

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 2010

	Particulars	Schedule	For the Year Ended on 31st March 2010	For the Year Ended on 31st March 2009
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1360480	171510
2	Profit/ Loss on sale/redemption of Investments		0	0
3	Others (to be specified)		5	0
4	Interest, Dividend & Rent – Gross		138427	37750
	<b>TOTAL (A)</b>		<b>1498912</b>	<b>209260</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	959923	120003
2	Commission	NL-6-Commission Schedule	(64193)	882
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	410284	186054
4	Premium Deficiency			
	<b>TOTAL (B)</b>		<b>1306013</b>	<b>306939</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>192899</b>	<b>(97679)</b>
	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account			
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	<b>TOTAL (C)</b>		<b>192899</b>	<b>(97679)</b>

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

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

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 2010 (Rs.'000)	31st March 2009 (Rs.'000)
1	OPERATING PROFIT/(LOSS)			
	(a) Fire Insurance		438	(4672)
	(b) Marine Insurance		(38)	(538)
	(c) Miscellaneous Insurance		192499	(92469)
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		54182	52353
	(b) Profit on sale of investments			
	Less: Loss on sale of investments			
3	OTHER INCOME (To be specified)		1414	141
	<b>TOTAL (A)</b>		<b>248495</b>	<b>(45185)</b>
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		1125	481
	(b) Bad debts written off			
	(c) Others			
	Amortisation of Pre-Operative expenses			7094
	Amortisation of Preliminary expenses			189
	<b>TOTAL (B)</b>		<b>1125</b>	<b>7764</b>
	Profit Before Tax		<b>247370</b>	<b>(52949)</b>
	Provision for Taxation		88652	(13947)
	Profit/(Loss) After Tax		<b>158718</b>	<b>(39002)</b>
	<b>APPROPRIATIONS</b>			
	(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		(39002)	
	Balance carried forward to Balance Sheet		<b>119716</b>	<b>(39002)</b>

Notes: to Form NL-1-B-RA and NL-2-B- PL

- Premium income received from business concluded in and outside India shall be separately disclosed.
- 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.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- 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'..
- Income from rent shall include only the realised rent. It shall not include any notional rent.

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 2010**

Particulars	Schedule	As at 31.3.2010 (Rs.'000)	As at 31.3.2009 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	1050000	1050000
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	119716	0
FAIR VALUE CHANGE ACCOUNT			
BORROWINGS	NL-11-Borrowings Schedule	0	0
<b>TOTAL</b>		<b>1169716</b>	<b>1050000</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	2586677	1297650
LOANS	NL-13-Loans Schedule	0	0
FIXED ASSETS	NL-14-Fixed Assets Schedule	213519	134354
DEFERRED TAX ASSET		52879	35322
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	242267	123110
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	279553	282368
<b>Sub-Total (A)</b>		<b>521820</b>	<b>405478</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	872407	397169
PROVISIONS	NL-18-Provisions Schedule	1332772	464637
DEFERRED TAX LIABILITY		0	0
<b>Sub-Total (B)</b>		<b>2205179</b>	<b>861806</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1683359)</b>	<b>(456328)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		0	39002
<b>TOTAL</b>		<b>1169716</b>	<b>1050000</b>

**CONTINGENT LIABILITIES**

Particulars		As at 31.3.2010 (Rs.'000)	As at 31.3.2009 (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
<b>TOTAL</b>			

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

	<b>Particulars</b>	<b>For the Year Ended on 31st March 2010</b>	<b>For the Year Ended on 31st March 2009</b>
		(Rs. '000)	(Rs. '000)
	Premium from direct business written	4169267	1137580
	Service Tax	0	0
	Adjustment for change in reserve for unexpired risks	0	0
	<b>Gross Earned Premium</b>	<b>4169267</b>	<b>1137580</b>
	Add: Premium on reinsurance accepted	336907	72646
	Less : Premium on reinsurance ceded	2264222	598498
	<b>Net Premium</b>	<b>2241952</b>	<b>611728</b>
	Adjustment for change in reserve for unexpired risks	881472	440218
	<b>Premium Earned (Net)</b>	<b>1360480</b>	<b>171510</b>

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

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

	Particulars	For the Year Ended on 31st March 2010	For the Year Ended on 31st March 2009
		(Rs.'000)	(Rs.'000)
	Claims paid		
	Direct claims	564019	20395
	Add Claims Outstanding at the end of the year	552343	101373
	Less Claims Outstanding at the beginning of the year	101373	0
	Gross Incurred Claims	1014988	121768
	Add :Re-insurance accepted to direct claims	13263	275
	Less :Re-insurance Ceded to claims paid	68329	2040
	<b>Total Claims Incurred</b>	<b>959923</b>	<b>120003</b>

Notes:

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

**FORM NL-6-COMMISSION SCHEDULE**

**COMMISSION -**

<b>Particulars</b>	<b>For the Year Ended on 31st March 2010</b>	<b>For the Year Ended on 31st March 2009</b>
	<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
Commission paid		
Direct	153212	58447
Add: Re-insurance Accepted	32682	7265
Less: Commission on Re-insurance Ceded	250087	64830
<b>Net Commission</b>	<b>(64193)</b>	<b>882</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>		
Agents	912	301
Brokers	152300	58146
Corporate Agency	-	0
Referral	-	0
Others (pl. specify)	-	0
<b>TOTAL (B)</b>	<b>153212</b>	<b>58447</b>

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

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	<b>Particulars</b>	<b>For the Year Ended on 31st March 2010</b>	<b>For the Year Ended on 31st March 2009</b>
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	115162	70727
2	Travel, conveyance and vehicle running expenses	16874	11844
3	Training expenses	561	907
4	Rents, rates & taxes	32155	23175
5	Repairs	6731	5392
6	Printing & stationery	4877	2221
7	Communication	9448	6115
8	Legal & professional charges	111326	24556
9	Auditors' fees, expenses etc		
	(a) as auditor	400	200
	(b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	205	120
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	(c) in any other capacity	298	128
10	Advertisement and publicity	292	788
11	Interest & Bank Charges	2109	690
12	Others		
	Business Development Expenses	42960	1483
	Information Technology Expenses	1097	504
	Electricity Expenses	4936	3630
	Office Expenses	535	225
	Technical Service Charges	1328	109
	Postage & Courier	1991	879
	Service tax	499	0
	Miscellaneous Expenses	26466	7089
13	Depreciation	30034	25273
	<b>TOTAL</b>	<b>410284</b>	<b>186054</b>

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

**FORM NL-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
1	Authorized Capital	1250000	1250000
	125000000 Equity Shares of Rs.10 each (Previous Year 125000000 Equity Shares of Rs 10 each)		
2	Issued Capital	1050000	1050000
	105000000 Equity Shares of Rs.10 each (Previous Year 105000000 shares of Rs 10 each )		
3	Subscribed Capital	1050000	1050000
	105000000 Equity Shares of Rs.10 each (Previous Year 105000000 shares of Rs 10 each )		
4	Called-up Capital	1050000	1050000
	105000000 Equity Shares of Rs.10 each (Previous Year 105000000 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		
	<b>TOTAL</b>	<b>1050000</b>	<b>1050000</b>

*Notes:*

Out of above issued share capital as at 31st March 2010, 77699940 equity shares (Previous Year 77699940 shares) of Rs10/-each are held by the Holding Company, Shriram Capital Limited (Formerly 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 31.3.2010		As at 31.3.2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	77700000	74%	77700000	74%
• Foreign	27300000	26%	27300000	26%
Others	0	0%	0	0%
<b>TOTAL</b>	<b>105000000</b>	<b>100%</b>	<b>105000000</b>	<b>100%</b>

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

**RESERVES AND SURPLUS**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
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	119716	0
	<b>TOTAL</b>	<b>119716</b>	<b>0</b>

*Note:*

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

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

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
1	Debentures/ Bonds	0	0
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

*Notes:*

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

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

**FORM NL-12-INVESTMENT SCHEDULE**

**Investments**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	993517	495273.375
2	Other Approved Securities		
3	Other Investments		
	( a) Shares		
	(aa) Equity		
	(bb) Preference		
	( b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	421734	203933.681
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	1121426	506502.874
5	Other than Approved Investments		
	<b>SHORT TERM INVESTMENTS</b>		
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	50000	2199.724
	(a) Derivative Instruments		
	(b) Debentures/ Bonds	0	49740.011
	(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
	<b>TOTAL</b>	<b>2586677</b>	<b>1297650</b>

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	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
	<b>TOTAL</b>	0	0
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(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
	<b>TOTAL</b>	0	0
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(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
	<b>TOTAL</b>	0	0
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	0	0
	(b) Long Term	0	0
	<b>TOTAL</b>	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	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31.3.2010	As at 31.3.2009
Goodwill	0	0	0	0	0	0	0	0	0	0
Intangibles (specify)	66217	9356		75572	13675	17086	0	30761	44811	52542
Land-Freehold	0	0	0	0	0	0	0	0	0	0
Leasehold Property	57701	0*	27202	30499	4232	4266	3045	5453	25045	53469
Buildings	0	92365	0	92365	0	2705	0	2705	89660	0
Furniture & Fittings	2693	7051	0	9744	1249	1709	0	2958	6786	1444
Information Technology Equipment	24596	14876	0	39472	5709	6762	0	12471	27001	18887
Vehicles	1648	0	0	1648	43	157	0	200	1448	1605
Office Equipment	6772	1344	0	8116	365	395	0	760	7356	6407
Others (Specify nature)	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>159627</b>	<b>124991</b>	<b>27202</b>	<b>257416</b>	<b>25273</b>	<b>33080</b>	<b>3045</b>	<b>55308</b>	<b>202107</b>	<b>134354</b>
Work in progress	0	11412	0	11412	0	0	0	0	11412	0
<b>Grand Total</b>	<b>159627</b>	<b>136404</b>	<b>27202</b>	<b>268828</b>	<b>25273</b>	<b>33080</b>	<b>3045</b>	<b>55308</b>	<b>213519</b>	<b>134354</b>
<b>PREVIOUS YEAR</b>	<b>114831</b>	<b>44796</b>	<b>44796</b>	<b>159627</b>	<b>0</b>	<b>25273</b>	<b>0</b>	<b>25273</b>	<b>134354</b>	<b>0</b>

Note:

\* On purchase of building relevant improvements are transferred to respective heads

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

**CASH AND BANK BALANCES**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
1	Cash (including cheques, drafts and stamps)	14804	2607
2	Bank Balances		0
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	185000	107800
	(bb) Others		0
	(b) Current Accounts	42463	12703
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	<b>TOTAL</b>	<b>242267</b>	<b>123110</b>
	Balances with non-scheduled banks included in 2 and 3 above		

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

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

**ADVANCES AND OTHER ASSETS**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies		456
2	Application money for investments	9900	
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		
6	<b>Others</b>		
	Advances to Employees	138	262
	Advances recoverable in cash or in kind:	5198	2535
	Claim recoverable from Insurance company	6673	0
	<b>TOTAL (A)</b>	<b>21909</b>	<b>3253</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	74919	48805
2	Outstanding Premiums	24488	169879
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)	79972	
6	Due from subsidiaries/ holding		
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]		
8	<b>Others</b>		
	Security Against Legal Cases	48	0
	Deposit for Premises	11509	9472
	Deposits with Electricity Authorities	160	60
	Deposits with Telecom Authorities and Housing Deposites for employees	210	210
	Deposit with IRDA	93	113
	Service Tax unutilised credit	66245	50576
	<b>TOTAL (B)</b>	<b>257644</b>	<b>279115</b>
	<b>TOTAL (A+B)</b>	<b>279553</b>	<b>282368</b>

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

**CURRENT LIABILITIES**

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	6917	9771
2	Balances due to other insurance companies	38040	95403
3	Deposits held on re-insurance ceded	23482	0
4	Premiums received in advance	201002	149601
5	Unallocated Premium	0	0
6	Sundry creditors	12156	11669
7	Due to subsidiaries/ holding company	0	766
8	Claims Outstanding	552343	101373
9	Due to Officers/ Directors	0	0
10	Others		
	Solatium Fund	4115	1127
	Service Tax Liability	3838	13151
	Tax deducted payable	10109	3850
	Other Statutory dues	1301	700
	Salary Payable	16896	9302
	Provision for Auditors Remuneration	460	260
	Miscellaneous	1749	196
	<b>TOTAL</b>	<b>872407</b>	<b>397169</b>

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

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1321691	440218
2	For taxation (less advance tax paid and taxes deducted at source)	5838	20521
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	5243	3897
6	Reserve for Premium Deficiency		
	<b>TOTAL</b>	<b>1332772</b>	<b>464637</b>

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

	<b>Particulars</b>	<b>As at 31.3.2010</b>	<b>As at 31.3.2009</b>
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	<u>Others</u>	-	-
	Preliminary Expenses the extent not W/off	-	-
	Preoperative Expenses	-	-
	<b>TOTAL</b>		

**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**

**Receipts and Payments A/c AS ON 31.3.2010**

(Rs. '000).

<b>Cash Flows from the operating activities:</b>	
Premium received from policyholders, including advance receipts	4738240
Other receipts	1464
Payments to the re-insurers, net of commissions and claims	(1768697)
Payments to co-insurers, net of claims recovery	
Payments of claims	(564019)
Payments of commission and brokerage	(156066)
Payments of other operating expenses	(355609)
Preliminary and pre-operative expenses	0
Deposits, advances and staff loans	(36490)
Income taxes paid (Net)	(101161)
Service tax paid	(380725)
Other payments	
<b>Cash flows before extraordinary items</b>	<b>1376937</b>
<b>Cash flow from extraordinary operations</b>	<b>0</b>
<b>Net cash flow from operating activities</b>	<b>1376937</b>
<b>Cash flows from investing activities:</b>	
Purchase of fixed assets	(109202)
Proceeds from sale of fixed assets	
Purchases of investments	(1323225)
Loans disbursed	
Sales of investments	90000
Repayments received	
Rents/Interests/ Dividends received	134647
Investments in money market instruments and in liquid mutual funds (Net)*	(50000)
Expenses related to investments	
<b>Net cash flow from investing activities</b>	<b>(1257780)</b>
<b>Cash flows from financing activities:</b>	
Proceeds from issuance of share capital	
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
<b>Net cash flow from financing activities</b>	
Effect of foreign exchange rates on cash and cash equivalents, net	
<b>Net increase in cash and cash equivalents:</b>	<b>119157</b>
Cash and cash equivalents at the beginning of the year	123110
Cash and cash equivalents at the end of the year	<b>242267</b>

**PERIODIC DISCLOSURES**  
**FORM NL-21 Statement of Liabilities**

Insurer: Shriram General Insurance Co. Ltd

Date: As at 31.3.2010

(Rs in Lakhs)

Statement of Liabilities									
		As At 31.3.2010				As at 31.3.2009			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	67	0	13	79	9	0	4	12
2	<b>Marine</b>	0	0	0		0	0	0	
a	Marine Cargo	2	0	1	3	0	0	0	0
b	Marine Hull	0	0	0		0	0	0	
3	<b>Miscellaneous</b>	0	0	0		0	0	0	
a	Motor	13060	2574	2906	18540	4370	398	607	5374
b	Engineering	31	0	11	42	11	1	2	14
c	Aviation	0	0	0		0	0	0	
d	Liabilities	1	0	0	1	8	0	0	8
e	Others	57	9	10	76	5	1	0	7
4	<b>Health Insurance</b>								
5	<b>Total Liabilities</b>	13217	2583	2941	18740	4402	400	614	5416

**PERIODIC DISCLOSURES**  
**FORM NL-22 Geographical Distribution of Business**

Insurer: Shriam General Insurance Co. Ltd.

Date: 31.03.2010

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE YEAR: 2009-10

(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	
	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09	2009-10	2008-09
	Andhra Pradesh	2.1807	0	0	0	N.A	N.A	6.47135	0.663	3832.5075	1714	3402.562	1347.53	2.24279	0	14.87		N.A	N.A	N.A	N.A	N.A	N.A	6.916	0.19	7267.75033
Arunachal Pradesh	0	0	0	0	N.A	N.A	0	0	2.00422	0.13854	2.50391	0.06435	0	0	0		N.A	N.A	N.A	N.A	N.A	N.A	0	0	4.50813	0.20289
Assam	0	0	0	0	N.A	N.A	0	0	40.14485	0.40222	46.08256	0.308	0	0	0		N.A	N.A	N.A	N.A	N.A	N.A	0	0	86.22741	0.71022
Bihar	0	0	0.033	0	N.A	N.A	0	0	91.83194	1.08789	63.47696	1.0831	0	0	0.0455		N.A	N.A	N.A	N.A	N.A	N.A	0.017	0.009	155.40457	2.18005
CHATTISGARH	0.16773	0	0	0	N.A	N.A	0.14418	0.575	460.36925	19.29112	395.9667	18.0611	0	0	0.0436		N.A	N.A	N.A	N.A	N.A	N.A	0.631	0	857.32212	37.92751
Goa	0	0	0	0	N.A	N.A	0	0	23.14563	3.19437	28.57046	4.67668	0	0	0		N.A	N.A	N.A	N.A	N.A	N.A	0.024	0	51.74057	7.87105
Gujarat	1.96993	0.38645	0	0	N.A	N.A	0.02413	0	621.05999	48.52641	701.3331	46.5739	0.21981	1.72	0.1027		N.A	N.A	N.A	N.A	N.A	N.A	0.194	0.047	1324.90344	97.25406
Haryana	1.61093	0.33681	0.10428	0	N.A	N.A	1.82344	0.68	1065.6796	301.0077	926.4258	265.55	0.1793	0.094	0.7007		N.A	N.A	N.A	N.A	N.A	N.A	1.748	0.459	1998.27185	568.1278
Himachal Pradesh	0.26013	0	0	0	N.A	N.A	0	0	233.78731	41.5205	234.147	43.1674	0.90031	1.381	0.1675		N.A	N.A	N.A	N.A	N.A	N.A	0.242	0.078	469.50433	86.14763
JAMMU KASHMIR	0	0	0	0	N.A	N.A	0.1525	0	151.60057	15.67738	143.6155	15.5725	0	0	0.006		N.A	N.A	N.A	N.A	N.A	N.A	0.015	0.008	295.38911	31.25807
Jharkhand	0	0	0	0	N.A	N.A	0	0	58.35891	2.68937	51.9432	1.85184	0	0	0.021		N.A	N.A	N.A	N.A	N.A	N.A	0	0	110.32311	4.54121
Karnataka	3.96961	5.30059	0.02934	0	N.A	N.A	8.59399	0.034	2411.768	1207.81	2652.643	1146.87	0.90658	0	0.0533		N.A	N.A	N.A	N.A	N.A	N.A	0.46	0.049	5078.42364	2360.06281
Kerala	0.17659	0.39658	0	0	N.A	N.A	0	0.269	556.75974	216.0822	971.6502	367.72	0	0	0.056		N.A	N.A	N.A	N.A	N.A	N.A	0.332	0.057	1528.97471	584.52471
Madhya Pradesh	0.16686	2.6374	0.15748	0	N.A	N.A	0.69183	1.391	806.30795	80.61568	886.9272	79.0052	0	0	0.5288		N.A	N.A	N.A	N.A	N.A	N.A	0.872	0.158	1695.65245	163.80715

## PERIODIC DISCLOSURES

### FORM NL-23 Reinsurance Risk Concentration

 Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.

Date:

2009-10
*(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	13.59	0.00	0.00	2.23%
2	No. of Reinsurers with rating AA but less than AAA	2	19.41	4.44	0.00	3.92%
3	No. of Reinsurers with rating A but less than AA	7	151.42	372.79	16.47	88.88%
4	No. of Reinsurers with rating BBB but less than A	2	9.71	20.51	0.00	4.97%
5	No. of Reinsurers with rating less than BBB					0.00%
6	Total		194.13	397.74	16.47	

## PERIODIC DISCLOSURES

**FORM NL-24 Ageing of Claims**

Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Date : 31.03.2010

*(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	1	1	0	2	8
2	Marine Cargo	0	0	0	0	0	0	0
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	0	0	4	0	0	4	0.23
5	Motor OD	8244	6679	1538	132	2	16595	5479
6	Motor TP	0	6	8	13	3	30	123
7	Health	0	0	0	0	0	0	0
8	Overseas Travel	0	0	0	0	0	0	0
9	Personal Accident	0	7	1	1	0	9	24
10	Liability	0	0	2	0	0	2	0
11	Crop	0	0	0	0	0	0	0
12	Miscellaneous	7	9	7	0	0	23	5

## PERIODIC DISCLOSURES

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

Insurer: Shriram General Insurance Co. Ltd. Date: 31.03.2010

*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	1	931	35	0	0	0	1	0	0	0	968
2	Claims reported during the period	6	0	0	7	19586	1843	0	0	15	2	0	0	34	21493
3	Claims Settled during the period	2	0	0	4	16595	30	0	0	9	2	0	0	23	16665
4	Claims Repudiated during the period	4	0	0	4	375	15	0	0	1	1	0	0	5	405
5	Claims closed during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	0	0	0	0	3547	1833	0	0	5	0	0	0	6	5391
	Less than 3months	0	0	0	0	3316	788	0	0	5	0	0	0	4	4113
	3 months to 6 months	0	0	0	0	222	516	0	0	0	0	0	0	1	739
	6months to 1 year	0	0	0	0	9	477	0	0	0	0	0	0	1	487
	1year and above	0	0	0	0	0	52	0	0	0	0	0	0	0	52

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

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

**Solvency for the quarter ended 31.03.2010**

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred	RSM-1	RSM-2	
1	Fire	182.28	132.54	20.19	63.04	26.51	18.91	26.51
2	Marine Cargo	4.32	3.64	1.35	1.35	0.73	0.41	0.73
3	Marine Hull	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Motor	41148.38	22118.55	10415.71	9497.20	6172.26	2849.16	6172.26
5	Engineering	163.39	50.45	10.79	7.44	16.34	2.23	16.34
6	Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Laibilities	15.87	14.00	3.42	1.68	2.80	0.77	2.80
8	Others	202.25	100.34	28.87	28.51	28.31	8.55	28.31
9	Health	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	41716.49	22419.52	10480.33	9599.22	6246.95	2880.03	6246.95

## PERIODIC DISCLOSURES

### FORM NL-27 Offices information for Non-Life

Insurer: Shriram General Insurance Co. Ltd. Date: 31.03.2010

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the quarter	50
2	No. of branches approved during the quarter	34
3	No. of branches opened during the quarter	Out of approvals of previous year 6
4		Out of approvals of this year 0
5	No. of branches closed during the quarter	1
6	No of branches at the end of the quarter	55
7	No. of branches approved but not opened	34
8	No. of rural branches	0
9	No. of urban branches	55

## FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Code : 137

Statement as on: March 31, 2010

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	25866.77
2	Loans	9	0
3	Fixed Assets	10	2135.2
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	2422.67
	b. Advances & Other Assets	12	3807.15
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	8724.07
	b. Provisions	14	14339.34
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
<b>Application of Funds as per Balance Sheet (A)</b>			<b>57295.2</b>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	2135.2
3	Cash & Bank Balance (if any)	11	2422.67
4	Advances & Other Assets (if any)	12	3708.15
5	Current Liabilities	13	8724.07
6	Provisions	14	14339.34
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		0

TOTAL (B) 31329.43

'Investment Assets' As per FORM 3B

(A-B) 25965.77

Add: Deposits with Scheduled Banks

1850.00

Investment Assets

27815.77

Note: (I) Cash & Bank Balance includes investment in Fixed Deposits with Scheduled Banks of Rs. 1850.00 Lacs & other assets include application money for investments Rs. 99.00 Lac.

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	G. Sec.	Not less than 20%	413.14	1021.91	8500.00	9935.17	35.72%	-	9935.17	9,901.73
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	413.14	1021.91	8500.00	9935.17	35.72%	-	9935.17	9,901.73
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		2432.51	10240.34	12672.85	45.56%	-	12672.85	12,969.33
	2. Approved Investments	Not exceeding 55%		5207.75		5207.75	18.72%	-	5,207.75	5,319.24
	3. Other Investments (not exceeding 25%)							-		
<b>Total Investment Assets</b>		<b>100%</b>	<b>413.14</b>	<b>8662.17</b>	<b>18740.34</b>	<b>27815.77</b>	<b>100.00%</b>	<b>-</b>	<b>27815.77</b>	<b>28,190.30</b>

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

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

(<sup>^</sup>) 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: 31.03.2010

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2010	as % of total for this class	as at 31 March Of the previous year	as % of total for this class	As at 31.03.2010	as % of total for this class	as at 31st March Of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other								
a) Sovereign Paper								
b) Deposit with Scheduled Banks				N.A.				
<b>TOTAL</b>								
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
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								
<b>TOTAL</b>								
<b>Breakdown by type of the issuer</b>								
a. Central Government								
b. State Government								
c. Corporate Securities								
d. Scheduled Commercial Banks								
e. Mutual Fund - Liquid Funds								
<b>TOTAL</b>								

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

**Insurer:** Shriram General Insurance Company Limited

**As on 31.3.2010**

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	Upto March 2010	Upto March 2009
1	Gross Premium Growth Rate	267%	NA
2	Gross Premium to shareholders' fund ratio	356%	113%
3	Growth rate of shareholders'fund	15.70%	45338.11%
4	Net Retention Ratio	53.77%	53.77%
5	Net Commission Ratio	3.67%	5.14%
6	Expense of Management to Gross Direct Premium Ratio	9.84%	16.36%
7	Combined Ratio	27.04%	23.29%
8	Technical Reserves to net premium ratio	83.59%	88.53%
9	Underwriting balance ratio	4.00%	-78.96%
10	Operating Profit Ratio	14.18%	-56.95%
11	Liquid Assets to liabilities ratio	15.60%	23.14%
12	Net earning ratio	7.08%	-6.38%
13	return on net worth ratio	13.57%	-3.86%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.75	1.94
15	NPA Ratio		
	Gross NPA Ratio		
	Net NPA Ratio		

#### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	105000000	105000000
2	(b) Percentage of shareholding (Indian / Foreign)	74 / 26	74 / 26
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)	1.51	-0.39
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.51	-0.39
6	(iv) Book value per share (Rs)	10	10

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

Insurer: **Shriram General Insurance Company Limited**

Date: 31.3.2010

*(Rs in Lakhs)*

<b>Related Party Transactions</b>					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received	
				For the year ended 31.3.2010	For the year ended 31.3.2009
1	<b>Jasmit Singh Gujral</b>	Managing Director & CEO	Remuneration	27	9
2	<b>Shriram Capital Limited</b>	Holding company	Rent	13	12
3	<b>Shriram Capital Limited</b>	Holding company	Other expenses	6	9
4	<b>Bharat Re- Insurance Services Pvt Ltd.</b>	Associate Concern	Commission	227	28
5	<b>Shriram Transport Finance Company Ltd.</b>	Associate Concern	Debentures & Bonds (Amt Outstanding)	1154	0
6	<b>Shriram Transport Finance Company Ltd.</b>	Associate Concern	Purchase of Bonds	99	408

**PERIODIC DISCLOSURES**  
**FORM NL -32 Products Information**

Insurer: Shriram General Insurance Co. Ltd.

Date: 31.03.2010

***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	Burglary Insurance	SGI/IRDA/102008/050	IRDA/NL/SGLI/Pro-102/09-10	Miscellaneous	Internal Tariff	10-Oct-08	11-May-09
2	Marine Cargo Insurance Policy	SGI/IRDA/052009/116	IRDA/NL/SGI/P/Misc./1729/09-10	Marine	Internal Tariff	6-May-09	1-Feb-10

**FORM NL-33 - SOLVENCY MARGIN - KGII**

TABLE - II

**Insurer: Shriram General Insurance Co. Ltd.**  
**Solvency for the Quarter ended on 31.03.2010**  
**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):		18740.34
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		18740.34
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		0.00
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15225.63
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4323.07
7	<b>Excess in Shareholders' Funds (5-6)</b>		10902.56
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		10902.56
9	Total Required Solvency Margin [RSM]		6246.95
10	Solvency Ratio (Total ASM/Total RSM)		1.75

## PERIODIC DISCLOSURES

### FORM NL -34: Board of Directors & Key Person

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

Date: 31.03.2010

#### **BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	P.S. GOPALAKRISHNAN	DIRECTOR	
2	JASMIT SINGH GUJRAL	MANAGING DIRECTOR & CEO	
3	G ANANTHARAMAN	DIRECTOR	
4	MATHEW VERGHESE	DIRECTOR	
5	C.M. DIXIT	DIRECTOR	
6	D.V. RAVI	DIRECTOR	
7	G.S. SUNDARAJAN	DIRECTOR	APPOINTED ON 10.11.2009
8	HENDRI M. NIGRINI	DIRECTOR	APPOINTED ON 22.06.2009
9	R. THYAGARAJAN	DIRECTOR	APPOINTED ON 28.07.2006 AND CEASED ON 10.11.2009
10	MARGARET LOUW	DIRECTOR	APPOINTED ON 23.07.2008 AND CEASED ON 22.06.2009
11	MERRICK WAYNE OESCHGER	DIRECTOR	APPOINTED ON 22.06.2009
12	P.A. BALASUBRAMANIAN	APPOINTED ACTUARY	
13	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	
14	ANIL KUMAR AGGARWAL	CHIEF FINANCIAL OFFICER	
15	NEERAJ PRAKASH	CHIEF MARKETING OFFICER	
16	PRAVIR KUMAR BHATTACHARYA	CHIEF INTERNAL AUDITOR	CEASED ON 22.06.2009
17	PARVEEN KARWA	CHIEF INTERNAL AUDITOR	APPOINTED ON 22.06.2009 AND CEASED ON 10.08.2009
18	MONA MATHUR	CHIEF INTERNAL AUDITOR	APPOINTED ON 10.08.2009

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



	Power Finance Corp	Bond	11.00%	No	52,119,004	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	11.25%	No	98,316,903	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finan	Bond	10.60%	No	55,037,814	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finan	Bond	8.55%	No	49,671,594	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finan	Bond	9.43%	No	50,008,172	No	No	No	No	No	No	No	No	No	No	No	No
	National Thermal Pow	Bond	8.78%	No	122,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corp	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Rural Electrification	Bond	8.45%	No	100,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Rural Electrification	Bond	8.65%	No	105,000,000	No	No	No	No	No	No	No	No	No	No	No	No
<b>Approved Investments</b>																	
	Tata Steel Limited	Bond	10.20%	No	49,685,223	No	No	No	No	No	No	No	No	No	No	No	No
	ICICI Bank Limited	Bond	9.98%	No	43,948,323	No	No	No	No	No	No	No	No	No	No	No	No
	State Bank of India	Bond	8.96%	No	15,042,503	No	No	No	No	No	No	No	No	No	No	No	No
	State Bank of India	Bond	8.90%	No	51,808,161	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Fir	Bond	10.50%	No	95,294,289	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Fir	Bond	9.50%	No	20,096,666	No	No	No	No	No	No	No	No	No	No	No	No
	Bank of Baroda	Term Deposit	3.00%	No	5,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	HDFC Bank Limited	Term Deposit	3.25%	No	180,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Tata Mutual Fund	Liquid Fund		No	50,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Fir	Application Mo	9%	No	9,900,000	No	No	No	No	No	No	No	No	No	No	No	No
<b>Other Investments</b>																	
	NIL																

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.

## FORM NL-36-YIELD ON INVESTMENTS 1

Company Name : Shriram General Insurance Company Limited

Statement as on: March 31,2010

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 (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investmen Book Value	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>1</b>	<b>G - Sec (Central Govt Securities)</b>									
	Central Government Bonds	CGSB	8892.09	508.08	8.06	8.06	4570.85	248.42	6.28	6.28
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1043.08	79.93	8.87	8.87	381.88	14.06	7.51	7.51
<b>2</b>	<b>G - Sec (State Govt Securities) or Other Approved Sec/Guaranteed Sec</b>		-	-	-	-	-	-	-	-
<b>3</b>	<b>Investments Subject to Exposure Norms</b>									
	<b>(a) Housing &amp; Loans to State Govt. for Housing / FFE</b>									
	Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN	1458.59	146.48	10.06	10.06	1450.63	113.20	8.23	8.23
<b>4</b>	<b>(b) Infrastructure Investments</b>									
	TAXABLE BONDS OF									
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	11214.26	638.13	9.72	9.72	5065.03	247.97	8.96	8.96
<b>5</b>	<b>(c) Approved Investments</b>									
	Corporate Securites - Bonds - (Taxable)	EPBT	1153.91	74.21	10.42	10.42				
	Corporate Securites (Approved Investment) - Debentures	ECOS	496.85	51.62	10.40	10.40	496.24	40.73	8.21	8.21
	Deposits - Deposit with scheduled banks	ECDB	1850.00	26.72	3.63	3.63	1078.00	99.13	4.27	4.27
	Application Money	ECAM	99.00	14.71	10.12	10.12				
	Perpetual Debt Instruments of Tier & Capital Issued by PSU Banks	EUPD	668.50	54.22	8.37	8.37	150.46	1.03	0.69	0.69
	Perpetual Debt Instruments of Tier & Capital Issued by NON PSU Banks	EPPD	439.48	43.99	10.01	10.01	439.40	34.71	7.90	7.90
	Liquid Fund - MF	OMLF	500.00	11.20	3.12	3.12	22.02	6.73	4.95	4.95
<b>6</b>	<b>(d) Other Investments</b>		-	-	-	-	-	-	-	-
	Short term Loans (Unsecured Deposits)	OSLU					400.00	45.99	11.21	11.21
	<b>TOTAL</b>		<b>27815.77</b>	<b>1,649.29</b>	<b>8.86</b>	<b>8.86</b>	<b>14054.52</b>	<b>851.98</b>	<b>8.82</b>	<b>8.82</b>

**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: March31,2010

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

**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 Investmet (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: **31.03.2010**

*(Rs in Lakhs)*

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Year 2009-10		previous year 2008-09	
		Premium	No. of Policies	Premium	No. of Policies
1	Fire	174.06	460	22.3	165
2	Cargo & Hull	4.32	26	0	0
3	Motor TP	20884.01	649684	5470.39	189812
4	Motor OD	20264.42	611503	5801.22	183078
5	Engineering	147.77	151	63	52
6	Workmen's Compensation	14.46	53	9.17	55
7	Other's Liability	1.73	38	0.62	22
8	Aviation	0.00	0	0	0
9	Personal Accident	162.70	14543	2.63	383
10	Health	0.00	0	0	0
11	Others*	39.20	2015	6.46	460

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: **31.03.2010**

*(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	31444	853.79	0
		Social	0	0	0
4	Motor OD	Rural	28726	1050.52	75293.3
		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	7984	0.72	798.4
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

31.03.2010

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels				
	Channels	Current Year 2009-10		Previous Year 2008-09	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6817.00	246.77	622	26.76
2	Corporate Agents-Banks	0.00	0.00	0	0.00
3	Corporate Agents -Others	0.00	0.00	0	0.00
4	Brokers	631542.00	40717.72	186715	11215.71
5	Micro Agents			0	0.00
6	Direct Business	28611.00	728.18	3612	133.32
	Total (A)	666970.00	41692.67	190949.00	11375.79
1	Referral (B)	0.00	0.00	0	0.00
	Grand Total (A+B)	666970.00	41692.67	190949	11375.79

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: **31.03.2010**

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	0	0	0	0	0	0
b)	Policy Administration Related	0	51	51	0	0	0
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	1	27	28	0	0	0
e)	others	0	9	9	0	0	0
d)	<b>Total Number</b>	<b>1</b>	<b>87</b>	<b>88</b>	<b>0</b>	<b>0</b>	<b>0</b>

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