

FORM NL-2-B-PL

Name of the Insurer: _____

Registration No. _____ and Date of Registration with the IRDAI _____

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON _____

(Amount in Rs. Lakhs)

| | Particulars | For the period ended on _____ | For the corresponding period of the preceding year |
|---|--|-------------------------------|--|
| 1 | OPERATING PROFIT/(LOSS) | | |
| | (a) Fire Insurance | | |
| | (b) Marine Insurance | | |
| | (c) Miscellaneous Insurance | | |
| 2 | INCOME FROM INVESTMENTS | | |
| | (a) Interest, Dividend & Rent – Gross | | |
| | (b) Profit on sale of investments | | |
| | (c) (Loss on sale/ redemption of investments) | | |
| | (d) Amortization of Premium / Discount on Investments | | |
| 3 | OTHER INCOME (To be specified) | | |
| | | | |
| | TOTAL (A) | | |
| 4 | PROVISIONS (Other than taxation) | | |
| | (a) For diminution in the value of investments | | |
| | (b) For doubtful debts | | |
| | (c) Others (to be specified) | | |
| 5 | OTHER EXPENSES | | |
| | (a) Expenses other than those related to Insurance Business | | |
| | (b) Bad debts written off | | |
| | (c) Interest on subordinated debt | | |
| | (d) Expenses towards CSR activities | | |
| | (e) Penalties | | |
| | (f) Contribution to Policyholders' A/c | | |
| | (i) Towards Excess Expenses of Management | | |
| | (ii) Others (Please specify) | | |
| | (g) Others (Please specify) | | |
| | TOTAL (B) | | |
| 6 | Profit/(Loss) Before Tax | | |
| 7 | Provision for Taxation | | |
| 8 | Profit / (Loss) after tax | | |
| 9 | APPROPRIATIONS | | |
| | (a) Interim dividends paid during the year | | |
| | (b) Final dividend paid | | |
| | (c) Transfer to any Reserves or Other Accounts (to be specified) | | |
| | | | |
| | Balance of profit/ loss brought forward from last year | | |
| | | | |
| | Balance carried forward to Balance Sheet | | |

FORM NL-3-B-BS

Name of the Insurer: _____

Registration No. _____ and Date of Registration with the IRDAI _____

BALANCE SHEET AS AT _____

(Amount in Rs. Lakhs)

| Particulars | Schedule Ref. Form No. | As At _____ | As At _____ (Corresponding previous year) |
|---|------------------------|-------------|---|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8 | | |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | | |
| RESERVES AND SURPLUS | NL-10 | | |
| FAIR VALUE CHANGE ACCOUNT | | | |
| -Shareholders' Funds | | | |
| -Policyholders' Funds | | | |
| | | | |
| BORROWINGS | NL-11 | | |
| TOTAL | | | |
| | | | |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-Shareholders | NL-12 | | |
| INVESTMENTS-Policyholders | NL-12A | | |
| LOANS | NL-13 | | |
| FIXED ASSETS | NL-14 | | |
| DEFERRED TAX ASSET | | | |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15 | | |
| Advances and Other Assets | NL-16 | | |
| Sub-Total (A) | | | |
| | | | |
| DEFERRED TAX LIABILITY | | | |
| CURRENT LIABILITIES | NL-17 | | |
| PROVISIONS | NL-18 | | |
| Sub-Total (B) | | | |
| NET CURRENT ASSETS (C) = (A - B) | | | |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19 | | |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | | |
| TOTAL | | | |

FORM NL-3-B-BS

Name of the FRB: _____

Registration No. _____ and Date of Registration with the IRDA _____

BALANCE SHEET AS AT _____

(Amount in Rs. Lakhs)

| Particulars | Schedule Ref. Form No. | As At _____ | As At _____ (Corresponding previous year) |
|---|------------------------|-------------|---|
| SOURCES OF FUNDS | | | |
| Head Office Account | NL-10A | | |
| | | | |
| FAIR VALUE CHANGE ACCOUNT | | | |
| -Shareholders' Funds | | | |
| -Policyholders' Funds | | | |
| BORROWINGS | NL-11 | | |
| TOTAL | | | |
| | | | |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-Shareholders | NL-12 | | |
| INVESTMENTS-Policyholders | NL-12A | | |
| LOANS | NL-13 | | |
| FIXED ASSETS | NL-14 | | |
| DEFERRED TAX ASSET (Net) | | | |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15 | | |
| Advances and Other Assets | NL-16 | | |
| Sub-Total (A) | | | |
| | | | |
| DEFERRED TAX LIABILITY (Net) | | | |
| CURRENT LIABILITIES | NL-17 | | |
| PROVISIONS | NL-18 | | |
| Sub-Total (B) | | | |
| NET CURRENT ASSETS (C) = (A - B) | | | |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19 | | |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | | |
| TOTAL | | | |

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer:

Analytical Ratios for Non-Life companies

| Sl.No. | Particular | For the Period ended on | For the corresponding Period of the Preceding Year |
|---------------|--|--------------------------------|---|
| 1 | Gross Direct Premium Growth Rate | | |
| 2 | Gross Direct Premium to Net worth Ratio | | |
| 3 | Growth rate of Net Worth | | |
| 4 | Net Retention Ratio | | |
| 5 | Net Commission Ratio | | |
| 6 | Expense of Management to Gross Direct Premium Ratio | | |
| 7 | Expense of Management to Net Written Premium Ratio | | |
| 8 | Net Incurred Claims to Net Earned Premium | | |
| 9 | Claims paid to claims provisions | | |
| 10 | Combined Ratio | | |
| 11 | Investment income ratio | | |
| 12 | Technical Reserves to net premium ratio | | |
| 13 | Underwriting balance ratio | | |
| 14 | Operationg Profit Ratio | | |
| 15 | Liquid Assets to liabilities ratio | | |
| 16 | Net earning ratio | | |
| 17 | Return on net worth ratio | | |
| 18 | Available Solvency argin Ratio to Required Solvency Margin Ratio | | |
| 19 | NPA Ratio | | |
| | Gross NPA Ratio | | |
| | Net NPA Ratio | | |
| 20 | Debt Equity Ratio | | |
| 21 | Debt Service Coverage Ratio | | |
| 22 | Interest Service Coverage Ratio | | |
| 23 | Earnings per share | | |
| 24 | Book value per share | | |

Notes: -

1. Net worth definition to include Head office capital/Assigned Capital for Reinsurance branch