditure	-	-	4.81	19.61
6	AXA General Insurance Singapore	-do-	Reimbursement of Expenditure	-	-	6.25	9.77
7	AXA- HONG KONG	-do-	Reimbursement of Expenditure	(16.42)	-	-	-
8	AXA China Region Insurance Co Ltd	-do-	Reimbursement of Expenditure	24.02	24.02	-	-
XV Training Charges							
1	AXA Asia Regional Centre Pte Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Training Charges	11.87	36.29	11.09	11.09
2	AXA Business Services Private Limited	-do-	Training Charges	1.79	1.79	-	-
XVI Deposit Paid							
1	AXA Asia Regional Centre	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Deposit Paid	(5.16)	6.70	-	-
XVII Investment Details (Sale of Securities)							
1	Bharti AXA Life Insurance Company Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Sale of securities	467.47	467.47	-	-
2	BOI AXA Investment Managers Private Limited	-do-	Sale of securities	1,983.53	1,983.53	-	-
XVIII Security Deposit Refunded							
1	Bharti AXA Investment Managers Private Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Security Deposit Refunded	-	-	53.53	53.53
XIX Management Support Charges							
1	AXA Asia Regional Centre Pte Limited	Enterprise under the common control of ultimate holding companies of Joint Venture Partners	Security Deposit Refunded	276.75	276.75	141.01	141.01
XX Remuneration Paid							
	Dr. Anamath Ananthanarayanan	-do-	Remuneration Paid	(27.53)	248.40	114.65	241.14
				11,061.30	27,574.96	29,096.62	36,850.07

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

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 March 2013

TABLE - II
Solvency for the Quarter ended on 31st March 2013
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):		149,352
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		117,464
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,420
4	Excess in Policyholders' Funds (1-2-3)		28,468
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		16,506
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,011
7	Excess in Shareholders' Funds (5-6)		4,495
8	Total Available Solvency Margin [ASM] (4+7)		32,963
9	Total Required Solvency Margin [RSM]		24,209
10	Solvency Ratio (Total ASM/Total RSM)		1.36

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 March 2013

BOD and Key Person information

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

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A



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

Statement as on: 31st March 2013

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

Date: As on 31st March 2013

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	Rollover?	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.

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 : 31/03/2013

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Date:As on 31st March 2013

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	503.65	11.75	9.46%	9.46%	503.74	16.89	9.34%	9.34%	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	4,880.52	103.41	8.59%	8.59%	3,659.45	289.28	9.55%	9.55%	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	0.00	0.00	0.00%	0.00%	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 / LIQUID SCHEMES	OMGS	806.95	21.67	11.95%	11.95%	848.24	92.53	11.25%	11.25%	1,682.49	167.40	10.09%	10.09%
78	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
79	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
80	SECURITISED ASSETS	OPSA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
81	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%

TOTAL

6,191.12	136.83	8.96 %	8.96 %	6,281.98	444.29	7.07 %	7.07 %	14,390.87	1,315.22	9.14 %	9.14 %
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FORM - 1

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

Fund :

Investment Assets (PH +
FRSM)

Statement as on : 31/03/2013

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	33,560.57	666.66	8.06%	8.06%	27,024.15	2,138.00	7.91%	7.91%	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	1,061.63	21.84	8.34%	8.34%	1,072.94	82.48	7.69%	7.69%	1,121.22	72.90	6.50%	6.50%
5	TREASURY BILLS	CTRB	8,269.73	161.10	7.90%	7.90%	11,579.62	933.98	8.07%	8.07%	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	3,966.44	31.26	8.22%	8.22%	3,966.44	31.26	8.22%	8.22%	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	9,391.72	215.51	9.31%	9.31%	8,854.58	817.11	9.23%	9.23%	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	684.13	15.72	9.32%	9.32%	615.08	22.66	9.34%	9.34%	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	13,797.11	308.24	9.06%	9.06%	12,748.46	1,149.74	9.02%	9.02%	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	3,019.59	69.65	9.36%	9.36%	2,195.52	208.54	9.50%	9.50%	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	1,051.95	24.72	9.53%	9.53%	636.06	62.30	9.79%	9.79%	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	501.61	11.64	9.41%	9.41%	502.15	21.03	9.26%	9.26%	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	51,517.76	1,276.29	10.05%	10.05%	41,966.35	4,264.61	10.16%	10.16%	12,929.99	1,294.56	10.01%	10.01%
52	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	7,733.40	194.53	10.20%	10.20%	13,383.66	1,338.02	10.00%	10.00%	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	3,208.45	74.75	9.45%	9.45%	2,162.06	204.65	9.47%	9.47%	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	499.54	12.11	9.84%	9.84%	849.24	81.45	9.59%	9.59%	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	1,000.04	20.67	8.38%	8.38%	792.60	62.92	7.94%	7.94%	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

139,263.64	3,104.70	9.04 %	9.04 %	128,348.90	11,418.75	8.90 %	8.90 %	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 :27/04/2013

- 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 March 2013

Statement as on: 31st March 2013

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</u> ¹								
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.	<u>As on Date</u> ²								
		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 March 2013
(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	QUARTER Jan - Mar 13		QUARTER Jan - Mar 12		upto the March 2013		upto the March 2012	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,030.98	5175	1,030.22	2,964	5,215.11	19,540	4,336.29	15,065
2	Cargo & Hull	470.61	940	350.40	582	2,116.37	3,392	1,711.01	2,239
3	Motor TP	7,883.97	28085	5,177.87		23,559.87	54,708	15,789.20	-
4	Motor OD	18,612.73	331496	16,419.78	213,163	63,077.80	1,023,220	47,189.92	654,216
5	Engineering	843.35	1105	400.56	440	2,749.79	3,124	1,340.25	1,446
6	Workmen's Compensation	140.02	573.00	39.20	166	466.55	1,580	157.19	569
7	Employer's Liability	252.33	145	155.87	54	612.03	365	311.55	157
8	Aviation					-	-	-	-
9	Personal Accident	640.44	2780.00	539.07	3,008	2,824.18	10,960	2,182.38	11,722
10	Health	4,312.10	5406	3,916.27	4,581	19,812.20	17,988	14,543.09	17,251
11	Others*	393.39	4199	183.62	2,789	1,409.01	17,336	839.49	14,160

Note:

- Premium stands for amount of premium
 - 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 March 2013
 (Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	Issued	Collected	Sum Assured
1	Fire	Rural	1,132	175.57	0.08
		Social			
2	Cargo & Hull	Rural	192	67.14	0.02
		Social			
3	Motor TP	Rural		3,676.72	
		Social			
4	Motor OD	Rural	88,710	1,893.88	73.90
		Social			
5	Engineering	Rural	186	68.72	(0.13)
		Social			
6	Workmen's Compensation	Rural	46	15.54	0.02
		Social			
7	Employer's Liability	Rural	9	3.41	0.01
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	442	222.88	0.03
		Social			
10	Health	Rural	698	368.41	62.86
		Social			
11	Others*	Rural	1,351	36.20	0.02
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 : Business Acquisition through different channels



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

Date: As on 31st March 2013
(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter Jan - Mar 2013		Current Quarter Jan - Mar 2012		Up to the period 31st March 2013		Up to the period 31st March 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	74,003.00	5,696.21	20,791.00	2,549.68	175,895.00	15,376.27	71,876.00	8,586.98
2	Corporate Agents-Banks	113.00	4.26			113.00	4.26	-	-
3	Corporate Agents -Others			79.00	2.38	141.00	5.93	316.00	21.52
4	Brokers	80,826.00	13,084.89	39,376.00	9,536.12	221,432.00	46,421.36	106,176.00	31,115.97
5	Micro Agents					-	-	-	-
6	Direct Business	224,962.00	15,794.57	167,501.00	16,124.67	754,632.00	60,035.09	538,457.00	48,675.92
	Total (A)	379,904.00	34,579.93	227,747.00	28,212.86	1,152,213.00	121,842.92	716,825.00	88,400.38
1	Referral (B)			-	-			-	-
	Grand Total (A+B)	379,904.00	34,579.93	227,747.00	28,212.86	1,152,213.00	121,842.92	716,825.00	88,400.38

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 March 2013

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31st MARCH DURING THE FINANCIAL YEAR 2012-13

SI 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- 31st Dec'12)
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related		1					2
b)	Claim	11	350	323	25	13	13	1037
c)	Policy Related	4	518	522			9	1968
d)	Premium			0				4
e)	Refund		14	14				87
f)	Coverage			0				2
g)	Cover Note Related	3	64	67				102
h)	Product			0				4
i)	others	5	356	361			13	374
	Total Number of Complaints	23	1303	1253	25	13	35	3580

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:	1122496
5	Total No. of Claims during current year:	203020
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	22
7	Total No. of Claim Complaints (current year) per 10,000claims registered (current year) :	51

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	20	0	20
b)	7 to 15 Days	15	0	15
c)	15 to 30 Days	0	0	0
d)	30 to 90 Days	0	0	0
e)	90 Days and beyond	0	0	0
	Total Number of Complaints	35	0	35

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

Signature_____