

PERIODIC DISCLOSURES FORM NL-1B - REVENUE ACCOUNT

CURRENT YEAR

(₹ IN' 000)

Sr	Particulars	Schedule	Fi	re	Ma	rine	Miscella	aneous	Tot	tal
No			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	416,353	1,646,954	416,353	1,646,954
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	11,241	37,592	11,241	37,592
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	36,517	128,658	36,517	128,658
	Total (A)		-	-	-	-	464,111	1,813,204	464,111	1,813,204
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	_	-	-	-	185,399	993,622	185,399	993,622
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(76,811)	(130,290)	(76,811)	(130,290)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	685,059	2,964,147	685,059	2,964,147
9	Premium Deficiency		-	-	-	-	-	(34,526)	-	(34,526)
10	Others: Administration Charges		-	-	-	-	35	348	35	348
	Total (B)		-	-	-	-	793,682	3,793,301	793,682	3,793,301
	Operating Profit / (Loss) from Fire/ Marine / Miscellaneous		_	_	_	_	(329,571)	(1,980,097)	(329,571)	(1,980,097)
	Business C = (A-B)						(323,372)	(1,500,037)	(023,371)	(1,500,057)
	Appropriations:									
1	Transfer to Shareholders' Account		-	-	-	-	(329,571)	(1,980,097)	(329,571)	(1,980,097)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	Total (C)		-	-	-	-	(329,571)	(1,980,097)	(329,571)	(1,980,097)

PREVIOUS YEAR

	LVIOUSTEAN									(\ 114 000)
Si	Particulars	Schedule	Fi	re	Ma	rine	Miscella	neous	Tot	al
N			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	257,661	488,110	257,661	488,110
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	2,829	4,604	2,829	4,604
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	(7,442)	31,821	(7,442)	31,821
	Total (A)		-	-	=	-	253,048	524,535	253,048	524,535
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	184,275	286,097	184,275	286,097
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	843	(24,674)	843	(24,674)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	734,068	1,634,870	734,068	1,634,870
9	Premium Deficiency		-	-	-	-	34,526	34,526	34,526	34,526
10	Others: Administration Charges		-	-	-	-	199	199	199	199
	Total (B)		-	-	-	-	953,911	1,931,018	953,911	1,931,018



PERIODIC DISCLOSURES FORM NL-2B - PL

					(3 IN 000)
Sr.	Particulars Particulars	QTD	YTD	QTD	YTD
No.		Mar-20	Mar-20	Mar-19	Mar-19
1	OPERATING PROFIT / (LOSS)				
	(a) Fire Insurance	-	-	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(329,571)	(1,980,097)	(700,863)	(1,406,483)
		(329,571)	(1,980,097)	(700,863)	(1,406,483)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	54,398	110,661	39,021	67,280
	(b) Profit on sale of Investments	9,002	36,490	10,427	13,737
	Less : Loss on Sale of Investments	105	4,156	1,970	4,003
		63,295	142,995	47,478	77,014
3	OTHER INCOME				
	a) Others (to be specified)	16	16	-	-
		16	16	-	-
	TOTAL (A)	(266,260)	(1,837,086)	(653,385)	(1,329,469)
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	12,500	25,000	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	_	_	-	-
_					
5	OTHER EXPENSES	2 472	45.752	4.446	11216
	(a) Expenses other than those related to Insurance business	2,173	15,752	4,446	14,246
	(b) Bad Debts/ Advances written off	-	-	-	-
	(c) Others	- 44.672	-	-	-
	TOTAL (B)	14,673	40,752	4,446	14,246
	Profit/(Loss) Before Tax (A-B)	(280,933)	(1,877,838)	(657,831)	(1,343,715)
	Less: Provision for Taxation				
	Current Tax	-	-	-	-
	Deferred Tax	(222.222)	- (4 0== 000)	- (277 224)	-
	Profit/(Loss) After Tax	(280,933)	(1,877,838)	(657,831)	(1,343,715)
	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	(2,464,807)	(1,463,387)	(454,655)	(119,672)
	Balance carried forward to Balance sheet	(2,745,740)	(3,341,225)	(1,112,486)	(1,463,387)
	Basic & Diluted Earnings per share:				_
	- Basic EPS	(0.72)	(4.79)	(4.14)	(8.47)
	- Diluted EPS	(0.72)	(4.79)	(4.14)	(8.47)
	(Equity shares of face value of Rs. 10 each)				



PERIODIC DISCLOSURES FORM NL-3B - BS

Sr.	Particulars Particulars	Schedule	YTD	YTD
No.	Particulars	Scriedule	Mar-20	Mar-19
	SOURCES OF FUNDS		IVIdI-20	IVIdI-19
	SHARE CAPITAL	NL-8 (Share Capital Schedule)	5,460,000	2,360,000
		NL-8 (Share Capital Scriedule)	5,460,000	2,360,000
	SHARE APPLICATION MONEY PENDING ALLOTMENT	All 40 (Pagamaga and Country Cabadula)	-	-
	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		8	55
	-Policyholders' Funds		10	77
5	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	TOTAL		5,460,018	2,360,132
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12 (Investment Schedule)	1,788,763	870,076
7	INVESTMENTS (POLICYHOLDERS)	NL-12A (Investment Schedule)	2,416,664	1,238,069
8	LOANS	NL-13 (Loans Schedule)	-	-
9	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	73,410	16,673
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	134,656	77,957
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	925,302	236,636
	Sub-Total (A)		1,059,958	314,593
12	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	2,443,926	1,003,799
13	PROVISIONS	NL-18 (Provisions Schedule)	776,076	538,867
	Sub-Total (B)		3,220,002	1,542,666
14	NET CURRENT ASSETS (C) = (A-B)		(2,160,044)	(1,228,073)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off	NL-19 (Misc Expenditure Schedule)	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,341,225	1,463,387
	TOTAL		5,460,018	2,360,132



PERIODIC DISCLOSURES ORM NL 4 - PREMIUM SCHEDULE PREMIUM EARNED (NET) [CURRENT YEAR] QTD YTD Mar-20 Mar-20 QTD YTD QTD</th QTD YTD Mar-20 Mar-20 QTD YTD QTD YTD QTD YTD QTD YTD Mar-20 Mar-20 Mar-20 Mar-20 Mar-20 Mar-20 Mar-20 Mar-20 Mar-20 QTD YTD QTD YTD Mar-20 Mar-20 Mar-20 Mar-20 Premium from direct business written Add : Premium on reinsurance accepted 175,732 672,556 375,836 1,514,883 551,568 2,187,439 69,244 577,267 1,750 7,485 317,226 958,464 939,788 3,730,655 939,788 3,730,655 175,722 672,556 375,836 1,514,883 551,568 2,187,489 114,574 438,817 239,809 981,922 354,383 1,420,739 61,158 223,739 136,027 532,961 197,185 766,700 2,904 36,935 (5,017) (14,686) (2,213) 22,29 58,354 196,804 141,044 547,647 199,388 744,451 69,244 577,267 44,142 365,723 25,102 211,544 (14,104) 63,839 39,206 147,705 1,750 7,85 317,226 958,464 87 374 15,871 47,931 1,663 7,111 301,355 910,533 (265) (211) 125,534 163,057 1,928 7,322 175,821 747,476 939,788 3,736,655 939,788 3,730,655 414,483 1,834,767 414,483 1,834,767 525,305 1,895,888 525,305 1,895,888 108,952 248,934 416,353 1,646,954 416,353 1,646,954 3 Less : Premium on reinsurance ceded Net Premium 4 Adjustments for changes in Reserve for Unexpired Risks Total Premium Earned (Net)

Particulars	F	ire			M	arine															Miscell	ineous														Total
			Marine	e Cargo	Marin	e Others	Marin	e Total	Moto	r OD	Mot	or TP	Moto	r Total	Work		Public/Prod	ct Liability	Engineeri	ing	Avia	ion	Personal A	ccident	Health In	surance	Credit In	nsurance	Crop Ins	surance	Credit In	surance	Total Misc	ellaneous		
															Compe	nsation																				
	QTD		QTD		QTD	YTD	QTD		QTD		QTD		QTD		QTD		QTD	YTD	QTD	YTD	QTD	YTD	QTD		QTD		QTD		QTD		QTD		QTD		QTD	Y
	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Ma
emium from direct business written	-	-		-	-	-	-	-	136,090	274,636	242,975	478,592	379,065	753,228	-		14,939	348,883	-	-	-	-	9,393	13,021	126,606	303,768		-				1	530,003	1,418,900	530,003	3 1,41
dd: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	!	, - 1	!	-	-	
									136,090	274,636	242,975	478,592	379,065	753,228			14,939	348,883		-			9,393	13,021	126,606	303,768							530,003	1,418,900	530,003	3 1,41
ess : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	75,564	156,574	13,599	35,156	89,163	191,730	-	-	9,709	226,774	-	-	-	-	469	651	6,359	17,259	-	-	-	-	!	, - 1	105,700	436,414	105,700	0 43
let Premium									60,526	118,062	229,376	443,436	289,902	561,498			5,230	122,109		-			8,924	12,370	120,247	286,509							424,303	982,486	424,303	3 98
djustments for changes in Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	39,672	91,167	150,765	326,260	190,437	417,427	-	-	(24,116)	73,421	-	-	-	-	113	919	208	2,609	-	-	-	-	!	, - 1	166,642	494,376	166,642	2 49
otal Premium Earned (Net)									20,854	26,895	78,611	117,176	99,465	144,071			29,346	48,688		-			8,811	11,451	120,039	283,900							257,661	488,110	257,661	1 48



																- CLAIMS SC																				
CLAIMS INCURRED (NET) [CURRENT YEAR]															FORM NL 5	- CLAIMS SC	HEDULE																			(₹ IN' 000)
Sr Particulars	F	ire			M	arine															Misce	ellaneous														Total
No			Marin	e Cargo	Marin	e Others	Marin	e Total	Moto	or OD	Mot	or TP	Moto	r Total	Works Compe	mens' nsation	Public/Prod	uct Liability	Engin	eering	Avi	ation	Personal.	Accident	Health In	nsurance	Credit Ir	nsurance	Crop In	surance	Oth	iers	Total Mis	cellaneous		
	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20
Claims Paid																															1 '					
1 Direct	-	-	-	-	-	-	-	-	152,296	618,119	20,363	37,194	172,659	655,313	-	-	86,704	278,795	-	-	-	-	(8,032)	15,199	51,090	168,191	-	-	-	-	. '	-	302,421	1,117,498	302,421	1,117,498
2 Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-	-	-	-	-
3 Less : Reinsurance ceded	-	-	-	-	-	-	-	-	96,866	370,014	7,780	10,443	104,646	380,457	-	-	56,358	181,217	-	-	-	-	(402)	760	2,562	9,049	-	-	-	-	1 - '	-	163,164	571,483	163,164	571,483
Net Claims Paid									55,430	248,105	12,583	26,751	68,013	274,856	-		30,346	97,578					(7,630)	14,439	48,528	159,142	-						139,257	546,015	139,257	546,015
4 Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	46,379	46,379	552,403	552,403	598,782	598,782	-	-	23,787	23,787	-	-	-	-	1,135	1,135	40,600	40,600	-	-	-	-	. '	-	664,304	664,304	664,304	664,304
5 Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	56,476	26,785	437,877	120,429	494,353	147,214	-	-	26,589	13,255	-	-	-	-	2,263	9,267	94,957	46,961	-	-	-	-	- '	-	618,162	216,697	618,162	216,697
Total Claims Incurred									45,333	267,699	127,109	458,725	172,442	726,424			27,544	108,110					(8,758)	6,307	(5,829)	152,781							185,399	993,622	185,399	993,622

CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																				(₹ IN' 000)
Sr Particulars		ire			Ma	rine															Miscel	llaneous													To	otal
No			Marin	e Cargo	Marine	Others	Marin	e Total	Moto	r OD	Mot	or TP	Motor	Total	Worksn		Public/Produ	ct Liability	Engine	ering	Avia	ation	Personal	Accident	Health I	nsurance	Credit In	nsurance	Crop Ir	surance	Oth	iers	Total Misc	ellaneous		
															Compen	sation																				
	QTD	YTD	QTD	YTD	QTD		QTD		QTD		QTD		QTD	YTD	QTD		QTD	YTD	QTD		QTD	YTD	QTD		QTD		QTD		QTD		QTD		QTD		QTD	YTD
	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19
Claims Paid																																				
1 Direct	-	-	-	-	-	-	-	-	64,713	84,936	1,012	1,466	65,725	86,402	-	-	33,618	47,220	-	-	-	-	1,635	1,635	10,684	14,252	-	-	-	-	-	-	111,662	149,509	111,662	149,509
2 Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ı - I
3 Less : Reinsurance ceded	-	-	-	-	-	-	-	-	35,592	46,715	50	73	35,642	46,788	-	-	21,852	30,693	-	-	-	-	82	82	899	1,531	-	-	-	-	-	-	58,475	79,094	58,475	79,094
Net Claims Paid									29,121	38,221	962	1,393	30,083	39,614			11,766	16,527					1,553	1,553	9,785	12,721							53,187	70,415	53,187	70,415
4 Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	26,785	26,785	120,429	120,429	147,214	147,214	-	-	13,255	13,255	-	-	-	-	9,267	9,267	46,961	46,961	-	-	-	-	-	-	216,697	216,697	216,697	216,697
5 Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	5,594	4	45,976	483	51,570	487	-	-	13,617	-	-	-	-	-	4,406	-	16,016	528	-	-	-	-	-	-	85,609	1,015	85,609	1,015
Total Claims Incurred									50,312	65,002	75,415	121,339	125,727	186,341			11,404	29,782					6,414	10,820	40,730	59,154							184,275	286,097	184,275	286,097

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																	ODIC DISCLOS																					
																FORM NL 6	- COMMISSIO	N SCHEDULE																				
COMMISSION PAID (NET) [CURRENT YEAR]																																						(₹ IN' 000)
Sr Particulars	F	ire				arine																Miscell	laneous															l'otal
No			Marin	e Cargo	Marin	e Others	Marin	ne Total	Mot	or OD	Mote	or TP	Moto	r Total		smens'	Public/Pro	duct Liability	Engir	neering	Avia	ition	Persona	I Accident	Health I	insurance	Credit In	surance	Crop In	surance	Oth	ers	Credit In	surance	Total Mis	cellaneous		
	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20	Mar-20
Commission Paid																																						
1 Direct	-	-	-	-	-	-	-	-	14,542	39,197	2,369	7,951	16,911	47,148	-	-	-	-	-	-	-	-	-	-	12,959	14,570	-	-	-	-	-	-	-	-	29,870	61,718	29,870	61,718
2 Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Less : Reinsurance ceded	-	-	-	-	-	-	-	-	23,689	45,119	49,892	92,689	73,581	137,808	-	-	30,360	49,370	-	-	-	-	16	37	2,724	4,793	-	-	-	-	-	-	-	-	106,681	192,008	106,681	1 192,008
Net Commission	-				-				(9,147)	(5,922)	(47,523)	(84,738)	(56,670)	(90,660)			(30,360	(49,370					(16	(37)	10,235	9,777									(76,811)	(130,290)	(76,811	(130,290
Break-up of the expenses (Gross) incurred to procure bus	iness to be fur	nished as pe	r details ind	icated below	:	•	•		•		•	•	•	•	•		•					•													•		•	-
Agents	-						-	-		-			-	-		-	-	-		-	-		-			-	-				-	-	-					-
Brokers	-	-	-	-	-	-	-	-	9,267	30,616	936	4,867	10,203	35,483	-	-	-	-	-	-	-	-	-	-	1,350	1,350	-	-	-	-	-	-	-	-	11,553	36,833	11,553	36,833
Corporate Agency	-	-	-	-	-	-	-	-	3,454	5,738	793	1,202	4,247	6,940	-	-	-	-	-	-	-	-	-	-	11,609	13,220	-	-	-	-	-	-	-	-	15,856	20,160	15,856	20,160
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	1,821	2,843	640	1,882	2,461	4,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,461	4,725	2,461	1 4,725
Total (B)	-	-	-	-	-	-	-	-	14,542	39,197	2,369	7.951	16.911	47.148	-	-	-	-	-	-	-	-	-	-	12.959	14.570	-			-	-	-	-		29,870	61,718	29,870	61,718

COMMISSION PAID (NET) [PREVIOUS YEAR]																																						(₹ IN' 000)
Sr Particulars	F	ire			M	arine																Miscell	aneous														To	otal
No			Marin	ie Cargo	Marin	e Others	Marin	e Total	Moto	r OD	Moto	r TP	Motor	Total	Works Comper		Public/Produ	ct Liability	Engine	ering	Aviatio	n	Personal A	ccident	Health Ir	nsurance	Credit	Insurance	Crop Ir	nsurance	Ot	thers	Credit I	nsurance	Total Mis	tellaneous		
	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19	Mar-19
Commission Paid																																	T			Γ,		
1 Direct	-	-	-	-	-	-	-	-	6,645	11,571	1,267	1,769	7,912	13,340	-	-	-	-	-	-	-	-	65	226	-	-	-	-	-	-	-	-	-	-	7,977	13,566	7,977	13,566
2 Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 - '	-	
3 Less : Reinsurance ceded	-	-	-	-	-	-	-	-	2,271	17,165	607	1,196	2,878	18,361	-	-	3,573	18,232	-	-	-	-	47	65	636	1,582	-	-	-	-	-	-	-	-	7,134	38,240	7,134	38,240
Net Commission									4,374	(5,594)	660	573	5,034	(5,021)			(3,573)	(18,232)					18	161	(636)	(1,582)									843	(24,674)	843	(24,674)
Break-up of the expenses (Gross) incurred to procure busing	ness to be fur	nished as pe	r details ind	icated below		•	•	•			•	•	•		•											•		•			•		•	•				
Agents	-		-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	- '	-	
Brokers	-	-	-	-	-	-	-	-	6,350	11,276	1,222	1,724	7,572	13,000	-	-	-	-	-	-	-	-	59	220	-	-	-	-	-	-	-	-	-	-	7,631	13,220	7,631	13,220
Corporate Agency	-	-	-	-	-	-	-	-	12	12	2	2	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14
Referral	-	-	-	-	-	-	-	-		-	-	-	-		-		-	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	. '	-	
Others	-	-	-	-	-	-	-	-	283	283	43	43	326	326	-	-	- 1	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	332	332	332	332
Total (B)	-	-	-	-	-	-	-	-	6,645	11,571	1,267	1,769	7,912	13,340	-	-	-		-		-		65	226		-	-	-		-	-	-		-	7,977	13,566	7,977	13,566

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OPERATING EXPENSES [CURRENT YEAR] Particulars		ire			. Ada	rine																Miscel	language														To	(₹ IN' 00
Farticulars		ii e	Marin	e Cargo		Others	Marin	e Total	Moto	r OD	Moto	er TP	Mote	or Total	Works Comper		Public/Produ	act Liability	Engine	ering	Avia		Personal .	Accident	Health I	nsurance	Credit I	nsurance	Crop In	surance	Oti	hers	Credit I	nsurance	Total Misce	ellaneous	10	
	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-20	QTD Mar-20	YTD Mar-3												
Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	15,515	58,643	34,523	133,716	50,038	192,359	-	-	6,484	53,075	-	-	-	-	423	1,784	76,214	228,446	-	-	-	-	-	-	-	-	133,159	475,664	133,159	475,0
Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	456	2,548	998	5,810	1,454	8,358	-	-	46	2,306	-	-	-	-	12	78	2,542	9,926	-	-	-	-	-	-	-	-	4,054	20,668	4,054	20,6
Training expenses	-	-	-	-	-	-	-	-	12	43	26	98	38	141	-	-	5	39	-	-	-	-	-	1	57	167	-	-	-	-	-	-	-	1 -	100	348	100	3
Rents, rates & taxes	-	-	-	-	-	-	-	-	1,626	5,704	3,627	13,007	5,253	18,711	-	-	757	5,163	-	-	-	-	45	174	7,827	22,222	-	-	-	-	-	-	-	-	13,882	46,270	13,882	46,3
Repairs & maintenance	-	-	-	-	-	-	-	-	1,218	2,835	2,744	6,465	3,962	9,300	-		818	2,566	-		-		35	86	5,335	11,045		-	-	-	-	-	-	-	10,150	22,997	10,150	22,5
Printing & stationery	-	-	-	-	-	-	-	-	(158)	194	(364)	443	(522)	637	-	-	(203)	176	-	-	-	-	(5)	6	(481)	758	-	-	-	-	-	-	-	-	(1,211)	1,577	(1,211)	1,
Communication	-	-	-	-	-	-	-	-	280	1,174	622	2,676	902	3,850	-	-	97	1,062	-	-	-	-	8	36	1,418	4,571	-	-	-	-	-	-	-	-	2,425	9,519	2,425	9,5
Legal & professional charges	-	-	-	-	-	-	-	-	2,252	11,457	4,949	26,123	7,201	37,580	-	-	423	10,369	-	-	-	-	58	349	12,134	44,630	-	-	-	-	-	-	-	-	19,816	92,928	19,816	92,9
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-					-	-	-	-			-	-	-	-					-	-	-	-	-	-	-	-	-	- 1	-	
(a) as auditor	-	-	-	-	-	-	-	-	33	192	74	439	107	631	-	-	3	174	-	-	-	-	1	6	189	749	-	-	-	-	-	-	-	-	300	1,560	300	1,5
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- 1	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- 1	-	1 -
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- 1	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-				-	-		-	-	-		-		-	-		-		-	-	-	-	-	-	1 -			-	1 .
(c) in any other capacity	-	-	-	-	-	-	-	-	32	51	72	115	104	166	-	-	26	46	-	-	-	-	1	2	130	197		-	-	-	-	-	-	-	261	411	261	4
Advertisement and publicity	-	-	-	-	-	-	-	-	44,867	214,864	98,931	489,923	143,798	704,787	-	-	10,810	194,461	-	-	-	-	1,171	6,537	236,947	837,005	-	-	-	-	-	-	-	-	392,726	1,742,790	392,726	1,742,75
Interest & Bank Charges	-	-	-	-	-	-	-	-	545	2,665	1,200	6,077	1,745	8,742	-	-	121	2,412	-	-	-	-	14	81	2,897	10,382	-	-	-	-	-	-	-	-	4,777	21,617	4,777	21,6
Others:	-	-	-	-	-	-	-	-						-	-				-		-							-	-	-	-	-	-	1 -	-		-	
(a) Business Support Services	-	-	-	-	-	-	-	-	3,616	14,237	8,037	32,463	11,653	46,700	-	-	1,412	12,885	-	-	-	-	98	433	17,975	55,462		-	-	-	-	-	-	-	31,138	115,480	31,138	115,4
(b) Stamp Duty Expenses	-	-	-	-	-	-	-	-	12	60	30	137	42	197	-	-	4	54	-		-		1	2	69	234		-		-	-	-	-	1 -	116	487	116	4
(c) Office Administrative expenses	-	-	-	-	-	-	-	-	7	666	2	1,519	9	2,185	-		(109)	603	-		-		(1)	20	267	2,595		-	-	-	-	-	-	1 -	166	5,403	166	5,4
(d) Recruitment Charges	-	-	-	-	-	-	-	-	(323)	786	(757)	1,792	(1,080)	2,578	-	-	(486)	711	-	-	-	-	(11)	24	(850)	3,062		-	-	-	-	-	-	-	(2,427)	6,375	(2,427)	6,3
(e) Information Technology	-	-	-	-	-	-	-	-	7,436	42,967	16,250	97,970	23,686	140,937	-	-	503	38,887	-	-	-	-	185	1,307	41,961	167,377		-	-	-	-	-	-	-	66,335	348,508	66,335	348,5
(f) Miscellaneous Expenses	-	-	-	-	-	-	-	-	325	1,315	725	3,000	1,050		-	-	121	1,190		-	-	-	9	40	1,633	5,125	-	-	-	-	-	-	-	-	2,813	10,670	2,813	10,6
Depreciation	-	-	-	-	-	-	-	-	1,088	4.539	2,411	10,349	3,499	14,888		-	379	4,108	-		-		29	138	5.498	17,681		-		-	-	-		-	9,405	36,815	9,405	36,8
GST/Service Tax	-	-	-	-	-	-	-	-	(379)	501	(882)	1,141	(1,261)	1,642	-	-	(497)	453	-	-	-	-	(13)	15	(1,155)	1,950		-	-	-	-	-	-	1 -	(2,926)	4,060	(2,926)	4,0
Total								_	78,460	365,441	173,218	833,263	251.678	1.198.704			20,714	330,740		-			2,060	11.119	410.607	1.423,584									685.059	2.964.147	685.059	2.964.14

Particulars	F	ire				Marin	ie																Miscella	aneous															otal
			Mai	ine Cargo		Marine O	thers	Marin	ne Total	Moto	rOD	Mot	or TP	Moto	r Total		smens'	Public/Prod	duct Liability	Engineeri	ng	Aviati	on	Personal A	ccident	Health Ir	isurance	Credit Ins	urance	Crop Ins	surance	Otl	hers	Credit Ins	ırance	Total Misc	ellaneous		
	QTD Mar-19	YTD Mar-19	QTD Mar-19			QTD Mar-19	YTD Mar-19			QTD Mar-19	YTD Mar-19																												
Employees' remuneration & welfare benefits	-	-	-	-		-	-	-	-	13,491	27,163	51,155	102,022	64,646	129,185	-	-	320	28,094	-	-	-	-	2,027	2,846	26,410	65,918	-	-	-	-	-	-	-	-	93,403	226,043	93,403	226,0
Travel, conveyance and vehicle running expenses	-	-	-	-		-	-	-	-	937	2,231	3,567	8,381	4,504	10,612	-	-	(321)	2,308	-	-	-	-	156	234	1,676	5,415	-	-	-	-	-	-	-	-	6,015	18,569	6,015	18,5
Training expenses		-	-	-	.	-	-		-	37	55	138	205	175	260	-	-	20	57	-	-	-	-	7	8	80	132	-	-	-	-	-	-	-	-	282	457	282	4
Rents, rates & taxes		-	-	-	.	-	-		-	913	2,047	3,467	7,689	4,380	9,736	-	-	(188)	2,117	-	-	-	-	146	214	1,689	4,968	-	-	-	-	-	-	-	-	6,027	17,035	6,027	17,0
Repairs & maintenance	-	-		-		-	-	-		14	67	53	250	67	317	-	-	(38)	69	-	-	-	-	4	7	9	162	-	-	-		-	-	-		42	555	42	5
Printing & stationery		-	-	-	- 1	-	-		-	75	169	283	636	358	805	-	-	(18)	175	-	-		-	12	18	137	411		-		-	-	-	- 1	-	489	1.409	489	1.4
Communication		-	-	-	.	-	-		-	448	845	1,698	3,174	2,146	4,019	-	-	68	874	-	-	-	-	65	89	904	2,050	-	-	-	-	-	-	-	-	3,183	7,032	3,183	7,0
Legal & professional charges	-	-		-		-	-	-		3.541	6.845	13,419	25,712	16.960	32.557	-	-	368	7.080	-	-	-	-	519	717	7.064	16.612	-	-	-		-	-	-		24,911	56.966	24.911	56,9
Auditors' fees, expenses etc			-			-	-		-	-		-		.,				-	-					-		-											,		,.
(a) as auditor	_					-				143	187	534	704	677	891			101	194	-			_	17	20	323	455	-					-	-		1.118	1,560	1.118	1.5
(b) as adviser or in any other capacity, in respect of											-	-		-				-	-	-	-		_				-		_					-		-,	-,	-,	-,-
(i) Taxation matters			-			-	-		-	-		-	-			-	-	-	- 1	-	-		-			-	-		-		-	-	-	-	-		-	-	
(ii) Insurance matters	_					-				-				-	_			-	-	-			_	-			_	-					-	-			_		
(iii) Management services: and												_	_					-	-	-	-		_						_					-					
(c) in any other capacity										41	41	155	155	196	196			43	43	-	-		_	4	4	100	100		_					-		343	343	343	3.
Advertisement and publicity										61.604	125.983	233,668	473,189	295,272	599.172			(479)	130.302					9.344	13,200	119.696	305.732	_	_							423.833	1.048.406	423,833	1.048.4
I Interest & Bank Charges									_	531	793	2.006	2,979	2.537	3,772			289	820	-	_			67	83	1 169	1.925					_		_		4.062	6,600	4.062	
Others:												-,	-,	2,000	4,			-	-							-,	-									,,	-,	.,	-,-
(a) Business Support Services										7.516	7.516	28,228	28,228	35,744	35.744			7.773	7,773					787	787	18.239	18,239	_								62,543	62,543	62,543	62,5
(b) Stamp Duty Expenses										29	29	143	143	181	181			7,773	20		_			4	4	10,133	93									317	317	317	
(c) Office Administrative expenses										(396)	682	(1.447)	2,563	(1.843)	3.245			(1.484)	706						71	(1.459)	1.656									(4,779)	5,678	(4,779) 5,6
(d) Recruitment Charges										403	1.020	1.533	3.830	1.936	4.850			(1,464)	1.055				- 1	70	107	690	2,474						1			2,497	8,486	2,497	8.4
(e) Information Technology										13.654	19,192	51,480	72,084	65,134	91.276			8,600	19.850		_			1,679	2,011	30.570	46,574									105,983	159,711	105,983	159,7
(f) Miscellaneous Expenses			1	1 -	- 1		-			349	871	1.033	3,272	1.382	4.143	1		(157)	901				-	-,079	2,011	609	2.114		-	-	-		1	1		1.894	7.249	1.894	7.2
(f) Miscellaneous expenses Depreciation		1	1	1 -		-	-	-	1	297	710	1,033	2,668		3,378	1	1	(104)	726	-	-	-	-	40	74	531	1,724	-	- 1	-	-		1	-	-	1,894	5.911	1,894	5.9
GST/Service Tax		1	1			-		-		297	/10	1,132	2,008	1,429	3,378	1	1	(104)	/35	-	-	-	-	49	/4	551	1,724	-	-	-			1	1 - 1	-	1,905	5,911	1,905	5,9
Total	-	-	-	-		-			<u> </u>	103,636	400 400	392,245	727.004	495,881	934.339	-	-	14,633	203.192	-	-	-	-	15,024	-	208,530	476,754		-	-		-	-	-		734,068	1,634,870	734.068	1.634.8



PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Particulars Particulars	YTD Mar-20	YTD Mar-19
Authorised Capital		
1000000000 Equity Shares of ₹ 10 each	10,000,000	2,360,000
(Previous year : 236000000 Equity Shares of ₹10 each)		
Issued Capital		
546000000 Equity Shares of ₹ 10 each	5,460,000	2,360,000
(Previous year : 236000000 Equity Shares of ₹10 each)		
Subscribed Capital		
546000000 Equity Shares of ₹ 10 each	5,460,000	2,360,000
(Previous year : 236000000 Equity Shares of ₹10 each)		
Called up Capital		
546000000 Equity Shares of ₹10 each	5,460,000	2,360,000
(Previous year : 236000000 Equity Shares of ₹10 each)		
Less: Calls unpaid		
Add: Equity Shares forfeited (amount orginally 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	5,460,000	2,360,000

ACKO GENERAL INSURANCE LIMITED





PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Particulars Particulars		YTD Mar-20		19
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
a) Indian				
- Acko Technologies & Services Private Limited	546,000,000	100	236,000,000	100
b) Foreign	-	-	-	-
Others	-	-	-	-
Total	546,000,000	100	236,000,000	100.00

ACKO GENERAL INSURANCE LIMITED



Registration No. 157 dated September 18, 2017

PERIODIC DISCLOSURES FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
General Reserve	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of Profit/(Loss) in Profit and Loss Account	-	-
Total	1	-



PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

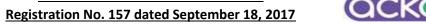
Particulars Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
Debentures/Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-



PERIODIC DISCLOSURES FORM NL 12 & 12A - INVESTMENT SCHEDULE

Particulars	Sharel	nolders	Policyl	nolders	Tot	al
	YTD	YTD	YTD	YTD	YTD	YTD
	Mar-20	Mar-19	Mar-20	Mar-19	Mar-20	Mar-19
LONG TERM INVESTMENTS :						
Govt Securities, Govt guaranteed Bonds incl Treasury Bills	502,015	206,234	678,234	293,459	1,180,249	499,693
Other Approved Securities	-	-	-	-	-	-
Other Investments						
(a) Shares						
(i) Equity Shares	-	-	-	-	-	-
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Debenture /Bonds	200,956	144,445	271,496	205,537	472,452	349,982
(d) Investment Properties - Real Estate	-	-	-	-	-	-
(e) Other Securities	-	-	-	-	-	-
Investment In Infrastructure and social sector						
(a) Approved Investments (Bonds & Debentures)	728,038	249,176	983,597	354,563	1,711,635	603,739
(b) Other Investments	-	-	-	-	-	-
Other than approved investments	-	-	-	-	-	-
Total	1,431,009	599,855	1,933,327	853,559	3,364,336	1,453,414
SHORT TERM INVESTMENTS :						
Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	198,263	98,366	267,858	139,970	466,121	238,336
Other Approved Securities	-	-	, -	-	-	-
Other Investments						
(a) Shares						
(i) Equity Shares	-	-	-	-	-	-
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds	21,360	57,629	28,858	82,003	50,218	139,632
(c) Debenture /Bonds	84,928	-	114,740	-	199,668	-
(d) Investment Properties - Real Estate	-	-	-	-	-	-
(e) Other Securities (FDs, CDs and CPs.)	21,267	11,011	28,733	15,668	50,000	26,679
Investments in Infrastructure & Social Sector						
(a) Approved Investments (Bonds & Debentures)	21,303	103,215	28,781	146,869	50,084	250,084
(b) Other Investments	21,267	-	28,733	-	50,000	-
Less: Provision for Diminution in value of investment	(10,634)	-	(14,366)	-	(25,000)	-
Other than approved investments	-	-	-	-	- 1	-
Total	357,754	270,221	483,337	384,510	841,091	654,731
Grand Total	1,788,763	870,076	2,416,664	1,238,069	4,205,427	2,108,145

ACKO GENERAL INSURANCE LIMITED





PERIODIC DISCLOSURES **FORM NL 13 - LOANS SCHEDULE**

		(₹ IN' 000)
Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
Security wise Classification		
Secured		
(a) On mortgage of property	-	-
(aa) In India	-	-
(bb) Outside india	-	-
(b) On shares, Bonds, Govt Securities	-	-
(c) Others (to be specified)	-	-
Unsecured	-	-
Total	-	-
Borrowerwise Classification		
(a) Central and State Governments	_	_
(b) Banks and Financial Institutions	-	_
(c) Subsidiaries	-	_
(d) Industrial Undertakings	-	_
(e) Others (to be specified)	-	_
Total	-	-
Performancewise Classification		
(a) Loans classified as standard		
(aa) in India	_	_
(bb) outside India	_	_
(b) Non performing loans less provisions		
(aa) in India	_	_
(bb) outside India	_	_
Total	-	-
Maturitywise Classification		
(a) Short Term	_	_
(b) Long Term	-	-
Total	-	-



PERIODIC DISCLOSURES

FORM NL 14 - FIXED ASSETS SCHEDULE

[CURRENT YEAR] (₹ IN' 000)

		As at 31st March, 2020									
		Cost / Gross Block Depreciation				Net	Net Block				
Sr. No.	Danktanlana	Balance at	Additions	Sales/	Balance at	Balance at	Additions	Sales/	Balance at	Balance at	Balance at
Sr. No.	Particulars Particulars	the beginning	during the	Adjustments	the end of	the	during the	Adjustments	the end of	the end of	the
		of the period	period	during the	the period	beginning of	period	during the	the period	the period	beginning of
				Year		the period		Year			the period
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	3,706	82,890	211	86,385	1,475	28,485	48	29,912	56,473	2,231
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	2,540	-	2,385	155	684	300	894	90	65	1,856
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	3,486	959	3,486	959	1,437	804	2,011	230	729	2,049
7	Information Technology Equipment	12,845	10,782	(25)	23,652	3,324	6,210	(17)	9,551	14,101	9,521
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	1,837	2,493	899	3,431	821	1,016	448	1,389	2,042	1,016
10	Others	-	-	-	-	-	-	-	-	-	-
	Total	24,414	97,124	6,956	114,582	7,741	36,815	3,384	41,172	73,410	16,673
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	24,414	97,124	6,956	114,582	7,741	36,815	3,384	41,172	73,410	16,673
	Previous Period Total	11,249	13,862	697	24,414	1,830	5,911	-	7,741	16,673	9,419



PERIODIC DISCLOSURES FORM NL 15 - CASH AND BANK BALANCE SCHEDULE

		(,
Particulars	YTD	YTD
	Mar-20	Mar-19
Cash (including cheques, drafts and stamps)	322	110
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short term (due within 12 months)	-	-
(bb) Others	-	-
(b) Current Accounts	134,188	77,847
(c) Others	-	-
Money at call & short notice	-	-
With banks	-	-
With other institutions	-	-
Others	146	-
Total	134,656	77,957

ACKO GENERAL INSURANCE LIMITED





PERIODIC DISCLOSURES FORM NL 16 - ADVANCES & OTHER ASSETS SCHEDULE

Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
ADVANCES		
Reserve Deposit with ceding Companies	-	-
Application Money for Investments	-	-
Prepayments	17,022	7,593
Advance to Directors / Officers	-	-
Advance Tax Paid and Tax Deducted at source (Net of provision	320	288
for taxation)		
Others:	-	-
(a) Security Deposits	24,657	34,457
(b) GST input balance recoverable (net)	264,069	25,655
(c) Other Advances	15,121	73,151
Sub Total (A)	321,189	141,144
OTHER ASSETS		
Income accrued on Investments / FDRs	108,542	62,119
Outstanding Premiums	4,482	-
Agents' balances	-	-
Foreign Agencies Balances	-	-
Due from entities carrying on insurance business (including reinsurers)	125	7,828
Due from Subsidiaries/ Holdings	-	-
Others	-	-
(a) Unsettled investment contract receivable	479,294	-
(b) Other recoverable	11,670	25,545
Sub Total (B)	604,113	95,492
Total (A) + (B)	925,302	236,636



PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

Particulars	YTD	YTD
	Mar-20	Mar-19
Agents' Balances	17,702	3,699
Balances due to other insurance companies	402,241	307,886
Deposits held on reinsurances ceded	-	-
Premiums received in advance	488,538	84,978
Unallocated premium	-	-
Sundry Creditors	240,658	237,715
Due to subsidiaries/holding company	16,868	6,482
Claims outstanding	664,303	216,697
Due to Officers / Directors	-	-
Deposit Premium	95,994	96,063
Others:		
(a) Employee Benefits	43,619	25,000
(b) Statutory Dues Payable	25,889	24,793
(c) Due to Solatium fund	2,002	486
(d) Unsettled investment contract payable	446,112	-
Total	2,443,926	1,003,799



PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
Reserve for Unexpired Risk	750,491	501,557
Reserve for Premium Deficiency	-	34,526
For Taxation (less advance tax paid and taxes deducted at source)	-	-
For Proposed Dividends	-	-
For Dividend Distribution Tax	-	-
Others:		
(a) Provisions for Gratuity	13,110	2,784
(b) Provisions for Leave Encashment	12,475	-
Total	776,076	538,867



PERIODIC DISCLOSURES FORM NL 19 -MISC EXPENDITURE SCHEDULE

Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
(To the extent not written off or adjusted)		
Discount allowed in issue of shares/debentures	-	-
Others	-	-
Total	-	-



PERIODIC DISCLOSURES FORM NL 20 - RECEIPT & PAYMENT ACCOUNT (Direct Basis)

		(₹ IN' 000)
Particulars Particulars	YTD	YTD
	Mar-20	Mar-19
CASH FLOW FROM OPERATING ACTIVITIES:		
(a) Premium received from policyholders, including advance receipts	4,129,665	1,597,477
(b) Other receipts/(payments)	16	-
(c) Payments to re-insurers, net of commission and claims	(976,922)	(13,701)
(d) Receipts from co-insurers, net of claims recovery	7,702	(7,828)
(e) Payments of claims (net of salvage)	(1,117,497)	(117,447)
(f) Payments of commission and brokerage	(47,715)	(9,867)
(g) Payments of other operating expenses	(2,824,074)	(1,463,020)
(h) Deposits, advances and staff loans	23,675	(52,845)
(i) Income taxes paid (Net)	(1,050)	19,199
(j) GST paid	(237,590)	(14,401)
(k) Other payments	-	-
Net cash flow from operating activities (A)	(1,043,790)	(62,433)
CASH FLOWS FROM INVESTING ACTIVITIES:		
(a) Purchase of fixed assets (net of capitalization of CWIP)	(97,124)	(13,165)
(b) Proceeds from sale of fixed assets	921	-
(c) Purchase of investments	(18,173,632)	(6,950,399)
(d) Sale of investments	16,110,050	6,025,630
(e) Profit / Loss on sale of investments (net)	-	-
(f) Rent / Interest / Dividend received (including income accrued on	170 022	67.460
investments)	170,823	67,469
(g) Investments in money market instruments and in liquid mutual funds		
(Net)	-	-
Net cash used in investing activities (B)	(1,988,962)	(870,465)
-		
CASH FLOWS FROM FINANCING ACTIVITIES:		
(a) Proceeds from issuance of share capital and share premium (net of	2 000 451	000 500
expenses)	3,089,451	989,500
(b) Proceeds from borrowing	-	-
(c) Repayments of borrowing	-	-
(d) Interest	-	-
(e) Dividend paid (Including dividend distribution tax)	-	-
Net cash flow from financing activities (C)	3,089,451	989,500
EFFECT OF FOREIGN EXCHANGE RATES ON CASH AND CASH EQUIVALENTS	-	-
(NET) (D)		
Net increase in cash and cash equivalents (A + B + C + D)	56,699	56,602
NET INCREASE IN CASH AND CASH EQUIVALENTS:		
(a) Cash and cash equivalents at the beginning of the year	77,957	21,355
(b) Cash and cash equivalents on Merger	-	-
(c) Cash and cash equivalents at the end of the year	134,656	77,957
	·	
Net cash flow from financing activities (C)	56,699	56,602
RECONCILIATION OF CASH AND CASH EQUIVALENTS WITH THE BALANCE		
SHEET:		
Cash and Bank balances	134,656	77,957
Less: Deposit Accounts not considered as Cash and cash equivalents as		
defined in AS-3 "Cash Flow Statements"	-	-
Cash and cash equivalents at the end of the year	=	
Cash and cash equivalents at the end of the year	134,656	77,957



PERIODIC DISCLOSURES FORM NL 21 - STATEMENT OF LIABILITIES

(₹ in Lacs)

Sr No			As at 31st N	March, 2020			As at 31st N	/larch, 2019	
	Particulars	Reserves for	Reserve for	IBNR	Total	Reserves for	Reserve for	IBNR	Total
		unexpired risks	Outstanding Claims	Reserves	Reserves	unexpired risks	Outstanding Claims	Reserves	Reserves
1	Fire	-	-	1	-	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	4,467	1,341	4,646	10,454	4,245	192	1,280	5,717
b	Engineering	-	-	-	-	-	-	-	-
С	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	1,373	165	241	1,779	734	40	93	867
е	Rural insurances	-	-	-	-	-	-	-	-
f	Others	7	5	7	19	9	34	59	102
4	Health Insurance	1,658	79	159	1,896	28	55	414	497
	Total Liabilities	7,505	1,590	5,053	14,148	5,016	321	1,846	7,183



PERIODIC DISCLOSURES
FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Public Disclosure Q4 19-20	AL DISTRIBUT	ION OF BU	3114533																						An	mount in Lakh
rubiic Disclosure Q4 13-20	Fi	re	Marine (C	'argol	Marin	ne (Hull)	Engine	ering	Motor O	wn Damage	Motor	Third Party	Liability	insurance	Persona	l Accident	Medical	Insurance	Oversea	s medical	Crop Insu	urance	All Ot	her		nd Total
STATES		Upto the		Upto the			Liigiiic	Upto the	motor o	- Dumage	Motor	u.rury	Liubinty	insurunec	1 0130110	- Accident	wicaicai	surunce	0 101500	is incured.		Upto the		Upto the		
	For the atr		For the atr	atr	For the atr	Upto the atr	For the atr	atr	For the atr	Upto the atr	For the atr	Upto the atr	For the atr	Upto the atr	For the atr	Upto the qtr	For the atr	Upto the atr	For the atr	Upto the atr		atr	For the atr	atr	For the atr	Upto the qt
Andhra Pradesh	-		-		-	-	-	-	33	119	83	303	-		-	-	95	395	0	0	-		-		212	81
Arunachal Pradesh	-		-		-	-	-		0	0	0	0	-		-	-	1	1	-	-	-		-		1	
Assam	-		-	-	-	-	-	-	1	7	8	37	-		-	-	22	71		-	-		-		32	11!
Bihar	-		-	-	-	-	-	-	11	48	27	135	-		-	-	49	94	0	0	-		-		87	27
Chhattisgarh	-	-	-	-	-		-	-	5	20	16	56	-	-	-	-	14	39	0	0		-	-		35	11
Goa	-	-	-	-	-		-	-	7	24	17	50	-	-	-	-	5	20	0	0		-	-		29	9:
Gujarat	-	-	-	-	-		-	-	37	173	83	505	-	-	-	-	119	310	0	0		-	-		238	981
Haryana	-	-	-	-	-		-	-	63	216	152	686	-	-	18	75	737	1,653	-	-		-	-		969	2,630
Himachal Pradesh		-	-	-		-	-	-	2	9	8	37			-	-	6	20		-		-	-	-	16	61
Jammu & Kashmir	-		-	-	-	-	-	-	1	2	2	8	-	-	-	-	0	2		-	-	-	-		3	1
Jharkhand		-	-	-		-			6	26	17	71				-	16	51		-		-	-	-	40	
Karnataka	-		-	-	-	-	-	-	453	1,896	889	3,547	-	-	-	-	422	1,677	0	0	-		-		1,764	7,119
Kerala		-	-	-		-			15	57	36	122				-	27	92	0	0		-	-	-	78	
Madhya Pradesh	-	-	-	-	-	-	-	-	8	37	29	155	-	-	-	-	56	194	0	0	-	-	-		94	38!
Maharashtra	-		-	-	-	-	-	-	332	1,102	611	2,156	692	5,763	-	-	410	1,351	0	0	-		-		2,046	10,37
Manipur	-		-	-	-	-	-	-		0	0	0	-		-	-	2	2		-	-		-		2	
Meghalaya	-	-	-	-	-		-	-	0	0	0	1	-	-	-	-	0	1	-	-		-	-		1	3
Mizoram	-	-	-	-	-		-	-	-	0	0	0	-	-	-	-	0	1	-	-		-	-		0	
Nagaland	-	-	-	-	-		-	-	0	0	0	0	-	-	-	-	1	1	-	-		-	-		1	- 2
Orissa	-	-	-	-	-		-	-	9	36	25	130	-	-	-	-	38	113	-	-		-	-		71	278
Punjab	-	-	-	-	-		-	-	3	14	39	144	-	-	-	-	36	129	0	0		-	-		78	28
Rajasthan	-	-	-	-	-		-	-	20	136	81	607	-	-	-	-	75	264	0	0		-	-		176	1,00
Sikkim	-	-	-	-	-	-	-	-	0	1	0	1	-	-	-	-	0	0		-	-	-	-	-	1	
Tamil Nadu	-	-	-	-	-		-	-	238	899	650	2,453	-	-	-	-	236	1,054	0	0		-	-		1,124	4,40
Telangana	-		-		-	-	-	-	114	454	206	799	-	-	-	-	133	445	0	0	-				452	1,69
Tripura	-	-	-	-	-	-	-	-	0	0	0	1	-	-	-	-	2	2		-	-	-	-	-	2	
Uttar Pradesh	-	-	-	-	-	-	-	-	129	478	232	985	0	10	-	-	425	783	0	0	-	-	-	-	786	2,250
Uttrakhand	-	-	-	-	-	-	-	-	2	10	9	54	-	-	-	-	14	45	0	0	-	-	-	-	25	109
West Bengal	-	-	-	-	-	-	-	-	29	127	99	390	-	-	-	-	80	256	0	0	-	-	-	-	208	77
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	0	1	1	3	-	-	-	-	0	1		-	-	-	-	-	2	!
Chandigarh	-	-	-	-	-	-	-	-	1	4	5	18	-	-	-	-	8	41		-	-	-	-	-	13	6
Dadra & Nagar Haveli		-	-	-		-	-	-	0	1	1	4				-	0	1		-		-	-	-	1	
Daman & Diu		-	-	-		-	-	-	1	1	1				-	-	1	1		-		-	-	-	3	
Delhi	-		-	-	-	-	-	-	230	812	411	1,644	-		-	-	135	456	1	1	-		-		777	2,91
Lakshadweep		-	-	-		-			0	0	1	1				-	0	0		-		-	-	-	1	
Puducherry		-	-	-		-			8	15	19	39				-	3	14		-		-	-	-	30	69
Total	-	-	-	-	-		-	-	1,757	6,726	3,758	15,149	692	5.773	18	75	3.170	9.583	2	2	-	-	-		9.398	37.307



			P	ERIODIC D	DISCLOSU	RES
		FORI	VI NL-23 - R	EINSURA	NCE RISK	CONCENTRATION
Insurer:	Acko General Insurance Limite	d	Date:	9/18/	/2017	
			F	Public Disclo	sure Q4 19	-20
	Reinsura	nce Risk Concentra	tion			(₹ in lakhs)
S.No.	Reinsurance Placements	No. of reinsurers	Premium	ceded to re	insurers	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportion	Non-	Facultativ	
			al	Proportio	е	
				nal		
1	No. of Reinsurers with rating	_	_	_	_	_
	of AAA and above					
2	No. of Reinsurers with rating	2	17,468.46	216.01	_	96.39%
	AA but less than AAA	_	27,100.10			00.007/
3	No. of Reinsurers with rating	1	663.21	_	_	3.61%
	A but less than AA					
4	No. of Reinsurers with rating	_	_	_	_	<u>-</u>
	BBB but less than A					
5	No. of Reinsurers with rating	-	_	_	_	<u>-</u>
	less than BBB					
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
	Total	3	18,131.67	216.01	_	100%

PERIODIC DISCLOSURES									
FORM N	L-24 - AGEING OF CLAIMS F	OR THE QUARTER EN	NDED 31st March 20	20				a c R o	
Sl.No.	Line of Business			No. of claims paid			Total No. of	(`in Lakhs) Total amount	
31.140.	Liffe of Dusifiess	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	claims paid	of claims paid	
1	Fire	-	=	-	-	-	=	-	
2	Marine Cargo	-	=	-	-	=	-	-	
3	Marine Hull	-	-	-	-	-	-	-	
4	Engineering	-	=	-	-	=	-	-	
5	Motor OD	11,142	987	190	52	1	12,372	2,064	
6	Motor TP	-	14	15	8	=	37	204	
7	Health	12,468	397	232	108	1	13,206	426	
8	Overseas Travel	-	=	-	-	=	-	-	
9	Personal Accident	21	11	-	-	-	32	5	
10	Liability	10,037	2,311	2,291	383	2	15,024	971	
11	Crop	-	-	-	-	-	-	-	
12	Miscellaneous	-	-	-	-	-	-	-	

PERIODIC DISCLOSURES



FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st March 2020

No. of claims only

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscella neous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	1,923	128	5,159	-	22	9,895	-	-	-	17,127
2	Claims reported during the period	-	-	-	-	13,254	94	16,241	-	89	16,075	-	-	-	45,753
3	Claims Settled during the period	-	-	-	-	12,372	37	13,206	-	32	15,024	-	-	-	40,671
4	Claims Repudiated during the period	-	-	-	-	215	-	1,868	-	25	209	-	-	-	2,317
5	Claims closed during the period	-	-	-	-	1,583	1	823	-	28	4,136	-	-	-	6,571
6	Claims O/S at End of the period	-	-	-	-	1,127	184	5,818	-	28	4,846	-	-	-	12,003
7	Less than 3 months	-	-	-	-	829	91	1,836	-	27	2,185	-	-	-	4,968
8	3 months to 6 months	-	-	-	-	184	61	1,355	-	1	2,177	-	-	-	3,778
9	6 months to 1 year	-	-	-	-	106	30	2,518	-	-	484	-	-	-	3,138
10	1 year and above	-	-	-	-	8	2	109	-	-	-	-	-	-	119
11	3 years and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



PERIODIC DISCLOSURES FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st March 2020 **Public Disclosure Q4 19-20** Premium Claim **Gross incurred** Net incurred Description S. No. **Net Premium** RSM-2 **RSM Gross Premium** RSM-1 Claim claim Fire 1 Marine --2 Marine Cargo 3 Marine Hull Miscellaneous 2,012,198 1,911,588 6,638,098 6,306,192 382,318 1,891,858 1,891,858 328,115,750 341,054,947 4 Motor 2,187,438,331 766,699,137 1,515,799,762 726,423,129 341,054,947 5 Engineering 6 Aviation 66,158,090 86,590,008 7 Liabilities 577,266,718 211,543,991 294,035,955 108,110,235 86,590,008 8 Rural insurances 9 Others 36,566,820 45,834,192 10 Health Insurance 192,456,950 182,834,102 161,803,266 152,780,642 45,834,192

1,162,988,818

1,978,277,082

993,620,198

451,654,895

454,939,087

475,371,004

2,959,174,196

11

Total

PERIODIC DISCLOSURES



FORM NL-27 Offices information for Non-Life Q4-FY 2019-20

Insurer: Acko General Insurance Limited Date: 31-Mar-20

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

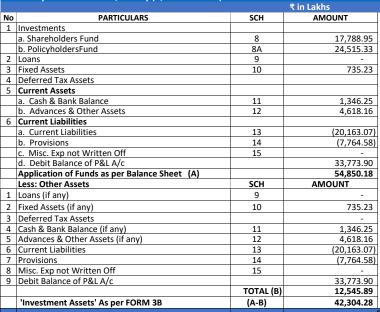
FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Acko General Insurance Limited / 157

Statement as on: 31st March, 2020

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

Periodicity of Submission: Quarterly (Q4 - FY 2019-20)





	ilivestillelit Assets As per FORIVI 3B	(A-D)	42,304.20							
			S	H	PH	Book Value (SH + PH)	%	FVC Amount	Total	
No	'Investment' represented as	Reg. %	Balance	FRSM [†]		Book value (Sil 1 11)		1 VC Amount	Total	Market Value
			(a)	(b)	(c)	d = (b+c)	Actual	(e)	(d + e)	
1 (5. Sec.	Not less than 20%	-	6,922.99	9,540.72	16,463.71	3,891.75	-	16,463.71	16,545.17
2 (G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	6,922.99	9,540.72	16,463.71	3,891.75	-	16,463.71	16,545.17
3 I	nvestment subject to Exposure Norms		-	10,865.89	14,974.51	25,840.40	61.08	0.18	25,840.57	25,961.00
а	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	7,618.28	10,498.91	18,117.19	4,282.61	-	18,117.19	18,193.00
3	B. Approved Investments	Not	-	3,247.61	4,475.60	7,723.20	1,825.64	0.18	7,723.38	7,768.00
4	1. Other Investments (not exceeding 25%)	exceeding	-	-	=	=	-	-		-
	Total Investment Assets	100%	-	17,788.88	24,515.23	42,304.11	3,952.83	0.18	42,304.28	42,506.16

Not (+) 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

Acko General
Insurer: Insurance Limited Date: 31-Mar-20



(Rs in Lakhs)

			Detail Regardi	ng debt securit	ties			
		MARKET	VALUE			Book	Value	
	As at Mar 31, 2020	as % of total for this class	As at Mar 31, 2019	as % of total for this class	As at Mar 31, 2020	as % of total for this class	As at Mar 31, 2019	as % of total for this class
Break down by credit rating								
AAA rated	23,223.12	55.95	10,574.79	52.88	22,855.49	55.34	10,539.93	54.28
AA or better	1,485.70	3.58	1,001.55	5.01	1,482.90	3.59	998.10	5.14
Rated below AA but above A	-	-	492.19	2.46	-	-	500.03	2.58
Rated below A but above B	-	-	-	-	-	-	-	-
SOVEREIGN	16,545.17	39.86	7,427.44	37.14	16,463.71	39.86	6,880.30	35.43
Any other	250.00	0.60	500.00	2.50	500.00	1.21	500.00	2.57
Total (A)	41,503.98	100.00	19,995.97	100.00	41,302.11	100.00	19,418.36	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	7,421.90	17.88	4,887.21	25.06	7,658.74	18.54	4,884.21	25.15
more than 1 yearand upto 3years	14,402.68	34.70	6,024.54	30.89	14,251.11	34.50	6,007.62	30.94
More than 3years and up to 7years	18,098.62	43.61	3,561.54	18.26	17,819.59	43.14	3,535.91	18.21
More than 7 years and up to 10 years	1,580.78	3.81	5,027.67	25.78	1,572.67	3.81	4,990.61	25.70
above 10 years	-	-	-	-	-	-	-	-
Total (B)	41,503.98	100.00	19,500.97	100.00	41,302.11	100.00	19,418.36	100.00
Breakdown by type of the issurer								
a. Central Government	16,545.17	39.86	5,393.02	27.66	16,463.71	39.86	5,376.39	27.69
b. State Government	-	-	2,039.42	10.46	-	-	2,003.90	10.32
c.Corporate Securities	24,958.82	60.14	12,068.53	61.89	24,838.40	60.14	12,038.06	61.99
Total (C)	41,503.98	100.00	19,500.97	100.00	41,302.11	100.00	19,418.36	100.00

Note

- 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- 2. Market value of the securities will be in accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.
- 3. Total A, B and C shhould match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported seprately
- 4. We have considered DHFL security having D rating in "Any Other" category due to unavailability of option for D rating.



PERIODIC DISCLOSURES FORM NL-30 - ANALYTICAL RATIO

	S 22 1	QTD	YTD	QTD	YTD
S.No.	Particular	Mar-20	Mar-20	Mar-19	Mar-19
1	Gross Premium Growth Rate	77.32%	162.93%	NA	NA
2	Gross Premium to Networth Ratio	0.44	1.76	0.59	1.37
3	Growth rate of Net Worth	136%	136%	(28%)	(28%)
4	Net Retention Ratio	55.90%	50.82%	80.06%	69.24%
5	Net Commission Ratio	(14.62%)	(6.87%)	0.20%	(2.51%)
6	Expense of Management to Gross Direct Premium Ratio	76.07%	81.11%	140.01%	116.18%
7	Expense of Management to Net Written Premium	136.10%	159.60%	174.89%	167.78%
8	Net Incurred Claims to Net Earned premium	44.53%	60.33%	71.52%	58.61%
9	Combined ratio	160.32%	209.80%	244.72%	222.50%
10	Technical Reserves to Net Premium Ratio	2.69	0.75	1.77	0.77
11	Underwriting Balance Ratio	(0.91)	(1.30)	(2.70)	(2.96)
12	Operating Profit Ratio	(79.16%)	(120.23%)	(272.01%)	(288.15%)
13	Liquid Assets to Liabilities Ratio	0.40	0.40	0.59	0.59
14	Net Earning Ratio	(53.48%)	(99.05%)	(155.04%)	(136.77%)
15	Return on Net Worth Ratio	(13.26%)	(88.63%)	(73.37%)	(149.87%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	4.24	4.24	1.78	1.78
17	NPA Ratio				
	NPA Ratio	1.18%	1.18%	NA	NA
	NPA Ratio	0.59%	0.59%	NA	NA
Equity	r Holding Pattern for Non-Life Insurers				
1	(a) No. of shares	546,000,000	546,000,000	236,000,000	236,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	100%/0%	100%/0%	100%/0%	100%/0%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
	- Basic EPS	-0.72	-4.79	-4.14	-8.47
	- Diluted EPS	-0.72	-4.79	-4.14	-8.47
_	(a) Basic and diluted EPS before extraordinary items (net of				
5	tax expense) for the period (not to be annualized)				
	- Basic EPS	-0.72	-4.79	-4.14	-8.47
	- Diluted EPS	-0.72	-4.79	-4.14	-8.47
6	(iv) Book value per share (Rs)	3.88	3.88	3.80	3.80



PERIODIC DISCLOSURES FORM NL 31 - RELATED PARTY

(₹ in Lacs)

S.No.	Name of the Related	Nature of Relationship with	Description of Transactions /	Consideration paid / received*			(Till Edes)
	Party	the Company	Categories	QTD	YTD	QTD	YTD
				Mar-20	Mar-20	Mar-19	Mar-19
	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital	10,000	31,000	10,000	10,000
			Premium received	374	3,147	(56)	3,221
			Payment for technology support services / Brand usage fee	251	938	168	649
			Premium Deposit	(67)	149	516	516
			Payment for software asset transfer	(17)	804	-	-
			Amount payable / (receivable) at the balance sheet date	(423)	169	(1)	65
			Claims paid	1,808	1,830	472	472
_	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	28	101	15	15
			Amount payable / (receivable) at the balance sheet date	(30)	20	11	11
3	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	5	25	-	-
	Key Management Personnel :						
(a)	Mr. Varun Dua	Managing Director & CEO					
(b)	Mr. Deepak Angrula	Whole time Director					
(c)	Mr. Jitendra Nayyar	Chief Financial Officer					
. ,	Mr. Biresh Giri	Appointed Actuary & CRO	Salary Bonus and Other Allowances	182	603	72	412
(e)	Mr. Manish Thakur	Chief Investment Officer	Sulary Bonds and Other Allowances	102	003	/2	412
(f)	Mr. Animesh Das	Chief Underwriting Officer					
(g)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					



PERIODIC DISCLOSURES FORM NL-32 - PRODUCTS INFORMATION Products and/or add-ons introduced Public Disclosure Q4 19-20

2 Stan 3 (in e. 4 Remm 4 Rem 5 Dete to ac 6 Dete to te 7 Fore 8 Impa 9 Spor 10 Omis exter 11 Eartt SFS 12 Und 13 Leak Und Temp	ilage Material Damage Cover Add On Cover ler SFSP	Co. Ref. No. Equipment Insurance Fire Fire Add-ons	IRDAN157RP0061V01201920 IRDAN157RP0061V01201920 IRDAN157CP0002V01201920/A0003V01201920 IRDAN157CP0002V01201920/A0004V01201920 IRDAN157CP0002V01201920/A0005V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920 IRDAN157CP0002V01201920/A0009V01201920 IRDAN157CP0002V01201920/A0009V01201920	Class of Business* Retail Commercial Commercial Commercial Commercial Commercial Commercial Commercial Commercial Commercial	Category of product Other Miscellaneous Fire Fire Fire Fire Fire Fire Fire Fire	Date of filing of Product 2/6/2019 1/31/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020	Date IRDA confirmed filing/ approval 2/3/2020 1/31/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020
2 Stan 3 (in e. 4 Remm 4 Rem 5 Dete to ac 6 Dete to te 7 Fore 8 Impa 9 Spor 10 Omis exter 11 Eartt SFS 12 Und 13 Leak Und Temp	ndard Fire and Special Perils (Commercial) nitiects, Surveyors and Consulting Engineers Fees excess of 3%) Add On Cover Under SFSP noval of Debris (in excess of 1% of the claim ount) Add On Cover Under SFSP erioration of Stocks in Cold Storage premises due ccidental power Add On Cover Under SFSP erioration of stocks in cold storage premises due emperature change Add On Cover Under SFSP act Damage Add On Cover Under SFSP act Damage Add On Cover Under SFSP intaneous Combustion Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under sp liage Material Damage Cover Add On Cover ler SFSP	Insurance Fire Fire Add-ons	IRDAN157CP0002V01201920 IRDAN157CP0002V01201920/A0003V01201920 IRDAN157CP0002V01201920/A0004V01201920 IRDAN157CP0002V01201920/A0005V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial Commercial Commercial Commercial Commercial Commercial	Fire Fire Fire Fire Fire Fire Fire Fire	1/31/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020	1/31/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020
3 Arch (in e. (in e. (in e. c.) 4 Remmon 5 Dete to ac 6 Dete to te 7 Fore 8 Impa 9 Spor 10 Omis exter 11 Earth SFS 12 Undu 13 Leak Undu Temp	nitects, Surveyors and Consulting Engineers Fees excess of 3%) Add On Cover Under SFSP noval of Debris (in excess of 1% of the claim punt) Add On Cover Under SFSP erioration of Stocks in Cold Storage premises due ccidental power Add On Cover Under SFSP erioration of stocks in cold storage premises due emperature change Add On Cover Under SFSP act Damage Add On Cover Under SFSP act Damage Add On Cover Under SFSP intaneous Combustion Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion to Insure additions, alterations or insions Add On Cover Under SFSP insion to Insure Additions, alterations or Insure	Fire Add-ons	IRDAN157CP0002V01201920/A0003V01201920 IRDAN157CP0002V01201920/A0004V01201920 IRDAN157CP0002V01201920/A0005V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0007V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial Commercial Commercial Commercial Commercial	Fire Fire Fire Fire Fire Fire Fire	2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020	2/14/2020 2/14/2020 2/14/2020 2/14/2020 2/14/2020
5 (in e. Remanda amounts) 5 Detet to acc 6 Detet to te	excess of 3%) Add On Cover Under SFSP noval of Debris (in excess of 1% of the claim punt) Add On Cover Under SFSP erioration of Stocks in Cold Storage premises due ccidental power Add On Cover Under SFSP erioration of stocks in cold storage premises due emperature change Add On Cover Under SFSP est Fire Add On Cover Under SFSP act Damage Add On Cover Under SFSP intaneous Combustion Add On Cover Under SFSP rission to Insure additions, alterations or emisions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under sp lialage Material Damage Cover Add On Cover ler SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0004V01201920 IRDAN157CP0002V01201920/A0005V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0007V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial Commercial Commercial	Fire Fire Fire Fire Fire	2/14/2020 2/14/2020 2/14/2020 2/14/2020	2/14/2020 2/14/2020 2/14/2020 2/14/2020
5 Dete to acc 6 Dete to te to te 7 Fore 8 Impa 9 Spor 10 Omis exterior 11 SFS 12 Undd 13 Leak Undd	punt) Add On Cover Under SFSP erioration of Stocks in Cold Storage premises due ccidental power Add On Cover Under SFSP erioration of stocks in cold storage premises due emperature change Add On Cover Under SFSP ast Fire Add On Cover Under SFSP act Damage Add On Cover Under SFSP intaneous Combustion Add On Cover Under SFSP ission to Insure additions, alterations or insions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under SPSP liage Material Damage Cover Add On Cover ler SFSP	Fire Add-ons Fire Add-ons Fire Add-ons Fire Add-ons Fire Add-ons	IRDAN157CP0002V01201920/A0005V01201920 IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0007V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial Commercial Commercial	Fire Fire Fire	2/14/2020 2/14/2020 2/14/2020	2/14/2020 2/14/2020 2/14/2020
6 Dete to te to te to te to te to te 17 Fore 8 Impa 9 Spor 10 Omis exter 11 Earth SFS 12 Spoi Undd 13 Leak Undd Tem	erioration of stocks in cold storage premises due emperature change Add On Cover Under SFSP est Fire Add On Cover Under SFSP act Damage Add On Cover Under SFSP act Damage Add On Cover Under SFSP ntaneous Combustion Add On Cover Under SFSP ission to Insure additions, alterations or emisions Add On Cover Under SFSP hquake (Fire and Shock) Add On Cover Under SPSP indigent of the cover Under SFSP hquake (Fire and Shock) Add On Cover Under SFSP indigent of the co	Fire Add-ons Fire Add-ons Fire Add-ons Fire Add-ons Fire Add-ons	IRDAN157CP0002V01201920/A0006V01201920 IRDAN157CP0002V01201920/A0007V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial Commercial	Fire Fire	2/14/2020	2/14/2020
to te 7 Fore 8 Impa 9 Spor 10 Omis exten 11 Earti SFS 12 Spoi Unde	emperature change Add On Cover Under SFSP est Fire Add On Cover Under SFSP act Damage Add On Cover Under SFSP intaneous Combustion Add On Cover Under SFSP ission to Insure additions, alterations or ensions Add On Cover Under SFSP inquake (Fire and Shock) Add On Cover Under sp illage Material Damage Cover Add On Cover ter SFSP	Fire Add-ons Fire Add-ons Fire Add-ons Fire Add-ons	IRDAN157CP0002V01201920/A0007V01201920 IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial Commercial	Fire Fire	2/14/2020	2/14/2020
9 Spor 10 Omis exter 11 Eartt SFS 12 Spoi Under 13 Leak	act Damage Add On Cover Under SFSP Intaneous Combustion Add On Cover Under SFSP ission to Insure additions, alterations or ensions Add On Cover Under SFSP ihquake (Fire and Shock) Add On Cover Under sp liage Material Damage Cover Add On Cover er SFSP	Fire Add-ons Fire Add-ons Fire Add-ons	IRDAN157CP0002V01201920/A0008V01201920 IRDAN157CP0002V01201920/A0009V01201920	Commercial	Fire		
9 Spor 10 Omis exter 11 Earth SFS 12 Spoi 12 Under 13 Leak	Intaneous Combustion Add On Cover Under SFSP dission to Insure additions, alterations or ensions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under pp diage Material Damage Cover Add On Cover er SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0009V01201920			2/14/2020	
10 Omis exter 11 Earth SFS 12 Spoi Under 13 Leak Under 13 Leak Team	ission to Insure additions, alterations or insions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under SPSP that are also as a second of the	Fire Add-ons		Commercial	Fire		
11 Earth SFS Spoi Under 13 Leak Under Team	ensions Add On Cover Under SFSP thquake (Fire and Shock) Add On Cover Under SP gilage Material Damage Cover Add On Cover er SFSP		IRDAN157CP0002V01201920/A0010V01201920			2/14/2020	2/14/2020
12 SFSi 12 Spoi Unde 13 Leak Unde	SP ilage Material Damage Cover Add On Cover ler SFSP	Fire Add-ons		Commercial	Fire	2/14/2020	2/14/2020
13 Unde	ler SFSP		IRDAN157CP0002V01201920/A0011V01201920	Commercial	Fire	2/14/2020	2/14/2020
13 Unde		Fire Add-ons	IRDAN157CP0002V01201920/A0012V01201920	Commercial	Fire	2/14/2020	2/14/2020
Tem ا	kage and Contamination Cover Add On Cover ler SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0013V01201920	Commercial	Fire	2/14/2020	2/14/2020
14 Unde	nporary Removal of Stocks Clause Add On Cover ler SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0014V01201920	Commercial	Fire	2/14/2020	2/14/2020
	s of Rent Clause Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0015V01201920	Commercial	Fire	2/14/2020	2/14/2020
	rrance of Additional Expenses of Rent for an rnative Accommodation Add On Cover Under SP	Fire Add-ons	IRDAN157CP0002V01201920/A0016V01201920	Commercial	Fire	2/14/2020	2/14/2020
	t-up Expenses Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0017V01201920	Commercial	Fire	2/14/2020	2/14/2020
	rorism Damage Cover Endorsement (Material nage only) Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0018V01201920	Commercial	Fire	2/14/2020	2/14/2020
	eed Bank Clause Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0019V01201920	Commercial	Fire	2/14/2020	2/14/2020
20 Desi SFS	ignation of Property Clause Add On Cover Under	Fire Add-ons	IRDAN157CP0002V01201920/A0020V01201920	Commercial	Fire	2/14/2020	2/14/2020
21 Rein SFS	nstatement Value Policies Add On Cover Under	Fire Add-ons	IRDAN157CP0002V01201920/A0021V01201920	Commercial	Fire	2/14/2020	2/14/2020
22 Loca	al Authorities Clause Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0022V01201920	Commercial	Fire	2/14/2020	2/14/2020
	alation Clause Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0023V01201920	Commercial	Fire	2/14/2020	2/14/2020
Fees	nitects, Surveyors and Consulting Engineer's s (upto 3%) Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0024V01201920	Commercial	Fire	2/14/2020	2/14/2020
²⁵ amo	noval of Debris Clause (up to 1% of the claim bunt) Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0025V01201920	Commercial	Fire	2/14/2020	2/14/2020
26 SFS		Fire Add-ons	IRDAN157CP0002V01201920/A0026V01201920	Commercial	Fire	2/14/2020	2/14/2020
27 Expe	enses for Loss Minimization Add On Cover Under SP	Fire Add-ons	IRDAN157CP0002V01201920/A0027V01201920	Commercial	Fire	2/14/2020	2/14/2020
28 Acci	idental Damage Cover Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0028V01201920	Commercial	Fire	2/14/2020	2/14/2020
²⁹ On 0	and Set/Consequential Reduction in Value Add Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0029V01201920	Commercial	Fire	2/14/2020	2/14/2020
	Authority Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0030V01201920	Commercial	Fire	2/14/2020	2/14/2020
	nage to Building (Occasioned by Theft) Add On er Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0031V01201920	Commercial	Fire	2/14/2020	2/14/2020
	ors & Omissions Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0032V01201920	Commercial	Fire	2/14/2020	2/14/2020
	kage and Overflowing of Storage Tanks (Other n water storage tanks) Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0033V01201920	Commercial	Fire	2/14/2020	2/14/2020
34 Land	dscaping Cost Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0034V01201920	Commercial	Fire	2/14/2020	2/14/2020
	ver of Underinsurance Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0035V01201920	Commercial	Fire	2/14/2020	2/14/2020
Add	ns, Documents and Computer Systems Records On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0036V01201920	Commercial	Fire	2/14/2020	2/14/2020
Cove	glary, Housebreaking & Robbery Cover Add On er Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0037V01201920	Commercial	Fire	2/14/2020	2/14/2020
	ft & Larceny Cover Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0038V01201920	Commercial	Fire	2/14/2020	2/14/2020
39 SFS		Fire Add-ons	IRDAN157CP0002V01201920/A0039V01201920	Commercial	Fire	2/14/2020	2/14/2020
40 SFS		Fire Add-ons	IRDAN157CP0002V01201920/A0040V01201920	Commercial	Fire	2/14/2020	2/14/2020
41 On C	nolition and Increased Cost of Construction Add Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0041V01201920	Commercial	Fire	2/14/2020	2/14/2020
	ter Damage Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0042V01201920	Commercial	Fire	2/14/2020	2/14/2020
	fessional Fee Add On Cover Under SFSP ant's Liability Add On Cover Under SFSP	Fire Add-ons Fire Add-ons	IRDAN157CP0002V01201920/A0043V01201920 IRDAN157CP0002V01201920/A0044V01201920	Commercial Commercial	Fire Fire	2/14/2020 2/14/2020	2/14/2020 2/14/2020
	ants Improvement Add On Cover Under SFSP	Fire Add-ons	IRDAN157CP0002V01201920/A0045V01201920	Commercial	Fire	2/14/2020	2/14/2020

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II



Insurer: Acko General Insurance Limited Solvency for the Quarter ended on 31st March 2020 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):		24,213
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		14,148
3	Other Liabilities (other liabilities in respect of		
	Policyholders' Fund as mentioned in Balance Sheet)		10,065
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of		
	Assets as mentioned in Form IRDA-Assets-AA):		29,167
	Deduct:		
6	Other Liabilities (other liabilities in respect of		
	Shareholders' Fund as mentioned in Balance Sheet)		7,987
7	Excess in Shareholders' Funds (5-6)		21,180
8	Total Available Solvency Margin [ASM] (4+7)		21,180
9	Total Required Solvency Margin [RSM]		5000
10	Solvency Ratio (Total ASM/Total RSM)		4.24



FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS

	Public Disclosure Q4 19-20								
	Board of Directors								
SI. No.	Name of person	Role/designation	Details of change in the period						
1	Mr. G N Agarwal	Independent Director	No Change						
2	Mr. Srinivasan V	Independent Director	No Change						
3	Ms. Ruchi Deepak	Non-Executive Director	No Change						
4	Mr. Deepak Angrula	Whole time Director	No Change						
5	Mr. Varun Dua	Managing Director & CEO	No Change						
		Кеу	Persons						
SI. No.	Name of person	Role/designation	Details of change in the period						
1	Mr. Varun Dua	Managing Director & CEO	No Change						
2	Mr. Deepak Angrula	Whole time Director	No Change						
3	Mr. Jitendra Nayyar	Chief Financial Officer	No Change						
4	Mr. Manish Thakur	Chief Investment Officer	No Change						
5	Mr. Biresh Giri	Appointed Actuary	No Change						
5 6	Mr. Biresh Giri Mr. Biresh Giri	Appointed Actuary Chief Risk Officer	No Change No Change						
			Š						
6	Mr. Biresh Giri	Chief Risk Officer	No Change						

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Acko General Insurance Limited / 157

Company Name

Dewan Housing Finance Limited

Statement as on: 31st March, 2020

Details of Investment Portfolio

COI

HORD

Periodicity of Submission: Quarterly (Q4 - FY 2019-20)



		\ III Lakiis	
Classification	Provision (%)	Provision (Rs)	

50%

250.00

Has there been any

Amount

Board

Approval

Ref

- NPA

Deferred Deferred Rolled

Principal Interest Over?

0 NO

0

Note:

A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

Instrum

ent

Type

- **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.
- **D.** Have written off INR 1.25 crores from this security during the period and INR 2.50 crores till date.

Interest Rate

%

Bonds 9.10 NO

Has there

been

revision?

Default

Principal

(Book

Value)

500

Total O/s

(Book

Value)

500

Default

Interest

(Book

Value)

Principal

Due from

45.5 09/09/2019 09/09/2019

Interest Due

from

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: ACKO General Insurance Limited & 157

Name of	the Fund	

0	1	
L		

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly (Q4 - FY 2019-20)

Rs. Lakhs Current Quarter Year to Date Previous Year Category of Investment Category Code Investment (Rs.) Income on Investment (Rs.) Income on Investment (Rs.) Income on Gross Yield Net Yield Net Yield Investment Net Yield (%)2 Investment (%)1 Yield (%)1 (%)2 Yield (%)1 (%)2 Book Value Market Value Book Value Market Value Book Value Market Value CENTRAL GOVERNMENT SECURITIES CGSB 8,122.97 9.99 4,313.92 3,009.66 1 Central Government Bonds 12.084.01 201.79 7.376.66 12.084.01 805.29 7.51 7.92 5.45 6.87 10.92 341.69 3.73 4.09 Treasury Bills CTRB 8,423.33 4.461.15 78.05 2.56 4,308.25 4,461.15 195.85 4.55 3.13 1,238.88 2,383.36 50.72 2.82 STATE GOVERNMENT/OTHER APPROVED SEC./ OTHER GUARATEED SEC. Deposit under Section 7 of Insurance Act, 1938 CDSS 516.09 24.58 19.16 157.40 791.03 2.039.42 2.98 2.05 State Government Bonds SGGB 13.18 815.87 19.29 13.27 23.56 Other Approved Securities (excluding Infrastructure Investments) SGOA BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB Bonds / Debentures issued by NHB / Institutions accredited by NHB HTDN 5,288.95 5,660.39 108.06 8.22 5.65 4,248.58 5,660.39 386.30 9.09 6.26 1,619.07 2,033.64 132.94 8.21 5.65 Commercial Papers - NHB / Institutions accredited by NHB HTLN Reclassified Approved Investments HORD 500.00 250.00 (125.00) (100.55) 462.04 250.00 (275.46) (59.62) 730.88 492.19 4.57 0.63 0.43 INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS Taxable - Infrastructure / Social Sector - PSU - Debentures / Bonds 8,169.86 6,931.08 1,841.89 4,020.42 IPTD 7,542.47 186.95 9.97 6.86 8,169.86 630.00 9.09 6.25 151.07 8.20 5.64 3.51 4 Infrastructure - Infrastructure Development Fund (IDF) IPFD 729.13 37.17 5.10 Infrastructure - Other Corporate Securities - Debentures/ Bonds ICTD 4,060.04 4,112.75 97.28 9.64 6.63 3,271.64 4,112.75 293.78 8.98 6.18 977.02 2,004.58 73.97 7.57 5.21 ICCP Infrastructure - Other Corporate Securities - CPs APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS 538.25 Commercial Papers - Approved Investment ECCP 15.91 2.96 2.03 ECDB 500.00 253.82 Deposits - Deposit with Scheduled Banks 611.40 9.28 6.10 4.20 575.14 500.00 40.98 7.12 4.90 266.78 15.57 6.13 4.22 5 Corporate Securites - (Approved Investment) - Debentures 6,765.82 ECOS 6.841.20 6.765.82 107.56 6.32 4.35 5,820,97 505.83 8.69 5.98 2,627,89 3.517.71 216.55 8.24 5.67 Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting FDCD Investment), CCIL, RBI Mutual Funds - Gilt / G Sec / Liquid Schemes FGMF 713.91 502.18 11.50 875.88 5.99 947.13 6.48 4.46 502.18 52.49 4.12 1.396.32 68.21 7.20 4.96 OTHER INVESTMENTS Equity Shares (incl Co-op Societies) OFSH Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes OMGS 1,216.28 16.36 5.41 3.72 835.08 47.62 5.70 3.92

CERTIFICATION

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

43,836.63

42,506.16

716.41

6.57

4.52

35,521.19

42,506.16

2,840.09

8.00

16,608.90

21,164.07

1,131.94

4.69

Total

FORM NL-32-DOWN	GRADING OF	INVESTMENT-2
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Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st March 2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly (Q4 - FY 2019-20)





Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
				NIL					
В.	As on Date 2								
		HTDN			CARE	AAA	AA+	3-Feb-19	This security has
		HORD			CARE	AA+	AA-	6-Mar-19	matured in current
1	9.10% DHFL BS 09-09-2019	HORD	500.00	8-May-18	CARE	AA-	Α	31-Mar-19	FY but we have not
		HORD			CARE	Α	BBB-	14-May-19	received maturity
		HORD			CARE	BBB-	D	5-Jun-19	proceeds.

CERTIFICATION

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

Note:

1 Provide details of Down Graded Investments during the Quarter.



PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

Public Disclosure Q4 19-20 (Amount in Lakhs)

Quarterly Business Returns across line of Business

		For the Quarter ended 31st March 20		Upto the period ended 31st March 2020		For the Quarter ended 31st March 2019		Upto the period ended 31st March 2019	
Sl.No.	Line of Business	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	3,758	238458	15,149	960591	2,430	136796	4,786	223067
4	Motor OD	1,757	198527	6,726	759509	1,361	105135	2,746	175890
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	18	1	75	3	93.93	2	130	6
10	Health	3,172	20	9,585	36	1,266	8	3,038	24
11	Public/ Product Liability	692	13	5,773	113	149	9	3,489	24
12	Others*	NA	NA	NA	NA	NA	NA	NA	NA

Note:

- 1. Premium stands for amount of premium
- 2. The line of business which are not applicable for any company should be filled up with NA. Figure '0' in those fields will imply no business in the segment.
- 3. Motor TP Policy count includes Comprehensive and Standalone TP Policies



PERIODIC DISCLOSURES FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS Public Disclosure Q4 19-20

(`in Lakhs)

Rural & Social Obligations for Quarter ended 31st March 2020 No. of Policies **Sum Assured** SI.No. **Line of Business** Particular Issued **Premium Collected** Rural 0 1 Fire 0 Social Rural 0 Cargo & Hull 2 0 Social 361806 Rural 5,185 3 Motor TP Social 274117 252,923 Rural 2,257 4 Motor OD Social Rural 0 Engineering 5 0 Social 0 Rural Workmen's Compensation 6 0 Social 0 Rural 7 **Employer's Liability** 0 Social Rural 0 8 Aviation 0 Social Rural 0 Personal Accident 9 Social 1,032,040 61 Rural 0 10 Health Social 5 1,477 1,001,944,886 0 Rural 11 Others* 0 Social

^{*} Motor TP Policy count includes Comprehensive and Standalone TP Policies



PERIODIC DISCLOSUR	ES									
FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS								Amount in Lakhs		
ublic Disclosure Q4 19-20										
	Business Acquisition through different channels									
		For quarter ended 31st March 2020		Upto the quarter ended 31st March 2020		For quarter ended 31st March 2019		Upto the quar 31st March		
SI.No.	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	0	-	0	-	0	-	0	-	
2	Corporate Agents-Banks	0	-	513	37	24	2	24	2	
3	Corporate Agents -Others	17171	1,360	26044	1,807	0	-	0	-	
4	Brokers	102672	1,900	392914	5,920	59868	1,047	73853	1,681	
5	Micro Agents	0	-	0	-	0	-	0	-	
6	Direct Business	109628	5,663	526218	28,310	76322	4,177	148643	12,433	
7	Others	9021	474	15054	1,233	601	74	601	74	
	Total (A)	238492	9,398	960743	37,307	136815	5,300	223121	14,189	
1	Referral (B)	0	-	0	-	0	-	0	-	
	Grand Total (A+B)	238492	9,398	960743	37,307	136815	5,300	223121	14,189	

Note:

- ${\bf 1.}\ {\bf Premium\ means\ amount\ of\ premium\ received\ from\ business\ acquired\ by\ the\ source}$
- 2. No of Policies stand for no. of policies sold
- 3. Premium figures mentioned above is Gross Written Premium



PERIODIC DISCLOSURES Q4

SI No.	Particulars	Opening Balance * As on beginning of the Quarter	Quarter		Partial		Partial		Partial		Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter
				Fully Accepted	Accepted	Rejected		during the financial Year				
1	Complaints made by customers	0	74	52	8	14	0	486				
a)	Proposal Related	0	0	0	0	0	0	2				
b)	Claim	0	48	30	8	10	0	285				
c)	Policy Related	0	10	10	0	0	0	108				
d)	Premium	0	0	0	0	0	0	0				
e)	Refund	0	0	0	0	0	0	9				
f)	Coverage	0	0	0	0	0	0	0				
g)	Cover Note Related	0	0	0	0	0	0	0				
h)	Product	0	12	9	0	3	0	66				
i)	Others	0	4	3	0	1	0	16				
	Total Number	0	74	52	8	14	0	486				

2	Total no. of policies during previous year	136815	
3	Total no. of Claims during previous year	59662	Q3-19-20
4	Total no. of Policies during Current year	238492	
5	Total no. of Claims during Current year	45753	Q4-19-20
6	Total no.of Policy Complaints (Current year) per 10,000 policies Current year	8.43	
7	Total no.of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	62.29	

8	Duration wise Pending Status	Complaints made	Complaints made by	Total
		by customers	intermediaries	
a)	Upto 7 Days	455	0	455
b)	7 - 15 Days	27	0	27
c)	15 - 30 Days	3	0	3
d)	30 - 90 Days	1	0	1
e)	90 Days & Beyond	0	0	0
	Total Number of complaints	486	0	486