

| Disclosures - NON- LIFE INSURANCE COMPANIES | | | | | | |
|---|---|---|--|--|---|--|
| S.No. | Form No | Description | Annually | Halfyearly | Quarterly | Mode of Disclosure |
| | | | (within 6 months from the end of the period) | (within 2 months from the end of the period) | (within 45 days from the end of the period) | |
| 1 | NL-1-B-RA | Revenue Account | ** | ** | ✓ | Annual and half yearly to be published in newspaper as stated below and quarterly to be displayed in electronic format. |
| 2 | NL-2-B-PL | Profit & Loss Account | | | ✓ | |
| 3 | NL-3-B-BS | Balance Sheet | | | ✓ | |
| 4 | NL-4-PREMIUM SCHEDULE | Premium | ✓ | ✓ | ✓ | Electronic |
| 5 | NL-5-CLAIMS SCHEDULE | Claims Incurred | ✓ | ✓ | ✓ | Electronic |
| 6 | NL-6-COMMISSION SCHEDULE | Commission | ✓ | ✓ | ✓ | Electronic |
| 7 | NL-7-OPERATING EXPENSES SCHEDULE | Operating Expenses | ✓ | ✓ | ✓ | Electronic |
| 8 | NL-8-SHARE CAPITAL SCHEDULE | Share Capital | ✓ | ✓ | ✓ | Electronic |
| 9 | NL-9-PATTERN OF SHAREHOLDING SCHEDULE | Pattern of Shareholding | ✓ | ✓ | ✓ | Electronic |
| 10 | NL-10-RESERVE AND SURPLUS SCHEDULE | Reserves and Surplus | ✓ | ✓ | ✓ | Electronic |
| 11 | NL-11-BORROWING SCHEDULE | Borrowings | ✓ | ✓ | ✓ | Electronic |
| 12 | NL-12-INVESTMENT SCHEDULE | Shareholders | ✓ | ✓ | ✓ | Electronic |
| 13 | NL-13-LOANS SCHEDULE | Loans | ✓ | ✓ | ✓ | Electronic |
| 14 | NL-14-FIXED ASSETS SCHEDULE | Fixed Assets | ✓ | ✓ | ✓ | Electronic |
| 15 | NL-15-CASH AND BANK BALANCE SCHEDULE | Cash and Bank Balance | ✓ | ✓ | ✓ | Electronic |
| 16 | NL-16-ADVANCES AND OTHER ASSETS SCHEDULE | Advances & Other Assets | ✓ | ✓ | ✓ | Electronic |
| 17 | NL-17-CURRENT LIABILITIES SCHEDULE | Current Liabilities | ✓ | ✓ | ✓ | Electronic |
| 18 | NL-18-PROVISIONS SCHEDULE | Provisions | ✓ | ✓ | ✓ | Electronic |
| 19 | NL-19-MISC EXPENDITURE SCHEDULE | Misc Expenditure | ✓ | ✓ | ✓ | Electronic |
| 20 | NL-20-RECEIPTS AND PAYMENT SCHEDULE | Receipts & Payment Statement | ✓ | X | X | Electronic |
| 21 | NL-21-STATEMENT OF LIABILITIES | Statement of Liabilities | ✓ | ✓ | ✓ | Electronic |
| 22 | NL-22-GEOGRAPHICAL DISTN OF BSNS | Geographical Distribution of Business | ✓ | ✓ | ✓ | Electronic |
| 23 | NL-23-REINSURANCE RISK CONCENTRATION | Reinsurance Risk Concentration | ✓ | ✓ | ✓ | Electronic |
| 24 | NL-24-AGEING OF CLAIMS | Ageing of Claims | ✓ | ✓ | ✓ | Electronic |
| 25 | NL-25-CLAIMS DATA | Claims Data | ✓ | ✓ | ✓ | |
| 26 | NL-26-CLAIMS INFORMATION | Claims Information | ✓ | ✓ | ✓ | Electronic |
| 27 | NL-27-OFFICE OPENING | Office Opening | ✓ | ✓ | ✓ | Electronic |
| 28 | NL-28-STATEMENT OF ASSETS | Statement of Investment of Assets | ✓ | ✓ | ✓ | Electronic |
| 29 | NL-29-DEBT SECURITIES | Debt Securities | ✓ | ✓ | ✓ | Electronic |
| 30 | NL-30-ANALYTICAL RATIOS | Analytical Ratios | ✓ | ✓ | ✓ | Ratios stated at Serial number 1 to 15 to be published in newspapers along with financial statement and should also be displayed in Electronic format. |
| 31 | NL-31-RELATED PARTY TRANSACTIONS | Related Party Transactions | ✓ | ✓ | ✓ | Electronic |
| 32 | NL-32-PRODUCT INFORMATION | Product Information | ✓ | ✓ | ✓ | Electronic |
| 33 | NL-33-SOLVENCY MARGIN | Solvency | ✓ | ✓ | ✓ | Electronic |
| 34 | NL-34-BOD | Board of Directors & Management | ✓ | ✓ | ✓ | Electronic |
| 35 | NL-35-NPAs | NPAs | ✓ | ✓ | ✓ | Electronic |
| 36 | NL-36-YIELD ON INVESTMENTS | Yield on Investment | ✓ | ✓ | ✓ | Electronic |
| 37 | NL-37-DOWN GRADING OF INVESTMENTS | Downgrading of Investment | ✓ | ✓ | ✓ | Electronic |
| 38 | NL-38-BSNS RETURNS ACROSS LOB | Quarterly Business Returns for different line of business (Premium amount and number of policies) | ✓ | ✓ | ✓ | Electronic |
| 39 | NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS | Rural & Social Sector Obligations | ✓ | ✓ | ✓ | Electronic |
| 40 | NL-40-CHANNEL WISE PREMIUM | Business Acquisition through different channels | ✓ | ✓ | ✓ | Electronic |
| 41 | NL-41-GRIEVANCE DISPOSAL | Grievance Disposal | ✓ | ✓ | ✓ | Electronic |

**** To be Published in at least one English daily newspaper circulating in the whole or substantially the whole of India and in one newspaper published in the language of the region, where the registered office is situated. However, while publishing only the abridged form of Revenue account classified into ULIP and NON-ULIP will only be published. The detailed Revenue Account will be displayed on web-site.**

FORM NL-1-B-RA

Name of the Insurer: **Shriram General Insurance Company Limited**

Registration No. and Date of Registration with the IRDA **Registration No. 137 Dated May 08,2008**

REVENUE ACCOUNT FOR PERIOD ENDED 31 st March 2009

| | Particulars | Schedule | For the Year Ended on 31st March 2009 | For the Year Ended on 31st March 2008 |
|---|---|-------------------------------------|--|--|
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 171510 | |
| 2 | Profit/ Loss on sale/redemption of Investments | | 0 | |
| 3 | Others (to be specified) | | 0 | |
| 4 | Interest, Dividend & Rent – Gross | | 37750 | |
| | TOTAL (A) | | 209260 | |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 120003 | |
| 2 | Commission | NL-6-Commission Schedule | 882 | |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 186054 | |
| 4 | Premium Deficiency | | | |
| | TOTAL (B) | | 306939 | |
| | Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) | | (97679) | |
| | APPROPRIATIONS | | | |
| | Transfer to Shareholders' Account | | | |
| | Transfer to Catastrophe Reserve | | | |
| | Transfer to Other Reserves (to be specified) | | | |
| | TOTAL (C) | | (97679) | 0 |

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
There being no commercial operations, corresponding previous figures are nil.

Name of the Insurer: **Shriram General Insurance Company Limited**Registration No. and Date of Registration with the IRDA **Registration No. 137 Dated May 08,2008****PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED**

| | Particulars | Schedule | 31st March 2009 (Rs.'000) | 31st March 2008 (Rs.'000) |
|---|--|----------|------------------------------|------------------------------|
| 1 | OPERATING PROFIT/(LOSS) | | | |
| | (a) Fire Insurance | | (4672) | |
| | (b) Marine Insurance | | (538) | |
| | (c) Miscellaneous Insurance | | (92469) | |
| 2 | INCOME FROM INVESTMENTS | | | |
| | (a) Interest, Dividend & Rent – Gross | | 52353 | |
| | (b) Profit on sale of investments | | | |
| | Less: Loss on sale of investments | | | |
| 3 | OTHER INCOME (To be specified) | | 141 | |
| | TOTAL (A) | | (45185) | |
| 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 | | 481 | |
| | (b) Bad debts written off | | | |
| | (c) Others | | | |
| | Amortisation of Pre-Operative expenses | | 7094 | |
| | Amortisation of Preliminary expenses | | 189 | |
| | TOTAL (B) | | 7764 | |
| | Profit Before Tax | | (52949) | |
| | Provision for Taxation | | (13947) | |
| | Profit/(Loss) After Tax | | (39002) | |
| | 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 | | | |
| | Balance carried forward to Balance Sheet | | (39002) | 0 |

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.
- (g) **There being no commercial operations, corresponding previous figures are nil.**

Name of the Insurer:

Shriram General Insurance Company Limited

Registration No. and Date of Registration with the IRDA:

Registration No. 137 Dated May 08,2008

BALANCE SHEET AS AT 31 st MARCH 2009

| Particulars | Schedule | As at 31.3.2009 (Rs.'000) | As at 31.3.2008 (Rs.'000) |
|---|--|------------------------------|------------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8-Share Capital Schedule | 1050000 | 5000 |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | | 117000 |
| RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 0 | 0 |
| FAIR VALUE CHANGE ACCOUNT | | | |
| BORROWINGS | NL-11-Borrowings Schedule | 0 | 0 |
| TOTAL | | 1050000 | 122000 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | NL-12-Investment Schedule | 1297650 | 0 |
| LOANS | NL-13-Loans Schedule | 0 | 0 |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 134354 | 114831 |
| DEFERRED TAX ASSET | | 35321 | 0 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 123110 | 4847 |
| Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 282368 | 6638 |
| Sub-Total (A) | | 405478 | 11485 |
| CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 397169 | 6903 |
| PROVISIONS | NL-18-Provisions Schedule | 464637 | 187 |
| DEFERRED TAX LIABILITY | | 0 | 0 |
| Sub-Total (B) | | 861806 | 7090 |
| NET CURRENT ASSETS (C) = (A - B) | | (456328) | 4395 |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | 0 | 2775 |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | 39002 | 0 |
| TOTAL | | 1050000 | 122000 |

CONTINGENT LIABILITIES

| Particulars | | As at 31.3.2009 (Rs.'000) | As at 31.3.2008 (Rs.'000) |
|---|--|------------------------------|------------------------------|
| Partly paid-up investments | | | |
| Claims, other than against policies, not acknowledged as debts by the company | | 0 | 0 |
| Underwriting commitments outstanding (in respect of shares and securities) | | 0 | 0 |
| Guarantees given by or on behalf of the Company | | 0 | 0 |
| Statutory demands/ liabilities in dispute, not provided for | | 0 | 0 |
| Reinsurance obligations to the extent not provided for in accounts | | 0 | 0 |
| Others (to be specified) | | 0 | 0 |
| TOTAL | | | |

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

| | Particulars | For the Year Ended on 31st March 2009 | For the Year Ended on 31st March 2008 |
|--|--|--|--|
| | | (Rs. '000) | (Rs. '000) |
| | Premium from direct business written | 1137580 | |
| | Service Tax | 0 | |
| | Adjustment for change in reserve for unexpired risks | 0 | NIL |
| | Gross Earned Premium | 1137580 | |
| | Add: Premium on reinsurance accepted | 72646 | |
| | Less : Premium on reinsurance ceded | 598498 | |
| | Net Premium | 611728 | |
| | Adjustment for change in reserve for unexpired risks | 440218 | |
| | Premium Earned (Net) | 171510 | |

Note: 1. There being no commercial operations, corresponding previous figures are nil.

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

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

| | Particulars | For the Year Ended on 31st March 2009 | For the Year Ended on 31st March 2008 |
|--|---|--|--|
| | | (Rs.'000) | (Rs.'000) |
| | Claims paid | | |
| | Direct claims | 20395 | |
| | Add Claims Outstanding at the end of the year | 101373 | NIL |
| | Less Claims Outstanding at the beginning of the year | 0 | |
| | Gross Incurred Claims | 121768 | |
| | Add :Re-insurance accepted to direct claims | 275 | |
| | Less :Re-insurance Ceded to claims paid | 2040 | |
| | | | |
| | Total Claims Incurred | 120003 | |

Notes:

There being no commercial operations, corresponding previous figures are nil.

Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should

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

FORM NL-6-COMMISSION SCHEDULE

COMMISSION -

| Particulars | For the Year Ended on 31st March 2009 | For the Year Ended on 31st March 2008 |
|--|--|--|
| | (Rs. '000) | (Rs. '000) |
| Commission paid | | |
| Direct | 58447 | NIL |
| Add: Re-insurance Accepted | 7265 | |
| Less: Commission on Re-insurance Ceded | 64830 | |
| Net Commission | 882 | |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | |
| Agents | 301 | |
| Brokers | 58146 | NIL |
| Corporate Agency | 0 | |
| Referral | 0 | |
| Others (pl. specify) | 0 | |
| TOTAL (B) | 58447 | |

Note: There being no commercial operations, corresponding previous figures are nil.

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| | Particulars | For the Year Ended on 31st March 2009 | For the Year Ended on 31st March 2008 |
|----|--|--|--|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Employees' remuneration & welfare benefits | 70727 | |
| 2 | Travel, conveyance and vehicle running expenses | 11844 | |
| 3 | Training expenses | 907 | |
| 4 | Rents, rates & taxes | 23175 | |
| 5 | Repairs | 5392 | |
| 6 | Printing & stationery | 2221 | |
| 7 | Communication | 6115 | |
| 8 | Legal & professional charges | 24556 | |
| 9 | Auditors' fees, expenses etc | | |
| | (a) as auditor | 200 | |
| | (b) as adviser or in any other capacity, in respect of | | |
| | (i) Taxation matters | 120 | |
| | (ii) Insurance matters | 0 | |
| | (iii) Management services; and | 0 | |
| | (c) in any other capacity | 128 | |
| 10 | Advertisement and publicity | 788 | |
| 11 | Interest & Bank Charges | 690 | |
| 12 | Others | | |
| | Business Development Expenses | 1483 | |
| | Information Technology Expenses | 504 | |
| | Electricity Expenses | 3630 | |
| | Office Expenses | 225 | |
| | Technical Service Charges | 109 | |
| | Postage & Courier | 879 | |
| | Service tax | 0 | |
| | Miscellaneous Expenses | 7089 | |
| 13 | Depreciation | 25273 | |
| | TOTAL | 186054 | 0 |

Note: There being no commercial operations, corresponding previous figures are nil.

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|---|------------------------|------------------------|
| 1 | Authorized Capital | 1250000 | 100000 |
| | 125000000 Equity Shares of Rs.10 each (Previous Year 1000000 Equity Shares of Rs 10 each) | | |
| 2 | Issued Capital | 1050000 | 5000 |
| | 105000000 Equity Shares of Rs.10 each (Previous Year 500000 shares of Rs 10 each) | | |
| 3 | Subscribed Capital | 1050000 | 5000 |
| | 105000000 Equity Shares of Rs.10 each (Previous Year 500000 shares of Rs 10 each) | | |
| 4 | Called-up Capital | 1050000 | 5000 |
| | 105000000 Equity Shares of Rs.10 each (Previous Year 500000 shares of Rs 10 each) | | |
| | Less : Calls unpaid | | |
| | Add : Equity Shares forfeited (Amount originally paid up) | | |
| | Less : Par Value of Equity Shares bought back | | |
| | Less : Preliminary Expenses | | |
| | Expenses including commission or brokerage on | | |
| | Underwriting or subscription of shares | | |
| | TOTAL | 1050000 | 5000 |

Notes:

Out of above issued share capital as at 31st March 2009, 77699940 equity shares (Previous Year 499940 shares) of Rs10/-each are held by the Holding Company, Shriram Capital Limited (Formely known as Shriram Financial Holding Private Limited)

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

| Shareholder | As at 31.3.2009 | | As at 31.3.2008 | |
|--------------|------------------|--------------|------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| • Indian | 77700000 | 74% | 500000 | 100% |
| • Foreign | 27300000 | 26% | 0 | 0% |
| Others | 0 | 0% | 0 | 0% |
| TOTAL | 105000000 | 100% | 500000 | 100% |

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**RESERVES AND SURPLUS**

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|--|------------------------|------------------------|
| 1 | Capital Reserve | | |
| 2 | Capital Redemption Reserve | | |
| 3 | Share Premium | | |
| 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 | 0 | 0 |

Note:

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

FORM NL-11-BORROWINGS SCHEDULE**BORROWINGS**

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|--------------------------|------------------------|------------------------|
| 1 | Debentures/ Bonds | 0 | 0 |
| 2 | Banks | 0 | 0 |
| 3 | Financial Institutions | 0 | 0 |
| 4 | Others (to be specified) | 0 | 0 |
| | TOTAL | 0 | 0 |

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

FORM NL-12-INVESTMENT SCHEDULE

Investments

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|--|------------------------|------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 495273 | |
| 2 | Other Approved Securities | | |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | | |
| | (bb) Preference | | |
| | (b) Mutual Funds | | |
| | (c) Derivative Instruments | | |
| | (d) Debentures/ Bonds | 203934 | |
| | (e) Other Securities (to be specified) | | |
| | (f) Subsidiaries | | |
| | (g) Investment Properties-Real Estate | | |
| 4 | Investments in Infrastructure and Social Sector | 506503 | |
| 5 | Other than Approved Investments | | |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | | |
| 2 | Other Approved Securities | | |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | | |
| | (bb) Preference | | |
| | (b) Mutual Funds | 2200 | |
| | (a) Derivative Instruments | | |
| | (b) Debentures/ Bonds | 49740 | |
| | (c) Other Securities (to be specified) | | |
| | (d) Subsidiaries | | |
| | (e) Investment Properties-Real Estate | | |
| 4 | Investments in Infrastructure and Social Sector | | |
| 5 | Other than Approved Investments | 40000 | |
| | TOTAL | 1297650 | 0 |

FORM NL-13-LOANS SCHEDULE

LOANS

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|--|------------------------|------------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | 0 | 0 |
| | (a) On mortgage of property | 0 | 0 |
| | (aa) In India | 0 | 0 |
| | (bb) Outside India | 0 | 0 |
| | (b) On Shares, Bonds, Govt. Securities | 0 | 0 |
| | (c) Others (to be specified) | 0 | 0 |
| | Unsecured | 0 | 0 |
| | TOTAL | 0 | 0 |
| 2 | BORROWER-WISE CLASSIFICATION | | |
| | (a) Central and State Governments | 0 | 0 |
| | (b) Banks and Financial Institutions | 0 | 0 |
| | (c) Subsidiaries | 0 | 0 |
| | (d) Industrial Undertakings | 0 | 0 |
| | (e) Others (to be specified) | 0 | 0 |
| | TOTAL | 0 | 0 |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | |
| | (a) Loans classified as standard | 0 | 0 |
| | (aa) In India | 0 | 0 |
| | (bb) Outside India | 0 | 0 |
| | (b) Non-performing loans less provisions | 0 | 0 |
| | (aa) In India | 0 | 0 |
| | (bb) Outside India | 0 | 0 |
| | TOTAL | 0 | 0 |
| 4 | MATURITY-WISE CLASSIFICATION | | |
| | (a) Short Term | 0 | 0 |
| | (b) Long Term | 0 | 0 |
| | TOTAL | 0 | 0 |

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.

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|-------------------|---------------|---------------|---------------|-----------------|----------------|-----------------------|--------------|-----------------|-----------------|
| | Opening | Additions | | Closing | Up to Last Year | For The Period | On Sales/ Adjustments | To Date | As at 31.3.2009 | As at 31.3.2008 |
| Goodwill | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Intangibles (specify) | | 66217 | | 66217 | 0 | 13675 | 0 | 13675 | 52543 | 0 |
| Land-Freehold | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leasehold Property | 0 | 57701 | 0 | 57701 | 0 | 4232 | 0 | 4232 | 53469 | 0 |
| Buildings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Furniture & Fittings | 0 | 2693 | 0 | 2693 | 0 | 1249 | 0 | 1249 | 1444 | 0 |
| Information Technology Equipment | 0 | 24595 | 0 | 24595 | 0 | 5709 | 0 | 5709 | 18887 | 0 |
| Vehicles | 0 | 1648 | 0 | 1648 | 0 | 43 | 0 | 43 | 1605 | 0 |
| Office Equipment | 0 | 6772 | 0 | 6772 | 0 | 365 | 0 | 365 | 6407 | 0 |
| Others (Specify nature) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 0 | 159627 | 0 | 159627 | 0 | 25273 | 0 | 25273 | 134354 | 0 |
| Work in progress | 114831 | 14865 | 129696 | 0 | 0 | 0 | 0 | | 0 | 114831 |
| Grand Total | 114831 | 174492 | 129696 | 159627 | 0 | 25273 | 0 | 25273 | 134354 | 0 |
| PREVIOUS YEAR | 0 | 114831 | 0 | 114831 | 0 | 0 | 0 | 0 | 114831 | 0 |

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|---|------------------------|------------------------|
| 1 | Cash (including cheques, drafts and stamps) | 1090 | 13 |
| 2 | Bank Balances | 0 | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | 107800 | 0 |
| | (bb) Others | 0 | |
| | (b) Current Accounts | 12703 | 4834 |
| | (c) Others (to be specified) | | |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | | |
| | (b) With other Institutions | | |
| 4 | Remittance in transit | 1517 | |
| | TOTAL | 123110 | 4847 |
| | 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.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|---|------------------------|------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | 456 | |
| 2 | Application money for investments | | |
| 3 | Prepayments | | |
| 4 | Advances to Directors/Officers | | |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | | 6 |
| 6 | Others | | |
| | Advances to Employees | 262 | |
| | Advances recoverable in cash or in kind: | 2535 | |
| | TOTAL (A) | 3253 | 6 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 48805 | 8 |
| 2 | Outstanding Premiums | 169879 | |
| 3 | Agents' Balances | | |
| 4 | Foreign Agencies Balances | | |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | | |
| 6 | Due from subsidiaries/ holding | | |
| 7 | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | | |
| 8 | Others | | |
| | Security Against Legal Cases | 0 | |
| | Deposit for Premises | 9472 | 6564 |
| | Deposits with Electricity Authorities | 60 | 60 |
| | Deposits with Telecom Authorities and Housing Deposites for employees | 210 | |
| | Deposit with IRDA | 113 | |
| | Service Tax unutilised credit | 50576 | |
| | TOTAL (B) | 279115 | 6632 |
| | TOTAL (A+B) | 282368 | 6638 |

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|----|---|------------------------|------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Agents' Balances | 9771 | 0 |
| 2 | Balances due to other insurance companies | 95403 | 0 |
| 3 | Deposits held on re-insurance ceded | 0 | 0 |
| 4 | Premiums received in advance | 149601 | 0 |
| 5 | Unallocated Premium | 0 | 0 |
| 6 | Sundry creditors | 11669 | 419 |
| 7 | Due to subsidiaries/ holding company | 766 | 3214 |
| 8 | Claims Outstanding | 101373 | 0 |
| 9 | Due to Officers/ Directors | 0 | 0 |
| 10 | Others | | 0 |
| | Solatium Fund | 1127 | 0 |
| | Service Tax Liability | 13151 | 0 |
| | Tax deducted payable | 3850 | 256 |
| | Other Statutory dues | 700 | 214 |
| | Salary Payable | 9302 | 2766 |
| | Provision for Auditors Remuneration | 260 | 34 |
| | Miscellaneous | 196 | 0 |
| | TOTAL | 397169 | 6903 |

FORM NL-18-PROVISIONS SCHEDULE**PROVISIONS**

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|---|------------------------|------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 440218 | 0 |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | 20521 | 0 |
| 3 | For proposed dividends | 0 | 0 |
| 4 | For dividend distribution tax | 0 | 0 |
| 5 | <u>Others (to be specified)</u> | 0 | 0 |
| | Provision for Retirement Benefits/Employee Benefits | 3897 | 187 |
| 6 | Reserve for Premium Deficiency | | |
| | TOTAL | 464637 | 187 |

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)**

| | Particulars | As at 31.3.2009 | As at 31.3.2008 |
|---|--|------------------------|------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | <u>Others</u> | - | - |
| | Preliminary Expenses the extent not W/off | - | 189 |
| | Preoperative Expenses | - | 2586 |
| | TOTAL | | 2775 |

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments A/c AS ON 31.3.2009

(Rs. '000).

| | |
|---|------------------|
| Cash Flows from the operating activities: | |
| Premium received from policyholders, including advance receipts | 1271466 |
| Other receipts | 3759 |
| Payments to the re-insurers, net of commissions and claims | (404360) |
| Payments to co-insurers, net of claims recovery | |
| Payments of claims | (20395) |
| Payments of commission and brokerage | (48676) |
| Payments of other operating expenses | (162575) |
| Preliminary and pre-operative expenses | (4319) |
| Deposits, advances and staff loans | (22320) |
| Income taxes paid (Net) | 0 |
| Service tax paid | (116527) |
| Other payments | |
| Cash flows before extraordinary items | 496053 |
| Cash flow from extraordinary operations | 0 |
| Net cash flow from operating activities | 496053 |
| Cash flows from investing activities: | |
| Purchase of fixed assets | (44030) |
| Proceeds from sale of fixed assets | |
| Purchases of investments | (1293371) |
| Loans disbursed | |
| Sales of investments | |
| Repayments received | |
| Rents/Interests/ Dividends received | 34292 |
| Investments in money market instruments and in liquid mutual funds (Net)* | (2200) |
| Expenses related to investments | (481) |
| Net cash flow from investing activities | (1305790) |
| Cash flows from financing activities: | |
| Proceeds from issuance of share capital | 928000 |
| Proceeds from borrowing | |
| Repayments of borrowing | |
| Interest/dividends paid | |
| Net cash flow from financing activities | 928000 |
| Effect of foreign exchange rates on cash and cash equivalents, net | |
| Net increase in cash and cash equivalents: | 118263 |
| Cash and cash equivalents at the beginning of the year | 4847 |
| Cash and cash equivalents at the end of the year | 123110 |

PERIODIC DISCLOSURES
FORM NL-21 Statement of Liabilities

Insurer: Shriram General Insurance Co. Ltd

Date: As at 31.3.2009

(Rs in Lakhs)

| Statement of Liabilities | | | | | | | | | |
|--------------------------|--------------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| Sl.No. | Particular | As at 31.3.2009 | | | | As At 31.3.2008 | | | |
| | | 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 | 9 | 0 | 4 | 12 | | | | 0 |
| 2 | Marine | 0 | 0 | 0 | | | | | |
| a | Marine Cargo | 0 | 0 | 0 | 0 | | | | 0 |
| b | Marine Hull | 0 | 0 | 0 | | | | | |
| 3 | Miscellaneous | 0 | 0 | 0 | | | NA | | |
| a | Motor | 4370 | 398 | 607 | 5374 | | | | 0 |
| b | Engineering | 11 | 1 | 2 | 14 | | | | 0 |
| c | Aviation | 0 | 0 | 0 | 0 | | | | |
| d | Liabilities | 8 | 0 | 0 | 8 | | | | 0 |
| e | Others | 5 | 1 | 0 | 7 | | | | 0 |
| 4 | Health Insurance | | | | | | | | |
| 5 | Total Liabilities | 4402 | 400 | 614 | 5416 | 0 | 0 | 0 | 0 |

PERIODIC DISCLOSURES
FORM NL-22 Geographical Distribution of Business

Insurer: Shriam General Insurance Co. Ltd.

Date: 31.03.2009

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE YEAR: 2008-09

(Rs in Lakhs)

| STATES | Fire | | Marine (Cargo) | | Marine (Hull) | | Engineering | | Motor Own Damage | | Motor Third Party | | Liability insurance | | Personal Accident | | Medical Insurance | | Overseas medical Insurance | | Crop Insurance | | All Other Miscellaneous | | Grand Total | |
|-------------------|----------------|---------|----------------|---------|---------------|---------|-------------|---------|------------------|---------|-------------------|----------|---------------------|---------|-------------------|---------|-------------------|---------|----------------------------|---------|----------------|---------|-------------------------|---------|-------------|----------|
| | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 | 2008-09 | 2007-08 |
| | Andhra Pradesh | 0 | 0 | 0 | 0 | N.A | N.A | 0.663 | 0 | 1714 | 0 | 1347.532 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.19 | 0 | 3062.385 |
| Arunachal Pradesh | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 0.13854 | 0 | 0.06435 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0 | 0 | 0.20289 | 0 |
| Assam | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 0.40222 | 0 | 0.308 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0 | 0 | 0.71022 | 0 |
| Bihar | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 1.08789 | 0 | 1.0831 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.009 | 0 | 2.18005 | 0 |
| CHATTISGARH | 0 | 0 | 0 | 0 | N.A | N.A | 0.575 | 0 | 19.29112 | 0 | 18.0611 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0 | 0 | 37.92751 | 0 |
| Goa | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 3.19437 | 0 | 4.67668 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0 | 0 | 7.87105 | 0 |
| Gujarat | 0.38645 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 48.52641 | 0 | 46.57393 | 0 | 1.72 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.047 | 0 | 97.25406 | 0 |
| Haryana | 0.33681 | 0 | 0 | 0 | N.A | N.A | 0.68 | 0 | 301.0077 | 0 | 265.5502 | 0 | 0.094 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.459 | 0 | 568.1278 | 0 |
| Himachal Pradesh | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 41.5205 | 0 | 43.16736 | 0 | 1.381 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.078 | 0 | 86.14763 | 0 |
| JAMMU KASHMIR | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 15.67738 | 0 | 15.57253 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.008 | 0 | 31.25807 | 0 |
| Jharkhand | 0 | 0 | 0 | 0 | N.A | N.A | 0 | 0 | 2.68937 | 0 | 1.85184 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0 | 0 | 4.54121 | 0 |
| Karnataka | 5.30059 | 0 | 0 | 0 | N.A | N.A | 0.034 | 0 | 1207.81 | 0 | 1146.87 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.049 | 0 | 2360.063 | 0 |
| Kerala | 0.39658 | 0 | 0 | 0 | N.A | N.A | 0.269 | 0 | 216.0822 | 0 | 367.7196 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.057 | 0 | 584.5247 | 0 |
| Madhya Pradesh | 2.6374 | 0 | 0 | 0 | N.A | N.A | 1.391 | 0 | 80.61568 | 0 | 79.0052 | 0 | 0 | 0 | 0 | 0 | N.A | N.A | N.A | N.A | N.A | N.A | 0.158 | 0 | 163.8072 | 0 |

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

 Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.

Date:

2008-09
(Rs in Lakhs)

| Reinsurance Risk Concentration | | | | | | |
|--------------------------------|--|-------------------|-----------------------------|------------------|-------------|---|
| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | 1 | 1.82 | 0.00 | 0.00 | 0.68% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 2 | 16.42 | 32.33 | 0.00 | 18.27% |
| 3 | No. of Reinsurers with rating A but less than AA | 7 | 14.60 | 174.28 | 0.73 | 71.07% |
| 4 | No. of Reinsurers with rating BBB but less than A | 2 | 3.65 | 22.96 | 0.00 | 9.97% |
| 5 | No. of Reinsurers with rating less than BBB | | | | | 0.00% |
| 6 | Total | | 36.49 | 229.57 | 0.73 | |

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Date : 31.03.2009

(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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Marine Cargo | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Marine Hull | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Engineering | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Motor OD | 465 | 479 | 86 | 31 | 6 | 1067 | 204 |
| 6 | Motor TP | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Health | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Overseas Travel | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Personal Accident | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Liability | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Crop | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Miscellaneous | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: Shriram General Insurance Co. Ltd. Date: 31.03.2009

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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Claims reported during the period | 0 | 0 | 0 | 2 | 2238 | 61 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2302 |
| 3 | Claims Settled during the period | 0 | 0 | 0 | 0 | 1067 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1067 |
| 4 | Claims Repudiated during the period | 0 | 0 | 0 | 1 | 76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 77 |
| 5 | Claims closed during the period | 0 | 0 | 0 | 0 | 164 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 164 |
| 6 | Claims O/S at End of the period | 0 | 0 | 0 | 1 | 931 | 61 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 994 |
| | Less than 3months | 0 | 0 | 0 | 1 | 911 | 61 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 974 |
| | 3 months to 6 months | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19 |
| | 6months to 1 year | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | 1year and above | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Shriram General Insurance Co. Ltd.

Solvency for the quarter ended 31.03.2009

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

| Item No. | Description | PREMIUM | | Gross incurred claim | Net incurred Claim | RSM-1 | RSM-2 | RSM |
|----------|--------------|-----------------|----------------|----------------------|--------------------|----------------|---------------|----------------|
| | | Gross Premium | Net Premium | | | | | |
| 1 | Fire | 22.30 | -30.92 | 0.00 | 3.53 | 2.23 | 1.06 | 2.23 |
| 2 | Marine Cargo | 0.00 | -5.38 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3 | Marine Hull | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Motor | 11271.62 | 6208.54 | 203.95 | 1191.05 | 1690.74 | 357.32 | 1690.74 |
| 5 | Engineering | 63.01 | -55.02 | 0.00 | 3.35 | 6.30 | 1.01 | 6.30 |
| 6 | Aviation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7 | Laibilities | 9.78 | -1.62 | 0.00 | 1.75 | 1.47 | 0.53 | 1.47 |
| 8 | Others | 9.10 | 1.68 | 0.00 | 0.35 | 1.27 | 0.11 | 1.27 |
| 9 | Health | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Total | 11375.81 | 6117.28 | 203.95 | 1200.03 | 1702.02 | 360.01 | 1702.02 |

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Shriram General Insurance Co. Ltd. Date: 31.03.2009

| Sl. No. | Office Information | Number |
|---------|---|--|
| 1 | No. of offices at the beginning of the year | 0 |
| 2 | No. of branches approved during the year | 110 |
| 3 | No. of branches opened during the year | Out of approvals of previous year 0 |
| 4 | | Out of approvals of this year 50 |
| 5 | No. of branches closed during the year | 0 |
| 6 | No of branches at the end of the year | 50 |
| 7 | No. of branches approved but not opened | 60 |
| 8 | No. of rural branches | 0 |
| 9 | No. of urban branches | 50 |

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Code : 137

Statement as on: March 31, 2009

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

(Business within India)

Periodicity of Submission: Yearly

Rs. In Lakhs

| No | PARTICULARS | SCH | AMOUNT |
|--|------------------------------|-----|---------|
| 1 | Investments | 8 | 12976.5 |
| 2 | Loans | 9 | 0 |
| 3 | Fixed Assets | 10 | 1343.54 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 1231.1 |
| | b. Advances & Other Assets | 12 | 2823.68 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 3971.69 |
| | b. Provisions | 14 | 4646.37 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | 390.02 |
| Application of Funds as per Balance Sheet (A) | | | 27382.9 |

| | Less: Other Assets | SCH | Amount |
|---|----------------------------------|-----|---------|
| 1 | Loans (if any) | 9 | 0 |
| 2 | Fixed Assets (if any) | 10 | 1343.54 |
| 3 | Cash & Bank Balance (if any) | 11 | 1231.1 |
| 4 | Advances & Other Assets (if any) | 12 | 2823.68 |
| 5 | Current Liabilities | 13 | 3971.69 |
| 6 | Provisions | 14 | 4646.37 |
| 7 | Misc. Exp not Written Off | 15 | 0 |
| 8 | Debit Balance of P&L A/c | | 390.02 |

TOTAL (B) 14406.4

'Investment Assets' As per FORM 3B

(A-B) 12976.5

Add: Deposits with Scheduled Banks

1078.00

Investment Assets

14054.5

Note: (I) Cash & Bank Balance includes investment in Fixed Deposits with Scheduled Banks of Rs. 1569.00 Lacs

| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value |
|--------------------------------|---|-------------------|---------|-------------------|----------------|-------------------------|----------------|---------------|-----------------|------------------|
| | | | Balance | FRSM ⁺ | | | | | | |
| | | | (a) | (b) | | | | | | |
| 1 | G. Sec. | Not less than 20% | | 1952.73 | 3000.00 | 4952.73 | 35.24% | - | 4952.73 | 5,181.02 |
| 2 | G. Sec or Other Apporved Sec. (incl. (1) above) | Not less than 30% | | 1952.73 | 3000.00 | 4952.73 | 35.24% | | 4952.73 | 5,181.02 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | 1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments | Not less than 15% | | 4099.74 | 2415.90 | 6515.64 | 46.36% | - | 6115.64 | 6,776.63 |
| | 2. Approved Investments | Not exceeding 55% | | 2186.12 | 0.00 | 2186.12 | 15.55% | - | 2,186.12 | 2,249.98 |
| | 3. Other Investments (not exceeding 25%) | | | 400.00 | | 400.00 | 2.85% | - | 400 | 400.00 |
| Total Investment Assets | | 100% | | 8638.596 | 5415.90 | 14054.50 | 100.00% | - | 14054.50 | 14,607.63 |

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

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

(^A) 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

Insurer: Shriram General Insurance Company Limited

Date: 31.03.2009

(Rs in Lakhs)

| Detail Regarding debt securities | | | | | | | | |
|--|------------------|------------------------------|-------------------------------------|------------------------------|------------------|------------------------------|---------------------------------------|------------------------------|
| | MARKET VALUE | | | | Book Value | | | |
| | As at 31.03.2009 | as % of total for this class | as at 31 March Of the previous year | as % of total for this class | As at 31.03.2009 | as % of total for this class | as at 31st March Of the previous year | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | | | | | | | | |
| AA or better | | | | | | | | |
| Rated below AA but above A | | | | N.A. | | | | |
| Rated below A but above B | | | | | | | | |
| Any other | | | | | | | | |
| a) Sovereign Paper | | | | | | | | |
| b) Deposit with Scheduled Banks | | | | | | | | |
| TOTAL | | | | | | | | |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | | | | | | | | |
| more than 1 year and upto 3 years | | | | | | | | |
| More than 3 years and up to 7 years | | | | | | | | |
| More than 7 years and up to 10 years | | | | | | | | |
| above 10 years | | | | | | | | |
| TOTAL | | | | | | | | |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | | | | | | | | |
| b. State Government | | | | | | | | |
| c. Corporate Securities | | | | | | | | |
| d. Scheduled Commercial Banks | | | | | | | | |
| e. Mutual Fund - Liquid Funds | | | | | | | | |
| TOTAL | | | | | | | | |

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **Shriram General Insurance Company Limited**

As on **31.3.2009**

| Analytical Ratios for Non-Life companies | | | |
|--|--|-----------------|-----------------|
| Sl.No. | Particular | Upto March 2009 | Upto March 2008 |
| 1 | Gross Premium Growth Rate | NA | NA |
| 2 | Gross Premium to shareholders' fund ratio | 113% | NA |
| 3 | Growth rate of shareholders'fund | 45338.11% | NA |
| 4 | Net Retention Ratio | 53.77% | NA |
| 5 | Net Commission Ratio | 5.14% | NA |
| 6 | Expense of Management to Gross Direct Premium Ratio | 16.36% | NA |
| 7 | Combined Ratio | 23.29% | NA |
| 8 | Technical Reserves to net premium ratio | 88.53% | NA |
| 9 | Underwriting balance ratio | -78.96% | NA |
| 10 | Operating Profit Ratio | -56.95% | NA |
| 11 | Liquid Assets to liabilities ratio | 23.14% | NA |
| 12 | Net earning ratio | -6.38% | NA |
| 13 | return on net worth ratio | -3.86% | NA |
| 14 | Available Solvency argin Ratio to Required Solvency Margin Ratio | 1.94 | NA |
| 15 | NPA Ratio | | |
| | Gross NPA Ratio | | |
| | Net NPA Ratio | | |

Equity Holding Pattern for Non-Life Insurers

| | | | |
|---|---|-----------|--------|
| 1 | (a) No. of shares | 105000000 | 500000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 74 / 26 | 100/0 |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | 0 | 0 |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | -0.39 | NA |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | -0.39 | NA |
| 6 | (iv) Book value per share (Rs) | 10 | 10 |

PERIODIC DISCLOSURES
FORM NL -31 : Related Party Transactions

Insurer: **Shriram General Insurance Company Limited**

Date: 31.3.2009

(Rs in Lakhs)

| Related Party Transactions | | | | | |
|-----------------------------------|---|---|--|-------------------------------|------------------------------|
| SI.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received | |
| | | | | For the year ended 31.3.2009 | For the year ended 31.3.2008 |
| 1 | Jasmit Singh Gujral | Managing Director & CEO | Remuneration | 9 | 7 |
| 2 | Shriram Capital Limited | Holding company | Rent | 12 | |
| 3 | Shriram Capital Limited | Holding company | Other expenses | 9 | 32 |
| 4 | Bharat Re- Insurance Services Pvt Ltd. | Associate Concern | Commission | 28 | |
| 5 | Shriram Capital Limited | Holding company | Share Capital | 10450 | 50 |
| 6 | Shriram Capital Limited | Associate Concern | Share application money | 0 | 1170 |

PERIODIC DISCLOSURES
FORM NL -32 Products Information

Insurer: Shriram General Insurance Co. Ltd.

Date: 31.03.2009

Products Information

List below the products and/or add-ons introduced during the period

| Sl. No. | Name of Product | Co. Ref. No. | IRDA Ref.no. | Class of Business* | Category of product | Date of filing of Product | Date IRDA confirmed filing/ approval |
|---------|--|------------------------|------------------------------|--------------------|---------------------|---------------------------|--------------------------------------|
| 1 | Standard Fire & Special Perils Policy | Form A dated 16.5.2008 | IRDA/Shriram-SF&SP/F&U/08-09 | Fire | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 2 | Contractor's All Risk Insurance Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 3 | Erection All Risks Insurance Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 4 | Electronic Equipment Insurance Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 5 | Machinery Breakdown Insurance Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 6 | Contractor's Plant & Machinery Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 7 | Boiler Pressure Plant Insurance Policy | Form A dated 16.5.2008 | IRDA/Shriram-Engg/F&U/08-09 | Engineering | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 8 | Professional Indemnity - Doctors & Medical Practitioners | Form A dated 16.5.2008 | IRDA/Shriram-WC&PL/F&U/08-09 | Liability | Internal Tariff | 16-May-08 | 4-Jul-08 |

| PERIODIC DISCLOSURES | | | | | | | |
|----------------------------------|---|------------------------|------------------------------|-----------|-----------------|-----------|----------|
| FORM NL -32 Products Information | | | | | | | |
| 9 | Medical Establishment- Professional Negligence, Errors and Omissions Insurance | Form A dated 16.5.2008 | IRDA/Shriram-WC&PL/F&U/08-09 | Liability | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 10 | Workmen Compensation | Form A dated 16.5.2008 | IRDA/Shriram-WC&PL/F&U/08-09 | Liability | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 11 | Professional Indemnity- Chartered Accountant's/ Management Consultants/ Lawyers/ Advocates/ Consulting Engineers/ Architects/ Interior Decorators | Form A dated 16.5.2008 | IRDA/Shriram-WC&PL/F&U/08-09 | Liability | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 12 | Motor Private Car (Package Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 13 | Motor 2-Wheeler (Package Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 14 | Motor Commercial Vehicle (Package Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 15 | Motor Trade (Package Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 16 | Motor Trade Internal Risk | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 17 | Motor Private Car (Liability Only Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |

| PERIODIC DISCLOSURES | | | | | | | |
|----------------------------------|--|-------------------------|---------------------------------|---------------|-----------------|-----------|-----------|
| FORM NL -32 Products Information | | | | | | | |
| 18 | Motor 2-Wheeler (Liability Only Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 19 | Motor Commercial Vehicle (Liability Only Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 20 | Motor Trade (Liability Only Policy) | Form A dated 16.5.2008 | IRDA/Shriram-Motor/F&U/08-09 | Motor | Internal Tariff | 16-May-08 | 4-Jul-08 |
| 21 | Shopkeeper Umbrella Insurance Policy | Letter dated 20.08.2008 | IRDA/NL/SHRIRAM/PRO-103/08-09 | Miscellaneous | Internal Tariff | 20-Aug-08 | 11-Dec-08 |
| 22 | Householder Umbrella Insurance Policy | Letter dated 20.08.2008 | IRDA/NL/Shriram-Pro-104/08-09 | Miscellaneous | Internal Tariff | 20-Aug-08 | 13-Jan-09 |
| 23 | Personal Accident Insurance (Individual/Group) | Letter dated 09.09.2008 | IRDA/NL/SGLI/Pro-1091/v-1/08-09 | Miscellaneous | Internal Tariff | 9-Sep-08 | 17-Feb-09 |
| 24 | Shri Suraksha Insurance | SGL/IRDA/102008/058 | IRDA/NL/SGLI/Pro-101/08-09 | Miscellaneous | Internal Tariff | 27-Oct-08 | 5-Mar-09 |

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Shriram General Insurance Co. Ltd.
Solvency for the Quarter ended on 31.03.2009
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): | | 5415.91 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in Form HG) | | 5415.91 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | | 0.00 |
| 4 | Excess in Policyholders' Funds (1-2-3) | | 0.00 |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA): | | 12916.01 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | | 3202.16 |
| 7 | Excess in Shareholders' Funds (5-6) | | 9713.85 |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 9713.85 |
| 9 | Total Required Solvency Margin [RSM] | | 5000.00 |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 1.94 |

PERIODIC DISCLOSURES

FORM NL -34: Board of Directors & Key Person

Insurer: **SHRIRAM GENERAL INSURANCE CO. LTD.**

Date: **31.03.2009**

BOD and Key Person information

| Sl. No. | Name of person | Role/designation | Details of change in the period |
|---------|----------------------------|--------------------------|--|
| 1 | P.S. GOPALAKRISHNAN | DIRECTOR | APPOINTED ON 09.05.2008 |
| 2 | JASMIT SINGH GUJRAL | MANAGING DIRECTOR & CEO | |
| 3 | G ANANTHARAMAN | DIRECTOR | APPOINTED ON 05.06.2008 |
| 4 | MATHEW VERGHESE | DIRECTOR | APPOINTED ON 09.05.2008 |
| 5 | C.M. DIXIT | DIRECTOR | APPOINTED ON 09.05.2008 |
| 6 | D.V. RAVI | DIRECTOR | |
| 7 | R. THYAGARAJAN | DIRECTOR | |
| 8 | MARGARET LOUW | DIRECTOR | APPOINTED ON 23.07.2008 |
| 9 | JACOBUS VAN ABRAHAM TONDER | DIRECTOR | APPOINTED ON 23.07.2008 AND CEASED ON 05.02.2009 |
| 10 | P.A. BALASUBRAMANIAN | APPOINTED ACTUARY | |
| 11 | DAYA SHANKER | CHIEF INVESTMENT OFFICER | APPOINTED ON 9.5.2008 AND CEASED ON 05.02.2009 |
| 12 | ASHWANI DHANAWAT | CHIEF INVESTMENT OFFICER | APPOINTED ON 05.02.2009 |
| 13 | ANIL KUMAR AGGARWAL | CHIEF FINANCIAL OFFICER | |
| 14 | NEERAJ PRAKASH | CHIEF MARKETING OFFICER | |
| 15 | PRAVIR KUMAR BHATTACHARYA | CHIEF INTERNAL AUDITOR | |

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

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name : Shriram General Insurance Co. Ltd.

Code : 137

Statement as on: March 31, 2009

Name of the Fund General Business

Details of Investment Portfolio

Periodicity of Submission : Yearly

| COI | Company Name | Instrument Type | Interest Rate | | Total O/s (Book Value) | Default Principal (Book Value) | Default Interest (Book Value) | Principal Due from | Interest Due from | Deferred Principal | Deferred Interest | Rolled Over? | Has there been any Principal | | Classification | Provision (%) | Provision (Rs) |
|---|------------------------------------|-----------------|---------------|--------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|--------------|------------------------------|--------------------|----------------|---------------|----------------|
| | | | % | Has there been revision? | | | | | | | | | Amount | Board Approval Ref | | | |
| G - Sec | | | | | | | | | | | | | | | | | |
| | 7.56% GOI 2014 | SOVEREIGN | 7.56% | No | 50,525,294 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.38% GOI 2015 | SOVEREIGN | 7.38% | No | 48,054,393 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.99% GOI 2017 | SOVEREIGN | 7.99% | No | 49,231,204 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 8.24% GOI 2018 | SOVEREIGN | 8.24% | No | 49,094,408 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.94% GOI 2021 | SOVEREIGN | 7.94% | No | 48,918,439 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.95% GOI 2032 | SOVEREIGN | 7.95% | No | 55,450,130 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 8.33% GOI 2036 | SOVEREIGN | 8.33% | No | 103,442,364 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.50 % GOI 2034 | SOVEREIGN | 7.50% | No | 51,313,775 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 6.13% GOI 2028 (Section 7 Deposit) | SOVEREIGN | 6.13% | No | 1,220,612 | No | No | No | No | No | No | No | No | No | No | No | No |
| | 7.95% GOI 2032 (Section 7 Deposit) | SOVEREIGN | 7.95% | No | 36,967,460 | No | No | No | No | No | No | No | No | No | No | No | No |
| G - Sec or Other Approved Sec/Guaranteed Sec | | | | | | | | | | | | | | | | | |
| | NIL | | | | | | | | | | | | | | | | |
| Housing & Loans to State Govt. for Housing / FFE | | | | | | | | | | | | | | | | | |
| | HDFC Limited | Bond | 10.05% | No | 50,410,306 | No | No | No | No | No | No | No | No | No | No | No | No |
| | LIC Housing Finance | Bond | 10.25% | No | 44,912,672 | No | No | No | No | No | No | No | No | No | No | No | No |
| | LIC Housing Finance | Bond | 9.75% | No | 49,740,511 | No | No | No | No | No | No | No | No | No | No | No | No |
| Infrastructure Investments | | | | | | | | | | | | | | | | | |
| | NABARD | Bond | 9.50% | No | 23,775,684 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Rural Electrification C | Bond | 9.85% | No | 50,507,088 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Rural Electrification C | Bond | 10.90% | No | 50,027,032 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Power Grid Corporati | Bond | 9.47% | No | 49,538,253 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Indian Railway Financ | Bond | 9.43% | No | 50,009,175 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Infrastructure Develop | Bond | 10.00% | No | 50,357,869 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Power Finance Corpo | Bond | 11.00% | No | 52,369,526 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Power Finance Corpo | Bond | 11.25% | No | 53,006,503 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Indian Railway Financ | Bond | 10.60% | No | 55,634,246 | No | No | No | No | No | No | No | No | No | No | No | No |
| | NABARD | Bond | 0.00% | No | 71,276,158 | No | N.A | No | No | No | No | No | No | No | No | No | No |
| Approved Investments | | | | | | | | | | | | | | | | | |
| | Tata Steel Limited | Debtenture | 10.20% | No | 49,623,518 | No | No | No | No | No | No | No | No | No | No | No | No |
| | ICICI Bank Limited | Bond | 9.98% | No | 43,940,317 | No | No | No | No | No | No | No | No | No | No | No | No |
| | State Bank of India | Bond | 8.96% | No | 15,046,215 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 4.25% | No | 6,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 4.25% | No | 1,800,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 5.50% | No | 85,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 4.25% | No | 2,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 4.25% | No | 2,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Punjab National Bank | Term Deposit | 4.00% | No | 11,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |
| | Reliance Mutual Fund | Liquid Fund | | No | 2,201,785 | No | No | No | No | No | No | No | No | No | No | No | No |
| Other Investments | | | | | | | | | | | | | | | | | |
| | Shriram Transport Fir | Debt | 12% | No | 40,000,000 | No | No | No | No | No | No | No | No | No | No | No | No |

Note:

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

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name : Shriram General Insurance Company Limited

Statement as on: March 31, 2009

Name of the Fund : General Business

Statement of Investment and Income on Investment

Periodicity of Submission: Yearly

Rs. Lakhs

| No. | Category of Investment | Category Code | Current Year | | | | Previous Year | | | |
|----------|---|---------------|----------------------------|----------------------------------|---------------------------------|-------------------------------|----------------------------|----------------------------------|---------------------------------|-------------------------------|
| | | | Investmen Book Value | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investmen Book Value | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² |
| 1 | G - Sec (Central Govt Securities) | | | | | | | | | |
| | Central Government Bonds | CGSB | 4570.85 | 248.42 | 6.83 | 6.83 | - | - | - | - |
| | Deposit under Section 7 of Insurance Act, 1938 | CDSS | 381.88 | 14.06 | 6.72 | 6.72 | - | - | - | - |
| 2 | G - Sec (State Govt Securities) or Other Approved Sec/Guaranteed Sec | | - | - | - | - | - | - | - | - |
| 3 | Investments Subject to Exposure Norms | | | | | | | | | |
| | (a) Housing & Loans to State Govt. for Housing / FFE | | | | | | | | | |
| | Bonds / Debentures issued by NHB/Institutions accredited to NHB | HTDN | 1450.63 | 113.20 | 8.23 | 8.23 | - | - | - | - |
| 4 | (b) Infrastructure Investments | | | | | | | | | |
| | TAXABLE BONDS OF | | | | | | | | | |
| | Infrastructure / Social Sector - PSU - Debentures / Bonds | IPTD | 5065.01 | 247.97 | 8.35 | 8.35 | - | - | - | - |
| 5 | (c) Approved Investments | | | | | | | | | |
| | Corporate Securites - Bonds - (Taxable) | EPBT | - | - | - | - | - | - | - | - |
| | Corporate Securites (Approved Investment) - Debentures | ECOS | 496.24 | 40.73 | 8.21 | 8.21 | - | - | - | - |
| | Deposits - Deposit wth scheduled banks | ECDB | 1078.00 | 99.13 | 4.27 | 4.27 | - | - | - | - |
| | Perpetual Debt Instruments of Tier & Capital Issued by PSU Banks | EUPD | 150.46 | 1.03 | 0.69 | 0.69 | - | - | - | - |
| | Perpetual Debt Instruments of Tier & Capital Issued by NON PSU Banks | EPPD | 439.40 | 34.71 | 7.90 | 7.90 | - | - | - | - |
| | Liquid Fund - MF | OMLF | 22.02 | 6.73 | 4.95 | 4.95 | - | - | - | - |
| 6 | (d) Other Investments | | | | | | | | | |
| | Other Investments - Short term Loans (Unsecured Deposits) | OSLU | 400.00 | 45.99 | 11.21 | 11.21 | - | - | - | - |
| | TOTAL | | 14054.50 | 851.98 | 8.82 | 8.82 | | | | |

Note:

The Yield given are absolute

Category of Investment (COI) are as per Guidelines

1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

2 Yield netted for Tax

3 FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name: Shriram General Insurance Co. Ltd. Code : 137

Statement as on: March 31, 2009

Name of Fund - General Business

Statement of Down Graded Investments

Periodicity of Submission: Yearly

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 Year</u> ¹ | | | | | | | | |
| | | | | | | | | | |
| | | | | NIL | | | | | |
| B. | <u>As on Date</u> ² | | | | | | | | |
| | | | | | | | | | |

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

Insurer: **Shriram General Insurance Co. Ltd.**

Date: **31.03.2009**

(Rs in Lakhs)

Quarterly Business Returns across line of Business

| Sl.No. | Line of Business | Current Year 2008-09 | | previous year 2007-08 | |
|--------|------------------------|----------------------|-----------------|-----------------------|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 22.3 | 165 | NA | NA |
| 2 | Cargo & Hull | 0 | 0 | NA | NA |
| 3 | Motor TP | 5470.39 | 189812 | NA | NA |
| 4 | Motor OD | 5801.22 | 183078 | NA | NA |
| 5 | Engineering | 63 | 52 | NA | NA |
| 6 | Workmen's Compensation | 9.17 | 55 | NA | NA |
| 7 | Other's Liability | 0.62 | 22 | NA | NA |
| 8 | Aviation | 0 | 0 | NA | NA |
| 9 | Personal Accident | 2.63 | 383 | NA | NA |
| 10 | Health | 0 | 0 | NA | NA |
| 11 | Others* | 6.46 | 460 | NA | NA |

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for the company is filled up with NA.
Figure '0' in those fields imply no business in the segment.

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Yearly Returns)

Insurer: **Shriram General Insurance Co. Ltd.**

Date: **31.03.2009**

(Rs in Lakhs)

| Rural & Social Obligations (Yearly Returns) | | | | | |
|---|------------------------|------------|------------------------|-------------------|-------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | Fire | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 2 | Cargo & Hull | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 3 | Motor TP | Rural | 3619 | 79.51 | 0 |
| | | Social | 14291 | 14.17 | 28582 |
| 4 | Motor OD | Rural | 3394 | 85.53 | 6678.99 |
| | | Social | 0 | 0 | 0 |
| 5 | Engineering | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 6 | Workmen's Compensation | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 7 | Employer's Liability | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 8 | Aviation | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 9 | Personal Accident | Rural | 0 | 0 | 0 |
| | | Social | 2515 | 0.47 | 251.5 |
| 10 | Health | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |
| 11 | Others* | Rural | 0 | 0 | 0 |
| | | Social | 0 | 0 | 0 |

PERIODIC DISCLOSURES

FORM NL -40 Business Acquisition through different channels

Insurer: Shriram General Insurance Co. Ltd.

Date

31.03.2009

(Rs in Lakhs)

| Sl.No. | Business Acquisition through different channels | | | | |
|--------|---|----------------------|----------|-----------------------|---------|
| | Channels | Current Year 2008-09 | | Previous Year 2007-08 | |
| | | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 622 | 26.76 | NA | NA |
| 2 | Corporate Agents-Banks | 0 | 0.00 | NA | NA |
| 3 | Corporate Agents -Others | 0 | 0.00 | NA | NA |
| 4 | Brokers | 186715 | 11215.71 | NA | NA |
| 5 | Micro Agents | | | NA | NA |
| 6 | Direct Business | 3612 | 133.32 | NA | NA |
| | Total (A) | 190949 | 11375.79 | NA | NA |
| 1 | Referral (B) | 0 | 0.00 | NA | NA |
| | Grand Total (A+B) | 190949 | 11375.79 | NA | NA |

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 GRIEVANCE DISPOSAL

Insurer: **SHRIRAM GENERAL INSURANCE CO. LTD.**

Date: **31.03.2009**

| GRIEVANCE DISPOSAL | | | | | | | |
|--------------------|-------------------------------------|-----------------|-----------|---------------------|------------------|----------|--------------------|
| SI No. | Particulars | Opening Balance | Additions | Complaints Resolved | | | Complaints Pending |
| | | | | Fully Accepted | Partial Accepted | Rejected | |
| 1 | Complaints made by customers | | | | | | |
| a) | Sales Related | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Policy Administration Related | 0 | 3 | 3 | 0 | 0 | 0 |
| c) | Insurance Policy Coverage related | 0 | 0 | 0 | 0 | 0 | 0 |
| d) | Claims related | 0 | 7 | 6 | 0 | 0 | 1 |
| e) | others | 0 | 3 | 3 | 0 | 0 | 0 |
| d) | Total Number | 0 | 13 | 12 | 0 | 0 | 1 |

| 2 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|----|------------------------------|------------------------------|-----------------------------------|----------|
| a) | Less than 15 days | 1 | 0 | 1 |
| b) | Greater than 15 days | 0 | 0 | 0 |
| | Total Number | 1 | 0 | 1 |