

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 30th JUNE 2010

	Particulars	Schedule	FOR THE QUARTER- April 10 to June 10	UP TO THE QUARTER - June 2010	FOR THE QUARTER- April 09 to June 09	UP TO THE QUARTER - June 2009
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	521599	521599	177533	177533
2	Profit/ Loss on sale/redemption of Investments		0	0	0	0
3	Others (to be specified)		166	166	0	0
4	Interest, Dividend & Rent – Gross		41545	41545	15702	15702
	TOTAL (A)		563310	563310	193235	193235
1	Claims Incurred (Net)	NL-5-Claims Schedule	368453	368453	127666	127666
2	Commission	NL-6-Commission Schedule	18710	18710	(12176)	(12176)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	132243	132243	65639	65639
4	Premium Deficiency					
	TOTAL (B)		519406	519406	181129	181129
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		43904	43904	12105	12105
	APPROPRIATIONS					
	Transfer to Shareholders' Account					
	Transfer to Catastrophe Reserve					
	Transfer to Other Reserves (to be specified)					
	TOTAL (C)		43904	43904	12105	12105

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 QUARTER ENDED

	Particulars	Schedule	FOR THE QUARTER-	UP TO THE	FOR THE QUARTER-	UP TO THE QUARTER -
			April 10 to June 10	QUARTER -June 2010	April 09 to June 09	June 2009
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(101)	(101)	84	84
	(b) Marine Insurance		53	53	0	0
	(c) Miscellaneous Insurance		43953	43953	12023	12023
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		20847	20847	17180	17180
	(b) Profit on sale of investments					
	Less: Loss on sale of investments					
3	OTHER INCOME (To be specified)		440	440	157	157
	TOTAL (A)		65192	65192	29444	29444
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		312	312	179	179
	(b) Bad debts written off					
	(c) Others (To be specified)					
	TOTAL (B)		312	312	179	179
	Profit Before Tax		64880	64880	29265	29265
	Provision for Taxation		23643	23643	15950	15950
	Profit/(Loss) After Tax		41237	41237	13315	13315
	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		119716	119716	(39002)	(39002)
	Balance carried forward to Balance Sheet		160953	160953	(25687)	(25687)

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.

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 30.6.2010

	Schedule	As at 30.6.2010	As at 30.6.2009
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1050000	1050000
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	160953	0
FAIR VALUE CHANGE ACCOUNT			
BORROWINGS	NL-11-Borrowings Schedule	0	0
TOTAL		1210953	1050000
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3048986	1432349
LOANS	NL-13-Loans Schedule	0	0
FIXED ASSETS	NL-14-Fixed Assets Schedule	208352	128279
DEFERRED TAX ASSET		39234	23371
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	185721	99206
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	557757	257069
Sub-Total (A)		743478	356275
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1345137	359954
PROVISIONS	NL-18-Provisions Schedule	1483961	556008
DEFERRED TAX LIABILITY		0	0
Sub-Total (B)		2829098	915962
NET CURRENT ASSETS (C) = (A - B)		(2085620)	(559687)
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	25687
TOTAL		1210953	1050000

CONTINGENT LIABILITIES

Particulars		As at 30.6.2010	As at 30.6.2009
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	UP TO THE	FOR THE QUARTER-	UP TO THE
		QUARTER- April 10 to June 10	QUARTER -June 2010	April 09 to June 09	QUARTER -June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	1399892	1399892	624828	624828
	Service Tax	0	0	0	0
	Adjustment for change in reserve for unexpired risks	0	0	0	0
	Gross Earned Premium	1399892	1399892	624828	624828
	Add: Premium on reinsurance accepted	4195	4195	0	0
	Less : Premium on reinsurance ceded	725461	725461	340276	340276
	Net Premium	678626	678626	284551	284551
	Adjustment for change in reserve for unexpired risks	157027	157027	107019	107019
	Premium Earned (Net)	521599	521599	177533	177533

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	UP TO THE	FOR THE	UP TO THE
		QUARTER- April 10 to June 10	QUARTER -June 2010	QUARTER- April 09 to June 09	QUARTER -June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	308898	308898	60076	60076
	Add Claims Outstanding at the end of the year	655980	655980	175060	175060
	Less Claims Outstanding at the beginning of the year	552343	552343	101373	101373
	Gross Incurred Claims	412535	412535	133763	133763
	Add :Re-insurance accepted to direct claims	(600)	(600)	0	0
	Less :Re-insurance Ceded to claims paid	43482	43482	6097	6097
	Total Claims Incurred	368453	368453	127666	127666

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 -

Particulars	FOR THE QUARTER- April 10 to June 10 (Rs.'000)	UP TO THE QUARTER -June 2010 (Rs.'000)	FOR THE QUARTER- April 09 to June 09 (Rs.'000)	UP TO THE QUARTER - June 2009 (Rs.'000)
Commission paid				
Direct	35539	35539	19691	19691
Add: Re-insurance Accepted	90	90	0	0
Less: Commission on Re-insurance Ceded	16919	16919	31867	31867
Net Commission	18710	18710	(12176)	(12176)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	333	333	155	155
Brokers	35206	35206	19536	19536
Corporate Agency	0	0	0	0
Referral	0	0	0	0
Others (pl. specify)	0	0	0	0
TOTAL (B)	35539	35539	19691	19691

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

	Particulars	FOR THE QUARTER- April 10 to June 10	UP TO THE QUARTER - June 2010	FOR THE QUARTER- April 09 to June 09	UP TO THE QUARTER - June 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	39246	39246	22904	22904
2	Travel, conveyance and vehicle running expenses	4604	4604	2599	2599
3	Training expenses	147	147	52	52
4	Rents, rates & taxes	7405	7405	7724	7724
5	Repairs	1499	1499	1456	1456
6	Printing & stationery	1976	1976	757	757
7	Communication	2107	2107	1619	1619
8	Legal & professional charges	58053	58053	14249	14249
9	Auditors' fees, expenses etc				
	(a) as auditor	0	0	0	0
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	20	20	20	20
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	246	246	241	241
10	Advertisement and publicity	45	45	117	117
11	Interest & Bank Charges	636	636	210	210
12	Others (to be specified)	7621	7621	6042	6042
13	Depreciation	8637	8637	7649	7649
	TOTAL	132243	132243	65639	65639

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

	Particulars	As at 30.6.2010	As at 30.6.2009
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		
	TOTAL	1050000	1050000

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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

Shareholder	As at 30.6.2010		As at 30.6.2009	
	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%
TOTAL	105000000	100%	105000000	100%

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at 30.6.2010	As at 30.6.2009
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	160953	0
	TOTAL	160953	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 30.6.2010	As at 30.6.2009
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 30.6.2010	As at 30.6.2009
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1038195	548294
2	Other Approved Securities		
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	571575	320996
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	1324594	508441
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	114622	4744
	(a) Derivative Instruments		
	(b) Debentures/ Bonds	0	49874
	(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		
	TOTAL	3048986	1432349

FORM NL-13-LOANS SCHEDULE

LOANS

	Particulars	As at 30.6.2010	As at 30.6.2009
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	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30.6.2010	As at 30.6.2009
Goodwill	0	0	0	0	0	0	0	0	0	0
Intangibles (specify)	75572	0	0	75572	30761	4711	0	35472	40100	48853
Land-Freehold	0	0	0	0	0	0	0	0	0	0
Leasehold Property	30499	0	0	30499	5453	667	0	6121	24379	52295
Buildings	92365	0	0	92365	2705	375	0	3080	89284	0
Furniture & Fittings	9744	515	0	10259	2958	257	0	3215	7044	1131
Information Technology Equipment	39472	1533	0	41005	12471	2484	0	14955	26050	17694
Vehicles	1648	0	0	1648	200	39	0	239	1409	1566
Office Equipment	8116	552	0	8668	760	103	0	863	7805	6739
Others (Specify nature)	0	0	0	0	0	0	0	0	0	0
TOTAL	257416	2599	0	260015	55308	8637	0	63945	196070	128279
Work in progress	11412	870	0	12282	0	0	0	0	12282	0
Grand Total	268828	3469	0	272297	55308	8637	0	63945	208352	128279
PREVIOUS YEAR	159627	115376	27202	268828	25273	7565	3045	55308	213520	134354

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	As at 30.6.2010	As at 30.6.2009
1	Cash (including cheques, drafts and stamps)	1338	1198
2	Bank Balances		0
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	156900	80233
	(bb) Others		
	(b) Current Accounts	27483	17774
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	TOTAL	185721	99206
	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 30.6.2010	As at 30.6.2009
		(Rs. '000).	(Rs. '000).
	ADVANCES		
1	Reserve deposits with ceding companies	0	1740
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)	4172	5100
6	Others		
	Advances to Employees	211	94
	Advances recoverable in cash or in kind:	3605	780
	Claim recoverable from Insurance company	6018	0
	TOTAL (A)	14006	7714
	OTHER ASSETS		
1	Income accrued on investments	95248	41466
2	Outstanding Premiums	372033	143752
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)	3494	0
6	Due from subsidiaries/ holding		
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]		
8	Others		
	Deposit for Premises	9844	10850
	Deposits with Electricity Authorities	163	60
	Deposits with Telecom Authorities and Housing Deposites for employees	212	210
	Deposit with IRDA	84	114
	Service Tax unutilised credit	62673	52904
	TOTAL (B)	543751	249355
	TOTAL (A+B)	557757	257069

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at 30.6.2010	As at 30.6.2009
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	8224	8990
2	Balances due to other insurance companies	357726	114343
3	Deposits held on re-insurance ceded	24522	0
4	Premiums received in advance	195414	0
5	Unallocated Premium	0	0
6	Sundry creditors	20887	2464
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	655980	175061
9	Due to Officers/ Directors	0	0
10	Others		
	Service Tax Liability	55444	44514
	Tax deducted payable	4552	2372
	Other Statutory dues	1538	785
	Salary Payable	19113	11239
	Miscellaneous	1736	185
	TOTAL	1345137	359954

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

	Particulars	As at 30.6.2010	As at 30.6.2009
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1478718	547237
2	For taxation (less advance tax paid and taxes deducted at source)	0	4000
3	For proposed dividends	0	874
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		
	TOTAL	1483961	556008

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

	Particulars	As at 30.6.2010	As at 30.6.2009
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL		

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments A/c AS ON 30.6.2010

(Rs. '000).

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	1180833
Other receipts	481
Payments to the re-insurers, net of commissions and claims	(263151)
Payments to co-insurers, net of claims recovery	
Payments of claims	(308898)
Payments of commission and brokerage	(34232)
Payments of other operating expenses	(123449)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	17364
Income taxes paid (Net)	(20000)
Service tax paid	(83055)
Other payments	
Cash flows before extraordinary items	365893
Cash flow from extraordinary operations	0
Net cash flow from operating activities	365893
Cash flows from investing activities:	
Purchase of fixed assets	(3469)
Proceeds from sale of fixed assets	
Purchases of investments	(395825)
Loans disbursed	
Sales of investments	
Repayments received	
Rents/Interests/ Dividends received	41477
Investments in money market instruments and in liquid mutual funds (Net)*	(64622)
Expenses related to investments	
Net cash flow from investing activities	(422439)
Cash flows from financing activities:	
Proceeds from issuance of share capital	
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	(56546)
Cash and cash equivalents at the beginning of the year	242267
Cash and cash equivalents at the end of the year	185721

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

PERIODIC DISCLOSURES
FORM NL-21 Statement of Liabilities

Insurer: Shriram General Insurance Co. Ltd

Date: As at 30.6.2010

(Rs in Lakhs)

Statement of Liabilities									
Sl.No.	Particular	As At 30.06.2010				As at 30.6.2009			
		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	87	4	46	136	14	5	1	21
2	Marine	0	0	0		0	0	0	
a	Marine Cargo	0	0	3	3	0	0	0	0
b	Marine Hull	0	0	0		0	0	0	
3	Miscellaneous	0	0	0		0	0	0	
a	Motor	14606	3439	3033	21079	5418	891	842	7151
b	Engineering	36	3	10	50	11	4	2	16
c	Aviation	0	0	0		0	0	0	
d	Liabilities	11	0	5	16	5	1	2	8
e	Others	47	8	9	63	24	0	3	27
4	Health Insurance								
5	Total Liabilities	14787	3454	3106	21347	5472	901	849	7223

PERIODIC DISCLOSURES
FORM NL-22 Geographical Distribution of Business

Insurer: Shriam General Insurance Co. Ltd.

Date: 30.06.2010

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(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	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	0.78	0.781	0.023	0.023	N.A	N.A	1.882	1.882	1198	1198	1090	1090	0	0	4.989	4.989	N.A	N.A	N.A	N.A	N.A	N.A	0.846	0.846	2297	2297
Arunachal Pradesh	0	0	0	0	N.A	N.A	0	0	0.383	0.383	0.048	0.048	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	0.431	0.431
Assam	0	0	0	0	N.A	N.A	0	0	13.58	13.58	17.31	17.31	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	30.89	30.89
Bihar	0	0	0	0	N.A	N.A	0	0	84.99	84.99	61.33	61.33	0	0	0.008	0.008	N.A	N.A	N.A	N.A	N.A	N.A	0	0	146.3	146.3
CHATTISGARH	0	0	0	0	N.A	N.A	0	0	178	178	135.1	135.1	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	313.1	313.1
Goa	0	0	0	0	N.A	N.A	0	0	3.493	3.493	4.115	4.115	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	7.608	7.608
Gujarat	0.59	0.586	0.055	0.055	N.A	N.A	0.164	0.164	199.4	199.4	214.3	214.3	0	0	0.022	0.022	N.A	N.A	N.A	N.A	N.A	N.A	0.007	0.007	414.5	414.5
Haryana	0.76	0.759	0.285	0.285	N.A	N.A	2.462	2.462	435.1	435.1	287.4	287.4	0.303	0.303	0.074	0.074	N.A	N.A	N.A	N.A	N.A	N.A	0.233	0.233	726.6	726.6
Himachal Pradesh	0.26	0.26	0	0	N.A	N.A	0	0	166.1	166.1	126.3	126.3	0.143	0.143	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	292.7	292.7
JAMMU KASHMIR	0	0	0	0	N.A	N.A	0.302	0.302	62.97	62.97	55.72	55.72	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0	0	119	119
Jharkhand	0	0	0	0	N.A	N.A	0	0	18.7	18.7	17.23	17.23	0	0	0.015	0.015	N.A	N.A	N.A	N.A	N.A	N.A	0	0	35.95	35.95
Karnataka	0.53	0.531	0.017	0.017	N.A	N.A	4.097	4.097	549.2	549.2	623.5	623.5	0	0	0.01	0.01	N.A	N.A	N.A	N.A	N.A	N.A	0.035	0.035	1177	1177
Kerala	0.01	0.013	0	0	N.A	N.A	0	0	193.6	193.6	288.5	288.5	0	0	0	0	N.A	N.A	N.A	N.A	N.A	N.A	0.059	0.059	482.1	482.1
Madhya Pradesh	0.27	0.267	0.017	0.017	N.A	N.A	0	0	359.5	359.5	357	357	0	0	0.013	0.013	N.A	N.A	N.A	N.A	N.A	N.A	0.098	0.098	716.9	716.9

PERIODIC DISCLOSURES
FORM NL-23 Reinsurance Risk Concentration

Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.

Date:

6/30/2010

(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	15.53	9.16	0.00	8.75%
2	No. of Reinsurers with rating AA but less than AAA	1	15.53	0.00	0.00	5.50%
3	No. of Reinsurers with rating A but less than AA	9	116.48	99.66	12.30	80.96%
4	No. of Reinsurers with rating BBB but less than A	1	7.77	5.73	0.00	4.78%
5	No. of Reinsurers with rating less than BBB					0.00%
6	Total		155.31	114.56	12.30	

PERIODIC DISCLOSURES
FORM NL-24 Ageing of Claims

Insurer: SHIRAM GENERAL INSURANCE COMPANY LIMITED

Date: 30.06.2010

(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	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	3637	3185	502	37	0	7361	2930
6	Motor TP	1	3	3	19	23	49	130
7	Health	0	0	0	0	0	0	0
8	Overseas Travel	0	0	0	0	0	0	0
9	Personal Accident	3	4	0	0	0	7	27
10	Liability	0	0	0	0	0	0	0
11	Crop	0	0	0	0	0	0	0
12	Miscellaneous	1	1	0	1	0	3	2

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

Insurer: **SHRIRAM GENERAL INSURANCE COMPANY LIMITED**Date: **30.06.2010***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	0	3547	1833	0	0	5	0	0	0	6	5391
2	Claims reported during the period	2	0	0	1	10054	1664	0	0	8	0	0	0	5	11734
3	Claims Settled during the period	0	0	0	0	7361	49	0	0	7	0	0	0	3	7420
4	Claims Repudiated during the period	0	0	0	0	675	10	0	0	0	0	0	0	3	688
5	Claims closed during the period	0	0	0	0	123	0	0	0	0	0	0	0	0	123
6	Claims O/S at End of the period	2	0	0	1	5442	3438	0	0	6	0	0	0	5	8894
	Less than 3months	2	0	0	1	5107	1668	0	0	6	0	0	0	4	6788
	3 months to 6 months	0	0	0	0	325	775	0	0	0	0	0	0	1	1101
	6months to 1 year	0	0	0	0	10	815	0	0	0	0	0	0	0	825
	1year and above	0	0	0	0	0	180	0	0	0	0	0	0	0	180

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Shriram General Insurance Co. Ltd.

Solvency for the quarter ended 30.06.2010

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	351.33	179.74	32.40	31.54	35.95	9.46	35.95
2	Marine Cargo	14.78	4.10	1.59	1.59	1.77	0.46	1.77
3	Marine Hull	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Motor	29007.40	25988.35	4581.80	3560.83	5197.67	1068.25	5197.67
5	Engineering	200.82	66.97	4.26	4.15	20.08	1.25	20.08
6	Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Laibilities	26.96	19.52	1.66	1.66	4.04	0.50	4.04
8	Others	210.42	101.60	43.32	8.13	29.46	9.10	29.46
9	Health	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29811.71	26360.28	4665.03	3607.9	5288.97	1089.02	5288.97

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Shriram General Insurance Co. Ltd. Date: 30.06.2010

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the quarter	55
2	No. of branches approved during the quarter	40
3	No. of branches opened during the quarter	Out of approvals of previous year 0
4		Out of approvals of this year 6
5	No. of branches closed during the quarter	0
6	No of branches at the end of the quarter	61
7	No. of branches approved but not opened	68
8	No. of rural branches	0
9	No. of urban branches	61

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Code : 137

Statement as on: June 30, 2010

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	30489.86
2	Loans	9	0
3	Fixed Assets	10	2083.52
4	Current Assets		
	a. Cash & Bank Balance	11	1857.21
	b. Advances & Other Assets	12	5577.57
5	Current Liabilities		
	a. Current Liabilities	13	13451.37
	b. Provisions	14	14839.61
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
Application of Funds as per Balance Sheet (A)			<u>68299.14</u>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	2083.52
3	Cash & Bank Balance (if any)	11	1857.21
4	Advances & Other Assets (if any)	12	5577.57
5	Current Liabilities	13	13451.37
6	Provisions	14	14839.61
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		0

TOTAL (B) 37809.28

'Investment Assets' As per FORM 3B (A-B) 30489.86

Add: Deposits with Scheduled Banks 1569.00

Investment Assets 32058.86

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)							(c)
1	G. Sec.	Not less than 20%	413.14	468.81	9500.00	10381.95	32.38%	-	10381.95	10,396.70	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	413.14	468.81	9500.00	10381.95	32.38%	-	10381.95	10,396.70	
3	Investment subject to Exposure Norms										
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		4156.93	11846.98	16003.91	49.92%	-	16003.91	16,532.55	
	2. Approved Investments	Not exceeding 55%		5673.00	0.00	5673.00	17.70%	-	5,673.00	5,853.61	
	3. Other Investments (not exceeding 25%)							-			
Total Investment Assets			100%	413.14	10298.74	21346.98	32058.86	100.00%	-	32058.86	32,782.87

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: 30.06.2010

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2010	as % of total for this class	as at 31 March Of the previous year	as % of total for this class	As at 30.06.2010	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	19361.84	59.06	15134.21	53.69	18754.80	58.50	14876.70	53.48
AA or better	1455.33	4.44	1304.47	4.63	1353.11	4.22	1153.91	4.15
Rated below AA but above A								
Rated below A but above B								
Any other								
a) Sovereign Paper	10396.70	31.71	9901.73	35.12	10381.95	32.38	9935.17	35.72
b) Deposit with Scheduled Banks	1569.00	4.79	1850.00	6.56	1569.00	4.89	1850.00	6.65
TOTAL	32782.87	100.00	28190.40	100	32058.86	100.00	27815.77	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2715.22	8.28	2350.00	8.34	2715.22	8.47	2350.00	8.45
more than 1 year and upto 3 years	1532.50	4.67	1427.94	5.07	1440.09	4.49	1241.04	4.46
More than 3 years and up to 7 years	8374.40	25.55	7247.70	25.71	7973.03	24.87	7071.42	25.42
More than 7 years and up to 10 years	11127.29	33.94	8186.54	29.04	10858.91	33.87	8082.12	29.06
above 10 years	9033.46	27.56	8978.12	31.85	9071.61	28.30	9071.20	32.61
TOTAL	32782.87	100.00	28190.30	100.00	32058.86	100.00	27815.77	100.00
Breakdown by type of the issuer								
a. Central Government	10396.70	31.71	9901.73	35.25	10381.97	32.38	9935.17	35.72
b. State Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Corporate Securities	19670.94	60.00	15839.57	56.39	18961.67	59.15	15530.60	55.83
d. Scheduled Commercial Banks	1569.00	4.79	1850.00	6.59	1569.00	4.89	1850.00	6.65
e. Mutual Fund - Liquid Funds	1146.22	3.50	500.00	1.78	1146.22	3.58	500.00	1.80
TOTAL	32782.87	100.00	28091.30	100.00	32058.86	100.00	27815.77	100

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Shriram General Insurance Company Limited

As on 30.6.2010

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter - June 10	up to the Quarter - June 09
1	Gross Premium Growth Rate	124%	N.A.
2	Gross Premium to shareholders' fund ratio	116%	61%
3	Growth rate of shareholders'fund	3.53%	1.32%
4	Net Retention Ratio	48.48%	45.54%
5	Net Commission Ratio	2.54%	3.15%
6	Expense of Management to Gross Direct Premium Ratio	9.45%	10.51%
7	Combined Ratio	34.05%	102.03%
8	Technical Reserves to net premium ratio	314.56%	253.84%
9	Underwriting balance ratio	0.42%	-2.03%
10	Operationing Profit Ratio	8.42%	6.82%
11	Liquid Assets to liabilities ratio	14.07%	100.30%
12	Net earning ratio	6.08%	4.68%
13	return on net worth ratio	3.41%	1.30%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.16	1.99
15	NPA Ratio	NA	NA
	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)	0.39	-0.24
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.39	-0.24
6	(iv) Book value per share (Rs)	10	10

PERIODIC DISCLOSURES
FORM NL -31 : Related Party Transactions

Insurer: **Shriram General Insurance Company Limited**Date **30.6.2010***(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 quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Jasmit Singh Gujral	Managing Director & CEO	Remuneration	6.30	6.30	2.70	2.70
3	Shriram Capital Limited	Holding company	Rent	3.32	3.32	3.02	3.02
4	Shriram Capital Limited	Holding company	Other expenses	0.85	0.85	1.02	1.02
5	Shriram City Union Finance Co. Ltd.	Associate Concern	Rent	1.09	1.09	0.00	0.00
6	Shriram Life Insurance Company Limited	Associate Concern	Rent Received	1.18	1.18	0.00	0.00
7	Bharat Re- Insurance Services Pvt Ltd.	Associate Concern	Commission	15.80	15.80	20.40	20.40
8	Shriram Transport Finance Company Ltd.	Associate Concern	Debentures & Bonds (Amt Outstanding)	1353.11	1353.11	701.79	701.79
9	Shriram Transport Finance Company Ltd.	Associate Concern	Purchase of Bonds	99.00	99.00	700.00	700.00

PERIODIC DISCLOSURES
FORM NL -32 Products Information

Insurer: Shriram General Insurance Co. Ltd.

Date: 30.06.2010

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	Money Insurance	SGI/IRDA/122009/201	IRDA/NL/SGI/P/Misc./1729/09-10	Miscellaneous	Internal Tariff	4-Dec-09	1-Feb-10
2	Public Liability Non-Industrial	SGI/IRDA/122009/202	IRDA/NL/F&U/SGICL/PL(NI)/09-10	Liability	Internal Tariff	4-Dec-09	9-Mar-10
3	Fidelity Guarantee	SGI/IRDA/022010/224	-	Miscellaneous	Internal Tariff	1-Feb-10	31-Mar-10
4	Fire Loss of Profit	SGI/IRDA/012010/222	IRDAiNL/SGI/P/Fire-(FLOP) I 77 7 7 6) /v -1 /zACg - 70	Fire	Erstwhile Tariff	23-Jan-10	18-Jun-10

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Shriram General Insurance Co. Ltd.
Solvency for the Quarter ended on 30.06.2010
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):		23309.83
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		21355.69
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1954.14
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):		16398.04
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4989.86
7	Excess in Shareholders' Funds (5-6)		11408.18
8	Total Available Solvency Margin [ASM] (4+7)		11408.18
9	Total Required Solvency Margin [RSM]		5288.98
10	Solvency Ratio (Total ASM/Total RSM)		2.16

PERIODIC DISCLOSURES

FORM NL -34: Board of Directors & Key Person

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

Date: 30.06.2010

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	
8	HENDRI M. NIGRINI	DIRECTOR	
9	MERRICK WAYNE OESCHGER	DIRECTOR	
10	P.A. BALASUBRAMANIAN	APPOINTED ACTUARY	
11	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	
12	ANIL KUMAR AGGARWAL	CHIEF FINANCIAL OFFICER	
13	NEERAJ PRAKASH	CHIEF MARKETING OFFICER	
14	MONA MATHUR	CHIEF INTERNAL AUDITOR	

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

	Infrastructure Development Finance Company Limited	Bond	10.00%	No	50,214,972	No	No	No	No	No	No	No	No	No	No	No	No
	Infrastructure Development Finance Company Limited	Bond	8.15%	No	100,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	11.00%	No	52,057,027	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	11.25%	No	98,078,986	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.50%	No	30,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finance Corporation Limited	Bond	10.60%	No	54,889,114	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finance Corporation Limited	Bond	8.55%	No	49,680,906	No	No	No	No	No	No	No	No	No	No	No	No
	Indian Railway Finance Corporation Limited	Bond	9.43%	No	50,007,922	No	No	No	No	No	No	No	No	No	No	No	No
	National Thermal Power Corporation Limited	Bond	8.78%	No	122,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Power Finance Corporation Limited	Bond	8.90%	No	15,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Rural Electrification Corporation Limited	Bond	8.45%	No	100,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	Rural Electrification Corporation Limited	Bond	8.65%	No	105,000,000	No	No	No	No	No	No	No	No	No	No	No	No
Approved Investments																	
	Tata Steel Limited	Bond	10.20%	No	49,700,607	No	No	No	No	No	No	No	No	No	No	No	No
	ICICI Bank Limited	Bond	9.98%	No	43,950,319	No	No	No	No	No	No	No	No	No	No	No	No
	State Bank of India	Bond	8.96%	No	15,041,577	No	No	No	No	No	No	No	No	No	No	No	No
	State Bank of India	Bond	8.90%	No	51,775,299	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Finance Company Limited	Bond	10.50%	No	95,294,289	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Finance Company Limited	Bond	9.50%	No	20,096,666	No	No	No	No	No	No	No	No	No	No	No	No
	Shriram Transport Finance Company Limited	Bond	9.00%	No	19,919,614	No	No	No	No	No	No	No	No	No	No	No	No
	Bank of Baroda	Term Deposit	4.00%	No	50,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	HDFC Bank Limited	Term Deposit	4.00%	No	100,000,000	No	No	No	No	No	No	No	No	No	No	No	No
	HDFC Bank Limited	Term Deposit	2.25%	No	6,900,000	No	No	No	No	No	No	No	No	No	No	No	No
	Tata Mutual Fund	Liquid Fund		No	51,541,100	No	No	No	No	No	No	No	No	No	No	No	No
	Reliance Mutual Fund	Liquid Fund		No	63,080,712	No	No	No	No	No	No	No	No	No	No	No	No
Other Investments																	
	NIL																

Note:

- A. Category of Investment (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 Code : 137

Statement as on: June 30, 2010

Name of the Fund : General Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	G - Sec (Central Govt Securities)																
	Central Government Bonds	CGSB	9338.05	9320.59	184.30	2.02	2.02	9338.05	9320.59	184.30	2.02	2.02	8892.09	8827.56	508.08	8.06	8.06
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1043.90	1076.11	23.00	2.20	2.20	1043.90	1076.11	23.00	2.20	2.20	1043.08	1074.16	79.93	8.87	8.87
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	2757.97	2862.92	44.03	2.09	2.09	2757.97	2862.92	44.03	2.09	2.09	1458.59	1535.27	146.48	10.06	10.06
4	(b) Infrastructure Investments																
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	13245.94	13669.63	285.08	2.32	2.32	13245.94	13669.63	285.08	2.32	2.32	11214.26	11434.06	638.13	9.72	9.72
5	(c) Approved Investments																
	Corporate Securities - Bonds - (Taxable)	EPBT	1353.11	1455.32	34.13	2.80	2.80	1353.11	1455.32	34.13	2.80	2.80	1153.91	1205.37	74.21	10.42	10.42
	Corporate Securities (Approved Investment) - Debentures	ECOS	497.01	537.08	12.87	2.59	2.59	497.01	537.08	12.87	2.59	2.59	496.85	533.01	51.62	10.40	10.40
	Deposits - Deposit with scheduled banks	ECDB	1569.00	1569.00	6.15	1.08	1.08	1569.00	1569.00	6.15	1.08	1.08	1850.00	1850.00	26.72	3.63	3.63
	Perpetual Debt Instruments of Tier & Capital Issued by PSU Banks	EUPD	668.17	670.65	14.10	2.11	2.11	668.17	670.65	14.10	2.11	2.11	668.50	663.18	54.22	8.37	8.37
	Perpetual Debt Instruments of Tier & Capital Issued by NON PSU Banks	EPPD	439.50	475.34	10.97	2.50	2.50	439.50	475.34	10.97	2.50	2.50	439.48	468.69	43.99	10.01	10.01
	Liquid Fund - MF	OMLF	1146.22	1146.22	9.32	1.98	1.98	1146.22	1146.22	9.32	1.98	1.98	500.00	500.00	11.20	3.12	3.12
6	(d) Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		32058.86	32782.86	623.96	2.20	2.20	32058.86	32782.86	623.95	2.20	2.20	27815.77	28190.30	1649.29	8.86	8.86

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: June 30, 2010

Name of Fund - General Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
				NIL					
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 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: **30.06.2010**

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	110.15253	328	34.39	135	110.15253	328	34.39	135
2	Cargo & Hull	10.46086	89	0	0	10.46086	89	0	0
3	Motor TP	6716.48462	218218	3150.33	96452	6716.48462	218218	3150.33	96452
4	Motor OD	7088.5091	208304	3021.21	94566	7088.5091	208304	3021.21	94566
5	Engineering	28.85016	62	17.14	12	28.85016	62	17.14	12
6	Workmen's Compensation	7.495	17	1.96	10	7.495	17	1.96	10
7	Other's Liability	6.1381	23	0.45	4	6.1381	23	0.45	4
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident	20.038	3282	13.34	3808	20.038	3282	13.34	3808
10	Health	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
11	Others*	10.7956	386	9.45	752	10.7956	386	9.45	752

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 (Quarterly Returns)

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

Date: **30.06.2010**

(Rs in Lakhs)

Rural & Social Obligations (Quarterly 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	12166	320.54	0
		Social	0	0	0
4	Motor OD	Rural	12019	410.97	29177.05
		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	0	0	0
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

30.6.2010

(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1489	60.32	766	26.88	1489	60.32	766	26.88
2	Corporate Agents-Banks	0	0		0.00	0	0	0	0.00
3	Corporate Agents -Others	0	0		0.00	0	0	0	0.00
4	Brokers	135829	10465.1	95618	6127.60	135829	10465.1	95618	6127.60
5	Micro Agents	0	0		0.00	0	0	0	0.00
6	Direct Business	85087	3473.5	4789	93.81	85087	3473.5	4789	93.81
	Total (A)	222405	13998.92	101173	6248.27896	222405	13998.92	101173	6248.28
1	Referral (B)	0	0			0	0		
	Grand Total (A+B)	222405	13998.92	101173	6248.27896	222405	13998.92	101173	6248.28

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: 30.06.2010

(Rs in Lakhs)

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	2	2	0	0	0
b)	Policy Administration Related	0	22	20	0	0	2
c)	Insurance Policy Coverage related	0	6	6	0	0	0
d)	Claims related	0	25	18	1	6	0
e)	others	0	5	4	0	0	1
d)	Total Number	0	60	50	1	6	3

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	1	1	2
b)	Greater than 15 days	1	0	1
	Total Number	2	1	3