Form No	Description
NL-1	Revenue Account
NL-2	Profit & Loss Account
NL-3	Balance Sheet
NL-4	Premium
NL-5	Claims Incurred
NL-6	Commission
NL-7	Operating Expenses
NL-8	Share Capital
NL-9	Pattern of Shareholding
NL-10	Reserves and Surplus
NL-11	Borrowings
NL-12	Investment
NL-13	Loans
NL-14	Fixed Assets
NL-15	Cash and Bank Balance
NL-16	Advances & Other Assets
NL-17	Current Liabilities
NL-18	Provisions
NL-19	Misc Expenditure
NL-21	Statement of Liablities
NL-22	Geographical Distribution of Business
NL-23	Reinsurance Risk Concentration
NL-24	Ageing of Claims
NL-25	Claims Data
NL-26	Claims Information
NL-27	Office Opening
NL-28	Statement of Investment of Assets
NL-29	Debt Securities
NL-30	Analytical Ratios
NL-31	Related Party Transanctions
NL-32	Product Information
NL-33	Solvency
NL-34	Board of Directors & Management
NL-35	NPAs
NL-36	Yield on Investment
NL-37	Downgrading of Investment
NL-38	Quarterly Business Returns for different line of business (Premum amount and number of policies)
NL-39	Rural & Social Sector Obligations
NL-40	Business Acquisition through different channels
NL-41	Grievance Disposal

### IRDA Registration No. 152 Dated November 18, 2015

#### FORM NL-1-B-RA

#### REVENUE ACCOUNT FOR THE PERIOD ENDED 31st DECEMBER 2015

									Rs '000				
S.No Particulars	Schedule	For	the quarter end	ed 31st December 2	015	For the quarter ended 31st December 2014							
	Schedule	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total				
1 Premiums earned (Net)	NL-4-Premium Schedule		-	- 0.37	0.37	-							
2 Profit/ (Loss) on sale/redemption of Investments			-		-	-							
3 Others - Miscellaneous Income			-		-	-							
4 Amortization of Discount/(premium)			-		-	-							
5 Interest, Dividend & Rent – Gross			-		-	-							
TOTAL (A)			-	- 0.37	0.37	-							
1 Claims Incurred (Net)	NL-5-Claims Schedule		-		-	-							
2 Commission	NL-6-Commission Schedule		-	- (0.12)	(0.12)	-							
3 Contribution to Solatium Fund			-	- 0.01	0.01	-							
4 Change in Premium Deficiency			-		-	-							
5 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule		-	- 42,204.45	42,204.45	-							
TOTAL (B)			-	- 42,204.34	42,204.34	-							
Operating Profit/(Loss) from			-	- (42,203.97)	(42,203.97)	-							
Fire/Marine/Miscellaneous Business C= (A - B)													
APPROPRIATIONS													
Transfer to Shareholders' Account			-	- (42,203.97)	(42,203.97)	-							
Transfer to Catastrophe Reserve			-		-	-							
Other Investments			-		-	-							
TOTAL (C)			-	- (42,203.97)	(42,203.97)	-							



### IRDA Registration No. 152 Dated November 18, 2015

#### FORM NL-1-B-RA

#### REVENUE ACCOUNT FOR THE PERIOD ENDED 31st DECEMBER 2015

										Rs '000			
S.No	Particulars	Schedule	Upto	the quarter end	ded 31st December 2	2015	Upto the quarter ended 31st December 2014						
3.100	Farticulars	Schedule	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total			
1	Premiums earned (Net)	NL-4-Premium Schedule		-	- 0.37	0.37	-						
2	Profit/ (Loss) on sale/redemption of Investments			-		-	-						
3	Others - Miscellaneous Income			-		-	-						
4	Amortization of Discount/(premium)			-		-	-						
5	Interest, Dividend & Rent – Gross			-		-	-						
	TOTAL (A)			-	- 0.37	0.37	-						
1	Claims Incurred (Net)	NL-5-Claims Schedule		-		-	-						
2	Commission	NL-6-Commission Schedule		-	- (0.12)	(0.12)	-						
3	Contribution to Solatium Fund			-	- 0.01	0.01	-						
4	Change in Premium Deficiency			-		-	-						
5	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule		-	- 72,512.70	72,512.70	-						
	TOTAL (B)			-	- 72,512.59	72,512.59	-						
	Operating Profit/(Loss) from			-	- (72,512.22)	(72,512.22)	-						
	Fire/Marine/Miscellaneous Business C= (A - B)												
	APPROPRIATIONS												
	Transfer to Shareholders' Account			-	- (72,512.22)	(72,512.22)	-						
	Transfer to Catastrophe Reserve			-		-	-						
	Other Investments			-		-	-						
	TOTAL (C)			-	- (72,512.22)	(72,512.22)	-						





IRDA Registration No. 152 Dated November 18, 2015

### FORM NL-2-B-PL PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st DECEMBER 2015

					Rs '000
S.No	Particulars	For the quarter ended 31st December 2015	Upto the quarter ended 31st December 2015	For the quarter ended 31st December 2014	Upto the quarter ended 31st December 2014
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	-	-	-	
	(b) Marine Insurance	-	-	-	
	(c) Miscellaneous Insurance	(42,203.97)	(72,512.22)	-	
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	7,111.73	7,111.73	-	
	(b) Amortization of Discount/(premium)	(239.86)	(239.86)	-	
	(c) Profit on sale/redemption of Investments	28,362.80	28,647.56	-	
	Less: Loss on sale of investments	-	-	-	
3	OTHER INCOME	10.03	2,590.44	-	
	TOTAL (A)	(6,959.27)	(34,402.35)		
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of Investments	-	-	-	
	(b) For doubtful debts	-	-	-	
	(c) Others	-	-		
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance Business	-	-	-	
	(b) Bad debts written off	-	-	-	
	(c) Others	-	-	-	
	TOTAL (B)	-	-	-	
	Profit / (Loss) Before Tax	(6,959.27)	(34,402.35)	-	
	Provision for Taxation	-	-	-	
	Profit / (Loss) After Tax	(6,959.27)	(34,402.35)	-	
	Profit available for appropriation	(6,959.27)	(34,402.35)	-	
	APPROPRIATIONS				
	(a) Interim dividends paid during the year		-	-	
	(b) Proposed final dividend (c) Dividend distribution tax		-	-	· · · · · · · · · · · · · · · · · · ·
	(d) Transfer to any Reserves or Other Accounts		-	-	
	Balance of profit/ (loss) brought forward from previous period	- (20.116.91)	- (כב כב ככ כר)	-	
	Balance of profit/ (loss) prought forward from previous period	(30,116.81)	(2,673.73)	-	
	Balance carried forward to Balance Sheet	(37,076.08)	(37,076.08)	-	

IRDA Registration No. 152 Dated November 18, 2015

# **kotak** General Insurance

	FORM	1 NL-3-B-BS		
	BALANCE SHEET AS	AT 31st DECEMBER 2015		
				Rs '000
S.No	Particulars	Schedule	As at 31st December 2015	As at 31st December 2014
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	1,350,000.00	-
2	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
3	FAIR VALUE CHANGE ACCOUNT		-	-
4	DEFERRED TAX LIABILITY		-	-
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		1,350,000.00	-
	APPLICATION OF FUNDS			
1	INVESTMENTS	NL-12-Investment Schedule	1,260,207.13	-
2	LOANS	NL-13-Loans Schedule	-	-
3	FIXED ASSETS	NL-14-Fixed Assets Schedule	101,924.57	-
4	DEFERRED TAX ASSET		-	-
5	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	230.81	-
	Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	27,670.46	-
	Sub-Total (A)		27,901.27	-
6	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	72,247.00	-
7	PROVISIONS	NL-18-Provisions Schedule	4,862.05	-
	Sub-Total (B)		77,109.05	-
	NET CURRENT ASSETS (C) = (A - B)		(49,207.78)	-
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure		
		Schedule	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		37,076.08	
	TOTAL		1,350,000.00	-

FORM B-BS CONTINGENT LIABILITIES

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
2	SHARE APPLICATION MONEY PENDING ALLOTMENT	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	-	-



#### IRDA Registration No. 152 Dated November 18, 2015

#### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET

#### AS AT 31ST DECEMBER 2015

#### FORM NL-4-PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

Rs	'000

For the quarter ended 31st December 2015															
								Miscell	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Premium from direct business written	-	-	12.57	8.88	21.45	-	-	-	-	-	-	-		21.45	21.45
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	(12.35)	(8.71)	(21.05)	-	-	-	-	-	-	-	-	(21.05)	(21.05)
Gross Earned Premium	-	-	0.22	0.17	0.39	-	-	-	-	-	-	-		0.39	0.39
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-			-
Less : Premium on reinsurance ceded	-	-	0.63	0.44	1.07	-	-	-	-	-	-	-		- 1.07	1.07
Net Premium	-	-	11.94	8.43	20.37	-	-	-	-	-	-	-	-	20.37	20.37
Adjustment for change in reserve for unexpired risks	-	-	11.73	8.27	20.00	-	-	-	-	-	-	-	-	20.00	20.00
Total Premium Earned (Net)	-	-	0.21	0.16	0.37	-	-	-	-	-	-	-		0.37	0.37

Upto the quarter ended 31st December 2015															
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Premium from direct business written	-	-	12.57	8.88	21.45	-	-	-	-	-	-	-	-	21.45	21.45
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Adjustment for change in reserve for unexpired risks	-	-	(12.35)	(8.71)	(21.05)	-	-	-	-	-	-	-		(21.05)	(21.05)
Gross Earned Premium	-	-	0.22	0.17	0.39	-	-	-	-	-	-	-		0.39	0.39
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-			-
Less : Premium on reinsurance ceded	-	-	0.63	0.44	1.07	-	-	-	-	-	-	-		- 1.07	1.07
Net Premium	-	-	11.94	8.43	20.37	-	-	-	-	-	-	-	-	20.37	20.37
Adjustment for change in reserve for unexpired risks	-	-	11.73	8.27	20.00	-	-	-	-	-	-	-	-	20.00	20.00
Total Premium Earned (Net)	-	-	0.21	0.16	0.37	-	-	-	-	-	-	-		0.37	0.37

For the quarter ended 31st December 2014															
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Premium from direct business written	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Gross Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Net Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the quarter ended 31st December 2014															
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Premium from direct business written	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

#### IRDA Registration No. 152 Dated November 18, 2015

#### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET

#### AS AT 31ST DECEMBER 2015

#### FORM NL-5 - CLAIMS SCHEDULE CLAIMS INCURRED [NET]

For the quarter ended 31st December 2015															
								Miscell	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Claims paid:															
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims															
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

				Upto t	he quarter ei	nded 31st Dec	ember 2015								
								Miscell	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Claims paid:															
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_

				For th	e quarter en	ded 31st Dece	mber 2014								
								Miscel	aneous						1
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Claims paid:															l l
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-		-

				Upto t	he quarter ei	nded 31st Dec	ember 2014								
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Claims paid:															
Direct claims	-	-	-	-	-	-	-	-	-	-	-	-	· _		-
Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	· _		-
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Gross Incurred Claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Less : Re-insurance Ceded to claims	-	-	-	-	-	-	-	-	-	-	-	-	-		-
Total Claims Incurred (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-		-



Rs '000



IRDA Registration No. 152 Dated November 18, 2015

SCHEDULE	S TO AND FOR	RMING PART	OF THE REVE	NUE ACCOUN				OR THE QUAR	RTER ENDED	ON AND TO B	ALANCE SHE	ET			
					AS AT 31ST	DECEMBER 20	15								
				FO	RM NL-6-CON	IMISSION SCH	IEDULE								
					COM	MISSION									
															Rs '000
				For the	e quarter end	ed 31st Dece	mber 2015								115 000
	I				- 1			Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Commission paid															
Commission Paid Direct	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Add: Re-insurance Accepted															-
Less: Commission on Re-insurance Ceded - 0.09 0.02 0.12 0.09 0.02 0.12 0															0.12
															(0.12)
Break-up of the expenses (Gross) incurred to procure															
business to be furnished as per details indicated below:															
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-						-			-	-		
				Upto th	ie quarter en	ded 31st Dece	emper 2015								
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Commission paid															
Commission Paid Direct	-	-	-	-	-	-	-	-	-	-	-	-		-	_

Commission Paid Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	0.09	0.02	0.12	-	-	-	-	-	-	-	-	0.12	0.12
Net Commission	-	-	(0.09)	(0.02)	(0.12)	-	-	-	-	-	-	-	-	(0.12)	(0.12)
Break-up of the expenses (Gross) incurred to procure															
business to be furnished as per details indicated below:															
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

				For th	e quarter enc	led 31st Dece	mber 2014								
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Commission paid															
Commission Paid Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Break-up of the expenses (Gross) incurred to procure															
business to be furnished as per details indicated below:															
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

				Upto th	ne quarter en	ded 31st Dece	ember 2014								
								Miscel	aneous						
Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
Commission paid															
Commission Paid Direct	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:															
Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brokers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)			_	-	-	_	-		-	-	-	-	-	-	-

#### IRDA Registration No. 152 Dated November 18, 2015

### kotak General Insurance

#### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET

#### AS AT 31ST DECEMBER 2015

#### FORM NL-7-OPERATING EXPENSES SCHEDULE

#### **OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Rs	000

					For the c	uarter ended	31st Decem	ber 2015								
									Miscel	laneous						
Sr No.	Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
1	Employees' remuneration & welfare benefits	-	-	17,469.37	12,337.79	29,807.16	-	-	-	-	-	-	-		- 29,807.16	29,807.16
2	Travel, conveyance and vehicle running expenses	-	-	929.91	656.75	1,586.67	-	-	-	-	-	-	-		- 1,586.67	1,586.67
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-			-
4	Rents, rates & taxes	-	-	1,722.11	1,216.25	2,938.36	-	-	-	-	· –	. –	-		- 2,938.36	2,938.36
5	Repairs and maintenance	-	-	-	-	-	-	-	-	-	· –		-			-
6	Printing & stationery	-	-	92.85	65.57	158.42	-	-	-	-	· –		-		- 158.42	158.42
7	Communication	-	-	92.90	65.61	158.51	-	-	-	-	· –		-		- 158.51	158.51
8	Legal & professional charges	-	-	1,568.06	1,107.45	2,675.51	-	-	-	-	· –		-		- 2,675.51	2,675.51
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	· –		-			-
10	Advertisement and publicity	-	-	299.49	211.51	511.00	-	-	-	-	· _	-	-		- 511.00	511.00
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	· _	-	-			-
12	Others	-	-	-	-	-	-	-	-	-	· _	-	-			-
	Information Technology Related Expenses	-	-	1,343.88	949.12	2,293.00	-	-	-	-	· _	-	-		- 2,293.00	2,293.00
	Business Promotion	-	-	7.47	5.28	12.75	-	-	-	-	· _	-	-		- 12.75	12.75
	Directors Sitting Fees	-	-	70.33	49.67	120.00	-	-	-	-	· _	-	-		- 120.00	120.00
	Miscellaneous Expenses	-	-	28.61	20.21	48.82	-	-	-	-	-		-		- 48.82	48.82
13	Depreciation	-	-	1,110.19	784.08	1,894.27	-	-	-	-	·[		-		- 1,894.27	1,894.27
	TOTAL	-	-	24,735.17	17,469.28	42,204.45	-	-	-	-			-		- 42,204.45	42,204.45

					For the o	quarter ende	d 31st Decem	oer 2014								
									Miscell	aneous						
Sr No.	Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-		-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	· –	-	-	-	-	-	-	-	-		-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
4	Rents, rates & taxes	-	-	-	-	· -	-	-	-	-	-	-	-	-		-
5	Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-		-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-		-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-		-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-		-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-		-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-		-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Information Technology Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Directors Sitting Fees	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	TOTAL	-	-	-	-		-	-	-	-	-	-	-			-

#### IRDA Registration No. 152 Dated November 18, 2015

### kotak General Insurance

#### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET

#### AS AT 31ST DECEMBER 2015

#### FORM NL-7-OPERATING EXPENSES SCHEDULE

#### **OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Dr	1000	۱.

					Upto the	quarter ende	d 31st Decem	ber 2015								
									Miscell	laneous						
Sr No.	Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
1	Employees' remuneration & welfare benefits	-	-	24,006.74	16,954.82	40,961.56	-	-		-	-	-	-		40,961.56	40,961.56
2	Travel, conveyance and vehicle running expenses	-	-	954.82	674.35	1,629.17	-	-	-	-	-	-	-		1,629.17	1,629.17
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-			-
4	Rents, rates & taxes	-	-	9,989.23	7,054.92	17,044.15	-	-	-	-	-	-	-		- 17,044.15	17,044.15
5	Repairs and maintenance	-	-	-	-	-	-	-		-	-	-	-			-
6	Printing & stationery	-	-	93.73	66.19	159.92	-	-		-	-	-	-		- 159.92	159.92
7	Communication	-	-	92.90	65.61	158.51	-	-		-	-	-	-		- 158.51	158.51
8	Legal & professional charges	-	-	4,333.08	3,060.25	7,393.33	-	-		-	-	-	-		7,393.33	7,393.33
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-		-	-	-	-			-
10	Advertisement and publicity	-	-	299.49	211.51	511.00	-	-		-	-	-	-		- 511.00	511.00
11	Interest & Bank Charges	-	-	-	-	-	-	-		-	-	-	-			-
12	Others	-	-	-	-	-	-	-		-	-	-	-			-
	Membership and Subscription Fees	-	-	11.87	8.39	20.26	-	-		-	-	-	-		- 20.26	20.26
	Information Technology Related Expenses	-	-	1,343.88	949.12	2,293.00	-	-		-	-	-	-		2,293.00	2,293.00
	Business Promotion	-	-	7.47	5.28	12.75	-	-		-	-	-	-		- 12.75	12.75
	Directors Sitting Fees	-	-	117.22	82.78	200.00	-	-		-	-	-	-		- 200.00	200.00
	Miscellaneous Expenses	-	-	28.61	20.21	48.82	-	-	-	-	-	-	-		48.82	48.82
13	Depreciation	-	-	1,219.19	861.05	2,080.24	-	-	-	-	-	-	-		2,080.24	2,080.24
	TOTAL	-	-	42,498.22	30,014.48	72,512.70	-	-	-	-	-	-	-		- 72,512.70	72,512.70

Upto the quarter ended 31st December 2014																
									Miscell	aneous						
Sr No.	Particulars	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	Grand Total
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-		-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-		-
5	Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-		-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-		-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-		-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-		-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-		-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Membership and Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Information Technology Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Directors Sitting Fees	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-		-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-			-



IRDA Registration No. 152 Dated November 18, 2015

# SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015 FORM NL-8-SHARE CAPITAL SCHEDULE

#### SHARE CAPITAL

			Rs '000	
S.No	Particulars	As at 31st	As at 31st	
3.110		December 2015	December 2014	
1	Authorised Capital			
-	150,000,000 (Previous Year: NIL) Equity Shares of Rs. 10 each	1,500,000.00		
2	Issued Capital			
	135,000,000 (Previous Year: NIL) Equity Shares of Rs. 10 each	1,350,000.00		
3	Subscribed Capital			
	135,000,000 (Previous Year: NIL) Equity Shares of Rs. 10 each	1,350,000.00		
4	Called-up Capital			
	135,000,000 (Previous Year: NIL) Equity Shares of Rs. 10 each	1,350,000.00		
	Less : Calls unpaid	-		
	Add : Equity Shares forfeited (amount originally paid up)	-		
	Less : Par Value of Equity Shares bought back	-		
	Less : Preliminary Expenses	-		
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-		
	TOTAL	1,350,000.00		



IRDA Registration No. 152 Dated November 18, 2015

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Particulars	As at 31st December 2015		As at 31st December 2014		
	Number of Shares	% of Holding	Number of Shares	% of Holding	
Promoters					
- Indian	135,000,000	100%	-	0%	
- Foreign	-	0%	-	0%	
Others					
TOTAL	135,000,000	100%	-	0%	



IRDA Registration No. 152 Dated November 18, 2015

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

#### RESERVES AND SURPLUS

Rs '000

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
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	-	-
7	Balance in Profit & Loss Account	-	-
	TOTAL	-	-

IRDA Registration No. 152 Dated November 18, 2015



Rs '000

## SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015 FORM NL-11-BORROWINGS SCHEDULE BORROWINGS

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-



IRDA Registration No. 152 Dated November 18, 2015

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-12-INVESTMENT SCHEDULE INVESTMENTS

Rs '000

S.No	Particulars	As at 31st December 2015	As at 31st Decembe 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	467,214.66	
2	Other Approved Securities	-	
3	Other Investments	-	
	(a) Shares	-	
	(aa) Equity	-	
	(bb) Preference	-	
	(b) Mutual Funds	-	
	(c) Derivative Instruments	-	
	(d) Debentures/ Bonds	150,410.72	
	(e) Other Securities	-	
	(f) Subsidiaries	-	
	(g) Investment Properties-Real Estate	-	
4	Investments in Infrastructure and Social Sector	355,181.40	
5	Other than Approved Investments	-	
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	245,948.36	
2	Other Approved Securities	-	
3	Other Investments	-	
	(a) Shares	-	
	(aa) Equity	-	
	(bb) Preference	-	
	(b) Mutual Funds	41,452.00	
	(c) Derivative Instruments	-	
	(d) Debentures/ Bonds	-	
	(e) Other Securities - Fixed Deposit with banks	-	
	(f) Subsidiaries	-	
	(g) Investment Properties-Real Estate	-	
4	Investments in Infrastructure and Social Sector	-	
5	Other than Approved Investments	-	
	TOTAL	1,260,207.13	



IRDA Registration No. 152 Dated November 18, 2015

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015 FORM NL-13-LOANS SCHEDULE LOANS

			Rs '000
S.No	Particulars	As at 31st December	As at 31st December
5.100		2015	2014
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	
	(a) On mortgage of property	-	
	(aa) In India	-	
	(bb) Outside India	-	
	(b) On Shares, Bonds, Govt. Securities	-	
	(c) Others	-	
	Unsecured	-	
	TOTAL	-	
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	
	(b) Banks and Financial Institutions	-	
	(c) Subsidiaries	-	
	(d) Industrial Undertakings	-	
	(e) Others	-	
	TOTAL	-	
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	
	(aa) In India	-	
	(bb) Outside India	-	
	(b) Non-performing loans less provisions	-	
	(aa) In India	-	
	(bb) Outside India	-	
	TOTAL	-	
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	
	(b) Long Term	-	
	TOTAL	-	



# kotak General Insurance

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015 FORM NL-14-FIXED ASSETS SCHEDULE FIXED ASSETS

										Rs '000
		Cost/ Gross Block				Depreciation				Net Block
Particulars	Opening as at 1st April 2015	Additions during the period	Deductions/ adjustments during the period	As at 31st December 2015	Opening as at 1st April 2015	For the period ended	On Sales/ Adjustments	As at 31st December 2015	As at 31st December 2015	As at 31st December 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Software	-	50,335.38	-	50,335.38	-	676.60	-	676.60	49,658.78	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	877.44	-	877.44	-	1.57	-	1.57	875.87	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
IT Equipments	-	42,349.35	-	42,349.35	-	760.42	-	760.42	41,588.93	-
Vehicles	-	5,088.67	-	5,088.67	-	598.15	-	598.15	4,490.52	-
Office Equipment	-	5,291.52	-	5,291.52	-	43.49	-	43.49	5,248.03	-
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	-	103,942.36	-	103,942.36	-	2,080.24	-	2,080.24	101,862.12	-
Work in progress	-	-	-	-	-	-	-	-	62.45	-
Grand Total	-	103,942.36	-	103,942.36	-	2,080.24	-	2,080.24	101,924.57	-
Previous Year	-	-	-	-	-	-	-	-	-	-



IRDA Registration No. 152 Dated November 18, 2015

# SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

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

#### CASH AND BANK BALANCES

			Rs '000
C No.	Dauticulaur	As at 31st	As at 31st
S.No	Particulars	December 2015	December 2014
1	Cash (including cheques, drafts and stamps)	149.99	-
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	80.39	-
	(c) Others	0.43	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	230.81	-
	Balances with non-scheduled banks included in 2 & 3 above	_	-



IRDA Registration No. 152 Dated November 18, 2015

### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

# FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

#### ADVANCES AND OTHER ASSETS

Rs '000

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	388.07	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	258.04	
6	Others		
	Security Deposits	-	
	Advances to vendors	728.71	
	Advances to Employees	342.28	
	Advance to others	-	
	TOTAL (A)	1,717.10	
	OTHER ASSETS		
1	Income accrued on investments	21,670.12	
2	Outstanding Premiums	-	
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	0.12	
6	Due from subsidiaries/ holding company	1,044.33	
7	Deposit with Reserve Bank of India	-	
8	Others		
	Receivable from Related Parties	-	
	Security and other deposits	2.00	
	Service Tax Unutilised Credit	3,236.78	
	Cenvat Credit	-	
	TOTAL (B)	25,953.35	
	TOTAL (A+B)	27,670.46	



IRDA Registration No. 152 Dated November 18, 2015

# SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-17-CURRENT LIABILITIES SCHEDULE

#### CURRENT LIABILITIES

			Rs '000
S.No	Particulars	As at 31st December 2015	As at 31st December 201
1	Agents' Balances		
2	Balances due to other insurance companies	1.23	
3	Deposits held on re-insurance ceded		
4	Premiums received in advance	29.01	
5	Unallocated Premium		
6	Unclaimed Amount of Policyholders		
7	Sundry creditors	17.72	
8	Due to subsidiaries/ holding company	2,366.94	
9	Claims Outstanding		
10	Due to Officers/ Directors		
11	Others -		
	Statutory Dues	3,724.43	
	Refund Payable - Premium		
	Provision for expenses	66,107.66	ò
	Payable to Related Parties	0.00	
	Contracts for Investments	0.01	
	Stale Cheque		
	Payable to Employees		
	TOTAL	72,247.00	



IRDA Registration No. 152 Dated November 18, 2015

# SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-18-PROVISIONS SCHEDULE

#### PROVISIONS

Rs '000

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
1	Reserve for Unexpired Risk	20.00	-
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	Provision for Gratuity	2,570.28	-
	Provision for Leave Encashment	2,271.77	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	4,862.05	-

IRDA Registration No. 152 Dated November 18, 2015



### SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET AS AT 31ST DECEMBER 2015

FORM NL-19 MISC EXPENDITURE SCHEDULE

### MISCELLANEOUS EXPENDITURE

#### (To the extent not written off or adjusted)

Rs '000

S.No	Particulars	As at 31st December 2015	As at 31st December 2014
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-



PERIODIC DISCLOSURES	
FORM NL-21 STATEMENT OF LIABILITIES	
STATEMENT OF LIABILITIES	
	(Rs in Lakhs)

			As at 31st De	cember 2015			As at 31st De	ecember 2014	
S.No	Particulars	Reserves for unexpired risks	Outstanding IBNR R		Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
ä	a Marine Cargo	-	-	-	-	-	-	-	-
k	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
ä	Motor	0.20	-	-	0.20	-	-	-	-
k	Engineering	-	-	-	-	-	-	-	-
(	Aviation	-	-	-	-	-	-	-	-
C	Liabilities	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-
4	Health Insurance	-	-	-	-	-	-	-	-
	Total Liabilities	0.20	-	-	0.20	-	-	-	-



#### PERIODIC DISCLOSURES

#### GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST DECEMBER 2015

#### FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

																									(	(Rs in Lakhs)
STATES	F	ire	Marine	e (Cargo)	Marin	e (Hull)	Engin	eering	Motor Ov	n Damage	Motor T	hird Party	Liability	insurance	Personal	l Accident	Medical I	nsurance		s medical rance	Crop Ir	nsurance		Other Ianeous	Grand	d Total
STATES	For Q3 FY 15-16	Upto Q3 FY 15-16																								
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maharasthra	-	-	-	-	-	-	-	-	0.13	0.13	0.09	0.09	-	-	-	-	-	-	-	-	-	-	-	-	0.21	0.23
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-		-	-	-		-	0.13	0.13	0.09	0.09	-	-	-	-	-			-	-			-	0.21	0.21

### PERIODIC DISCLOSURES FOR THE QUARTER ENDED 31ST DECEMBER 2015

#### FORM NL-23 REINSURANCE RISK CONCENTRATION

Premium ceded to reinsurers Premium ceded to reinsurers / Total **Reinsurance Placements** S.No. No. of reinsurers reinsurance premium ceded (%) **Non-Proportional** Facultative Proportional No. of Reinsurers with rating of AAA and above 0 1 ----No. of Reinsurers with rating AA but less than AAA 2 0 ----No. of Reinsurers with rating A but less than AA 3 1 0.01 --100% No. of Reinsurers with rating BBB but less than A 4 0 ----5 No. of Reinsurres with rating less than BBB 0 ----No. of Indian reinsurer other than GIC 6 0 ----Total 1 0.01 100% --



(Rs in Lakhs)



### PERIODIC DISCLOSURES FOR THE QUARTER ENDED 31ST DECEMBER 2015

### FORM NL-24 AGEING OF CLAIMS

SI.No.	Line of Business			No. of claims paic	I		Total No. of	Total amount	
51.110.	Line of business	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	-	-	-	-	-	-	-	
	Motor OD	-	-	-	-	-	-	-	
6	Motor TP	-	-	-	-	-	-	-	
7	Health	-	-	-	-	-	-	-	
8	Overseas Travel	-	-	-	-	-	-	-	
9	Personal Accident	-	-	-	-	-	-	-	
10	Liability	-	-	-	-	-	-	-	
11	Crop	-	-	-	-	-	-	-	
12	Miscellaneous	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	



#### PERIODIC DISCLOSURES FOR THE QUARTER ENDED 31ST DECEMBER 2015

FORM NL-25 QUARTERLY CLAIMS DATA FOR NON-LIFE

														No. of claim	is only
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineerin g	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellane ous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



### PERIODIC DISCLOSURES SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER 2015

#### FORM NL-26 - CLAIMS INFORMATION - KG TABLE I

Required solvency margin based on net premium and net incurred claims

**Gross incurred** Net incurred Item No. Description **Gross Premium** Net Premium RSM-1 RSM RSM-2 claim Claim 1 Fire -------2 Marine Cargo -------3 Marine Hull -------4 Motor 0.21 0.20 0.04 0.04 ---5 Engineering -------6 Aviation -------7 Laibilities -------8 Others -------9 Health -------Total 0.21 0.04 0.20 0.04 ---

(Rs in Lakhs)



### PERIODIC DISCLOSURES DECEMBER 2015

### FORM NL-27 OFFICES INFORMATION FOR NON-LIFE

SI. No.	Of	ffice Information	Number
1	No. of offices at the beginning of the year		0
2	No. of branches approved during the year		14
3	No. of branches opened during the year	Out of approvals of previous year	0
4	No. of branches opened during the year	Out of approvals of this year	2
5	No. of branches closed during the year		0
6	No of branches at the end of the year		2
7	No. of branches approved but not opend		12
8	No. of rural branches		0
9	No. of urban branches		2

### IRDA Registration No. 152 Dated November 18, 2015



		I	PERIODIC DISCLOS	SURES
		STATEME	ENT AS ON 31st DI	ECEMBER 2015
		Period	licity of Submissio	n: Quarterly
		FORM NI	L-28 STATEMENT (	DF ASSETS - 3B
		neral Insurer, Re-insurers)		
			(Business within I	ndia)
			Rs. In Lakhs	
No	PARTICULARS	SCH	AMOUNT	
1	Investments	8	12,602.07	
2	Loans	9	-	
3	Fixed Assets	10	1,019.25	

2	Loans	9	-
3	Fixed Assets	10	1,019.25
4	Current Assets		
	a. Cash & Bank Balance	11	2.31
	b. Advances & Other Assets	12	276.70
5	Current Liabilities		
	a. Current Liabilities	13	722.47
	b. Provisions	14	48.62
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		13,129.24
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	1,019.25
3	Cash & Bank Balance (if any)	11	2.31
4	Advances & Other Assets (if any)	12	276.70
5	Current Liabilities	13	722.47
6	Provisions	14	48.62
7	Misc. Exp not Written Off	15	
8	Debit Balance of P&L A/c		
		TOTAL (B)	527.17
	'Investment Assets' As per FORM 3B	(A-B)	12,602.07

			SI	н		Book Value (SH		. FVC Amount	Tatal	Mariliant
No	'Investment' represented as	Reg. %	Balance	<b>FRSM</b> <sup>+</sup>	РН	+ PH)	% Actual	FVC Amount	Total	Market Value
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	value
1	G. Sec.	Not less than 20%	5,591.64			5,591.64	44.37%		5,591.64	5,588.57
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	7,131.63			7,131.63	56.59%		7,131.63	7,121.06
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	3,551.81			3,551.81	28.18%		3,551.81	3,542.02
	2. Approved Investments	Not exceeding 55%	1,918.63			1,918.63	15.22%		1,918.63	1,915.48
	3. Other Investments (not exceeding 25%)	Not exceeding 55%	-			-	0.00%		-	-
	Total Investment Assets	100%				12,602.07	100.00%		12,602.07	12,578.55



#### PERIODIC DISCLOSURES FOR THE QUARTER ENDED 31ST DECEMBER 2015

FORM NL-29 DETAIL REGARDING DEBT SECURITIES

								(Rs in Lakhs)
		MARKET	T VALUE			BOOK	VALUE	
Particulars	As at 31st December 2015	as % of total for this class	As at 31st December 2014	as % of total for this class	As at 31st December 2015	as % of total for this class	As at 31st December 2014	as % of total for this class
Break down by credit rating								
AAA rated	4455.81	35.42%	0	0.00%	4466.56	35.44%	0	0.00%
AA or better	1001.69	7.96%	0	0.00%	1003.88	7.97%	0	0.00%
Rated below AA but above A	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Rated below A but above B	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Any other	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Central Government	5588.57	44.43%	0	0.00%	5591.64	44.37%	0	0.00%
State Government	1532.48	12.18%	0	0.00%	1539.99	12.22%	0	0.00%
Total	12578.55	100.00%	0	0.00%	12602.07	100.00%	0	0.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	2874.09	22.85%	0	0:00%	2874.00	22.81%	0	0.00%
more than 1 yearand upto 3years	1500.96	11.93%	0	0.00%	1504.11	11.94%	0	0.00%
More than 3years and up to 7years	8203.50	65.22%	0	0.00%	8223.96	65.26%	0	0.00%
More than 7 years and up to 10 years	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
above 10 years	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Total	12578.55	100.00%	0	0.00%	12602.07	100.00%	0	0.00%
Prockdown by type of the issurer								
Breakdown by type of the issurer a. Central Government	5588.57	44.43%	0	0.00%	5591.64	44.37%	0	0.00%
b. State Government	1532.48	12.18%	0	0.00%	1539.99	12.22%	0	0.00%
c. Corporate Securities	5457.50	43.39%	0	0.00%	5470.44	43.41%	0	0.00%
Total	12578.55	43.39% 100.00%	0	0.00%	12602.07	43.41% 100.00%	0	0.00%



#### PERIODIC DISCLOSURES

#### FORM NL-30 ANALYTICAL RATIOS Analytical Ratios for Non-Life companies

					Analytical I	Ratios for the Qu	arter ended 31st	December 2015								
										Miscel	aneous					
SI.No.	Particular	Total	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Premium Growth Rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Premium to shareholders' fund ratio	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	95%	NA	NA	95%	95%	95%	NA	NA	NA	NA	NA	NA	NA	NA	95%
5	Net Commission Ratio	-1%	NA	NA	-1%	0%	-1%	NA	NA	NA	NA	NA	NA	NA	NA	-1%
6	Expense of Management to Gross Direct Premium Ratio	196793%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	207150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	207150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	0.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-113026.14	NA	NA	-116371.99	-108604.88	-113026.14	NA	NA	NA	NA	NA	NA	NA	NA	-113026.14
12	Operationg Profit Ratio	-11302614%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	14381.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-1863756%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Analytical Ratios for the Nine Months ended 31st December 2015															
										Miscel	aneous					
SI.No.	Particular	Total	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Premium Growth Rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Gross Premium to shareholders' fund ratio	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	95%	NA	NA	95%	95%	95%	NA	NA	NA	NA	NA	NA	NA	NA	95%
5	Net Commission Ratio	-1%	NA	NA	-1%	0%	-1%	NA	NA	NA	NA	NA	NA	NA	NA	-1%
6	Expense of Management to Gross Direct Premium Ratio	338115%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	355911%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	355910%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	0.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-194194.46	NA	NA	-199943.15	-186598.05	-194194.4604	NA	NA	NA	NA	NA	NA	NA	NA	-194194.4604
12	Operationg Profit Ratio	-19419446%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	14381.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-9213270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



#### PERIODIC DISCLOSURES

#### FORM NL-30 ANALYTICAL RATIOS

#### Analytical Ratios for Non-Life companies

	Analytical Ratios for the Quarter ended 31st December 2014															
										Miscell	aneous					
SI.No.	Particular	Total	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Premium Growth Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Gross Premium to shareholders' fund ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
~~~	Growth rate of shareholders'fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	1 Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Net Commission Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Expense of Management to Net Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	2 Operationg Profit Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Analytical Ratios for the Nine Months ended 31st December 2014														
										Miscell	aneous					
SI.No.	Particular	Total	Fire	Marine	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total
1	Gross Premium Growth Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Gross Premium to shareholders' fund ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Growth rate of shareholders'fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net Retention Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Net Commission Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Expense of Management to Gross Direct Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Expense of Management to Net Premium Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Net Incurred Claims to Net Earned Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Combined Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Technical Reserves to net premium ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Underwriting balance ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Operationg Profit Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Liquid Assets to liabilities ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Net earning ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	return on net worth ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	NPA Ratio															
	Gross NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S.No	Particulars	For the quarter ended 31st December 2015	Upto the quarter ended 31st December 2015	For the quarter ended 31st December 2014	Upto the quarter ended 31st December 2014
Equity H	Iolding Pattern for Non-Life Insurers				
1	(a) No. of shares	135,000,000	135,000,000	-	-
2	(b) Percentage of shareholding (Indian / Foreign)	100% /0%	100% /0%	0%	0%
	( c) %of Government holding (in case of public sector insurance				
3	companies)	0%	0%	NA	NA
	(a) Basic and diluted EPS before extraordinary items (net of tax				
4	expense) for the period (not to be annualized)	(0.05)	(0.25)	NA	NA
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)				
5	for the period (not to be annualized)	(0.05)	(0.25)	NA	NA
6	(iv) Book value per share (Rs)	9.73	9.73	NA	NA



#### PERIODIC DISCLOSURES

#### FORM NL-31 RELATED PARTY TRANSACTIONS - 31st DECEMBER 2015

							(Rs in Lakhs)						
		Nature of			Consideration paid / received*								
Sl.No.	Name of the Related Party	Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st December 2015	Upto the quarter ended 31st December 2015	For the quarter ended 31st December 2014	Upto the quarter ended 31st December 2014						
1	BALASUBRAMANIAN T S	Relative of CEO	Premium Received	0.05	0.05	-	-						
2	Kotak Mahindra Bank Ltd.	Holding Company	Rent Paid	29.15	41.23	-	-						
3			Reimbursement to Companies under Shared Services	0.04	22.77	-	-						
4			Transfer of Asset from KMBL to KGI	-	18.45	-	-						
5			Transfer of SAR's	(8.04)	81.51	-	-						
6			Internal transfer of Employees from KMBL to KGI	8.96	26.04	-	-						
7			Interest on Fixed Deposits	-	25.80	-	-						
8			Share Capital	-	13,395.00	-	-						
9	Kotak Mahindra Old Mutual Life Insurance Limited	Fellow Subsidiary	Advance for Term insurance	1.20	1.20	-	-						
10			Employee balance transfer	8.04	8.04	-	-						
11		Chief Executive Officer & Chief											
	Mr. Mahesh Balasubramanian	Marketing Officer	Remuneration	32.35	66.71	-	-						
				71.75	13,686.82	-	-						



#### PERIODIC DISCLOSURES 31ST DECEMBER 2015

#### 5131 DECEIVIBER 20

FORM NL-32 PRODUCTS INFORMATION

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

SI. 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	Liability only (Private Car)	KMG-MT-P16-52-V01-15-16	KMG-MT-P16-52-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	14/12/2015	16/12/2015
2	Liability Only (Two Wheeler)	KMG-MT-P16-53-V01-15-16	KMG-MT-P16-53-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	14/12/2015	16/12/2015
3	Liability Only (GCV)	KMG-MT-P16-54-V01-15-16	KMG-MT-P16-54-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	14/12/2015	16/12/2015
4	Liability Only (PCV)	KMG-MT-P16-55-V01-15-16	KMG-MT-P16-55-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	14/12/2015	16/12/2015
5	Liability Only (Misc D)	KMG-MT-P16-56-V01-15-16	KMG-MT-P16-56-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	14/12/2015	16/12/2015
6	Kotak Car Secure	KMG-MO-P16-47-V01-15-16	KMG-MO-P16-47-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
7	Kotak Commercial Vehicle Secure (Misc D)	KMG-MO-P16-51-V01-15-16	KMG-MO-P16-51-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
8	Kotak Commercial Vehicle Secure (Goods Carrying Vehicle)	KMG-MO-P16-50-V01-15-16	KMG-MO-P16-50-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
9	Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle)	KMG-MO-P16-49-V01-15-16	KMG-MO-P16-49-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
10	Kotak two Wheeler Secure	KMG-MO-P16-48-V01-15-16	KMG-MO-P16-48-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
11	Add-on Covers to Kotak Car Secure - Depriciation Cover	KMG-MO-A00-00-24-V01-15-16	KMG-MO-A00-00-24-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
12	Add-on Covers to Kotak Car Secure - Consumables Cover	KMG-MO-A00-00-25-V01-15-16	KMG-MO-A00-00-25-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
13	Add-on Covers to Kotak Car Secure - Engine Protect	KMG-MO-A00-00-26-V01-15-16	KMG-MO-A00-00-26-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
14	Add-on Covers to Kotak Car Secure - Return to Invoice	KMG-MO-A00-00-27-V01-15-16	KMG-MO-A00-00-27-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015
15	Add-on Covers to Kotak Car Secure - Roadside Assitance	KMG-MO-A00-00-28-V01-15-16	KMG-MO-A00-00-28-V01-15-16	Private Motor: Internal Tariff Rated/ Individual Experience Rated	Motor	03/12/2015	16/12/2015



### PERIODIC DISCLOSURES SOLVENCY FOR THE QUARTER ENDED 31ST DECEMBER 2015

### FORM NL-33 SOLVENCY MARGIN - KGII

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):		0.20
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		0.20
3	Other Liabilities (other liabilities in respect of		
	Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of		
	Assets as mentioned in Form IRDA-Assets-AA):		13,659.66
	Deduct:		
6	Other Liabilities (other liabilities in respect of		
	Shareholders' Fund as mentioned in Balance Sheet)		770.89
7	Excess in Shareholders' Funds (5-6)		12,888.77
8	Total Available Solvency Margin [ASM] (4+7)		12,888.77
9	Total Required Solvency Margin [RSM]		5,000.00
10	Solvency Ratio (Total ASM/Total RSM)		2.58



### PERIODIC DISCLOSURES FOR THE QUARTER ENDED ON 31ST DECEMBER 2015

FORM NL-34 BOARD OF DIRECTORS & KEY PERSON

**BOD and Key Person information** 

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Gaurang Shah	Non Executive Director	-
2	Mr. G. Murlidhar	Non Executive Director	-
3	Mr. Virat Diwanji	Non Executive Director	-
4	Mr. Dhananjay Date	Non Executive Director (Independent Director)	-
5	Mr. Arun Agarwal	Non Executive Director (Independent Director)	-
6	Ms. Anu Aggarwal	Non Executive Director	-
	Key Pesons as defined i	n IRDA Registration of Companies Regulations, 2000	
1	Mr. Mahesh Balasubramanian	Chief Executive Officer & Chief Marketing Officer	-
2	Mr. Mehul Shah	Appointed Actuary & Chief Risk Officer	-
3	Mr. Gajendra Manavalan	Chief Investment Officer	-
4	Ms. Shweta Agarwal	Chief of Internal Audit	-
5	Mr. Yash Kotak	Chief Finance Officer	-
6	Ms. Priti Rohira	Chief Compliance Officer	-

### IRDA Registration No. 152 Dated November 18, 2015



PERIODIC DISCLOSURES	
Statement as on: 31ST DECEMBER 2015	
Periodicity of Submission : Quarterly	
FORM NL-35 NON PERFORMING ASSETS-7A	
Details of Investment Portfolio	
Name of the Fund :	
	Rs. Lakh:

		Instrument	Intere	st Rate	Total O/s Principal				incipal Interest	st Deferred	d Deferred	Rolled	Has there been any Principal Waiver?		Classificatio	Provision	Provision
COI	Company Name	Туре	%	Has there been revision?	(Book Value)	(Book Value)	(Book Value)	Due from	Due from	Principal	Interest	Over?	Amount	Board Approval Ref	n	(%)	(Rs)
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL



#### PERIODIC DISCLOSURES Statement as on: 31ST DECEMBER 2015

Periodicity of Submission : Quarterly

FORM NL-36 YIELD ON INVESTMENTS 1

Statement of Investment and Income on Investment

		Statement of investment and income on investment																
		1			urrent Quarte	er		r		Year to Date			1		Previous Year	r	Rs. Lakhs	
	Coto and the set of th	Category	Investm	ent (Rs.)	Income on		Net Yield	Investm	ent (Rs.)	Income on		Net Weld	Investme		Income on		Not Model	
No.	Category of Investment	Code	De als Malue	Market	Investment	Gross Yield (%) <sup>1</sup>	(%) <sup>2</sup>	Beel Melve	Market	Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Book Value	Market	Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	
			Book Value	Value	(Rs.)	(%)	(%)=	Book Value	Value	(Rs.)	(%)	(%)=	BOOK Value	Value	(Rs.)	(%)	(%)=	
Α	Government Securities																	
A01	Central Government Bonds	CGSB	3048.04	3129.00	32.34	12.53%	12.53%	3048.04	3129.00	32.34	12.53%	12.53%					<u> </u>	
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
A04	Treasury Bills	CTRB	2452.88	2459.57	13.19	6.79%	6.79%	2452.88	2459.57	13.19	6.79%	6.79%					<b> </b>	
В	Government Securities/Other Approved Securities																<b> </b>	
B01	Central Government Guaranteed Loans / Bonds	CGSL	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00		/	0.00	0.00	0.00	0.00%	0.00%					<b>↓</b>	
B02 C	State Government Bonds Housing & Loans To State Govt. For Housing And Fire Fighting Equipment	SGGB	1489.07	1532.48	9.19	7.53%	7.53%	1489.07	1532.48	9.19	7.53%	7.53%					<b>├</b> ───	
C	TAXABLE BONDS OF																<b> </b>	
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					i	
C04	Bonds/Debentures issued by NHB / Institution accredited by NHB	HTDN	1000.00	997.89	5.28	8.05%	8.05%	1000.00	997.89	5.28	8.05%	8.05%			-		<u> </u>	
C12	Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.03/0	0.05%	0.00	0.00	0.00	0.00%	0.00%					<u> </u>	
D	Infrastructure Investments	1000	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<u> </u>	
D01	Infrastructure - Other Approved Securities	ISAS	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%	1 1				<u> </u>	
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
-	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%			1		(	
	LT Bank Bonds Approved Investment– Infrastructure	ILBI	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
	TAXABLE BONDS OF																ſ	
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	2382.39	2544.13	15.01	7.69%	7.69%	2382.39	2544.13	15.01	7.69%	7.69%					ſ	
D09	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					Ĺ	
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
D16	Infrastructure - Debentures / Bonds / CPs / Ioans	IODS	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
E	Approved Investment Subject To Exposure Norms																<b> </b>	
E01	PSU - Equity shares - quoted	EAEQ	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					L	
E02	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b>↓</b>	
E05	Corporate Securities - Bonds - (Taxable)	EPBT EPNQ	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b>├</b> ───	
E07 E09	Corporate Securities - Preference Shares Corporate Securities - Debentures	ECOS	0.00	0.00	0.00 7.83	8.53%	8.53%	0.00 1343.09	0.00	0.00	0.00%	0.00%					i	
E09 E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - Promoter Group	ECOS	0.00	0.00	0.00	8.33%	8.53%	0.00	0.00	0.00	8.53% 0.00%	0.00%					i	
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<u> </u>	
	Deposits - Deposit with Scheduled Banks, FIs																<u> </u>	
E17	(incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					i	
E18	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					i	
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
E22	CCIL - CBLO	ECBO	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					(	
E23	Commercial Papers	ECCP	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
E24	Application Money	ECAM	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					ſ	
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					ſ	
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%						
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	745.97	257.00	4.32	7.32%	7.32%	745.97	257.00	4.32	7.32%	7.32%						
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	472.59	157.52	2.69	7.45%	7.45%	472.59	157.52	2.69	7.45%	7.45%					<b></b>	
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b></b>	
F	Other Investments	0.005						0.00	0.00	0.00	0.00%	0.00%					───	
F01	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b>└───</b>	
F03	Equity Shares (incl Co-op Societies)	OESH	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%					<b> </b>	
F06	Passively Managed Equity ETF (Non Promoter Group)	OETF	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%	├				<b> </b>	
F16	Alternate Investment Funds (Category I)	OAFA	0.00	0.00	0.00			0.00	0.00	0.00	0.00%	0.00%	├				<b> </b>	
F06 F14	Passively Managed Equity ETFs (Promoter Group) Mutual Funds - Debt / Income / Serial Plans	OETP OMGS	0.00	0.00	0.00	8.47%	8.47%	0.00 2595.02	0.00	0.00	0.00%	0.00%	┨────┤		-		┝────	
F14 F15		OMGS	5565.79 4605.75	0.00	104.37 158.13				0.00		7.52%		┨────┤		-		┝────	
F15	Mutual Funds (under Insurer's Promoter Group)	UNIPG	4005.75	0.00	158.13	15.71%	15.71%	4408.92	0.00	158.71	1.5/%	7.57%	1		1		L	



ſ	PERIODIC DISCLOSURES
	Statement as on: 31ST DECEMBER 2015
	Periodicity of Submission : Quarterly
ſ	FORM NL-37 DOWN GRADING OF INVESTMENT-2
	Statement of Down Graded Investments
	Name of the Fund :

									Rs. Lakhs
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
Α.	During the Quarter <sup>1</sup>	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
В.	As on Date <sup>2</sup>	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

# PERIODIC DISCLOSURES

31ST DECEMBER 2015

#### FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Quarterly Business Returns across line of Business

SI.No.	Line of Business	Current	Current Quarter		previous year	upto the	e period	same period of the previos year	
51.100.	Life of Busiliess	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	0.09	3	-	-	0.09	3	-	-
4	Motor OD	0.13	3	-	-	0.13	3	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	-	-	-	-	-	-	-	-
10	Health	-	-	-	-	-	-	-	-
11	Others*	-	-	-	-	-	-	-	-
	Total	0.21	3	-	-	0.21	3	-	-



(Rs in Lakhs)



### FORM NL-39 RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

					(Rs in Lakhs)
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	Not Applicable	Not Applicable	Not Applicable
T	File	Social	Not Applicable	Not Applicable	Not Applicable
2	Cargo & Hull	Rural	Not Applicable	Not Applicable	Not Applicable
2	Cargo & Hull	Social	Not Applicable	Not Applicable	Not Applicable
3	Motor TP	Rural	Not Applicable	Not Applicable	Not Applicable
3		Social	Not Applicable	Not Applicable	Not Applicable
4	Motor OD	Rural	Not Applicable	Not Applicable	Not Applicable
4		Social	Not Applicable	Not Applicable	Not Applicable
5	Engineering	Rural	Not Applicable	Not Applicable	Not Applicable
5	Lingineering	Social	Not Applicable	Not Applicable	Not Applicable
6	Workmon's Componsation	Rural	Not Applicable	Not Applicable	Not Applicable
0	Workmen's Compensation	Social	Not Applicable	Not Applicable	Not Applicable
7	Employer's Liability	Rural	Not Applicable	Not Applicable	Not Applicable
/	Employer's Elability	Social	Not Applicable	Not Applicable	Not Applicable
8	Aviation	Rural	Not Applicable	Not Applicable	Not Applicable
0	Aviation	Social	Not Applicable	Not Applicable	Not Applicable
9	Personal Accident	Rural	Not Applicable	Not Applicable	Not Applicable
9	Personal Accident	Social	Not Applicable	Not Applicable	Not Applicable
10	Health	Rural	Not Applicable	Not Applicable	Not Applicable
10	neatti	Social	Not Applicable	Not Applicable	Not Applicable
11	Others*	Rural	Not Applicable	Not Applicable	Not Applicable
11	Others	Social	Not Applicable	Not Applicable	Not Applicable





#### PERIODIC DISCLOSURES

#### FORM NL-40 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(Rs in Lakhs)

SI.No.	Channels	For the quarter ended 31st December 2015		For the quarter ended 31st December 2014		Upto the quart Decemb		Upto the quarter ended 31st December 2014		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	-	-	-	-	-	-	-	-	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	
4	Brokers	-	-	-	-	-	-	-	-	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	3.00	0.21	-	-	3.00	0.21	-	-	
	Total (A)	3.00	0.21	-	-	3.00	0.21	-	-	
1	Referral (B)	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	3.00	0.21	-	-	3.00	0.21	-	-	

#### PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL

INSURER: K

Kotak Mahindra General I	Insurance Company	/ Limited
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31.12.2015

	GRIEVANCE DISPOSAL FOR THE PERIOD 01-Oct-2015 to 31-Dec-2015									
Sl.No.	Particulars	Opening Balance*	Additions during	Complaints Resolved / Settled during			<b>Complaints pending</b>	Total Complaints		
		as on 01.10.2015	the quarter		the quarter		at the end of the	registered upto the		
				Fully	Partial	Rejected	quarter	quarter during the		
				Accepted	Accepted			financial year		
1	Complaints made by the customers									
a)	Proposal related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
b)	Claim	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
c)	Policy related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
d)	Premium	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
e)	Refund	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
f)	Coverage	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
g)	Cover Note related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
h)	Product	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
i)	Others	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
	Total Number of complaints	NIL	NIL	NIL	NIL	NIL	NIL	NIL		

2	Total No . of policies during previous year:	NA
3	Total No. of claims during previous year	NA
4	Total No. of policies during current year	3
5	Total No. of claims during current year	0
6	Total No. of Policy Complaints (Current year)per 10000 policies (current year)	0
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	0

8	Duration wise pending status	Complaints made	Complaints made by	Total
		by Customers	Intermediaries	
a)	Upto 7 days	NIL	NIL	NIL
b)	7 - 15 days	NIL	NIL	NIL
c)	15-30 days	NIL	NIL	NIL
d)	30-90 days	NIL	NIL	NIL
e)	90 days & beyond	NIL	NIL	NIL
	Total no. of complaints	NIL	NIL	NIL



DATE :

#### PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL

INSUREF

R:	Kotak Mahindra General Insurance Company Limited	
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31.12.2015

	GRIEVANCE DISPOSAL FOR THE PERIOD 01-Apr-2015 to 31-Dec-2015									
Sl.No.	Particulars	Opening Balance*	Additions during	Complaints Resolved / Settled during			<b>Complaints pending</b>	Total Complaints		
		as on 01.04.2015	the quarter		the quarter		at the end of the	registered upto the		
				Fully	Partial	Rejected	quarter	quarter during the		
				Accepted	Accepted			financial year		
1	Complaints made by the customers									
a)	Proposal related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
b)	Claim	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
c)	Policy related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
d)	Premium	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
e)	Refund	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
f)	Coverage	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
g)	Cover Note related	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
h)	Product	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
i)	Others	NIL	NIL	NIL	NIL	NIL	NIL	NIL		
	Total Number of complaints	NIL	NIL	NIL	NIL	NIL	NIL	NIL		

2	Total No . of policies during previous year:	NA
3	Total No. of claims during previous year	NA
4	Total No. of policies during current year	3
5	Total No. of claims during current year	0
6	Total No. of Policy Complaints (Current year)per 10000 policies (current year)	0
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	0

8	Duration wise pending status	Complaints made	Complaints made by	Total
		by Customers	Intermediaries	
a)	Upto 7 days	NIL	NIL	NIL
b)	7 - 15 days	NIL	NIL	NIL
c)	15-30 days	NIL	NIL	NIL
d)	30-90 days	NIL	NIL	NIL
e)	90 days & beyond	NIL	NIL	NIL
	Total no. of complaints	NIL	NIL	NIL



DATE :