FUTURE GENERALI INDIA INSURANCE CO. LTD.
ANNUAL REPORT | 2022-23

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

# GAME CHANGERS

## Cover, extra cover, silly point and a couple of slips

## When Cricket meets General Insurance

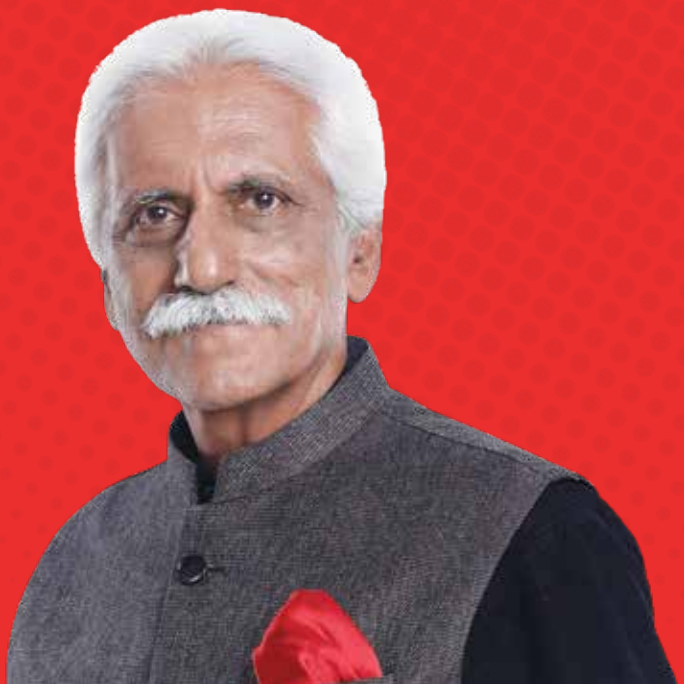
CURATED BY

AYAZ MEMON

EXCLUSIVE CONVERSATIONS WITH

ANIL KUMBLE ★ MITHALI RAJ ★ MOHINDER AMARNATH ★ VVS LAXMAN

# ABOUT THE AUTHOR



**Ayaz Memon** is an Indian sports writer, journalist, columnist and author. He went on to edit newspapers like Mid-Day, Bombay Times and DNA apart from being editor of Sportsweek magazine and sports editor of The Times of India and The Independent at various stages. He is now consulting editor at various media platforms. His memorable works include:

- **One Day Cricket (Wills book of excellence):** 1992
- **India 50:** The Making of a Nation: 1997
- **M S Dhoni:** Captain Cool: 2013
- **Sachin Tendulkar:** Master Blaster: 2013
- **Yuvraj Singh:** Powerful Elegance: 2013
- **Virat Kohli:** Reliable Rebel: 2013
- **Indian Innings:** The Journey of Indian Cricket from 1947: 2021
- **Stargazing:** The Players in My Life: 2021 With Ravi Shastri

## IF THERE IS ONE THING THAT UNITES THE CITIZENS OF THE MOST POPULOUS COUNTRY IN THE WORLD, IT IS CRICKET. FROM THE DUSTY GROUNDS OF SMALL TOWNS TO THE NARROW GULLIES OF CITIES TO DAZZLING STADIUMS, CRICKET TRANSCENDS BOUNDARIES AND HAS THE POWER TO BOND, INSPIRE, AND CREATE DEFINING MOMENTS THAT ARE NOW ETCHED IN OUR COLLECTIVE MEMORY FOREVER. LIKE THE GAME-CHANGING WICKET IN THE '83 WORLD CUP OR THE MEMORABLE TEST VICTORY AT THE ICONIC EDEN GARDENS IN 2001 WHEN INDIA HUMBLED THE MIGHTY AUSSIES WITH BACK TO BACK TEST SERIES WIN IN AUSTRALIA OR DHONI'S MATCH-WINNING SIX IN THE 2011 ICC WORLD CUP.

**Future Generali India Insurance (FGII) has been inspired by the game of cricket and has created its own game changing moments. Our Annual Report for FY 2022-23 is all about moments that have defined us – both in the world of cricket and in the general insurance industry, which saw us hitting sixes and notch up several centuries.**

Before you turn the pages of this report, we suggest starting with some warm-up exercises. You are sure to find yourself on an athletic adventure, fielding a heavy dose of cricket nostalgia, and reliving those glorious moments of sitting at the edge of your seat in anticipation, praying fervently for Team India's win. FGII's Annual Report 2022-23 is an ode to those very moments. Right from the cover that is sure to pique your interest to cricket trivia (bet you didn't know how to play to these googlies!), to our cricket-centric special pages that will make you embark on a unique unforgettable journey, there is a lot for the cricket lover (and who isn't one?) in this report.

Here's your chance to browse through the annals of Indian cricket history – from the 50s, the decade of uncertainties, to the 60s, when the Tiger (Pataudi) roared, to the Sunny days of the 70s, when Gavaskar rose to eminence. Follow the path of Kapil's Devils in the 80s or usher in the 90s with Master Blaster Sachin. Enter the new millennium with Dada, cheer once again for the young talent of early 2000s – Sehwag, Harbhajan, Zaheer, Yuvraj, Kaif. Salute Dhoni and Kohli, under whom the Indian cricket team became the world's most feared side. And make sure you appreciate the maidens who have bowled us over – Mithali Raj, Harmanpreet Kaur, Smriti Mandhana, Jemimah Rodrigues, Shafali Verma and many more – who are now doing us proud as they smash a sixer across the glass ceiling. A word of caution: A side-effect of reading this report may include an irresistible urge to pick up a bat and head to the nearest pitch!

Once you have relived the glorious moments that have shaped the narrative of Indian cricket, move on to the facts and figures that showcase FGII's glorious performance. We're delighted to report that FGII played a solid innings in FY 2022-23. With an established track record of operational efficiency, growth, and profitability, a strong distribution network across India, and an unwavering focus on customer service, our ultimate goal is to become the most preferred general insurance provider in India. In pursuit of this goal, we left no stone unturned in FY 2022-23 – from innovative industry-first launches to clutter-breaking campaigns, digital transformation that is enhancing the customer experience to forward-looking HR policies that focus on diversity and inclusivity, and CSR initiatives that are making a real difference – we did it all. You can read all about the tremendous work done by FGII – the all-rounder of the insurance industry – in this annual report.

Let the games begin!

# GAME CHANGERS

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*https://general.futuregenerali.in/about-us/financial-information#annualReport*


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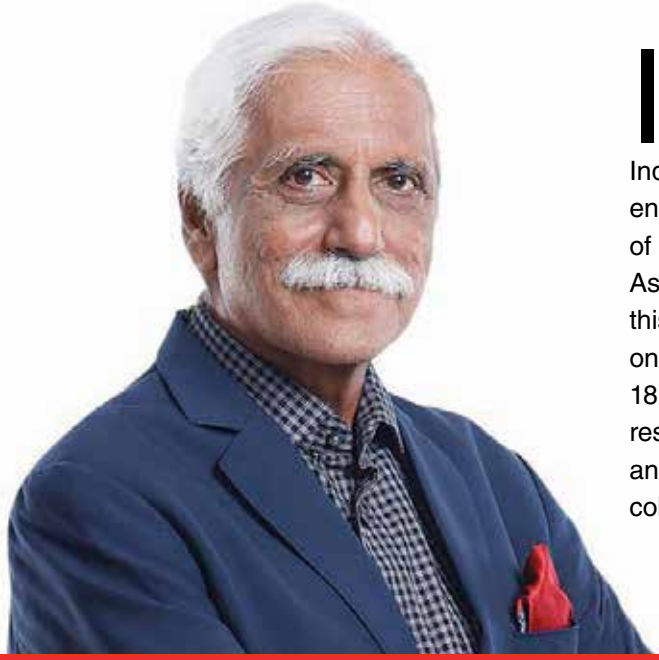
# PRE-MATCH COMMENTARY

**by Ayaz Memon**



It is with immense pleasure that I introduce this unique endeavour, for Future Generali India Insurance. This project encapsulates the vibrant journey of Indian cricket since 1932.
As you flip through the pages of this annual report, you will embark on a remarkable voyage through 18 pivotal moments that have reshaped Indian cricket's narrative and left an indelible mark on our collective consciousness.

From India's tentative steps into cricket pre-independence to our present-day global dominance, each chapter meticulously revisits moments that have united our nation and ignited generations. This compilation transcends mere historical documentation; it's a testament to the profound influence of sports in shaping identities, fostering unity, and igniting the flames of aspiration.

My discerning lens has carefully captured the essence of each game-changing juncture. The unwavering determination of Kapil Dev's 1983 World Cup-winning team, the meteoric ascent of Sachin Tendulkar, the spin quartet's domination, and the T20 revolution - each story mirrors the ever-evolving spirit of Indian cricket.

As we celebrate the release of Future Generali's annual report, let us not only celebrate the prowess of cricketers who have graced the field, but also acknowledge the unwavering support of fans, sponsors, and stakeholders who have elevated Indian cricket to its present zenith. This anthology is a reminder that cricket transcends being a mere game; it is an integral strand of our cultural fabric, its impact extending beyond geographical boundaries.

I extend my heartfelt gratitude to Future Generali for their commitment to fostering excellence and celebration, and to you, dear reader, for embarking on this enthralling journey. May these pages rekindle the excitement of the path that brought us here and ignite anticipation for the chapters yet to unfold.

# GAME CHANGING

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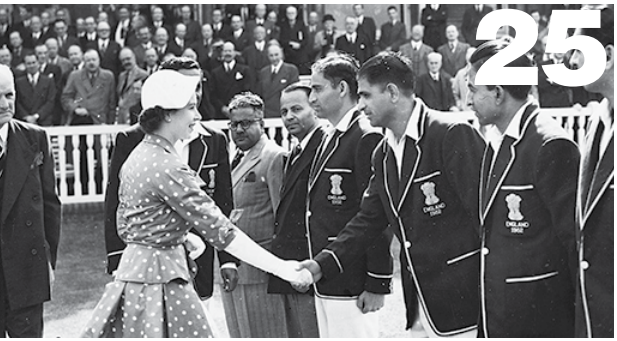
**WATCH OUT FOR ▼**

Jimmy Jimmy Jimmy

Jumbo Jet

Very Very Special

Shaaaabaash Mithu



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# THE EMOTION CALLED CRICKET

In his book "The Tao of Cricket", Ashis Nandy presents his now famous hypothesis that "Cricket is an Indian game invented by the English". Some argue that this is an exaggeration, even hyperbole, from the renowned sociologist.

But when you consider the way India took to cricket, and where the sport stands today because of India, well, Nandy makes a lot of sense.

**Cricket came to India via the British Empire, for colonials who wanted to be reminded of "the mother country", in this new sultry, sweaty subcontinent they were forced to call home. However, it did not take long for Oliver Goldsmith's poetic expression of the quintessential English village life – where the vicar rolls up sleeves with the blacksmith to crack the willow – to translate fully into an Indian sport.**

**From** the royals to the Parsis, cricket worked its way into the Indian ethos. There are many theories on why India took to cricket. From the nasty – it was not a very physical sport so was well suited to the Indian physique. To the intellectual – that the philosophy and intrigue of the finer points of cricket were well suited to the Indian mind.

**Whichever** reason you choose, there is no doubt that the subcontinent engulfed and reinvented the sport of cricket. It enveloped every social, economic, and religious denomination of Indian society.

**The** Parsis, largely to be close to the colonial powers, were the first to take cricket seriously in India. Through socio-cultural osmosis – and for upward social mobility, interest in the sport spread rapidly across the country. Towards the latter part of the 19th century, cricket was being played competitively – though in a non-formal system.

**In** 1886, a team of Parsi cricket enthusiasts toured England for a series of matches. They were not a patch on the English teams they faced, but a major barrier had been crossed. The tour helped establish that cricket had taken a strong root in India. At home, it triggered greater participation in the sport, in England, custodians of cricket began considering bringing India into the fold of countries that could play against each other.

**Cricket's evolution in India did not follow what is famously called the "Indian rate of growth" – slow and creaking. It came swiftly and splendidly, continually imbuing and enriching the game with multiple delectable dimensions**.

**Without** K S Ranjitsinhji, the Golden Age of Cricket, towards the end of the 19th century, would be like curry without spice. Before chicken tikka masala overtook fish and chips as the most palatable expression of excellent cuisine, there was Ranjitsinhji, a royal of the princely state of Nawanagar whom the great cricket writer Neville Cardus described as the 'midsummer night's dream of cricket'.

**Several** books can be written on the beauty and temerity of the leg glance Ranji introduced to the game, but no number of words can capture the impact he made on the minds and

imaginations of cricket lovers. With supple wrists, innate style and original stroke play, Ranji was an exceptional batsman who started a legacy of fantastic players from the sub-continent that would enrich the game and dazzle fans with their skills.

**Ranjitsinhji was the first of three Indians to play for England. The other two were his nephew K S Duleepsinhji and Iftikhar Ali Khan, the Nawab of Pataudi.**

Without K S Ranjitsinhji, the Golden Age of Cricket, towards the end of the 19th century, would be like curry without spice.

**All** three made Test centuries on debut. Ranji and Duleepsinhji never played for India. Ranji was past his sell-by date when Test status was given to the country, but captured the love of the people to the extent that the country's two major tournaments are named after them. The Ranji and Duleep Trophy are essential stepping stones for any aspiring youngster wanting to play Test cricket for India. Essential for any aspiring cricketer who wants to make it to the main team. Iftikhar Ali Khan Pataudi played for England (against Australia in the Bodyline series in 1932-33) and 13 years later captained India against England!)

**As** Cricket grew rapidly in India, how to manage the sport became an imperative, leading to the formation of the Board of Control for Cricket in India (BCCI) in 1926 to handle administration and other matters. After much lobbying, by patrons drawn from the then rulers of Indian states, MCC – the game's ruling body then – deigned to give Indian cricket international status with a one-off Test at Lord's in June 1932. Two years later, the BCCI promulgated the Ranji Trophy, the bedrock of competitive cricket in India. A year later, India hosted England for the first-time ever in a Test at the Bombay Gymkhana where Lala Amarnath became this nation's first-ever centurion.

**The** Ranji Trophy soon became the pre-eminent tournament in India, but the most popular fixture in cricket calendar in the half century leading up to Independence were the Triangular, Quadrangular and Pentangular tournaments played in Bombay: based on communal lines, watched with great fervour and accompanied with great tension, but relatively incident-free for the most part.

**The** tournament, far bigger in scale than the Ranji Trophy was scrapped in 1945-46 when communal riots preceding Partition flared, to be replaced by a zonal tournament.

**Partition,** which divided the nation, took its toll on the cricket team too. Gul Mohamed, A H Kardar and Amir Elahi, who had played for India, went on to play for Pakistan, ironically even against India. At the fag end of 1947, a couple of months, the country became free, independent India's first cricket team flew Down Under. for a 5-match series against Don Bradman's Australians

**Cricket is not exempt from factionalism, favouritism, sectarianism, and powerplay. But Indian cricket has not faltered in upholding the inclusive values enshrined in the Constitution of the republic.**

**There** have been three Muslims (Pataudi Senior and Junior, Mohammad Azharuddin), three Christians (Vijay Hazare, G S Ramchand, Chandu Borde), two Parsis (Polly Umrigar and Nari Contractor) and one Sikh (Bishen Singh Bedi) who have been captain, apart from several Hindus.

**The** 1983 World Cup was a seminal event in shifting the balance of power in cricket's global matrix. India's unexpected and spectacular triumph not only made the sport exponentially bigger in terms of cricket players and fans, but also triggered off ambition among Indian administrators to have a greater say in how the game is run.

**With** the economic reforms of 1991 and the greater reach of television, Indian cricket also started getting richer, the flavour of the game too started changing. There is an "Indianness" about contemporary cricket, in how it is played, administered and followed. This is best reflected in the razzmatazz of the Indian Premier League (IPL) but not restricted to just that.

**In** India, Cricket has mass appeal like no other sport. Arguments abound about our continued fascination with the game. Despite the massive reach of television and the internet and exposure to so many other global sports, cricket has maintained its pre-eminence. At one side is the hysteria of some fans, at another a fine understanding of subtleties and nuances of the game which are discussed threadbare at street corners, drawing rooms. Everywhere the imprint of cricket on Indian life is fascinating. The rich diversity of the country, its confluences, and contradictions, are all reflected in the evolution of the sport in the country over 140 to 150 years. The ethos of Indian cricket reflects the changing ethos of India itself, from the late 1900s, through the protracted Freedom Movement, the tragedy of Partition, and since Independence.

**The** Indian dressing room is a microcosm of Indian life; social, economic, cultural and political. It is a melting pot of different faiths, identities and economic strata which manages to find common purpose and stays together despite all the tensions, tugs and pulls.

**The history of cricket in India and the history of India gets juxtaposed with each other at several points. The rich diversity of the country, its confluences, and contradictions, are all reflected in the way the sport has evolved in 150 years. From the late 1900s, through the protracted Freedom Movement, to the tragedy of Partition, and 75 years since Independence.**

**This is the story of the eventful, remarkable, journey of Indian cricket in the last 75 years.**

# EMBARKING ON A CRICKETING ODYSSEY:

## INDIA'S PLAYFUL TRYST WITH DESTINY

England captain Douglas Jardine steers a ball from Indian bowler Amir Singh past second slip during the inaugural 1st Test match between England and India, played at Lord's cricket ground in London, June 25, 1932.

**India's** journey in international cricket began on June 25, 1932 at Lord's.

**It** was a momentous occasion, marked by a full house which broke into rapturous applause to greet the newest entrants into the 'Big League' of the sport. Cricket had taken firm root in several colonies, but India, 'the jewel in the crown' held a special place in the public imagination of the mother country.

**By** then, India's cricketing credentials were not insignificant. Parsi teams that had come to England regularly since 1886 revealed a growing level of expertise in Indian players. But it was two generations of royals from Nawanagar, Ranjitsinhji, and his nephew K S Duleepsinhji, who left an indelible impact on the cricket world. Their inimitable wristy stroke play that bespoke exemplary Indian talent.

**England** was a star-studded, strong team. The Indians did not quite match up, in terms of talent or experience. Captain C K Nayudu was a towering figure, literally and also where cricketing ability was concerned: a big-hitting batsman and adroit bowler whose all-round exploits had made him a cult figure back home.

**But** Nayudu was already 37 and the support cast around him was not spectacular.

**Duleepsinhji,** who had played brilliantly against Australia in 1930, had opted out of the series, as did Iftikhar Ali Khan Nawab of Pataudi, then playing county cricket for Sussex in England. He was to play for England against Australia that winter.

**It** was believed that these royals abstained to show loyalty towards the colonial masters. This line of thought gained further currency when the Maharaja of Patiala, who was named captain for the 1932 tour, pulled out on grounds of fitness, as too did vice-captain and another royal Ghanshyamdas Limdi.

**The captaincy had come to Nayudu by default, but just as well for none of the royals mentioned above were a patch on him for cricketing prowess.**

**The** Indian team had been widely feted in the lead up to the game, but in a patronising sort of way. Within minutes of start, however, the festive atmosphere at Lord's turned distinctly gloomy for the home supporters.

**England** won the toss and batted first. Openers Percy Holmes and Herbert Sutcliffe, who had put on a record partnership of 555 runs a week earlier for Yorkshire, had their stumps scattered by burly fast bowler Mohamed Nissar. This was electrifying stuff. Two wickets had fallen for 11. When Frank Woolley was run out at 19, India was on top and England in a hole. Skipper Jardine and wicketkeeper Ames restored the innings with some determined batting and took England to a respectable 259.

**As** the scorecard shows, England went on to win the match comfortably, by 158 runs. But the Indian team was far from disgraced. Pace bowlers Nissar and Amar Singh were a potent pace bowling pair that tested the England batsmen in both innings. Nayudu's calibre with bat and doughty mindset came through admirably. In their first match, India had provided strong evidence of their affinity and skills for this game. Two more series played in this decade were to reiterate this emphatically.

Though the patriarchal C K Nayudu was in the team, he was denied the captaincy because of the stranglehold India's royals had over cricket administration.

**In the winter of 1933 came the first-ever Test on Indian soil when the England team, which had won a controversial Bodyline series some months earlier, came visiting for a three-match series.**

**Harold** Larwood, one of the main actors in the Bodyline saga, was not part of the squad, but Douglas Jardine, captain, and mastermind of the contentious leg theory bowling attack, was still in charge.

**Jardine's birthplace was Bombay (now Mumbai), where the first Test was played, so it was a homecoming of sorts for the gritty middle-order batsman of grim visage whose desire and pursuit of success was not slave to niceties of the game nor favourable public opinion.**

**The** match was played at the Bombay Gymkhana. India was still captained by C K Nayudu. The Nawab of Pataudi and Duleepsinhji, were still unavailable, but the team had been bolstered by the addition of a couple of young 22-year-olds who were to leave a lasting impression on Indian and international cricket: Vijay Merchant and Lala Amarnath. Two men of dramatically contrasting styles and personalities, but bound together by excellence at cricket.

**Both** made their debut in the Bombay Test. England won easily, but a couple of Indian players distinguished themselves with outstanding performances. Mohamed Nissar, as he had done at Lord's in 1932, claimed a fifer again in England's first innings. But it was Lala Amarnath who did the star turn, scoring

a strokeful 118 – the first Test century by an Indian – in the second innings. According to reports, such was the delirium at Amarnath's achievement, that he was showered with money by fans, and women presented him with their *mangalsutras!*

**Of** the other two Tests, the second at Calcutta (now Kolkata) was drawn, but England won the third at Madras (now Chennai) to round off a successful tour. Once again, though, the Indian team won plaudits for showing considerable skill against far stronger opposition. Nissar and Amar Singh, Amarnath and Merchant, along with the evergreen Nayudu, were to show even in defeat that they could compete with the best.

**A** couple of years later, India were back in England for another 3-Test series. The regular exchange of tours between the two countries in this decade bespoke the rapid rise of India's stock in the cricket world and expectations were high when the team set sail for Blighty in the summer of 1936. But while there were several high points and some truly memorable performances – individual and collective – overall it turned out to be an underwhelming campaign.

**The** biggest factor in this was the internecine politics that the team was mired in throughout the tour. At the core of this, unfortunately, was captain, the Maharaja of Vizianagram, a player of extremely limited ability, but a giant-sized ego and a million insecurities. Though the patriarchal C K Nayudu was in the team, he was denied the captaincy because of the stranglehold India's royals had over cricket administration.

**Vizzy's** unbridled megalomania saw the dynamic Lala Amarnath being sent back home – on grounds of insubordination – before the Test series began. Till then, the hugely feisty, but talented all-rounder had been in splendid form.

**This** gross example of unsavoury powerplay by the team management against arguably the team's best player and other players made a severe dent in the team. The series was lost

*To view the scorecard, turn to pages 194-197.*

While there were several high points and some truly memorable performances – individual and collective – overall it turned out to be an underwhelming campaign.

0-2, but the drawn second Test at Old Trafford highlighted the team's latent potential. Asked to follow on, Merchant and his opening partner, the swashbuckling Mushtaq Ali, put on a sparkling 203 runs partnership to put the match out of England's grasp. The performances of the two, Nissar and Amar Singh and the redoubtable Nayudu, gave a glimpse of what might have been had Vizzy not dealt with Amarnath so harshly, kept the team united, and perhaps most importantly recused himself from the playing XI and allowed Nayudu to lead.

**By** this time, however, the ugly face of Nazi fascism had risen in Germany and cast a dark shadow over the cricket world. It would take a decade for international cricket to resume, with the Indian team to lean on.

**The most disappointing event was being sent back home before the Test series began on the 1936 tour. You see, that was my prime year, and I know I'd have been a great success, both in batting and in bowling. I must also say that, during my Test career, we had the best team in 1936, but the worst captain."**

**- Lala Amarnath**

**Source** - https://www.beaninspirer.com/lala-amarnath-first-indian-batsman-score-century/

# FROM COLONIAL CHAINS TO CRICKETING GAINS:

## INDEPENDENT INDIA'S MAIDEN SERIES OF 1947-1948

International Cricket Council (ICC) chief executive Malcolm Speed (L) inspects a picture of the first Indian team to tour Australia in 1947 after a press conference at the MCG over the continuing conflict between the Australian and Indian teams, in Melbourne January 8, 2008.

**Two** months and two days after Pandit Jawaharlal Nehru's landmark 'Tryst with Destiny' speech heralding India's Independence, a cricket team led by Lala Amarnath flew to Australia for a five-Test series.

**The** preceding few years had been filled with nationalistic fervour. But cricket's appeal had not dimmed, kept alive by domestic cricket with the Ranji Trophy and the hugely popular Quadrangular played in Bombay (now Mumbai).

**Elsewhere** cricket had almost come to a standstill in the first half of the 1940s because of the Second World War. From 1938, when Australia toured England for the Ashes, there were no international engagements till after the War ended on September 2, 1945.

**But** immediately after the Allies emasculated the Nazi threat, the cricket world started buzzing again. The first international series after the War involved India, who toured England in 1946 under Iftikhar Ali Khan Pataudi, who won the captaincy 10-8 over master batsman Vijay Merchant.

**Pataudi had spent many years studying and playing county cricket. His greater experience of English conditions swung the vote in his favour.**

**Interestingly,** Pataudi was a somewhat polarising figure in England. His stint with the national team 13 years earlier had been brief – just two Tests – in the Bodyline series against Australia. A century on debut marked him out as a special talent, but after the second Test of that controversy-ridden series, Pataudi returned home because he didn't see eye-to-eye with captain Douglas Jardine on the Bodyline tactic.

**The** 1946 series was played against the backdrop of the Freedom Struggle being staged back home which laced the cricket with greater passion among players and fans.

**England** won the three-match series 1-0. It was a wet English summer, posing many hardships and challenges, but the Indian players coped admirably, winning plaudits from critics and spectators for their skills and determination.

The 1946 series was played against the backdrop of the Freedom Struggle being staged back home which laced the cricket with greater passion among players and fans.

**Almost** all leading names on the tour did well, some brilliantly so. Veterans Pataudi, Lala Amarnath, Mushtaq Ali and particularly opener Vijay Merchant were in fine fettle, scoring consistently throughout the long tour. Young batsmen like Vijay Hazare and Rusi Modi, new to the experience of playing in England, also made a big impact.

**Merchant** towered above all, scoring more than 2000 runs, a monumental achievement. His flawless technique, immense powers of concentration and insatiable appetite for runs earned him comparisons with Sir Jack Hobbs, considered the epitome of technical excellence.

**Incidentally,** Merchant was to finish his career with the second-best first-class average (71.64) after Bradman (95.14), and is widely regarded as the fount of the 'Bombay School' of batsmanship that was to dominate Indian cricket for several decades after.

**Batsmen** apart, all this tour also showcased the wondrous skills of MH or "Vinoo" Mankad. A rising all-rounder with a strong competitive streak, Mankad impressed all with his slow left arm bowling and doughty batting in any position.

**By** the time the tour finished, India's freedom struggle was in its last lap. Shrugging off the yoke of colonialism had given a booster shot to cricket in India. Once Independence became a certainty, plans were set into motion to send a cricket team of free India to Australia.

**On August 3, 1947, the British Parliament passed the Indian Independence Act. At the stroke of midnight, August 14-15, India became free. On October 17, Lala Amarnath's team boarded the flight to Australia from Mumbai.**

**The** Australian tour was undertaken with much fanfare. Sir Don Bradman, the greatest batsman in the world, was still playing. Under him was an Australian side filled with wonderfully talented players like top order batsmen Lindsay Hassett and Arthur Morris, dazzling, charismatic all-rounder Keith Miller, pace maestro Ray Lindwall among others.

**The** Indian team was not at full strength. Merchant, Modi and Mushtaq Ali, for one reason or the other, pulled out of the tour. The team was further weakened when Amir Elahi and Abdul Hafeez Kardar, who had both played in the 1946 series against England, became Pakistanis after Partition. Gul Mohammad, who had also gone to England in 1946, made himself available for the Australia series, though he was to migrate to Pakistan and play for that country later. Upcoming fast bowler Fazal Mahmood, on the brink of representing India, opted to settle down in Pakistan.

**Man** for man, Australia was a far superior side, reflected in the 4-0 (one-match was drawn) result in their favour. Bradman lived up to his billing as the world's greatest batsman, scoring 715 runs in four Tests.

**Despite** the adverse, the Indian team was far from disgraced. In fact, given their lack of experience of Australian conditions, and given that several important players were absent, the performance was impressive and drew praise from even Bradman.

In fact, given their lack of experience of Australian conditions, and given that several important players were absent, the performance was impressive and drew praise from even Bradman.

**Vijay** Hazare, who made centuries in both innings of the Adelaide Test (this was emulated by Virat Kohli in 2014-15), was the pick of the Indian batsmen. Lala Amarnath, Dattu Phadkar and notably Vinoo Mankad, who shone with ball and bat, were stellar performers too. Mankad, earned some notoriety running out Bill Brown for backing up too far at the non-striker's end in the Sydney Test. This gave rise to the term 'Mankaded', but Mankad had the wholehearted support of Bradman who said his action was well within the laws, and Brown, who was the one at fault.

**On** return from Australia, India had a five-Test series with the West Indies in 1948-49. The rubber was lost 0-1. But good tidings were round the corner.

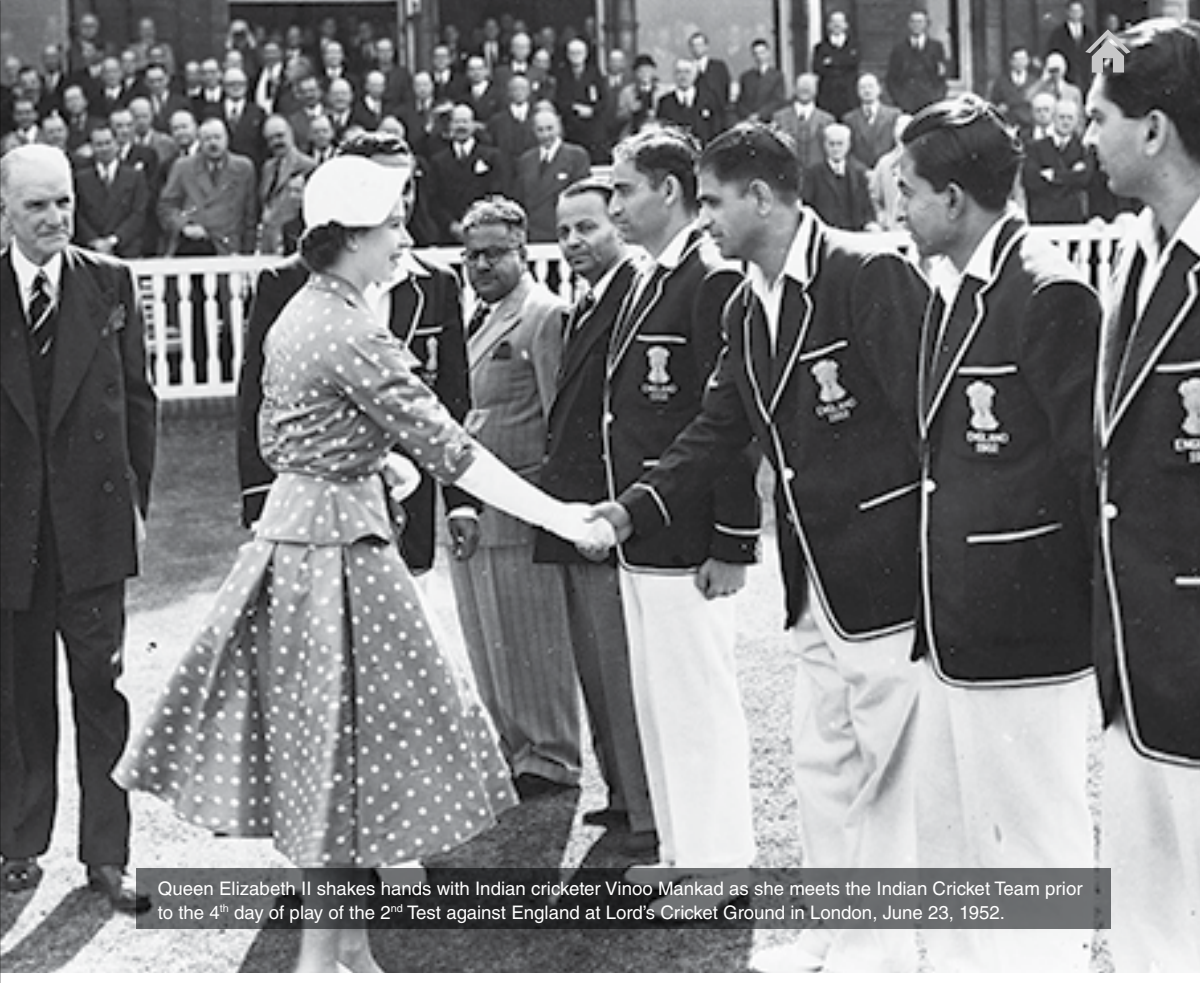
**I will never forget my humble beginning and my faith".**

**- Vijay Hazare**

*To view the scorecard, turn to pages 198-217.*

**Source** - https://www.indianmirror.com/games/cricket/former-player-vijay.html

# 1950s: INDIAN CRICKET'S STEADY STRIDES THROUGH THE DECADE OF SLOW BURN



Queen Elizabeth II shakes hands with Indian cricketer Vinoo Mankad as she meets the Indian Cricket Team prior to the 4th day of play of the 2nd Test against England at Lord's Cricket Ground in London, June 23, 1952.

**The** 1950s proved to be a pacy carousel ride for Indian cricket, not always gratifying or rewarding, swinging between extremes of unfettered delight and deep despair. This period also highlighted the intrinsic strengths and weaknesses of Indian cricket.

**The** decade began with a bang. India beat England at Madras (now Chennai) to register their first-ever Test victory. England under Nigel Howard lacked several star players, yet this was a landmark moment. For 20 years, India had strived and struggled to make this breakthrough. When it happened, the nation went delirious.

**The** architect of India's win was Vinoo Mankad, the hugely talented and canny Kutchchi whose all-round prowess had earned praise from no less than Sir Don Bradman a couple of years earlier.

**Mankad and Vijay Hazare, both outstanding performers in Australia as well as in domestic cricket, were the torchbearers for the team in the early part of the decade.**

1952: Vinoo Mankad (Mulvantrai Himmatlal Mankad 1917 - 1978) batting for India against England in a Test match at Manchester.

**Vijay** Merchant, master opening batsman from Bombay (now Mumbai) whose first-class record till date stands second only to Bradman's, was nearing the end of his career. Merchant's great run-making rival in domestic cricket, the genteel Vijay Hazare, was also winding. Feisty Lala Amarnath, their contemporary in age but fitter and more ambitious, extended his playing life beyond Merchant and Hazare, but in multiple roles. The captaincy in the first half of the decade was played out as musical chairs.

**Lala** Amarnath who had captained against Australia (1948) and West Indies (1949), was replaced by Vijay Hazare who captained against England at home (1951-52 and away 1952). He also led the team to the West Indies in 1952-53.

**But in the home series against Pakistan (1953), Lala Amarnath returned as captain, only to be replaced by Ghulam Ahmad in the home series against New Zealand, who in turn was replaced by Vinoo Mankad when India toured Pakistan the next year.**

**If** this sounds silly, against the West Indies in 1959, it was completely farcical as India had no less than four captains in five Tests!

**The** biggest damage caused by such shenanigans – compounded by the parochialism and favouritism that was prevalent in administration and selection – was that it didn't allow players and teams to settle down.

**Indian** cricket was not bereft of talent. Players of the calibre of Polly Umrigar, Pankaj Roy, Subhash Gupte, Vijay Manjrekar, Madhav, and Arvind Apte, Chandu Borde, Jasu Patel, Salim Durani, ML Jaisimha, all arrived in this period. However, India was not able to achieve the success these players promised because of whimsical selections which made players insecure rather than get confidence to put their best foot forward.

**There** were successes, no doubt. Beating England in the 1951 series was pathbreaking. Getting the better of arch rivals Pakistan in 1952 gave the country a major high. Beating New Zealand in 1955 was not such a daunting task since the Kiwis were undercooked, especially for playing on Indian pitches. But winning a Test against Australia for the first-time (thanks to Jasu Patel's 14 wicket haul at Kanpur), was an extraordinary achievement. At the other extreme, West Indies came and whitewashed India in 1959.

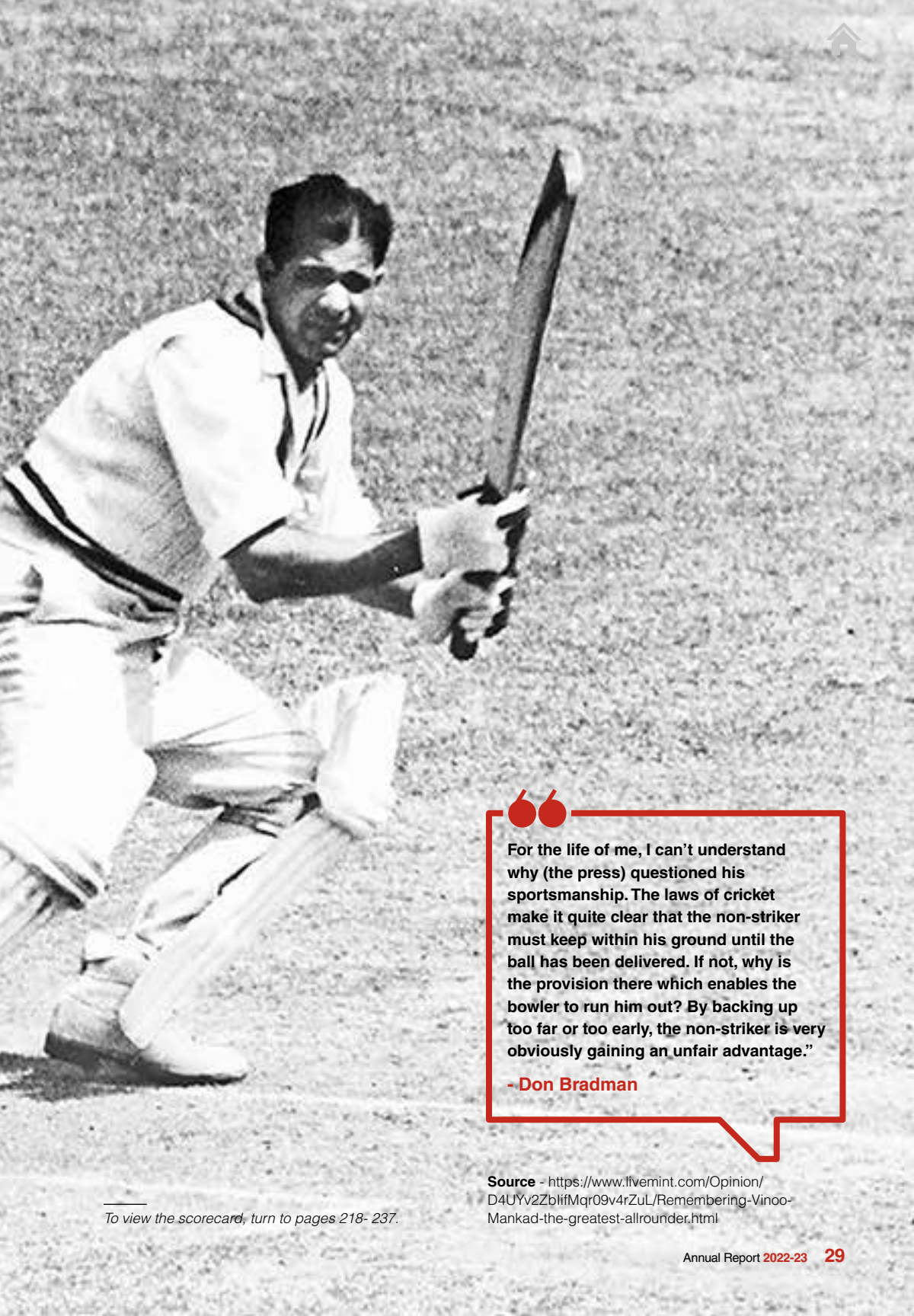
**Through** the decade, one player stood head and shoulders above everyone else, in victory and defeat. Vinoo Mankad. He was the chief architect of India's win over England in 1951, the lead role player in the series triumph against Pakistan. He also combined with Pankaj Roy in a record first-wicket partnership of 413 against New Zealand in 1955 which was to stand the test of time for more than half a century.

**Mankad's** most celebrated performance came at Lord's in 1952. Originally not selected for the tour because he would not give up his contract to play league cricket in England unless he was guaranteed selection, Mankad joined the team following an SOS from the tour management after India had been routed in the first Test.

August 19, 1952: Cricket captains Len Hutton and Vijay Hazare cutting the cake during a party held in the Oval following the abandonment of the final Test Match between England and India.

**In** the match at the 'Mecca of cricket', he scored 72 and 184 and took 5 for 196 in one of the greatest exhibitions of all-round excellence. That match went down in history as 'Mankad's Test', a singular honour. At a point in time, with Australia's Keith Miller ageing and West Indian Gary Sobers still to make a mark, Mankad was perhaps the best all-rounder in the world. He ended his Test career with a blob against West Indies in 1959, but that does not diminish Mankad's wondrous exploits with bat and ball. Arguably, he is one of the greatest cricketers India has produced.

**India's Vinoo Mankad (R) turns the ball away through the slips, watched by England wicketkeeper Godfrey Evans (L).**



**For the life of me, I can't understand why (the press) questioned his sportsmanship. The laws of cricket make it quite clear that the non-striker must keep within his ground until the ball has been delivered. If not, why is the provision there which enables the bowler to run him out? By backing up too far or too early, the non-striker is very obviously gaining an unfair advantage."**

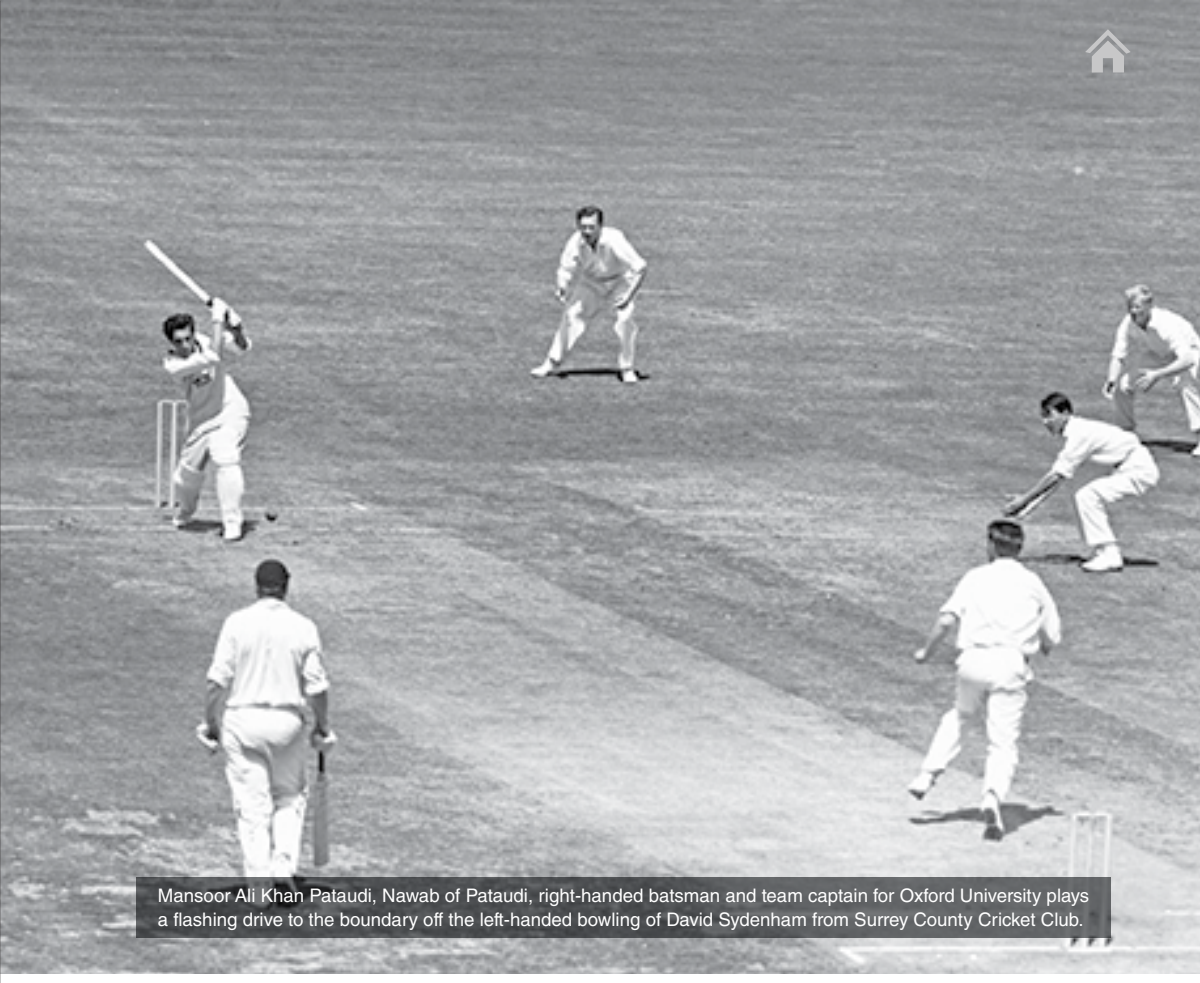
**- Don Bradman**

**Source** - https://www.livemint.com/Opinion/D4UYv2ZblifMqr09v4rZuL/Remembering-Vinoo-Mankad-the-greatest-allrounder.html

*To view the scorecard, turn to pages 218- 237.*

# PATAUDI'S PRINCELY TOUCH:

## REIGNING OVER INDIAN CRICKET IN THE SWINGING '60s



Mansoor Ali Khan Pataudi, Nawab of Pataudi, right-handed batsman and team captain for Oxford University plays a flashing drive to the boundary off the left-handed bowling of David Sydenham from Surrey County Cricket Club.

**The** story goes that when he returned to cricket after a serious car accident injury that cost him the sight of one eye, Mansoor Ali Khan Pataudi was asked by some English scribe when he believed he could play at the highest level again.“When I saw the English bowling!” was his reply.

**The** story's probably apocryphal but captures Pataudi's optimistic personality and droll sense of humour. He did not moan and groan about the injury which almost cost him his career. He was barely past 20 when the accident happened. He was studying at Oxford then, had played for Sussex and widely touted as the best young batsman in the game at that point in time. But losing 95 per cent vision in one eye seemed a dead end.

**The fact that he could get back to cricket again was good enough reason for Tiger, the nickname given to him for his brilliant fielding, to feel blessed. How he shaped his cricketing career after from the point of no return, makes for one of the most inspirational stories in sport.**

**It** is without parallel.

**Colin** Milburn, pugnacious opening batsman for England in the late 1960s, lost an eye in a car accident. After recovering, he attempted a comeback, but after a few matches, gave up. Milburn later paid tributes to Pataudi for talent, but even more for courage.

**Mansoor Ali Khan came from excellent cricketing stock. His father Iftikhar Ali Khan had played for England, made a century on debut – for Douglas Jardine's team in the controversial Bodyline series in 1932-33, then captained India against England in 1946.**

**The** young Nawab made his debut for India in the 1961-62 home series against Ted Dexter's England team. Nari Contractor was captain, but the cynosure of attention was Mansoor Ali Khan, who made his maiden century at Madras (now Chennai). His dashing personality, aggressive batting and electric-heeled fielding set him apart.

**India** won the series 2-0. The next assignment was a five Test series in the West Indies against a formidable side led by Sir Frank Worrell. Young Pataudi was an obvious selection, but nobody could have envisaged how this tour would impact him and Indian cricket.

**The** turning point came before the third Test at Barbados in a warm-up match when Nari Contractor was hit on the head by a nasty bumper from Charlie Griffith. Contractor hovered between life and death for a few days, then recovered sufficiently, but not enough to continue in the series and returned home.

The selectors pumped for Pataudi, based on lineage to an extent, but more to prevent a reportedly faction-ridden dressing room from collapsing.

**Beleaguered** India was suddenly without a captain. The logical choice was veteran Polly Umrigar, but the selectors wanted to look ahead. Among the young players on tour were Chandu Borde, Dilip Sardesai, Salim Durani and Pataudi. The selectors pumped for Pataudi, based on lineage to an extent, but more to prevent a reportedly faction-ridden dressing room from collapsing.

**Not** much could be done to retrieve the situation in the series. India lost the remaining three Tests too, but this early experience allowed Pataudi harsh insights into what captaining India meant.

**The Pataudi era is remembered from some crucial decisions he took. For one, he brought about unity in the team. Indian cricket in those days was riven by parochialism, factionalism and favouritism. In his marvellous book, Tiger's Tale, Pataudi writes about how difficult it was for him to manage a dressing room in which most players spoke different languages.**

**Establishing** common cause for all players was his top priority. In this he was successful, with his open ways and barrier-free communication. He then emphasised the importance of fitness and fielding – utterly neglected in Indian cricket. This took some time to find fruitful expression on the field, but a start had been made. His personal courage in playing with only one eye went a long way in achieving this.

**But** India still lacked the depth and heft to win matches. To this end, Pataudi turned conventional team selection strategy on its head. Given the paucity of quality fast bowlers in India, he opted for spin, in which Indian cricket was strong, supported by attacking close-in catching to win matches.

**By** the time Pataudi became captain in 1962, Indian cricket had undergone a metamorphosis. The biggest names of the 1950s had retired. Players like Polly Umrigar and Vijay Manjrekar were getting on in years. Nari Contractor's career had come to a standstill because of the injury suffered in the West Indies. Champion leg-spinner Subhash Gupte got mired in a pointless conflict with the Board and migrated to the West Indies.

**Pataudi was left with the task of rebuilding the side. He did this with personal charisma, imagination, and persuasion. And with spin bowling at the core of his strategy.**

**In** the 1960s came the quartet of spinners – Prasanna, Venkataraghavan, Chandrashekhar and Bedi who were to bring so many laurels to India. In a sense they were mentored by Pataudi, who not only gave them enough opportunities, but also confidence and tactical support. His dashing approach to the game was a departure from the safety-first approach of his predecessors.

**Indian Cricket captain Mansoor Ali Khan Pataudi keeps fit for the season by playing football at the Bombay Gymkhana, circa 1960.**

Spectators look on from their deck chairs as Mansoor Ali Khan Pataudi, Nawab of Pataudi right-handed batsman for Sussex County Cricket Club plays a flashing drive to the boundary on his way to scoring 61 runs during the first innings of the County Championship match against Lancashire County Cricket Club on August 7, 1963 at the New County Ground in Hove, Brighton, Sussex, England. Match Drawn.

**Statistics** do not do justice to Pataudi. He scored only 2,793 runs and made six centuries. But this must be seen in the context of the deVere handicap he played under. He captained in 40 of his 46 Tests and his win percentage may seem very modest. But it is pertinent to note that India's first overseas victory – against New Zealand in 1967-68 – came under him. His biggest contribution, as Bishen Singh Bedi, who was to captain India later, said, Pataudi made the players think like Indians and play as a team.

**By** 1969, winds of change were sweeping India. Banks had been nationalised, privy purses of erstwhile rulers had been scrapped. Provoked perhaps by these sentiments prevailing at the time, but also no doubt because of the Indian team's poor performances in this period, Pataudi's detractors grew exponentially in number. In 1970, before the team left for the West Indies for a five-Test series, Pataudi was deposed as captain by the casting vote of the Chairman of selectors, Vijay Merchant who plumped for a cricketer-cum-banker Ajit Wadekar for the post. Pataudi declined to go on the tour. The patrician era had ended.

**Look. You are not playing for Delhi, Punjab, Madras, Calcutta or Bombay; you are playing for India. You are Indian."**

**- Mansoor Ali Khan Pataudi**

**Source** - https://quotepark.com/authors/mansoor-ali-khan-pataudi/

*To view the scorecard, turn to pages 238-257.*

# TURNING POINT '71:

## WHEN INDIAN CRICKET BLOSSOMED INTO ADULTHOOD

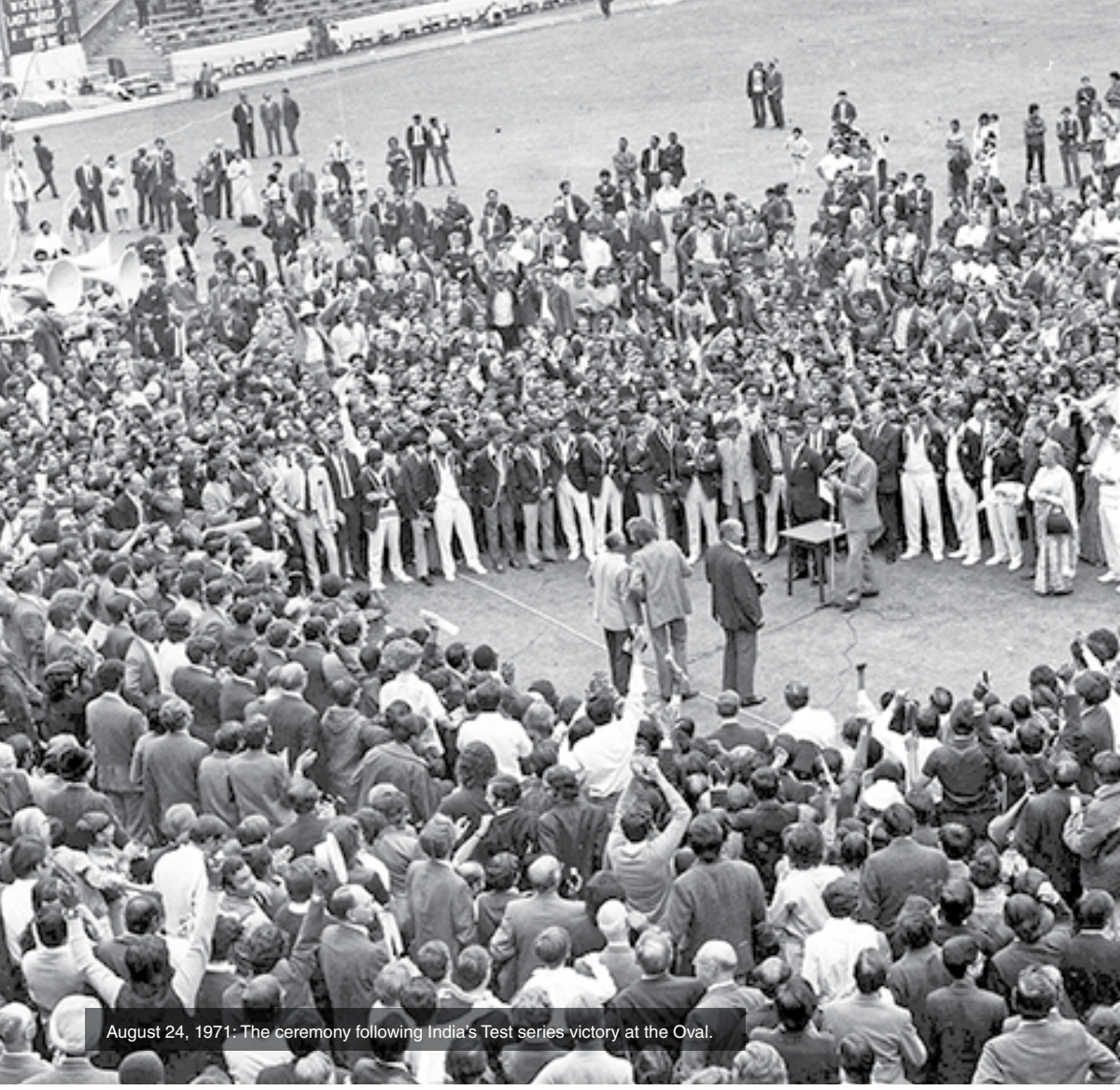
August 21, 1971: Left-handed Indian cricketer Ajit Laxman Wadekar batting in India's first innings during the third Test at the Oval. The wicketkeeper is Alan Knott.

**1971** marked a major inflection point in Indian cricket. In April of that year, a team loaded with youngsters under new captain Ajit Wadekar travelled to the Caribbean and beat the West Indies 1-0 in a five-match rubber. A few months later, Wadekar's team flew to England for a threeTest series, winning the final Test after two draws.

**Both** these triumphs were epochal. India had never beaten West Indies in a Test match, leave aside a series, earlier, and had never won a match in England.

**These** unexpected results threw a cricket-mad nation into delirium. Cricket's 'Indian Summer' was how the winning streak came to be widely described. This might seem hyperbolic now, but was most apt for them.

**For almost four decades, Indian cricket had largely flattered to deceive. Success had been incommensurate with the high-quality talent the country possessed.**



August 24, 1971: The ceremony following India's Test series victory at the Oval.

**The** West Indies tour came in the wake of a major controversy in Indian cricket. Vijay Merchant, then Chairman of the selection committee, exercised his casting vote to depose Mansoor Ali Khan Pataudi as captain, replacing him with untested Ajit Wadekar.

**Pataudi** had captained India for eight straight years, and his ouster came as a jolt to everyone.

**Wadekar** returned home from shopping for curtains, unaware that he had been named India captain. He was greeted with *laddoos* and garlands to celebrate his appointment. 'To say the least, I was taken aback. If somebody had to replace Pataudi, I'd assumed it would be Chandu Borde. Nobody had remotely suggested I was in the running,' Wadekar told The Telegraph in 2003.

**Then** Wadekar called Pataudi to discuss the change.

**"Pataudi** took the change in his stride and, when I asked if he was available to play under me, promptly said 'yes.' As for me, I assured Pataudi he would be on my side, which was to be picked the next day. In the morning, though, Pataudi called to say he was opting out for personal reasons. He wished me good luck and added I should convey his non-availability to the selectors. I was disappointed, but there was nothing I could do.

**That** was when both of us happened to be together at the Brabourne nets. As it turned out, Pataudi got omitted and [...] Whatever anybody may say, Pataudi and I had a good understanding and it wasn't uncommon to have a drink together. He would consult me and when he played under my captaincy (1972-73, against Tony Lewis' England), I didn't hesitate to seek his views. I regard Pataudi as one of the finest captains anywhere," added Wadekar.

**In** ML Jaisimha, Dilip Sardesai and Salim Durani, Wadekar got experienced hands to balance the plethora of youngsters in the side that had been chosen in pursuance of Merchant's touted policy of 'Catch 'Em Young!' However, there was little optimism when the team departed for the Caribbean.

**With** Pataudi being unable to join the tour, it marked the first selection of Sunil Manohar Gavaskar, who would go on to be a constant presence for the next couple of decades. Gavaskar emerged as one of the standout stars during the West Indies tour. However, notable by his absence was India's first-choice wicketkeeper, Farokh Engineer. He had been left out due to a new policy introduced by the Board of Control for Cricket in India (BCCI), which aimed to exclude players who had missed domestic cricket.

**In** the two-preceding series – 1966 (home), 1962 (away), India had been whitewashed. By 1971, the West Indies had an ageing side, but with Gary Sobers, Rohan Kanhai and Clive Lloyd still around, they were firm favourites to win again.

**But** there was a lot of drama before the tour started.

**Here's** a passage from 75 Years of Indian Sports, Game, Guts, Glory which captures all the drama.

With Pataudi being unable to join the tour, it marked the first selection of Sunil Manohar Gavaskar, who would go on to be a constant presence for the next couple of decades. Gavaskar emerged as one of the standout stars during the West Indies tour.

# IN 1971, THE WEST INDIES LINE-UP WAS INEXPERIENCED. INDIA LEFT FOR JAMAICA VIA NEW YORK AND BY THE TIME THEY REACHED THE JFK AIRPORT, THE SIDE HAD A FEW CASUALTIES.

**Their** two young future stars Gavaskar and Gundappa Viswanath were injured. Gavaskar had been suffering from whitlow in his finger since he boarded the flight from Bombay and was in immense pain when he reached New York. A visit to the doctor with manager Keki Tarapore confirmed that he had to be away from the game for about a week.

**India was stretched in fielding, a proper XI in their two warm-up four-day games before the first Test at Jamaica. But before they reached Kingston, Jamaica, there was complete chaos as none of the kits of the 16-member squad had reached the city. The Indian team had also missed its connecting flight from New York to Jamaica as a result of the mix-up by the airline staff. The team's luggage was offloaded as a result and was to be loaded onto the next flight. The next flight was 24 hours later and could have resulted in the kit not reaching on time.**

**Tarapore** even made calls to the BCCI seeking help. It was then revealed that the travel agents of the BCCI had been informed that the kits were not found at the JFK Airport in New York. It was also reported that there were documents to prove the same. They even had proof that the players and kits had been to Jamaica on the same flight. Tarapore made one final enquiry at the Kingston airport and found that the entire set of kits was lying as unclaimed luggage for two days! If he had not turned up then, the kits would have been removed as there was no one to claim it.

**Hours** before the first tour game on February 5, the Indian team found its kits and finally, the tour started. It turned out that on the 1962 trip to the West Indies, too, the Indian team had found their kits missing and had to miss two days of practice.

**Noted** journalist K.N. Prabhu, who was on the trip and on the same flight wrote the following lines in his despatch: The night stopover at the Sherlock Holmes Hotel in Baker Street was interesting but of little use. On our onward journey, there was no trace of the cricketers' baggage for two days. This was certainly one where Dr. Moriarty scored. One felt that James Bond would certainly have delivered the goods in more than one sense, pinning it down to one of Doctor No's henchmen in Kingston Town. Then there was the issue of the growing turmoil in East Pakistan (now Bangladesh). This was still February 1971, but the trouble had started mounting by then with the spillover effects being felt in West Bengal.

**The** Times of India reported on February 23, 1971 (as quoted in The Print) of the unease in the line-up. 'Indian cricketers have been distressed by the lack of news from home. This is particularly true of Rusi Jeejeebhoy as items on disturbances in Calcutta have appeared in the local press (in Kingston).'

**The** report further revealed players had not received letters from anyone back home for three weeks. The BCCI had insisted on communicating via the West Indies Board's headquarters in Guyana, but the whole arrangement had not worked out well.

**The** Indian players wanted their letters to be delivered to all the major cricket venues in the West Indies like the Queen's Park Oval in Port of Spain, the Kensington Oval in Barbados and the Bourda Oval in Guyana. This would enable them to receive the letters whenever they reached a particular Island nation.

**But** by the time the Test series began, a lot changed in terms of fortunes for the Indian team.

**Signs** of an upset emerged in the first Test when West Indies were asked to follow-on. India's heroes in this match were Dilip Sardesai, who struck a brilliant 212, and young Eknath Solkar, who played a vital hand when the team was under deep pressure.

Hours before the first tour game on February 5, the Indian team found its kits and finally, the tour started. It turned out that on the 1962 trip to the West Indies, too, the Indian team had found their kits missing and had to miss two days of practice.

**The second Test at Port of Spain saw 21-year-old opener Sunil Gavaskar make his debut. India, buoyed by the strong performance in the first Test, put up a sterling performance again, this time going on to turn the tables on the West Indies.**

**There** were some stellar contributions for India. Gavaskar made two half-centuries to vindicate why he was rated so highly, a game-changing over from veteran Durani when he dismissed Lloyd and Sobers off successive deliveries, and probing captaincy by Wadekar right through.

**Stunned by the setback, the West Indies fought tooth and nail in the remaining matches, but India's resolve did not waver. Three players stood out in this triumph. Sardesai made it a memorable series for himself with 642 runs and earned the sobriquet 'Renaissance Man'. Gavaskar amassed 774 runs in his debut series, a record that still stands. Wadekar, who most thought would be out of his depth as captain, turned out to be an astute man-manager and reader of match situations.**

**Gavaskar** wrote in his book Sunny Days: "The spectators surged on the ground in the hundreds to congratulate me. One of the Indians even shoved the Indian national flag in my hand. I was hoisted on willing shoulders, as the frenzied spectators danced about with me in joy. It was all very moving and I shall never forget those few exciting moments on a foreign field far away from home."

The West Indies had been humbled. India's stock in the cricket world saw a sudden surge.

**Noted** calypso singer Willard Harris, known as Lord Relator composed a famous song which immortalised Gavaskar's efforts in the series.

***'It was Gavaskar, the real master, just like a wall. You know the West Indies could not out Gavaskar at all.'***

India took another 35 years to win a series in the West Indies under Rahul Dravid, underlining just how epoch-making this effort by Wadekar's boys was.

**India's** popularity was to reach dizzying heights a few months later in England.

**Led** by hardy and ambitious Ray Illingworth, England were then the best side in the world, having beaten Australia in the Ashes series the previous winter. If anything, they looked even stronger playing at home.

**England** had been undefeated in 28 Tests since June 1968. They had been unbeaten in 13 Tests before losing the deciding Test against India in 1971. They had earlier not been beaten in Australia (six Tests), two two-Test series against New Zealand (away), three against Pakistan at home and the first two Tests against India. In Australia, England had regained the Ashes for the first time in 12 years and were on an all-time high.

**The** first and second Test were drawn, providing little clue of what was in store in the third. If anything, England had the better of the exchanges in the first two.

**But at the Oval, in the third and final Test, with the wicket affording more turn, England's batting got unhinged by Bhagwat Chandrashekhar an unorthodox wrist spinner, unique in the annals of the game. His right arm afflicted by polio in childhood, Chandra bowled with a whipping action that often made him extract unpredictable bounce and turn. When in rhythm, he could be unplayable, as he showed at the Oval. His 6-38 is one of the deadliest bowling performances in Indian cricket.**

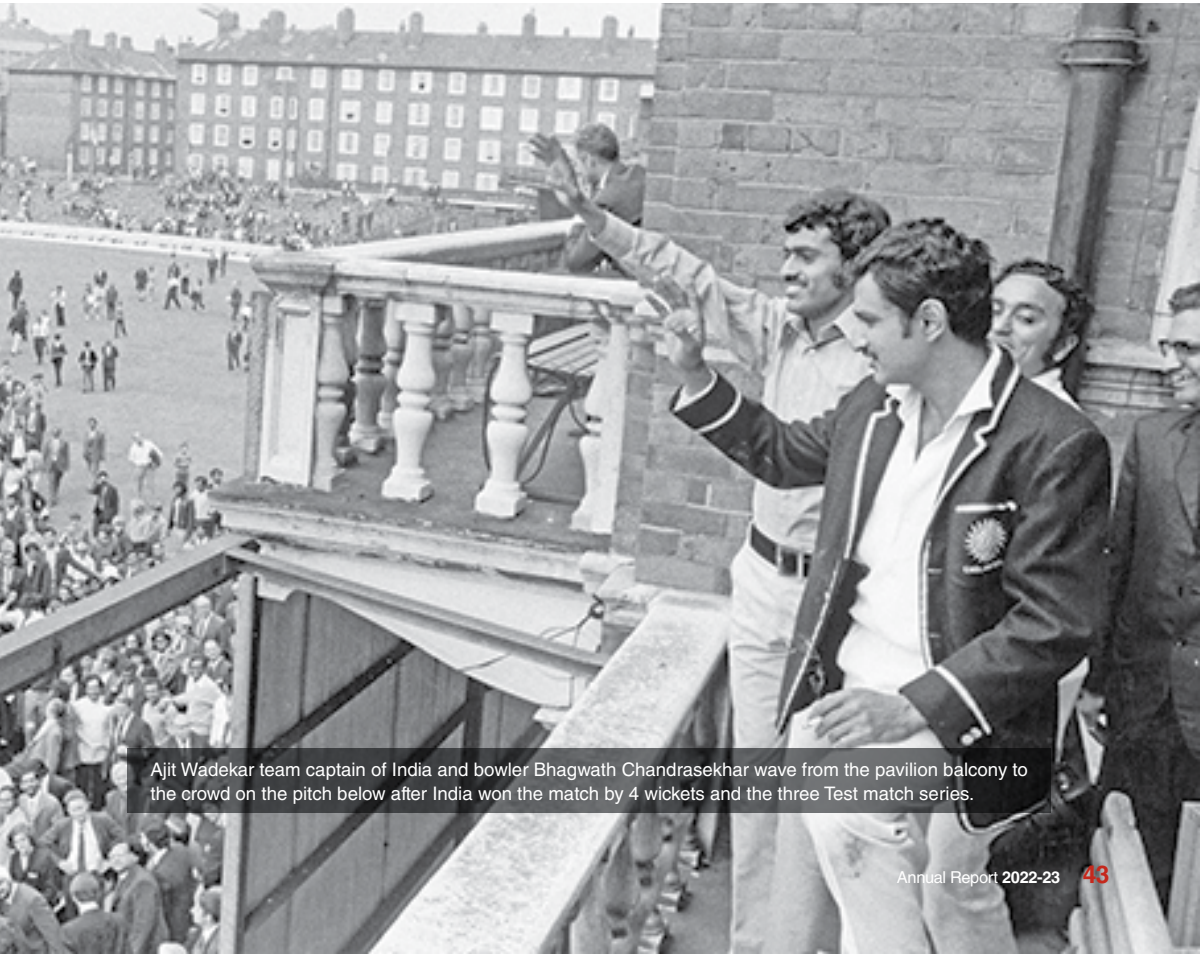
**When** the final run was completed, captain Wadekar was busy elsewhere! "It is no secret that I was fast asleep during India's finest hour [...] it was Ken Barrington who was the first to congratulate me. ("It's all over. The match is yours.") There could not have been a better bearer of good news than the bluff and hearty former England batsman," wrote Wadekar in his autobiography.

**India's win came on the auspicious day of Ganesh Chaturthi. And to make it interesting, an elephant named Bella, on loan from Chessington Zoo, entered the ground, making everyone in the Indian camp believe it to be significant. Indian team manager Hemu Adhikari especially considered this a good omen for his side.**

**"I** was walking back to my run-up and Dilip Sardesai shouted 'Hey Chandra, bowl him 'Mill Reef','" said Chandrasekhar in a video message to an audience at London's Taj St James Court Hotel celebrating the 'Golden Jubilee'. 'There was a horse called Mill Reef in England, which was winning all the big races (including the 1971 Epsom Derby) and it had tremendous speed,' added Chandrasekhar.

**So,** a horse and elephant had played a part in India winning a Test series in England for the first time ever!

> India took another 35 years to win a series in the West Indies under Rahul Dravid, underlining just how epoch-making this effort by Wadekar's boys was.



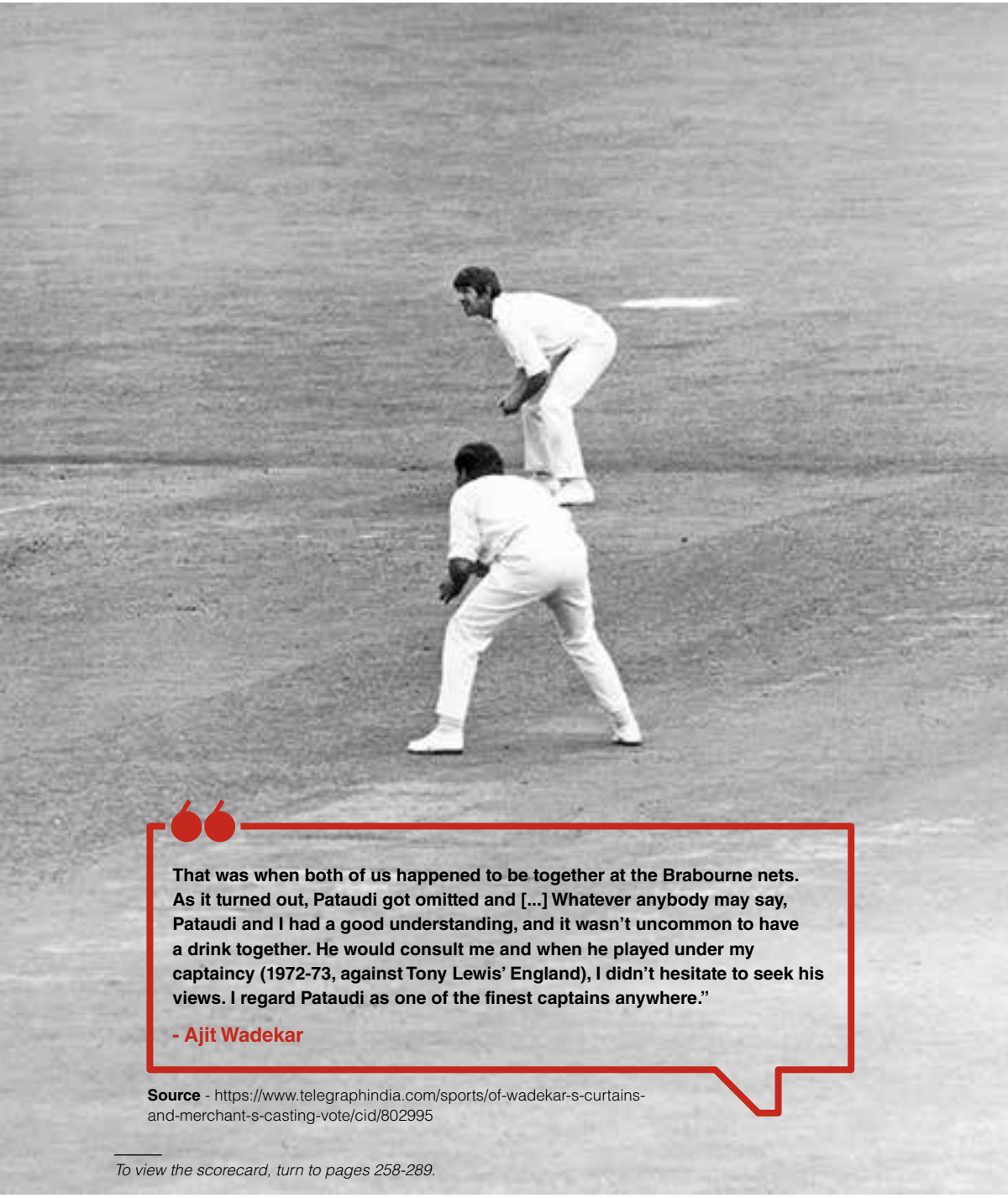
Ajit Wadekar team captain of India and bowler Bhagwath Chandrasekhar wave from the pavilion balcony to the crowd on the pitch below after India won the match by 4 wickets and the three Test match series.

**Beating** two strong teams in vastly different overseas conditions reflected a newfound mental toughness and ability to adjust to different challenges.

**The** entire squad returned to a hero's welcome in Bombay (now Mumbai); they got a ticker-tape welcome, with the entire city lining up to meet them. The country celebrated like never before.

**Youngsters** of assorted skills coming from different parts of the country had put up compelling performances to make this possible. Taken together, 1971 signalled a coming of age of Indian cricket.

Farokh Engineer batting for India during the Third Test against England at the Oval, London, August 1971. India won the Test by four wickets and won the Test series 1-0.



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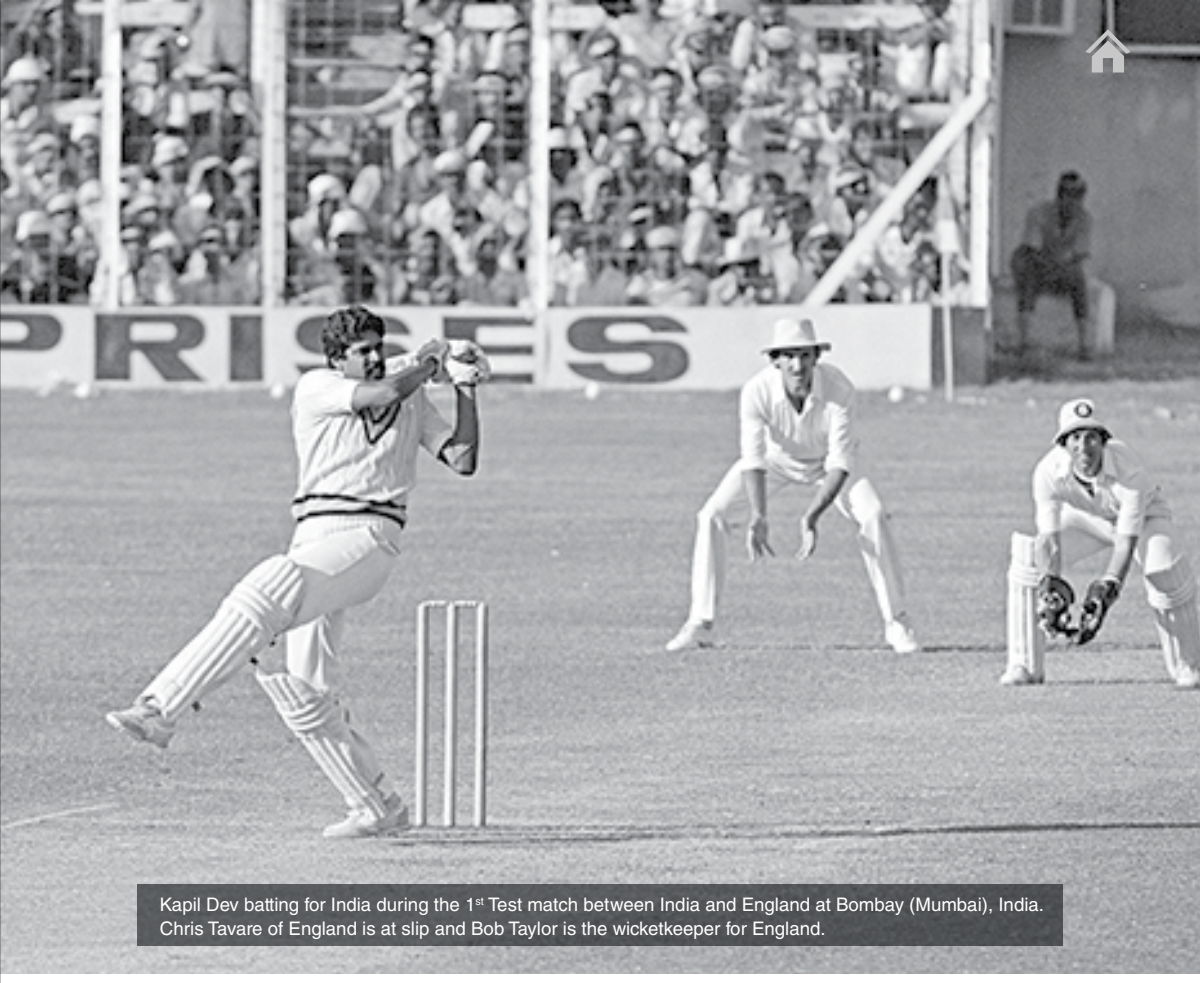
**- Ajit Wadekar**

**Source** - https://www.telegraphindia.com/sports/of-wadekar-s-curtains-and-merchant-s-casting-vote/cid/802995

*To view the scorecard, turn to pages 258-289.*

# FROM HOPE TO DRAMA:

## UNPACKING THE 1970s - INDIA'S DECADE OF CRICKETING ROLLERCOASTER



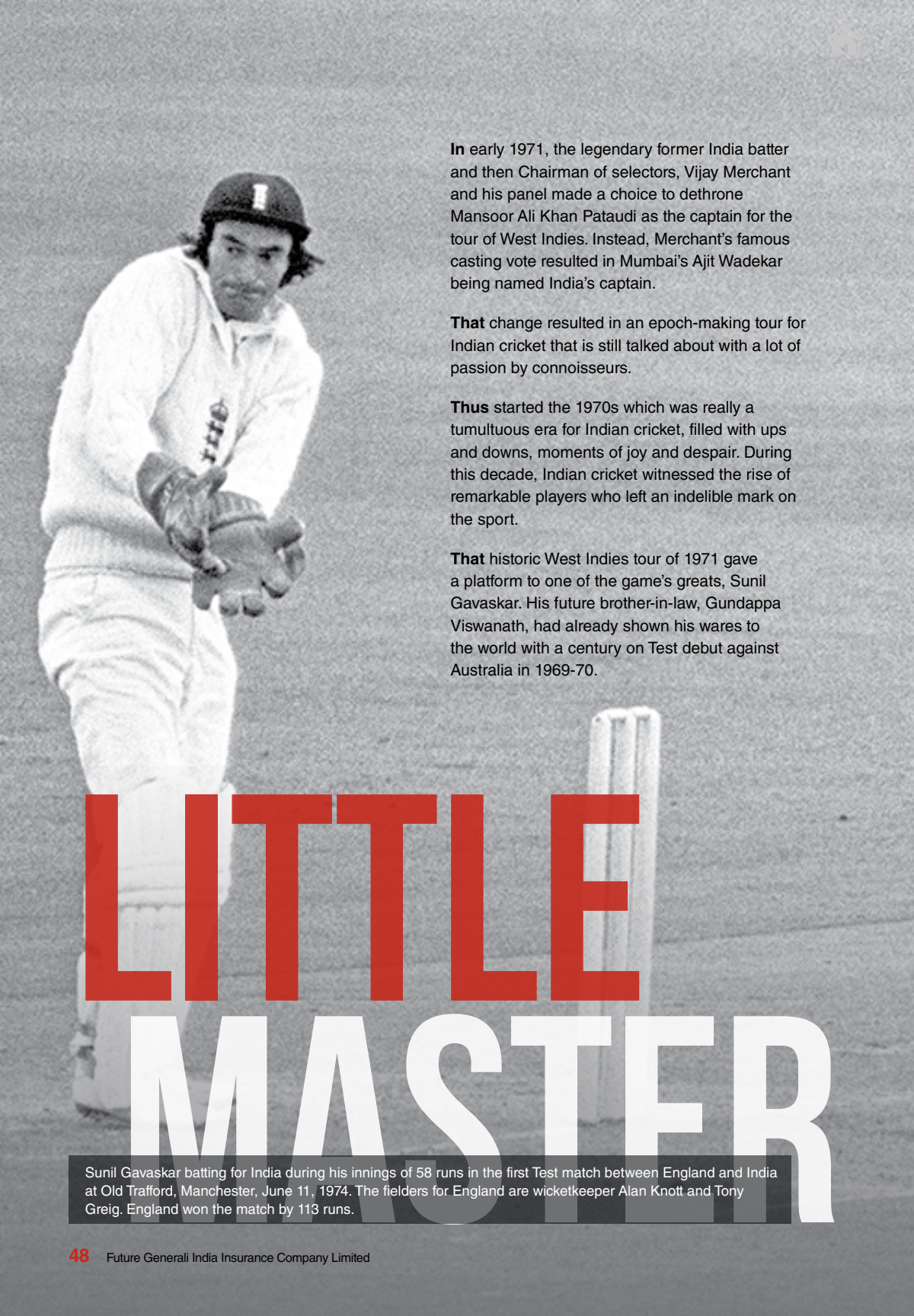
Kapil Dev batting for India during the 1st Test match between India and England at Bombay (Mumbai), India. Chris Tavare of England is at slip and Bob Taylor is the wicketkeeper for England.

**The** decade of the 1970s was one full of drama and change in India as a country. The decade started off with the nationalisation of the banks and then the government snatched the privy purses away from the erstwhile royals.

**Then** in late 1971, India and Pakistan were engaged in their second war in six years, only this time it resulted in the creation of Bangladesh.

**The** common man was at the centre stage and India appeared to be on the cusp.

**All** the tumult and drama elsewhere also mirrored Indian cricket as well. The decade started with the big change in captaincy. Much like how privileges were snatched away from the erstwhile royals, something similar happened in Indian cricket as well.



# LITTLE MASTER

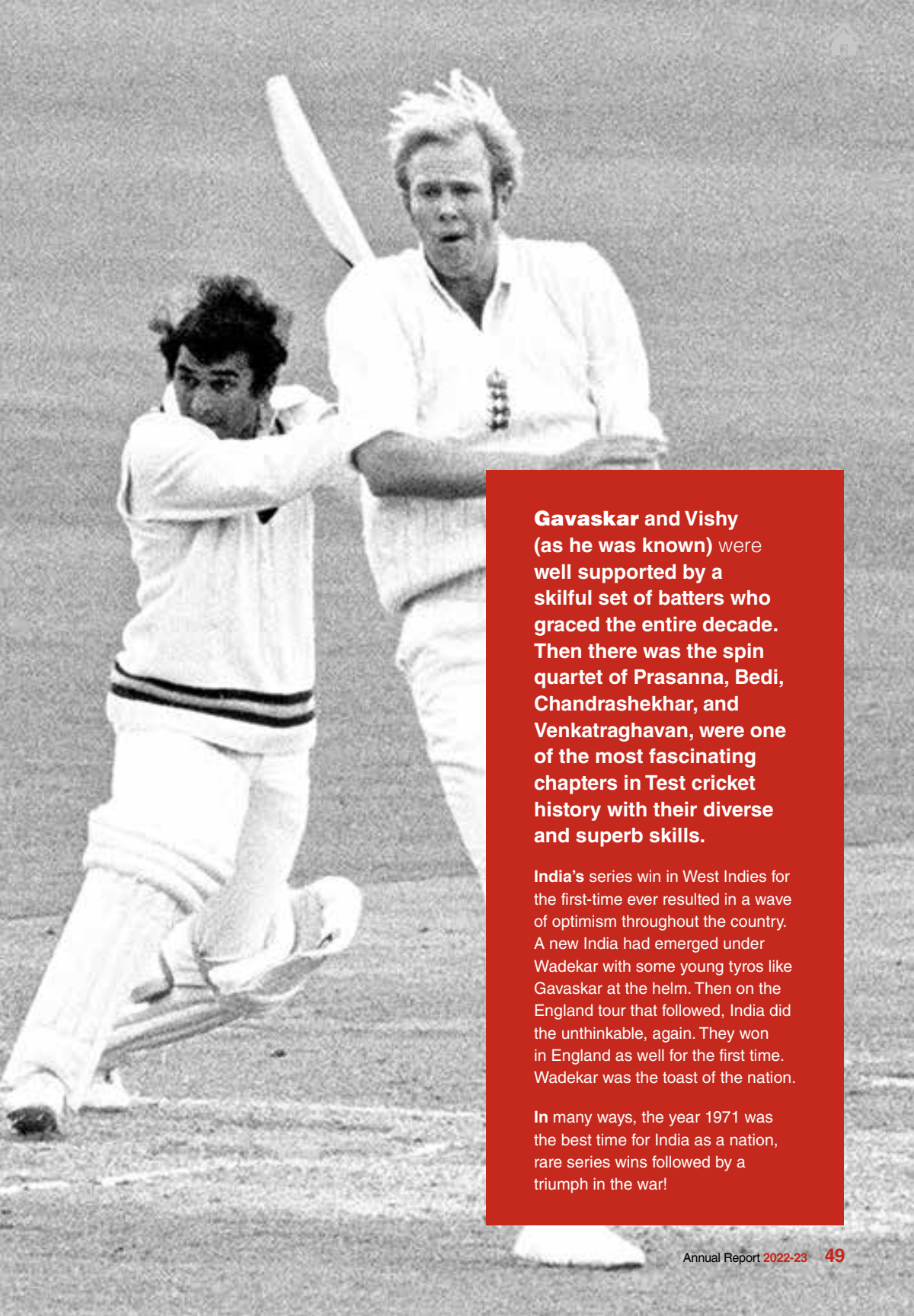
**In** early 1971, the legendary former India batter and then Chairman of selectors, Vijay Merchant and his panel made a choice to dethrone Mansoor Ali Khan Pataudi as the captain for the tour of West Indies. Instead, Merchant's famous casting vote resulted in Mumbai's Ajit Wadekar being named India's captain.

**That** change resulted in an epoch-making tour for Indian cricket that is still talked about with a lot of passion by connoisseurs.

**Thus** started the 1970s which was really a tumultuous era for Indian cricket, filled with ups and downs, moments of joy and despair. During this decade, Indian cricket witnessed the rise of remarkable players who left an indelible mark on the sport.

**That** historic West Indies tour of 1971 gave a platform to one of the game's greats, Sunil Gavaskar. His future brother-in-law, Gundappa Viswanath, had already shown his wares to the world with a century on Test debut against Australia in 1969-70.

Sunil Gavaskar batting for India during his innings of 58 runs in the first Test match between England and India at Old Trafford, Manchester, June 11, 1974. The fielders for England are wicketkeeper Alan Knott and Tony Greig. England won the match by 113 runs.



**Gavaskar and Vishy (as he was known)** were **well supported by a skilful set of batters who graced the entire decade. Then there was the spin quartet of Prasanna, Bedi, Chandrashekhar, and Venkatraghavan, were one of the most fascinating chapters in Test cricket history with their diverse and superb skills.**

**India's** series win in West Indies for the first-time ever resulted in a wave of optimism throughout the country. A new India had emerged under Wadekar with some young tyros like Gavaskar at the helm. Then on the England tour that followed, India did the unthinkable, again. They won in England as well for the first time. Wadekar was the toast of the nation.

**In** many ways, the year 1971 was the best time for India as a nation, rare series wins followed by a triumph in the war!

Kapil Dev brought a whiff of fresh air with his fast-medium bowling.

**Victories against England and New Zealand at home further bolstered hopes for an exciting phase ahead.**

**However**, these dreams were shattered during the disastrous 1974 tour of England, where India suffered a 0-3 whitewash, including a humiliating batting performance at Lord's where they were bowled out for 42.

**This** phase also mirrored life in general in India which took a downward turn. Strikes, anger amongst the youth was captured both in real and reel around this time. Amitabh Bachchan became the face of the angry young man, whereas Gavaskar became the keeper of India's fortunes in cricket.

**The** 1974 series loss in England had more significant consequences than just the defeat; it led to the premature retirement of Wadekar, leaving Indian cricket at a low point.

**In** desperation, the selectors turned to Pataudi once again. Pataudi's return as captain in the 1974-75 series against West Indies at home was enthralling, with India staging a remarkable comeback after losing the first two Tests. Though India eventually lost the series 2-3, they regained their pride and rediscovered their mojo, setting the stage for the exciting years that followed.

**The** batting prowess of Gavaskar and Viswanath, who may have lacked height but possessed extraordinary skill, provided India with the much-needed stability in overseas matches. Gavaskar, known for his technical excellence, amassed runs, and centuries with remarkable consistency, while Viswanath's adventurous style and wristy strokes made him equally valuable. The fact that India never lost a Test in which Viswanath scored a century attest to his brilliance.

**India** was in a state of Emergency from June 1975 which meant that the country needed some joy from their flannelled heroes from time to time.

**India's** historic victory over the West Indies in 1976 at Port of Spain provided that!

**India** successfully chased the then world-record target of 402, made possible by the scintillating centuries from these two 'Little Masters' – Gavaskar and Vishy.

**The** team's batting line-up also included resilient batsmen like Aunshuman Gaekwad, Mohinder Amarnath, swashbuckling Brijesh Patel, and the young Dilip Vengsarkar, who burst into the scene with his exceptional domestic performances. That tour was also remembered for the fact that the loss in Port of Spain resulted in West Indies junking the idea of spinning out sides and turning to brute pace to enforce results for the next two decades.

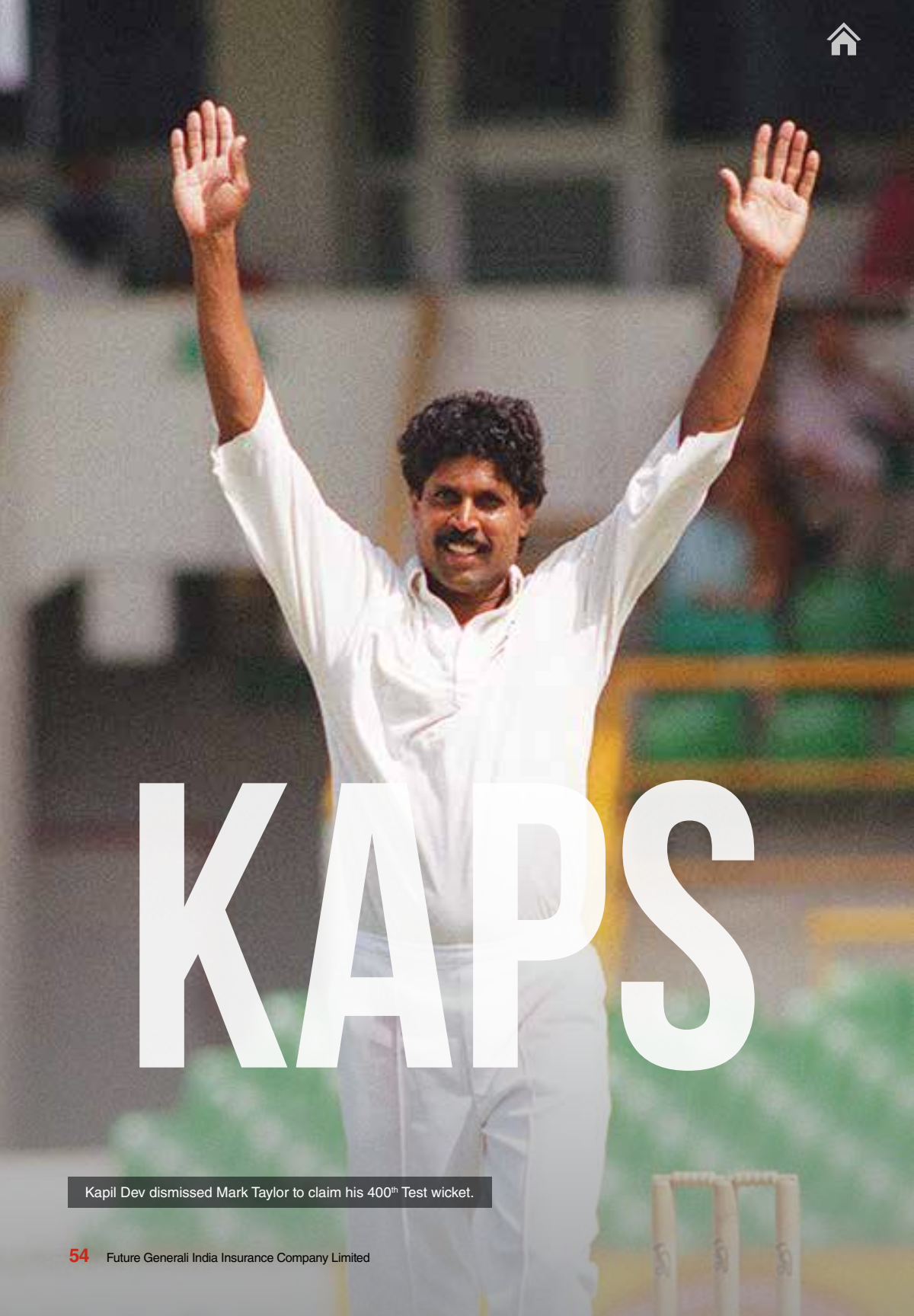
**While** the batting line-up was formidable, India faced a major drawback in the form of a lack of high-quality pace bowlers. The spin quartet remained essential to India's successes, but the absence of a potent pace attack left their bowling unit incomplete. This inadequacy was highlighted during the inaugural ODI World Cup in 1975, where India struggled due to the absence of a bowler capable of exploiting England's pace-friendly conditions.

**The** Emergency was lifted in India in 1977 and there was a sense of hope all over the country. This hope was further heightened by the arrival of a certain gawky youngster from North India.

**India** found the answer to their prayers in the form of a young fast bowler from Haryana, Kapil Dev. Making his debut against Pakistan in 1978-79 at just 19 years old, Kapil immediately impressed with his pace, swing, aggressive batting, and exceptional fielding skills. In the return series played in India the next season (1979-80), Kapil's rapidly improving all-round abilities helped India achieve revenge.

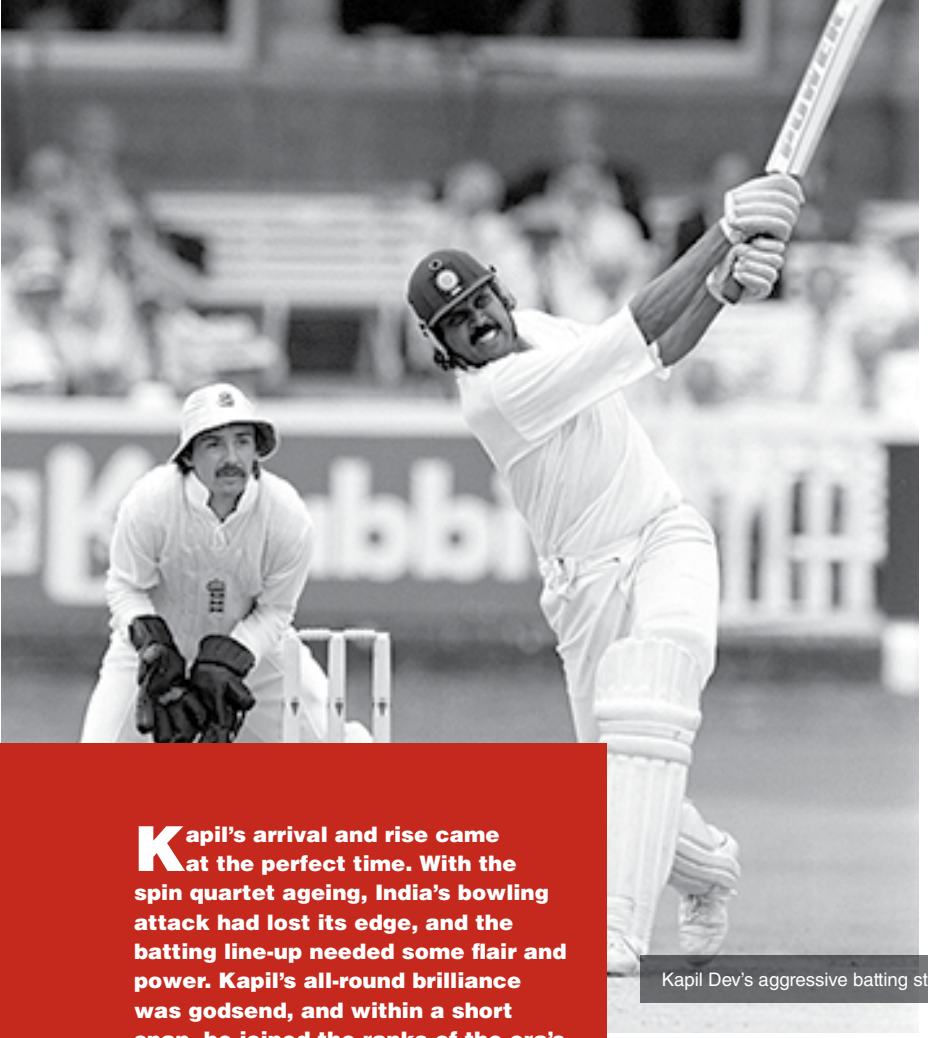
That tour was also remembered for the fact that the loss in Port of Spain resulted in West Indies junking the idea of spinning out sides and turning to brute pace to enforce results for the next two decades.

Spectators run onto the pitch to celebrate as Indian batsman Sunil Gavaskar reaches his century during his innings of 101 in the first Test match between England and India at Old Trafford, Manchester, June 8, 1974.



# KAPS

Kapil Dev dismissed Mark Taylor to claim his 400th Test wicket.



Kapil Dev's aggressive batting style.

**Kapil's arrival and rise came at the perfect time. With the spin quartet ageing, India's bowling attack had lost its edge, and the batting line-up needed some flair and power. Kapil's all-round brilliance was godsend, and within a short span, he joined the ranks of the era's leading all-rounders, alongside Ian Botham, Imran Khan, and Richard Hadlee. Kapil's heroics in the 1970s were just a glimpse of the greatness he would achieve in the 1980s.**

**Overall,** the 1970s were a roller-coaster ride for Indian cricket, witnessing extraordinary performances from legendary players like Gavaskar, Viswanath, and Kapil Dev, as well as the enduring legacy of the spin quartet. While there were moments of disappointment, the decade laid the foundation for an even more exciting and successful phase in Indian cricket history.

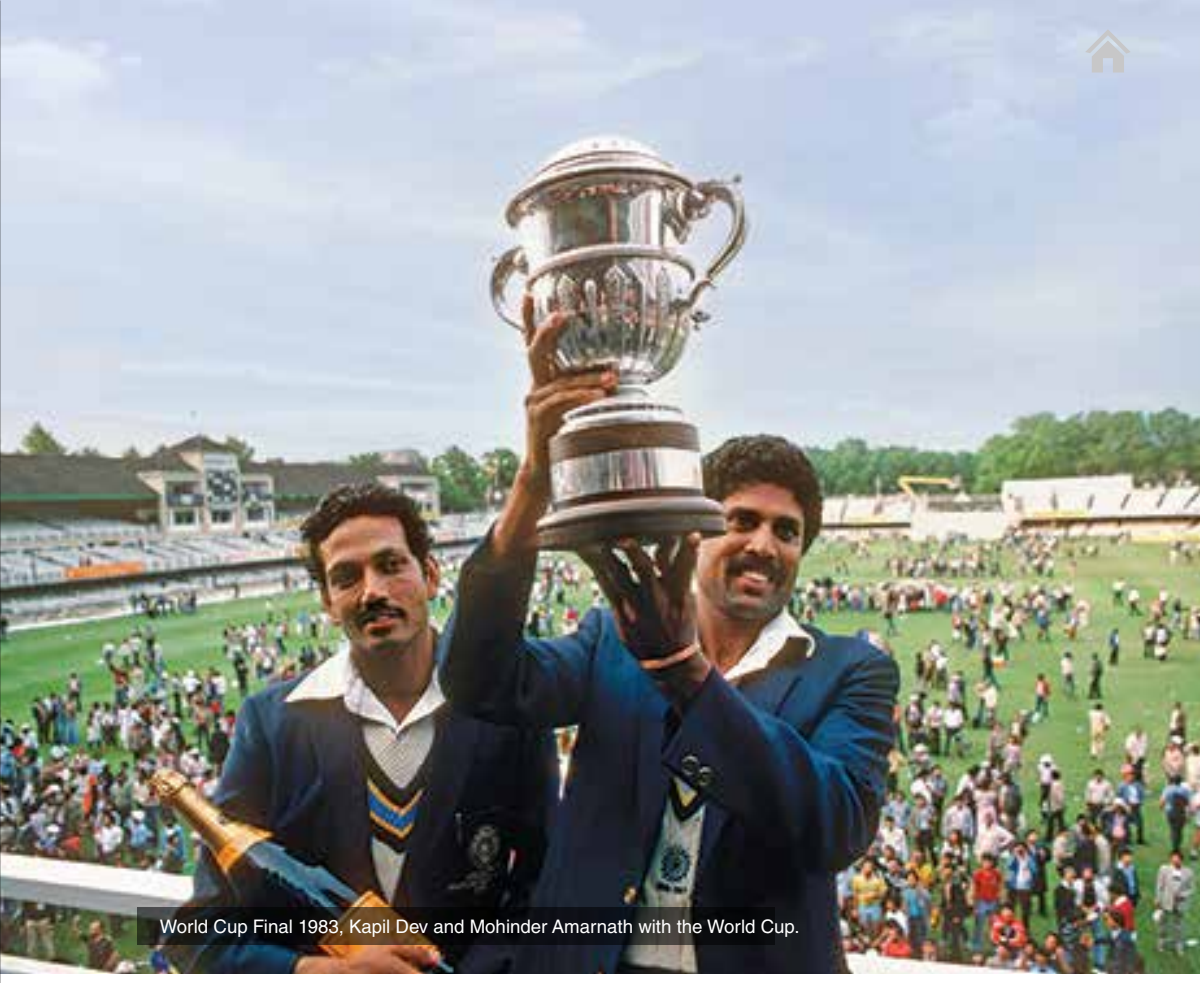
*To view the scorecard, turn to pages 290-311.*

**The champagne really flowed. He also added that "this was undoubtedly India's greatest Test victory."**

**- Sunil Gavaskar**

**Source** - https://www.cricketcountry.com/articles/when-india-successfully-chased-a-400-plus-target-against-the-west-indies-to-change-world-cricket-forever-25127

# FLAIR IN THE '80s:
## INDIA'S ONE-DAY MARVELS SHINE BRIGHT



World Cup Final 1983, Kapil Dev and Mohinder Amarnath with the World Cup.

**India's** triumph in the 1983 World Cup defined the 1980s, not just for cricket in India, but Indian life itself.

**In** two preceding World Cups, the Indian team had performed miserably, winning only one – that against lowly East Africa in 1975 and then in 1979 losing all games including one to the then Associate team, Sri Lanka. The ethos and demands of limited-overs cricket appeared to be alien to the skills and temper of India's cricketers, earning them the dubious sobriquet 'Dull Dogs of Cricket'. Harsh as it sounded, this was not entirely ill-founded.

**The** summer of 1983 was to change not just this perception, but also the future of the sport. Against all odds, India beat reigning champion West Indies in the final, turning the cricket world upside down. The man at the core of this amazing, unexpected win was Kapil Dev, all-rounder extraordinaire who also captained the team.

**Kapil** had got the captaincy when Sunil Gavaskar was deposed after losing the series in Pakistan in 1982-83. Indian fans and administrators were generally intolerant of losing captains. To lose to arch rivals Pakistan was anathema.

**After** the Pakistan tour, India travelled to the West Indies under the leadership of Kapil Dev, with little expectation of winning a Test or the series. However, this tour would prove to be a significant turning point in Indian cricket history. During an ODI match in Berbice, Guyana, India achieved the unthinkable by defeating the mighty West Indies for the first time ever in ODI cricket, creating a moment forever remembered in their journey to becoming world champions.

**The victory came as a shock to everyone, as India managed to upset the West Indies on their home turf, and in the ODI format, no less!** The key contributors to this memorable win were their former captain, Sunil Gavaskar, who played a vital knock of 90 off 117 balls, and the skipper himself, Kapil Dev, who provided an explosive innings, scoring a brisk 72 off just 38 balls. With their combined efforts, India successfully restricted the West Indies batting prowess and emerged victorious in a contest that opened the doors to dreaming big in ODI cricket.

Victorious India players Yashpal Sharma and Roger Binny grab souvenir stumps as Mohinder Amarnath (L) runs off the field as West Indies batsman Michael Holding looks on after the 1983 Prudential World Cup Final victory against West Indies at Lord's on June 25, 1983 in London, England.

An India fan leaps onto the back of captain Kapil Dev in celebration after the skipper dismissed number one, West Indies' Viv Richards, with a boundary catch.

**Despite** this momentous win, the ultimate triumph of winning the World Cup in June 1983 in England still seemed like a distant possibility. However, this victory against the West Indies instilled confidence and belief in the Indian team, setting them on a path to achieving the seemingly impossible and etching their names in cricketing history by lifting the coveted World Cup trophy later that year. "It was this particular win which helped convince many of us that we could pull our weight together as a team in one-day cricket," wrote Kapil in his autobiography Cricket, My Style.

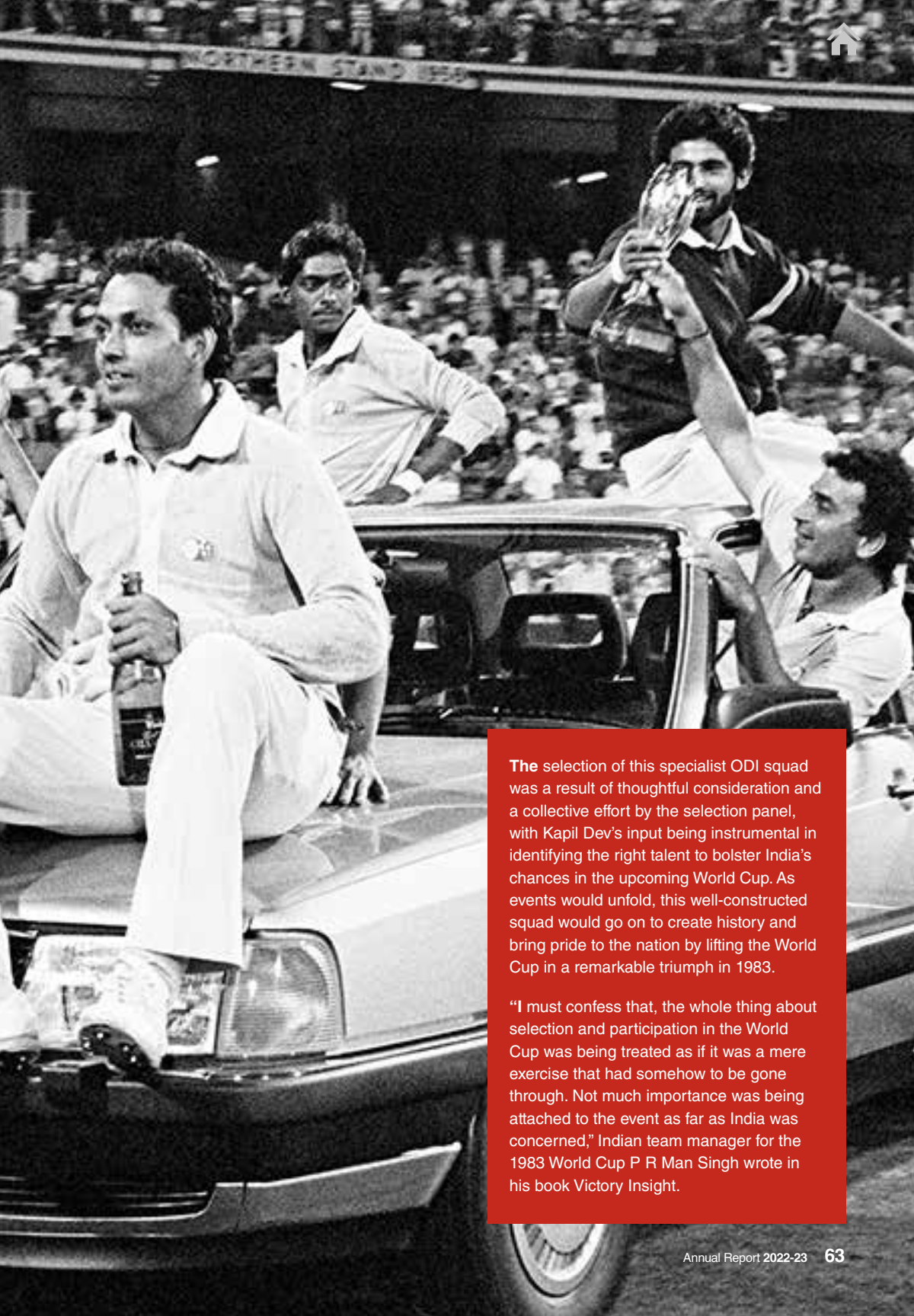
**In** preparation for the World Cup, one of the most critical aspects was assembling a specialist ODI squad. The selection panel, led by Chairman Ghulam Ahmed and comprised of esteemed members like CT Sarwate, Chandu Borde, Bishan Singh Bedi, and Pankaj Roy, undertook the responsibility of this task with utmost fairness. While a significant portion of the squad practically picked itself, there were a few spots up for grabs, specifically reserved for talented players who could add value to the team's performance.

Sunil Gavaskar, Ravi Shastri and Krishnamachari Srikkanth of India with the trophy after winning the Benson and Hedges World Championship of Cricket Final.

**Among the players who secured these coveted spots were Delhi's duo of Kirti Azad and Sunil Valson, the latter being a left-arm fast bowler. It is worth noting that captain Kapil Dev played a crucial role in the selection of Sunil Valson as the 14th member of the squad. Kapil's astute judgement and experience played a significant part in recognising the potential and utility of Valson, who possessed the skills that could prove to be vital in the high-stakes competition of the World Cup.**

Kapil had got the captaincy when Sunil Gavaskar was deposed after losing the series in Pakistan in 1982-83. Indian fans and administrators were generally intolerant of losing captains.

Mohinder Amarnath of India sits with teammate Sadanand Viswanath (hidden) on the hood of the prize car awarded to player of the tournament Ravi Shastri (driving, waving, hidden) as the India team parade around the ground after winning the Benson and Hedges World Championship of Cricket final against Pakistan by eight wickets at the MCG, Melbourne, March 10, 1985. Indian players also pictured are (third from left) Laxman Sivaramakrishnan, Chetan Sharma, Sunil Gavaskar (leaning out of window) and Kapil Dev.




**The** selection of this specialist ODI squad was a result of thoughtful consideration and a collective effort by the selection panel, with Kapil Dev's input being instrumental in identifying the right talent to bolster India's chances in the upcoming World Cup. As events would unfold, this well-constructed squad would go on to create history and bring pride to the nation by lifting the World Cup in a remarkable triumph in 1983.

**"I** must confess that, the whole thing about selection and participation in the World Cup was being treated as if it was a mere exercise that had somehow to be gone through. Not much importance was being attached to the event as far as India was concerned," Indian team manager for the 1983 World Cup P R Man Singh wrote in his book Victory Insight.

**Only 24, Kapil looked undercooked for the captaincy when the team landed in England for the World Cup. Odds on India winning were a whopping 66/1, yet found few takers, so poor was the track record and so tough the competition.**

**In** 1983, the Indian cricket team arrived in England for the momentous World Cup, but their journey was quite different from the luxurious trips we see cricketers take nowadays. The players reached England in various batches, with some like Kapil Dev, vice-captain Mohinder Amarnath, Madan Lal, and Kirti Azad already in the country, playing league cricket. The rest of the team, along with manager Man Singh, departed from Bombay (now Mumbai) with minimal fanfare. However, they encountered a minor hiccup with excess baggage, which was resolved after Professor M V Chandgadkar, Executive Secretary of the BCCI, assured that the amount would be paid the next day. Only then were they allowed to board the Air India flight to London.

**In** stark contrast to the extravagant earnings of modern-day cricketers, the players in 1983 were paid a total fee of just ₹15,000 for the entire World Cup. This amount was distributed in two instalments: 50 per cent in advance and the remaining half at the end of the tour. Additionally, they received a daily allowance of a mere £25, which, back then, was considered a significant sum.

**The** team finally came together at the Westmoreland Hotel in London, conveniently situated opposite the iconic Lord's Cricket Ground. Before the official start of the World Cup, India played four practice games, with mixed results. They suffered defeats against New Zealand by 28 runs, Minor Counties by 19 runs, and Sri Lanka by 16 runs. The only bright spot was a victory against Sri Lanka in their second warm-up game, where India won by five wickets.

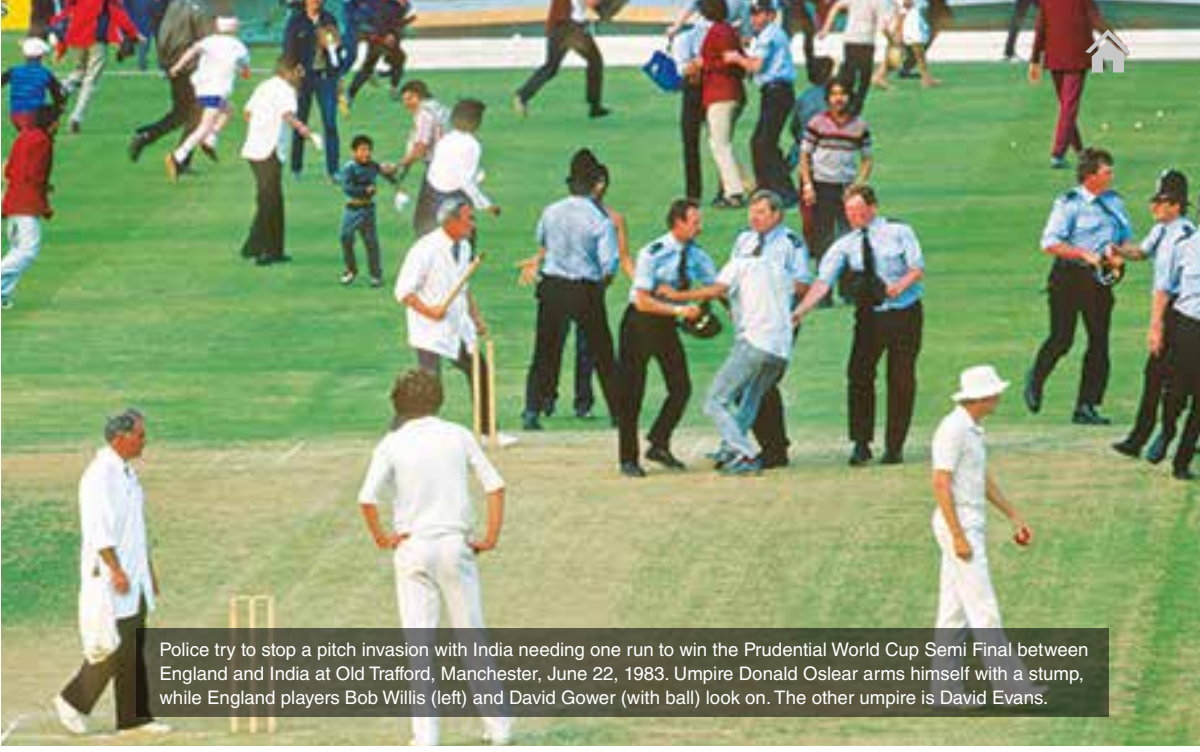
**After** fulfilling official engagements like meeting Queen Elizabeth at Buckingham Palace and attending a reception at the Indian high commissioner's residence, the team embarked on their journey across England for the main tournament. They travelled in a 24-seater air-conditioned bus, equipped with VCRs and three television units, providing some comfort during the rigorous tournament schedule. The bus was also equipped with a refrigerator and a cooker, allowing the team to have some homely comfort while on the road.

> The selection of this specialist ODI squad was a result of thoughtful consideration and a collective effort by the selection panel, with Kapil Dev's input being instrumental in identifying the right talent to bolster India's chances in the upcoming World Cup.

**Despite** the modest beginnings and challenges, this Indian team would go on to script an unforgettable chapter in cricket history, shocking the world by winning the 1983 World Cup and paving the way for a cricketing revolution in the nation.

**To everyone's surprise, India began with a win over the West Indies, but soon lapsed into a series of defeats that left them on the precipice of ouster.**

**The** match against Zimbabwe at Tunbridge Wells was crucial. It began ominously for India. Fast bowlers Peter Rawson and Kevin Curran reveled on a seaming pitch to have India in tatters within the first hour. Within a few overs, the score read a miserable 9-4, forcing Kapil to promote himself in the order. At 17 fell the fifth wicket, worsening the crisis.



Police try to stop a pitch invasion with India needing one run to win the Prudential World Cup Semi Final between England and India at Old Trafford, Manchester, June 22, 1983. Umpire Donald Oslear arms himself with a stump, while England players Bob Willis (left) and David Gower (with ball) look on. The other umpire is David Evans.

**Kapil,** standing helplessly at one end, witnessed the team's batting line-up crumbling before his eyes. Despite the adversity, Kapil displayed remarkable resilience and determination, taking it upon himself to rebuild the innings.

**He** first partnered with Roger Binny and then later with Madan Lal to gradually stabilise the innings. With a mix of skilful strokes and sheer grit, Kapil single-handedly guided India's fightback, refusing to succumb to the pressure.

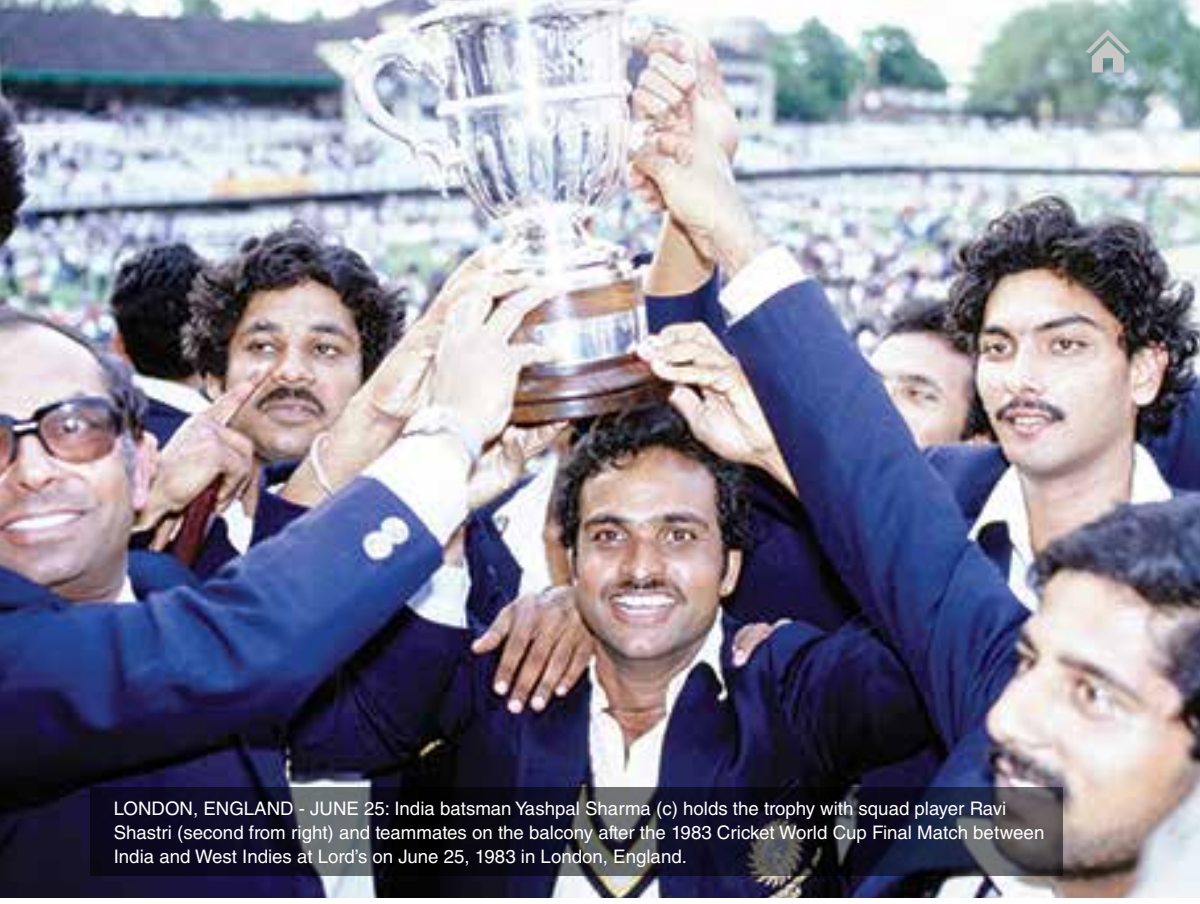
**At** the lunch break, Kapil walked into the dressing room, his emotions running high. To his dismay, he found the entire squad had vacated the room, leaving him alone with just a glass of water for company.

**"I** realised why this drama was being played. My teammates had planned an ingenious way out of getting lip from the captain. They knew I could not possibly yell in public at them, in the dining room. I appreciated their plan and their sense of humour in leaving only that glass of water indicating I should cool down. I was pretty cool by the time I walked out to resume my innings," wrote Kapil in his autobiography.

**From this seemingly hopeless position, how India, riding on Kapil's bravado and brilliance, recovered to win the match makes for one of the most dramatic stories in cricket.**

**Kapil began cautiously, but once he had got his eye in, cut loose to make a buccaneering 175 not out. Fours and sixes came from his bat in a fusillade. With support from Syed Kirmani, he turned the match around on its head, making arguably the greatest ODI century still.**

**This** unexpected win came as a booster shot to India. Australia was beaten next and England were humbled in the semi-final. The final was against the West Indies. This was it, said experts and fans alike, this is where India will get their comeuppance. But in a low-scoring final, India cut the ground from under the defending champion with determination and chutzpah. As he had done against Zimbabwe, Kapil was to make the decisive contribution,



LONDON, ENGLAND - JUNE 25: India batsman Yashpal Sharma (c) holds the trophy with squad player Ravi Shastri (second from right) and teammates on the balcony after the 1983 Cricket World Cup Final Match between India and West Indies at Lord's on June 25, 1983 in London, England.

this time a superb catch running backwards 20 yards to catch the rampaging Viv Richards. This dismissal opened the door for an upset. The West Indies lower order fought hard, but after some heart-stopping moments, Mohinder Amarnath got rid of Michael Holding to seal a famous win. The country went delirious with joy at this achievement. India had turned the cricket world upside down. The future of Indian cricket and the sport was to change forever.

**Receiving** the trophy was an absolute dream come true for Kapil Dev and the entire squad. As an additional celebration, they were given two bottles of champagne by former England captain Ted Dexter, adding to the joyous atmosphere. Indian supporters flocked to the team's hotel, creating an unforgettable night of revelry and jubilation.

**Initially,** Air India had charged the team for excess baggage at the start of the tournament, but now, in the aftermath of their historic victory, the airline offered a generous gesture of 15 free return tickets from London to Mumbai as a mark of recognition and appreciation.

**Originally** scheduled to play exhibition games in the US, the squad was instead called back to Bombay (now Mumbai) by the Board to participate in the grand celebrations of their triumph. What followed was a whirlwind of excitement: a hero's welcome awaited them at the iconic Wankhede Stadium in Mumbai, followed by a prestigious reception hosted by President Giani Zail Singh and Prime Minister Indira Gandhi in New Delhi.

**In** another heartwarming gesture, the renowned singer Late Lata Mangeshkar organised a special concert to raise funds for the squad. The event took place at the Indraprastha Stadium in New Delhi, where Late Lata Mangeshkar recorded an album titled "Bharat Vishwa Vijeta" with the entire squad singing along with her on stage. This unique collaboration further solidified the unity and camaraderie that had brought the Indian cricket team to their historic World Cup victory.

**The** euphoria of India's triumph was not limited to the cricket field; it resonated throughout the nation, uniting people from all walks of life in celebration. The 1983 World Cup win became a symbol of national pride and inspired a generation of aspiring cricketers. Kapil Dev and his men had not only made history but had also etched themselves into the hearts of millions, leaving an enduring legacy in the annals of Indian cricket.

**In** the wake of the World Cup win came a clutch of other titles in limited overs cricket. In 1984, India won the Asia Cup in Sharjah. The World Championship of Cricket played in Australia in 1985 saw the team rise to great heights under Sunil Gavaskar. Beating Pakistan in the final was the culmination of outstanding cricket the team played right through the tournament. Ravi Shastri becoming Champion of Champions and taking his team for a drive around the Melbourne Cricket Ground (MCG) in the Audi car he had won became an everlasting memory of India's rise to eminence in limited overs cricket. A few weeks later, India beat Pakistan in the Rothmans Cup in a tense, low scoring game at Sharjah and became champion by beating Australia.

**Within** a couple of years, the tag of dull dogs had been shrugged off.

**India** had become the best one-day side in the world!

**I had a fairy tale journey in my playing days. It was an honour for us to represent the country. And it was always my dream to do so. I have seen ups and downs – I've seen people changing. I, too, had good days and bad days, but I just took it in my stride."**

**- Mohinder Amarnath**

TUNBRIDGE WELLS, ENGLAND - JUNE 18: India batsman Kapil Dev hits out during his innings of 175 not out during the 1983 Cricket World Cup finals match between India and Zimbabwe on June 18, 1983 in Tunbridge Wells, England.

*To view the scorecard, turn to pages 312-313.*

# JIMMY JIMMY JIMMY

**Cricket Legend Mohinder Amarnath Reflects on his Career, Challenges, and Winning the '83 World Cup**

# "YOU GOTTA BE NO. 1. NOBODY REMEMBERS NO. 2!"

## AS WE COLLECTIVELY CELEBRATE 40 YEARS OF INDIA'S 1983 WORLD CUP WIN, THE MAN OF THE MATCH OF THE FINAL, MOHINDER 'JIMMY' AMARNATH, TAKES US ON A WALK DOWN MEMORY LANE, REMINISCING ABOUT HIS RELATIONSHIP WITH HIS FATHER, HIS LONG INNINGS IN THE WORLD OF CRICKET AND THE MEMORABLE WORLD CUP VICTORY THAT MADE THE SPORT A HOUSEHOLD NAME IN THE COUNTRY. PSST, HE ALSO SPILLS THE SECRET BEHIND HIS FAMOUS RED HANDKERCHIEF AND DOLES OUT ADVICE FOR ASPIRING CRICKETERS.

**You have had a long innings in your cricket career during which you were known as the man with strength of character and courage. What do you think was the best thing about your career? And what is it that guided you through your life and career?**

I had a fairy tale journey in my playing days. It was an honour for us to represent the country. And it was always my dream to do so. I have seen ups and downs – I have seen people changing. I, too, had good days and bad days, but I just took it in my stride. I was and I still am a strong believer. I live for today and I do not plan anything for tomorrow. I do not live in the past.

I think the one thing that kept me going was that I knew I was good enough and that I should have been there all that time. But there are a lot of factors, including a lot of speculations. Fortunately, that did not really bother me much or dishearten me, for that matter. So, I just kept on trying. I took one step at a time; I did not want to run a mile straightaway.

I had faith in my abilities, I knew I could do it; I could perform and get an opportunity. And so, I knew it was always there, the talent was always there, even though some people thought the other way round. I realised that the way to prove somebody wrong is to never give up, instead just keep trying. And when you get an opportunity, grab it with both hands. These nuggets of wisdom kept me going all through my career.

*Mohinder Amarnath enjoyed his battles with brutal pace of the likes of Michael Holding*

**What were some of the challenges that you faced as a player and how did you overcome them?**

There were always challenges – be it in the form of the system or people's likes and dislikes. But I chose to not pay much attention to them and not waste time on them. I kept faith in my abilities and that is what kept me going. Superior performance is the only way to prove somebody wrong. For me, each game was important. I did not take things for granted, just because I had done well in the previous series or in one inning – the second inning was as important to me.

And probably the other challenge I believe could have been the legacy of the "Amarnath" name – it probably did not go well with a lot of people. And so, whenever they got an opportunity, they wanted to put me down. The truth is, you can put somebody down but you cannot just finish them forever because people rise from the ashes. I have always believed in this. Whenever I would get an opportunity, I would just get up and fight my battle.

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**Being the son of a famous father – Lala Amarnath, who is considered the father figure of Indian cricket and was India's first centurion in Tests – was it difficult or easy to live up to the high standards that he set?**

There was a lot of comparison, usually when the game was on, or even once the game was over. Comparison, I think, is done mostly by people who have not been great achievers. And they will always compare father and son. But I think the era changes with time. I knew so much about his abilities, his performances, and the kind of person he was. And once I was on the field, I forgot who I was. I was just a player. Besides, when you are facing somebody at a hundred miles an hour, you do not think about your father, your mother, your girlfriend, or your wife. Your focus is just on the red cherry, when you are a batter. And it is the other way around when you are a bowler – you do not think somebody is greater than you. You play to the best of your abilities and you think you are as good as anybody else or maybe better.

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**So, when you were playing the role of your father (in the Kabir Khan-directed Ranveer Singh starrer '83' based on India's iconic 1983 World Cup win), you were reliving what he used to tell you…**

Yes, I always wanted to emulate my father, always wanted him to feel proud. Because I had heard so many stories about him and because people would talk so often about him. Whenever I would meet people of his generation, they would talk about him, describing what it was like when he was playing and calling him the first real superstar of Indian cricket. He played his first Test in his debut; he scored 100 in maybe less than 50 deliveries! But in those days, they were not used to counting the number of deliveries. It was a partnership of the time you spent with your other batsmen. He was a real superstar. He changed the whole pattern of thinking of Indians at that time. Don't forget, India was fighting for Independence also at that time. He always used to say, there were only two Lalas in India – one was Lala Lajpat Rai and the other was Lala Amarnath.

*Mohinder Amarnath's father the incomparable Lala, who was India's first cricket superstar, was a big influence on his life and career. Lala and Sir Don Bradman were cricket's big stars in early 1900s*

**The story of your penchant for the red handkerchief has followed you throughout your career. Can you tell us about the famous red handkerchief?**

I think I wanted to emulate my father – I had heard about all the things he would do. Somehow the red handkerchief became a lucky charm for me, honestly. As Indians, we are all very superstitious. Hum sochte hain ki, yaar, agar ye nahi hoga, toh vo nahi ho sakta...

Carrying the red handkerchief became a habit. It became a part of my life – I would not travel without that red handkerchief. And now, of course, I have framed it, but it is still there. I still see it every day.

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**At the time when you made it to the Indian team in '69 as well as throughout your career, we did not know about fierce fast bowlers in domestic cricket or Indian cricket. How was it that you were able to take on the fiercest fast bowler with absolute ease? What was the secret behind it?**

Ah, perhaps it was the influence of my father or probably the way he taught us this game. His logic was quite simple: When you play a fast bowler, you cannot be a defensive player. Because if you are defensive, you are not going to score runs and you are going to get one delivery that will knock you out or get you out or something like that. So, attack, he said, was the best defence against fast bowlers.

It is similar to when you are in a boxing ring fighting a heavyweight boxer. If you just keep defending, he is going to knock you down. So, he said, attacking is the best way to play. Do not worry about injuries – they are a part and parcel of the game. Just go for it. And I would get hit here and there. But it did not bother me. I think probably that is how I played my game, all thanks to my dad.

**You suffered several injuries. I remember some of the photos I have seen in old magazines – of you getting hit on the head. Kapil Dev, too, keeps talking about the time when you got hit. There was blood on the pitch and you came back and washed your own T-shirt that night in Barbados. How did you keep motivating yourself to come back and play after getting hit or getting injured?**

I never got disheartened, nervous, or afraid, for that matter, because I took it in my stride. The bowler is doing his job. He is not doing anything unusual – unless he is bowling beamers. The bowler was playing to his strength and I was playing to my strength. Sometimes you make mistakes and you get hit – that's part and parcel of the game. So, I would just forget about it totally. When I would go in, I would just stick to my strong points. I did not want to change my game plan or my mindset or my thinking.

In all sports, the people who are achievers are aggressive players – in all fields, all sports. It is not only in cricket. When the ball is in your court, think about what you are supposed to do. And then you forget the worst part – the negative thing. You always go with the positive thinking. When you are positive, the results are always better.

**How did you motivate yourself to keep making comebacks? You made a record number of comebacks. Anybody else in your place would have just got disheartened. How did you not get disheartened?**

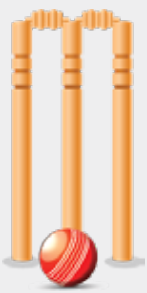
Again, I think it is all thanks to my dad. We always speak about him and we say whatever I have achieved is all because of him – because of his guidance, his training, his mindset, his positiveness. Whatever he experienced himself, he shared with me. He had seen it all, while I had seen nothing, to be very honest. He used to say, do not give up, just keep playing.

Time would change and I always believe ki jab raat hoti hai, toh din bhi aata hi hai, jab suraj chadhta, tab andhera bhi hota hi hai. Just stay positive and just keep trying. Do not give up. If you walk away from your challenges, it means the other guy has achieved what he wanted. If you want to slap him, just go on the field and do it with your performance. And I think it is better than doing anything else.

**If I were you, I would ask BCCI to remunerate you – even in retrospect – for doubling up as physio and trainer for the entire team in the 80s. Kapil Dev has written in his book that you would lead the training sessions and fitness sessions. Is that true, sir?**

Yeah, I have always been a fitness fanatic, and that was my routine. I think, North Indians are slightly different as far as physical activities are concerned compared to people from other zones or cities. Fitness was an inbuilt thing in me and I enjoyed it. I would train on my own, even if others were not going. I never forced anybody to join me. They all joined me and probably thought, let us see if we can also do it. So that is how we started training together, doing a bit of stretching, a bit of that before the game started.

But I would just continue with my routine. I did not change; I did not make any new rules or anything or force anybody to come and join me. We just naturally became a good happy family.



**And now they have 4 trainers, 4 physios travelling with the team!**

I do not know really. I always believe it is an individual game and I think the individual must do it on his own. But times have changed and so have the ways in which things are done. Good luck to them.

**What are some of the most memorable and proud moments that you experienced on the field, throughout your career?**

All games were, to me, very important and very memorable. I enjoyed each match where I performed. And I think the biggest thrill I would get was that when I would do well, it would help the team to achieve what we wanted to achieve. For me, I think the best and the biggest game ever was my debut Test match, to be very honest. Sometimes it is not that – it is performance-oriented; it is where you take your first step. Like Armstrong going to the moon – mankind's first step on the moon. I think those kinds of moments are precious. For me, playing my first Test was the beginning of my dreams.

**And is there a specific innings that you consider your high point as a batsman?**

Yeah, there are a lot of innings like that – they were very enjoyable. I think I enjoyed that inning at Barbados when I was hit on my face. I came back and performed and I knew what to expect from the West Indian fast bowler. It was the biggest challenge for me – a make it or break it kind of a thing. I just took it as a challenge and I think that gave me the most thrill in my training days.

**Over two decades as a cricketer, you faced numerous challenges. Can you tell us about the different challenges that you faced, which one was the biggest?**

I am thinking of very simple challenges, like, I would not take pressure. That was one. And I would not change my style of play, two. I would not pay attention to what people were saying about me. Whatever they wrote, whether good or bad, I assumed that they were doing their job. For instance, journalists are supposed to write what they think. So, it did not offend me in any way.

I just kept moving. I never looked back, always wanted to look ahead. And that kept me going. Of course, fresh challenges were always present. When you are not a part of the team, there is pressure – it is one inning that is most important. If you do not play, maybe you will not get another chance. But that slight pressure probably makes you even stronger and you think even more positively. Maybe your concentration improves with that because you do not want to make any mistakes. That's the way my journey has always been.

**What were the key factors behind your exceptional performance? Especially in big matches, like say the '83 World Cup Final, and in fact, in that entire season (1982-83)?**

I had been out of the team for a long time. I had seen the worst and the lowest I could go in my cricketing career. But I knew one thing: Once you do get going and you cement your place in the side, it is difficult for people to replace you. This applies to anyone who does exceptionally well. It wasn't arrogance or overconfidence, but I used to say, "Theek hai, chal raha hai, accha hai. Par voh khatam ho gya, then today is a fresh day. Take a fresh start and keep going – be consistent."

I think consistency is the key – no matter where you are and what job you are doing. When you are consistent, you make lesser mistakes. It means you are fully focussed. Once you cross that boundary rope, there is no excuse for your failure. It is your own performance, your mindset, your technique, your strength, your weakness and how you judge the opposition. These calculations take place constantly in your mind – the biggest computer. And when the chips are down, how are you going to come out of it? What do you start calculating over there? You don't have to speak loudly. You must just do it with your performance. This is what kept me going.

I never look back, never grumble, or say things to people. I have never believed in talking about or praising myself. I believe that one should let people say one good thing about you – and there, you have an achievement.

**Were there exercises that you would do – mental exercises to maintain composure in critical moments?**

I think it is an inborn thing – your parents probably play a very important role. My father was a great cricketer. My mother was also an important person, bringing me up the way I should have been. I have inherited both their personalities. My mother was always a very calm person – a positive, strong lady, who would not say much. I think I have got all these qualities from my parents. The aggression is from my father, and the soberness is from my mother. I would just focus on whatever job I was doing. Even now, I always concentrate on one thing, whatever it is that I am doing. And I believe in giving my best shot. Whether it is a chore like cooking, cleaning, driving, or walking/exercising, I am 100% focussed. This ensures that you automatically make less mistakes.

**How much do you think has your performance as an all-rounder contributed to your overall cricket?**

Yes. I was an all-rounder right since childhood. Even in school cricket, I used to do both – batting and bowling. I would bowl a lot and bat in the middle-order, but I would do both. I never compromised in one department. This is because I realised that if you do well – if you are strong in two departments on the field, even if you fail in one, probably you have an opportunity in the other one. This helped me. And helped the balance of the team as well.

Speaking of 1983, I think we won because we had so many all-rounders in the side. It helped us perform when the chips were down.

We cannot all be just run-of-the mill – ye bhi kar sakte hain, vo nahi, aisa nahi hai. You must be good in both departments. Since I enjoyed being an all-rounder right since my childhood, it not only helped me, but also helped the team and the balance of the side.

### What is your advice to young cricketers who want to achieve success at the highest level?

Firstly, do not look for instant results. These days, we have what I call the "pizza culture" – like *'vada pav khao, aur chale jao, nikal jao jaldi se.'* This does not work. You must grind, you must sweat it out, you must have a tough time. Take most of the cricketers, even in India, they all come from middle-class families – very few have come from rich backgrounds. When you are from the middle class or the lower middle-class, you are hungry for success and recognition. You want to achieve more because you have seen others do it, and you want to reach those heights. All that struggle makes you a stronger person; it gives you experience. You understand the values, and differentiate between what is good and bad. You realise how hard it is to achieve name and fame.

Success does not happen overnight. Amitabh Bachchan did not become Big B overnight, for that matter. He struggled a lot. Even people like Sunil Gavaskar, Viswanath, Virat Kohli and other achievers who have done well – they just kept trying, had faith in their abilities and performed. The common thing they shared was a performance-oriented mindset. This is applicable in all sports as well as in all other fields.

The second thing is commitment. *Aapki commitment honi chahiye, aur consistency honi chaiye*. You should never be happy with just one performance. *Aap apni koshish jaari rakhiye.*

The third advice I would give is to always remain a student. As a student, you learn faster. There is nothing wrong with listening to other people and learning new things from them. You are never the master of your own game – because nobody is truly a master. Just be open with your ideas, listen to people, and watch them.

My fourth advice would be to just be calm. My mother would always say, "Do hi toh roti khaani hai din mein, why worry about things really?" Just be happy that you have done well. Of course, you should also remain hungry to achieve more. But calmness is a great quality and keeps you steady. Do not get disheartened by failure. It teaches you a lot and makes you a better and stronger person.

Lastly, once you have become a great achiever, make sure you stay humble in life.

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### In what way do you think your contributions to Indian cricket have influenced subsequent generations of cricketers in India?

Honestly, I don't think I have influenced others. I don't really want to talk about myself and what I have done for cricket. The truth is I enjoyed cricket – the opportunity to represent cricket and India was great. I was proud to be a part of the Indian team. Not many people have done that. We have a vast population, and only 11 people in that era got that chance. I derive satisfaction in life from the fact that I have played in a clean manner, with a lot of dedication, the determination to do well and help the team. When you are a team player, it helps the country.

The fact is, it is all about winning. People only remember Number One; nobody remembers Number Two. If we are talking about the '83 team now, we are doing so only because we won the World Cup. Had we come back with nothing, I do not think they would have recognised any player later. You must be Number One. You need to be at the top of your game.

While the truth is not everybody can be Number One, nevertheless you can try. Emulate your heroes and those who are achievers and watch how they have achieved success. When you go to watch a game, don't only notice the fours and sixers. You must watch how the batsman is hitting those balls, how he is hitting those sixes. Watch it very closely with an open mind.

**Can you share some insights into your approach to batting and the technique that you employed while batting?**

Personally, for me, what was important was to read the situation, read the opposition, and have a game plan before walking in to bat. Different batsmen have different techniques. Maybe a good delivery that you can hit, others may defend. This is why you must have a game plan before you walk in. It is like going to a meeting – *aapko pata hona chaiye ki woh aadmi bhi taiyaari karke aaya hai, toh woh kya karega*. Don't just go with limited thinking, *ki mai yahi karne wala hoon, yahi bolne wala hoon*. That is your stereotype of a player. You cannot do anything different, so you must have other tricks up your sleeve in order to counter those situations.

My mindset used to be very simple – I would observe everything. I still do that. I may not say much, but I observe everything. When you remain a student and you observe what exactly is happening around you, you can prepare yourself.

Have you heard this story? There was a war going on. The soldier rushed to his general and said, ***"Sahab, humko chaaron taraf se gher liya hai."*** And the general responded with, "Good, we can attack in any direction." You will receive an opportunity. To make the most of it, instead of panicking, you must be prepared and must stay positive. Only then will the results be positive.

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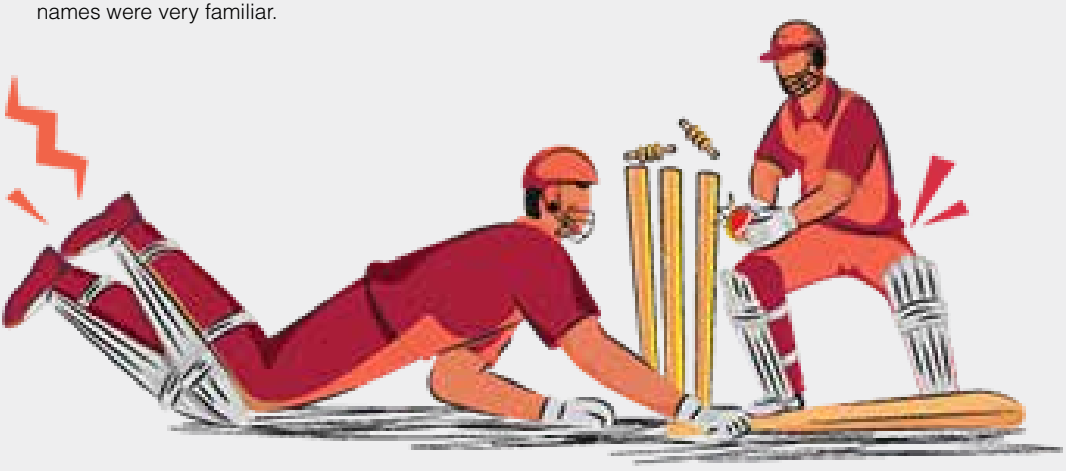
**Final question. Jimmy Sir, this is a mystery that all of us want to solve! In the 80s, there were only two Jimmys that ruled. One was Mithunda in the movies and the other was you. What is the story behind your nickname 'Jimmy'?**

My father was very influenced by the times he lived in. This was pre-Independence and there was a lot of 'Anglo' influence around. In his younger days, probably in the '30s, he lived in Patiala, would interact with royalty and the "gora sahibs," and saw it all in life.

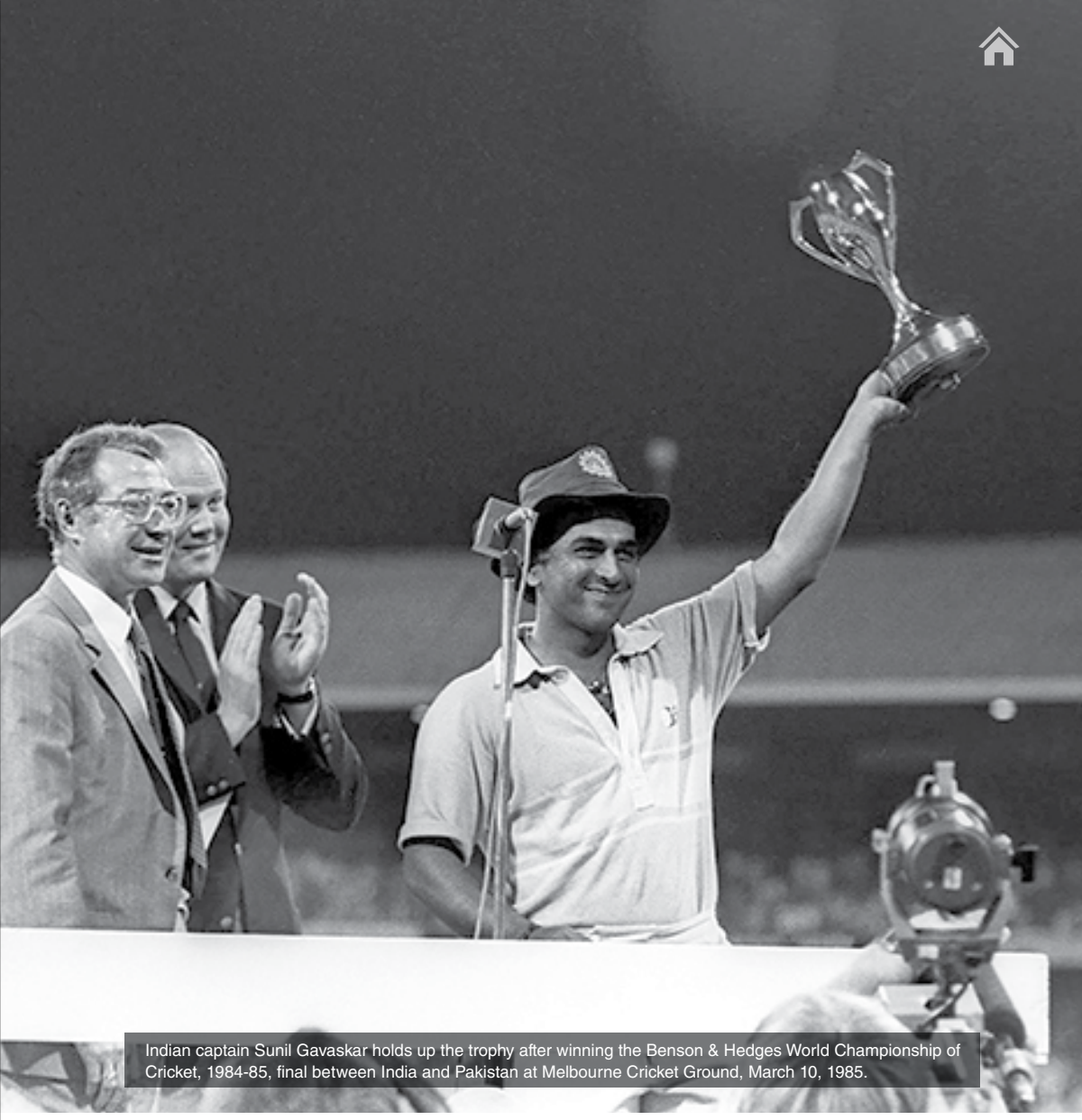
He also played in England and against all these foreign teams. So, for him probably those English names were very familiar.

We are three brothers – Surinder is Tommy, Rajinder, the younger one, is Johnny, and I am Jimmy. My father is the one who gave all three of us those English names – my guess is it must have been a common occurrence in Patiala in those days. All these Maharajas and others had such nicknames because the foreigners would come and serve over there. I think the British Raj influence is to blame.



# FROM TEST HIGHS TO GRAND FAREWELLS:

## GAVASKAR'S, KAPIL'S, AND VENGSARKAR'S CRICKETING SYMPHONY!



Indian captain Sunil Gavaskar holds up the trophy after winning the Benson & Hedges World Championship of Cricket, 1984-85, final between India and Pakistan at Melbourne Cricket Ground, March 10, 1985.

**Success** in limited overs cricket made the 1980s memorable in Indian cricket. In Test matches, fortunes went up and down, leading to the captaincy see-sawing between Kapil Dev and Sunil Gavaskar, leaving the team unsettled and fans perplexed. But there were several outstanding moments of individual and collective performance to savour too.

**The** first half of the decade did not go too well with a string of Test defeats – overseas against England (1982), Pakistan (1983) and West Indies (1983) – followed by setbacks at home against West Indies (1983-84) and England (1984-85). But the arrival of some talented youngsters brightened the gloom.

**Mohammad Azharuddin** announced his arrival in spectacular fashion with hundreds in his first three Tests, all made with splendid style and wristy finesse. Teenage spinners Laxman Sivaramakrishnan, Maninder Singh and Narendra Hirwani held out the promise of upholding the rich legacy of Indian spin bowling. Chetan Sharma and Manoj Prabhakar – exciting young fast bowlers of contrasting styles – arrived to provide support to the great Kapil Dev, making the attack rounder and more potent.

**Beating England 2-0 (1986) was the high point for India. This was made possible by two masterly centuries by Dilip Vengsarkar, including a third successive one at Lord's, Kapil Dev's fantastic all-round display, and the bowlers coming good.** A ranking system for players and teams was not in place then. But if there was, it is likely at that point of time, India would have been the no.1 ranked Test team, Vengsarkar the no.1 batsman and Kapil Dev the world's best all-rounder.

**The** tied Test against Australia at Madras (1986) only the second in history, produced a contest for the ages earning the Indian team plaudits universally.

**Bob Simpson,** a tough and tenacious old-fashioned Australian cricketer, was appointed as the first full-time manager of the Australian side. Interestingly, Simpson had been part of Test cricket's first-ever tie during the iconic series against the West Indies in 1960-61, a dramatic match that ended off the penultimate delivery after 498 Tests. Coincidentally, India experienced its first tie in Test cricket 236 matches later.

**About** 25 years after the first tie, Test cricket witnessed its second-ever tied Test match, again ending on the penultimate delivery. However, this remarkable event has somewhat faded from memory, mainly because India's state broadcaster, Doordarshan, lost all the tapes of the match due to the lack of archiving practices at that time.

**During** the series against Australia, India was eager to assert their dominance after failing to secure a result in the Test series in Australia. Unfortunately, their star batsman, Dilip Vengsarkar, the best in the world at the time, was ruled out of the first Test at Chepauk due to a back injury he sustained in an ODI before the match.

Mohammad Azharuddin announced his arrival in spectacular fashion with hundreds in his first three Tests, all made with splendid style and wristy finesse.

**The** conditions in Chepauk were extremely challenging, with temperatures soaring to a scorching 40 degrees celsius and humidity levels reaching around 80 per cent, sapping the energy of the players. Australia won the toss and wisely chose to bat first. However, within the first 50 minutes of the Test, there was a dramatic incident as India's wicketkeeper Kiran More had to withdraw from the action due to extreme dehydration, requiring immediate hospitalisation.

**Shortly** afterward, Australia's most charismatic batsman at the time, Dean Jones, also fell victim to the oppressive conditions and joined More in the hospital. This unexpected twist of fate would ultimately lead to a strong friendship between the two players over the years, and they would go on to collaborate after retirement.

**On the final day of the Test match, as the game seemed destined for a predictable draw, the unexpected happened. Australia's captain, Allan Border, surprised everyone by making a bold declaration at their overnight score of 170 for five. This audacious move left India with an imposing target of 348 runs to achieve an unlikely and famous victory.**

During the series against Australia, India was eager to assert their dominance after failing to secure a result in the Test series in Australia.

**The** Test had seemingly lost its intensity, and the prospect of an exciting finish appeared bleak, leading to only a handful of fans turning up on the final day. With the expectation of a dull draw, most cricket enthusiasts did not anticipate such a daring declaration by Border, which injected new life and excitement into the match.

**As** the Test match reached its nail-biting climax, the moment of truth arrived as Greg Matthews took the ball for the final over, marking his impressive fortieth over on the trot. The tension was palpable as the fielders scattered to the boundary, leaving the field spread out in anticipation of a thrilling finish. All eyes were on Matthews as he prepared to deliver the decisive deliveries that would determine the fate of the match. The stage was set for a gripping conclusion that would be etched into cricketing history forever.

**In the climatic final over, this is how the commentators called the game.**

Australia's eccentric cricketer Greg Matthews comes in to bowl the final over. India needs four runs of the final over for a win with a wicket to spare. In front of Matthews is India's talisman, Ravi Shastri with Number 11 batsman Maninder Singh

**Ball 1**

Matthews bowls to Shastri: dot ball. Four runs still needed off five deliveries.

**Ball 2**

Shastri plays to the deep square-leg, takes two runs thanks to a misfield by Steve Waugh.

Shastri is back on strike. Two runs needed now off four deliveries

**Ball 3**

Shastri collects a single by playing the ball to square leg. Field was spread out and the run was there to take.

Scores are now tied! One run needed off three deliveries. Shastri gestures to the umpires and takes time to speak to number 11 Maninder who is now going to be on strike.

**Ball 4**

Matthews bowls and Singh plays it weirdly, but no run taken. One run needed off two deliveries.

**Ball 5**

Ball turns a bit and hits Maninder's pad or is it the bat? Aussies go up in appeal for a leg-before the wicket dismissal.

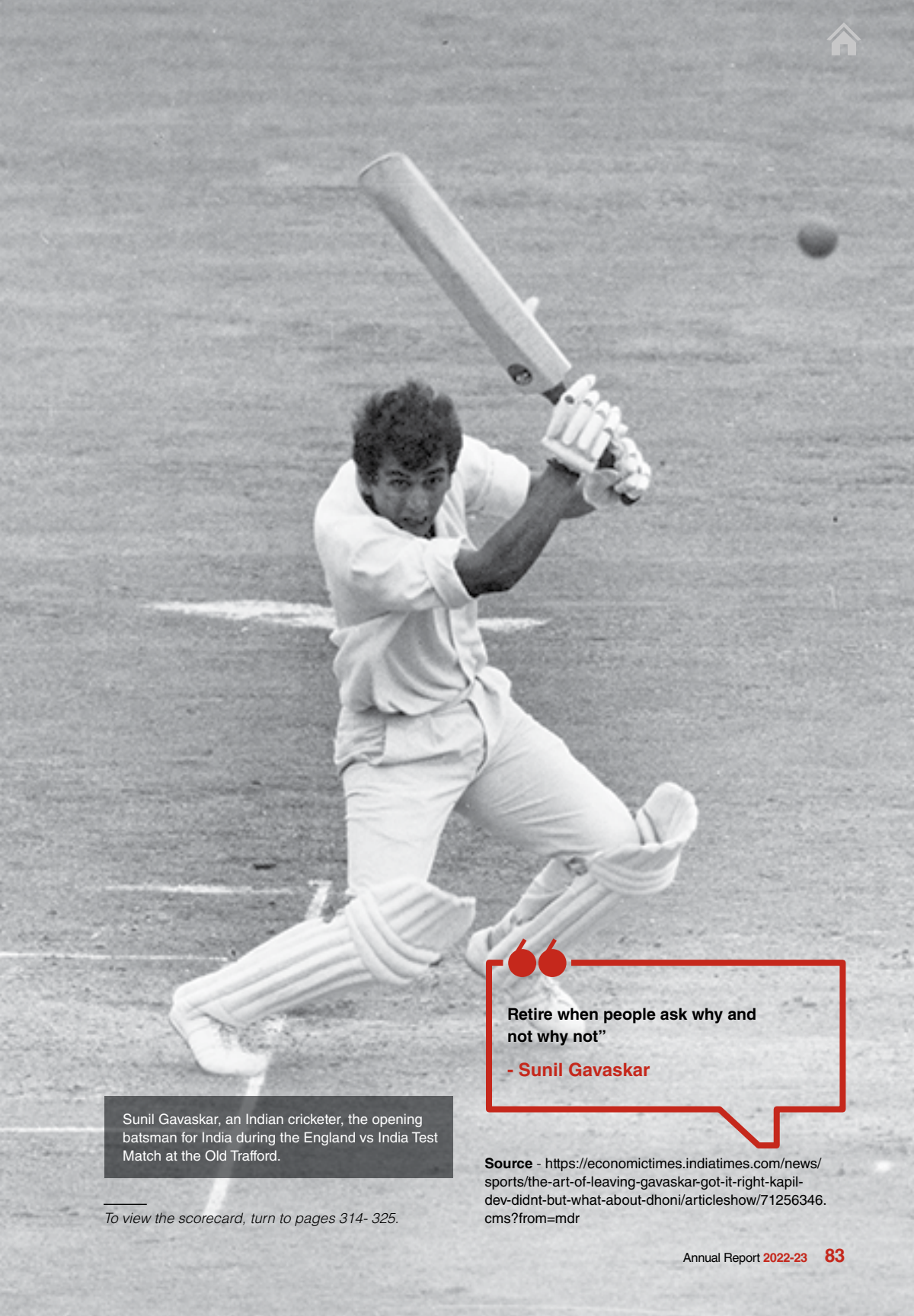
Umpire Vikramraju is quick to raise his finger even before the appeal is completed. The Test is Tied, only the second tie in Test history!

**Excellence in both formats highlighted the growing competitive approach in Indian cricket.**

**The** decade was to end with some disappointing results though. India lost a series to Imran Khan's Pakistan at home in 1986-87 despite a heroic 96 by Gavaskar in the final match in what was also his farewell Test innings at Bangalore.

**The Little Master finished with 10,122 runs and 34 centuries, both world records, in a stupendous 17-year career that gave Indian cricket both succour and spine.** In the World Cup later that year in 1987, Gavaskar scored his maiden and only ODI century in the quarter-final against New Zealand. But India flopped in the semi-final against England, Gavaskar making only 4.

**Batsmen** of Gavaskar's calibre are rare. His retirement left a massive void in Indian cricket which appeared difficult to breach. But before the season was completed, in the *maidans* of Mumbai, a 14-year-old schoolboy announced his arrival with a world record partnership, and a penchant for making big scores. Unknown to anybody then, the baton of batting excellence had passed from Gavaskar to Sachin Tendulkar.



Sunil Gavaskar, an Indian cricketer, the opening batsman for India during the England vs India Test Match at the Old Trafford.

**Retire when people ask why and not why not"**

**- Sunil Gavaskar**

**Source** - https://economictimes.indiatimes.com/news/sports/the-art-of-leaving-gavaskar-got-it-right-kapil-dev-didnt-but-what-about-dhoni/articleshow/71256346.cms?from=mdr

*To view the scorecard, turn to pages 314- 325.*

# TENDULKAR UNLEASHED:

## DAWN OF AN ERA IN INDIAN CRICKET'S GLORIOUS SAGA

Sachin Tendulkar of India, aged 17, is presented with a bottle of champagne by Brian Johnston of Test Match Special for the 'champagne moment' of the previous Test, during the third Test match between England and India at The Oval, London, August 25, 1990.

**Sachin** Tendulkar was fast-tracked into the Indian team in 1989 by Raj Singh Dungarpur, then Chairman of the selection committee, to usher in a change in Indian cricket. Having hit international headlines in 1987 with his exploits in schools' cricket, Tendulkar was quickly drafted into first-class cricket. This is the stage when young players, however gifted, face a stiff challenge. For most, bridging the gap between junior and first-class cricket becomes impossible.

England vs India in the second Test at Old Trafford, August 1990. Indian cricketer Sachin Tendulkar is in the centre.

**But** teenage prodigy Tendulkar took giant steps towards playing for India with centuries on debut in the Ranji, Duleep, and Irani Trophy tournaments. For one so young, his calm and assured, excellent technique and wide repertoire of stroke was a revelation. He looked to the manner born.

**But** for the fact that he was still a child, would have been on the tour to the West Indies in the first half of 1989. He was not included, as Dungarpur explained then, only because the selector was worried that if he got hit by the dreaded West Indies fast bowlers, he would be lost to cricket forever.

**In his first series itself, Tendulkar was to prove such fears unfounded. He was included for the tour to Pakistan later that year in 1989 and made his Test debut at Karachi without bothering the scorers too much, but impressing everyone with his composure and competitive spirit.**

**At** a tender age, his fearless and breathtaking batting style left spectators in awe. Unafraid to take risks, he displayed both aggression and correctness in his approach. Even when facing the formidable Pakistani fast bowlers Wasim Akram and Waqar Younis, he fearlessly fought fire with fire. Unlike some senior players in the Indian squad who seemed intimidated and reserved while playing against Pakistan, he showed a different kind of resilience and determination. One notable instance was when he took on Pakistan's best bet, Abdul Qadir, in a festival match.

**In the Test matches too, Tendulkar played a pivotal role in ensuring that India did not succumb to the predicted 0-4 defeat, defying the expectations of most experts. This marked the beginning of a new era for Indian cricket.**

**The** latter aspect found dramatic expression in the last Test of the series at Sialkot. Tendulkar was hit on the face by a snorter from new Pakistan pace sensation Waqar Younis.

**The** Indian dressing room was struck with worry, but Tendulkar waved away all concern, and after a few minutes of medical attention took guard again. The next delivery, he leaned into a cover drive which sent the ball smashing into the fence. The Sachin Tendulkar era, which was to trace a remarkable graph, had dawned.

At a tender age, his fearless and breathtaking batting style left spectators in awe. Unafraid to take risks, he displayed both aggression and correctness in his approach.

**Having come through this baptism by fire with flying colours, Tendulkar settled into international cricket swiftly, and with virtually every inning in this decade taking his stock dazzlingly upwards.**

**During** the 1990s, Tendulkar's rise to become a world-class cricketer was the talk of the town. Beyond his exceptional talent, his boyish looks captivated interest wherever he travelled with the Indian squad, be it in New Zealand or England. In 1990, when he missed out on his debut Test hundred in New Zealand, the entire nation empathised with him, showcasing the deep impact he had on our collective psyche. Similarly, when he achieved his first Test hundred after his 17th birthday, against England later that year, the celebrations resonated with the entire country.

# SACHINNNN

October 1989: Sachin Tendulkar of India in action during a match against Pakistan played in Lahore, Pakistan.

**The** 1991-92 tour of Australia witnessed a line-up of veteran Indian players like Vengsarkar, Shastri, and Srikkanth, but it was Tendulkar who emerged with his reputation not only intact but greatly enhanced. Even against the mighty Australians, they believed they could rattle the 17-year-old with their pace and bounce, yet it was precisely the challenge this teenage sensation thrived upon. His brilliant display on the fast Perth pitch, smashing the Aussie bowling and dampening their exuberance, remains etched in memory. That day, it became evident to the entire dressing room that this young boy was destined for greatness.

**During** his tour of South Africa, Tendulkar's reputation soared, and by the time he returned to play his second Test at home in 1992-93, he had a considerable legacy to uphold, just four years after his debut. Yet, Tendulkar rose to the occasion and did not disappoint. He showcased to his fellow countrymen because he was receiving accolades from all over the world. It's hard to imagine such a scenario in today's India, where the Indian cricket team would be away from home for nearly four years without playing any matches on their home ground.

**Those** were undoubtedly different times.

**Tendulkar had now become the most followed teenager in our nation's history. No cricketer before him had evoked such widespread interest.** While we had legendary figures like Kapil Dev and Sunil Gavaskar, none could quite match the global fanfare enjoyed by sporting icons like Diego Maradona, Pelé, or Michael Jordan. Tendulkar's appeal transcended borders and set a new standard for admiration and adulation in cricket.

**Around** the same time, Brian Lara of twinkling feet and delectable stroke, had made his appearance for West Indies, Inzamam-ul-Haq of superb technique and powerful strokes for Pakistan. Later in the 1990s, pugnacious Ricky Ponting was on the cusp of earning the Baggy Green from Australia's selectors. These fantastic batsmen – later joined by South Africa's marvellous Jacques Kallis, were to be engaged in a 'battle royale' for who among them was the best batsman in the world. Such debate is not novel in the sport, and is almost never resolved.

**It** wasn't just Tendulkar's batting that captured our hearts; we also adored his bowling, especially during the CAB Diamond Jubilee Tournament semi-final in 1993 against South Africa. That cold November night, every Indian, including myself, jumped up and shouted with joy multiple times as we witnessed his remarkable performance. The Tendulkar era had truly taken over, and we were swept up in the fervour of his brilliance. As he soared, some world-class veteran players made way for the new generation, and even his peers struggled with loss of form and falling out of favour, but Tendulkar only grew in stature and dominance.

**His** reputation extended beyond India and even breathed fresh life into an old-fashioned English county side, Yorkshire, who experienced a surge in crowd support thanks to Tendulkar's presence as their first-ever overseas professional in 1992. Such was the impact and allure of this cricketing icon that he left an indelible mark on the cricketing world beyond national boundaries.

**In** the 1996 World Cup, Tendulkar topped the batting charts, and later that year, he assumed the responsibility of captaincy. However, he soon realised, like the rest of us Indians, that his captaincy could only be as effective as the performance of his team.

**There** was a sense of despondency that lifted only when Tendulkar was relieved from the burden of captaincy. As a free bird once again, he delighted us with his exceptional cricketing skills. One memorable moment was when he engaged in a captivating battle against his old nemesis, Shane Warne, showcasing one of the finest counter-attacks in cricket history, both at home and in Sharjah in 1998.

In the 1996 World Cup, Tendulkar topped the batting charts, and later that year, he assumed the responsibility of captaincy.

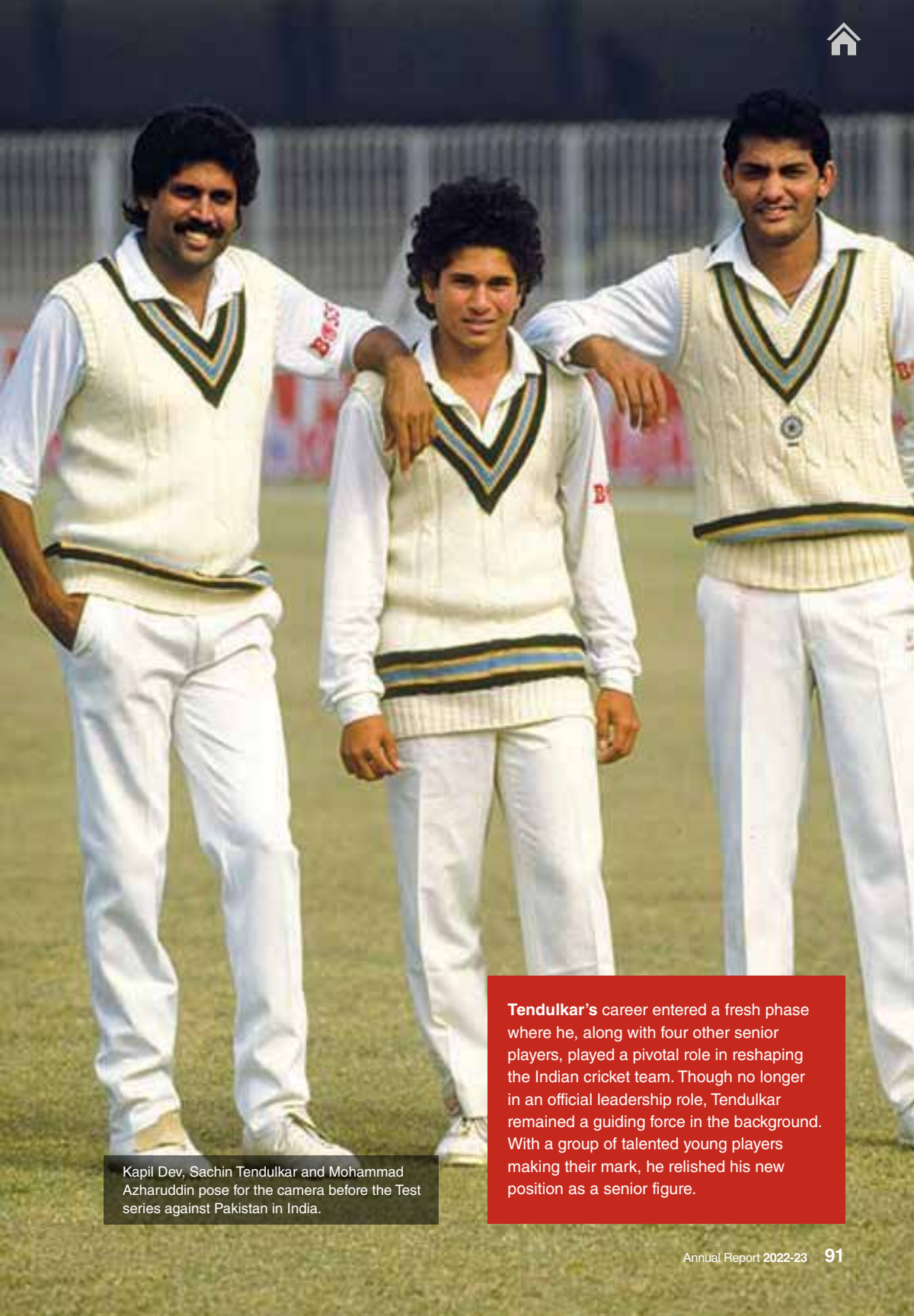
**But** in 1998, Sir Donald Bradman, the *Bhishma Pitamah* of batsmanship, declared that he saw himself in 'Tendulkar'. There could not have been a more pertinent seal of approval.

**During** the 1999 World Cup, Tendulkar faced a personal tragedy as he had to leave the tournament midway to attend his father's funeral. The entire nation mourned with him. However, his return to the team saw him playing an emotional innings, scoring a hundred against Kenya, where we saw how much our hopes were pinned on this extraordinary man's magic on the field. He remained the talisman of Indian cricket.

**Tendulkar's fascinating battles with brilliant bowlers like Shane Warne, Glenn McGrath, Wasim Akram and Muttiah Muralitharan in this period gave the game a distinctive flavour and is now part of cricket folklore. Pitting his pristine technique and amazing stroke play against these match-winning bowlers, all-time greats, imbued contests between them, making them the delight of lay fan and aesthete alike.**

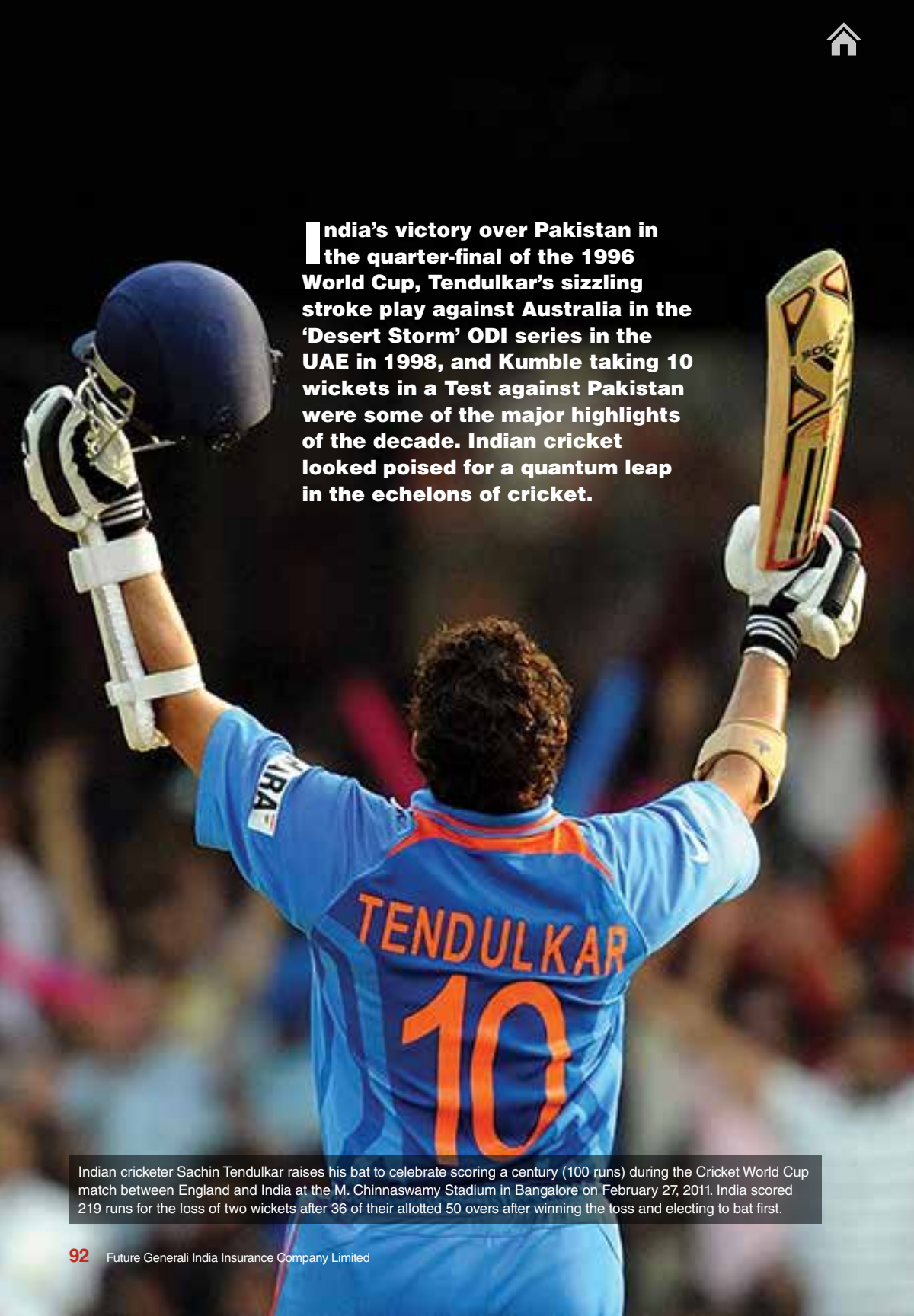
**Apart** from Tendulkar, the 1990s saw a new look of the Indian team being formed, flush with hugely talented players most of whom would leave a lasting impact in Indian cricket. Leg-spinner Anil Kumble made his debut in 1990. Also from Karnataka, a couple of years later, came the pace bowling pair of Javagal Srinath and Venkatesh Prasad, who filled in to a large extent, the huge void left by the retirement of Kapil Dev.

**In** 1996, Rahul Dravid, Sourav Ganguly (in the same match) and VVS Laxman arrived on the scene, revealing the growing depth and strength of talent in Indian cricket. By 1998, first Harbhajan Singh, then Zaheer Khan, Yuvraj Singh had also made their international debuts in 2000.



Kapil Dev, Sachin Tendulkar and Mohammad Azharuddin pose for the camera before the Test series against Pakistan in India.

**Tendulkar's** career entered a fresh phase where he, along with four other senior players, played a pivotal role in reshaping the Indian cricket team. Though no longer in an official leadership role, Tendulkar remained a guiding force in the background. With a group of talented young players making their mark, he relished his new position as a senior figure.




**India's victory over Pakistan in the quarter-final of the 1996 World Cup, Tendulkar's sizzling stroke play against Australia in the 'Desert Storm' ODI series in the UAE in 1998, and Kumble taking 10 wickets in a Test against Pakistan were some of the major highlights of the decade. Indian cricket looked poised for a quantum leap in the echelons of cricket.**

Indian cricketer Sachin Tendulkar raises his bat to celebrate scoring a century (100 runs) during the Cricket World Cup match between England and India at the M. Chinnaswamy Stadium in Bangalore on February 27, 2011. India scored 219 runs for the loss of two wickets after 36 of their allotted 50 overs after winning the toss and electing to bat first.

**Despite** changes in leadership, Tendulkar's approach remained unwavering, and he adapted to various situations effortlessly. He seamlessly transitioned from one era to the next, playing a vital role in India's success abroad with a new generation of cricketers.

**As** his career advanced, Tendulkar's dream was to win the World Cup in his final appearance in the mega competition in 2011. He continued to create magic on the field, scoring centuries against England and South Africa, and carried the Indian team forward in the tournament. The unforgettable moment came during the semi-final against Pakistan at Mohali, where he rode on some luck but truly deserved every bit of it.

**In** the final, Tendulkar's departure early on worried the Indian fans, but the younger generation of cricketers stepped up and fulfilled the dream of winning the World Cup, which had been elusive since 1983.

**With** the retirement of Rahul Dravid and VVS Laxman, Tendulkar remained the only surviving link between different cricketing eras. His quest for his 100th international century became a national obsession, and the nation rejoiced when he finally achieved the milestone.

**When** Tendulkar bid farewell to both forms of the game, it was a heart-wrenching moment for fans across the country. His farewell speech at Wankhede Stadium left the entire nation emotional. The sight of him waving goodbye for one last time, with the Indian team giving him a guard of honour, was a touching and unforgettable moment.

**Stories like Tendulkar's are eternal and live on forever in the memories and hearts of a cricket-loving nation.**

*To view the scorecard, turn to pages 326-333.*

# MASTER BLASTER

**I think this is just a start"**

**– Sachin Tendulkar to Tom Alter in his first interview.**

**Source** - http://www.todayindya.com/trendsetter/sachin-tendulkar-first-interview/472

# THE GANGULY YEARS AT THE HELM OF AFFAIRS

Ashish Nehra, Mohammad Kaif, Sourav Ganguly and Dinesh Mongia celebrate as India win the NatWest Series Final between England and India at Lord's, London, July 13, 2002.

**I**n March 2000, world cricket and especially Indian cricket was facing a crisis of credibility. India looked for fresh ideas and zeroed in on a new leader.

**The** man they chose was a young Sourav Ganguly. He had impressed everyone as a junior cricketer. His selection for the tour to Australia in 1991 was widely welcomed. But he played just one ODI on a long tour. Not just that, the rookie left-hander got tainted as a pampered, self-serving player and was summarily dumped.

**He was a man who evoked both love and hate from the world, and always stood at the forefront when it came to delivering for Indian cricket. Despite being ridiculed and mocked, he managed to build a remarkable career.**

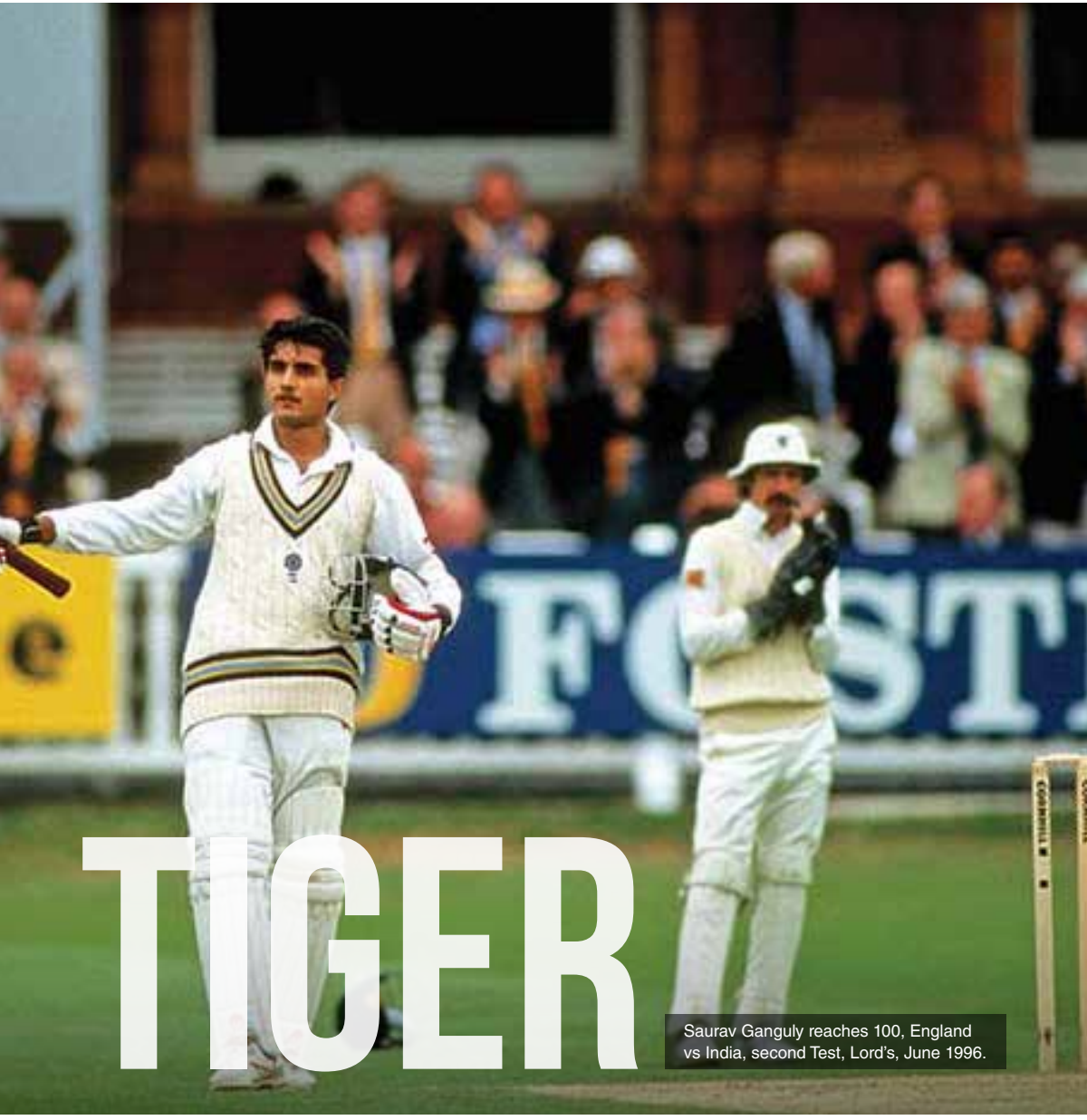
**Ganguly** first caught our attention during his early days when he led Bengal to victory in the Ranji Trophy in 1990. His consistent performances for Bengal propelled him to national fame, and the Indian selectors were on the lookout for a medium-pacer and all-rounder at that time. Although India already had the likes of Kapil Dev and Manoj Prabhakar as all-rounders, Ganguly was expected to add value during the infamous 1991-92 Australia tour.

**However,** Ganguly's tryst with destiny began on a difficult note. He spent almost four months carrying drinks and gloves, which led to him being perceived as a prima donna by some officials. Despite playing one ODI against West Indies, where he struggled to make an impact, he was soon forgotten.

**For** the next few years, he was lost to Indian cricket.

**After** facing setbacks in his international career, Ganguly returned to domestic cricket. He had a fleeting chance to play an international match when he was chosen for a Board President's XI one-day game against the touring England side in Delhi. Despite Navjot Singh Sidhu's impressive batting display, Ganguly's most remembered moment from that match was being hit on the unmentionables!

# BENGAL



# TIGER

Saurav Ganguly reaches 100, England vs India, second Test, Lord's, June 1996.

**Subsequently,** Ganguly became a regular part of India 'A' sides, but these contests were often overlooked by Indian fans and received only minimal attention in newspapers. It was hard to predict what the future held for him during this phase.

**While** India enjoyed a dream run at home between 1993 and 1995, Ganguly's career experienced a low phase. The focus during this time was not on nurturing new talent, and established players like Ganguly, Rahul Dravid, and VVS Laxman mostly played in selection matches without progressing further.

**The** disastrous campaign in the 1996 World Cup led the selectors to search for fresh talent. Consequently, players like Dravid and Vikram Rathour were given more opportunities while Ganguly's prospects seemed uncertain.

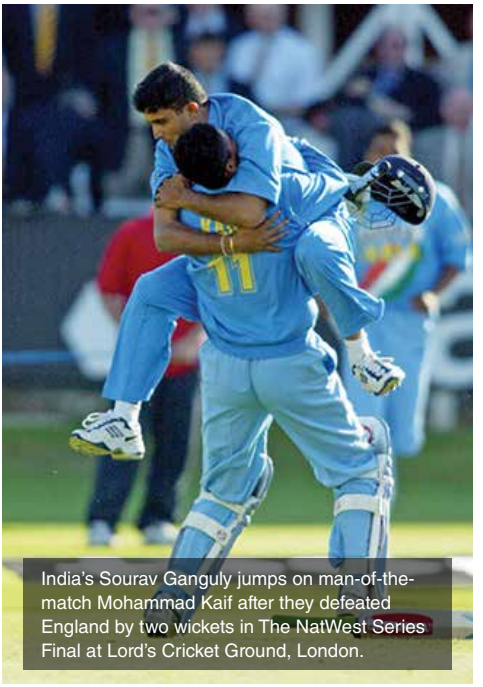
**But** fine performances in domestic cricket earned him a place in the squad to England in 1996.

**For** Ganguly, the tour was the ultimate test – a chance to join the Indian squad after four long years. It marked a significant moment in his career. During one of the tour games against Sussex, we saw a confident and elegant Ganguly, showcasing his typical left-handed approach. In India, left-handed batsmen like WV Raman and Vinod Kambli were the norm, but discovering an elegant left-hander in the mould of David Gower was a dream come true.

**Yet,** Ganguly's place in the playing XI was far from certain.

**Fate** intervened, as two senior players, Sanjay Manjrekar and Navjot Sidhu, were dropped for the final ODI on that England tour. This led to Ganguly and Dravid being included. Ganguly played a dazzling innings, and everyone took notice, marking him the player to watch. Following Sidhu's controversial departure, spots opened up in the side.

**However,** even with these opportunities, the tour selectors were reluctant to push his case. India



India's Sourav Ganguly jumps on man-of-the-match Mohammad Kaif after they defeated England by two wickets in The NatWest Series Final at Lord's Cricket Ground, London.

faced a defeat in the first Test at Edgbaston, and calls for changes grew louder. Responding to the situation, India handed debuts to Ganguly and Dravid.

**Ganguly's** performance with the ball was commendable, but his true litmus test came as a batsman during his Test debut at the revered Lord's cricket ground.

**He exceeded all expectations and created history. The English spectators admired his elegant batting, describing it like poetry. When Ganguly scored his maiden Test hundred on debut, all the past abuses and insinuations directed at him were forgotten.** He was embraced as one of India's favourite sons. He went on to score another 100 in the final Test, almost matching the feat of skipper Mohammad Azharuddin, who had scored 100s in his first three Tests.

**What** a transformation the England tour witnessed! From despair to triumph, it marked the beginning of a new phase in Indian cricket, with young players rising to become legends.

**Both** made their Test debut at Lord's on that tour to England. Dravid was unfortunate to miss a century by five runs. But Ganguly's, magnificent cover drives and on drives, cuts and pulls flowing from his bat, was not to be denied the honour. He followed this ton-on-debut with another century in the next Test, and India, while the series was lost, had found a couple of young batsmen who would join hands with the redoubtable Tendulkar to take Indian cricket to new heights.

**Ganguly** endeared himself to Indian fans with a series of remarkable performances, notably when he single-handedly defeated Pakistan in a set of ODIs played in Toronto over three years.

**His exceptional all-round display led to Pakistan's first-ever 4-1 rout in history, resulting in the retirement of their captain, Ramiz Raja, largely due to Ganguly's brilliance.**

**Despite** his heroics, Ganguly struggled to find top form in India until the 1997-98 season, when he finally struck gold with impressive performances against Sri Lanka and Australia.

**One** of his most defining moments came during the 1999 World Cup in England. In challenging seaming conditions, Ganguly proved to be more than a handful as a bowler. Additionally, with the bat, he delivered a scintillating performance against Sri Lanka, partnered with none other than Rahul Dravid. His monumental knock of 183 garnered high praise from critics and fans alike, becoming one of the most talked-about innings in Cricket World Cup history. It was no surprise that for fans, Ganguly was affectionately known as their *'Dada'* or big brother!

**Though** he was a superb, stylish batsman in Tests and ODIs, Ganguly's bigger impact was as captain. He did not have much captaincy experience but, as became swiftly evident, he read the game cannily, and was unafraid of making bold decisions to unsettle opponents, even willing to push the envelope as far as possible to gain advantage.

A jubilant Indian cricket team pose for photographers with their victory at the end of the third and final Test match between Pakistan and India at the Pindi Cricket Stadium in Rawalpindi, April 16, 2004.

**With** the emergence of a new generation of hungry, confident, and aggressive Indian cricketers like Virender Sehwag, Yuvraj Singh, Zaheer Khan, Harbhajan Singh, and Ashish Nehra, the team underwent a much-needed transition. This transformation was facilitated by a young and dynamic captain, Ganguly, who led the team with seamless ease. Whether it was Zaheer's brilliance in the 2000 Champions Trophy or the home series against Zimbabwe, a new India was on display.

**Ganguly was fortunate to have the support of India's first foreign coach, John Wright, and a set of outstanding seniors, with Rahul Dravid as his vice-captain. This unwavering backing from his experienced teammates was a rare occurrence in Indian cricket, and it bolstered Ganguly's confidence both on and off the field.**

**Ganguly's** captaincy in the series against Australia in 2000-01, is among the most memorable in cricket history. When India was badly beaten in the first Test at Mumbai, a whitewash seemed imminent. But in the next at Kolkata, India incredibly turned the tables on the rampaging Aussies with a staggering come-from-behind performance. His wise selections, including VVS Laxman and Harbhajan Singh, who performed brilliantly, breathed new life into the Indian team. Without these individual acts of brilliance, Ganguly's tenure as captain might have ended prematurely.

**India's** heroes in this remarkable Kolkata Test were Dravid and Laxman. The former had earned some renown for deep resolve, unending patience, and unflappable application. Laxman, who had been in and out of the team since his debut a few years earlier, had found his mettle on the tour to Australia the previous season with a sparkling maiden century.

**Both** went one better this time.

**Forced** to follow on after making a paltry first innings score, Laxman, using his bat like a magic wand, and Dravid with his impenetrable defence, put on 376 runs for the fifth wicket, in the process batting an entire day. By the time the partnership was broken, India had taken a useful lead. In their second innings, on a wearing Eden Gardens pitch, the mighty Aussies imploded against young off-spinner Harbhajan and the ever-resourceful Tendulkar. From the jaws of defeat, India snatched an incredible win.

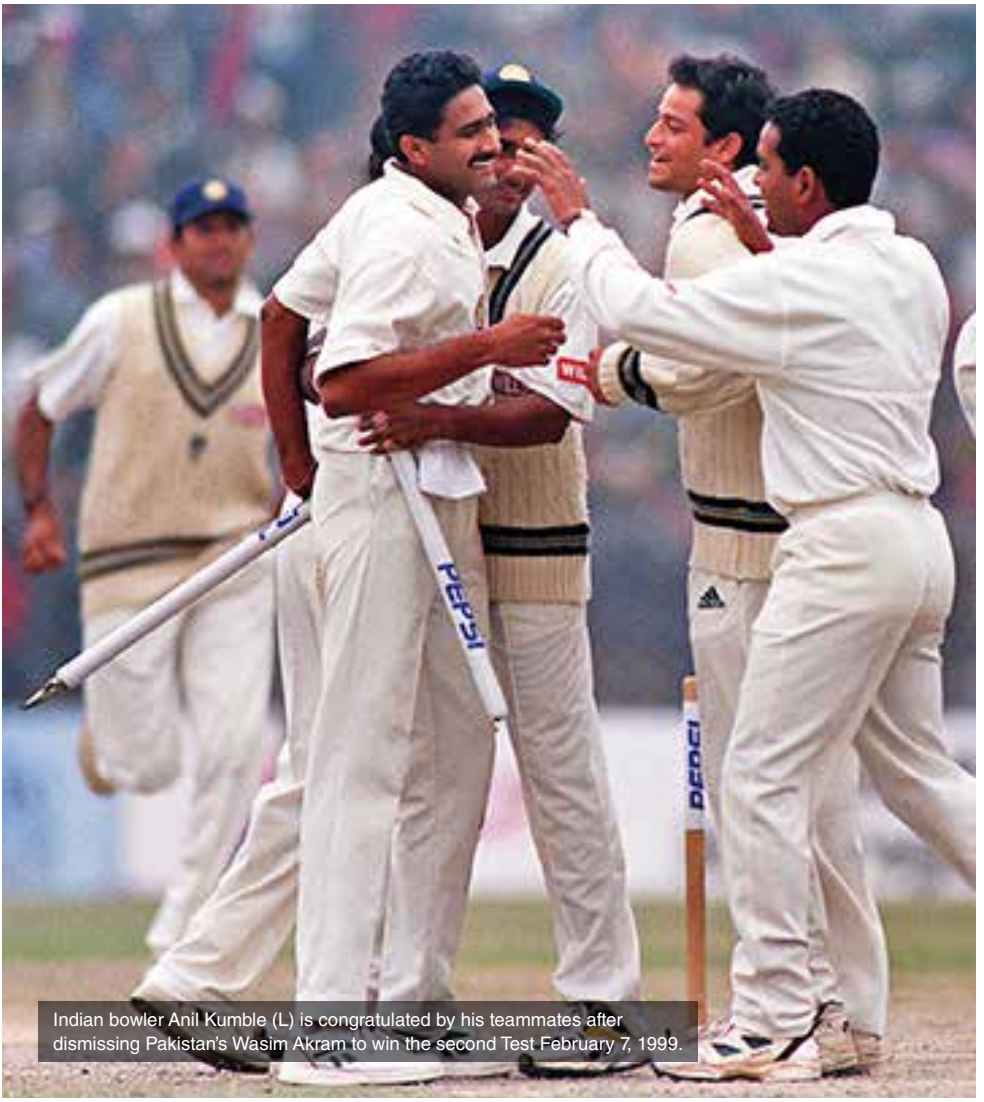
India's captain Sourav Ganguly (bottom) jubilates on the ground and congratulates Mohammed Kaif who scored the winning runs, July 13, 2002 at Lord's in London after India beat England in a triangular series one-day final.

**For his stoic, unflinching batting, Dravid was to earn himself the sobriquet 'The Wall'. A nickname for Laxman was more easily found. VVS simply became Very Very Special!**

**India** went on to win the third Test at Chennai and the rubber. Beating the world champion Australia sent the country into delirium. Dark clouds that had enveloped India cricket for almost a year, had been dissipated. The future looked rosy.

**Ganguly's** passionate and aggressive approach on the field helped restore trust and reignited the interest of the Indian public in cricket. He became the answer to their prayers, leading the team with immense involvement and determination.

**Under** Ganguly was a cluster of players, hugely talented, but also of high integrity, which was so important to win back the faith of fans. **Tendulkar, Dravid, Laxman, and Ganguly knew each other from the junior ranks and along with Kumble and Srinath, formed the nucleus of this revival, on and off the field.** To Ganguly's credit, he supported young talented players, batsmen and bowlers, and formed a team that was high on talent as well as ambition.




Indian bowler Anil Kumble (L) is congratulated by his teammates after dismissing Pakistan's Wasim Akram to win the second Test February 7, 1999.

**India's** triumph in the West Indies in 2002, led by Sourav Ganguly, was a momentous occasion that ended a long-standing drought of Test wins on Caribbean soil. It was the first time in 26 years that India won a Test in West Indies.

**Under** Ganguly, India – in Tests and ODIs – went from strength to strength. The highlight of this phase was how India performed overseas.

**India** embarked on their tour to England later that year. They secured a famous victory in the tri-series, with Ganguly's iconic shirt-waving celebration etched into cricketing folklore. The most significant achievement came at Headingley, where India dominated England with the bat and exploited spin in challenging weather conditions to level the Test series.

**Even** more creditable, was the shared 2003-04 Test series in Australia. In both England and Australia, India's batsmen rose to great heights, particularly Dravid, who made 600-plus runs in England as well as Australia.

**In** many ways, India's best Test performance came in Pakistan on the historic 2004 tour when they won a series for the first time there. Virender Sehwag became the first triple centurion for India in Tests, Dravid and Tendulkar made runs aplenty, Kumble with support from other bowlers, cast a spell on the Pakistan batsmen from which they failed to free themselves.

**In** ODIs too, India showed top form in this period, winning the tri-series in England in 2002, and reached the final of the 2003 World Cup where they lost to Australia.

**The** 2003 World Cup was a mixed bag for India. Though they reached the final, Ganguly with his three centuries shone in fine style.

**Around** this time, former New Zealand captain John Wright, who had been made coach when Ganguly became captain, decided he had enough and returned home.

**Ganguly, who had been helped by former Australia captain Greg Chappell on his technique before India toured Australia in 2003-04, was strongly recommended by the India captain to take over from Wright.**

An act of bravery: When even a fractured jaw couldn't dent Anil Kumble's remarkable spirit.

The Indian team, with captain Sourav Ganguly, celebrate winning the NatWest Series Final between England and India at Lord's, London, July 13, 2002.

> The honeymoon period between Chappell and Ganguly lasted only a few months.

**Chappell,** an all-time great and one of the most successful Australian captains, teaming up with someone who had hit gold with everything he touched. It looked like a marriage made in heaven. What could go wrong?

**Plenty,** as it transpired. The honeymoon period between Chappell and Ganguly lasted only a few months. Serious disagreements on tactics and team selection led to a colossal breakdown of trust between the two. While touring Zimbabwe

**After** India slipped in the ODIs in South Africa in 2006-07, Ganguly was recalled to the team. However, a determined comeback, coupled with the heroics of the fast bowlers, led to India's first Test victory on South African soil.

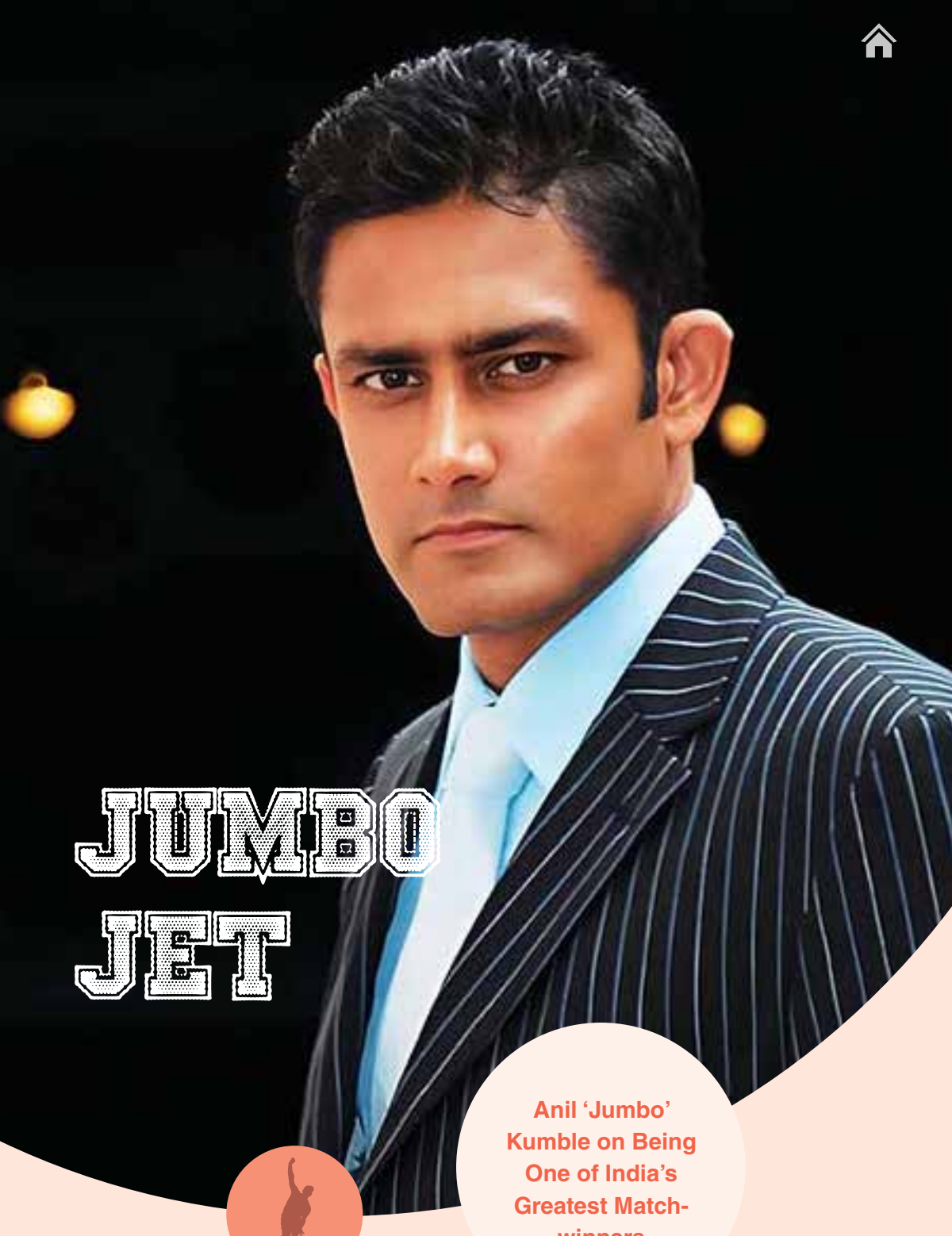
**Ganguly** later transitioned into a successful administrator first as the Cricket Association of Bengal (CAB) President and then as Board of Control for Cricket in India (BCCI) President, continuing to make a positive impact on the sport that he once graced as a legendary cricketer and captain. His era has left an enduring legacy on Indian cricket that will be cherished forever.

in 2005, the festering problem reached a crescendo with the coach writing a long e-mail to the BCCI listing his grievances against Ganguly, whose form by now had become wobbly.

**With** all attempts at rapprochement between the two failing, the Board went with Chappell and his promise of building up a new, hardy Indian team for the future. Ganguly was sacked from the captaincy, and in his place was taken by his colleague from the junior years, Rahul Dravid.

> **I have always thought of myself as a captain, irrespective of whether I had the designation or not."**
>
> **- Anil Kumble**

*To view the scorecard, turn to pages 334-379*



# JUMBO JET

**Anil 'Jumbo' Kumble on Being One of India's Greatest Match-winners**

# "EVERY TIME I PLAYED, I THOUGHT OF MYSELF AS THE CAPTAIN."

## A TEAM PLAYER TO THE CORE, ANIL KUMBLE SPEARHEADED THE INDIAN BOWLING ATTACK FOR MORE THAN A DECADE AND HALF. HIS JAW-DROPPING ACHIEVEMENTS INCLUDE TAKING 337 WICKETS IN 271 ODIs, 619 TEST WICKETS IN 132 GAMES – THE MOST BY ANY INDIAN BOWLER AND OVERALL, FOURTH-MOST IN THE WORLD, BOWLING WITH A BROKEN JAW, AND DISMISSING ALL TEN BATSMEN IN A TEST INNINGS IN 1999 WHEN PLAYING AGAINST PAKISTAN. THE FORMER INDIAN CRICKET CAPTAIN AND LEG-SPINNER, WHO BOWLED BOUNCERS THAT EARNED HIM THE MONIKER "JUMBO", TALKS ABOUT HOW HE BROUGHT HIS TEAM SPIRIT AND NEVER-SAY-DIE ATTITUDE TO THE FIELD EVERY TIME HE PLAYED.

**Throughout your career, you were known for your exceptional bowling skills, and especially your mastery of leg-spin. Can you share some insights into your development as a leg-spinner and the techniques you employed to deceive batsmen?**

I was not an orthodox leg-spinner. I had my own style – the grip was very different; it was more an off-spinner's grip. I was totally unconventional with whatever I did in terms of my bowling technique and the pace at which I bowled – that was generally not the pace at which you would expect a spinner to bowl. For me, it was about constant practice, commitment to executing the processes that I put in terms of getting the line, length. Bowling is all about being repetitive and how accurate you can be. I had to develop my own style in terms of being accurate, and accuracy sort of became my strength, along with the pace and the bounce, more than turn.

I had to consistently keep working on it and make subtle changes. It is not necessary to have all the variations. For me, it was more about trajectory, pace, and angles – using those and the depth of the crease, and of course, subtle variation of the pace.

If there was any sort of advantage that you got as the game progressed, especially in a Test match, then because of the pace at which I bowled, I would certainly pose a lot of different questions to the batter. It was all about learning on my own and learning from the feedback that I got from the batters. My colleagues, who played along with me, whether it was Sachin, Rahul, Sourav, Laxman – these four were the constant feedback mechanism for me in the match. That was how I sort of developed as I went along. And of course, there were learnings from every game that you played in different conditions, different pitches. It was a constant learning experience.

**The next question is about your ten-wicket haul – you have been answering this since February 7, 1999, when you stunned the cricketing world by becoming the second bowler after England's Jim Laker (1956) to claim a perfect ten wickets in a single Test inning. Can you describe your emotions and thoughts when you were approaching that historic moment? Did you realise the magnitude of what was about to happen?**

Ahh, you never really think you are going to get all ten! I figured I had my best and probably had a chance to get what I could. As an individual, of course, the main focus is on winning the game, and that was the thought process. So, when I started bowling after lunch, it just kept happening – one, two, three. Two wickets in two balls, and then four and five and six – I had six out of six at teatime. That was when I realised that this could be a good opportunity for me to get the better of the previous best that I had in Test match cricket. Then I got seven, then eight and nine happened in two balls! Again, I was on a hat-trick and that was the end of the over.

I think once I got nine on nine, that is when everyone gathered around, possibly thinking I had a chance – a teammate could get a ten! And that is when I think Sri (Javagal Srinath) had the most difficult over to bowl in his career, where he had to bowl wide enough but not get a wicket. He did it very effectively, and I had a chance when I came back to bowl at Wasim Akram.

My initial approach was to give a single to Wasim, and then get Waqar Younis on strike because Wasim had been batting for a while and he had got used to the conditions. After a couple of balls, I realised Wasim wasn't going to take a single. If at all I had to get my tenth, then it must be Wasim. I couldn't expect Sri to bowl another over like that. It was destiny that Wasim played for the turn but the ball didn't turn and it took the inside edge and came straight at VVS Laxman, who took a very good catch. And then, I guess the first thought was that we have won the game! Then slowly, when the players came in and picked me up and carried me on the shoulders, that's when it started sinking in. Till then, there was more of an overall jubilation that we had won the Test match.

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**Your never-say-die attitude when you are on the field and your fierce determination are qualities you are known for. How did you maintain such resilience during challenging times on the field? How much do you think these qualities contributed to your success at the international level?**

I think because of the style that I had – the unconventional style of bowling that I spoke about earlier – the only way to play was to bring the never-say-die attitude on field. Skill-wise, there were already a lot more skilful bowlers, even in India, who could perhaps bowl better than me. But the one thing that I felt gave me an edge was resilience. If all of us were put in a situation, I would certainly emerge better because I felt that I had the mindset to keep at it, irrespective of what was happening. Even if the batter came hard at me, I knew that I could get back because of the consistent thought process, and also, being positive at all times.

These qualities probably came to me in my growing up years. I do not think I consciously created any methods to develop them. But I always believed that if you want to become mentally strong then you have to commit to doing a certain task at a certain time and executing that at that moment. The only exercise is the physical exercise.

If you do that, then you start being disciplined and that routine helps you become mentally tougher, till it becomes second nature. The more you attach discipline to your physical processes, the tougher the mind becomes. So, it was not that I was not nervous or did not get negative thoughts. It was the fact that my subconscious mind always said, 'Come on, you need to push!'

**You are a qualified engineer; how much did formal education contribute to your cricketing career?**

I am not sure whether engineering helped me or not, but certainly the discipline of going through the process of completing my education alongside cricket helped me. It was quite challenging to attend colleges during practice times or when I had matches, and came back from tournaments and had to go to college without knowing what had happened in the last couple of weeks.

I felt that just being sincere and committed to what you want to do, day in and day out, eventually helps. And that is what I believe education does. I may not necessarily use my engineering skills to understand the physics of cricket, but generally the highs and the lows on an even note, because I had been through all of those routines regularly.

Probably post-retirement, I am certainly utilising my forgotten engineering skills to develop some sports tech in cricket. I think I can now proudly say that I have a patent in my name for the development that we have done in the sports tech space. So, while that's the only claim to fame I have about my engineering background, it is not necessarily from during my cricketing days.

**Coming to the mental aspect of the game, can you share some insights on how you prepared yourself mentally to perform consistently the way you did for over 18 years? How did you prepare yourself mentally specifically before a game?**

I think the visualisation technique certainly helped. I started off understanding my own game, not when I started playing for India, but much later. In the second half of the '90s is when I sort of realised that I needed to start going through the process of bowling against the opposition in my mind before every game. So, every time we played a match, on the previous night, I would go through the batting line-up, the conditions that I would expect on day one and then start getting people out, and go through all the 11 batters in the batting order, and then sleep. Generally, I did not want to spend more than five to ten minutes on this exercise. On some days, I would go through the playing XI within that time, and others, I would keep fighting to just get that one batter out. It could be the first batter or the third batter, and then after

about five minutes or seven minutes, I would just shut it out, and say now let me sleep, because it could start affecting my sleep. That is how I prepared mentally for getting into a contest, and similarly, on the night before that ten-wicket haul, I distinctly remember going through each one, setting people up, and then saying, 'Okay, this is how I am going to set my field, this is the area that I am going to bowl, and this is plan A, plan B.' And more or less, things worked out similarly on the field as well!

And when it came to cricket itself, there were a lot of preparations, in terms of following the routines day in day out, at the nets, feedback mechanism from my cricketing colleagues… All these things, and then strategising, as we sort of progressed in our careers, especially in the early 2000s and then late 2000s, when we had an analyst. We sat down and worked around, made strategies about which areas to bowl, what lines to bowl, what lengths to bowl, based on the video feedback that we had. We used tools that were available to us at that time, whether it was the speed gun or whether it was the analyst. All of these certainly helped me prepare for the game.

**Was there a specific match or a series that you considered as the highlight of your cricketing career, and what significance does it hold for you even today?**

Of course, right from the start, every game was significant but I think I was at the crossroads around the 2003-2004 mark, where there was a question mark hanging over my head. It was right there throughout. Whenever we travelled abroad, people said that they didn't think I was going to perform, and when I played at home, everyone said the success was due to the pitches. It was something that I had to just go along with.

Then came a stage (in 2003), after I had my shoulder operation in 2001, when from probably being regular in the team, there was a choice for a spinner – whenever we went outside of India, it could be either Harbhajan or me. Very rarely did the two of us play together outside of India. In 2003, I barely made it to the tour of Australia. I missed out on the first Test – I was dropped. And in the second Test match, Bhajji got injured, so at the last minute I got into the playing XI. On day one, Australia scored 400 – we had laid over on a really good track and I had bowled more than 30 overs, and I picked up only one wicket – one for hundred and something.

So, when I came back to my room, I thought that the next day could be the last I would ever play for India because things were not going my way. Obviously, we had another four days in the Test match but you never know when you will get the next opportunity. We could get bundled out or lose by an innings; anything could happen. So, I knew that the next was the only chance I had.

Then I realised that the googly that I had developed in the second half of the 1990s, with the tennis ball grip, was working. It was getting more bounce although there was not much turn. So, I decided to just bowl googlies and see what happens. What is the worst that could happen! I had already picked up more than 300 wickets and I had played 12 years of cricket.

Sometimes when you hit such crossroads, with all the experience you have, you must let go and do whatever you want with a clear mind and decide to back your gut feeling. It doesn't matter what others think. It worked. I just bowled more of googlies and set the field for it. I took a five-wicket haul. We bowled them out for 400 for five to 520 something all out. So, it was not a bad day two for us and the rest is history. VVS Laxman and Rahul Dravid scored that brilliant partnership, Rahul got the double hundred and Ajit Agarkar took a six-wicket haul in the second innings to actually win the game for us. From there on, the series was one-all. It's a bit disappointing that we couldn't win the series. Nevertheless, that series was perhaps a game-changing moment for me because I ended up getting 24 wickets in it, in the three matches that remained after that.

**You mentioned a rough patch in 2003. But before that, in 2002, we all remember we were in awe when you came on to bowl with your plastered jaw. The whole of India, the whole of the cricketing world stood up in admiration for your courage! What do you remember from that time?**

I never thought at that moment that I was committing a courageous act. For me, it was all about contributing, irrespective of what happened. My shoulder was fine. So, I went in to bowl, not thinking that anything could happen. However, I got hit on the jaw and it required surgery. I knew that I was coming back home, the flight tickets were booked, the doctor in Bangalore was ready. I would go straight from the airport to the hospital and on to the surgery room. It was all laid out for me, and here I was, being taken away from our opportunity to make an impact in a game, where we had scored more than 600 runs.

Very rarely do you get an opportunity outside of India, where you have 600 runs on the board as a spinner. And I thought, if I could pick up a few wickets, put the team in a good position, maybe there is a chance for us to win. It was 1-1 at that point and if we won this Test match, then it would be 2-1, and hopefully we would win the series.

We had never won the series in West Indies during my time. So, it was important for me to contribute. That was the only thought behind going in and bowling.

Yes, I did pick up one wicket, in fact, I picked Carl Hooper also – I got him out of a no-ball. But unfortunately, that one wicket was not enough for us to force a win. I had to come the following day and get the jaw sorted. When I look back, I do think anything could have happened because it is quite risky to go running around a cricket field with a broken jaw. The ball could've come and hit me again, or I could've dived for a catch or fallen. Anything could have happened, but I don't think any of those negative thoughts entered my head when I went in.

**In 2007, you again performed a marvellous feat – something probably some of your teammates are yet to recover from – when you scored a hundred at The Oval. How did the batters react?**

No, I think, the one person who probably never recovered from that was my good friend, Shane Warne, who unfortunately is no longer with us today.

Sunil Gavaskar mentioned this to me later. I believe as I was getting closer to the hundred, Ian Chappell, who was doing commentary at that time, kept texting Shane because he missed out on his hundred – he never scored a Test hundred. I think he slog-swept, and got out at 99, and missed a hundred. So, I believe Chappell was pulling Shane's leg by just sending the scores, 80, 84, 87, and then Shane was obviously sending back messages to Ian, saying, "No, it can't be, it can't be true, it can't be true!"

Throughout my career, I had this belief that as a batsman, I could get a hundred. I know not many people gave me that sort of chance – not many believed that I could one day score a hundred. But on that occasion, it all panned out well: good surface, tired bowlers. So, I guess I had that opportunity to get a hundred and I was the only batsman who scored a hundred on that tour. In fact, just prior to the Test match, when we met for our team meeting, I did make a remark to our batters saying that it is a bit of a shame that we have some great names here sitting with us, but we still don't have an individual hundred in these series. Little did I know that I had to show them how to score a hundred.

And you could clearly see the delight on the faces of all the teammates when I eventually got that. You could see their joy. I think that's what a team sport is and that's what you play for. If someone else is performing and you are celebrating your colleague's performance, that's what being a team is all about.

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**We also saw you batting in 1996, when your mother and grandaunt, celebrated as you and Srinath batted in that '96 Titan Cup. It was a match that had a lot of twists and turns, and almost everybody had given up but the two of you – the Bangalore boys – who got together in Bangalore. What were your thoughts then?**

We believed that if we stayed there till the end, anything could happen. That has been always my thought process whether I was bowling, fielding, or batting. Or watching a cricket match today, or being a coach, for that matter. I don't think you should give up till the very last bowl is bowled. That was the only message that we kept communicating to each other. We had some good partnerships as a batting unit, in junior cricket for Karnataka, and even on a couple of occasions for India. So, I knew Srinath's strengths. But more than that, I think I knew his weaknesses as well. And the first thought that we exchanged was 'Let us not get run out!' Invariably Sri and I would get involved, he was the hare, and I was the tortoise – it was never a match running between wickets. So, there was always that challenge. But eventually, it was the aggressive bat partnership which he has always offered – in terms of his ability to hit boundaries. Somehow, we hung around. Seven-and-a-half runs in an over in those days was unheard of. Eventually, we got through it, and it was wonderful. And we won that tournament as well!

**What was the source of your nickname "Jumbo"?**

This was during the Irani trophy game, when we played at Feroz Shah Kotla, now Shri Arun Jaitley Stadium. I was playing for the Rest of India, against Delhi, in 1992 – the match where I got 14 wickets and won the Man of the Match, and came back into the Indian team. This was I think, in the second innings, where there were a few spots on the pitch and one ball just took off, and I remember getting Kirti Azad out caught, literally fending, and Vinod Kambli picking up the catch at silly point, and Navjot Sidhu was at mid-on, So, when we all sort of got together to congratulate and celebrate the wicket, he came running in and said, "Aey Jumbo Jet, well bowled!" So, "Jumbo Jet" was the nickname, "Jet" dropped off and "Jumbo" remained. It was Sidhu who coined that nickname.

**You served as captain of the Indian team for a brief period. How did the captaincy impact your approach to the game? Has there been any big learning for you from your stint?**

I have always thought of myself as a captain, irrespective of whether I had the designation or not. I have always looked at myself as someone who needs to contribute, not just with my own skill sets, but also, in a team, where I believe that I need to engage for the betterment of the team. I have not held back at any given point in time. Except, yes, maybe first couple of years when you are just trying to find your feet in the set-up. Otherwise, whenever I have bowled, I have always believed that I am the captain of my own bowling.

You know, I was fortunate enough with all the captains that I played – from Azharuddin to Rahul Dravid, Sourav and Sachin, and Viru. Everyone throughout that period knew that I was my own captain. And they would let me be that on the field. It was just an extension of what I did and who I was within the group as well. For me, it was also about respecting each other. We didn't have to necessarily have a conversation around it. It is like a family. Respect was more meant, than felt.

It was always a core team, which took decisions regarding the development, growth, and the wellness of the team. The nominated, designated captains kept changing, but the core remained. So, even when I became captain, it was just an extension of me as a player. For me, as a bowler, I think it is a lot easier. It is not about just managing your own bowling, but also understanding the strengths and strategies around how the other bowlers can contribute. So, I don't think anything changed. If at all, I wish I had more time. Captaincy came right at the end of my career. But at least I am glad that it happened – I am very proud that I had the opportunity to lead India. And another thing that brings me pride is whenever people address me as a "former India captain". That, to me, is the biggest compliment that I can ever receive for having played for India.

**You transitioned from being a medium pacer to a spin bowler. What caused this transition?**

As a teenager, I played for a club called Young Cricketers in Bangalore. And in those days, it was not like an academy where, now you have coaches, and you have to play only in your age group. It was a mixed practice session, where you just mingled with players of all age groups from 10 to even 50. Everyone played in the same net. I was bowling medium pace and some of the senior guys stopped me from bowling because they felt that I was chucking. I had a bent arm possibly because I didn't have the strength as a 12 or 13-year-old.

Bowling is not natural – throwing is. I guess that is one of the reasons why my brother at that time just mentioned that since there are not too many leg-spinners, I should just bowl leg-spin. And when you bowl leg-spin, you cannot literally bend the arm. It has to remain straight. The only grip that I knew was an off-spinner's grip and that is why I bowled leg-spin with an off-spinner's grip, and that remained. As soon as I made that change, I went into a selection trial for the under-15 Karnataka team and I made it within a couple of months. After that, there was no thinking of going back to medium pace.

**You spoke about the bounce that got you the nickname 'Jumbo'. Why were you able to extract maximum bounce from any surface, which enabled you to be effective even later in your career as well with different techniques that you developed? What were the key factors in your view?**

I feel that it was the high arm action, the position of the wrist, and the way I hit the pitch from a height – you know, I am tall for a spinner. So, that probably helped. I must also give credit to B.S. Chandrasekhar because he was the first formal coach to stand and watch me bowl. You cannot get a better mentor than Chandra. He was present as coach in 1985, when I got picked as a 15-year-old in a list of 30 kids who performed the best in school tournaments. I spent about a month with him in this camp. And he was the one who, in fact, asked me to lengthen my run-up. And that run-up remained with me throughout my career.

He consistently said that with the pace that I bowled, I was going to get not just bounce but also the speed at which the ball goes off the surface. And that will give batters very little time to adjust. So, every time there were doubts about my bowling even during my playing days, even at the international level, the only person I would go back to was Chandra. And he would only ask me a couple of questions: Like whether I was getting the bounce and the nip off the surface. And if the answer was yes, then he would urge me to not worry about anything else. That was his approach. And that was the greatest advice I could have ever received. Perhaps because of the style that I used while bowling, I continued to get that consistent bounce.

**Could you share any moments or experiences from your career that left a lasting impact on you?**

Well, there have been so many! Of course, if you want to pick a few performances that definitively changed the way I looked at myself or the team looked at me, or for that matter everybody else expected me to perform, there are some that stand out.

Looking back, the first match that I ever played for India certainly helped me in understanding that I could play for India. When you've played it once, you realise you want to stay there for long. I understood that I had to work really hard to do that. During that period when I was dropped and then I had to make a comeback – that's when I completed my engineering as well. During that period, I also had Daljit Singh, who was the coach for Karnataka and he was very good at

having conversations, understanding the game, and helping us with our fitness routines. I think that certainly helped.

From a performance perspective, I think the first five-wicket haul that I had in South Africa told me that if I can do it once, I can do it again. This helped me build confidence and believe in my approach. Like I said, I was totally unorthodox and I needed that assurance from the performances.

Then the Hero Cup final certainly gave a different approach to the way I looked at myself in white ball cricket, and the various roles I played in a one-day game; I would bowl in the power play literally sometimes the first couple of overs and then bowl in the death as well, and middle overs. I was someone who the captain would say okay, do something. If the opposition got off to a good start, then I would come on early to get a wicket or stem the flow of runs in a one-day game. And even in the death, that is the kind of confidence that the captaincy posed in me.

I think all of these certainly made me believe that I had the ability and the skill to be consistent. And that, to me, was the biggest factor in my growth as a player. Plus, there was the confidence that my teammates showed in me. And of course, all the fans and an entire nation of people who watched the game, and who believed that whenever I came out to bowl, something would happen, no matter what the situation was. Even when I was down and out, all these things certainly helped.

The 10-wicket haul certainly changed the way people looked at me, the expectations suddenly skyrocketed. And consistent performances in 2003-2004 in Test match cricket – be it the Pakistan series or the Australia series. Those were all game-changing moments for me as far as cricket is concerned.

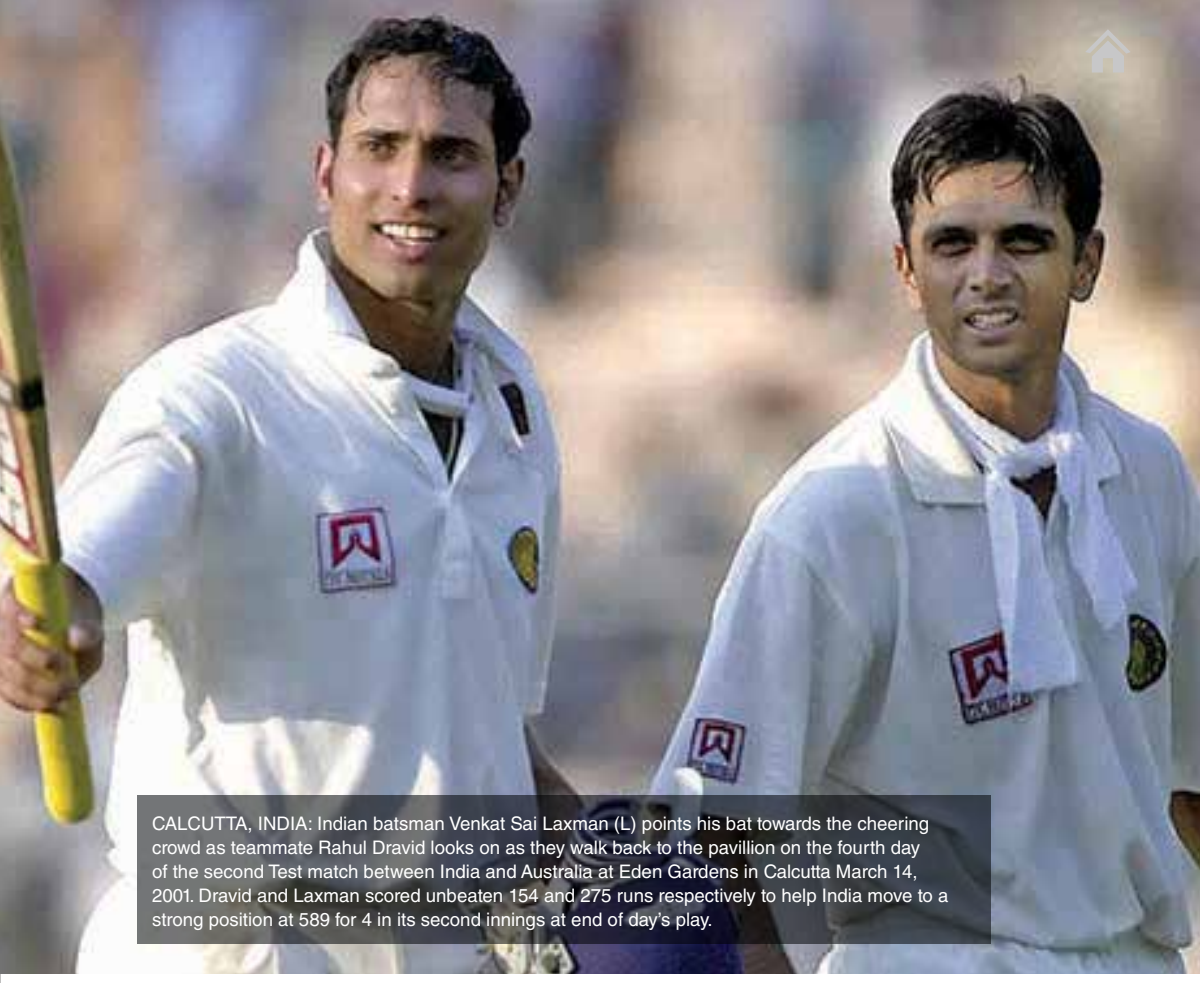
**? You were a cricketer with great integrity and you kept the spirit of the game intact whenever you played. How did you maintain such a high standard throughout your cricketing career in such a competitive environment?**

I think it is all about being sincere in what you want to achieve. Yes, it is a competitive environment, and you are fighting hard to get the better of your opposition or get the better of the opponent that you're bowling at. But at the same time, you play by the rules. There may be times when the emotions get the better of you. But it is important that you understand the value of what you're doing and whom you're representing. For me, the game was bigger than any individual. And today, I am what I am, due to the sport, the fact that I played for India. I am grateful for the love and affection that people have for cricket, the following that sport has, and consequently, the following that cricketers have.

I certainly understand and respect all of this. It's not that I made a conscious effort. But I think the moment you start respecting all these aspects that the game has given you; you automatically bring consistency to the way you are going to handle situations, the way you approach the game, and the way you're going to manage certain emotional situations or challenges in the game.

I know predictability is quite boring, but you are better off being boring than being reactive – you don't want to do something that is out of character. I do not think I have ever gone into a game where I have had to do this. Like I said, every time I played, I thought of myself as the captain. And even when I became captain, it was just an extension of me as a player. Every time I played; I believed that the player has to respect every aspect of the game. And I think if you consistently do that, it becomes second nature.

# DRAVID'S BRIEF YET SIGNIFICANT ENCOUNTER WITH CAPTAINCY



CALCUTTA, INDIA: Indian batsman Venkat Sai Laxman (L) points his bat towards the cheering crowd as teammate Rahul Dravid looks on as they walk back to the pavillion on the fourth day of the second Test match between India and Australia at Eden Gardens in Calcutta March 14, 2001. Dravid and Laxman scored unbeaten 154 and 275 runs respectively to help India move to a strong position at 589 for 4 in its second innings at end of day's play.

**Rahul** Dravid's captaincy tenure was brief – lasting less than two years – but touched the extremes in results. He and coach Greg Chappell hit it off instantly, and it appeared that the turmoil in Indian cricket caused by the friction between Ganguly and Chappell would settle down quickly.

**It** did, but not for any great length of time. Defeat to Pakistan in 2005-06 was not a gratifying start for the Dravid-Chappell partnership. But overall, there was much to commend. The rancour had been quelled and performances were improving.

**Youngsters like Pathan, Suresh Raina, Sehwag, Wasim Jaffer, Gautam Gambhir, and young wicket-keeper batsman Mahendra Singh Dhoni had made a favourable impact soon after arrival.**

**As** the new millennium dawned, Indian cricket witnessed a change of guard, with Sourav Ganguly taking over as the captain.

**Dravid,** one of India's stalwart batsmen, also underwent a transformation in his role.

**He** became a part of the senior core group, serving as Ganguly's second-in-command and was often considered the brains behind the team. Together, they aimed to change the mindset of Indian cricket and bring it to new heights. Dravid's influence was significant in India's decision to appoint John Wright as their first foreign coach.

**Under** Ganguly's leadership and with Dravid's strategic planning, India started restructuring the squad and work ethic, leading to a series victory against the formidable Australian team at home.

**In** the early 2000s, Dravid's role as India's number three batsman in Tests, both at home and away, became undisputed. He entered a purple patch in his career from 2002 to 2004, scoring centuries in various challenging conditions against West Indies, England, Australia, and Pakistan. His exceptional batting coincided with India's rise as a credible Test team away from home. During the 2002 England tour, Dravid's game reached new heights, and he kept wickets in ODIs, adding value with both the bat and gloves.

**Despite** India's disappointing loss in the 2003 World Cup final, the campaign was memorable due to Dravid's contribution as a wicketkeeper-batsman. Subsequently, on the Australia tour in 2003-04, Dravid solidified his position as India's top Test batsman with outstanding performances, including a match-winning knock in Adelaide and a famous partnership with VVS Laxman. During a crucial Test series in Pakistan in 2004, Dravid's monumental 270-run innings led India to their first series victory in Pakistan. However, it was also during this tour that Dravid made a difficult decision to prevent Sachin Tendulkar from achieving a double hundred in Multan, leading to some strain between the two teammates.

**As** Ganguly's grip on the team weakened, Dravid was called upon to lead the side a few times during the 2004-05 season, hinting at an impending change in captaincy. India began its search for a new coach, with Dravid and other senior players favouring Tom Moody, while Ganguly lobbied for Greg Chappell. Ganguly's relationship with Chappell deteriorated, and he was dropped from the team for a year. Dravid took over the captaincy and led India to a winning streak in ODIs. His exceptional leadership earned him a place in the World XI to face Australia.

**During the 2005-06 Test series against Pakistan, Dravid played a crucial role in a partnership with Virender Sehwag, which fell just three runs short of breaking the record for the highest opening stand in Test history.**

**Dravid's** innings in the deciding Test in Jamaica showcased his resilience and skill. India ended up winning a Test series in West Indies for the first time since 1971.

**The** period was not without challenges, as India faced an early exit from the 2007 World Cup. While many expected Dravid to resign or be sacked, the blame fell on Chappell, ending a tumultuous chapter in Indian cricket. Dravid continued to lead the team and achieved a rare Test series win in England in 2007.

**As** the Indian cricket team prepared for the inaugural World Twenty20 (T20), Dravid announced his resignation as captain. Other seniors like Sachin Tendulkar, Sourav Ganguly and Zaheer Khan had also expressed concerns about their workload and wanted time out. Who then should captain the team?

**Selectors'** gaze settled on MS Dhoni, who had just about settled into the Indian team with some sterling performances, particularly in limited-overs cricket. Former coach Greg Chappell had consistently spoken highly of Dhoni, his

# THE WALL

competitiveness and commitment, and he was also highly recommended by both Tendulkar and Dravid.

**Dravid** remained committed to Indian cricket, taking on coaching roles with India 'A' and the U-19 teams. His mentorship brought a sense of calm and discipline to young talents.

**In due course, Dravid assumed the role of India's Head Coach, where his invaluable experience as one of the greatest Test batsmen ever continued to shape the future of Indian cricket.**

**Dravid's** journey in Indian cricket has been nothing short of remarkable. From being an outstanding batsman to evolving into a respected leader, he left an indelible mark on the sport. As the 'Wall', he brought stability and calmness to the dressing room, while his strategic acumen and determination contributed significantly to India's rise as a credible Test team. As a coach, Dravid continued to inspire and nurture the next generation of cricketers, ensuring that his legacy in Indian cricket lives on for years to come.

**I was not an orthodox leg-spinner. I had my own style – the grip was very different; it was more an off-spinner's grip."**

**- Anil Kumble**

*To view the scorecard, turn to pages 380-399.*

# VERY VERY SPECIAL

**VVS Laxman Talks About Dealing with Pressure, Stitching Partnerships for Life and Crafting a Legacy in the Middle Order**

# "WHATEVER YOU DO FOR YOUR COUNTRY IS ALWAYS MEMORABLE."

## FEW CRICKETERS CAN BRAG ABOUT PUTTING UP A TOUGH OPPOSITION AGAINST THE AUSSIES THE WAY VVS LAXMAN DID. HAVING MADE HIS TEST DEBUT AGAINST SOUTH AFRICA IN 1996-1997, HE ANNOUNCED HIMSELF AS ONE OF THE BEST MIDDLE ORDER BATSMEN IN THE WORLD WITH HIS EPIC 281 AT THE FAMOUS EDEN GARDENS 2001 TEST. KNOWN FOR HIS ELEGANT STROKE-PLAY, LAXMAN TALKS ABOUT DEALING WITH PRESSURE, STITCHING PARTNERSHIPS FOR LIFE AND CRAFTING A LEGACY IN THE MIDDLE-ORDER.

**All through your career, the title of being 'the rescue man' for Team India was attached to you. How did you handle the pressure of playing at the highest level, playing crucial innings, and delivering almost all the time?**

I think it comes with preparation. The one thing in my control – I learned even before I started playing for the country in 1996 – is to prepare to the best of my abilities. When you prepare for the conditions, the opposition you are going to face, and for various situations, you are almost ready for those moments and for the pressure test. And that is what I got better at as my career progressed. I often batted at number six and then number five, and I had to respond to the situation. In my net sessions, in my practice, I would simulate a situation where either we were struggling to save a match or batting with tailenders.

The question was: How can I stitch a partnership, win a match, and rescue the team whenever it is in the doldrums? Preparation played a crucial role in my doing well in those situations.

If you are not well-prepared, you are taken by surprise, and you do not know how to respond. I prepared with a purpose of handling those situations. When you do that, you know what kind of shots you can play, what your approach should be when you are facing a certain bowler, what should be the thought process and your communication with your partner. You can zero in on the finer nuances of the game. I am very happy that I never compromised on my preparation.

**You spoke about batting with the lower-order. What is the key to batting perfectly in the lower-order?**

The key is to understand that for the lower-order, batting is their secondary skill set. So you don't expect them to be absolutely perfect in their skill, technique, or their approach. The second thing is preparing them to contribute with the bat. Luckily, I was fortunate enough to bat with players who took a lot of pride in playing for the country. Starting with Anil Kumble, Venkatesh Prasad, Srinath (when I started my international career), to players like Bhajji, Zaheer, RP Singh, Pragyan Ojha, all of them obviously had a big heart. That was very helpful because when you are facing fast bowlers and when you are batting at 8, 9, 10, and 11, the fast bowlers, especially the express fast bowlers, would look to intimidate you through short-pitched deliveries. If you do not have a big heart, you can succumb to that pressure or not know how to handle it. All these guys with whom I played… they had a big heart.

In 2000-2001, when John Wright became the coach, I almost became their batting coach because I could give them all the confidence by talking sweetly. When we started off our international careers, it was only the batsmen who would get to practice in the nets. After that, the net session would be done. By the time the bowlers wanted to bat, there were hardly any good bowlers to face. If they are not facing or if they are not practising against quality bowlers, how do we expect them to perform against international bowlers, especially those who were tearaway fast bowlers? So, we took the responsibility of giving them proper practice. Once they started practising, coupled with their big heart, they became better in their secondary skill. Someone like Anil got a hundred, someone like Harbhajan Singh got two hundreds. We got a lot of them playing very important knocks.

The third thing is showing belief in their abilities during a competition. You can sweet-talk them outside the dressing room, outside the game. But when the situation arises, do I give them the confidence? I learnt a lot from Steve Waugh. When I started batting at number six, Steve Waugh was that batter in world cricket who stitched a lot of important partnerships with the tailenders. One of the things Steve Waugh did was to give them (tail) as much strike as possible. That is something I learned and started doing.

Obviously, communication plays a very important role. There were times when the tailenders were not comfortable against a certain bowler. So, I would take most of the strikes against that bowler. Against other bowlers whom they were comfortable with, I would bat as if with a normal batter, a number six, or a number five, we would take the runs offered to us. Reposing confidence in them is very critical. I was not surprised that they responded the way they did, because at the international level, while a lot is said about technique, it is how mentally strong you are, which will help you perform. All the bowlers I have played with were mentally strong, so I was not surprised by the way they responded. Showing faith and giving them the confidence that, yes, I trust in your ability, was very critical.

**When now everybody says that you, alongside Steve Waugh and Sir Gary Sobers, are the three best players at number six, how does that make you feel?**

It makes me feel very proud because right since childhood, I have always been a number three batter. Whether I was playing for Hyderabad, South Zone, and even India A, India Under-19 – everywhere, I batted at number three. Then, obviously, when I started playing for India, after the first four games, I opened the batting, which again was out of my comfort zone. Number six was a position, which did not suit my style of batting because I was a timer of the cricket ball – I used to always pierce the gap and hit along the ground to get boundaries. I was not a natural six-hitter like MS Dhoni or Yuvraj. I had to find a way to perform at number six and that is why I am very proud. Because it was totally out of my comfort zone, and alien to me. But I learnt the art of performing at number six and contributing to the team's cause. Some of those contributions were very, very important and resulted in us either saving the game or winning from a very tough situation. That makes me feel good; international cricket gives you an opportunity to test yourself. So, whenever you do well in crunch situations or when the team is down and out, it gives you a lot of satisfaction. Batting at number six with the tail, 70% of my runs have been at number six, and out of that, I would say another 70 or 80% was with the tailenders. It gives me a lot of pride whenever I get to read about my performances at that position.

**Did you ever feel the urge in the later part of your career to go up the order?**

I always wanted to bat at number three. Always. And whenever I batted at number three, the records show that I did well. Not only the 281 (the epic, era-defining knock against Australia at the Eden Gardens in Kolkata in March 2001) but also a lot of my good performances came at number three. Having said that, that is the beauty of a team sport. We had Rahul (Dravid), who was an established number three, probably one of the best batsmen in that position that world cricket has seen. The beauty of a team sport is that even though you are not comfortable with a certain role or a position, the team expects you to perform, so you are required to master it. You cannot give excuses. Sometimes, the results may not go your way, but you cannot look for excuses. The reason I did not continue to open was not because I was uncomfortable opening, but because they used to tag me as a non-regular opener. After a couple of bad performances, they used to drop me, stating that I was a non-regular opener. Even though I got my first Test hundred as an opener, the tag of non-regular opener was something I was not happy with. That is when I decided, let me stick to the middle-order. My favourite position always has been number three. But as I just mentioned, whatever role the team assigns you, a good team player would look to fulfil it.

**How did you maintain your calm and composed demeanour, especially during intensely challenging and pressure situations on the field? Were there any mental exercises you would do before going in to bat or on the field?**

I used to have my mental routines – that is one area where, as my career progressed, I got better. I remember, my first four years at the international level were a struggle as far as my mental routines were concerned. Then in 2000, I attended a workshop on Neuro-Linguistic Programming (NLP), and that completely changed my outlook towards the sport and towards life.

Even today, I continue to practice NLP, through visualisation techniques and very specific exercises to address the challenges which confront you. You rehearse it in your mind even before you do it on the ground. Those kinds of exercises introduced to me through NLP helped me prepare.

One thing that I have realised – and sometimes, it is easier said than done – is that the calmer you are, the better you think. The more restless you are, the more thoughts keep flooding your mind. But you should not fight your thoughts, instead you should just allow it to happen. If you are restless – if you are thinking too much or trying to fight those thoughts – then you are distracting yourself. NLP gives you solutions to handle those kinds of situations.

The calmer you are, the less you panic, and the less you panic, the more the chances of you arriving at a very positive mindset, which will help you to identify a solution and execute it. Being calm is critical whenever you are under pressure.

**You have had a long and successful Test career. What do you think are the essential attributes of a successful middle-order batsman, especially in Test cricket?**

In Test cricket, it does not matter where you bat or what your skill set is. You used the word 'long' to describe my Test career. For that sort of longevity, you must be very consistent with your routines and with thought process. Results can wary. Performances can sometimes go your way, sometimes not. But the more consistent you are with the way you prepare – the things that are in your control, the way you think, and your routines about your fitness and your nutrition – the more consistent will your career be. And when that happens, it can progress for a longer time. This is essential if any player wants a long career.

Coming to the middle-order, you should know how to play according to the situation the team is in. There will be times when you are going in while the team is struggling, or gets off to a bad start. Suddenly, you are facing the new ball and attacking strategies from the opposition captain. Bowlers are looking to take your wicket. Every middle-order batsman should have that capability of playing the new ball or playing those aggressive line and length. The other scenario is when the team is in a comfortable position. In this situation, you should know how to accelerate, especially when you do not have too much time because the team is looking to declare. Playing these two situations well will show how effective you are as a middle-order batsman.

The other factor is how you play reverse swing and how you play quality spinners. This is all the more important on an abrasive wicket, where it starts to either seam a lot or there may be cracks which are slowly opening, or when you are playing in the subcontinent, where the pitch can turn into a dust bowl. Playing reverse swing and quality spinners on those kinds of wickets becomes very critical. For this, you should have a strong defensive technique. You cannot just attack every ball that comes your way.
You should have a lot of conviction in your defence. At the same time, once you are confident about your defence, you can look to pounce on scoring opportunities. Batting in the middle-order is all about reacting to the situation that is in front of you.

**You deal with a lot of young cricketers now. When it comes to young batsmen specifically, what do you look for – technique or temperament? What is the key in your view? How do you marry the two?**

That's a good question. Technique is something that you can develop – with more practice, you can technically become better. Temperament is something, which in a lot of cases, you are born with. Obviously, you can get better with experience, but it is a balance of both. You need to have good technique. When I say technique, it does not mean you know where your elbow is coming or where your head is. All those are the basics of the game. Technique is about scoring runs. Knowing the art of scoring runs is very important. Does the player have the game to score runs in different situations – this is what one sees.

Then comes the mental aspect of the game – how he or she is addressing various situations. I would say technique can any day be worked upon but it takes a longer time and is tougher to change the mindset and approach of a player. It is always tough to work on the mental aspect of the game.

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**Over the span of a long career like yours, one is bound to face criticism. How did you handle it? What advice do you give young cricketers when it comes to dealing with criticism and setbacks?**

You ultimately understand that people who are criticising you are just doing their job and that is their viewpoint and you cannot control what they are thinking about you. However, if you keep on reacting and expecting everyone to only say positive things about you, you are fooling yourself. The quicker you learn this, the better it is. Learning this lesson was tough for me, too; it was not that it came easily to me. Over a period of time, you realise that as long as you are fulfilling the roles assigned to you by your team and your own expectations, and the two are aligned, you do not really have to care about what people are talking or writing about you.

Of course, this is tougher now because in my playing days, obviously, we had reputed media people or analysts, pundits of the game, who used to talk about players. Now, any Tom, Dick, and Harry can troll you, can criticise you, and sometimes it can be quite sensitive because the language they use is not what you expect. But ultimately, you need to control your thoughts and handle the situation. No one is going to come and help you; if you are doing well, you know people are going to praise you. But even then, people can find fault in the way you went about getting runs or taking wickets or fielding for the team.

The bottom-line is, as long as you know you are doing the right thing for the team and yourself, you should not be thinking what people are writing or talking about you. Doing this is tough, but there is no alternative way to have a long career because you must deal with this. I have heard some former players say that they did not read papers or watch television or did not want to see what is being written about them on social media. But in our country, this is very difficult to do because wherever you go, people understand the game or think that they understand the game and always want to talk about the game and are ready to give you advice. It is ultimately how you deal with those people and those situations that is very important. There are no shortcuts to it and there is no point running away from it.

**What do you think was a turning point in your career?**

There were a lot of turning points. When you have a long career like I did – 16 years of international cricket – there will be times when you feel that you are stagnating as a player, and your career is not moving forward. I believe you face that situation every four years.

But for me, the turning point was at the age of 17, when my parents gave me the freedom to pursue my wildest dream of representing the country in the game of cricket. My parents were doctors, as were my uncles and aunts. Coming from an academic background, I myself wanted to be a doctor. I almost cracked the entrance exam and enrolled in a medical college. I am talking about the early 1990s, when cricket was an amateur sport. For them to give me the freedom to pursue my dream was probably the first turning point of my cricketing career. There were a lot of other turning points, but that was probably the major decision in my life which helped me pursue my dream of representing the country.

**Was it difficult for you and for your parents because you come from a family that is focussed on education?**

It was not difficult for me, because I got to do what I love. Cricket was my biggest passion. But it was difficult for my parents. Their friends used to ask, 'How can you take such a big gamble? How can you allow your son to play cricket? Everyone cannot be a Gavaskar or Kapil Dev who make a career out of the game.'

At that time, early 1990s, only if you played for the country could you make a living or a career out of the game. Even if you were a first-class cricketer, unfortunately, it was not as rewarding financially as it is today. But the good thing was that my maternal uncle, Baba Krishna Mohan, my mentor, and my coaches always focussed on whether I was getting better every day as a cricketer. My parents never once asked how much I had scored, or whether the team had won or not. All they saw – and it was obviously very clearly in front of them – was that I was really working hard, and I was totally committed to getting better as a cricketer. So, they never put any kind of pressure on me as far as performance was concerned. This was a great blessing at that time. But it was tough for my parents.

That is why when I went on to play my first Test in 1996, it was almost as if their conviction and their decision was rewarded. It was very tough – those five years. They gave me five years,

from age 17 to 22, to do everything possible to become the best cricketer I could be and achieve my dream. But in that span, if I did not play for the country, then I had to stop playing the sport, come back, reappear for the medical exam, entrance exam, pursue my goal and dream of becoming a doctor. In those five years, not once did they entertain any doubt that the decision they took or the freedom they gave me was wrong. That was a big boon for me.

**Steve Waugh and Ricky Ponting must have spent their entire captaincy career worrying about how to get you out. They probably would have wished that you had pursued medicine because you ended up scoring so much against Australia. What is it that brought the best in you against the Aussies?**

I think it was their aggressive attitude. Am not saying that the other international sides did not have that aggressive attitude, but the Australians were always trying to get your wicket. And while doing so, they would also give the batsman an opportunity to score boundaries. And I was a boundary hitter – I realised this right from my under-19 days.

One more turning point in my career came in the under-19 series against the Australian youth side in 1994. They had the likes of Brett Lee, Jason Gillespie, Matthew Nicholson, Andrew Symonds – they had a very good bowling attack. And then there was Mike Hussey, too. I was the highest run-getter, and I realised then that if I had to score runs against Australia, it was going to be tough because they were not going to give anything easily to the opposition player, be it a batsman or a bowler.

I realised I must really work hard and earn each run or each wicket or each win against them. But I also needed that mindset of being better than them because in my generation, as you are aware, they were the best team by far – the best team under Steve Waugh, Mark Taylor, and Ricky Ponting.

So, you had to have the mindset that you are better than them, only then could you get that conviction that you could score runs or win matches against them. That mindset, not only I, but also the entire team exhibited. Their attacking nature got the best out of me.

**Who was the toughest bowler you faced and how did you deal with that bowler?**

The toughest bowler – the toughest fast bowler – I faced was Wasim Akram. I still remember the 1999 series in India. He was a master of reverse swing, more than conventional swing. I played a lot of bowlers who could reverse swing the ball, but he had control over it and he could swing the ball both ways. He was a very aggressive and a very skilful bowler. The way I dealt with him was by making some technical adjustments. I remember getting bowled twice to him in the Delhi Test. Then I went to Hyderabad, changed my technique a bit. And I went to Kolkata and got 67 in the first innings (of the Asian Test Championship match). One of my favourite shots was digging out a reverse swinging yorker and hitting it through the mid-wicket region. Wasim was the toughest and most skilful bowler I played against. Among the spinners, it was Muthiah Muralitharan. Whenever I was playing Murali or Shane Warne, but more so Murali, I used to practice on gravel, where we do not know which way the ball was going to turn and deviate. So, you are watching the ball very, very late and playing the ball very late. I used to practice on gravel before playing these two masters.

**281 (the knock against Australia in India's historic Test win in Kolkata in 2001) obviously is the score that everybody talks about. Is that the most memorable moment of your cricketing career or are there others that you feel are special?**

Hitting 281 was one of the memorable events and matches in my career. To that I would add the score of 167 (in Sydney against Australia in 1999-2000), the 96 in Durban (2010-11) and the 148 in Adelaide (2003-04)… There are a lot of moments that come to mind but these three were special because of the tough conditions I had to overcome to achieve them.

281 was obviously against a team, which had 16 consecutive Test (wins). To come back the way we did from 274 runs behind, the way Rahul Dravid and I stitched that partnership, the way Bhajji bowled, and the way everyone contributed – everything about that win makes it very sweet. That, I would probably rank number one.

Number two would be Adelaide (2003-04). It was a similar kind situation even though we were not following on. Rahul Dravid and I again stitched that 300-run partnership, beating Australia in their backyard, that too from the situation we were in on the first day, where they got 400 runs in 90 overs. We went on to win the Test match – very memorable.

And then Durban in 2010, where none of the other batsmen from both the sides even got to a half-century. Durban is supposed to be the toughest wicket for the subcontinent players. To score runs, stitch partnerships with the tailenders, and then winning that Test match there and contributing in that win, you know, made it special.

At the start of the interview, you asked me, how did I deal with the pressure situation… Throughout my career, there were matches where I went on to bat either to save or win the game – when everyone thought that the game was done and dusted. I was lucky that I was able to get those opportunities. Like Mohali (2009-2010), or at P. Saravanamuttu Stadium in Sri Lanka (also 2010), or probably the toughest wicket I ever played in my career – in Mumbai in 2004-05 (against Australia) to get 60-odd runs there. Perth in 2007-08, after the Monkeygate and what happened in Sydney, contributing in that second innings. There were a lot of those matches where everyone ruled out any chance of the Indian team even fighting in that match. And I was fortunate I got an opportunity to deal with those situations. Often, we came out with flying colours.

Cricket gave me the opportunity to contribute something for my country. There are a lot of those instances which are memorable, because whatever you do for your country is always memorable.

**You had a great partnership with Rahul Dravid over the years. You played South Zone, India A, India, you were in the slips together. What was the key to that partnership, especially in Kolkata and Adelaide? How did you complement each other's style?**

Always, right from the start, it was about respecting each other's games. This also meant understanding that both of us have different styles of approaching our batting and allowing each other to play our own brand of cricket. Being calm at the wicket came naturally to both of us. We realised this right from our Under-19 days or India A days, and South Zone days, where we stitched big partnerships, and where we just batted for time.

Both of us were from that school of batting where we never looked to score runs, we looked to play time. We knew by staying longer at the wicket, staying longer on the crease, runs were going to flow. Understanding and respecting each other's game was very important. Both of us – and everyone with whom I played, I was very fortunate to have played with such distinguished batters of world cricket – had one objective in mind, which was to get runs and win matches for the team. We all had our own way of playing, own style of batting. But the objective was to put the opposition bowlers under pressure and score runs. As the situation and the conditions got tougher, the best came out of us.

**You are an elegant stroke player. In challenging situations, how did you stop yourself from playing your natural strokes? Or would you play your natural game even then?**

No, I would stick to my strengths – I believe that doing so is very important in life, too. The more challenging the situation, the more you go back and put faith in your strengths, because that is when you want your strengths to come out. And it's an opportunity for you to express your game.

It was all about assessing the conditions. Stroke players sometimes can throw away their wicket, and it feels that they were not able to convert those starts into big runs. I did that a lot in my career. But the flip side to that is when you have a lot of shots at your disposal, it is very important to weigh your options based on the conditions and the bowlers you are facing. So, the mental game comes along with your natural talent. It is all about knowing what kind of shots you can play on a particular surface and then sticking to that strength of yours.

**Just one final question: What would that one game-changing facet in your life be, apart from cricket?**

I am very fortunate to have had a fantastic support system – in my parents, my uncle, my sibling, and obviously, my wife Sailaja, whom I married in 2004. We sometimes do not give too much importance to the support system, but if you look at all the players, especially in India, who have had a long career, their support system was very, very strong. This is true especially in India where you are treated like a demi-god, and you realise that you are living in a bubble. It is very important that your support system keeps you grounded. I was very fortunate to have that kind of a support system which continues to keep me grounded – it has been a huge blessing.

# BOUNDARIES BEYOND:

## INDIA'S CRICKETING COMING OF AGE WITH MSD'S 2007 T20 WC WIN!

The Indian team celebrates with the trophy after the T20 Championship Final match between Pakistan and India at The Wanderers Stadium on September 24, 2007 in Johannesburg, South Africa.

**I**n an extraordinary turn of events, India defied all expectations to clinch victory in the inaugural 2007 Twenty20 (T20) World Championship held in South Africa. Ironically, India had initially opposed the concept of a T20 world event during an ICC meeting in March 2006.

**The** Indian representative, BCCI Honorary Secretary Niranjan Shah, questioned the format's viability and expressed reservations about India's participation. Nevertheless, the ICC's determination to host the tournament and explore new revenue opportunities for the sport led to the adoption of the event. India managed to negotiate a clause ensuring that participation in the tournament was not mandatory, making it an invitation-only competition.

**India's** preparation for the tournament seemed lackadaisical at best. They played their first-ever T20 International during the South Africa tour in 2006-07. However, following a disappointing early exit from the 2007 50-over World Cup, the first-ever domestic T20 competition was staged in April 2007, indicating a shift in their approach to the format.

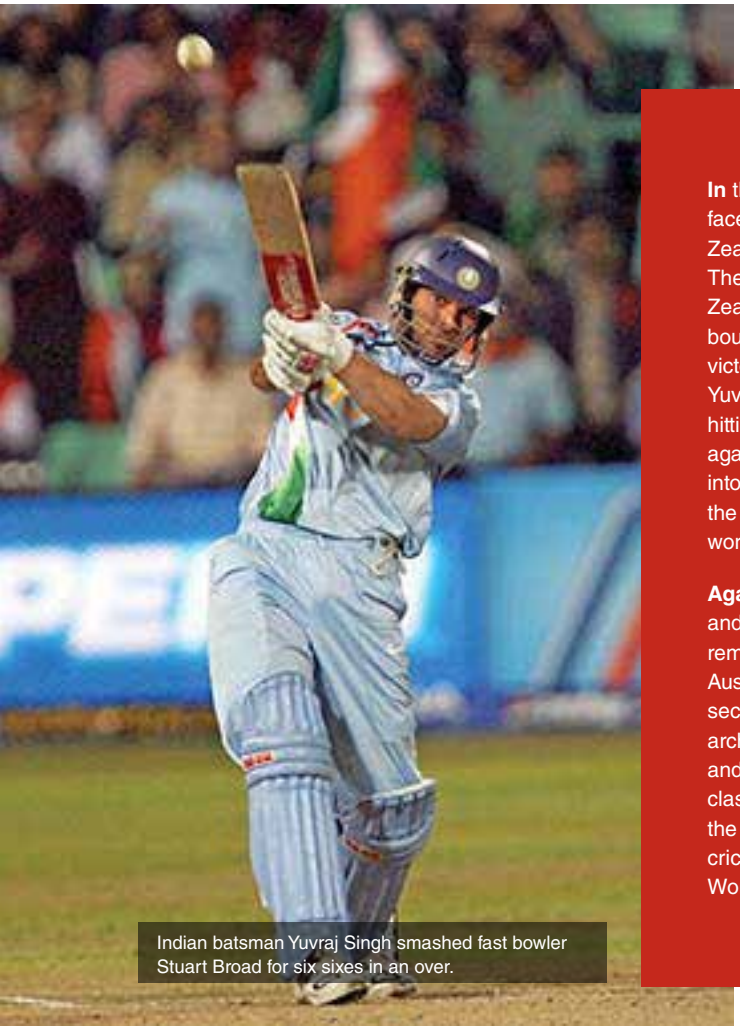
**As** the days led up to the announcement of the squad for the T20 World Cup, speculations were rife that India would field a team full of young players, with many established stars opting out. Senior players like Rahul Dravid, Sourav Ganguly, Sachin Tendulkar, and Anil Kumble chose not to participate. Laxman was never considered for a spot in the white-ball squad, and senior paceman Zaheer Khan was unavailable due to injury. The captaincy question arose, with doubts among the selectors about handing the reins to Mahendra Singh (MS) Dhoni. However, Greg Chappell, the outgoing coach, had previously nominated Dhoni as a future leader, recognising his leadership qualities.

**The squad for the 2007 T20 World Cup was eventually put together, comprising a mix of discarded players and young talents, all under the captaincy of Dhoni.**

**The** build-up to the tournament was anything but typical. The ICC had struggled to find a suitable window for the competition and finally settled on a two-week period in September 2007. This timeframe came at the end of India's long and arduous tour of England, where they managed to win the Test series for the first time since 1986 but lost the ODI series.

**The** Indian squad for the T20 World Cup was split into two groups. One group travelled from Mumbai to Johannesburg, led by interim cricket manager and former opener Lalchand Rajput, while the other group joined from England after completing the tour. Remarkably, the entire squad met for the first time at the O.R. Tambo International Airport in Johannesburg just before the tournament's commencement. Such an understated build-up to a world event was reminiscent of the start of India's 1983 World Cup campaign.

MS Dhoni of India and his teammates celebrate their victory during the final match of the ICC Twenty20 World Cup between Pakistan and India held at the Wanderers Cricket Stadium on September 24, 2007 in Johannesburg, South Africa.



Indian batsman Yuvraj Singh smashed fast bowler Stuart Broad for six sixes in an over.

**In** the Super Eight stage, India faced formidable opposition in New Zealand, South Africa, and England. Their first match against New Zealand ended in a loss, but they bounced back with a resounding victory against England, thanks to Yuvraj Singh's incredible feat of hitting six sixes in an over. India's win against South Africa paved their way into the semi-finals, where they faced the mighty Australia, the reigning ODI world champion.

**Against** all odds, India's young and inexperienced squad displayed remarkable resilience and defeated Australia by 15 runs in the semi-final, securing their spot in the final against arch-rivals Pakistan. The tension and excitement surrounding this clash were immense, as it marked the first mega final between the two cricketing giants since the 1985 World Championship of Cricket.

**India's** first game against Scotland in the group stage was washed out without a ball being bowled. Their next match, a high-octane encounter against Pakistan, resulted in a tie, leading to a bowl-out to decide the winner.

**India, who had anticipated this scenario and practised extensively for it during their time in England, emerged victorious, defeating Pakistan 3-0 in the bowl-out.**

The ICC had struggled to find a suitable window for the competition and finally settled on a two-week period in September 2007.

SEPTEMBER 24: The India team celebrate their victory as the ICC T20 World Champions during the final match of the ICC T20 World Cup.

**India** suffered a setback when Virender Sehwag was declared unfit for the final, and debutant Yusuf Pathan took his place. Gautam Gambhir, with his elegant batting, anchored India's innings to a respectable total of 157 for five in 20 overs. The Indian bowlers kept the pressure on Pakistan throughout the chase, but Misbah-ul-Haq's heroics almost snatched the title away. In a nail-biting final over, Dhoni entrusted the relatively inexperienced Joginder Sharma to defend 13 runs, a decision that ultimately paid off as India secured a dramatic five-run victory with just three balls to spare.

The Indian cricket team celebrate their victory over Pakistan in the final match of the ICC World T20 at the Wanderers Cricket Stadium in Johannesburg, September 24, 2007.

**The** jubilation in India was unparalleled as the entire nation celebrated their cricketing heroes' remarkable triumph. From top BCCI officials to Bollywood stars including the biggest of them all Shahrukh Khan, everyone joined in the

Misbah-ul-Haq of Pakistan plays a shot to be caught to give victory to India during the T20 Championship Final match between Pakistan and India.

*To view the scorecard, turn to pages 400-401*

festivities, heralding a new era in Indian cricket. It was a stunning transformation from India's initial reluctance to embrace T20 cricket to becoming the inaugural T20 World Champion. There was a famous ticker tape welcome for the team as the entire city of Mumbai turned up on the streets to welcome the heroes despite rains lashing the city. There was a famous felicitation at the Wankhede Stadium with the Maharashtra State Government joining in the festivities.

**The victory in the 2007 T20 World Championship marked a pivotal moment in Indian cricket history. It not only ushered in the era of the Indian Premier League (IPL), revolutionising T20 cricket globally but also solidified India's status as a powerhouse in the cricketing world.**

**The** team's unity, resilience, and belief in their abilities played a significant role in defying the odds and achieving an improbable victory. The 2007 T20 World Cup win remains etched in the hearts of Indian cricket fans as one of the most memorable and cherished moments in the sport's history.

**The pressure was not that I had to defend 13 runs in the last over and how I'll bowl. The equation was simple and even Mahi bhai (MS Dhoni) said not to take any tension, even if we lose, it will be his responsibility."**

**- Joginder Sharma**

**Source** - https://www.gujaratgiants.com/legends-league-cricket/news/2007-t20-world-cup-hero-joginder-sharma-recalls-epic-last-over-against-pakistan#:~:text=In%20an%20exclusive%20interview%20with,and%20how%20I'll%20bowl.

# MS DHONI:
## THE MIDAS OF CRICKET, TURNING MATCHES INTO GOLD!

MS Dhoni and Sachin Tendulkar of India celebrate their teams win during the 2011 ICC World Cup.

**Mahendra** Singh Dhoni's captaincy reign is among the longest (2007-17) and most productive in Indian cricket history. Under him, India won the 2007 T20 World Cup, the 2011 ODI World Cup, the Champions Trophy in 2013. In between, India also became the world's no.1 ranked Test team for a continuous period of 18 months beginning November 2009.

**Dhoni's is a fascinating, off-beat career. Ranchi, where he was born and brought up, hardly boasted a cricket culture. As a youngster, he played all sports and loved football most. For most children from middle-class families, excellence at sport was not an end.** If it did not lead to livelihood, it was a waste of time. Football did not offer too many opportunities; cricket did force a shift in interest.

**Getting** a job was top priority in his teenage and early youth, and Dhoni ended up becoming a ticket collector in North Eastern Railways. Though the Railways were hardly a force, this opened prospects of playing cricket competitively.

**Ordinarily,** though, a ticket collector's posting, staid, boring, and time-consuming, would have meant end of career. Dhoni, restless and unfulfilled, took the bold decision to surrender job security and pursue his passion. It was to redefine his life. And Indian cricket.

Indian batsman Sachin Tendulkar is carried on his teammates shoulders after India defeated Sri Lanka in the ICC Cricket World Cup 2011 final played at the Wankhede Stadium in Mumbai on April 2, 2011.

STANDING
TALL!

# CAPTAIN COOL

MS Dhoni of India unsuccessfully reviews an LBW appeal against Ian Bell of England during the 2011 ICC World Cup Group B match between India and England at M. Chinnaswamy Stadium on February 27, 2011 in Bangalore, India.

**When** he first arrived on the scene, as a swashbuckling, powerful striker, known to hit the ball long and hard from his junior days, he hardly looked destined for the huge success he was to achieve over the next decade and half. In fact, with scores of 0, 7, 12 and 3 in his first three matches (all ODIs) in late 2004, it appeared Dhoni's career would be all-too-brief.

**Through** some luck, he was given another chance and hammered 148. That this came against arch rivals Pakistan brought him in the spotlight. Within a year, he blasted Sri Lanka for 183 runs. There was no looking back after that.

**Staving** off the challenge of two other talented young wicketkeeper batsmen, Parthiv Patel and Dinesh Karthik, who emerged around the same time, Dhoni became an integral part of the Indian team in Tests and limited overs cricket growing in stature rapidly.

**His glove work and batting were not technically immaculate, but was tellingly effective. Ravi Shastri, who coached the Indian team between 2015 and 2021, was to say that Dhoni had the 'hands of a pickpocket' for his quicksilver reflexes.** As a batsman, Dhoni was not a purist's delight. But he was a hardy player, with great ability, and a temperament that was never say-die.

**His** six Test centuries, plus 10 in ODIs, is testimony to his batting prowess. And a great many of his runs came when the team was under pressure.

**All** said, Dhoni's abiding legacy is of his captaincy. When Greg Chappell was coach, he identified Dhoni as a future captain because of his commitment, and even more so, because he was not tied down by convention. He was an original thinker, said Chappell. This was manifest in some crucial decisions he made which led India to victory.

**In the 2007 T20 World Cup final against Pakistan, in a pulsating climax, Dhoni threw the ball to rookie Joginder Sharma to bowl the final over.** Theoretically, the tactic looked completely misplaced, but Joginder induced the well-set Misbah-ul-Haq into indiscretion, and earned India a famous win.

**In** the 2011 ODI World Cup final, he promoted himself in the batting order ahead of Yuvraj Singh, much to everyone's bewilderment, but went on to make a smashing 91, sealing the win with a rousing six.

**These** successes were complemented by those in the Indian Premier League (IPL). Leading Chennai Super Kings (CSK) from the outset, Dhoni's out-of-the-box manoeuvres, specially in field placings, bowling changes, saw him grow from a hero into a cult figure. His superb reading of match situations, his ability to inspire teammates, and an unflappable temperament in the direst crisis marked Dhoni out as unique.

**Under** Dhoni, the Indian team prospered in all formats. Given the white ball captaincy in 2007, he became Test captain in 2008 after Anil Kumble called time on his brief tenure. He led the Test team till 2014-15, giving up Test cricket mid-series against Australia, claiming he did not have the mindspace for this format. Successive whitewash defeats in England and Australia soon after winning the 2011 World Cup likely played a big role in Dhoni's shocking decision to retire.

**In** white ball cricket, Dhoni remained captain till 2017, and his last international assignment came in the 2019 ODI World Cup where India lost in the semi-final to New Zealand.

**Since** the 2011 World Cup win, Dhoni had overseen and in some cases even provoked changes in the team. The transition took place seamlessly in no small measure to his own mature conduct in handling the change. Sourav Ganguly, Anil Kumble had retired shortly after he became captain in 2008. In 2012-13, VVS Laxman, Rahul Dravid and Sachin Tendulkar, also left the scene. Losing so many top-class players in such a short period of time could have left Indian cricket in a pickle. But a robust junior cricket system, especially through those who participated in under-19 World Cups, replenishments of high quality became readily available.

**Among** those who came through this supply line were Cheteshwar Pujara, Ajinkya Rahane, Rohit Sharma, Ravindra Jadeja and most notably, Virat Kohli – A feisty youngster from Delhi who wore his passion on his sleeve, who was to lead India's charge to take the baton from MS Dhoni and lead India's cricketing journey.

JUNE 23: Virat Kohli of India celebrates victory with teammates during the ICC Champions Trophy Final between England and India at Edgbaston on June 23, 2013 in Birmingham, England.

**In** the world of cricket, there exists a parallel to Tom Cruise's enduring portrayal of Ethan Hunt in the Mission Impossible movie franchise, and that is none other than Mahendra Singh Dhoni.

**Despite his advancing age, Dhoni continues to captivate cricket fans and command attention wherever he goes, much like Cruise's daredevil stunts.**

MS Dhoni, captain of India hits the winning runs watched by Kumar Sangakkara, captain of Sri Lanka.

In white ball cricket, Dhoni remained captain till 2017, and his last international assignment came in the 2019 ODI World Cup where India lost in the semi-final to New Zealand.

**During** the 2023 Indian Premier League (IPL) season, every stadium in India erupted with thunderous cheers whenever Dhoni graced the field. At the age of 41, he still dazzled spectators with his expert skills, as exemplified by his lightning-fast stumping of the young superstar Shubman Gill. While new cricket stars may rise, Dhoni remains the undisputed king of the jungle.

**Leading** the Chennai Super Kings, Dhoni proved time and again that his leadership skills were unmatched. Despite having a bowling attack depleted by injuries, he deftly navigated the team to their fifth IPL title. Behind the stumps, his alertness was as sharp as ever, and with the bat, he demonstrated his prowess in the final overs when needed.

**Although** Dhoni retired from international cricket three years ago, his presence still resonates deeply with Indian cricket fans. During the T20 World Cup in 2021, he assumed the role of mentor for the Indian team, but many wished he could have been on the field as well, as he remained the smartest brain in cricket.

**Year** after year, loyal Chennai fans hope that Dhoni will continue playing, and he teases them with hints and suspense, much like a character in a thrilling spy movie.

India celebrates winning the trophy, after beating Sri Lanka during the 2011 ICC World Cup Final between India and Sri Lanka at the Wankhede Stadium on April 2, 2011 in Mumbai, India.

**Dhoni's** life has been nothing short of a movie, with a massive social media following and a very public profile. Yet, there are many aspects of him that remain mysterious.

**He is an enigma, a cricketing legend, and a beloved figure in the hearts of every Indian cricket fan.**

**To me, it was not the winning moment, it was 15-20 minutes ago when emotionally I was very high. And at the same time, I wanted to get done with it. We knew that we will win this from here, and it was very difficult for us to lose.**

**So yes, you know it was more of a sense of satisfaction, job done, let's move on from here."**

**- MS Dhoni**

**Source** - https://www.hindustantimes.com/cricket/it-wasn-t-the-winning-moment-it-was-15-20-minutes-ago-when-ms-dhoni-reveals-best-feeling-from-2011-world-cup-win-101680491555048.html

JUNE 23: MS Dhoni of India poses with the Champions Trophy after winning the final match of the ICC Champions Trophy between England and India at Edgbaston on June 23, 2013 in Birmingham, England.

*To view the scorecard, turn to pages 402-403*

# IPL:

# INDIA'S PREMIER LEAGUE - TRULY 'MADE IN INDIA' SPORTING SPECTACLE!

The Rajasthan Royals team celebrate with the IPL trophy after their win over Chennai in the final of IPL 1 at D.Y. Patil Stadium on June 1, 2008 in Mumbai, India.

**In** mid-2007, there were intriguing rumours circulating about the Board of Control for Cricket in India (BCCI) organising a unique and somewhat controversial competition. Allegedly, the BCCI aimed to pit two Indian cricket legends, Sunil Gavaskar, and Kapil Dev, against each other in a secretive league. These stories were shrouded in mystery, and despite some information trickling out, all parties involved denied any involvement.

**Interestingly,** the mastermind behind this enigmatic venture was the maverick Lalit Kumar Modi from Rajasthan, who held the position of the Board's Vice President from the Central Zone. It is worth noting that back in 1996, Modi had proposed a franchise-based 50-over competition named the Indian Cricket League (ICL). However, his idea was rejected by the then BCCI leaders, led by Jagmohan Dalmiya. Now, after 11 years, fate had an ironic twist as the ICL would indeed emerge, not as Modi's creation but someone else's.

**The** long-standing speculation finally came to an end on September 13, 2007, when the BCCI made a grand announcement at the Taj Mahal Hotel in New Delhi. They unveiled their revolutionary new franchise-based T20 league, set to captivate a fresh audience. This innovative league was christened the "Indian Premier League" (IPL). One of its distinguishing features

was that the top two teams would qualify for a global tournament called the Champions League Twenty20. This event would showcase clubs/ teams from cricketing nations like Australia, England, and South Africa.

**Initially, the tournament was scheduled to last for 44 days, featuring 59 matches with a total prize money of approximately ₹ 13 crore. The IPL's launch was met with excitement and curiosity, as it promised to bring a new dimension to the sport and open doors to a broader fan base.**

**It** was to feature eight teams playing each other on a home-and-away basis. The other key highlights were:

- every side would have a minimum of 16 players;
- four overseas players allowed in every line-up;
- four from the under-19 level or from the catchment area of the franchise;
- and draft pick like in leagues in the US, to allow players to be traded.

**The** announcement made about the Indian Premier League (IPL) in mid-2007 stirred great interest in the entire cricketing ecosystem. The BCCI's plan included several exciting aspects of the franchise that were yet to be disclosed, such as team ownership, media rights, and various sponsorship opportunities. Fans and cricket enthusiasts eagerly awaited further details.

**To** ensure the smooth functioning of the tournament, the Board was committed to assembling a dedicated team, including a full-time Chief Executive Officer (CEO), who would oversee all aspects of the IPL. Additionally, the responsibility of managing the event itself was handed over to the renowned international event management company, International Management Group (IMG). With their vast experience and expertise, IMG was entrusted to execute the IPL in a way that would captivate audiences and make it a resounding success.

**As** the news spread, cricket fans and stakeholders began speculating on potential team owners, media partners, and the scale of sponsorships the IPL would attract. The promise of a franchise-based league, with star players from around the world and innovative gameplay, piqued the curiosity of investors, advertisers, and broadcasters alike.

**With** the IPL poised to revolutionise the cricketing landscape, people eagerly awaited further announcements, expecting to witness a new era in the sport. The anticipation surrounding the league's launch was palpable, and cricket enthusiasts were counting down the days to witness the groundbreaking tournament that would capture the imagination of fans worldwide.

**"These** franchisees will get marketing rights and a share in the centralised revenue, which is yet to be decided. They will also be entitled to local revenue like ticket sales,"

**Lalit Modi** announced. "Each franchisee will get one home ground and will have to commit to building stadiums at their base."

**The aim of the tournament was to cater to a whole new audience emerging in India.** "The Indian Premier League has been designed to entice an entire new generation of sports fans into the grounds

With the IPL poised to revolutionise the cricketing landscape, people eagerly awaited further announcements, expecting to witness a new era in the sport.

throughout the country. The dynamic Twenty20 format has been designed to attract a young fan base, which also includes women and children," Lalit Modi added at the launch.

**The grand launch event of the Indian Premier League (IPL) in mid-2007 was graced by the presence of cricketing legends like Sachin Tendulkar, Rahul Dravid, Sourav Ganguly, Anil Kumble, Glenn McGrath, and Stephen Fleming. Their esteemed presence added to the excitement surrounding the league.**

**To** ensure efficient governance and decision-making, a separate governing council (IPL GC) was formed, consisting of esteemed cricket personalities. This council included former Indian captains such as Sunil Gavaskar, Tiger Pataudi, and Ravi Shastri. The panel also comprised key officials from the BCCI, namely Rajiv Shukla, Chirayu Amin, Inderjit Singh Bindra, and Arun Jaitley, who were to work collectively to steer the IPL in the right direction. Leading this distinguished group as the convenor was the maverick Lalit Kumar Modi.

**During** the grand announcement, another exciting development took centre stage: the introduction of a brand-new global cricketing event known as the Champions League Twenty20 (CLT20). This highly anticipated tournament was set to feature the top two teams from India, England, Australia, and South Africa, making it a clash of cricketing giants. Scheduled to commence in October 2008, the CLT20 was planned to span over nine days, with a substantial total prize money of $5 million, with the triumphant team taking home a grand prize of $2 million.

**As** the details of the IPL and CLT20 emerged, the anticipation and enthusiasm in the cricketing community reached unprecedented levels. Fans eagerly awaited the commencement of these tournaments, eager to witness some of the world's best cricketers in action and experience a new era of thrilling and competitive cricket.

**The** grand launch of the Indian Premier League (IPL) was graced by the presence of esteemed officials, with the most influential figures seated on the dais: BCCI President Sharad Pawar, ICC President Ray Mali, Cricket South Africa (CSA) CEO Gerald Majola, and Cricket Australia (CA) Chief Executive James Sutherland. Hugh Morris, the Deputy Chief Executive of the England and Wales Cricket Board (ECB), was also among the distinguished attendees.

**The excitement surrounding the IPL intensified even further after India's triumphant victory in the T20 World Cup in South Africa. This victory fuelled curiosity and anticipation around the forthcoming tournament, making cricket enthusiasts eager to witness the IPL's grand spectacle.**

**The** speculation about team ownership in the IPL reached a fever pitch, with numerous prospective owners being discussed and speculated upon by everyone.

**The** League's fortunes soared when it was revealed that the telecast rights for the IPL had been secured by a consortium comprising Sony Entertainment Television (SET) and Singapore-based World Sports Group (WSG). This announcement brought a windfall for the league and added to its allure, promising extensive coverage and a global audience for the cricketing extravaganza.

**The** rights were sold for a 10-year period at over $1 billion till the 2017 edition. The arrangement was to be such that the consortium would pay the BCCI a total of $908 million, with the remaining $102 million being set aside for the promotion and marketing of the event.

**'WSG** will explore the international market while Sony will cater to the subcontinent,' said Kunal Dasgupta, CEO of SET, to Business Standard.

**Sony** had previously broadcast cricket as part of a five-year arrangement with the ICC since

2002 for $200 million. The plan was that in the initial years, 80 per cent of the revenue from media rights sale would go to the franchises and eventually it would taper down to 60 per cent.

**The** sale of media rights for the IPL saw an unexpected turn of events, devoid of any drama, as two of the initial bidders were dropped in the first round. Both ESPN-Star Sports and NDTV found themselves out of the running.

**During** the first round, where the eligibility of the bidders was being checked, Network Solutions, an NDTV group company, made a request for a 48-hour extension. However, the BCCI promptly rejected this appeal, leading to their disqualification from the bidding process. On the other hand, ESPN-Star Sports was deemed ineligible for submitting a conditional bid, which did not meet the necessary criteria set by the Board.

**As** a result, the second and final round of bidding saw only one contender remaining: World Sports Group (WSG). **With no other competitors in the fray, WSG secured the media rights for the IPL uncontested.**

**The** absence of any last-minute twists or controversies in the media rights sale added to the overall smooth and successful launch of the IPL.

**Nimbus,** holder of BCCI's domestic and international matches rights since 2010, did not bid at all. "It did not either guarantee or clearly specify the names of the players, teams and the franchisees who have expressed an interest to own a team," said Mr Harish Thawani, Chairman of Nimbus, to The Economic Times. "We were not sure whether we could justify the investment at this level of reserve price ($59 million), until IPL gets established as a property," he added.

Eventually, on January 24, 2008, the first sighting of the team owners emerged and the doubts expressed by Mr. Thawani were addressed in a way.

**The** sale of IPL teams turned out to be a massive success for the BCCI, as they earned an astounding total of $723.59 million, nearly twice the initial base price of $400 million. Among the franchises, the Mumbai team emerged as the most expensive one, fetching a staggering $111.9 million.

**This** marked a significant moment in cricket history, as big business tycoons and Bollywood stars stepped into the world of cricket ownership for the first time. Notable personalities like superstar Shah Rukh Khan, actor Preity Zinta, the Hyderabad-based newspaper group Deccan Chronicle, the UK-based company Emerging Media, and major business houses like Mukesh Ambani's Reliance Industries and Vijay Mallya, who also owned a Formula One team at the time, joined hands to become part of the IPL.

**The** league witnessed the fusion of glamour, star power, and corporate backing, bringing together diverse entities from various sectors to invest in the sport. This infusion of high-profile owners added a new dimension to cricket, elevating it to an entertainment spectacle beyond the boundaries of the playing field.

**However,** not everyone could secure a team despite their interest and efforts. Deutsche Bank and the construction major DLF were among those who missed the cut, while ICICI Ventures faced disqualification from the ownership race.

**"We** can say that all the hard work fructified and the IPL is here to stay," said Lalit Modi, who by

The sale of IPL teams turned out to be a massive success for the BCCI, as they earned an astounding total of $723.59 million, nearly twice the initial base price of $400 million.

MUMBAI, INDIA - JUNE 1: The Rajasthan Royals team celebrate with the IPL trophy after their win over Chennai in the final of IPL 1 at D.Y. Patil stadium on June 1, 2008 in Mumbai, India.

now had anointed himself both IPL Chairman and Commissioner.

**The** dates were now set for the league, with the launch scheduled for April 18, 2008.

**The** presence of Shah Rukh Khan, Juhi Chawla (co-owner of the Kolkata franchise) and Preity Zinta on the day the sale of the franchises was announced raised a lot of interest, with a massive media presence turning up at the BCCI office in Mumbai.

**"I** have already decided on the entertainment part but we have not decided on the core and content of the team," Shah Rukh told the news station CNN-IBN. "We want to put together a winning combination… (but) I hope (Sourav) Ganguly leads my team."

**Following** the successful team sale, attention turned to the fate of some of the top international players, numbering over 70, who were slated to participate in an auction. Initially, four players were designated as 'icon players': Sachin Tendulkar for Mumbai, Sourav Ganguly for Kolkata, Rahul Dravid for Bangalore, and Yuvraj Singh for Mohali.

**However,** Delhi and Hyderabad expressed a desire to include Virender Sehwag and VVS Laxman, respectively, in the 'icon players' category as well. This decision had significant implications, as icon players were not scheduled to be part of the initial player auction and stood to earn 15 per cent more than the highest-paid player on their respective teams.

**For** this request to be approved, the consent of all the franchises and the IPL Governing Council (IPL GC) was essential. The decision had potential ramifications for team dynamics, player salaries, and the overall competitiveness of the league. Hence, it required careful consideration and agreement from all stakeholders involved.

**While** the GC approved it, the other franchises needed to come on board as well.

**"All** the franchises will have to approve this decision as the original IPL tender had only four icon players," Ratnakar Shetty, the BCCI's chief administrative officer, told ESPNcricinfo. "The IPL [governing council] will meet all the franchises just before the auction on Wednesday for a final decision."

**Eventually, Virender Sehwag was granted the 'icon' status by the IPL, while V.V.S. Laxman's application for the same was withdrawn by the Hyderabad franchise.** Nevertheless, there were murmurs in the cricketing circles about a potential conflict of interest, as BCCI treasurer N. Srinivasan was also associated with the Chennai franchise. India Cements, where Srinivasan held the positions of Vice Chairman and Managing Director, owned the Chennai franchise. However, Lalit Modi dismissed any suggestions of conflict, stating that Mr. Srinivasan was just a stakeholder and not the sole owner.

**In** the title sponsorship bidding process, real estate major DLF Group emerged victorious with a bid of ₹200 crore, surpassing the initial bid of ₹125 crore. DLF outbid competitors such as Percept D'Mark, Hero Honda, and World Sports Group (WSG). Meanwhile, Twenty First Century Media (TCM) withdrew from the bidding process.

**On** February 20, 2008, the first-ever player auction in cricket took place at the Hilton Hotel in Mumbai. The event marked a historic moment as all the franchise owners, except Ambani, and former India captains Rahul Dravid and Sourav Ganguly were present at the auction. The bidding commenced around 11.30 a.m. IST, and the opening player on the list, Mahendra Singh Dhoni, fetched the highest price. Shah Rukh Khan, owner of the Kolkata franchise, arrived an hour late with his wife Gauri and missed witnessing the creation of history when Dhoni was purchased by India Cements, the owner of the Chennai franchise, for a whopping $1.5 million.

**With** the stage set and the players acquired, the IPL finally commenced on April 18, 2008, with the Royal Challengers Bangalore (RCB) hosting the Kolkata Knight Riders (KKR) in the inaugural match. The excitement and anticipation around the tournament were palpable as cricket fans eagerly awaited the action-packed extravaganza that would unfold in the Indian Premier League.

**Brendon** McCullum from Shah Rukh Khan owned, Kolkata Knight Riders (KKR) smashed an incredible 153 off just 73 deliveries against Vijay Mallya's Royal Challengers Bangalore and set the tone for a rollicking tournament which had audiences – in the stadia and watching TV – spellbound.

**Audiences** grew with every match, mesmerised as much by the topsy-turvy nature unpredictability of T20 cricket, as with all the razzmatazz that accompanied it. By the time the season ended, with rank outsiders Rajasthan Royals winners, the IPL had got fans across the world hooked. Cricket had seen an upheaval like never before!

**In** 2009, the IPL faced some significant challenges that required the renegotiation of the TV rights deal with Sony Entertainment Television (SET) and World Sports Group (WSG). The second edition of the IPL had to be shifted to South Africa due to the Indian general elections, which coincided with the tournament dates. Furthermore, because of the horrific 26/11 Mumbai terror attacks, Pakistan players were debarred from participating in the IPL during that time.

**In** 2010, the IPL once again proved its innovative approach to broadcasting by becoming the first cricket property to be telecast with a slight delay on YouTube. This groundbreaking move was made possible through a collaboration with Google, spanning two years on a revenue-sharing basis. As a result, cricket fans had the unique opportunity to customise their viewing experience and access specific content tailored for the YouTube audience.

**With** this move, the IPL not only expanded its reach but also embraced the digital age, recognising the growing importance of online platforms in engaging with cricket enthusiasts worldwide. The partnership with YouTube allowed fans to have greater control over what they watched, enhancing their overall viewing experience, and fostering a deeper connection with the sport and the league.

**In** March 2010, the IPL witnessed major franchise acquisitions as the Sahara group won the bid for the Pune franchise with a staggering $370 million, while a consortium of five companies, Rendezvous Sports World, secured ownership of the Kochi team with a bid of $333.33 million.

**However,** the landscape of the IPL has seen changes over the years. The Kochi and Pune franchises are no longer in existence, and the Hyderabad franchise, formerly known as Deccan Chargers, has been replaced by Sunrisers Hyderabad, owned by the Sun Group. The Delhi franchise now boasts shared ownership between the GMR Group and JSW Group.

**The** IPL's immense growth and prominence are evident from its soaring brand value, pegged at ₹47,500 crore in 2019 by Duff & Phelps. In 2017, the game-changing move came when Star India secured broadcast rights for the period 2018–2022 for ₹16,347 crore. Vivo acquired the title sponsorship for ₹2,200 crore. Subsequently, Dream11 took over as sponsor in place of Vivo for the 2020 season, and Tata Group became the sponsor for 2022. Additionally, there are four other official partners, each contributing ₹40 crore per year.

**Even** amidst the backdrop of a global pandemic that affected the entire world, the IPL proved to be recession-proof and continued to thrive. In 2021, the BCCI sold two more franchises, with CVC Capital purchasing the Ahmedabad franchise for ₹5,625 crore and the RP-Sanjiv Goenka Group acquiring the Lucknow franchise for around ₹7,090 crore.

**In** the years since, the IPL has grown rapidly, though it has not been smooth sailing all the time. In the years since it started, controversies have tagged along consistently, some of them extremely serious.

**Many** mighty reputations were muddied, criminal cases were registered, in fact the matter went up to the Supreme Court. But the IPL not just survived this ordeal, in fact went on to become stronger and bigger.

**By** 2019, little over a decade after it began, the Indian Premier League (IPL) was the glitziest and most riveting cricket tournament in the world. Importantly, the most valued too. Duff and Phelps assessed it at $ 6.8 billion in 2019. A whopping 462 million fans watched the league that year which, according to BARC certified data, was up 12 per cent over the previous season.

**By** 2023, according to global investment bank Houlihan Lokey INC (NYSE HLI), the standalone brand value of the IPL was pegged at $ 3.2 billion, making it the second most-valued sports property after the National Football League (NFL) in the United States of America (USA) and establishing India as cricket's undisputed global superpower.

**Throughout** its journey, the IPL has transcended borders and truly captured the imagination of cricket enthusiasts worldwide. As a shining example of 'Made in India' excellence, it has become a global phenomenon that celebrates the spirit of cricket and sportsmanship, bringing joy and excitement to millions of fans across the globe.

**The IPL has been a game-changer not only for Indian cricket but also for world cricket, in terms of the traction it has generated with fans across the globe, in terms of the financial bandwidth…It has been phenomenal."**

**- Arun Dhumal**

**Source** - https://www.ft.com/content/b47dae63-0dc3-4c3c-be5b-347e10d2bc8a

*To view the scorecard, turn to pages 404-405*

# VIRAT KOHLI:

## FROM SUPERBRAT TO SUPERSTAR - INDIA'S MARVELLOUS CAPTAIN AMERICA!

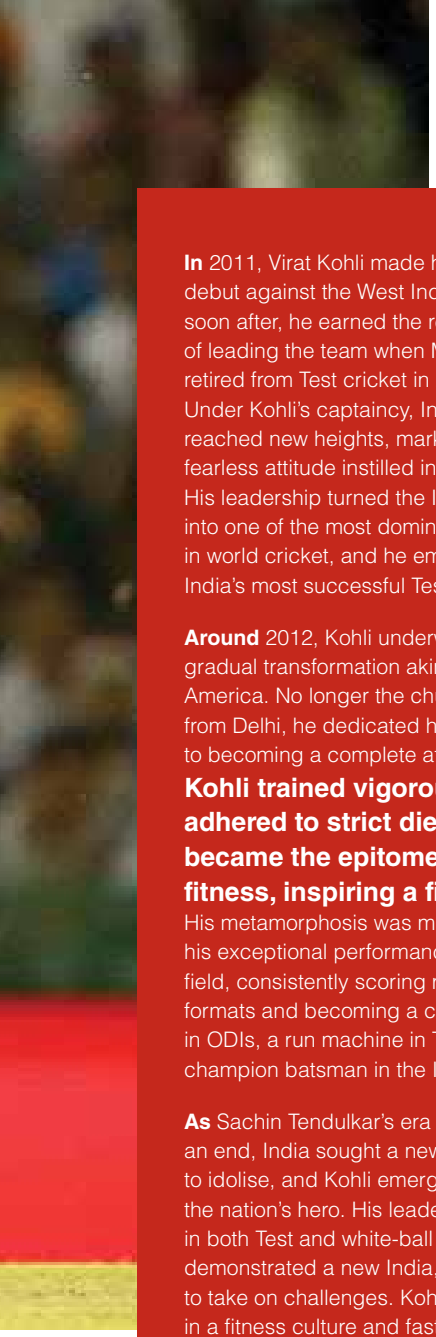
MELBOURNE, AUSTRALIA - OCTOBER 23: Virat Kohli of India celebrates winning the ICC Men's T20 World Cup match between India and Pakistan at Melbourne Cricket Ground on October 23, 2022.

**Virat** Kohli, a name that resonates worldwide, is known as the King of Cricket and has left an indelible mark on the sport. From a young boy honing his skills in West Delhi to becoming one of the most famous athletes globally, his journey is nothing short of awe-inspiring. This piece delves into the remarkable transformation of Kohli, who evolved from a promising cricketer to an icon, aptly referred to as India's Captain America.

**Kohli's cricketing journey began at a cricket academy in West Delhi, which paved the way for him to excel in junior cricket and represent his state in 2002.** His exceptional batting skills and leadership abilities earned him a spot in the India Under-19 team in 2006, the same year he made his first-class debut. Tragedy struck when his father passed away during a Ranji game, yet Kohli's unwavering commitment to the sport shone through as he resumed playing the very next day. He further proved his mettle by guiding the Indian Under-19 team to World Cup glory in 2008 and securing a place in the Indian Premier League (IPL) with the Royal Challengers Bangalore.

Virat Kohli of India hits out during the ICC World T20 India 2016 Super 10s Group 2 match between India and Australia at IS Bindra Stadium on March 27, 2016 in Mohali, India.

**The** year 2008 proved to be a pivotal moment for Kohli as he not only tasted success in the Under-19 World Cup and IPL but also made his debut for the senior Indian team. From that point on, Kohli's career witnessed an upward trajectory, as he fearlessly faced high-pressure situations and outperformed world-class bowlers. His journey to greatness was not immediate but rather built on consistent performances in all three formats, with an average of around 50.



**In** 2011, Virat Kohli made his Test debut against the West Indies, and soon after, he earned the responsibility of leading the team when MS Dhoni retired from Test cricket in 2014. Under Kohli's captaincy, Indian cricket reached new heights, marked by a fearless attitude instilled in the players. His leadership turned the Indian side into one of the most dominant teams in world cricket, and he emerged as India's most successful Test captain.

**Around** 2012, Kohli underwent a gradual transformation akin to Captain America. No longer the chubby upstart from Delhi, he dedicated himself to becoming a complete athlete. **Kohli trained vigorously, adhered to strict diets, and became the epitome of fitness, inspiring a fit India**. His metamorphosis was mirrored by his exceptional performance on the field, consistently scoring runs across formats and becoming a chase master in ODIs, a run machine in T20s, and a champion batsman in the IPL.

**As** Sachin Tendulkar's era came to an end, India sought a new superstar to idolise, and Kohli emerged as the nation's hero. His leadership in both Test and white-ball cricket demonstrated a new India, unafraid to take on challenges. Kohli invested in a fitness culture and fast bowling attack that led India to historic victories in Australia, England, and South Africa. His contributions off the field also made him an idol for aspiring cricketers, male and female, who admired his inspiring transformation and discipline.

**Though no longer the captain, Kohli remains a leader on and off the field, with his presence continuing to inspire the Indian team.** While his recent runs may have dried up slightly, there is no doubt that he remains a key player in India's quest to become ODI World Champion once again. Like Captain America, Kohli can rally the nation with a clarion call, leading the Indian team to victory on the world stage.

**Kohli's leadership tenure was marked by unprecedented success, as he guided India to several memorable victories across all formats.** Under his captaincy, the Indian Test team reached the top of the ICC Test rankings, and he spearheaded the team's historic series wins in Australia during the 2018-19 and 2020-21 seasons. These triumphs showcased India's new-found resilience and dominance on foreign soil, a feat rarely achieved by previous Indian teams.

**In** white-ball cricket, Kohli led India to numerous series victories and helped the team maintain a consistent winning streak. His tactical acumen and ability to inspire the players to perform at their best were instrumental in India's success. Kohli's passion for the game and his commitment to excellence were evident in every match he led, motivating the entire squad to give their all on the field.

**One of Kohli's most remarkable attributes was his exceptional ability to chase down targets in One-Day Internationals (ODIs). He mastered the art of building innings while successfully pacing run-chases.** His composure under pressure and remarkable consistency earned him the title of "Chase Master". Kohli's proficiency in run-chases became a source of immense confidence

for the Indian team and a nightmare for opposition bowlers.

**Kohli's** on-field demeanour was characterised by his fiery and competitive spirit. His aggression and unabashed display of emotions showcased his burning desire to win. While some critics argued that he occasionally crossed the line with his aggression, there was no denying that his passion for the game was contagious and inspired his teammates to perform at their best.

**Kohli's** animated celebrations, pumped-up fist pumps, and vociferous appeals showed that every contest mattered to him deeply. He was never one to back down from a verbal battle with opposition players, and his fierce competitive edge often led to enthralling battles on the cricket field.

**As** Kohli's career progressed, he etched his name in the annals of cricket history. With numerous records to his credit, including being the fastest to reach 8,000, 9,000, and 10,000 runs in ODI cricket, he solidified his place as one of the game's modern greats.

**His performances inspired a generation of young cricketers to emulate his work ethic, discipline, and commitment to the sport.** The legacy he built as both a player and a leader was not just confined to the cricketing field but extended to his contributions off the field as well.

**As** a role model and ambassador for various charitable causes, Kohli used his fame and influence to make a positive impact on society. His initiatives aimed at promoting fitness, nutrition, and children's education endeared him to fans beyond the cricketing fraternity.

> Through his captaincy, Kohli instilled a never-say-die attitude in the Indian team, which helped them conquer new frontiers in world cricket.

Indian batsman Virat Kohli bats during the ICC T20 World Cup, Super 8 Group 2 cricket match between India and Pakistan at R. Premadasa Stadium on September 30, 2012 in Colombo, Sri Lanka.

**Kohli's** journey from a young boy in West Delhi to becoming a cricketing legend, India's very own Captain America, has been nothing short of remarkable. His transformation from a brash youngster to a mature leader and an icon for aspiring cricketers reflects the essence of his character and dedication to the game.

**Through** his captaincy, Kohli instilled a never-say-die attitude in the Indian team, which helped them conquer new frontiers in world cricket.

**While** he may have relinquished the captaincy, Kohli's journey is far from over. His pursuit of excellence and his desire to bring glory to the Indian cricket team continues to fuel his passion for the game. As the nation rallies behind him, India's Captain America will undoubtedly leave a legacy, inspiring generations of cricketers to come.

**With focus and hard work, anything is possible. Keep working, Keep believing".**

**- Virat Kohli**

**Source** - https://timesofindia.indiatimes.com/sports/cricket/west-indies-in-india/virat-kohli-shares-his-success-mantra-focus-and-hard-work/articleshow/66218024.cms

MELBOURNE, AUSTRALIA - OCTOBER 23: Virat Kohli of India hits a six during the ICC Men's T20 World Cup match between India and Pakistan at Melbourne Cricket Ground on October 23, 2022.

*To view the scorecard, turn to pages 406-409.*

# STUMPED DOWN UNDER:

## INDIA'S EPIC TEST TRIUMPHS DELIVER A SERIES FOR THE AGES!

India's team celebrates their series win on the fifth day of the fourth and final cricket Test against Australia at the Sydney Cricket Ground in Sydney on January 7, 2019.

**The** miraculous Test series win of 2000-01 against Australia at home is etched deep in the annals of cricket history, a testament to the belief that miracles can indeed happen in the world of sports. Almost two decades later, history repeated itself, but this time on a much grander stage – Australia. The magnitude of India's triumph was amplified by the absence of their entire first-choice bowling attack due to injuries and their star batsman in Mumbai. Yet, against all odds, this was hailed as India's greatest Test series win ever.

**Australia** has always been a formidable opponent, and their stronghold at the Gabba in Brisbane remained unbroken since 1988-89.

**The only team that managed to defeat them at Gabba before was the legendary West Indies side. However, the 2020-21 series witnessed the rise of a New Incredible India, a team ready to conquer new frontiers.**

Rishabh Pant and Mohammed Siraj of India celebrate victory after day five of the fourth Test Match in the series between Australia and India at The Gabba on January 19, 2021 in Brisbane, Australia.

**This** was the second successive time that India had won a Test series in Australia after their triumph against an under-staffed Australia in 2018-19. Somehow the 2020-21 Test series triumph in Australia is one that will be savoured forever!

**The** Indian team arrived in Australia with a strong resolve to challenge the formidable Aussies on their home turf. Despite facing numerous hurdles, including the absence of key players due to injuries and COVID-19 protocols, India was determined to put up a fight.

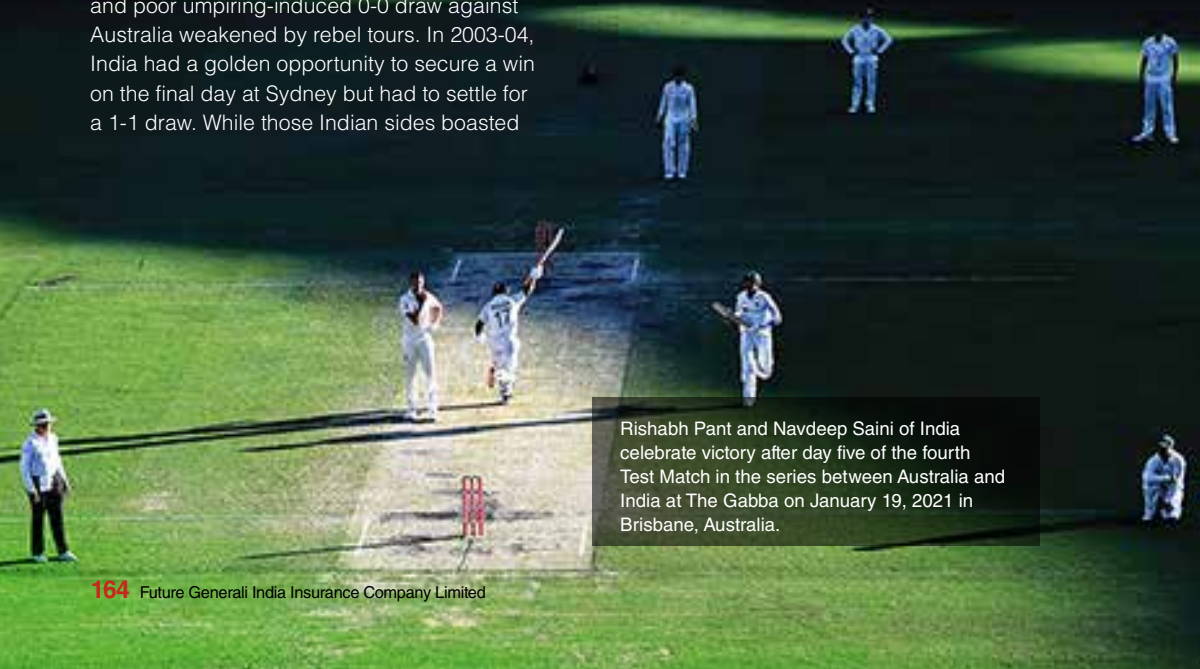
**The** Test series unfolded amid surreal times due to the ongoing COVID-19 pandemic. The players faced unprecedented challenges, including hard quarantine and soft quarantine, enduring extended periods confined to hotel rooms and playing in eerie, empty stadiums without the energy of live crowds. The tour began with a disheartening collapse, with India getting bowled out for just 36 runs in the first Test at Adelaide. This catastrophic failure could have broken the spirits of a less determined team, but this Indian side displayed remarkable resilience and refused to give up.

**At** the helm of this revival was the stand-in captain, Ajinkya Rahane. Leading from the front, Rahane scored a splendid century in the second Test at Melbourne and exhibited an aggressive approach on the final day in Gabba, setting the tone for the incredible turnaround. Despite the monumental triumph, Rahane remained humble, exemplifying the spirit of a true leader who motivated his team to fight against all odds.

**In** the past, India had come tantalisingly close to winning Test series in Australia but fell short due to various reasons. In 1977-78, the team struggled amidst the Kerry Packer circus, leading to a disappointing series loss. In 1985-86, a much-fancied Indian side faced a weather and poor umpiring-induced 0-0 draw against Australia weakened by rebel tours. In 2003-04, India had a golden opportunity to secure a win on the final day at Sydney but had to settle for a 1-1 draw. While those Indian sides boasted legendary players, the 2021 team stood out for its unwavering resolve and courage to fight.

**The** series win against Australia was a testament to the mettle of the young and unheralded players. Shubman Gill, T Natarajan, Washington Sundar, Shardul Thakur, and Rishabh Pant emerged as the heroes of the series. Gill's potential as a future superstar was undeniable, and Pant's stellar performance in the final innings put an end to debates over his selection as a batsman-keeper. Natarajan, Siraj, and Thakur, with their limited experience, formed an unlikely but admirable bowling attack that stalled the formidable Australian line-up.

**The historic series win in 2021 will undoubtedly leave a profound impact on Indian cricket, much like the iconic 2000-01 triumph did.** At a time when the world was grappling with the pandemic and numerous challenges, this victory acted as a beacon of hope and inspiration. It reignited the passion for Test cricket and reaffirmed the significance of this traditional format.



Rishabh Pant and Navdeep Saini of India celebrate victory after day five of the fourth Test Match in the series between Australia and India at The Gabba on January 19, 2021 in Brisbane, Australia.

Indian players and officials celebrate with the winning trophy at the end of the fourth cricket Test match between Australia and India at The Gabba in Brisbane on January 19, 2021.

**Credit** is also due to the coaching staff, led by Ravi Shastri. While criticism followed the debacle in Adelaide, their role in the series triumph was invaluable. Their meticulous planning, motivation, and support were instrumental in driving the team to success.

**As** the cricketing world celebrates India's unforgettable triumph, the focus shifts to the future and the emergence of new talents. The series victory has laid a strong foundation for Indian cricket, with a promising pool of young players ready to take on new challenges.

**India's** unbelievable triumph in the 2020-21 Test series against Australia will forever be etched in cricket history. Overcoming formidable odds, this young and determined Indian team showcased resilience, courage, and unwavering determination. The victory not only vindicated the belief in Test cricket but also brought immense joy and hope to a world facing unprecedented challenges.

**As cricket enthusiasts rejoice in this historic feat, the emergence of more talented cricketers from this New Incredible India will undoubtedly carry forward the legacy of resilience and determination. The road ahead looks promising for Indian cricket, and this triumph will inspire generations to come.**

> **I will tell you how satisfying it is for me. World Cup 1983, World Championship of Cricket 1985 – this is as big, or even bigger, because it is in the truest (Test) format of the game. It's Test cricket, which is meant to be the toughest."**
>
> **- Ravi Shastri**

*To view the scorecard, turn to pages 410-431.*

**Source** - https://indianexpress.com/article/sports/cricket/india-vs-australia-test-series-ravi-shastri-5526629/

# MAIDEN POWERPLAY:

## INDIAN WOMEN'S CRICKET BOWLS OVER THE COMPETITION IN STYLE

Harmanpreet Kaur of India celebrates victory during the ICC Women's T20 Cricket World Cup match between Australia and India at Sydney Showground Stadium on February 21, 2020 in Sydney, Australia.

**Women's** cricket in India got a major fillip in 2022 when the BCCI announced pay parity with male cricketers, and approved a tournament – Women's Premier League (WPL) along the lines of the Indian Premier League (IPL) – in the 2022-23 season.

**The** WPL, played at Mumbai's famous Brabourne Stadium, attracted huge crowds for every match. The presence of overseas stars clubbed with those from India like Harmanpreet Kaur, Smriti Mandhana, Jemima Rodrigues, Shefali Verma etc. added lustre and heft to the tournament.

**Most** contests were close. The skills, fitness, commitment, and competitive spirit of players evoked awe and admiration in fans and critics alike. Television broadcast/live streaming of the highest quality took the matches all over the globe, and by all accounts, viewership went way beyond expectations.

**Skeptics,** who had scoffed that the prospects of the tournament succeeding were dibbly-dobbly, suffered swift demise. Women's cricket – in India (and the world) has taken a quantum leap. This was a vastly different scenario from earlier times when women's cricket was struggling to keep afloat, particularly in India.

**The Women's Cricket Association of India (WCAI) was established in 1973. The first Test played by the women's team was in October 1976, against the West Indies at Bangalore's Chinnaswamy.** Despite cricket's popularity, women in white flannels hurling or chasing a red ball and wielding the willow was a novelty in India's socio-cultural ethos.

**While** crowds flocked to see these women play, it was more out of curiosity, and with a patronising eye, rather than with conviction.

**Such** patriarchy and gender bias mitigated, for a long time, acknowledging the prowess of India's women cricketers and in many ways thwarted the rapid growth of women's cricket in the country.

**Players** like Shanta Rangaswamy, Diana Eduljee, Fouzia Khaleeli, Shubhangi Kulkarni, among several others who could match the best in the world, pioneered women's cricket in India against extraordinary odds.

In 2006, the Women's association merged with the BCCI.

**Though women's cricket in India had its own association, meagre financial and administrative resources meant stymied growth. Participation in matches and tournaments was scanty and ad hoc.**

**Players** had to fend for themselves, dependent on compassion rather than full-hearted support of sponsors.

**Struggling** to keep their passion alive and home fires burning, these players would often travel third class by train and would often see four to six players staying in a room during tournaments, including international fixtures.

**Two** major developments helped Indian women's cricket emerge from despairing mire and come into its own. In 2006, the women's association merged with the BCCI. Decades of lobbying had fallen on deaf ears and suddenly found a listener in the then BCCI president Sharad Pawar who cleared the path for the merger. This merger took place after the International Cricket Council (ICC) merged with the women's body worldwide and the member boards had no option but to follow suit.

**The** effect was transformational. Financial resources immediately available were not massive, but sufficient to make players happy and such help make their passion for cricket into vocation.

Mithali Raj led India to the final of the Women's Cricket World Cup which they lost by nine runs at Lord's Cricket Ground on July 23 in London.

**Even** more crucial was the organisational support that the BCCI offered. The best infrastructure, for training and playing matches, became available, participation in matches and tournaments grew.

One of the most pivotal moments in Indian women's cricket was the 2005 Women's World Cup held in South Africa. The Indian team, led by Mithali Raj, made it to the finals, capturing the attention of the entire nation. Though they narrowly missed out on the title, their spirited performance earned them recognition and respect.

Increased exposure instilled greater confidence in the cricketers and quickened their growth in terms of skills and professionalism, symptomised by the rise to global eminence of players like Mithali Raj, Jhulan Goswami, Harmanpreet Kaur in the next decade.

# CHAKDA

Jhulan Goswami of India celebrates after taking the wicket of Nat Sciver-Brunt of England during the ICC Women's World Cup 2017 Final between England and India at Lord's Cricket Ground on July 23, 2017 in London, England.

**However,** it was the 2017 Women's Cricket World Cup held in England that brought about a paradigm shift in the way women's cricket was perceived in India. The team's stellar performance throughout the tournament, led by charismatic captain Raj, propelled them into the final once again. In a nail-biting encounter, India fell short by just nine runs against England, but their incredible journey had already won millions of hearts back home.

**In the semis, India humbled Australia riding on Harmanpreet's blazing 171 reminiscent of Kapil Dev's 175 in the 1983 men's World Cup.**

**The** rise of star players like Smriti Mandhana, Jemimah Rodrigues and Shafali Verma has been instrumental in transforming Indian women's cricket. These players have broken numerous records, smashed boundaries, and garnered accolades from across the globe, becoming role models for aspiring cricketers.

**Apart from their prowess on the field, Indian women cricketers have also been actively involved in advocating for gender equality in sports and society.** They have spoken out against discrimination and have demanded better facilities and opportunities for women in cricket. Their activism has played a significant role in challenging traditional mindsets and encouraging more girls to participate in sports.

India fielder Smriti Mandhana dives in vain to take a catch during the ICC Women's World Cup 2017 Final between England and India at Lord's Cricket Ground on July 23, 2017 in London, England.

Meg Lanning of Australia and Harmanpreet Kaur of India walk onto the field during the ICC Women's T20 Cricket World Cup match between Australia and India at Sydney Showground Stadium on February 21, 2020 in Sydney, Australia.

**Unfortunately,** the women's team in 2017 could not emulate the achievement of the men's team in 1983, but their stirring performances ignited national fervour and earned global plaudits.

**Since** then, Indian women's cricket has gone from strength to strength. An international tournament title has proved elusive, but finishing runner-up to Australia in the 2020 and 2022 T20 World Cups and bagging the silver medal in the 2022 Commonwealth Games Highlights a high degree of excellence that suggests a rosy future for India in women's cricket.

JULY 27: BCCI Acting President C. K. Khanna with India Women's Cricket team at a felicitating event, at Taj Mansingh Hotel on July 27, 2017 in New Delhi, India.

Despite the progress, women's cricket in India continues to receive lesser media coverage and financial support compared to men's cricket.

**The** Board of Control for Cricket in India (BCCI) has also shown a greater commitment to promoting women's cricket in recent years. The introduction of the Women's T20 Challenge during the Indian Premier League (IPL) also provided a platform for domestic and international players to showcase their talent.

**However,** there are still challenges that Indian women's cricket faces. Despite the progress, women's cricket in India continues to receive lesser media coverage and financial support compared to men's cricket. There is a need for more domestic tournaments and grassroots development programmes to nurture talent from a young age.

**In** recent years, efforts have been made to bridge this gap. The BCCI has increased the central contracts for women cricketers, and various corporate sponsors have come forward to support the players. Additionally, the performances of the Indian women's cricket team have gained more visibility and attention, leading to increased fan following and interest in the sport.

**What** has helped matters is that the BCCI has allowed the Indian players to play in overseas leagues. This has led to the likes of Kaur, Mandhana, Varma, Deepti Sharma among others to gain more exposure by rubbing shoulders with the best. This has resulted in Indian girls being counted amongst the best in the world.

India batter Harmanpreet Kaur (R) reacts after reaching her 150 during the ICC Women's World Cup 2017 Semi-Final match between Australia and India at The County Ground on July 20, 2017 in Derby, England.

*To view the scorecard, turn to pages 432-433.*

# SHAAABAASH MITHU

An Exclusive Interview with Mithali Raj

# “HAVING AMBITION IS NOT A BAD THING; I WANTED TO BE A CAREER-ORIENTED WOMAN.”

## IN A CAREER SPANNING 23 YEARS, MITHALI REPRESENTED INDIA 333 TIMES ACROSS ALL FORMATS, SCORED A WORLD RECORD 10,868 RUNS AND BECAME THE FIRST INDIAN CAPTAIN TO LEAD THE COUNTRY TO TWO WORLD CUP FINALS. SHE WAS ONCE ASKED TO NAME HER FAVOURITE MALE CRICKETER AND SHE FAMOUSLY SHOT BACK, “DO YOU ASK MALE CRICKETERS WHO THEIR FAVOURITE FEMALE CRICKETER IS?” THAT SAYS EVERYTHING THAT NEEDS TO BE SAID ABOUT THIS WOMAN WHO BECAME THE FACE OF WOMEN’S CRICKET IN INDIA – A NATION OBSESSED WITH WHAT WAS THEN A ‘BOY’S SPORT’

**Throughout your almost two-decade career, you have had some outstanding achievements and significant milestones. What is it that you are particularly proud of when you look back?**

There have been many milestones, both as a player and as a captain. But something that has stood out for me, has been that I have never given up on any of my players, my team or myself. I have always tried to figure a way out. Every time I was pushed to the corner, every time the team was pushed to the corner, I was able to emerge with resilience. That is my takeaway from my journey. I am proud that I never gave up.

**As a captain and as a leader, what qualities do you believe have been crucial to your success in guiding the Indian women's team?**

As a leader, yes, there are a few qualities that over a period, I had to develop on the field through the job – leading India for 17 years – where I had a lot of good and bad experiences. I must admit that I never felt I was a born leader.

The first quality and right at the top of the shelf would be integrity. It is non-negotiable. One of the qualities, of course, is to walk the talk. If you know what you want to do or what you want to see in your team, you set it up first. You need to be the example for your team to follow, and earn the respect of your team members. Another important quality is to respect every individual in the team. I have never seen anybody as 'senior' or 'junior' or someone who is just debuted or must be dealt with differently. For me, all of them are on an equal platform, especially when it comes to giving them opportunities and enough space to grow.

Being a compassionate person, my biggest learning through leadership has been on the importance of being compassionate and not being too judgmental about my own players. Yes, to some extent, I do a lot of homework to understand which player is suitable in which condition and scenario. But the fact is, not all the players are on the same level; there are bound to be some differences in each player. And we also pick players based on specific roles. So, I do not judge players based on one outing; instead, I give them optimum opportunities and an environment, where they are vocal and expressive about what they feel towards the team.

And if they have any issues, they can voice it without feeling that they are being judged by their own teammates. I wanted to create a culture and environment where they play for you, for the team, rather than play against each other in the team. These are some of the qualities that I did develop over the years to create a good setup.

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**You have managed to have such a long career and you were consistent throughout. How did you manage this feat and what are some of the lessons that aspiring cricketers – boys and girls – can learn from your approach?**

The only one-word answer I can offer is 'Discipline'. It has helped me stay consistent and enabled longevity in my career. Yes, when I started out, I never imagined or saw myself playing for so many years. But what kept me going every time was the discipline and desire to outperform myself every time, I got out there. I wanted to better myself and keep evolving as a player. This is very important because the standard of cricket is constantly being upgraded in the international series, year after year. And if you want to be relevant, it's important to upgrade your own game. This is what has helped me to stay attuned to the changing standards of international cricket.

And, of course, it helps that when you are consistent as a player, you sort of inspire the other players in your team. It has also helped me in some ways to be a better leader because I was able to perform and I was able to extract similar performances from other players as well. My only suggestion for the current generation would be to realise how much of a difference three things can make in their careers: Patience, commitment, and discipline. If they can understand the importance of these things and sincerely apply them in their day-to-day lives, I think it would do them a world of good.

**Can you tell us about some of the challenges you have faced as a female cricketer and how you have overcome them?**

Well, as a female cricketer, I faced two challenges. One was people's perception about women athletes. Remember, I started in 1990s, and the outlook towards women's cricket in general left a lot to be desired. And the second challenge had to do with basic facilities. Perhaps this was because it was the 90s, and like I said, women athletes were very few.

I can only remember P.T. Usha and Karnam Malleswari as two women athletes. Otherwise, the era was pretty much dominated by male athletes. And it was difficult for people to accept women cricketers in a sport that was predominantly inclined towards men's cricket. When people talked about cricket, it was only about men's cricket. A girl carrying a kit bag or a lone girl playing among the boys was not a very common sight for people.

Because a woman cricketer had not really made it big till then, people felt that it was not a viable profession for girls to take up. In fact, I did face a lot of challenges on the home front, from my immediate family members, like my grandparents or my aunts, uncles, cousins. Sports, in general, too was not a profession that people would want to get into because there was not much to take away from it. For instance, you would not earn much through sports – this was definitely true at least for women athletes or women's cricket.

The lack of facilities was a major issue because we were not under the same organisation for a long time. We came under BCCI in year 2007. Until then, we were under Women's Cricket Association of India (WCAI). The funding WCAI had was very less. Sometimes, if we happened to have a sponsor, then we would get a series to play. Otherwise, there were times – like for two years – when we would not get an international series to play. The itinerary was so inconsistent that sometimes you would just lose motivation – after all how long can you just go into the nets and practice? You practice to perform and you can perform only in the match.

Due to not getting matches to play, a lot of girls had to then let go of this sport and this field for a greener pasture. I guess this was also one of the biggest challenges in that era.

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**In what way do you believe your contribution to women's cricket has left a lasting impact on the sport?**

Well, to be honest, it sounds like I am being a little pompous in answering this question. But from an objective point of view, my answer would be perhaps I have played a part in popularising the sport among women and inspiring young girls to play.

There are times when I go to the ground, I see a few parents who've come to drop their boys. They see me bat and comment that they are seeing a woman bat or face bowling from boys for the first time. They say I am "courageous". So, I just turn around and tell them, if a girl is interested, put her in. Of course, things have changed now – a lot for the betterment of women's cricket.

**Before you would go to bat; you'd often be seen engrossed in a book. Was that your way of handling pressure? How would you maintain composure during critical moments in matches?**

See, there are certain things that you learn by trying out different options – it's a trial-and-error thing, which I did in my career. I was never really a studious person, who would always carry a book.

The truth is I felt the nerves and the anxiety of performance. I remember thinking that every time I prepared well, only to underperform because I was feeling the nerves, the jitters, or the pressure of performance. I felt I was not doing justice to my hard work. So, I wanted to find a way to absorb the pressure and get the results that I wanted because I had put in the hard yards. And many a times, while watching my own teammates play, I would finish half of my innings in the dugout itself, forcing things or probably reanalysing how things would be when I walked in there, how the ball was doing, etc.

There was one instance in England, which I remember. One of those initial T20 World Cup matches. I was padded up as a one-down batter and both the openers walked in to bat. We were playing England and Katherine Brunt was bowling. In the first over, the batter swung the bat and she missed five out of six balls, and the keeper took it. So, it was only the bowler, the batter, and the keeper, who were playing for the first five balls. I felt that Katherine Brunt was bowling all these super-fast balls, at 150 km per hour. I had my hat next to me and I asked one of my teammates to go and fetch my helmet because I sensed that she was bowling quick. And when I walked in to bat, I wore the helmet. And the first two balls that I faced were probably around 110. That is when, right there in the middle, I decided that the next time, I was not going to watch what my teammates were doing. I would go in with a blank canvas in my mind. When you do that, you are scripting your own performance without overly analysing it from the dugout.

I started to read because in those days, being the only person from my state, Hyderabad, going to Delhi for camps, I used to travel a lot by train. Books are good companions, as they say. So, I would pick up books. Sometimes very interesting stories would keep me glued to them. In domestic cricket, there are many instances where the openers would play 20 overs out of 50, and I would be padded up for 20 overs. So, I figured I might as well invest my time in reading. And when I did that, and then went in to bat, I realised that reading really had soothed me a lot because I was transported into a different world altogether while reading the book.

So, when you come back into the game, as I said, it is a clean slate. You have not really watched; you don't know what the bowler is bowling. So, you walk in there and do the most basic thing and that is to watch the ball. A lot of people say, "Watch karna ball ko". But when you have so many things running in your mind, you do not end up doing the simplest and most basic thing, which is also the most important at that point of time. I thought that reading works for me, let me try this in every game. And that became my way of dealing with pressure.

Many times, there are people around you who also create that environment by saying "yeh kitna tez dal rahi hai, ball kitna swing ho raha hai…" These thoughts start running through your mind. So, what do you do? You must block and probably focus on something else other than the game. I would read sometimes or I would just focus on something in the stadium. I would sometimes read the advertisement board or see something beyond the stadium to just refocus and get myself back into the time when I must just play my best. These are a few things that I have come up with for myself. I am sure everybody has their individual thing.

**You spoke about your teammates discussing the balls and the match before. Can you name some of them? Who were those keen watchers?**

Obviously, I would not want to name them because I am sure they will call me up and say, "Didi yaar, why did you take our names?" But there were some who were younger – sometimes they were debutants who were coming in for the first time, or it could be the second or third series. And then there were some who were seniors – they would probably talk about the experience, and for example, say things like oh, Katherine (Brunt) bowled this sort of a ball in 2012. When you revisit the past and then probably compare it with what is happening right now, there are other players who are sort of gaining that experience through a senior. Or there could be a youngster who is wondering about what will happen: Whether our team is ready, whether our batters are going to negotiate the balls well or not. So, yeah, these conversations do happen.

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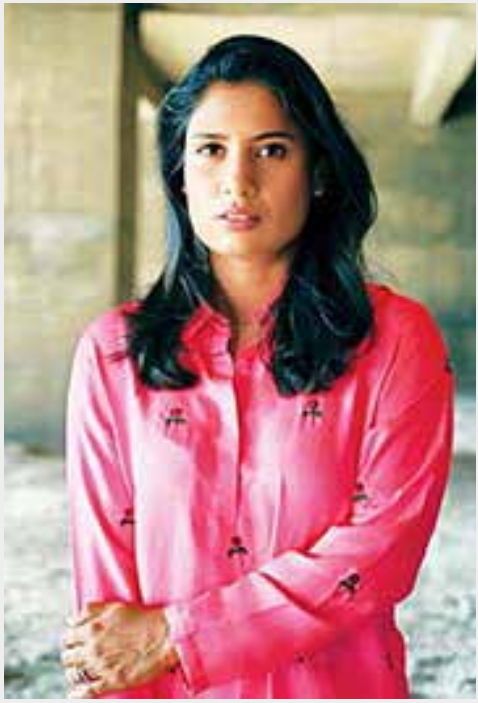
**Is there a personal anecdote or an experience that demonstrates the character and values that shaped your career?**

I always had – from the very beginning – this habit of writing journals. And somewhere down the road, I developed a few affirmations, which really worked for me. Because honestly, leading India as a captain is sometimes a very lonely place to be. And if you have been in that position for a long time, like I have for 17 years, you know, it is very difficult. You must take certain decisions. It is heartbreaking sometimes. And all you have is yourself in the hotel room with the walls around. So, for me, affirmations and my self-talks have been immensely helpful. I would find comfort in them. And I would write down a lot – even at home, in my bedroom, I have this board – like a notice board, where I pin up things.

I was just thinking about it the other day, because I still have it on my notice board. It is a saying that goes: When you put in the hard yards to get better results and when you want to influence world-class results, there will always be inevitable obstacles. There will be periods of self-doubt. None of us are immune to self-doubt. We all feel it at some point or the other. But the faith in your own self and the difference that you can make in the world and to the people's lives around you must outweigh all that self-doubt. And you must become a leader. It is not just because I must lead a team. I must be the leader of my own ship or the captain of my own ship, leader of my own life.

Every time I read this, even today, after my retirement, when I'm getting into different avenues such as commentary, I still feel that there is a self-doubt. Am I good enough for a certain position? But the faith that you can make a difference is a big, big statement, and it infuses a lot of optimism in me.



**Having trained to be a classical dancer, you also had the option of becoming one. How difficult or easy was to let go of that option and choose cricket?**

I made the decision when I was in my 10th standard – I was fourteen. Honestly, I did not know where my decision would take me. Dance was always something that I wanted to pursue – I started dance much before I started cricket. Cricket just happened to me. It is destiny or whatever you call it.

So, in some ways, initially, it was very difficult because I pursued dance and cricket for good five or six years. And then as I let go of something that was very dear to me, I did feel that sadness and that emptiness in me.

However, cricket kept me so busy that I was able to overcome it and channel all my energy into becoming a cricketer. But if you ask me, was it a difficult decision? Probably it was. For a couple of months, it was a difficult decision.

**When you look back at your career and your dedication to the sport, how did you manage the other aspects of your life, you know, like family, self-care? How did you balance the two: cricket on the field and your life off the field?**

I think you cannot balance – you absolutely cannot balance it. And if you are trying to, then you only remain sort of mediocre or you are not justifying your efforts to pursue something that you wholly want to achieve. For me, cricket and self-care were right at the top because I had to be in the best frame of mind to go out there and give my best.

Yes, my equation, my relationships with my parents, my brother, friends, everything was put on the back burner. There were times when my friends needed me, and I was not there. When my father got operated, I was not there. When my brother needed me, I was not there. So clearly, through most of their lives, I pretty much was absent. But that is the sacrifice I made to get to where I wanted to be because I had the ambition.

And having ambition is not a bad thing. I wanted to be a career-oriented woman. I wanted to give my career more time because I knew that the spot where I watered, would be greener or would sprout flowers. So, I decided to invest everything in cricket because I knew that was the only way. I could see that I could be the best in the field.

If I had to end up doing the balancing act, I do not think I would have ended up where I am today. I did try it by balancing dance and cricket. That is when my dance teacher said, you know, you cannot have both your legs in two boats – you will have to take a call.

She told me I must choose because that's the only way that I could give my best. I never tried to balance. I am aware that there are certain things that need to be sidelined to enable you to focus completely on the thing that you most want.

**Can you share a specific match or innings that stands out as the high point in your cricket journey?**

Well, there are many, but if I must pick in the last few years, one would be the hundred against New Zealand in 2017 World Cup. We were playing that after a defeat against South Africa, I think. And I was challenged as a player and as a captain to go out there and get the team rolling to play the best cricket because it was a virtual knockout. I ended up scoring hundreds, of course, and I was not out. And the second one would be the third ODI against England, when we toured England in 2021 and I scored about 70-odd runs. That was also a very important knock because a lot of criticism was thrown at me. And the team did lose the one-day matches much before that. We were 2-0 down in the series. So, we faced a lot of criticism.

But again, it was important for me and for the team to understand that these are just part of sport. We cannot really focus more on the outside factors. It is all about how you get up and put your best foot every time you get onto the field. And even in that match, I remained not out. I give more weightage to being 'not out', not because of stats or averages, but because after a point, when a player achieves 50 and a player achieves a hundred, it is a good innings.

A confidence booster works well in terms of a stat for an individual player. But what about the team? When you get a start, you try and utilise that start to see that you see the team sail through. Not many players do that you know they score and, in a hurry, to up their strike rate or sometimes finish the match early, they end up losing wickets and then suddenly you see a clutch of wickets falling and the match getting tighter. But I always believed when a player tries to play till the end, that means the player is trying to see the team too and that is playing fairly.

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**What were some of the challenges you faced in your journey as a cricketer and especially when it came to managing your education and cricket career, when you were growing up?**

It was very difficult. I must admit that without my mother's support, I do not think I would have been able to… finish those school years. The support that my teachers and the school extended mattered a lot. Because I started playing cricket from fifth standard onwards. As I said, life was all about dance, cricket, and academics. I felt, as a school girl that 24 hours in a day were too less for me because I was not able to juggle these three.

Cricket is a physical sport as well. It drains you physically and mentally when you spend 2-3 hours on the ground. Dance is similar – but I was doing it on weekends. And I had school from morning to late afternoon. There were times when I would finish early morning practice, leave home at 4 a.m. I would get into school during the first period. I used to be a first-bencher – I have always sat in one of the first three benches. But I would doze off listening to the teacher, who would understand that I was tired. I was never shouted at. Instead, I was told to go to the backbench, take a quick nap so I could be fresh during the upcoming classes.

I had immense support from my teachers and from my school. Even when it came to homework, my mother did all of it for me. I was only orally preparing for exams. I used to give exams in the summer vacation – I would be the only student sitting in the principal's room in a corner giving exams because I could not attend the annual exams.

These were the things that I was able to do to pursue cricket in those years because of the support system that I had. Had my school been rigid, I probably would not have. Or if my mother had not been so supportive, I would have

struggled. At some point, I would have given up cricket because it gets very difficult for a young kid to have the physical endurance and the mental endurance to play a physical sport and then get into academics. But yes, just before exams, I would completely take off and focus on my education. My mother was very particular that I finish my graduation.

**One final question. What advice would you give to young cricketers who aspire to follow in your footsteps and achieve success?**

I would say not to expect instant results. There will always be some initial challenges – everybody faces it when you start something new. And you should just not give up if you face any initial obstacles because they are only preparing you for a bigger challenge.

Do not give excuses about the lack of opportunities. This is something that my coach – my very first coach – has taught me. If you want to outshine everybody, the best thing to do is pick up a challenge. Pick a challenge that everyone else feels they cannot overcome. Go and give it a try. And you will end up not just doing it but you will also be the first person to do it. That is probably how I ended up being the first in pretty much everything – because I never shied away from facing challenges. In the process, you will peel a layer of your own character and recognise your own qualities. Unless you put yourself through the pressure test, you will not know whether you have it in you or not. And often, we all have it in us. It is just a matter of giving it a hard try.

# INDIAN CRICKET'S MECCA TO EL DORADO TRANSFORMATION:

## A GLIMPSE INTO THE FUTURE

HAMILTON, NEW ZEALAND - MARCH 10: Sudhir Gautam attends the 2015 ICC Cricket World Cup match between Ireland and India at Seddon Park on March 10, 2015.

**Cricket,** often referred to as a religion in India, has an unparalleled following and passion among its fans. The sport has deep-rooted cultural significance, and its popularity has only grown over the years, making India the Mecca and El Dorado of cricket. With a rich history, iconic players, and massive commercial potential, India's influence on the game is immense.

**The** cricketing ecosystem in India is multi-faceted and complex, involving various stakeholders, including players, fans, franchises, broadcasters, and sponsors. The Indian Premier League (IPL) has emerged as the pinnacle of T20 franchise cricket, attracting global talent and setting new benchmarks for the game's commercial success.

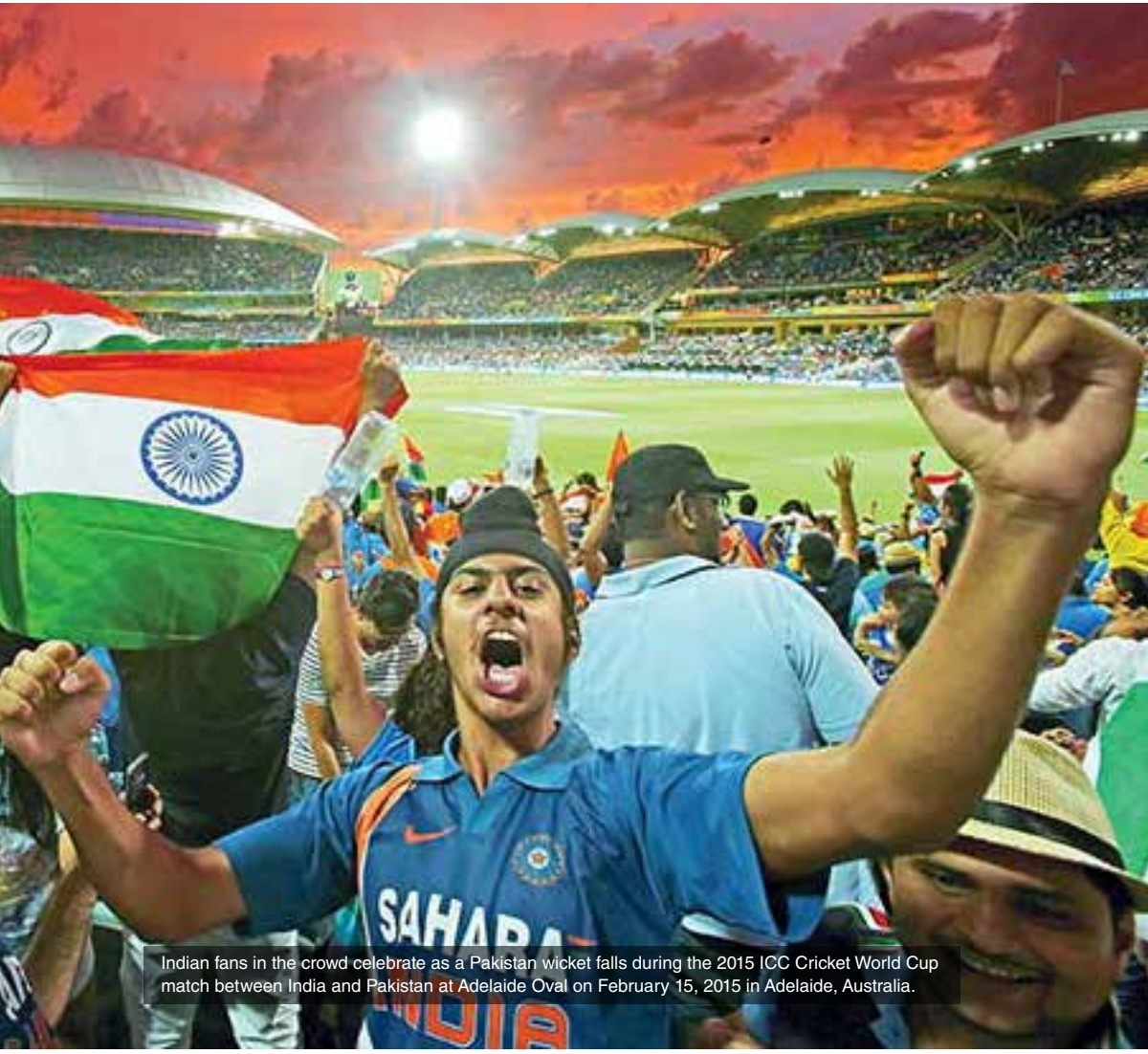
**With** a massive viewership and the presence of passionate fans, the IPL has become a financial powerhouse and a hotbed for nurturing young talent. The League's continued success has led to the mushrooming of other domestic T20 leagues, further enriching the cricketing ecosystem in the country.

**India's** success in cricket is deeply rooted in its grassroots development programmes and the massive pool of talented youngsters. The Board of Control for Cricket in India (BCCI) invests heavily in identifying and nurturing young talent at the grassroots level. State-level academies, school tournaments, and age-group competitions provide a robust platform for talent to blossom.

**Going** forward, the focus on grassroots cricket will intensify, ensuring a steady influx of young, skilled players into the system. This approach will not only strengthen India's domestic circuit but also ensure a continuous supply of talent for the national team.

**The emergence of the Indian women's cricket team as a force to be reckoned with is one of the most promising trends in recent years. With stellar performances in international tournaments and increased support from the BCCI, women's cricket in India is poised for significant growth.**

**The** upcoming years will witness a surge in opportunities and visibility for women's cricket in India. More domestic competitions, improved infrastructure, and enhanced professionalism will further propel the growth of the women's game, inspiring a new generation of young girls to take up cricket as a career.



Indian fans in the crowd celebrate as a Pakistan wicket falls during the 2015 ICC Cricket World Cup match between India and Pakistan at Adelaide Oval on February 15, 2015 in Adelaide, Australia.

**Traditionally,** India has been a dominant force in limited-overs cricket, but in recent years, the country has also established itself as a formidable Test-playing nation. The emergence of world-class fast bowlers, a potent spin attack, and the reliability of the batting line-up have contributed to India's success in Test matches, both at home and overseas.

**In** the future, India's Test team will continue to compete at the highest level, with a focus on nurturing young fast bowlers and investing in sports science to maintain player fitness. The Test championship and bilateral series will remain crucial in India's pursuit of establishing cricketing supremacy across all formats.

**India's** economic strength has significantly influenced the global cricketing economy. The country's massive television viewership and sponsorship deals make it an attractive market for cricket boards, players, and advertisers worldwide. The IPL's success has encouraged other cricketing nations to explore franchise-based T20 leagues, expanding the sport's footprint.

**As** India's economy continues to grow, its impact on the global cricketing economy will become even more pronounced. Bilateral series with India will remain a financial boon for other cricketing nations, and more countries will seek to engage in cricket diplomacy to strengthen their ties with the Indian market.

**India** has been at the forefront of embracing technology in cricket. The Decision Review System (DRS) and other innovations have enhanced the accuracy of decision-making in matches. Going forward, India will continue to invest in cutting-edge technology to improve player performance, injury management, and overall cricketing experience for fans.

**Virtual** reality training, artificial intelligence-driven performance analysis, and advanced wearables are some of the areas where India will make significant strides, setting new standards for the global cricketing fraternity.

**Cricket** has been a powerful catalyst for social change in India. Players like Sachin Tendulkar, Rahul Dravid, and Virat Kohli have inspired millions and become role models for aspiring cricketers. Cricket has played a role in breaking social barriers and unifying a diverse nation like India.

**As** the sport evolves, cricket will continue to be a vehicle for social impact. Initiatives for inclusivity, diversity, and social awareness will be integrated into the cricketing ecosystem, creating a more significant positive influence on Indian society.

Pakistan vs India in the 2011 Cricket World Cup semi final match in Mohali, India.

**Winning the World Cup was very special because it meant so much to so many. One thing about our country that is constant is cricket. The smile it brought to people's faces was the thing I shall always remember. It reminded me, reminded all of us, of our importance to the lives of the Indian people less lucky than we are."**

**- MS Dhoni**

**Source** - https://www.indiatoday.in/information/story/cricket-world-cup-2019-famous-quotes-from-your-favorite-sports-player-1538217-2019-05-30#lnn5f1fj7zgnyib92vh

**India's** status as Cricket's Mecca and El Dorado is set to grow in the coming years. The country's passion for the sport, combined with its vast talent pool, thriving cricketing ecosystem, and economic prowess, will ensure its continued dominance in the cricketing world. The rise of women's cricket, India's prowess in Test matches, and technological advancements will further shape the future of Indian cricket.

**As cricket continues to evolve, India will be at the forefront of driving positive change in the game and using its influence to bring about societal transformations. Cricket will remain an integral part of India's cultural fabric, binding the nation together and inspiring generations to come.**

# KEY SCORE

# CARDS

# SCORE CARD

## MATCH DETAILS

| 1932 Ind Vs. Eng Test | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | England, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1932 |
| **Match number** | Test no. 219 |
| **Match days** | day (3-day match) |
| **Test debut** | Bill Bowes, C.K.Nayudu, Janardan Navle, Amar Singh, Lall Singh, Jahangir Khan, Mohammad Nissar, Naoomal Jeoomal, Phiroze Palia, Nazir Ali, Syed Wazir Ali, Sorabji Colah |
| **Umpires** | Frank Chester |
| | Joe Hardstaff |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Percy Holmes | b Nissar | 6 | - | - | - | 0 | - |
| Herbert Sutcliffe | b Nissar | 3 | - | - | 0 | 0 | - |
| Frank Woolley | run out | 9 | - | - | - | 0 | - |
| Wally Hammond | b Amar Singh | 35 | - | - | - | 0 | - |
| Douglas Jardine (c) | c †Navle b Nayudu | 79 | - | 180 | - | 0 | - |
| Eddie Paynter | lbw b Nayudu | 14 | - | - | - | 0 | - |
| Les Ames † | b Nissar | 65 | - | - | 9 | 0 | - |
| Walter Robins | c Lall Singh b Nissar | 21 | - | - | - | 0 | - |
| Freddie Brown | c Amar Singh b Nissar | 1 | - | - | 0 | 0 | - |
| Bill Voce | not out | 4 | - | - | - | 0 | - |
| Bill Bowes | c Nissar b Amar Singh | 7 | - | - | - | 0 | - |
| Extras | (b 3, lb 9, nb 3) | 15 | | | | | |
| **TOTAL** | **105.1 Ov (RR: 2.46)** | **259** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mohammad Nissar | 26 | 3 | 93 | 5 | 3.57 | 0 | 0 |
| Amar Singh | 31.1 | 10 | 75 | 2 | 2.4 | 0 | 0 |
| Jahangir Khan | 17 | 7 | 26 | 0 | 1.52 | 0 | 0 |
| C.K.Nayudu | 24 | 8 | 40 | 2 | 1.66 | 0 | 0 |
| Phiroze Palia | 4 | 3 | 2 | 0 | 0.5 | 0 | 0 |
| Naoomal Jeoomal | 3 | 0 | 8 | 0 | 2.66 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Janardan Navle † | b Bowes | 12 | - | - | - | 0 | - |
| Naoomal Jeoomal | lbw b Robins | 33 | - | - | - | 0 | - |
| Syed Wazir Ali | lbw b Brown | 31 | - | - | - | 0 | - |
| C.K.Nayudu (c) | c Robins b Voce | 40 | - | 80 | - | 0 | - |
| Sorabji Colah | c Robins b Bowes | 22 | - | - | - | 0 | - |
| Nazir Ali | b Bowes | 13 | - | - | - | 0 | - |
| Phiroze Palia | b Voce | 1 | - | - | 0 | 0 | - |
| Lall Singh | c Jardine b Bowes | 15 | - | - | - | 0 | - |
| Jahangir Khan | b Robins | 1 | - | - | 0 | 0 | - |
| Amar Singh | c Robins b Voce | 5 | - | - | - | 0 | - |
| Mohammad Nissar | not out | 1 | - | - | 0 | 0 | - |
| Extras | (b 5, lb 7, nb 2, w 1) | 15 | | | | | |
| **TOTAL** | **93 Ov (RR: 2.03)** | **189** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Bill Bowes | 30 | 13 | 49 | 4 | 1.63 | 0 | 0 |
| Bill Voce | 17 | 6 | 23 | 3 | 1.35 | 0 | 0 |
| Freddie Brown | 25 | 7 | 48 | 1 | 1.92 | 0 | 0 |
| Walter Robins | 17 | 4 | 39 | 2 | 2.29 | 0 | 0 |
| Wally Hammond | 4 | 0 | 15 | 0 | 3.75 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Percy Holmes | b Jahangir Khan | 11 | - | - | 0 | - |
| Herbert Sutcliffe | c Nayudu b Amar Singh | 19 | - | - | 0 | - |
| Frank Woolley | c Colah b Jahangir Khan | 21 | - | - | 0 | - |
| Wally Hammond | b Jahangir Khan | 12 | - | - | 0 | - |
| Douglas Jardine (c) | not out | 85 | - | - | 0 | - |
| Eddie Paynter | b Jahangir Khan | 54 | - | - | 0 | - |
| Les Ames † | b Amar Singh | 6 | - | - | 0 | - |
| Walter Robins | c Jahangir Khan b Nissar | 30 | - | - | 0 | - |
| Freddie Brown | c Colah b Naoomal Jaoomal | 29 | - | - | 1 | - |
| Bill Voce | not out | 0 | - | 0 | 0 | - |
| Extras | (b 2, lb 6) | 8 | | | | |
| **TOTAL** | **110 Ov (RR: 2.50)** | **275/8d** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mohammad Nissar | 18 | 5 | 42 | 1 | 2.33 | 0 | 0 |
| Amar Singh | 41 | 13 | 84 | 2 | 2.04 | 0 | 0 |
| Jahangir Khan | 30 | 12 | 60 | 4 | 2 | 0 | 0 |
| C.K.Nayudu | 9 | 0 | 21 | 0 | 2.33 | 0 | 0 |
| Phiroze Palia | 3 | 0 | 11 | 0 | 3.66 | 0 | 0 |
| Naoomal Jeoomal | 8 | 0 | 40 | 1 | 5 | 0 | 0 |
| Syed Wazir Ali | 1 | 0 | 9 | 0 | 9 | 0 | 0 |

**India 2nd Innings (T: 346 runs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Janardan Navle † | lbw b Robins | 13 | - | - | 0 | - |
| Naoomal Jeoomal | b Brown | 25 | - | - | 0 | - |
| Syed Wazir Ali | c Hammond b Voce | 39 | - | - | 0 | - |
| C.K.Nayudu (c) | b Bowes | 10 | - | - | 0 | - |
| Sorabji Colah | b Brown | 4 | - | - | 0 | - |
| Nazir Ali | c Jardine b Bowes | 6 | - | - | 0 | - |
| Lall Singh | b Hammond | 29 | - | - | 0 | - |
| Jahangir Khan | b Voce | 0 | - | 0 | 0 | - |
| Amar Singh | c & b Hammond | 51 | - | - | 1 | - |
| Mohammad Nissar | b Hammond | 0 | - | 0 | 0 | - |
| Phiroze Palia | not out | 1 | - | 0 | 0 | - |
| Extras | (b 5, lb 2, nb 2) | 9 | | | | |
| **TOTAL** | **59.3 Ov (RR: 3.14)** | **187** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Bill Bowes | 14 | 5 | 30 | 2 | 2.14 | 0 | 0 |
| Bill Voce | 12 | 3 | 28 | 2 | 2.33 | 0 | 0 |
| Freddie Brown | 14 | 1 | 54 | 2 | 3.85 | 0 | 0 |
| Walter Robins | 14 | 5 | 57 | 1 | 4.07 | 0 | 0 |
| Wally Hammond | 5.3 | 3 | 9 | 3 | 1.63 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 259/10(105.1 Overs)

| | | | |
|---|---|---|---|
| **Douglas Jardine** | 79 | **Mohammad Nissar** | 5/93 (26) |
| **Les Ames** | 65 | **C.K.Nayudu** | 2/40 (24) |

**INDIA** • 189/10(93 Overs)

| | | | |
|---|---|---|---|
| **C.K.Nayudu** | 40 | **Bill Bowes** | 4/49 (30) |
| **Naoomal Jeoomal** | 33 | **Bill Voce** | 3/23 (17) |

### 2ND INNINGS

**ENGLAND** • 275/8(110 Overs)

| | | | |
|---|---|---|---|
| **Douglas Jardine*** | 85 | **Jahangir Khan** | 4/60 (30) |
| **Eddie Paynter** | 54 | **Amar Singh** | 2/84 (41) |

**INDIA** • 187/10(59.3 Overs)

| | | | |
|---|---|---|---|
| **Amar Singh** | 51 | **Wally Hammond** | 3/9 (5.3) |
| **Syed Wazir Ali** | 39 | **Bill Bowes** | 2/30 (14) |

**England won by 158 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1932-62281/england-vs-india-only-test-62605/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1947-48 Ind vs Aus 1st Test | |
|---|---|
| **Match centre** | Brisbane Cricket Ground, Woolloongabba, Brisbane |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 1947/48 |
| **Series result** | Australia led the 5-match series 1-0 |
| **Match number** | Test no. 290 |
| **Match days** | day (6-day match) |
| **Test debut** | Bill Johnston, Gogumal Kishenchand, Hemu Adhikari, Jenni Irani, Khandu Rangnekar |
| **Umpires** | Andrew Barlow |
| | George Borwick |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Bill Brown | c †Irani b Amarnath | 11 | 65 | 53 | 0 | 0 | 16.92 |
| Arthur Morris | hit wicket b Sarwate | 47 | 178 | 118 | 2 | 0 | 26.4 |
| Donald Bradman (c) | hit wicket b Amarnath | 185 | 336 | 288 | 20 | 0 | 55.05 |
| Lindsay Hassett | c Gul Mohammad b Mankad | 48 | 119 | 89 | 3 | 0 | 40.33 |
| Keith Miller | c Mankad b Amarnath | 58 | 164 | 163 | 2 | 4 | 35.36 |
| Colin McCool | c Sohoni b Amarnath | 10 | 17 | 15 | 1 | 0 | 58.82 |
| Ray Lindwall | st †Irani b Mankad | 7 | 12 | 11 | 1 | 0 | 58.33 |
| Don Tallon † | not out | 3 | 5 | 8 | 0 | 0 | 60 |
| Ian Johnson | c Rangnekar b Mankad | 6 | 10 | 4 | 1 | 0 | 60 |
| Ernie Toshack | not out | 0 | 0 | 1 | 0 | 0 | - |
| Extras | (b 5, lb 1, w 1) | 7 | | | | | |
| **TOTAL** | **115 Ov (RR: 3.32, 380 Mins)** | **382/8d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ranga Sohoni | 23 | 4 | 81 | 0 | 2.64 | 0 | 0 |
| Lala Amarnath | 39 | 10 | 84 | 4 | 1.61 | 1 | 0 |
| Vinoo Mankad | 34 | 3 | 113 | 3 | 2.49 | 0 | 0 |
| Chandu Sarwate | 5 | 1 | 16 | 1 | 2.4 | 0 | 0 |
| Vijay Hazare | 11 | 1 | 63 | 0 | 4.29 | 0 | 0 |
| C.S. Nayudu | 3 | 0 | 18 | 0 | 4.5 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | c †Tallon b Lindwall | 0 | 1 | 1 | 0 | 0 | 0 |
| Chandu Sarwate | c Johnston b Miller | 12 | 34 | 55 | 1 | 0 | 35.29 |
| Gul Mohammad | b Lindwall | 0 | 6 | 2 | 0 | 0 | 0 |
| Hemu Adhikari | c McCool b Johnston | 8 | 35 | 27 | 1 | 0 | 22.85 |
| Gogumal Kishenchand | c †Tallon b Johnston | 1 | 20 | 15 | 0 | 0 | 5 |
| Vijay Hazare | c Brown b Toshack | 10 | 16 | 21 | 1 | 0 | 62.5 |
| Lala Amarnath (c) | c Bradman b Toshack | 22 | 40 | 32 | 2 | 0 | 55 |
| Khandu Rangnekar | c Miller b Toshack | 1 | 6 | 7 | 0 | 0 | 16.66 |
| Ranga Sohoni | c Miller b Toshack | 2 | 2 | 2 | 0 | 0 | 100 |
| C.S. Nayudu | not out | 0 | 8 | 6 | 0 | 0 | 0 |
| Jenni Irani † | c Hassett b Toshack | 0 | 3 | 2 | 0 | 0 | 0 |
| Extras | (b 1, lb 1) | 2 | | | | | |
| **TOTAL** | **21.3 Ov (RR: 2.71, 92 Mins)** | **58** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 5 | 2 | 11 | 2 | 1.65 | 0 | 0 |
| Bill Johnston | 8 | 4 | 17 | 2 | 1.59 | 0 | 0 |
| Keith Miller | 6 | 1 | 26 | 1 | 3.25 | 0 | 0 |
| Ernie Toshack | 2.3 | 1 | 2 | 5 | 0.63 | 0 | 0 |

**India 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | b Lindwall | 7 | 14 | 27 | 1 | 0 | 50 |
| Chandu Sarwate | b Johnston | 26 | 160 | 179 | 0 | 0 | 16.25 |
| Gul Mohammad | b Toshack | 13 | 18 | 16 | 2 | 0 | 72.22 |
| Hemu Adhikari | lbw b Toshack | 13 | 24 | 13 | 2 | 0 | 54.16 |
| Gogumal Kishenchand | c Bradman b Toshack | 0 | 1 | 1 | 0 | 0 | 0 |
| Vijay Hazare | c Morris b Toshack | 18 | 82 | 65 | 1 | 0 | 21.95 |
| Lala Amarnath (c) | b Toshack | 5 | 13 | 10 | 0 | 0 | 38.46 |
| Khandu Rangnekar | c Hassett b Toshack | 0 | 2 | 3 | 0 | 0 | 0 |
| Ranga Sohoni | c Brown b Miller | 4 | 16 | 20 | 0 | 0 | 25 |
| C.S. Nayudu | c Hassett b Lindwall | 6 | 28 | 32 | 1 | 0 | 21.42 |
| Jenni Irani † | not out | 2 | 10 | 13 | 0 | 0 | 20 |
| Extras | (b 3, nb 1) | 4 | | | | | |
| **TOTAL** | **49.7 Ov (RR: 1.96, 194 Mins)** | **98** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 10.7 | 2 | 19 | 2 | 1.31 | 0 | 0 |
| Bill Johnston | 9 | 6 | 11 | 1 | 0.91 | 0 | 0 |
| Keith Miller | 10 | 2 | 30 | 1 | 2.25 | 0 | 0 |
| Ernie Toshack | 17 | 6 | 29 | 6 | 1.27 | 0 | 0 |
| Ian Johnson | 3 | 1 | 5 | 0 | 1.25 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 382/8(115 Overs)

| | | | |
|---|---|---|---|
| **Donald Bradman** | 185 (336) | **Lala Amarnath** | 4/84 (39) |
| **Keith Miller** | 58 (164) | **Vinoo Mankad** | 3/113 (34) |

**INDIA** • 58/10(21.3 Overs)

| | | | |
|---|---|---|---|
| **Lala Amarnath** | 22 (40) | **Ernie Toshack** | 5/2 (2.3) |
| **Chandu Sarwate** | 12 (34) | **Bill Johnston** | 2/17 (8) |

### 2ND INNINGS

**INDIA** • 98/10(49.7 Overs)

| | | | |
|---|---|---|---|
| **Chandu Sarwate** | 26 (160) | **Ernie Toshack** | 6/29 (17) |
| **Vijay Hazare** | 18 (82) | **Ray Lindwall** | 2/19 (10.7) |

**Australia won by an innings and 226 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-australia-1947-48-62299/australia-vs-india-1st-test-62676/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1947-48 Ind vs Aus 2nd Test | |
|---|---|
| **Match centre** | Sydney Cricket Ground |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 1947/48 |
| **Series result** | Australia led the 5-match series 1-0 |
| **Match number** | Test no. 291 |
| **Match days** | day (6-day match) |
| **Test debut** | Dattu Phadkar, Amir Elahi |
| **Umpires** | Andrew Barlow |
| | George Borwick |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | b Lindwall | 5 | 28 | 30 | 0 | 0 | 17.85 |
| Chandu Sarwate | b Johnston | 0 | 5 | 6 | 0 | 0 | 0 |
| Gul Mohammad | c Brown b Miller | 29 | 83 | 88 | 2 | 0 | 34.93 |
| Vijay Hazare | b Miller | 16 | 53 | 69 | 2 | 0 | 30.18 |
| Lala Amarnath (c) | b Johnson | 25 | 83 | 57 | 0 | 0 | 30.12 |
| Gogumal Kishenchand | b Johnson | 44 | 181 | 137 | 4 | 0 | 24.3 |
| Hemu Adhikari | lbw b Johnston | 0 | 3 | 2 | 0 | 0 | 0 |
| Dattu Phadkar | c Miller b McCool | 51 | 97 | 101 | 4 | 0 | 52.57 |
| C.S. Nayudu | c & b McCool | 6 | 10 | 8 | 0 | 0 | 60 |
| Amir Elahi | c Miller b McCool | 4 | 7 | 8 | 0 | 0 | 57.14 |
| Jenni Irani † | not out | 1 | 9 | 11 | 0 | 0 | 11.11 |
| Extras | (b 5, lb 2) | 7 | | | | | |
| **TOTAL** | **70 Ov (RR: 2.68)** | **188** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 12 | 3 | 30 | 1 | 1.87 | 0 | 0 |
| Bill Johnston | 17 | 4 | 33 | 2 | 1.45 | 0 | 0 |
| Keith Miller | 9 | 3 | 25 | 2 | 2.08 | 0 | 0 |
| Colin McCool | 18 | 2 | 71 | 3 | 2.95 | 0 | 0 |
| Ian Johnson | 14 | 3 | 22 | 2 | 1.17 | 0 | 0 |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Bill Brown | run out | 18 | 56 | 36 | 1 | 0 | 32.14 |
| Arthur Morris | lbw b Amarnath | 10 | 54 | 56 | 0 | 0 | 18.51 |
| Donald Bradman (c) | b Hazare | 13 | 38 | 40 | 1 | 0 | 34.21 |
| Lindsay Hassett | c Adhikari b Hazare | 6 | 15 | 11 | 0 | 0 | 40 |
| Keith Miller | lbw b Phadkar | 17 | 85 | 74 | 1 | 0 | 20 |
| Ron Hamence | c Adhikari b Mankad | 25 | 77 | 70 | 1 | 0 | 32.46 |
| Ian Johnson | lbw b Phadkar | 1 | 9 | 9 | 0 | 0 | 11.11 |
| Colin McCool | b Phadkar | 9 | 11 | 22 | 1 | 0 | 81.81 |
| Ray Lindwall | b Hazare | 0 | 16 | 10 | 0 | 0 | 0 |
| Don Tallon † | c †Irani b Hazare | 6 | 7 | 10 | 0 | 0 | 85.71 |
| Bill Johnston | not out | 0 | 2 | 3 | 0 | 0 | 0 |
| Extras | (b 1, lb 1) | 2 | | | | | |
| **TOTAL** | **46.2 Ov (RR: 2.31, 175 Mins)** | **107** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 10 | 2 | 14 | 3 | 1.05 | 0 | 0 |
| Lala Amarnath | 14 | 4 | 31 | 1 | 1.66 | 0 | 0 |
| Vinoo Mankad | 9 | 0 | 31 | 1 | 2.58 | 0 | 0 |
| Vijay Hazare | 13.2 | 3 | 29 | 4 | 1.64 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | b Lindwall | 5 | 23 | 30 | 0 | 0 | 21.73 |
| Amir Elahi | c Miller b Johnston | 13 | 16 | 16 | 2 | 0 | 81.25 |
| Chandu Sarwate | c Johnson b Johnston | 3 | 73 | 45 | 0 | 0 | 4.1 |
| Gul Mohammad | c Bradman b Johnson | 5 | 24 | 21 | 0 | 0 | 20.83 |
| Vijay Hazare | not out | 13 | 90 | 66 | 0 | 0 | 14.44 |
| Dattu Phadkar | c †Tallon b Miller | 2 | 17 | 12 | 0 | 0 | 11.76 |
| Lala Amarnath (c) | c Morris b Johnson | 14 | 25 | 22 | 2 | 0 | 56 |
| Gogumal Kishenchand | c McCool b Johnston | 0 | 2 | 4 | 0 | 0 | 0 |
| Hemu Adhikari | not out | 0 | 16 | 11 | 0 | 0 | 0 |
| Extras | (b 3, lb 3) | 6 | | | | | |
| **TOTAL** | **37 Ov (RR: 1.64)** | **61/7** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 5 | 1 | 13 | 1 | 1.95 | 0 | 0 |
| Bill Johnston | 13 | 5 | 15 | 3 | 0.86 | 0 | 0 |
| Keith Miller | 6 | 2 | 5 | 1 | 0.62 | 0 | 0 |
| Ian Johnson | 13 | 7 | 22 | 2 | 1.26 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 188/10(70 Overs)

| | | | |
|---|---|---|---|
| **Dattu Phadkar** | 51 (97) | **Colin McCool** | 3/71 (18) |
| **Gogumal Kishenchand** | 44 (181) | **Ian Johnson** | 2/22 (14) |

**AUSTRALIA** • 107/10(46.2 Overs)

| | | | |
|---|---|---|---|
| **Ron Hamence** | 25 (77) | **Vijay Hazare** | 4/29 (13.2) |
| **Bill Brown** | 18 (56) | **Dattu Phadkar** | 3/14 (10) |

### 2ND INNINGS

**INDIA** • 61/7(37 Overs)

| | | | |
|---|---|---|---|
| **Lala Amarnath** | 14 (25) | **Bill Johnston** | 3/15 (13) |
| **Amir Elahi** | 13 (16) | **Ian Johnson** | 2/22 (13) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-australia-1947-48-62299/australia-vs-india-2nd-test-62677/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1947-48 Ind vs Aus 3rd Test | |
|---|---|
| **Match centre** | Melbourne Cricket Ground |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 1947/48 |
| **Series result** | Australia led the 5-match series 2-0 |
| **Match number** | Test no. 292 |
| **Match days** | day (6-day match) |
| **Test debut** | Kanwar Rai Singh, Khokhan Sen |
| **Umpires** | Andrew Barlow |
| | Herb Elphinstone |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sid Barnes | b Mankad | 12 | 37 | 34 | 0 | 0 | 32.43 |
| Arthur Morris | b Amarnath | 45 | 123 | 100 | 3 | 0 | 36.58 |
| Donald Bradman (c) | lbw b Phadkar | 132 | 204 | 199 | 8 | 0 | 64.7 |
| Lindsay Hassett | lbw b Mankad | 80 | 148 | 123 | 9 | 0 | 54.05 |
| Keith Miller | lbw b Mankad | 29 | 29 | 22 | 0 | 3 | 100 |
| Ron Hamence | st †Sen b Amarnath | 25 | 49 | 55 | 1 | 0 | 51.02 |
| Ray Lindwall | b Amarnath | 26 | 34 | 21 | 3 | 0 | 76.47 |
| Don Tallon † | c Mankad b Amarnath | 2 | 7 | 5 | 0 | 0 | 28.57 |
| Bruce Dooland | not out | 21 | 68 | 63 | 1 | 0 | 30.88 |
| Ian Johnson | lbw b Mankad | 16 | 51 | 45 | 0 | 0 | 31.37 |
| Bill Johnston | run out | 5 | 4 | 3 | 1 | 0 | 125 |
| Extras | (b 1) | 1 | | | | | |
| **TOTAL** | **94.1 Ov (RR: 4.18, 341 Mins)** | **394** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 15 | 1 | 80 | 1 | 4 | 0 | 0 |
| Lala Amarnath | 21 | 3 | 78 | 4 | 2.78 | 0 | 0 |
| Vijay Hazare | 16.1 | 0 | 62 | 0 | 2.88 | 0 | 0 |
| Vinoo Mankad | 37 | 4 | 135 | 4 | 2.73 | 0 | 0 |
| Chandu Sarwate | 3 | 0 | 16 | 0 | 4 | 0 | 0 |
| C.S. Nayudu | 2 | 0 | 22 | 0 | 8.25 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | c †Tallon b Johnston | 116 | 187 | 182 | 13 | 0 | 62.03 |
| Chandu Sarwate | c †Tallon b Johnston | 36 | 84 | 91 | 3 | 0 | 42.85 |
| Gul Mohammad | c & b Dooland | 12 | 19 | 21 | 2 | 0 | 63.15 |
| Vijay Hazare | c †Tallon b Barnes | 17 | 39 | 41 | 2 | 0 | 43.58 |
| Lala Amarnath (c) | lbw b Barnes | 0 | 1 | 1 | 0 | 0 | 0 |
| Dattu Phadkar | not out | 55 | 124 | 120 | 7 | 0 | 44.35 |
| Hemu Adhikari | st †Tallon b Johnson | 26 | 57 | 54 | 3 | 0 | 45.61 |
| Kanwar Rai Singh | c Barnes b Johnson | 2 | 7 | 7 | 0 | 0 | 28.57 |
| Khandu Rangnekar | c & b Johnson | 6 | 28 | 23 | 0 | 0 | 21.42 |
| Khokhan Sen † | b Johnson | 4 | 3 | 2 | 1 | 0 | 133.33 |
| C.S. Nayudu | not out | 4 | 4 | 4 | 0 | 0 | 100 |
| Extras | (b 9, lb 3, nb 1) | 13 | | | | | |
| **TOTAL** | **69 Ov (RR: 4.21, 280 Mins)** | **291/9d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 12 | 0 | 47 | 0 | 2.93 | 0 | 1 |
| Keith Miller | 13 | 2 | 46 | 0 | 2.65 | 0 | 0 |
| Bill Johnston | 12 | 0 | 33 | 2 | 2.06 | 0 | 0 |
| Ian Johnson | 14 | 1 | 59 | 4 | 3.16 | 0 | 0 |
| Bruce Dooland | 12 | 0 | 68 | 1 | 4.25 | 0 | 0 |
| Sid Barnes | 6 | 1 | 25 | 2 | 3.12 | 0 | 0 |

**Australia 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ian Johnson | c Hazare b Amarnath | 0 | 9 | 6 | 0 | 0 | 0 |
| Bruce Dooland | lbw b Phadkar | 6 | 54 | 38 | 0 | 0 | 11.11 |
| Bill Johnston | lbw b Amarnath | 3 | 39 | 39 | 0 | 0 | 7.69 |
| Sid Barnes | c †Sen b Amarnath | 15 | 41 | 25 | 2 | 0 | 36.58 |
| Arthur Morris | not out | 100 | 210 | 198 | 7 | 0 | 47.61 |
| Donald Bradman (c) | not out | 127 | 169 | 178 | 13 | 0 | 75.14 |
| Extras | (b 3, nb 1) | 4 | | | | | |
| **TOTAL** | **65 Ov (RR: 3.92, 246 Mins)** | **255/4d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 10 | 1 | 28 | 1 | 2.1 | 0 | 0 |
| Lala Amarnath | 20 | 3 | 52 | 3 | 1.95 | 0 | 0 |
| Vijay Hazare | 11 | 1 | 55 | 0 | 3.75 | 0 | 0 |
| Vinoo Mankad | 18 | 4 | 74 | 0 | 3.08 | 0 | 0 |
| Chandu Sarwate | 5 | 0 | 41 | 0 | 6.15 | 0 | 1 |
| Gul Mohammad | 1 | 0 | 1 | 0 | 0.75 | 0 | 0 |

**India 2nd Innings (T: 359 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | b Johnston | 13 | 43 | 37 | 2 | 0 | 30.23 |
| Chandu Sarwate | b Johnston | 1 | 7 | 12 | 0 | 0 | 14.28 |
| Gul Mohammad | c Morris b Johnson | 28 | 50 | 53 | 4 | 0 | 56 |
| Vijay Hazare | c Barnes b Miller | 10 | 17 | 12 | 2 | 0 | 58.82 |
| Lala Amarnath (c) | b Lindwall | 8 | 13 | 17 | 1 | 0 | 61.53 |
| Dattu Phadkar | c Barnes b Johnston | 13 | 28 | 38 | 1 | 0 | 46.42 |
| Hemu Adhikari | c Lindwall b Johnson | 1 | 5 | 6 | 0 | 0 | 20 |
| Kanwar Rai Singh | c †Tallon b Johnston | 24 | 25 | 18 | 1 | 1 | 96 |
| Khandu Rangnekar | c Hamence b Johnson | 18 | 14 | 14 | 3 | 0 | 128.57 |
| Khokhan Sen † | c Hassett b Johnson | 2 | 6 | 7 | 0 | 0 | 33.33 |
| C.S. Nayudu | not out | 0 | 0 | 1 | 0 | 0 | - |
| Extras | (b 6, lb 1) | 7 | | | | | |
| **TOTAL** | **25.7 Ov (RR: 4.83, 118 Mins)** | **125** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 3 | 0 | 10 | 1 | 2.5 | 0 | 0 |
| Keith Miller | 7 | 0 | 29 | 1 | 3.1 | 0 | 0 |
| Bill Johnston | 10 | 1 | 44 | 4 | 3.3 | 0 | 0 |
| Ian Johnson | 5.7 | 0 | 35 | 4 | 4.46 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 394/10(94.1 Overs)

| | | | |
|---|---|---|---|
| **Donald Bradman** | 132 (204) | **Vinoo Mankad** | 4/135 (37) |
| **Lindsay Hassett** | 80 (148) | **Lala Amarnath** | 4/78 (21) |

**INDIA** • 291/9(69 Overs)

| | | | |
|---|---|---|---|
| **Vinoo Mankad** | 116 (187) | **Ian Johnson** | 4/59 (14) |
| **Dattu Phadkar** | 55* (124) | **Bill Johnston** | 2/33 (12) |

### 2ND INNINGS

**AUSTRALIA** • 255/4(65 Overs)

| | | | |
|---|---|---|---|
| **Donald Bradman** | 127* (169) | **Lala Amarnath** | 3/52 (20) |
| **Arthur Morris** | 100* (210) | **Dattu Phadkar** | 1/28 (10) |

**INDIA** • 125/10(25.7 Overs)

| | | | |
|---|---|---|---|
| **Gul Mohammad** | 28 (50) | **Bill Johnston** | 4/44 (10) |
| **Kanwar Rai Singh** | 24 (25) | **Ian Johnson** | 4/35 (5.7) |

**Australia won by 233 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-australia-1947-48-62299/australia-vs-india-3rd-test-62678/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1947-48 Ind vs Aus 4th Test | |
|---|---|
| **Match centre** | Adelaide Oval |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 1947/48 |
| **Series result** | Australia led the 5-match series 3-0 |
| **Match number** | Test no. 294 |
| **Match days** | day (6-day match) |
| **Test debut** | Neil Harvey, Commandur Rangachari |
| **Umpires** | George Borwick |
| | Ronald Wright |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sid Barnes | lbw b Mankad | 112 | 281 | 230 | 16 | 0 | 39.85 |
| Arthur Morris | b Phadkar | 7 | 8 | 12 | 1 | 0 | 87.5 |
| Donald Bradman (c) | b Hazare | 201 | 296 | 272 | 21 | 1 | 67.9 |
| Lindsay Hassett | not out | 198 | 305 | 340 | 16 | 0 | 64.91 |
| Keith Miller | b Rangachari | 67 | 125 | 114 | 3 | 1 | 53.6 |
| Neil Harvey | lbw b Rangachari | 13 | 17 | 15 | 2 | 0 | 76.47 |
| Colin McCool | b Phadkar | 27 | 54 | 42 | 2 | 0 | 50 |
| Ian Johnson | b Rangachari | 22 | 62 | 46 | 0 | 0 | 35.48 |
| Ray Lindwall | b Rangachari | 2 | 11 | 7 | 0 | 0 | 18.18 |
| Don Tallon † | lbw b Mankad | 1 | 3 | 2 | 0 | 0 | 33.33 |
| Ernie Toshack | lbw b Hazare | 8 | 49 | 43 | 0 | 0 | 16.32 |
| Extras | (b 8, lb 6, nb 2) | 16 | | | | | |
| **TOTAL** | **151.3 Ov (RR: 4.45, 570 Mins)** | **674** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 15 | 0 | 74 | 2 | 3.7 | 0 | 2 |
| Lala Amarnath | 9 | 0 | 42 | 0 | 3.5 | 0 | 0 |
| Commandur Rangachari | 41 | 5 | 141 | 4 | 2.57 | 0 | 0 |
| Vinoo Mankad | 43 | 8 | 170 | 2 | 2.96 | 0 | 0 |
| Chandu Sarwate | 22 | 1 | 121 | 0 | 4.12 | 0 | 0 |
| Vijay Hazare | 21.3 | 1 | 110 | 2 | 3.85 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | b McCool | 49 | 156 | 139 | 4 | 0 | 31.41 |
| Chandu Sarwate | b Miller | 1 | 10 | 13 | 0 | 0 | 10 |
| Khokhan Sen † | b Miller | 0 | 1 | 1 | 0 | 0 | 0 |
| Lala Amarnath (c) | c Bradman b Johnson | 46 | 47 | 55 | 5 | 0 | 97.87 |
| Vijay Hazare | lbw b Johnson | 116 | 303 | 271 | 14 | 0 | 38.28 |
| Gul Mohammad | st †Tallon b Johnson | 4 | 13 | 8 | 1 | 0 | 30.76 |
| Dattu Phadkar | lbw b Toshack | 123 | 284 | 250 | 15 | 0 | 43.3 |
| Gogumal Kishenchand | b Lindwall | 10 | 39 | 37 | 0 | 0 | 25.64 |
| Hemu Adhikari | run out | 2 | 4 | 6 | 0 | 0 | 50 |
| Khandu Rangnekar | st †Tallon b Johnson | 8 | 22 | 18 | 1 | 0 | 36.36 |
| Commandur Rangachari | not out | 0 | 0 | 6 | 0 | 0 | - |
| Extras | (b 11, lb 8, nb 3) | 22 | | | | | |
| **TOTAL** | **109.1 Ov (RR: 3.49, 405 Mins)** | **381** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 21 | 6 | 61 | 1 | 2.17 | 0 | 1 |
| Keith Miller | 9 | 1 | 39 | 2 | 3.25 | 0 | 0 |
| Colin McCool | 28 | 2 | 102 | 1 | 2.73 | 0 | 0 |
| Ian Johnson | 23.1 | 5 | 64 | 4 | 2.07 | 0 | 0 |
| Ernie Toshack | 18 | 2 | 66 | 1 | 2.75 | 0 | 2 |
| Sid Barnes | 9 | 0 | 23 | 0 | 1.91 | 0 | 0 |
| Donald Bradman | 1 | 0 | 4 | 0 | 3 | 0 | 0 |

**India 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | c †Tallon b Lindwall | 0 | 7 | 4 | 0 | 0 | 0 |
| Chandu Sarwate | b Toshack | 11 | 44 | 47 | 0 | 0 | 25 |
| Lala Amarnath (c) | b Lindwall | 0 | 1 | 1 | 0 | 0 | 0 |
| Vijay Hazare | b Lindwall | 145 | 372 | 313 | 17 | 0 | 38.97 |
| Gul Mohammad | b Barnes | 34 | 68 | 50 | 7 | 0 | 50 |
| Dattu Phadkar | lbw b Lindwall | 14 | 25 | 26 | 2 | 0 | 56 |
| Gogumal Kishenchand | b Lindwall | 0 | 3 | 1 | 0 | 0 | 0 |
| Hemu Adhikari | lbw b Miller | 51 | 210 | 198 | 5 | 0 | 24.28 |
| Khandu Rangnekar | b Lindwall | 0 | 6 | 10 | 0 | 0 | 0 |
| Khokhan Sen † | not out | 0 | 4 | 6 | 0 | 0 | 0 |
| Commandur Rangachari | c McCool b Lindwall | 0 | 3 | 1 | 0 | 0 | 0 |
| Extras | (b 18, lb 3, nb 1) | 22 | | | | | |
| **TOTAL** | **92.5 Ov (RR: 2.99, 338 Mins)** | **277** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 16.5 | 4 | 38 | 7 | 1.71 | 0 | 0 |
| Keith Miller | 9 | 3 | 13 | 1 | 1.08 | 0 | 0 |
| Colin McCool | 4 | 0 | 26 | 0 | 4.87 | 0 | 0 |
| Ian Johnson | 20 | 4 | 54 | 0 | 2.02 | 0 | 0 |
| Ernie Toshack | 25 | 8 | 73 | 1 | 2.19 | 0 | 1 |
| Sid Barnes | 18 | 4 | 51 | 1 | 2.12 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 674/10(151.3 Overs)

| | | | |
|---|---|---|---|
| **Donald Bradman** | 201 (296) | **Commandur Rangachari** | 4/141 (41) |
| **Lindsay Hassett** | 198* (305) | **Vinoo Mankad** | 2/170 (43) |

**INDIA** • 381/10(109.1 Overs)

| | | | |
|---|---|---|---|
| **Dattu Phadkar** | 123 (284) | **Ian Johnson** | 4/64 (23.1) |
| **Vijay Hazare** | 116 (303) | **Keith Miller** | 2/39 (9) |

### 2ND INNINGS

**INDIA** • 277/10(92.5 Overs)

| | | | |
|---|---|---|---|
| **Vijay Hazare** | 145 (372) | **Ray Lindwall** | 7/38 (16.5) |
| **Hemu Adhikari** | 51 (210) | **Keith Miller** | 1/13 (9) |

**Australia won by an innings and 16 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-australia-1947-48-62299/australia-vs-india-4th-test-62679/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1947-48 Ind vs Aus 5th Test | |
|---|---|
| **Match centre** | Melbourne Cricket Ground |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 1947/48 |
| **Series result** | Australia won the 5-match series 4-0 |
| **Match number** | Test no. 295 |
| **Match days** | day (6-day match) |
| **Test debut** | Doug Ring, Len Johnson, Sam Loxton |
| **Umpires** | Andrew Barlow |
| | George Cooper |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sid Barnes | run out | 33 | 58 | 43 | 3 | 0 | 56.89 |
| Bill Brown | run out | 99 | 216 | 205 | 8 | 0 | 45.83 |
| Donald Bradman (c) | retired hurt | 57 | 97 | 83 | 4 | 0 | 58.76 |
| Keith Miller | c †Sen b Phadkar | 14 | 54 | 44 | 1 | 0 | 25.92 |
| Neil Harvey | c †Sen b Mankad | 153 | 251 | 250 | 12 | 0 | 60.95 |
| Sam Loxton | c †Sen b Amarnath | 80 | 155 | 129 | 6 | 0 | 51.61 |
| Ray Lindwall | c Phadkar b Mankad | 35 | 47 | 51 | 2 | 0 | 74.46 |
| Don Tallon † | c †Sen b Sarwate | 37 | 53 | 55 | 3 | 0 | 69.81 |
| Len Johnson | not out | 25 | 51 | 62 | 1 | 0 | 49.01 |
| Doug Ring | c Kishenchand b Hazare | 11 | 26 | 18 | 0 | 0 | 42.3 |
| Bill Johnston | not out | 23 | 15 | 22 | 2 | 0 | 153.33 |
| Extras | (b 4, lb 4) | 8 | | | | | |
| **TOTAL** | **128 Ov (RR: 4.49, 492 Mins)** | **575/8d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 9 | 0 | 58 | 1 | 4.83 | 0 | 0 |
| Lala Amarnath | 23 | 1 | 79 | 1 | 2.57 | 0 | 0 |
| Commandur Rangachari | 17 | 1 | 97 | 0 | 4.27 | 0 | 0 |
| Vijay Hazare | 14 | 1 | 63 | 1 | 3.37 | 0 | 0 |
| Vinoo Mankad | 33 | 2 | 107 | 2 | 2.43 | 0 | 0 |
| Chandu Sarwate | 18 | 1 | 82 | 1 | 3.41 | 0 | 0 |
| C.S. Nayudu | 13 | 0 | 77 | 0 | 4.44 | 0 | 0 |
| Hemu Adhikari | 1 | 0 | 4 | 0 | 3 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | c †Tallon b Loxton | 111 | 309 | 301 | 6 | 0 | 35.92 |
| Chandu Sarwate | b Lindwall | 0 | 8 | 11 | 0 | 0 | 0 |
| Hemu Adhikari | c †Tallon b Loxton | 38 | 202 | 179 | 1 | 0 | 18.81 |
| Vijay Hazare | lbw b Lindwall | 74 | 179 | 176 | 7 | 0 | 41.34 |
| Lala Amarnath (c) | c Barnes b Ring | 12 | 26 | 21 | 1 | 0 | 46.15 |
| Dattu Phadkar | not out | 56 | 168 | 152 | 5 | 0 | 33.33 |
| Gul Mohammad | c Lindwall b Johnson | 1 | 8 | 8 | 0 | 0 | 12.5 |
| Gogumal Kishenchand | b Ring | 14 | 36 | 36 | 2 | 0 | 38.88 |
| C.S. Nayudu | c Bradman b Ring | 2 | 6 | 3 | 0 | 0 | 33.33 |
| Khokhan Sen † | b Johnson | 13 | 40 | 50 | 2 | 0 | 32.5 |
| Commandur Rangachari | b Johnson | 0 | 1 | 1 | 0 | 0 | 0 |
| Extras | (b 6, lb 2, nb 2) | 10 | | | | | |
| **TOTAL** | **123 Ov (RR: 2.69, 478 Mins)** | **331** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 25 | 5 | 66 | 2 | 1.98 | 0 | 1 |
| Len Johnson | 30 | 8 | 66 | 3 | 1.65 | 0 | 0 |
| Sam Loxton | 19 | 1 | 61 | 2 | 2.4 | 0 | 1 |
| Bill Johnston | 8 | 4 | 14 | 0 | 1.31 | 0 | 0 |
| Doug Ring | 36 | 8 | 103 | 3 | 2.14 | 0 | 0 |
| Keith Miller | 3 | 0 | 10 | 0 | 2.5 | 0 | 0 |
| Sid Barnes | 2 | 1 | 1 | 0 | 0.37 | 0 | 0 |

**India 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vinoo Mankad | c †Tallon b Lindwall | 0 | 2 | 1 | 0 | 0 | 0 |
| Chandu Sarwate | lbw b Johnston | 10 | 34 | 38 | 1 | 0 | 29.41 |
| Hemu Adhikari | c Bradman b Loxton | 17 | 44 | 42 | 1 | 0 | 38.63 |
| Vijay Hazare | c & b Johnson | 10 | 41 | 38 | 1 | 0 | 24.39 |
| Dattu Phadkar | lbw b Johnston | 0 | 22 | 11 | 0 | 0 | 0 |
| Lala Amarnath (c) | c Johnson b Ring | 8 | 9 | 23 | 1 | 0 | 88.88 |
| Gul Mohammad | c Barnes b Ring | 4 | 10 | 15 | 0 | 0 | 40 |
| Gogumal Kishenchand | c Barnes b Johnson | 0 | 6 | 5 | 0 | 0 | 0 |
| C.S. Nayudu | c Brown b Ring | 0 | 13 | 14 | 0 | 0 | 0 |
| Khokhan Sen † | b Johnson | 10 | 14 | 13 | 2 | 0 | 71.42 |
| Commandur Rangachari | not out | 0 | 0 | 2 | 0 | 0 | - |
| Extras | (b 6, lb 1, nb 1) | 8 | | | | | |
| **TOTAL** | **24.2 Ov (RR: 2.76, 110 Mins)** | **67** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ray Lindwall | 3 | 0 | 9 | 1 | 2.25 | 0 | 0 |
| Len Johnson | 5.2 | 2 | 8 | 3 | 1.14 | 0 | 1 |
| Sam Loxton | 4 | 1 | 10 | 1 | 1.87 | 0 | 0 |
| Bill Johnston | 7 | 0 | 15 | 2 | 1.6 | 0 | 0 |
| Doug Ring | 5 | 1 | 17 | 3 | 2.55 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 575/8(128 Overs)

| | | | |
|---|---|---|---|
| **Neil Harvey** | 153 (251) | **Vinoo Mankad** | 2/107 (33) |
| **Bill Brown** | 99 (216) | **Lala Amarnath** | 1/79 (23) |

**INDIA** • 331/10(123 Overs)

| | | | |
|---|---|---|---|
| **Vinoo Mankad** | 111 (309) | **Ian Johnson** | 3/66 (30) |
| **Vijay Hazare** | 74 (179) | **Doug Ring** | 3/103 (36) |

### 2ND INNINGS

**INDIA** • 67/10(24.2 Overs)

| | | | |
|---|---|---|---|
| **Hemu Adhikari** | 17 (44) | **Len Johnson** | 3/8 (5.2) |
| **Khokhan Sen** | 10 (14) | **Doug Ring** | 3/17 (5) |

**Australia won by an innings and 177 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-australia-1947-48-62299/australia-vs-india-5th-test-62680/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1951-52 Ind vs Eng 1nd test | |
|---|---|
| **Match centre** | Feroz Shah Kotla, Delhi |
| **Toss** | England, elected to bat first |
| **Series** | England tour of India |
| **Season** | 1951/52 |
| **Series result** | 5-match series level 0-0 |
| **Match number** | Test no. 339 |
| **Match days** | day (5-day match) |
| **Test debut** | Don Kenyon, Donald Carr, Fred Ridgway, Nigel Howard, Dick Spooner, Pankaj Roy, Nana Joshi |
| **Umpires** | Balkrishna Mohoni |
| | Mysore Vijayasarathi |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Jack Robertson | lbw b Shinde | 50 | - | 150 | - | 0 | - |
| Frank Lowson | lbw b Phadkar | 4 | - | - | - | 0 | - |
| Don Kenyon | b Shinde | 35 | - | - | - | 0 | - |
| Donald Carr | c †Joshi b Shinde | 14 | - | - | - | 0 | - |
| Allan Watkins | c †Joshi b Mankad | 40 | - | - | - | 0 | - |
| Dick Spooner † | hit wicket b Shinde | 11 | - | - | - | 0 | - |
| Nigel Howard (c) | st †Joshi b Mankad | 13 | - | - | - | 0 | - |
| Derek Shackleton | st †Joshi b Mankad | 10 | - | - | - | 0 | - |
| Brian Statham | b Shinde | 4 | - | - | - | 0 | - |
| Roy Tattersall | not out | 4 | - | - | - | 0 | - |
| Fred Ridgway | b Shinde | 15 | - | - | - | 0 | - |
| Extras | (lb 3) | 3 | | | | | |
| **TOTAL** | **102.3 Ov (RR: 1.98)** | **203** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 11 | 4 | 26 | 1 | 2.36 | 0 | 0 |
| Nirode Chowdhury | 18 | 4 | 30 | 0 | 1.66 | 0 | 0 |
| Vijay Hazare | 5 | 5 | 0 | 0 | 0 | 0 | 0 |
| Vinoo Mankad | 33 | 15 | 53 | 3 | 1.6 | 0 | 0 |
| Sadu Shinde | 35.3 | 9 | 91 | 6 | 2.56 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Vijay Merchant | b Statham | 154 | - | 450 | - | 0 | - |
| Pankaj Roy | lbw b Shackleton | 12 | - | - | - | 0 | - |
| Polly Umrigar | run out | 21 | - | - | - | 0 | - |
| Vijay Hazare (c) | not out | 164 | - | 515 | - | 0 | - |
| Dattu Phadkar | run out | 3 | - | - | 0 | 0 | - |
| Vinoo Mankad | c †Spooner b Tattersall | 4 | - | - | - | 0 | - |
| Rusi Modi | lbw b Tattersall | 7 | - | - | - | 0 | - |
| Hemu Adhikari | not out | 38 | - | - | - | 0 | - |
| Extras | (b 12, lb 2, nb 1) | 15 | | | | | |
| **TOTAL** | **175 Ov (RR: 2.38)** | **418/6d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 21 | 4 | 49 | 1 | 2.33 | 0 | 0 |
| Fred Ridgway | 20 | 1 | 55 | 0 | 2.75 | 0 | 0 |
| Allan Watkins | 31 | 7 | 60 | 0 | 1.93 | 0 | 0 |
| Derek Shackleton | 29 | 7 | 76 | 1 | 2.62 | 0 | 0 |
| Roy Tattersall | 53 | 17 | 95 | 2 | 1.79 | 0 | 0 |
| Donald Carr | 16 | 4 | 56 | 0 | 3.5 | 0 | 0 |
| Jack Robertson | 5 | 1 | 12 | 0 | 2.4 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Jack Robertson | c Phadkar b Mankad | 22 | - | - | - | 0 | - |
| Frank Lowson | c Phadkar b Mankad | 68 | - | - | - | 0 | - |
| Don Kenyon | c Roy b Shinde | 6 | - | - | - | 0 | - |
| Allan Watkins | not out | 137 | - | 540 | - | 0 | - |
| Donald Carr | c Umrigar b Shinde | 76 | - | 300 | - | 0 | - |
| Dick Spooner † | b Mankad | 1 | - | - | 0 | 0 | - |
| Nigel Howard (c) | lbw b Mankad | 9 | - | - | - | 0 | - |
| Derek Shackleton | not out | 21 | - | - | - | 0 | - |
| Extras | (b 18, lb 7, nb 2, w 1) | 28 | | | | | |
| **TOTAL** | **221 Ov (RR: 1.66)** | **368/6** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 14 | 3 | 28 | 0 | 2 | 0 | 0 |
| Nirode Chowdhury | 31 | 11 | 45 | 0 | 1.45 | 0 | 0 |
| Vijay Hazare | 12 | 4 | 24 | 0 | 2 | 0 | 0 |
| Vinoo Mankad | 76 | 47 | 58 | 4 | 0.76 | 0 | 0 |
| Sadu Shinde | 73 | 26 | 162 | 2 | 2.21 | 0 | 0 |
| Polly Umrigar | 6 | 1 | 8 | 0 | 1.33 | 0 | 0 |
| Rusi Modi | 5 | 1 | 14 | 0 | 2.8 | 0 | 0 |
| Pankaj Roy | 4 | 3 | 1 | 0 | 0.25 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 203/10 (102.3 Overs)

| | | | |
|---|---|---|---|
| **Jack Robertson** | 50 | **Sadu Shinde** | 6/91 (35.3) |
| **Allan Watkins** | 40 | **Vinoo Mankad** | 3/53 (33) |

**INDIA** • 418/6 (175 Overs)

| | | | |
|---|---|---|---|
| **Vijay Hazare *** | 164 | **Roy Tattersall** | 2/95 (53) |
| **Vijay Merchant** | 154 | **Brian Statham** | 1/49 (21) |

### 2ND INNINGS

**ENGLAND** • 368/6 (221 Overs)

| | | | |
|---|---|---|---|
| **Allan Watkins *** | 137 | **Vinoo Mankad** | 4/58 (76) |
| **Donald Carr** | 76 | **Sadu Shinde** | 2/162 (73) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/england-tour-of-india-1951-52-61800/india-vs-england-1st-test-62725/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1951-52 Ind vs Eng 2nd test | |
|---|---|
| **Match centre** | Brabourne Stadium, Bombay |
| **Toss** | India, elected to bat first |
| **Series** | England tour of India |
| **Season** | 1951/52 |
| **Series result** | 5-match series level 0-0 |
| **Match number** | Test no. 342 |
| **Match days** | day (5-day match) |
| **Test debut** | Eddie Leadbeater, Chingleput Gopinath, M.K.Mantri |
| **Umpires** | Jamshed Patel |
| | MM Naidu |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | c Kenyon b Statham | 140 | - | 330 | 20 | 0 | - |
| M.K.Mantri † | c †Spooner b Statham | 39 | - | - | - | 0 | - |
| Polly Umrigar | lbw b Leadbeater | 8 | - | - | - | 0 | - |
| Vijay Hazare (c) | run out | 155 | - | 300 | 19 | 0 | - |
| Lala Amarnath | c Howard b Tattersall | 32 | - | - | - | 0 | - |
| Chandu Sarwate | b Tattersall | 18 | - | - | - | 0 | - |
| Hemu Adhikari | c †Spooner b Tattersall | 25 | - | - | - | 0 | - |
| Chingleput Gopinath | not out | 50 | - | - | - | 0 | - |
| Ranga Sohoni | c Robertson b Statham | 6 | - | - | - | 0 | - |
| Vinoo Mankad | b Statham | 0 | - | - | 0 | 0 | - |
| Sadu Shinde | not out | 8 | - | - | - | 0 | - |
| Extras | (lb 4) | 4 | | | | | |
| **TOTAL** | **139 Ov (RR: 3.48)** | **485/9d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 29 | 5 | 96 | 4 | 3.31 | 0 | 0 |
| Fred Ridgway | 32 | 5 | 137 | 0 | 4.28 | 0 | 0 |
| Allan Watkins | 32 | 2 | 97 | 0 | 3.03 | 0 | 0 |
| Eddie Leadbeater | 11 | 2 | 38 | 1 | 3.45 | 0 | 0 |
| Roy Tattersall | 34 | 8 | 112 | 3 | 3.29 | 0 | 0 |
| Jack Robertson | 1 | 0 | 1 | 0 | 1 | 0 | 0 |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Frank Lowson | c †Mantri b Sohoni | 5 | - | - | - | 0 | - |
| Jack Robertson | c Amarnath b Mankad | 44 | - | - | - | 0 | - |
| Tom Graveney | c Adhikari b Shinde | 175 | - | 495 | - | 0 | - |
| Dick Spooner † | lbw b Hazare | 46 | - | - | - | 0 | - |
| Don Kenyon | lbw b Amarnath | 21 | - | - | - | 0 | - |
| Allan Watkins | c & b Mankad | 80 | - | - | - | 0 | - |
| Nigel Howard (c) | c Umrigar b Mankad | 20 | - | - | - | 0 | - |
| Eddie Leadbeater | lbw b Mankad | 2 | - | - | 0 | 0 | - |
| Brian Statham | c Mankad b Amarnath | 27 | - | - | - | 0 | - |
| Roy Tattersall | not out | 10 | - | - | - | 0 | - |
| Fred Ridgway | c & b Amarnath | 5 | - | - | - | 0 | - |
| Extras | (b 10, lb 11) | 21 | | | | | |
| **TOTAL** | **207.1 Ov (RR: 2.20)** | **456** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ranga Sohoni | 30 | 7 | 72 | 1 | 2.4 | 0 | 0 |
| Lala Amarnath | 34.1 | 9 | 61 | 3 | 1.78 | 0 | 0 |
| Sadu Shinde | 53 | 13 | 151 | 1 | 2.84 | 0 | 0 |
| Vinoo Mankad | 57 | 22 | 91 | 4 | 1.59 | 0 | 0 |
| Chandu Sarwate | 13 | 2 | 27 | 0 | 2.07 | 0 | 0 |
| Vijay Hazare | 17 | 5 | 30 | 1 | 1.76 | 0 | 0 |
| Polly Umrigar | 3 | 1 | 3 | 0 | 1 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | lbw b Ridgway | 0 | - | 0 | 0 | - | - |
| M.K.Mantri † | c †Spooner b Ridgway | 7 | - | - | 0 | - | - |
| Polly Umrigar | c Watkins b Statham | 38 | - | - | 0 | - | |
| Vijay Hazare (c) | c sub b Watkins | 6 | - | - | 0 | - | |
| Lala Amarnath | c Howard b Watkins | 4 | - | - | 0 | - | |
| Chandu Sarwate | run out | 16 | - | - | 0 | - | - |
| Hemu Adhikari | c Howard b Tattersall | 15 | - | - | 0 | - | - |
| Chingleput Gopinath | c Leadbeater b Tattersall | 42 | - | - | 0 | - | - |
| Vinoo Mankad | b Watkins | 41 | - | - | 0 | - | - |
| Ranga Sohoni | run out | 28 | - | - | 0 | - | - |
| Sadu Shinde | not out | 3 | - | 0 | 0 | - | - |
| Extras | (b 6, lb 2) | 8 | | | | | |
| **TOTAL** | **83.1 Ov (RR: 2.50)** | **208** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 20 | 11 | 30 | 1 | 1.5 | 0 | 0 |
| Fred Ridgway | 16 | 3 | 33 | 2 | 2.06 | 0 | 0 |
| Allan Watkins | 13 | 4 | 20 | 3 | 1.53 | 0 | 0 |
| Eddie Leadbeater | 14.1 | 4 | 62 | 0 | 4.37 | 0 | 0 |
| Roy Tattersall | 20 | 6 | 55 | 2 | 2.75 | 0 | 0 |

**England 2nd Innings (T: 238 runs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Frank Lowson | c Sohoni b Gopinath | 22 | - | - | 0 | - |
| Don Kenyon | lbw b Sohoni | 2 | - | 0 | 0 | - |
| Tom Graveney | not out | 25 | - | - | 0 | - |
| Dick Spooner † | not out | 5 | - | - | 0 | - |
| Extras | (lb 1) | 1 | | | | |
| **TOTAL** | **36 Ov (RR: 1.52)** | **55/2** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ranga Sohoni | 13 | 5 | 16 | 1 | 1.23 | 0 | 0 |
| Lala Amarnath | 5 | 1 | 6 | 0 | 1.2 | 0 | 0 |
| Sadu Shinde | 5 | 0 | 11 | 0 | 2.2 | 0 | 0 |
| Vinoo Mankad | 5 | 1 | 10 | 0 | 2 | 0 | 0 |
| Chingleput Gopinath | 8 | 2 | 11 | 1 | 1.37 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 485/9 (139 Overs)

| | | | |
|---|---|---|---|
| **Vijay Hazare** | 155 | **Brian Statham** | 4/96 (29) |
| **Pankaj Roy** | 140 | **Roy Tattersall** | 3/112 (34) |

**ENGLAND** • 456/10 (207.1 Overs)

| | | | |
|---|---|---|---|
| **Tom Graveney** | 175 | **Vinoo Mankad** | 4/91 (57) |
| **Allan Watkins** | 80 | **Lala Amarnath** | 3/61 (34.1) |

### 2ND INNINGS

**INDIA** • 208/10 (83.1 Overs)

| | | | |
|---|---|---|---|
| **Chingleput Gopinath** | 42 | **Allan Watkins** | 3/20 (13) |
| **Vinoo Mankad** | 41 | **Fred Ridgway** | 2/33 (16) |

**ENGLAND** • 55/2 (36 Overs)

| | | | |
|---|---|---|---|
| **Tom Graveney *** | 25 | **Ranga Sohoni** | 1/16 (13) |
| **Frank Lowson** | 22 | **Chingleput Gopinath** | 1/11 (8) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/england-tour-of-india-1951-52-61800/india-vs-england-2nd-test-62726/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1951-52 Ind vs Eng 3rd test | |
|---|---|
| **Match centre** | Eden Gardens, Calcutta |
| **Toss** | England, elected to bat first |
| **Series** | England tour of India |
| **Season** | 1951/52 |
| **Series result** | 5-match series level 0-0 |
| **Match number** | Test no. 344 |
| **Match days** | day (5-day match) |
| **Test debut** | Cyril Poole, Ramesh Divecha, Subhash Gupte, Vijay Manjrekar |
| **Umpires** | Balkrishna Mohoni |
| | Bapu Joshi |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Jack Robertson | c Phadkar b Divecha | 13 | - | - | - | 0 | - |
| Dick Spooner † | c †Sen b Mankad | 71 | - | 195 | - | 0 | - |
| Tom Graveney | c Amarnath b Divecha | 24 | - | - | - | 0 | - |
| Allan Watkins | c †Sen b Phadkar | 68 | - | 260 | - | 0 | - |
| Don Kenyon | c Manjrekar b Mankad | 3 | - | - | 0 | 0 | - |
| Cyril Poole | c Divecha b Phadkar | 55 | - | - | - | 0 | - |
| Nigel Howard (c) | c Amarnath b Mankad | 23 | - | - | - | 0 | - |
| Brian Statham | b Phadkar | 1 | - | - | 0 | 0 | - |
| Eddie Leadbeater | run out | 38 | - | - | - | 0 | - |
| Fred Ridgway | st †Sen b Mankad | 24 | - | - | - | 0 | - |
| Roy Tattersall | not out | 5 | - | - | - | 0 | - |
| Extras | (b 4, lb 1, nb 11, w 1) | 17 | | | | | |
| **TOTAL** | **159.5 Ov (RR: 2.13)** | **342** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 38 | 11 | 89 | 3 | 2.34 | 0 | 0 |
| Ramesh Divecha | 33 | 9 | 60 | 2 | 1.81 | 0 | 0 |
| Lala Amarnath | 20 | 5 | 35 | 0 | 1.75 | 0 | 0 |
| Vinoo Mankad | 52.5 | 16 | 89 | 4 | 1.68 | 0 | 0 |
| Subhash Gupte | 13 | 0 | 43 | 0 | 3.3 | 0 | 0 |
| Vijay Hazare | 3 | 0 | 9 | 0 | 3 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | c †Spooner b Ridgway | 42 | - | - | - | 0 | - |
| Vinoo Mankad | c Tattersall b Leadbeater | 59 | - | 245 | - | 0 | - |
| Polly Umrigar | c Howard b Ridgway | 10 | - | - | - | 0 | - |
| Vijay Hazare (c) | b Tattersall | 2 | - | - | 0 | 0 | - |
| Lala Amarnath | b Tattersall | 0 | - | - | 0 | 0 | - |
| Dattu Phadkar | c Leadbeater b Ridgway | 115 | - | 385 | - | 1 | - |
| Vijay Manjrekar | b Tattersall | 48 | - | - | - | 0 | - |
| Chingleput Gopinath | c Robertson b Ridgway | 19 | - | - | - | 0 | - |
| Ramesh Divecha | c Watkins b Tattersall | 26 | - | - | - | 0 | - |
| Subhash Gupte | c Leadbeater b Statham | 0 | - | - | 0 | 0 | - |
| Khokhan Sen † | not out | 7 | - | - | - | 0 | - |
| Extras | (b 3, lb 10, nb 2, w 1) | 16 | | | | | |
| **TOTAL** | **149.1 Ov (RR: 2.30)** | **344** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 27 | 10 | 46 | 1 | 1.7 | 0 | 0 |
| Fred Ridgway | 38.1 | 10 | 83 | 4 | 2.17 | 0 | 0 |
| Roy Tattersall | 48 | 13 | 104 | 4 | 2.16 | 0 | 0 |
| Eddie Leadbeater | 15 | 2 | 64 | 1 | 4.26 | 0 | 0 |
| Allan Watkins | 21 | 9 | 31 | 0 | 1.47 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Jack Robertson | st †Sen b Mankad | 22 | - | - | - | 0 | - |
| Dick Spooner † | b Mankad | 92 | - | 315 | - | 0 | - |
| Tom Graveney | c †Sen b Divecha | 21 | - | - | - | 0 | - |
| Allan Watkins | b Divecha | 2 | - | - | 0 | 0 | - |
| Don Kenyon | b Phadkar | 0 | - | - | 0 | 0 | - |
| Cyril Poole | not out | 69 | - | - | - | 0 | - |
| Nigel Howard (c) | not out | 20 | - | - | - | 0 | - |
| Extras | (b 13, lb 6, nb 5, w 2) | 26 | | | | | |
| **TOTAL** | **120 Ov (RR: 2.10)** | **252/5d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 20 | 7 | 27 | 1 | 1.35 | 0 | 0 |
| Ramesh Divecha | 25 | 7 | 55 | 2 | 2.2 | 0 | 0 |
| Lala Amarnath | 22 | 5 | 43 | 0 | 1.95 | 0 | 0 |
| Vinoo Mankad | 35 | 13 | 64 | 2 | 1.82 | 0 | 0 |
| Subhash Gupte | 5 | 0 | 14 | 0 | 2.8 | 0 | 0 |
| Vijay Hazare | 9 | 4 | 11 | 0 | 1.22 | 0 | 0 |
| Polly Umrigar | 4 | 1 | 12 | 0 | 3 | 0 | 0 |

**India 2nd Innings (T: 251 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | not out | 31 | - | 90 | - | 0 | - |
| Vinoo Mankad | not out | 71 | - | 90 | 12 | 0 | - |
| Extras | (b 1) | 1 | | | | | |
| **TOTAL** | **29 Ov (RR: 3.55)** | **103/0** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 4 | 0 | 8 | 0 | 2 | 0 | 0 |
| Fred Ridgway | 2 | 1 | 8 | 0 | 4 | 0 | 0 |
| Roy Tattersall | 4 | 2 | 4 | 0 | 1 | 0 | 0 |
| Eddie Leadbeater | 8 | 0 | 54 | 0 | 6.75 | 0 | 0 |
| Cyril Poole | 5 | 1 | 9 | 0 | 1.8 | 0 | 0 |
| Jack Robertson | 5 | 1 | 10 | 0 | 2 | 0 | 0 |
| Tom Graveney | 1 | 0 | 9 | 0 | 9 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 342/10 (159.5 Overs)

| | | | |
|---|---|---|---|
| **Dick Spooner** | 71 | **Vinoo Mankad** | 4/89 (52.5) |
| **Allan Watkins** | 68 | **Dattu Phadkar** | 3/89 (38) |

**INDIA** • 344/10 (149.1 Overs)

| | | | |
|---|---|---|---|
| **Dattu Phadkar** | 115 | **Roy Tattersall** | 4/104 (48) |
| **Vinoo Mankad** | 59 | **Fred Ridgway** | 4/83 (38.1) |

### 2ND INNINGS

**ENGLAND** • 252/5 (120 Overs)

| | | | |
|---|---|---|---|
| **Dick Spooner** | 92 | **Vinoo Mankad** | 2/64 (35) |
| **Cyril Poole *** | 69 | **Ramesh Divecha** | 2/55 (25) |

**INDIA** • 103/0 (29 Overs)

| | | | |
|---|---|---|---|
| **Vinoo Mankad *** | 71 | **Roy Tattersall** | 0/4 (4) |
| **Pankaj Roy *** | 31 | **Cyril Poole** | 0/9 (5) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/england-tour-of-india-1951-52-61800/india-vs-england-3rd-test-62727/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1951-52 Ind vs Eng 4th test | |
|---|---|
| **Match centre** | Green Park, Kanpur |
| **Toss** | India, elected to bat first |
| **Series** | England tour of India |
| **Season** | 1951/52 |
| **Series result** | England led the 5-match series 1-0 |
| **Match number** | Test no. 346 |
| **Match days** | day (5-day match) |
| **Umpires** | Jamshed Patel |
| | Mysore Vijayasarathi |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | b Tattersall | 37 | - | 160 | - | 0 | - |
| Vinoo Mankad | b Tattersall | 19 | - | - | - | 0 | - |
| Polly Umrigar | b Tattersall | 0 | 4 | 2 | 0 | 0 | 0 |
| Vijay Hazare (c) | c Ridgway b Tattersall | 0 | 2 | 3 | 0 | 0 | 0 |
| Dattu Phadkar | b Tattersall | 8 | - | - | - | 0 | - |
| Hemu Adhikari | b Hilton | 6 | - | - | - | 0 | - |
| Vijay Manjrekar | c Graveney b Hilton | 6 | - | - | - | 0 | - |
| C.S. Nayudu | st †Spooner b Hilton | 21 | - | - | - | 0 | - |
| Nana Joshi † | b Tattersall | 4 | - | - | - | 0 | - |
| Sadu Shinde | not out | 5 | - | - | - | 0 | - |
| Ghulam Ahmed | c Poole b Hilton | 6 | - | - | - | 0 | - |
| Extras | (b 8, lb 1) | 9 | | | | | |
| **TOTAL** | **61.5 Ov (RR: 1.95)** | **121** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 6 | 3 | 10 | 0 | 1.66 | 0 | 0 |
| Fred Ridgway | 7 | 1 | 16 | 0 | 2.28 | 0 | 0 |
| Allan Watkins | 5 | 3 | 6 | 0 | 1.2 | 0 | 0 |
| Malcolm Hilton | 22.5 | 10 | 32 | 4 | 1.4 | 0 | 0 |
| Roy Tattersall | 21 | 3 | 48 | 6 | 2.28 | 0 | 0 |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Frank Lowson | hit wicket b Mankad | 26 | - | - | 0 | - | - |
| Dick Spooner † | b Shinde | 21 | - | - | 0 | - | - |
| Tom Graveney | b Mankad | 6 | - | - | 0 | - | - |
| Jack Robertson | lbw b Mankad | 21 | - | - | 0 | - | - |
| Allan Watkins | c †Joshi b Ghulam Ahmed | 66 | - | - | 0 | - | - |
| Malcolm Hilton | st †Joshi b Ghulam Ahmed | 10 | - | - | 0 | - | - |
| Cyril Poole | b Ghulam Ahmed | 19 | - | - | 0 | - | - |
| Nigel Howard (c) | b Mankad | 1 | - | 0 | 0 | - | - |
| Brian Statham | not out | 12 | - | - | 0 | - | - |
| Fred Ridgway | b Ghulam Ahmed | 5 | - | - | 0 | - | - |
| Roy Tattersall | st †Joshi b Ghulam Ahmed | 2 | - | 0 | 0 | - | - |
| Extras | (b 13, lb 1) | 14 | | | | | |
| **TOTAL** | **95.1 Ov (RR: 2.13)** | **203** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
| Vijay Hazare | 2 | 0 | 5 | 0 | 2.5 | 0 | 0 |
| Ghulam Ahmed | 37.1 | 14 | 70 | 5 | 1.88 | 0 | 0 |
| Vinoo Mankad | 35 | 13 | 54 | 4 | 1.54 | 0 | 0 |
| Sadu Shinde | 17 | 4 | 46 | 1 | 2.7 | 0 | 0 |
| C.S. Nayudu | 2 | 0 | 14 | 0 | 7 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Pankaj Roy | c Ridgway b Hilton | 14 | - | - | 1 | - | - |
| Vinoo Mankad | c Statham b Hilton | 7 | - | - | 0 | - | - |
| Vijay Manjrekar | c Ridgway b Hilton | 20 | - | - | 0 | - | - |
| Vijay Hazare (c) | b Hilton | 0 | - | 0 | 0 | - | - |
| Polly Umrigar | c †Spooner b Robertson | 36 | - | - | 1 | - | |
| Dattu Phadkar | lbw b Hilton | 2 | - | 0 | 0 | - | |
| Hemu Adhikari | c Lowson b Tattersall | 60 | - | - | 0 | - | |
| C.S. Nayudu | b Robertson | 0 | - | 0 | 0 | - | |
| Sadu Shinde | c Lowson b Tattersall | 14 | - | - | 0 | - | - |
| Nana Joshi † | run out | 0 | - | 0 | 0 | - | - |
| Ghulam Ahmed | not out | 2 | - | 0 | 0 | - | - |
| Extras | (b 2) | 2 | | | | | |
| **TOTAL** | **66.5 Ov (RR: 2.34)** | **157** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Malcolm Hilton | 32 | 11 | 61 | 5 | 1.9 | 0 | 0 |
| Roy Tattersall | 27.5 | 7 | 77 | 2 | 2.76 | 0 | 0 |
| Jack Robertson | 7 | 1 | 17 | 2 | 2.42 | 0 | 0 |

**England 2nd Innings (T: 76 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Frank Lowson | c Adhikari b Ghulam Ahmed | 12 | - | - | 0 | - | - |
| Dick Spooner † | b Mankad | 0 | - | 0 | 0 | - | |
| Tom Graveney | not out | 48 | - | - | 0 | - | |
| Jack Robertson | not out | 5 | - | - | 0 | - | - |
| Extras | (b 11) | 11 | | | | | |
| **TOTAL** | **19.2 Ov (RR: 3.93)** | **76/2** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ghulam Ahmed | 10 | 1 | 10 | 1 | 1 | 0 | 0 |
| Vinoo Mankad | 7.2 | 0 | 44 | 1 | 6 | 0 | 0 |
| Dattu Phadkar | 2 | 0 | 11 | 0 | 5.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 121/10 (61.5 Overs)

| | | | |
|---|---|---|---|
| **Pankaj Roy** | 37 | **Roy Tattersall** | 6/48 (21) |
| **C.S. Nayudu** | 21 | **Malcolm Hilton** | 4/32 (22.5) |

**ENGLAND** • 203/10 (95.1 Overs)

| | | | |
|---|---|---|---|
| **Allan Watkins** | 66 | **Ghulam Ahmed** | 5/70 (37.1) |
| **Frank Lowson** | 26 | **Vinoo Mankad** | 4/54 (35) |

### 2ND INNINGS

**INDIA** • 157/10 (66.5 Overs)

| | | | |
|---|---|---|---|
| **Hemu Adhikari** | 60 | **Malcolm Hilton** | 5/61 (32) |
| **Polly Umrigar** | 36 | **Jack Robertson** | 2/17 (7) |

**ENGLAND** • 76/2 (19.2 Overs)

| | | | |
|---|---|---|---|
| **Tom Graveney *** | 48 | **Ghulam Ahmed** | 1/10 (10) |
| **Frank Lowson** | 12 | **Vinoo Mankad** | 1/44 (7.2) |

**England won by 8 wickets**

***Link:-*** *https://www.espncricinfo.com/series/england-tour-of-india-1951-52-61800/india-vs-england-4th-test-62728/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1951-52 Ind vs Eng 5th test | |
|---|---|
| **Match centre** | Madras Cricket Club Ground, Chepauk, Madras |
| **Toss** | England, elected to bat first |
| **Series** | England tour of India |
| **Season** | 1951/52 |
| **Series result** | 5-match series drawn 1-1 |
| **Match number** | Test no. 348 |
| **Match days** | day (5-day match) |
| **Umpires** | Balkrishna Mohoni |
| | Mysore Vijayasarathi |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Frank Lowson | b Phadkar | 1 | - | - | 0 | 0 | - |
| Dick Spooner † | c Phadkar b Hazare | 66 | - | 170 | - | 0 | - |
| Tom Graveney | st †Sen b Mankad | 39 | - | - | - | 0 | - |
| Jack Robertson | c & b Mankad | 77 | - | 270 | - | 0 | - |
| Allan Watkins | c Gopinath b Mankad | 9 | - | - | - | 0 | - |
| Cyril Poole | b Mankad | 15 | - | - | - | 0 | - |
| Donald Carr (c) | st †Sen b Mankad | 40 | - | - | - | 0 | - |
| Malcolm Hilton | st †Sen b Mankad | 0 | - | - | 0 | 0 | - |
| Brian Statham | st †Sen b Mankad | 6 | - | - | - | 0 | - |
| Fred Ridgway | lbw b Mankad | 0 | - | - | 0 | 0 | - |
| Roy Tattersall | not out | 2 | - | - | 0 | 0 | - |
| Extras | (b 4, lb 4, nb 3) | 11 | | | | | |
| **TOTAL** | **121.5 Ov (RR: 2.18)** | **266** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 16 | 2 | 49 | 1 | 3.06 | 0 | 0 |
| Ramesh Divecha | 12 | 2 | 27 | 0 | 2.25 | 0 | 0 |
| Lala Amarnath | 27 | 6 | 56 | 0 | 2.07 | 0 | 0 |
| Ghulam Ahmed | 18 | 5 | 53 | 0 | 2.94 | 0 | 0 |
| Vinoo Mankad | 38.5 | 15 | 55 | 8 | 1.41 | 0 | 0 |
| Vijay Hazare | 10 | 5 | 15 | 1 | 1.5 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mushtaq Ali | st †Spooner b Carr | 22 | - | - | - | 0 | - |
| Pankaj Roy | c Watkins b Tattersall | 111 | - | 230 | 15 | 0 | - |
| Vijay Hazare (c) | b Hilton | 20 | - | - | - | 0 | - |
| Vinoo Mankad | c Watkins b Carr | 22 | - | - | - | 0 | - |
| Lala Amarnath | c †Spooner b Statham | 31 | - | - | - | 0 | - |
| Dattu Phadkar | b Hilton | 61 | - | - | - | 1 | - |
| Polly Umrigar | not out | 130 | - | 275 | - | 0 | - |
| Chingleput Gopinath | b Tattersall | 35 | - | 80 | - | 0 | - |
| Ramesh Divecha | c †Spooner b Ridgway | 12 | - | - | - | 0 | - |
| Khokhan Sen † | b Watkins | 2 | - | - | 0 | 0 | - |
| Ghulam Ahmed | not out | 1 | - | - | 0 | 0 | - |
| Extras | (b 8, lb 2) | 10 | | | | | |
| **TOTAL** | **153 Ov (RR: 2.98)** | **457/9d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Brian Statham | 19 | 3 | 54 | 1 | 2.84 | 0 | 0 |
| Fred Ridgway | 17 | 2 | 47 | 1 | 2.76 | 0 | 0 |
| Roy Tattersall | 39 | 13 | 94 | 2 | 2.41 | 0 | 0 |
| Malcolm Hilton | 40 | 9 | 100 | 2 | 2.5 | 0 | 0 |
| Donald Carr | 19 | 2 | 84 | 2 | 4.42 | 0 | 0 |
| Allan Watkins | 14 | 1 | 50 | 1 | 3.57 | 0 | 0 |
| Jack Robertson | 5 | 1 | 18 | 0 | 3.6 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Frank Lowson | c Mankad b Phadkar | 7 | - | - | 0 | - | - |
| Dick Spooner † | lbw b Divecha | 6 | - | - | 0 | - | - |
| Tom Graveney | c Divecha b Ghulam Ahmed | 25 | - | - | 0 | - | - |
| Jack Robertson | lbw b Ghulam Ahmed | 56 | - | - | 0 | - | - |
| Allan Watkins | c & b Mankad | 48 | - | - | 0 | - | |
| Cyril Poole | c Divecha b Ghulam Ahmed | 3 | - | 0 | 0 | - | |
| Donald Carr (c) | c Mankad b Ghulam Ahmed | 5 | - | - | 0 | - | |
| Malcolm Hilton | st †Sen b Mankad | 15 | - | - | 0 | - | |
| Brian Statham | c Gopinath b Mankad | 9 | - | - | 0 | - | - |
| Fred Ridgway | b Mankad | 0 | - | 0 | 0 | - | - |
| Roy Tattersall | not out | 0 | - | 0 | 0 | - | - |
| Extras | (b 7, lb 2) | 9 | | | | | |
| **TOTAL** | **75.5 Ov (RR: 2.41)** | **183** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Dattu Phadkar | 9 | 2 | 17 | 1 | 1.88 | 0 | 0 |
| Ramesh Divecha | 7 | 1 | 21 | 1 | 3 | 0 | 0 |
| Lala Amarnath | 3 | 0 | 6 | 0 | 2 | 0 | 0 |
| Ghulam Ahmed | 26 | 6 | 77 | 4 | 2.96 | 0 | 0 |
| Vinoo Mankad | 30.5 | 9 | 53 | 4 | 1.71 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 266/10 (121.5 Overs)

| | | | |
|---|---|---|---|
| **Jack Robertson** | 77 | **Vinoo Mankad** | 8/55 (38.5) |
| **Dick Spooner** | 66 | **Vijay Hazare** | 1/15 (10) |

**INDIA** • 457/9 (153 Overs)

| | | | |
|---|---|---|---|
| **Polly Umrigar *** | 130 | **Roy Tattersall** | 2/94 (39) |
| **Pankaj Roy** | 111 | **Malcolm Hilton** | 2/100 (40) |

### 2ND INNINGS

**ENGLAND** • 183/10 (75.5 Overs)

| | | | |
|---|---|---|---|
| **Jack Robertson** | 56 | **Vinoo Mankad** | 4/53 (30.5) |
| **Allan Watkins** | 48 | **Ghulam Ahmed** | 4/77 (26) |

**India won by an innings and 8 runs**

***Link:-*** *https://www.espncricinfo.com/series/england-tour-of-india-1951-52-61800/india-vs-england-5th-test-62729/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1961-62 Ind vs WI 1st test | |
|---|---|
| **Match centre** | Queen's Park Oval, Port of Spain, Trinidad |
| **Toss** | India, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1961/62 |
| **Series result** | West Indies led the 5-match series 1-0 |
| **Match number** | Test no. 525 |
| **Match days** | day (6-day match) |
| **Test debut** | Jackie Hendriks, Charlie Stayers |
| **Umpires** | Bertice Jacelon |
| | Cortez Jordan |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Nari Contractor (c) | c Sobers b Hall | 10 | - | 51 | - | 0 | - |
| Vijay Mehra | c †Hendriks b Hall | 0 | - | 12 | 0 | 0 | - |
| Vijay Manjrekar | b Stayers | 19 | - | - | - | 0 | - |
| Dilip Sardesai | c Solomon b Stayers | 16 | - | - | - | 0 | - |
| Polly Umrigar | c Sobers b Watson | 2 | - | - | 0 | 0 | - |
| Chandu Borde | c Gibbs b Stayers | 16 | - | - | - | 0 | - |
| Salim Durani | c & b Sobers | 56 | - | 138 | 8 | 0 | - |
| Rusi Surti | st †Smith b Sobers | 57 | - | - | - | 0 | - |
| Bapu Nadkarni | run out | 2 | - | - | 0 | 0 | - |
| Farokh Engineer † | c sub (WV Rodriguez) b Gibbs | 3 | - | - | 0 | 0 | - |
| Ramakant Desai | not out | 4 | - | - | - | 0 | - |
| Extras | (b 11, lb 5, nb 2) | 18 | | | | | |
| **TOTAL** | **73.3 Ov (RR: 2.76)** | **203** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 20 | 6 | 38 | 2 | 1.9 | 0 | 0 |
| Chester Watson | 12 | 4 | 20 | 1 | 1.66 | 0 | 0 |
| Charlie Stayers | 18 | 1 | 65 | 3 | 3.61 | 0 | 0 |
| Lance Gibbs | 14 | 4 | 34 | 1 | 2.42 | 0 | 0 |
| Garry Sobers | 9.3 | 1 | 28 | 2 | 2.94 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | c & b Durani | 58 | - | - | - | 0 | - |
| Cammie Smith | c Umrigar b Desai | 12 | - | - | - | 0 | - |
| Rohan Kanhai | c & b Borde | 24 | - | - | - | 0 | - |
| Garry Sobers | b Umrigar | 40 | - | - | - | 0 | - |
| Frank Worrell (c) | c Surti b Durani | 0 | - | - | 0 | 0 | - |
| Joe Solomon | c †Engineer b Desai | 43 | - | - | - | 0 | - |
| Charlie Stayers | c Borde b Durani | 4 | - | - | - | 0 | - |
| Jackie Hendriks † | c Durani b Borde | 64 | - | 161 | 8 | 0 | - |
| Lance Gibbs | c Durani b Umrigar | 0 | - | - | 0 | 0 | - |
| Wes Hall | not out | 37 | - | - | - | 1 | - |
| Chester Watson | c Contractor b Durani | 0 | - | - | 0 | 0 | - |
| Extras | (b 4, lb 3) | 7 | | | | | |
| **TOTAL** | **113.2 Ov (RR: 2.55)** | **289** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ramakant Desai | 13 | 3 | 46 | 2 | 3.53 | 0 | 0 |
| Polly Umrigar | 35 | 8 | 77 | 2 | 2.2 | 0 | 0 |
| Salim Durani | 35.2 | 9 | 82 | 4 | 2.32 | 0 | 0 |
| Chandu Borde | 25 | 4 | 65 | 2 | 2.6 | 0 | 0 |
| Bapu Nadkarni | 3 | 2 | 1 | 0 | 0.33 | 0 | 0 |
| Rusi Surti | 2 | 0 | 11 | 0 | 5.5 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Nari Contractor (c) | b Hall | 6 | - | - | - | 0 | - |
| Vijay Mehra | b Stayers | 8 | - | - | - | 0 | - |
| Vijay Manjrekar | hit wicket b Hall | 0 | 1 | 1 | 0 | 0 | 0 |
| Dilip Sardesai | c †Smith b Hall | 2 | 2 | 1 | 0 | 0 | 100 |
| Polly Umrigar | c sub (WV Rodriguez) b Sobers | 23 | - | - | - | 0 | - |
| Chandu Borde | b Sobers | 27 | - | - | - | 0 | - |
| Salim Durani | c Worrell b Sobers | 7 | - | - | - | 0 | - |
| Rusi Surti | c sub (WV Rodriguez) b Sobers | 0 | - | - | 0 | 0 | - |
| Bapu Nadkarni | not out | 12 | - | - | - | 0 | - |
| Farokh Engineer † | c & b Gibbs | 2 | - | - | 0 | 0 | - |
| Ramakant Desai | c Kanhai b Gibbs | 2 | - | - | 0 | 0 | - |
| Extras | (lb 4, nb 4, w 1) | 9 | | | | | |
| **TOTAL** | **50.5 Ov (RR: 1.92)** | **98** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 8 | 3 | 11 | 3 | 1.37 | 0 | 0 |
| Chester Watson | 4 | 2 | 6 | 0 | 1.5 | 0 | 0 |
| Charlie Stayers | 8 | 4 | 20 | 1 | 2.5 | 0 | 0 |
| Lance Gibbs | 7.5 | 1 | 16 | 2 | 2.04 | 0 | 0 |
| Garry Sobers | 15 | 7 | 22 | 4 | 1.46 | 0 | 0 |
| Frank Worrell | 8 | 2 | 14 | 0 | 1.75 | 0 | 0 |

**West Indies 2nd Innings (T: 13 runs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Conrad Hunte | not out | 10 | - | - | 0 | - |
| Cammie Smith | not out | 4 | - | - | 0 | - |
| Extras | (nb 1) | 1 | | | | |
| **TOTAL** | **1.4 Ov (RR: 9.00)** | **15/0** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ramakant Desai | 1 | 0 | 5 | 0 | 5 | 0 | 0 |
| Rusi Surti | 0.4 | 0 | 9 | 0 | 13.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 203/10(73.3 Overs)

| | | | |
|---|---|---|---|
| **Rusi Surti** | 57 | **Charlie Stayers** | 3/65 (18) |
| **Salim Durani** | 56 | **Wes Hall** | 2/38 (20) |

**WEST INDIES** • 289/10(113.2 Overs)

| | | | |
|---|---|---|---|
| **Jackie Hendriks** | 64 | **Salim Durani** | 4/82 (35.2) |
| **Conrad Hunte** | 58 | **Polly Umrigar** | 2/77 (35) |

### 2ND INNINGS

**INDIA** • 98/10(50.5 Overs)

| | | | |
|---|---|---|---|
| **Chandu Borde** | 27 | **Garry Sobers** | 4/22 (15) |
| **Polly Umrigar** | 23 | **Wes Hall** | 3/11 (8) |

**WEST INDIES** • 15/0(1.4 Overs)

| | | | |
|---|---|---|---|
| **Conrad Hunte *** | 10 | **Ramakant Desai** | 0/5 (1) |
| **Cammie Smith *** | 4 | **Rusi Surti** | 0/9 (0.4) |

**West Indies won by 10 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1961-62-62315/west-indies-vs-india-1st-test-62911/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1961-62 Ind vs WI 2nd test | |
|---|---|
| **Match centre** | Sabina Park, Kingston, Jamaica |
| **Toss** | India, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1961/62 |
| **Series result** | West Indies led the 5-match series 2-0 |
| **Match number** | Test no. 526 |
| **Match days** | day (6-day match) |
| **Test debut** | Ivor Mendonca, Willie Rodriguez |
| **Umpires** | Owen Davies |
| | R Cole |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | c Gibbs b Stayers | 28 | - | - | - | 0 | - |
| Nari Contractor (c) | c †Mendonca b Hall | 1 | - | - | 0 | 0 | - |
| Rusi Surti | lbw b Sobers | 35 | - | - | - | 0 | - |
| Vijay Manjrekar | c Sobers b Gibbs | 13 | - | - | - | 0 | - |
| Polly Umrigar | lbw b Sobers | 50 | - | 100 | 7 | 0 | - |
| Chandu Borde | b Hall | 93 | - | 185 | 12 | 0 | - |
| Salim Durani | lbw b Hall | 17 | - | - | - | 0 | - |
| Bapu Nadkarni | not out | 78 | - | - | - | 0 | - |
| Farokh Engineer † | st †Mendonca b Gibbs | 53 | - | 92 | - | 0 | - |
| Ramakant Desai | c Gibbs b Sobers | 0 | - | - | 0 | 0 | - |
| Erapalli Prasanna | c †Mendonca b Sobers | 6 | - | - | - | 0 | - |
| Extras | (b 14, lb 5, nb 2) | 21 | | | | | |
| **TOTAL** | **141 Ov (RR: 2.80)** | **395** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 28 | 4 | 79 | 3 | 2.82 | 0 | 0 |
| Charlie Stayers | 23 | 4 | 76 | 1 | 3.3 | 0 | 0 |
| Frank Worrell | 9 | 1 | 35 | 0 | 3.88 | 0 | 0 |
| Lance Gibbs | 33 | 9 | 69 | 2 | 2.09 | 0 | 0 |
| Garry Sobers | 39 | 8 | 75 | 4 | 1.92 | 0 | 0 |
| Willie Rodriguez | 7 | 0 | 37 | 0 | 5.28 | 0 | 0 |
| Joe Solomon | 2 | 0 | 3 | 0 | 1.5 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Conrad Hunte | c Contractor b Desai | 9 | - | - | 0 | - |
| Easton McMorris | b Prasanna | 125 | - | - | 0 | - |
| Rohan Kanhai | c Umrigar b Prasanna | 138 | - | - | 0 | - |
| Willie Rodriguez | c Umrigar b Prasanna | 3 | - | 0 | 0 | - |
| Garry Sobers | c Desai b Durani | 153 | - | 11 | 4 | - |
| Joe Solomon | run out | 9 | - | - | 0 | - |
| Frank Worrell (c) | b Durani | 58 | - | - | 0 | - |
| Ivor Mendonca † | b Nadkarni | 78 | - | - | 0 | - |
| Charlie Stayers | not out | 35 | - | - | 0 | - |
| Extras | (b 7, lb 15, w 1) | 23 | | | | |
| **TOTAL** | **217.4 Ov (RR: 2.89)** | **631/8d** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ramakant Desai | 20 | 6 | 84 | 1 | 4.2 | 0 | 0 |
| Rusi Surti | 19 | 2 | 73 | 0 | 3.84 | 0 | 0 |
| Chandu Borde | 31 | 6 | 93 | 0 | 3 | 0 | 0 |
| Salim Durani | 70 | 14 | 173 | 2 | 2.47 | 0 | 0 |
| Bapu Nadkarni | 25.4 | 9 | 57 | 1 | 2.22 | 0 | 0 |
| Erapalli Prasanna | 50 | 14 | 122 | 3 | 2.44 | 0 | 0 |
| Nari Contractor | 2 | 0 | 6 | 0 | 3 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | b Hall | 11 | - | - | 0 | - |
| Nari Contractor (c) | b Hall | 9 | - | - | 0 | - |
| Rusi Surti | lbw b Hall | 26 | - | - | 0 | - |
| Bapu Nadkarni | c †Mendonca b Gibbs | 35 | - | - | 0 | - |
| Polly Umrigar | c Sobers b Gibbs | 32 | - | - | 0 | - |
| Vijay Manjrekar | lbw b Sobers | 19 | - | - | 0 | - |
| Chandu Borde | c McMorris b Hall | 0 | - | 0 | 0 | - |
| Salim Durani | b Gibbs | 0 | - | 0 | 0 | - |
| Farokh Engineer † | c Hunte b Hall | 40 | - | - | 0 | - |
| Ramakant Desai | c †Mendonca b Hall | 20 | - | - | 0 | - |
| Erapalli Prasanna | not out | 1 | - | 0 | 0 | - |
| Extras | (b 18, lb 4, nb 2, w 1) | 25 | | | | |
| **TOTAL** | **84.5 Ov (RR: 2.56)** | **218** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 20.5 | 5 | 49 | 6 | 2.35 | 0 | 0 |
| Charlie Stayers | 10 | 0 | 25 | 0 | 2.5 | 0 | 0 |
| Frank Worrell | 10 | 1 | 26 | 0 | 2.6 | 0 | 0 |
| Lance Gibbs | 26 | 8 | 44 | 3 | 1.69 | 0 | 0 |
| Garry Sobers | 17 | 3 | 41 | 1 | 2.41 | 0 | 0 |
| Willie Rodriguez | 1 | 0 | 8 | 0 | 8 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 395/10(141 Overs)

| | | | |
|---|---|---|---|
| **Chandu Borde** | 93 | **Garry Sobers** | 4/75 (39) |
| **Bapu Nadkarni *** | 78 | **Wes Hall** | 3/79 (28) |

**WEST INDIES** • 631/8(217.4 Overs)

| | | | |
|---|---|---|---|
| **Garry Sobers** | 153 | **Erapalli Prasanna** | 3/122 (50) |
| **Rohan Kanhai** | 138 | **Salim Durani** | 2/173 (70) |

### 2ND INNINGS

**INDIA** • 218/10(84.5 Overs)

| | | | |
|---|---|---|---|
| **Farokh Engineer** | 40 | **Wes Hall** | 6/49 (20.5) |
| **Bapu Nadkarni** | 35 | **Lance Gibbs** | 3/44 (26) |

**West Indies won by an innings and 18 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1961-62-62315/west-indies-vs-india-2nd-test-62912/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1961-62 Ind vs WI 3rd test | |
|---|---|
| **Match centre** | Kensington Oval, Bridgetown, Barbados |
| **Toss** | West Indies, elected to field first |
| **Series** | India tour of West Indies |
| **Season** | 1961/62 |
| **Series result** | West Indies led the 5-match series 3-0 |
| **Match number** | Test no. 527 |
| **Match days** | day (6-day match) |
| **Test debut** | David Allan |
| **Umpires** | Cortez Jordan |
| | Jackie Roberts |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | c †Allan b Hall | 41 | - | 53 | - | 0 | - |
| Dilip Sardesai | c McMorris b Gibbs | 31 | - | - | 7 | 0 | - |
| Rusi Surti | lbw b Worrell | 7 | - | - | - | 0 | - |
| Vijay Manjrekar | c Worrell b Hall | 8 | - | - | - | 0 | - |
| Polly Umrigar | c †Allan b Hall | 8 | - | - | - | 0 | - |
| Mansur Ali Khan Pataudi (c) | c & b Valentine | 48 | - | - | - | 0 | - |
| Chandu Borde | c †Allan b Sobers | 19 | - | - | - | 0 | - |
| Bapu Nadkarni | b Stayers | 22 | - | - | - | 0 | - |
| Farokh Engineer † | c Worrell b Sobers | 12 | - | - | - | 0 | - |
| Salim Durani | not out | 48 | - | - | - | 0 | - |
| Ramakant Desai | b Worrell | 12 | - | - | - | 0 | - |
| Extras | (nb 2) | 2 | | | | | |
| **TOTAL** | **89.1 Ov (RR: 2.89)** | **258** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 22 | 4 | 64 | 3 | 2.9 | 0 | 0 |
| Charlie Stayers | 11 | 0 | 81 | 1 | 7.36 | 0 | 0 |
| Frank Worrell | 7.1 | 3 | 12 | 2 | 1.67 | 0 | 0 |
| Lance Gibbs | 16 | 7 | 25 | 1 | 1.56 | 0 | 0 |
| Alf Valentine | 17 | 7 | 28 | 1 | 1.64 | 0 | 0 |
| Garry Sobers | 16 | 2 | 46 | 2 | 2.87 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | c †Engineer b Surti | 59 | - | - | - | 0 | - |
| Easton McMorris | c †Engineer b Durani | 39 | - | - | - | 0 | - |
| Rohan Kanhai | run out | 89 | - | 120 | 13 | 3 | - |
| Garry Sobers | c †Engineer b Nadkarni | 42 | - | - | - | 0 | - |
| Joe Solomon | c Desai b Durani | 96 | - | - | 11 | 0 | - |
| Lance Gibbs | b Borde | 7 | - | - | - | 0 | - |
| Frank Worrell (c) | b Umrigar | 77 | - | 350 | - | 0 | - |
| Charlie Stayers | c Umrigar b Nadkarni | 7 | - | - | - | 0 | - |
| Wes Hall | lbw b Umrigar | 3 | - | - | 0 | 0 | - |
| David Allan † | not out | 40 | - | - | - | 0 | - |
| Alf Valentine | b Borde | 4 | - | - | - | 0 | - |
| Extras | (lb 5, nb 7) | 12 | | | | | |
| **TOTAL** | **241.3 Ov (RR: 1.96)** | **475** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ramakant Desai | 19 | 7 | 25 | 0 | 1.31 | 0 | 0 |
| Rusi Surti | 29 | 6 | 80 | 1 | 2.75 | 0 | 0 |
| Salim Durani | 45 | 13 | 123 | 2 | 2.73 | 0 | 0 |
| Bapu Nadkarni | 67 | 28 | 92 | 2 | 1.37 | 0 | 0 |
| Chandu Borde | 31.3 | 4 | 89 | 2 | 2.82 | 0 | 0 |
| Motganhalli Jaisimha | 1 | 0 | 6 | 0 | 6 | 0 | 0 |
| Polly Umrigar | 49 | 27 | 48 | 2 | 0.97 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | lbw b Stayers | 0 | - | - | 0 | 0 | - |
| Dilip Sardesai | c Sobers b Gibbs | 60 | - | - | - | 0 | - |
| Rusi Surti | lbw b Stayers | 36 | - | 135 | - | 0 | - |
| Vijay Manjrekar | c Worrell b Gibbs | 51 | - | - | - | 0 | - |
| Polly Umrigar | c †Allan b Gibbs | 10 | - | - | - | 0 | - |
| Mansur Ali Khan Pataudi (c) | c Sobers b Gibbs | 0 | 2 | 1 | 0 | 0 | 0 |
| Chandu Borde | c Worrell b Gibbs | 8 | - | - | - | 0 | - |
| Bapu Nadkarni | not out | 2 | - | - | 0 | 0 | - |
| Farokh Engineer † | st †Allan b Gibbs | 0 | - | - | 0 | 0 | - |
| Salim Durani | c Hunte b Gibbs | 5 | - | - | - | 0 | - |
| Ramakant Desai | c Sobers b Gibbs | 1 | - | - | 0 | 0 | - |
| Extras | (b 8, lb 3, nb 1, w 2) | 14 | | | | | |
| **TOTAL** | **185.3 Ov (RR: 1.00)** | **187** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 10 | 3 | 17 | 0 | 1.7 | 0 | 0 |
| Charlie Stayers | 18 | 8 | 24 | 2 | 1.33 | 0 | 0 |
| Frank Worrell | 27 | 18 | 16 | 0 | 0.59 | 0 | 0 |
| Lance Gibbs | 53.3 | 37 | 38 | 8 | 0.71 | 0 | 0 |
| Alf Valentine | 29 | 19 | 26 | 0 | 0.89 | 0 | 0 |
| Garry Sobers | 17 | 10 | 14 | 0 | 0.82 | 0 | 0 |
| Joe Solomon | 29 | 17 | 33 | 0 | 1.13 | 0 | 0 |
| Rohan Kanhai | 2 | 1 | 5 | 0 | 2.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 258/10(89.1 Overs)

| | | | |
|---|---|---|---|
| **Mansur Ali Khan Pataudi** | 48 | **Wes Hall** | 3/64 (22) |
| **Salim Durani *** | 48 | **Frank Worrell** | 2/12 (7.1) |

**WEST INDIES** • 475/10(241.3 Overs)

| | | | |
|---|---|---|---|
| **Joe Solomon** | 96 | **Polly Umrigar** | 2/48 (49) |
| **Rohan Kanhai** | 89 | **Bapu Nadkarni** | 2/92 (67) |

### 2ND INNINGS

**INDIA** • 187/10(185.3 Overs)

| | | | |
|---|---|---|---|
| **Dilip Sardesai** | 60 | **Lance Gibbs** | 8/38 (53.3) |
| **Vijay Manjrekar** | 51 | **Charlie Stayers** | 2/24 (18) |

**West Indies won by an innings and 30 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1961-62-62315/west-indies-vs-india-3rd-test-62913/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1961-1962 Ind vs WI 4th test | |
|---|---|
| **Match centre** | Queen's Park Oval, Port of Spain, Trinidad |
| **Toss** | West Indies, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1961/62 |
| **Series result** | West Indies led the 5-match series 4-0 |
| **Match number** | Test no. 528 |
| **Match days** | day (6-day match) |
| **Umpires** | Bertice Jacelon |
| | Cortez Jordan |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | b Umrigar | 28 | - | - | - | 0 | - |
| Easton McMorris | c Sardesai b Nadkarni | 50 | - | 195 | - | 0 | - |
| Rohan Kanhai | lbw b Umrigar | 139 | - | - | - | 2 | - |
| Seymour Nurse | c & b Durani | 1 | - | 10 | 0 | 0 | - |
| Garry Sobers | lbw b Jaisimha | 19 | - | - | - | 0 | - |
| Willie Rodriguez | b Umrigar | 50 | - | - | - | 1 | - |
| Ivor Mendonca † | b Umrigar | 3 | - | - | 0 | 0 | - |
| Lance Gibbs | lbw b Nadkarni | 15 | - | - | - | 0 | - |
| Frank Worrell (c) | not out | 73 | - | - | - | 0 | - |
| Charlie Stayers | c Surti b Umrigar | 12 | - | - | - | 0 | - |
| Wes Hall | not out | 50 | - | - | - | 0 | - |
| Extras | (lb 4) | 4 | | | | | |
| **TOTAL** | **176 Ov (RR: 2.52)** | **444/9d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Rusi Surti | 26 | 4 | 81 | 0 | 3.11 | 0 | 0 |
| Motganhalli Jaisimha | 18 | 4 | 61 | 1 | 3.38 | 0 | 0 |
| Polly Umrigar | 56 | 24 | 107 | 5 | 1.91 | 0 | 0 |
| Salim Durani | 18 | 4 | 54 | 1 | 3 | 0 | 0 |
| Chandu Borde | 23 | 4 | 68 | 0 | 2.95 | 0 | 0 |
| Bapu Nadkarni | 35 | 14 | 69 | 2 | 1.97 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Dilip Sardesai | b Hall | 0 | - | 0 | 0 | - |
| Vijay Mehra | b Hall | 14 | - | - | 0 | - |
| Rusi Surti | c Nurse b Hall | 0 | - | 0 | 0 | - |
| Vijay Manjrekar | c †Mendonca b Hall | 4 | - | - | 0 | - |
| Motganhalli Jaisimha | c †Mendonca b Hall | 10 | - | - | 0 | - |
| Polly Umrigar | st †Mendonca b Sobers | 56 | - | - | 0 | - |
| Mansur Ali Khan Pataudi (c) | c Sobers b Rodriguez | 47 | - | - | 0 | - |
| Chandu Borde | c Nurse b Rodriguez | 42 | - | - | 0 | - |
| Salim Durani | c Worrell b Rodriguez | 12 | - | - | 0 | - |
| Bapu Nadkarni | c Rodriguez b Sobers | 1 | - | 0 | 0 | - |
| Budhi Kunderan † | not out | 4 | - | - | 0 | - |
| Extras | (b 1, lb 4, nb 2) | 7 | | | | |
| **TOTAL** | **80.3 Ov (RR: 2.44)** | **197** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 9 | 3 | 20 | 5 | 2.22 | 0 | 0 |
| Charlie Stayers | 8 | 1 | 23 | 0 | 2.87 | 0 | 0 |
| Lance Gibbs | 19 | 5 | 48 | 0 | 2.52 | 0 | 0 |
| Garry Sobers | 25 | 6 | 48 | 2 | 1.92 | 0 | 0 |
| Willie Rodriguez | 19.3 | 2 | 51 | 3 | 2.61 | 0 | 0 |

**India 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | c †Mendonca b Stayers | 15 | - | - | - | 0 | - |
| Vijay Mehra | b Hall | 62 | - | - | - | 0 | - |
| Salim Durani | c Rodriguez b Sobers | 104 | - | - | - | 0 | - |
| Vijay Manjrekar | c Nurse b Sobers | 13 | - | - | - | 0 | - |
| Mansur Ali Khan Pataudi (c) | c Kanhai b Sobers | 1 | - | - | 0 | 0 | - |
| Polly Umrigar | not out | 172 | - | 248 | - | 0 | - |
| Rusi Surti | c †Mendonca b Gibbs | 2 | - | - | 0 | 0 | - |
| Chandu Borde | c Sobers b Gibbs | 13 | - | - | - | 0 | - |
| Dilip Sardesai | c Worrell b Gibbs | 0 | - | - | 0 | 0 | - |
| Bapu Nadkarni | run out | 23 | - | - | - | 0 | - |
| Budhi Kunderan † | c Rodriguez b Gibbs | 4 | - | - | - | 0 | - |
| Extras | (b 9, lb 3, nb 1) | 13 | | | | | |
| **TOTAL** | **143.1 Ov (RR: 2.94)** | **422** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 18 | 3 | 74 | 1 | 4.11 | 0 | 0 |
| Charlie Stayers | 10 | 2 | 50 | 1 | 5 | 0 | 0 |
| Lance Gibbs | 56.1 | 18 | 112 | 4 | 1.99 | 0 | 0 |
| Garry Sobers | 47 | 14 | 116 | 3 | 2.46 | 0 | 0 |
| Willie Rodriguez | 9 | 1 | 47 | 0 | 5.22 | 0 | 0 |
| Frank Worrell | 3 | 0 | 10 | 0 | 3.33 | 0 | 0 |

**West Indies 2nd Innings (T: 176 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | c †Kunderan b Durani | 30 | - | - | - | 0 | - |
| Easton McMorris | b Durani | 56 | - | 200 | - | 0 | - |
| Rohan Kanhai | c Nadkarni b Durani | 20 | - | - | - | 0 | - |
| Seymour Nurse | not out | 46 | - | - | - | 0 | - |
| Garry Sobers | not out | 16 | - | - | 2 | 1 | - |
| Extras | (b 3, lb 1, nb 4) | 8 | | | | | |
| **TOTAL** | **101 Ov (RR: 1.74)** | **176/3** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Rusi Surti | 21 | 7 | 48 | 0 | 2.28 | 0 | 0 |
| Motganhalli Jaisimha | 4 | 1 | 5 | 0 | 1.25 | 0 | 0 |
| Polly Umrigar | 16 | 8 | 17 | 0 | 1.06 | 0 | 0 |
| Salim Durani | 31 | 13 | 64 | 3 | 2.06 | 0 | 0 |
| Chandu Borde | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Bapu Nadkarni | 28 | 13 | 34 | 0 | 1.21 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 444/9(176 Overs)

| | | | |
|---|---|---|---|
| **Rohan Kanhai** | 139 | **Polly Umrigar** | 5/107 (56) |
| **Frank Worrell *** | 73 | **Bapu Nadkarni** | 2/69 (35) |

**INDIA** • 197/10(80.3 Overs)

| | | | |
|---|---|---|---|
| **Polly Umrigar** | 56 | **Wes Hall** | 5/20 (9) |
| **Mansur Ali Khan Pataudi** | 47 | **Willie Rodriguez** | 3/51 (19.3) |

### 2ND INNINGS

**INDIA** • 422/10(143.1 Overs)

| | | | |
|---|---|---|---|
| **Polly Umrigar *** | 172 | **Lance Gibbs** | 4/112 (56.1) |
| **Salim Durani** | 104 | **Garry Sobers** | 3/116 (47) |

**WEST INDIES** • 176/3(101 Overs)

| | | | |
|---|---|---|---|
| **Easton McMorris** | 56 | **Salim Durani** | 3/64 (31) |
| **Seymour Nurse *** | 46 | **Chandu Borde** | 0/0 (1) |

**West Indies won by 7 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1961-62-62315/west-indies-vs-india-4th-test-62914/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1961-62 Ind vs WI 5th test | |
|---|---|
| **Match centre** | Sabina Park, Kingston, Jamaica |
| **Toss** | West Indies, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1961/62 |
| **Series result** | West Indies led the 5-match series 5-0 |
| **Match number** | Test no. 529 |
| **Match days** | day (6-day match) |
| **Test debut** | Lester King |
| **Umpires** | Douglas Sang Hue |
| | Owen Davies |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | c †Kunderan b Ranjane | 1 | - | - | 0 | 0 | - |
| Easton McMorris | lbw b Durani | 37 | - | 50 | - | 0 | - |
| Rohan Kanhai | c & b Ranjane | 44 | - | 84 | - | 0 | - |
| Joe Solomon | b Durani | 0 | - | - | 0 | 0 | - |
| Garry Sobers | c Manjrekar b Ranjane | 104 | - | 203 | 12 | 3 | - |
| Frank Worrell (c) | lbw b Ranjane | 26 | - | - | - | 0 | - |
| Wes Hall | c †Kunderan b Nadkarni | 20 | - | - | - | 1 | - |
| David Allan † | c sub b Borde | 1 | - | - | 0 | 0 | - |
| Lance Gibbs | lbw b Nadkarni | 3 | - | - | 0 | 0 | - |
| Lester King | b Nadkarni | 0 | - | - | 0 | 0 | - |
| Alf Valentine | not out | 7 | - | - | - | 0 | - |
| Extras | (b 4, lb 2, nb 4) | 10 | | | | | |
| **TOTAL** | **76.2 Ov (RR: 3.31)** | **253** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vasant Ranjane | 19.2 | 2 | 72 | 4 | 3.72 | 0 | 0 |
| Rusi Surti | 6 | 0 | 25 | 0 | 4.16 | 0 | 0 |
| Bapu Nadkarni | 17 | 3 | 50 | 3 | 2.94 | 0 | 0 |
| Salim Durani | 18 | 6 | 56 | 2 | 3.11 | 0 | 0 |
| Chandu Borde | 12 | 2 | 33 | 1 | 2.75 | 0 | 0 |
| Motganhalli Jaisimha | 4 | 0 | 7 | 0 | 1.75 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | c Sobers b King | 6 | - | - | - | 0 | - |
| Vijay Mehra | c †Allan b King | 8 | - | - | - | 0 | - |
| Salim Durani | c †Allan b King | 6 | - | - | - | 0 | - |
| Vijay Manjrekar | c Solomon b King | 0 | - | - | 0 | 0 | - |
| Mansur Ali Khan Pataudi (c) | c Kanhai b Hall | 14 | - | - | - | 0 | - |
| Chandu Borde | c Hall b King | 0 | - | - | 0 | 0 | - |
| Bapu Nadkarni | b Gibbs | 61 | - | - | - | 1 | - |
| Rusi Surti | b Gibbs | 41 | - | 73 | - | 1 | - |
| Polly Umrigar | lbw b Gibbs | 32 | - | - | - | 0 | - |
| Budhi Kunderan † | c McMorris b Valentine | 2 | - | - | 0 | 0 | - |
| Vasant Ranjane | not out | 0 | - | - | 0 | 0 | - |
| Extras | (lb 6, nb 2) | 8 | | | | | |
| **TOTAL** | **67.2 Ov (RR: 2.64)** | **178** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 11 | 3 | 26 | 1 | 2.36 | 0 | 0 |
| Lester King | 19 | 4 | 46 | 5 | 2.42 | 0 | 0 |
| Frank Worrell | 5 | 0 | 8 | 0 | 1.6 | 0 | 0 |
| Lance Gibbs | 14.2 | 2 | 38 | 3 | 2.65 | 0 | 0 |
| Alf Valentine | 12 | 4 | 32 | 1 | 2.66 | 0 | 0 |
| Garry Sobers | 6 | 1 | 20 | 0 | 3.33 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Conrad Hunte | c †Kunderan b Surti | 0 | - | - | 0 | 0 | - |
| Easton McMorris | hit wicket b Borde | 42 | - | - | - | 0 | - |
| Joe Solomon | b Surti | 0 | 5 | 3 | 0 | 0 | 0 |
| Garry Sobers | c †Kunderan b Surti | 50 | - | - | - | 0 | - |
| Frank Worrell (c) | not out | 98 | - | 266 | - | 2 | - |
| David Allan † | lbw b Durani | 2 | - | - | 0 | 0 | - |
| Lance Gibbs | lbw b Durani | 0 | - | - | 0 | 0 | - |
| Lester King | c Nadkarni b Durani | 13 | - | - | - | 0 | - |
| Rohan Kanhai | b Ranjane | 41 | - | - | - | 0 | - |
| Wes Hall | lbw b Ranjane | 10 | - | - | - | 0 | - |
| Alf Valentine | lbw b Nadkarni | 7 | - | - | - | 0 | - |
| Extras | (b 4, lb 5, nb 11) | 20 | | | | | |
| **TOTAL** | **88 Ov (RR: 3.21)** | **283** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vasant Ranjane | 28 | 3 | 81 | 2 | 2.89 | 0 | 0 |
| Rusi Surti | 18 | 3 | 56 | 3 | 3.11 | 0 | 0 |
| Bapu Nadkarni | 9 | 3 | 13 | 1 | 1.44 | 0 | 0 |
| Salim Durani | 12 | 3 | 48 | 3 | 4 | 0 | 0 |
| Chandu Borde | 21 | 5 | 65 | 1 | 3.09 | 0 | 0 |

**India 2nd Innings (T: 359 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Motganhalli Jaisimha | lbw b King | 6 | - | - | 0 | - | |
| Vijay Mehra | c †Allan b Sobers | 39 | - | - | 0 | - | |
| Salim Durani | lbw b King | 4 | - | - | 0 | - | |
| Chandu Borde | b Sobers | 26 | - | - | 0 | - | |
| Vijay Manjrekar | lbw b Sobers | 40 | - | - | 0 | - | |
| Mansur Ali Khan Pataudi (c) | b Sobers | 4 | - | - | 0 | - | |
| Polly Umrigar | b Hall | 60 | - | - | 0 | - | |
| Rusi Surti | st †Allan b Sobers | 42 | - | - | 1 | - | |
| Bapu Nadkarni | c †Allan b Hall | 0 | - | 0 | 0 | - | |
| Budhi Kunderan † | b Hall | 1 | - | 0 | 0 | - | |
| Vasant Ranjane | not out | 0 | - | 0 | 0 | - | |
| Extras | (b 11, lb 1, nb 1) | 13 | | | | | |
| **TOTAL** | **104.5 Ov (RR: 2.24)** | **235** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Wes Hall | 20.5 | 3 | 47 | 3 | 2.25 | 0 | 0 |
| Lester King | 13 | 3 | 18 | 2 | 1.38 | 0 | 0 |
| Lance Gibbs | 25 | 2 | 66 | 0 | 2.64 | 0 | 0 |
| Alf Valentine | 14 | 9 | 28 | 0 | 2 | 0 | 0 |
| Garry Sobers | 32 | 9 | 63 | 5 | 1.96 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 253/10(76.2 Overs)

| | | | |
|---|---|---|---|
| **Garry Sobers** | 104 | **Vasant Ranjane** | 4/72 (19.2) |
| **Rohan Kanhai** | 44 | **Bapu Nadkarni** | 3/50 (17) |

**INDIA** • 178/10(67.2 Overs)

| | | | |
|---|---|---|---|
| **Bapu Nadkarni** | 61 | **Lester King** | 5/46 (19) |
| **Rusi Surti** | 41 | **Lance Gibbs** | 3/38 (14.2) |

### 2ND INNINGS

**WEST INDIES** • 283/10(88 Overs)

| | | | |
|---|---|---|---|
| **Frank Worrell *** | 98 | **Rusi Surti** | 3/56 (18) |
| **Garry Sobers** | 50 | **Salim Durani** | 3/48 (12) |

**INDIA** • 235/10(104.5 Overs)

| | | | |
|---|---|---|---|
| **Polly Umrigar** | 60 | **Garry Sobers** | 5/63 (32) |
| **Rusi Surti** | 42 | **Wes Hall** | 3/47 (20.5) |

**West Indies won by 123 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1961-62-62315/west-indies-vs-india-5th-test-62915/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1971 India vs Eng 1st Test | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | England, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1971 |
| **Series result** | 3-match series level 0-0 |
| **Match number** | Test no. 690 |
| **Match days** | day (5-day match) |
| **Umpires** | Charlie Elliott |
| | David Constant |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Geoff Boycott | c †Engineer b Abid Ali | 3 | 26 | 32 | 0 | 0 | 11.53 |
| Brian Luckhurst | c Solkar b Chandrasekhar | 30 | 72 | 81 | 5 | 0 | 41.66 |
| John Edrich | c Venkataraghavan b Bedi | 18 | 49 | 62 | 0 | 0 | 36.73 |
| Dennis Amiss | c †Engineer b Bedi | 9 | 53 | 53 | 1 | 0 | 16.98 |
| Basil D'Oliveira | c Solkar b Chandrasekhar | 4 | 11 | 8 | 1 | 0 | 36.36 |
| Alan Knott † | c Wadekar b Venkataraghavan | 67 | 135 | 126 | 9 | 1 | 49.62 |
| Ray Illingworth (c) | c †Engineer b Bedi | 33 | 132 | 127 | 4 | 0 | 25 |
| Richard Hutton | b Venkataraghavan | 20 | 96 | 82 | 1 | 0 | 20.83 |
| John Snow | c Abid Ali b Chandrasekhar | 73 | 132 | 143 | 6 | 0 | 55.3 |
| Norman Gifford | b Bedi | 17 | 112 | 109 | 2 | 0 | 15.17 |
| John Price | not out | 5 | 25 | 18 | 0 | 0 | 20 |
| Extras | (b 8, lb 12, nb 5) | 25 | | | | | |
| **TOTAL** | **139.3 Ov (RR: 2.17)** | **304** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 15 | 3 | 38 | 1 | 2.53 | 0 | 0 |
| Eknath Solkar | 8 | 3 | 17 | 0 | 2.12 | 0 | 0 |
| Srinivas Venkataraghavan | 28 | 8 | 44 | 2 | 1.57 | 0 | 0 |
| Bhagwath Chandrasekhar | 49 | 10 | 110 | 3 | 2.24 | 0 | 0 |
| Bishan Bedi | 39.3 | 18 | 70 | 4 | 1.77 | 0 | 0 |

**India 1nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c Gifford b Snow | 1 | 13 | 12 | 0 | 0 | 7.69 |
| Sunil Gavaskar | c Amiss b Price | 4 | 37 | 48 | 0 | 0 | 10.81 |
| Ajit Wadekar (c) | c Illingworth b Gifford | 85 | 182 | 192 | 11 | 0 | 46.7 |
| Dilip Sardesai | c Illingworth b Gifford | 25 | 96 | 117 | 2 | 0 | 26.04 |
| Gundappa Viswanath | c †Knott b Hutton | 68 | 263 | 273 | 6 | 0 | 25.85 |
| Farokh Engineer † | c Illingworth b Hutton | 28 | 54 | 49 | 3 | 0 | 51.85 |
| Eknath Solkar | c †Knott b Gifford | 67 | 257 | 306 | 3 | 1 | 26.07 |
| Syed Abid Ali | c Luckhurst b Snow | 6 | 12 | 19 | 0 | 0 | 50 |
| Srinivas Venkataraghavan | c Hutton b Price | 11 | 42 | 53 | 1 | 0 | 26.19 |
| Bishan Bedi | c Price b Gifford | 0 | 12 | 16 | 0 | 0 | 0 |
| Bhagwath Chandrasekhar | not out | 0 | 27 | 30 | 0 | 0 | 0 |
| Extras | (b 7, lb 9, nb 2) | 18 | | | | | |
| **TOTAL** | **165.3 Ov (RR: 1.89)** | **313** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Price | 25 | 9 | 46 | 2 | 1.84 | 0 | 0 |
| John Snow | 31 | 9 | 64 | 2 | 2.06 | 0 | 0 |
| Richard Hutton | 24 | 8 | 38 | 2 | 1.58 | 0 | 0 |
| Norman Gifford | 45.3 | 14 | 84 | 4 | 1.84 | 0 | 0 |
| Basil D'Oliveira | 15 | 7 | 20 | 0 | 1.33 | 0 | 0 |
| Ray Illingworth | 25 | 12 | 43 | 0 | 1.72 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Geoff Boycott | c Wadekar b Venkataraghavan | 33 | 83 | 96 | 5 | 0 | 39.75 |
| Brian Luckhurst | b Solkar | 1 | 9 | 13 | 0 | 0 | 11.11 |
| John Edrich | c †Engineer b Bedi | 62 | 169 | 190 | 5 | 0 | 36.68 |
| Dennis Amiss | run out | 0 | 14 | 11 | 0 | 0 | 0 |
| Basil D'Oliveira | b Bedi | 30 | 60 | 51 | 4 | 0 | 50 |
| Alan Knott † | c Wadekar b Chandrasekhar | 24 | 62 | 49 | 1 | 0 | 38.7 |
| Ray Illingworth (c) | c Wadekar b Venkataraghavan | 20 | 98 | 81 | 3 | 0 | 20.4 |
| Richard Hutton | b Chandrasekhar | 0 | 8 | 5 | 0 | 0 | 0 |
| John Snow | c Chandrasekhar b Venkataraghavan | 9 | 12 | 18 | 1 | 0 | 75 |
| Norman Gifford | not out | 7 | 68 | 51 | 1 | 0 | 10.29 |
| John Price | c Abid Ali b Venkataraghavan | 0 | 10 | 6 | 0 | 0 | 0 |
| Extras | (lb 5) | 5 | | | | | |
| **TOTAL** | **98.5 Ov (RR: 1.93)** | **191** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 9 | 1 | 20 | 0 | 2.22 | 0 | 0 |
| Eknath Solkar | 6 | 3 | 13 | 1 | 2.16 | 0 | 0 |
| Srinivas Venkataraghavan | 30.5 | 11 | 52 | 4 | 1.68 | 0 | 0 |
| Bhagwath Chandrasekhar | 23 | 7 | 60 | 2 | 2.6 | 0 | 0 |
| Bishan Bedi | 30 | 13 | 41 | 2 | 1.36 | 0 | 0 |

**India 2nd Innings (T: 183 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c †Knott b Snow | 5 | 13 | 10 | 0 | 0 | 38.46 |
| Sunil Gavaskar | c Edrich b Gifford | 53 | 96 | 123 | 5 | 0 | 55.2 |
| Ajit Wadekar (c) | c Boycott b Price | 5 | 8 | 12 | 0 | 0 | 62.5 |
| Farokh Engineer † | st †Knott b Gifford | 35 | 40 | 49 | 4 | 0 | 87.5 |
| Gundappa Viswanath | c Amiss b Gifford | 9 | 19 | 16 | 1 | 0 | 47.36 |
| Dilip Sardesai | b Illingworth | 1 | 13 | 12 | 0 | 0 | 7.69 |
| Eknath Solkar | not out | 6 | 54 | 64 | 1 | 0 | 11.11 |
| Syed Abid Ali | c Snow b Illingworth | 14 | 29 | 23 | 1 | 0 | 48.27 |
| Srinivas Venkataraghavan | c Hutton b Gifford | 7 | 16 | 13 | 1 | 0 | 43.75 |
| Bishan Bedi | not out | 2 | 13 | 9 | 0 | 0 | 15.38 |
| Extras | (lb 7, nb 1) | 8 | | | | | |
| **TOTAL** | **50 Ov (RR: 2.90)** | **145/8** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Price | 4 | 0 | 26 | 1 | 6.5 | 0 | 0 |
| John Snow | 8 | 0 | 23 | 1 | 2.87 | 0 | 0 |
| Richard Hutton | 3 | 0 | 12 | 0 | 4 | 0 | 0 |
| Norman Gifford | 19 | 4 | 43 | 4 | 2.26 | 0 | 0 |
| Ray Illingworth | 16 | 2 | 33 | 2 | 2.06 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 304/10(139.3 Overs)

| | | | |
|---|---|---|---|
| **John Snow** | 73 (132) | **Bishan Bedi** | 4/70 (39.3) |
| **Alan Knott** | 67 (135) | **Bhagwath Chandrasekhar** | 3/110 (49) |

**INDIA** • 313/10(165.3 Overs)

| | | | |
|---|---|---|---|
| **Ajit Wadekar** | 85 (182) | **Norman Gifford** | 4/84 (45.3) |
| **Gundappa Viswanath** | 68 (263) | **Richard Hutton** | 2/38 (24) |

### 2ND INNINGS

**ENGLAND** • 191/10(98.5 Overs)

| | | | |
|---|---|---|---|
| **John Edrich** | 62 (169) | **Srinivas Venkataraghavan** | 4/52 (30.5) |
| **Geoff Boycott** | 33 (83) | **Bishan Bedi** | 2/41 (30) |

**INDIA** • 145/8(50 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 53 (96) | **Norman Gifford** | 4/43 (19) |
| **Farokh Engineer** | 35 (40) | **Ray Illingworth** | 2/33 (16) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1971-62286/england-vs-india-1st-test-63076/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1971 India vs Eng 2nd test | |
|---|---|
| **Match centre** | Old Trafford, Manchester |
| **Toss** | England, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1971 |
| **Series result** | 3-match series level 0-0 |
| **Match number** | Test no. 691 |
| **Match days** | day (5-day match) |
| **Test debut** | John Jameson |
| **Umpires** | Arthur Fagg<br>Tom Spencer |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Brian Luckhurst | c Viswanath b Bedi | 78 | 215 | 255 | 11 | 0 | 36.27 |
| John Jameson | c Gavaskar b Abid Ali | 15 | 26 | 39 | 1 | 0 | 57.69 |
| John Edrich | c †Engineer b Abid Ali | 0 | 4 | 2 | 0 | 0 | 0 |
| Keith Fletcher | lbw b Abid Ali | 1 | 4 | 6 | 0 | 0 | 25 |
| Basil D'Oliveira | c Gavaskar b Abid Ali | 12 | 37 | 34 | 1 | 0 | 32.43 |
| Alan Knott † | b Venkataraghavan | 41 | 108 | 105 | 5 | 0 | 37.96 |
| Ray Illingworth (c) | c Gavaskar b Venkataraghavan | 107 | 298 | 278 | 8 | 1 | 35.9 |
| Richard Hutton | c & b Venkataraghavan | 15 | 32 | 22 | 3 | 0 | 46.87 |
| Peter Lever | not out | 88 | 214 | 227 | 7 | 0 | 41.12 |
| Norman Gifford | c †Engineer b Solkar | 8 | 24 | 25 | 1 | 0 | 33.33 |
| John Price | run out | 0 | 4 | 3 | 0 | 0 | 0 |
| Extras | (b 6, lb 12, nb 2, w 1) | 21 | | | | | |
| **TOTAL** | **160.4 Ov (RR: 2.40)** | **386** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 32.4 | 5 | 64 | 4 | 1.95 | 0 | 0 |
| Eknath Solkar | 21 | 5 | 46 | 1 | 2.19 | 0 | 0 |
| Bhagwath Chandrasekhar | 30 | 6 | 90 | 0 | 3 | 0 | 0 |
| Bishan Bedi | 40 | 10 | 72 | 1 | 1.8 | 0 | 0 |
| Srinivas Venkataraghavan | 35 | 9 | 89 | 3 | 2.54 | 0 | 0 |
| Sunil Gavaskar | 2 | 0 | 4 | 0 | 2 | 0 | 0 |

**India 1nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c †Knott b Lever | 8 | 33 | 41 | 0 | 0 | 24.24 |
| Sunil Gavaskar | c †Knott b Price | 57 | 129 | 163 | 5 | 0 | 44.18 |
| Ajit Wadekar (c) | c †Knott b Hutton | 12 | 40 | 56 | 0 | 0 | 30 |
| Dilip Sardesai | b Lever | 14 | 79 | 94 | 1 | 0 | 17.72 |
| Gundappa Viswanath | b Lever | 10 | 36 | 35 | 1 | 0 | 27.77 |
| Farokh Engineer † | c Edrich b Lever | 22 | 41 | 75 | 1 | 0 | 53.65 |
| Eknath Solkar | c Hutton b D'Oliveira | 50 | 113 | 129 | 6 | 0 | 44.24 |
| Syed Abid Ali | b D'Oliveira | 0 | 10 | 5 | 0 | 0 | 0 |
| Srinivas Venkataraghavan | c †Knott b Lever | 20 | 38 | 47 | 2 | 0 | 52.63 |
| Bishan Bedi | b Price | 8 | 20 | 33 | 1 | 0 | 40 |
| Bhagwath Chandrasekhar | not out | 4 | 22 | 27 | 0 | 0 | 18.18 |
| Extras | (b 1, lb 4, nb 2) | 7 | | | | | |
| **TOTAL** | **93 Ov (RR: 2.27)** | **212** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Price | 22 | 7 | 44 | 2 | 2 | 0 | 0 |
| Peter Lever | 26 | 4 | 70 | 5 | 2.69 | 0 | 0 |
| Basil D'Oliveira | 24 | 11 | 40 | 2 | 1.66 | 0 | 0 |
| Richard Hutton | 14 | 3 | 35 | 1 | 2.5 | 0 | 0 |
| Ray Illingworth | 7 | 2 | 16 | 0 | 2.28 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Brian Luckhurst | st †Engineer b Solkar | 101 | 173 | 230 | 10 | 1 | 58.38 |
| John Jameson | run out | 28 | 47 | 67 | 2 | 0 | 59.57 |
| John Edrich | b Bedi | 59 | 108 | 120 | 7 | 0 | 54.62 |
| Keith Fletcher | not out | 28 | 53 | 54 | 5 | 0 | 52.83 |
| Basil D'Oliveira | not out | 23 | 16 | 14 | 1 | 2 | 143.75 |
| Extras | (lb 5, nb 1) | 6 | | | | | |
| **TOTAL** | **66 Ov (RR: 3.71)** | **245/3d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 26 | 2 | 95 | 0 | 3.65 | 0 | 0 |
| Eknath Solkar | 5 | 0 | 23 | 1 | 4.6 | 0 | 0 |
| Bhagwath Chandrasekhar | 2 | 0 | 5 | 0 | 2.5 | 0 | 0 |
| Bishan Bedi | 5 | 0 | 21 | 1 | 4.2 | 0 | 0 |
| Srinivas Venkataraghavan | 16 | 3 | 58 | 0 | 3.62 | 0 | 0 |
| Sunil Gavaskar | 12 | 3 | 37 | 0 | 3.08 | 0 | 0 |

**India 2nd Innings (T: 183 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | b Price | 7 | 13 | 12 | 0 | 0 | 53.84 |
| Sunil Gavaskar | c †Knott b Hutton | 24 | 42 | 73 | 3 | 1 | 57.14 |
| Ajit Wadekar (c) | b Price | 9 | 23 | 31 | 2 | 0 | 39.13 |
| Dilip Sardesai | not out | 13 | 55 | 70 | 1 | 0 | 23.63 |
| Gundappa Viswanath | not out | 8 | 31 | 42 | 1 | 0 | 25.8 |
| Extras | (lb 2, nb 2) | 4 | | | | | |
| **TOTAL** | **27 Ov (RR: 2.40)** | **65/3** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Price | 10 | 3 | 30 | 2 | 3 | 0 | 0 |
| Peter Lever | 7 | 3 | 14 | 0 | 2 | 0 | 0 |
| Basil D'Oliveira | 3 | 2 | 1 | 0 | 0.33 | 0 | 0 |
| Richard Hutton | 7 | 1 | 16 | 1 | 2.28 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 386/10(160.4 Overs)

| | | | |
|---|---|---|---|
| **Ray Illingworth** | 107 (298) | **Syed Abid Ali** | 4/64 (32.4) |
| **Peter Lever** | 88* (214) | **Srinivas Venkataraghavan** | 3/89 (35) |

**INDIA** • 212/10(93 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 57 (129) | **Peter Lever** | 5/70 (26) |
| **Eknath Solkar** | 50 (113) | **Basil D'Oliveira** | 2/40 (24) |

### 2ND INNINGS

**ENGLAND** • 245/3(66 Overs)

| | | | |
|---|---|---|---|
| **Brian Luckhurst** | 101 (173) | **Bishan Bedi** | 1/21 (5) |
| **John Edrich** | 59 (108) | **Eknath Solkar** | 1/23 (5) |

**INDIA** • 65/3(27 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 24 (42) | **John Price** | 2/30 (10) |
| **Dilip Sardesai** | 13* (55) | **Richard Hutton** | 1/16 (7) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1971-62286/england-vs-india-2nd-test-63077/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1971 India vs Eng 3rd test | |
|---|---|
| **Match centre** | Kennington Oval, London |
| **Toss** | England, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1971 |
| **Series result** | India won the 3-match series 1-0 |
| **Match number** | Test no. 692 |
| **Match days** | day (5-day match) |
| **Umpires** | Charlie Elliott<br>Dusty Rhodes |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Brian Luckhurst | c Gavaskar b Solkar | 1 | 6 | 6 | 0 | 0 | 16.66 |
| John Jameson | run out | 82 | 152 | 162 | 10 | 2 | 53.94 |
| John Edrich | c †Engineer b Bedi | 41 | 118 | 124 | 4 | 0 | 34.74 |
| Keith Fletcher | c Gavaskar b Bedi | 1 | 15 | 21 | 0 | 0 | 6.66 |
| Basil D'Oliveira | c Mankad b Chandrasekhar | 2 | 19 | 16 | 0 | 0 | 10.52 |
| Alan Knott † | c & b Solkar | 90 | 116 | 117 | 11 | 1 | 77.58 |
| Ray Illingworth (c) | b Chandrasekhar | 11 | 35 | 39 | 1 | 0 | 31.42 |
| Richard Hutton | b Venkataraghavan | 81 | 125 | 132 | 13 | 0 | 64.8 |
| John Snow | c †Engineer b Solkar | 3 | 16 | 15 | 0 | 0 | 18.75 |
| Derek Underwood | c Wadekar b Venkataraghavan | 22 | 47 | 54 | 2 | 0 | 46.8 |
| John Price | not out | 1 | 3 | 4 | 0 | 0 | 33.33 |
| Extras | (b 4, lb 15, w 1) | 20 | | | | | |
| **TOTAL** | **108.4 Ov (RR: 3.26)** | **355** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 12 | 2 | 47 | 0 | 3.91 | 0 | 0 |
| Eknath Solkar | 15 | 4 | 28 | 3 | 1.86 | 0 | 0 |
| Sunil Gavaskar | 1 | 0 | 1 | 0 | 1 | 0 | 0 |
| Bishan Bedi | 36 | 5 | 120 | 2 | 3.33 | 0 | 0 |
| Bhagwath Chandrasekhar | 24 | 6 | 76 | 2 | 3.16 | 0 | 0 |
| Srinivas Venkataraghavan | 20.4 | 3 | 63 | 2 | 3.04 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | b Snow | 6 | 35 | 49 | 1 | 0 | 17.14 |
| Ashok Mankad | b Price | 10 | 28 | 38 | 1 | 0 | 35.71 |
| Ajit Wadekar (c) | c Hutton b Illingworth | 48 | 133 | 171 | 2 | 0 | 36.09 |
| Dilip Sardesai | b Illingworth | 54 | 139 | 135 | 7 | 0 | 38.84 |
| Gundappa Viswanath | b Illingworth | 0 | 8 | 6 | 0 | 0 | 0 |
| Eknath Solkar | c Fletcher b D'Oliveira | 44 | 125 | 129 | 3 | 0 | 35.2 |
| Farokh Engineer † | c Illingworth b Snow | 59 | 111 | 124 | 0 | 0 | 53.15 |
| Syed Abid Ali | b Illingworth | 26 | 40 | 60 | 3 | 0 | 65 |
| Srinivas Venkataraghavan | lbw b Underwood | 24 | 66 | 62 | 4 | 0 | 36.36 |
| Bishan Bedi | c D'Oliveira b Illingworth | 2 | 18 | 17 | 0 | 0 | 11.11 |
| Bhagwath Chandrasekhar | not out | 0 | 4 | 3 | 0 | 0 | 0 |
| Extras | (b 6, lb 4, nb 1) | 11 | | | | | |
| **TOTAL** | **117.3 Ov (RR: 2.41)** | **284** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Snow | 24 | 5 | 68 | 2 | 2.83 | 0 | 0 |
| John Price | 15 | 2 | 51 | 1 | 3.4 | 0 | 0 |
| Richard Hutton | 12 | 2 | 30 | 0 | 2.5 | 0 | 0 |
| Basil D'Oliveira | 7 | 5 | 5 | 1 | 0.71 | 0 | 0 |
| Ray Illingworth | 34.3 | 12 | 70 | 5 | 2.02 | 0 | 0 |
| Derek Underwood | 25 | 6 | 49 | 1 | 1.96 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Brian Luckhurst | c Venkataraghavan b Chandrasekhar | 33 | 111 | 110 | 3 | 0 | 29.72 |
| John Jameson | run out (Chandrasekhar) | 16 | 25 | 35 | 2 | 0 | 64 |
| John Edrich | b Chandrasekhar | 0 | 5 | 5 | 0 | 0 | 0 |
| Keith Fletcher | c Solkar b Chandrasekhar | 0 | 1 | 1 | 0 | 0 | 0 |
| Basil D'Oliveira | c sub b Venkataraghavan | 17 | 28 | 26 | 2 | 0 | 60.71 |
| Alan Knott † | c Solkar b Venkataraghavan | 1 | 4 | 9 | 0 | 0 | 25 |
| Ray Illingworth (c) | c & b Chandrasekhar | 4 | 17 | 15 | 0 | 0 | 23.52 |
| Richard Hutton | not out | 13 | 44 | 49 | 1 | 0 | 29.54 |
| John Snow | c & b Chandrasekhar | 0 | 4 | 1 | 0 | 0 | 0 |
| Derek Underwood | c Mankad b Bedi | 11 | 27 | 28 | 2 | 0 | 40.74 |
| John Price | lbw b Chandrasekhar | 3 | 5 | 5 | 0 | 0 | 60 |
| Extras | (lb 3) | 3 | | | | | |
| **TOTAL** | **45.1 Ov (RR: 2.23)** | **101** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 3 | 1 | 5 | 0 | 1.66 | 0 | 0 |
| Eknath Solkar | 3 | 1 | 10 | 0 | 3.33 | 0 | 0 |
| Srinivas Venkataraghavan | 20 | 4 | 44 | 2 | 2.2 | 0 | 0 |
| Bhagwath Chandrasekhar | 18.1 | 3 | 38 | 6 | 2.09 | 0 | 0 |
| Bishan Bedi | 1 | 0 | 1 | 1 | 1 | 0 | 0 |

**India 2nd Innings (T: 173 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | lbw b Snow | 0 | 9 | 10 | 0 | 0 | 0 |
| Ashok Mankad | c Hutton b Underwood | 11 | 74 | 78 | 0 | 0 | 14.86 |
| Ajit Wadekar (c) | run out | 45 | 118 | 125 | 4 | 0 | 38.13 |
| Dilip Sardesai | c †Knott b Underwood | 40 | 156 | 159 | 4 | 0 | 25.64 |
| Gundappa Viswanath | c †Knott b Luckhurst | 33 | 171 | 175 | 0 | 0 | 19.29 |
| Eknath Solkar | c & b Underwood | 1 | 16 | 22 | 0 | 0 | 6.25 |
| Farokh Engineer † | not out | 28 | 59 | 50 | 3 | 0 | 47.45 |
| Syed Abid Ali | not out | 4 | 4 | 1 | 1 | 0 | 100 |
| Extras | (b 6, lb 5, nb 1) | 12 | | | | | |
| **TOTAL** | **101 Ov (RR: 1.72)** | **174/6** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| John Snow | 11 | 7 | 14 | 1 | 1.27 | 0 | 0 |
| John Price | 5 | 0 | 10 | 0 | 2 | 0 | 0 |
| Derek Underwood | 38 | 14 | 72 | 3 | 1.89 | 0 | 0 |
| Ray Illingworth | 36 | 15 | 40 | 0 | 1.11 | 0 | 0 |
| Basil D'Oliveira | 9 | 3 | 17 | 0 | 1.88 | 0 | 0 |
| Brian Luckhurst | 2 | 0 | 9 | 1 | 4.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 355/10(108.4 Overs)

| | | | |
|---|---|---|---|
| **Alan Knott** | 90 (116) | **Eknath Solkar** | 3/28 (15) |
| **John Jameson** | 82 (152) | **Srinivas Venkataraghavan** | 2/63 (20.4) |

**INDIA** • 284/10(117.3 Overs)

| | | | |
|---|---|---|---|
| **Farokh Engineer** | 59 (111) | **Ray Illingworth** | 5/70 (34.3) |
| **Dilip Sardesai** | 54 (139) | **John Snow** | 2/68 (24) |

### 2ND INNINGS

**ENGLAND** • 101/10(45.1 Overs)

| | | | |
|---|---|---|---|
| **Brian Luckhurst** | 33 (111) | **Bhagwath Chandrasekhar** | 6/38 (18.1) |
| **Basil D'Oliveira** | 17 (28) | **Srinivas Venkataraghavan** | 2/44 (20) |

**INDIA • 174/6(101 Overs)**

| | | | |
|---|---|---|---|
| **Ajit Wadekar** | 45 (118) | **Derek Underwood** | 3/72 (38) |
| **Dilip Sardesai** | 40 (156) | **John Snow** | 1/14 (11) |

**India won by 4 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1971-62286/england-vs-india-3rd-test-63078/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1970-71 Ind vs WI 1st test | |
|---|---|
| **Match centre** | Sabina Park, Kingston, Jamaica |
| **Toss** | West Indies, elected to field first |
| **Series** | India tour of West Indies |
| **Season** | 1970/71 |
| **Series result** | 5-match series level 0-0 |
| **Match number** | Test no. 680 |
| **Match days** | day (5-day match) |
| **Test debut** | Kenia Jayantilal<br>Pochiah Krishnamurthy<br>Arthur Barrett<br>Jack Noreiga |
| **Umpires** | Douglas Sang Hue<br>Ralph Gosein |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | c Camacho b Shillingford | 6 | - | 23 | 0 | 0 | - |
| Kenia Jayantilal | c Sobers b Shillingford | 5 | - | 12 | 1 | 0 | - |
| Ajit Wadekar (c) | c Fredericks b Holder | 8 | - | 51 | 1 | 0 | - |
| Dilip Sardesai | c †Findlay b Holder | 212 | - | 470 | 17 | 1 | - |
| Salim Durani | b Barrett | 13 | - | 35 | 2 | 0 | - |
| Motganhalli Jaisimha | b Holder | 3 | - | 15 | 0 | 0 | - |
| Eknath Solkar | b Sobers | 61 | - | 198 | 5 | 0 | - |
| Srinivas Venkataraghavan | c †Findlay b Sobers | 4 | - | 7 | 0 | 0 | - |
| Pochiah Krishnamurthy † | b Noreiga | 10 | - | 37 | 1 | 0 | - |
| Erapalli Prasanna | b Holder | 25 | - | 137 | 1 | 0 | - |
| Bishan Bedi | not out | 5 | - | 3 | 1 | 0 | - |
| Extras | (b 9, lb 6, nb 20) | 35 | | | | | |
| **TOTAL** | **158.4 Ov (RR: 2.43)** | **387** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vanburn Holder | 27.4 | 9 | 60 | 4 | 2.16 | 0 | 0 |
| Grayson Shillingford | 26 | 2 | 70 | 2 | 2.69 | 0 | 0 |
| Garry Sobers | 30 | 8 | 57 | 2 | 1.9 | 0 | 0 |
| Jack Noreiga | 31 | 7 | 69 | 1 | 2.22 | 0 | 0 |
| Arthur Barrett | 35 | 6 | 86 | 1 | 2.45 | 0 | 0 |
| Clive Lloyd | 4 | 1 | 7 | 0 | 1.75 | 0 | 0 |
| Joey Carew | 5 | 2 | 3 | 0 | 0.6 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | c Abid Ali b Prasanna | 45 | - | 145 | 5 | 0 | - |
| Steve Camacho | c Wadekar b Prasanna | 35 | - | 110 | 5 | 1 | - |
| Rohan Kanhai | c sub b Venkataraghavan | 56 | - | 125 | 8 | 0 | - |
| Clive Lloyd | run out | 15 | - | 31 | 2 | 0 | - |
| Garry Sobers (c) | c Abid Ali b Prasanna | 44 | - | 84 | 5 | 0 | - |
| Joey Carew | c Wadekar b Prasanna | 3 | - | 24 | 0 | 0 | - |
| Arthur Barrett | c Solkar b Venkataraghavan | 2 | - | 19 | 0 | 0 | - |
| Mike Findlay † | b Bedi | 6 | - | 10 | 1 | 0 | - |
| Vanburn Holder | b Venkataraghavan | 7 | - | 5 | 0 | 0 | - |
| Grayson Shillingford | b Bedi | 0 | - | 5 | 0 | 0 | - |
| Jack Noreiga | not out | 0 | - | 3 | 0 | 0 | - |
| Extras | (b 4) | 4 | | | | | |
| **TOTAL** | **93.5 Ov (RR: 2.31)** | **217** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 9 | 2 | 30 | 0 | 3.33 | 0 | 0 |
| Eknath Solkar | 2 | 0 | 9 | 0 | 4.5 | 0 | 0 |
| Bishan Bedi | 31.5 | 12 | 63 | 2 | 1.97 | 0 | 0 |
| Erapalli Prasanna | 33 | 12 | 65 | 4 | 1.96 | 0 | 0 |
| Srinivas Venkataraghavan | 18 | 5 | 46 | 3 | 2.55 | 0 | 0 |

**West Indies 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | c †Krishnamurthy b Bedi | 16 | - | 35 | 2 | 0 | - |
| Steve Camacho | c Abid Ali b Venkataraghavan | 12 | - | 55 | 2 | 0 | - |
| Rohan Kanhai | not out | 158 | - | 390 | 17 | 0 | - |
| Clive Lloyd | run out | 57 | - | 110 | 6 | 0 | - |
| Garry Sobers (c) | c †Krishnamurthy b Solkar | 93 | - | 182 | 13 | 0 | - |
| Arthur Barrett | c Abid Ali b Solkar | 4 | - | 5 | 1 | 0 | - |
| Mike Findlay † | not out | 30 | - | 73 | 5 | 0 | - |
| Extras | (b 9, lb 5, nb 1) | 15 | | | | | |
| **TOTAL** | **136 Ov (RR: 2.83)** | **385/5** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 5 | 2 | 11 | 0 | 2.2 | 0 | 0 |
| Eknath Solkar | 22 | 4 | 56 | 2 | 2.54 | 0 | 0 |
| Bishan Bedi | 24 | 5 | 63 | 1 | 2.62 | 0 | 0 |
| Erapalli Prasanna | 21 | 5 | 72 | 0 | 3.42 | 0 | 0 |
| Srinivas Venkataraghavan | 37 | 8 | 94 | 1 | 2.54 | 0 | 0 |
| Salim Durani | 14 | 0 | 42 | 0 | 3 | 0 | 0 |
| Motganhalli Jaisimha | 13 | 1 | 32 | 0 | 2.46 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 387/10(158.4 Overs)

| | | | |
|---|---|---|---|
| **Dilip Sardesai** | 212 | **Vanburn Holder** | 4/60 (27.4) |
| **Eknath Solkar** | 61 | **Garry Sobers** | 2/57 (30) |

**WEST INDIES • 217/10(93.5 Overs)**

| | | | |
|---|---|---|---|
| **Rohan Kanhai** | 56 | **Erapalli Prasanna** | 4/65 (33) |
| **Roy Fredericks** | 45 | **Srinivas Venkataraghavan** | 3/46 (18) |

### 2ND INNINGS

**WEST INDIES** • 385/5(136 Overs)

| | | | |
|---|---|---|---|
| **Rohan Kanhai *** | 158 | **Eknath Solkar** | 2/56 (22) |
| **Garry Sobers** | 93 | **Srinivas Venkataraghavan** | 1/94 (37) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1970-71-62312/west-indies-vs-india-1st-test-63066/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1970-71 India vs WI 2nd test | |
|---|---|
| **Match centre** | Queen's Park Oval, Port of Spain, Trinidad |
| **Toss** | West Indies, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1970/71 |
| **Series result** | India led the 5-match series 1-0 |
| **Match number** | Test no. 683 |
| **Match days** | day (5-day match) |
| **Test debut** | Sunil Gavaskar |
| **Umpires** | Ralph Gosein<br>Stuart Ishmael |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | b Abid Ali | 0 | 1 | 1 | 0 | 0 | 0 |
| Steve Camacho | c Solkar b Bedi | 18 | - | - | - | 0 | - |
| Rohan Kanhai | c Solkar b Prasanna | 37 | - | - | - | 0 | - |
| Clive Lloyd | b Abid Ali | 7 | - | - | - | 0 | - |
| Charlie Davis | not out | 71 | - | - | - | 0 | - |
| Garry Sobers (c) | b Venkataraghavan | 29 | - | - | - | 0 | - |
| Arthur Barrett | c Solkar b Prasanna | 8 | - | - | - | 0 | - |
| Mike Findlay † | b Bedi | 1 | - | - | 0 | 0 | - |
| Vanburn Holder | c †Krishnamurthy b Bedi | 14 | - | - | - | 1 | - |
| Grayson Shillingford | c Solkar b Prasanna | 25 | - | - | - | 1 | - |
| Jack Noreiga | b Prasanna | 0 | - | - | 0 | 0 | - |
| Extras | (b 2, lb 2) | 4 | | | | | |
| **TOTAL** | **72.5 Ov (RR: 2.93)** | **214** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 20 | 4 | 54 | 2 | 2.7 | 0 | 0 |
| Eknath Solkar | 3 | 0 | 12 | 0 | 4 | 0 | 0 |
| Sunil Gavaskar | 1 | 0 | 9 | 0 | 9 | 0 | 0 |
| Bishan Bedi | 16 | 5 | 46 | 3 | 2.87 | 0 | 0 |
| Erapalli Prasanna | 19.5 | 3 | 54 | 4 | 2.72 | 0 | 0 |
| Srinivas Venkataraghavan | 13 | 0 | 35 | 1 | 2.69 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | b Shillingford | 44 | - | - | - | 0 | - |
| Sunil Gavaskar | c Lloyd b Noreiga | 65 | - | - | - | 0 | - |
| Salim Durani | c & b Noreiga | 9 | - | 30 | - | 0 | - |
| Dilip Sardesai | c Shillingford b Noreiga | 112 | - | 278 | 11 | 0 | - |
| Ajit Wadekar (c) | c Kanhai b Noreiga | 0 | 1 | 1 | 0 | 0 | 0 |
| Eknath Solkar | c & b Noreiga | 55 | - | 206 | - | 0 | - |
| Syed Abid Ali | c Shillingford b Noreiga | 20 | - | - | - | 0 | - |
| Srinivas Venkataraghavan | st †Findlay b Noreiga | 5 | - | - | - | 0 | - |
| Pochiah Krishnamurthy † | c sub b Noreiga | 0 | - | - | 0 | 0 | - |
| Erapalli Prasanna | not out | 10 | - | - | - | 0 | - |
| Bishan Bedi | c Holder b Noreiga | 4 | - | - | - | 0 | - |
| Extras | (b 18, lb 2, nb 8) | 28 | | | | | |
| **TOTAL** | **157.4 Ov (RR: 2.23)** | **352** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vanburn Holder | 19 | 8 | 37 | 0 | 1.94 | 0 | 0 |
| Grayson Shillingford | 20 | 3 | 45 | 1 | 2.25 | 0 | 0 |
| Garry Sobers | 28 | 7 | 65 | 0 | 2.32 | 0 | 0 |
| Jack Noreiga | 49.4 | 16 | 95 | 9 | 1.91 | 0 | 0 |
| Arthur Barrett | 37 | 13 | 65 | 0 | 1.75 | 0 | 0 |
| Charlie Davis | 3 | 1 | 11 | 0 | 3.66 | 0 | 0 |
| Clive Lloyd | 1 | 0 | 6 | 0 | 6 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | run out | 80 | - | - | - | 1 | - |
| Rohan Kanhai | c Venkataraghavan b Bedi | 27 | - | - | - | 0 | - |
| Charlie Davis | not out | 74 | - | 233 | 8 | 0 | - |
| Clive Lloyd | c Wadekar b Durani | 15 | - | - | - | 0 | - |
| Garry Sobers (c) | b Durani | 0 | - | - | 0 | 0 | - |
| Steve Camacho | b Venkataraghavan | 3 | - | - | 0 | 0 | - |
| Arthur Barrett | b Venkataraghavan | 19 | - | - | - | 0 | - |
| Mike Findlay † | c Solkar b Venkataraghavan | 0 | - | - | 0 | 0 | - |
| Vanburn Holder | b Venkataraghavan | 14 | - | - | - | 0 | - |
| Grayson Shillingford | c Durani b Venkataraghavan | 1 | - | - | 0 | 0 | - |
| Jack Noreiga | c Solkar b Bedi | 2 | - | - | 0 | 0 | - |
| Extras | (b 18, lb 7, nb 1) | 26 | | | | | |
| **TOTAL** | **110.5 Ov (RR: 2.35)** | **261** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 5 | 2 | 3 | 0 | 0.6 | 0 | 0 |
| Eknath Solkar | 7 | 2 | 19 | 0 | 2.71 | 0 | 0 |
| Bishan Bedi | 29.5 | 11 | 50 | 2 | 1.67 | 0 | 0 |
| Erapalli Prasanna | 16 | 5 | 47 | 0 | 2.93 | 0 | 0 |
| Srinivas Venkataraghavan | 36 | 11 | 95 | 5 | 2.63 | 0 | 0 |
| Salim Durani | 17 | 8 | 21 | 2 | 1.23 | 0 | 0 |

**India 2nd Innings (T: 124 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c sub b Barrett | 29 | - | - | 0 | - | |
| Sunil Gavaskar | not out | 67 | - | 7 | 0 | - | |
| Salim Durani | b Barrett | 0 | - | 0 | 0 | - | |
| Dilip Sardesai | c †Findlay b Barrett | 3 | - | 0 | 0 | - | |
| Syed Abid Ali | not out | 21 | - | - | 0 | - | |
| Extras | (b 2, lb 2, nb 1) | 5 | | | | | |
| **TOTAL** | **49.4 Ov (RR: 2.51)** | **125/3** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vanburn Holder | 2 | 0 | 12 | 0 | 6 | 0 | 0 |
| Grayson Shillingford | 6 | 2 | 13 | 0 | 2.16 | 0 | 0 |
| Garry Sobers | 15 | 5 | 16 | 0 | 1.06 | 0 | 0 |
| Jack Noreiga | 18 | 4 | 36 | 0 | 2 | 0 | 0 |
| Arthur Barrett | 8.4 | 0 | 43 | 3 | 4.96 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 214/10(72.5 Overs)

| | | | |
|---|---|---|---|
| **Charlie Davis *** | 71 | **Erapalli Prasanna** | 4/54 (19.5) |
| **Rohan Kanhai** | 37 | **Bishan Bedi** | 3/46 (16) |

**INDIA** • 352/10(157.4 Overs)

| | | | |
|---|---|---|---|
| **Dilip Sardesai** | 112 | **Jack Noreiga** | 9/95 (49.4) |
| **Sunil Gavaskar** | 65 | **Grayson Shillingford** | 1/45 (20) |

### 2ND INNINGS

**WEST INDIES** • 261/10(110.5 Overs)

| | | | |
|---|---|---|---|
| **Roy Fredericks** | 80 | **Srinivas Venkataraghavan** | 5/95 (36) |
| **Charlie Davis *** | 74 | **Salim Durani** | 2/21 (17) |

**INDIA** • 125/3(49.4 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar *** | 67 | **Arthur Barrett** | 3/43 (8.4) |
| **Ashok Mankad** | 29 | **Garry Sobers** | 0/16 (15) |

**India won by 7 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1970-71-62312/west-indies-vs-india-2nd-test-63067/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1970-71 Ind vs WI 3rd test | |
|---|---|
| **Match centre** | Bourda, Georgetown, Guyana |
| **Toss** | West Indies, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1970/71 |
| **Series result** | India led the 5-match series 1-0 |
| **Match number** | Test no. 684 |
| **Match days** | day (5-day match) |
| **Test debut** | Desmond Lewis<br>Keith Boyce |
| **Umpires** | Cecil Kippins<br>Ralph Gosein |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | c Abid Ali b Venkataraghavan | 47 | - | 192 | - | 0 | - |
| Joey Carew | c Mankad b Durani | 41 | - | 130 | - | 0 | - |
| Rohan Kanhai | c †Krishnamurthy b Bedi | 25 | - | 45 | - | 0 | - |
| Clive Lloyd | run out | 60 | - | - | - | 0 | - |
| Charlie Davis | lbw b Solkar | 34 | - | - | - | 0 | - |
| Garry Sobers (c) | c Venkataraghavan b Bedi | 4 | - | 25 | - | 0 | - |
| Desmond Lewis † | not out | 81 | - | 216 | 10 | 0 | - |
| Keith Boyce | c Gavaskar b Venkataraghavan | 9 | - | - | - | 0 | - |
| Grayson Shillingford | c Bedi b Venkataraghavan | 5 | - | - | - | 0 | - |
| Lance Gibbs | run out | 25 | - | 120 | - | 0 | - |
| Jack Noreiga | run out | 9 | - | - | - | 0 | - |
| Extras | (b 11, lb 9, nb 3) | 23 | | | | | |
| **TOTAL** | **158.2 Ov (RR: 2.29)** | **363** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 13.2 | 5 | 42 | 0 | 3.15 | 0 | 0 |
| Eknath Solkar | 17 | 3 | 34 | 1 | 2 | 0 | 0 |
| Srinivas Venkataraghavan | 59 | 14 | 128 | 3 | 2.16 | 0 | 0 |
| Bishan Bedi | 55 | 18 | 85 | 2 | 1.54 | 0 | 0 |
| Salim Durani | 14 | 3 | 51 | 1 | 3.64 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | b Noreiga | 40 | - | - | - | 0 | - |
| Sunil Gavaskar | c Carew b Sobers | 116 | - | 265 | 11 | 0 | - |
| Ajit Wadekar (c) | b Sobers | 16 | - | - | - | 0 | - |
| Gundappa Viswanath | b Boyce | 50 | - | - | - | 0 | - |
| Salim Durani | lbw b Sobers | 2 | - | - | 0 | 0 | - |
| Dilip Sardesai | run out | 45 | - | - | - | 0 | - |
| Eknath Solkar | run out | 16 | - | - | - | 0 | - |
| Syed Abid Ali | not out | 50 | - | - | - | 0 | - |
| Srinivas Venkataraghavan | lbw b Shillingford | 12 | - | - | - | 0 | - |
| Pochiah Krishnamurthy † | run out | 0 | - | - | 0 | 0 | - |
| Bishan Bedi | lbw b Boyce | 2 | - | - | 0 | 0 | - |
| Extras | (b 5, lb 6, nb 15, w 1) | 27 | | | | | |
| **TOTAL** | **167.4 Ov (RR: 2.24)** | **376** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Keith Boyce | 20.4 | 5 | 47 | 2 | 2.27 | 0 | 0 |
| Grayson Shillingford | 21 | 2 | 76 | 1 | 3.61 | 0 | 0 |
| Garry Sobers | 43 | 15 | 72 | 3 | 1.67 | 0 | 0 |
| Lance Gibbs | 39 | 17 | 61 | 0 | 1.56 | 0 | 0 |
| Jack Noreiga | 42 | 9 | 91 | 1 | 2.16 | 0 | 0 |
| Joey Carew | 2 | 0 | 2 | 0 | 1 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | lbw b Solkar | 5 | - | - | 0 | - | |
| Joey Carew | c Durani b Bedi | 45 | - | - | 0 | - | |
| Charlie Davis | not out | 125 | - | - | 0 | - | |
| Clive Lloyd | c†Krishnamurthy b Bedi | 9 | - | - | 0 | - | |
| Garry Sobers (c) | not out | 108 | - | - | 2 | - | |
| Extras | (b 5, lb 6, nb 4) | 15 | | | | | |
| **TOTAL** | **100 Ov (RR: 3.07)** | **307/3d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 14 | 2 | 55 | 0 | 3.92 | 0 | 0 |
| Eknath Solkar | 16 | 4 | 43 | 1 | 2.68 | 0 | 0 |
| Srinivas Venkataraghavan | 20 | 10 | 47 | 0 | 2.35 | 0 | 0 |
| Bishan Bedi | 26 | 9 | 55 | 2 | 2.11 | 0 | 0 |
| Salim Durani | 16 | 2 | 47 | 0 | 2.93 | 0 | 0 |
| Ashok Mankad | 5 | 0 | 33 | 0 | 6.6 | 0 | 0 |
| Ajit Wadekar | 3 | 0 | 12 | 0 | 4 | 0 | 0 |

**India 2nd Innings (T: 295 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | not out | 53 | - | 90 | - | 0 | - |
| Sunil Gavaskar | not out | 64 | - | 90 | - | 0 | - |
| Extras | (b 4, nb 1, w 1) | 6 | | | | | |
| **TOTAL** | **30 Ov (RR: 4.10)** | **123/0** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Keith Boyce | 2 | 0 | 12 | 0 | 6 | 0 | 0 |
| Grayson Shillingford | 2 | 0 | 13 | 0 | 6.5 | 0 | 0 |
| Garry Sobers | 5 | 1 | 14 | 0 | 2.8 | 0 | 0 |
| Lance Gibbs | 1 | 0 | 4 | 0 | 4 | 0 | 0 |
| Jack Noreiga | 10 | 0 | 30 | 0 | 3 | 0 | 0 |
| Clive Lloyd | 3 | 0 | 20 | 0 | 6.66 | 0 | 0 |
| Roy Fredericks | 4 | 0 | 9 | 0 | 2.25 | 0 | 0 |
| Charlie Davis | 3 | 0 | 15 | 0 | 5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 363/10(158.2 Overs)

| | | | |
|---|---|---|---|
| **Desmond Lewis *** | 81 | **Srinivas Venkataraghavan** | 3/128 (59) |
| **Clive Lloyd** | 60 | **Bishan Bedi** | 2/85 (55) |

**INDIA** • 376/10(167.4 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 116 | **Garry Sobers** | 3/72 (43) |
| **Gundappa Viswanath** | 50 | **Keith Boyce** | 2/47 (20.4) |

### 2ND INNINGS

**WEST INDIES** • 307/3(100 Overs)

| | | | |
|---|---|---|---|
| **Charlie Davis *** | 125 | **Bishan Bedi** | 2/55 (26) |
| **Garry Sobers *** | 108 | **Eknath Solkar** | 1/43 (16) |

**INDIA** • 123/0(30 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar *** | 64 | **Roy Fredericks** | 0/9 (4) |
| **Ashok Mankad *** | 53 | **Garry Sobers** | 0/14 (5) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1970-71-62312/west-indies-vs-india-3rd-test-63068/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1970-71 India vs WI 4th test | |
|---|---|
| **Match centre** | Kensington Oval, Bridgetown, Barbados |
| **Toss** | India, elected to field first |
| **Series** | India tour of West Indies |
| **Season** | 1970/71 |
| **Series result** | India led the 5-match series 1-0 |
| **Match number** | Test no. 685 |
| **Match days** | day (5-day match) |
| **Test debut** | Inshan Ali<br>Uton Dowe |
| **Umpires** | Cortez Jordan<br>Douglas Sang Hue |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | b Abid Ali | 1 | - | 15 | 0 | 0 | - |
| Desmond Lewis † | b Bedi | 88 | - | 260 | 10 | 0 | - |
| Rohan Kanhai | c Mankad b Venkataraghavan | 85 | - | 232 | 10 | 0 | - |
| Charlie Davis | c Venkataraghavan b Abid Ali | 79 | - | 225 | 9 | 0 | - |
| Garry Sobers (c) | not out | 178 | - | 340 | 19 | 1 | - |
| Clive Lloyd | c Mankad b Bedi | 19 | - | 25 | - | 0 | - |
| Maurice Foster | not out | 36 | - | 81 | - | 0 | - |
| Extras | (b 10, lb 4, nb 1) | 15 | | | | | |
| **TOTAL** | **171 Ov (RR: 2.92)** | **501/5d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 31 | 1 | 127 | 2 | 4.09 | 0 | 0 |
| Eknath Solkar | 19 | 4 | 40 | 0 | 2.1 | 0 | 0 |
| Motganhalli Jaisimha | 10 | 2 | 32 | 0 | 3.2 | 0 | 0 |
| Bishan Bedi | 54 | 15 | 124 | 2 | 2.29 | 0 | 0 |
| Srinivas Venkataraghavan | 57 | 12 | 163 | 1 | 2.85 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c †Lewis b Holder | 6 | - | - | - | 0 | - |
| Sunil Gavaskar | c Holder b Dowe | 1 | - | - | 0 | 0 | - |
| Pochiah Krishnamurthy † | c Ali b Dowe | 1 | - | - | 0 | 0 | - |
| Ajit Wadekar (c) | c †Lewis b Sobers | 28 | - | - | - | 0 | - |
| Gundappa Viswanath | c †Lewis b Sobers | 25 | - | - | - | 0 | - |
| Dilip Sardesai | lbw b Holder | 150 | - | 360 | 20 | 0 | - |
| Motganhalli Jaisimha | b Dowe | 0 | - | - | 0 | 0 | - |
| Eknath Solkar | c †Lewis b Dowe | 65 | - | 240 | - | 0 | - |
| Syed Abid Ali | run out | 9 | - | - | - | 0 | - |
| Srinivas Venkataraghavan | b Shepherd | 12 | - | - | - | 0 | - |
| Bishan Bedi | not out | 20 | - | - | - | 0 | - |
| Extras | (b 6, lb 6, nb 18) | 30 | | | | | |
| **TOTAL** | **125.4 Ov (RR: 2.76)** | **347** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vanburn Holder | 25.4 | 7 | 70 | 2 | 2.72 | 0 | 0 |
| Uton Dowe | 23 | 7 | 69 | 4 | 3 | 0 | 0 |
| John Shepherd | 24 | 4 | 54 | 1 | 2.25 | 0 | 0 |
| Garry Sobers | 20 | 9 | 34 | 2 | 1.7 | 0 | 0 |
| Inshan Ali | 20 | 4 | 60 | 0 | 3 | 0 | 0 |
| Maurice Foster | 11 | 3 | 28 | 0 | 2.54 | 0 | 0 |
| Charlie Davis | 2 | 0 | 2 | 0 | 1 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Roy Fredericks | b Venkataraghavan | 48 | - | - | 0 | - | |
| Desmond Lewis † | b Abid Ali | 14 | - | - | 0 | - | |
| Rohan Kanhai | c †Krishnamurthy b Solkar | 11 | - | - | 0 | - | |
| Clive Lloyd | c Venkataraghavan b Abid Ali | 43 | - | - | 0 | - | |
| Garry Sobers (c) | c Bedi b Abid Ali | 9 | - | - | 0 | - | |
| John Shepherd | c Solkar b Venkataraghavan | 3 | - | 0 | 0 | - | |
| Maurice Foster | not out | 24 | - | - | 0 | - | |
| Charlie Davis | not out | 22 | - | - | 0 | - | |
| Extras | (b 2, lb 3, nb 1) | 6 | | | | | |
| **TOTAL** | **43 Ov (RR: 4.18)** | **180/6d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 21 | 3 | 70 | 3 | 3.33 | 0 | 0 |
| Eknath Solkar | 14 | 0 | 73 | 1 | 5.21 | 0 | 0 |
| Bishan Bedi | 1 | 0 | 6 | 0 | 6 | 0 | 0 |
| Srinivas Venkataraghavan | 7 | 0 | 25 | 2 | 3.57 | 0 | 0 |

**India 2nd Innings (T: 335 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ashok Mankad | c Shepherd b Ali | 8 | - | 67 | - | 0 | - |
| Sunil Gavaskar | not out | 117 | - | 315 | 10 | 1 | - |
| Ajit Wadekar (c) | c Lloyd b Sobers | 17 | - | - | - | 0 | - |
| Gundappa Viswanath | c Shepherd b Sobers | 0 | - | - | 0 | 0 | - |
| Motganhalli Jaisimha | lbw b Dowe | 17 | - | 97 | - | 0 | - |
| Dilip Sardesai | c Fredericks b Shepherd | 24 | - | - | - | 0 | - |
| Eknath Solkar | not out | 10 | - | - | - | 0 | - |
| Extras | (b 2, lb 8, nb 17, w 1) | 28 | | | | | |
| **TOTAL** | **103 Ov (RR: 2.14)** | **221/5** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Vanburn Holder | 8 | 4 | 13 | 0 | 1.62 | 0 | 0 |
| Uton Dowe | 11 | 5 | 22 | 1 | 2 | 0 | 0 |
| John Shepherd | 20 | 7 | 36 | 1 | 1.8 | 0 | 0 |
| Garry Sobers | 23 | 8 | 31 | 2 | 1.34 | 0 | 0 |
| Inshan Ali | 18 | 1 | 65 | 1 | 3.61 | 0 | 0 |
| Maurice Foster | 14 | 7 | 10 | 0 | 0.71 | 0 | 0 |
| Charlie Davis | 3 | 2 | 1 | 0 | 0.33 | 0 | 0 |
| Clive Lloyd | 4 | 0 | 13 | 0 | 3.25 | 0 | 0 |
| Roy Fredericks | 1 | 0 | 1 | 0 | 1 | 0 | 0 |
| Rohan Kanhai | 1 | 0 | 1 | 0 | 1 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 501/5(171 Overs)

| | | | |
|---|---|---|---|
| **Garry Sobers *** | 178 | **Bishan Bedi** | 2/124 (54) |
| **Desmond Lewis** | 88 | **Syed Abid Ali** | 2/127 (31) |

**INDIA** • 347/10(125.4 Overs)

| | | | |
|---|---|---|---|
| **Dilip Sardesai** | 150 | **Uton Dowe** | 4/69 (23) |
| **Eknath Solkar** | 65 | **Garry Sobers** | 2/34 (20) |

### 2ND INNINGS

**WEST INDIES** • 180/6(43 Overs)

| | | | |
|---|---|---|---|
| **Roy Fredericks** | 48 | **Syed Abid Ali** | 3/70 (21) |
| **Clive Lloyd** | 43 | **Srinivas Venkataraghavan** | 2/25 (7) |

**INDIA** • 221/5(103 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar *** | 117 | **Garry Sobers** | 2/31 (23) |
| **Dilip Sardesai** | 24 | **John Shepherd** | 1/36 (20) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1970-71-62312/west-indies-vs-india-4th-test-63069/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1970-71 India vs WI 5th test | |
|---|---|
| **Match centre** | Queen's Park Oval, Port of Spain, Trinidad |
| **Toss** | India, elected to bat first |
| **Series** | India tour of West Indies |
| **Season** | 1970/71 |
| **Series result** | India won the 5-match series 1-0 |
| **Match number** | Test no. 686 |
| **Match days** | day (6-day match) |
| **Umpires** | Douglas Sang Hue<br>Ralph Gosein |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | c Davis b Sobers | 10 | - | 40 | - | 0 | - |
| Sunil Gavaskar | c †Lewis b Holford | 124 | - | 392 | 11 | 0 | - |
| Ajit Wadekar (c) | c Sobers b Shepherd | 28 | - | 50 | - | 0 | - |
| Dilip Sardesai | c †Lewis b Holford | 75 | - | 130 | - | 0 | - |
| Gundappa Viswanath | c †Lewis b Shepherd | 22 | - | - | - | 0 | - |
| Motganhalli Jaisimha | c Carew b Dowe | 0 | - | - | 0 | 0 | - |
| Eknath Solkar | c sub b Dowe | 3 | - | - | 0 | 0 | - |
| Srinivas Venkataraghavan | c Carew b Shepherd | 51 | - | - | - | 0 | - |
| Pochiah Krishnamurthy † | c †Lewis b Noreiga | 20 | - | - | - | 0 | - |
| Erapalli Prasanna | c Lloyd b Holford | 16 | - | - | - | 0 | - |
| Bishan Bedi | not out | 1 | - | - | 0 | 0 | - |
| Extras | (lb 1, nb 9) | 10 | | | | | |
| **TOTAL** | **133.3 Ov (RR: 2.69)** | **360** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Garry Sobers | 13 | 3 | 30 | 1 | 2.3 | 0 | 0 |
| Uton Dowe | 29 | 1 | 99 | 2 | 3.41 | 0 | 0 |
| John Shepherd | 35 | 7 | 78 | 3 | 2.22 | 0 | 0 |
| Charlie Davis | 10 | 0 | 28 | 0 | 2.8 | 0 | 0 |
| Jack Noreiga | 16 | 3 | 43 | 1 | 2.68 | 0 | 0 |
| David Holford | 28.3 | 5 | 68 | 3 | 2.38 | 0 | 0 |
| Maurice Foster | 2 | 0 | 4 | 0 | 2 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Joey Carew | c Wadekar b Prasanna | 28 | - | - | - | 0 | - |
| Desmond Lewis † | c †Krishnamurthy b Bedi | 72 | - | 240 | - | 0 | - |
| Rohan Kanhai | run out | 13 | - | - | - | 0 | - |
| Charlie Davis | c Solkar b Venkataraghavan | 105 | - | 330 | - | 0 | - |
| Clive Lloyd | c Venkataraghavan b Prasanna | 6 | - | - | - | 0 | - |
| Garry Sobers (c) | b Prasanna | 132 | - | - | - | 1 | - |
| Maurice Foster | b Abid Ali | 99 | - | - | - | 0 | - |
| David Holford | st †Krishnamurthy b Venkataraghavan | 44 | - | 90 | - | 0 | - |
| John Shepherd | c Abid Ali b Venkataraghavan | 0 | - | - | 0 | 0 | - |
| Uton Dowe | lbw b Venkataraghavan | 3 | - | - | 0 | 0 | - |
| Jack Noreiga | not out | 0 | - | - | 0 | 0 | - |
| Extras | (b 14, lb 8, nb 2) | 24 | | | | | |
| **TOTAL** | **216.3 Ov (RR: 2.42)** | **526** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 31 | 7 | 58 | 1 | 1.87 | 0 | 0 |
| Eknath Solkar | 11 | 1 | 35 | 0 | 3.18 | 0 | 0 |
| Bishan Bedi | 71 | 19 | 163 | 1 | 2.29 | 0 | 0 |
| Erapalli Prasanna | 65 | 15 | 146 | 3 | 2.24 | 0 | 0 |
| Srinivas Venkataraghavan | 37.3 | 6 | 100 | 4 | 2.66 | 0 | 0 |
| Motganhalli Jaisimha | 1 | 1 | 0 | 0 | 0 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | lbw b Sobers | 3 | - | - | 0 | 0 | - |
| Sunil Gavaskar | b Shepherd | 220 | - | 529 | 22 | 0 | - |
| Ajit Wadekar (c) | c Shepherd b Noreiga | 54 | - | - | - | 0 | - |
| Dilip Sardesai | c & b Foster | 21 | - | - | - | 0 | - |
| Gundappa Viswanath | b Sobers | 38 | - | - | - | 0 | - |
| Motganhalli Jaisimha | lbw b Shepherd | 23 | - | - | - | 0 | - |
| Eknath Solkar | c Sobers b Noreiga | 14 | - | - | - | 0 | - |
| Srinivas Venkataraghavan | b Noreiga | 21 | - | - | - | 0 | - |
| Pochiah Krishnamurthy † | c sub b Noreiga | 2 | - | - | 0 | 0 | - |
| Erapalli Prasanna | not out | 10 | - | - | - | 0 | - |
| Bishan Bedi | c Sobers b Noreiga | 5 | - | - | - | 0 | - |
| Extras | (b 6, lb 8, nb 2) | 16 | | | | | |
| **TOTAL** | **197.4 Ov (RR: 2.16)** | **427** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Garry Sobers | 42 | 14 | 82 | 2 | 1.95 | 0 | 0 |
| Uton Dowe | 22 | 2 | 55 | 0 | 2.5 | 0 | 0 |
| John Shepherd | 24 | 8 | 45 | 2 | 1.87 | 0 | 0 |
| Charlie Davis | 10 | 2 | 12 | 0 | 1.2 | 0 | 0 |
| Jack Noreiga | 53.4 | 8 | 129 | 5 | 2.4 | 0 | 0 |
| David Holford | 27 | 3 | 63 | 0 | 2.33 | 0 | 0 |
| Maurice Foster | 12 | 4 | 10 | 1 | 0.83 | 0 | 0 |
| Joey Carew | 7 | 2 | 15 | 0 | 2.14 | 0 | 0 |

**West Indies 2nd Innings (T: 262 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Joey Carew | run out | 4 | - | - | - | 0 | - |
| John Shepherd | c & b Abid Ali | 9 | - | - | - | 0 | - |
| Clive Lloyd | c Wadekar b Venkataraghavan | 64 | - | - | - | 0 | - |
| Rohan Kanhai | b Abid Ali | 21 | - | - | - | 0 | - |
| Garry Sobers (c) | b Abid Ali | 0 | 1 | 1 | 0 | 0 | 0 |
| Maurice Foster | run out | 18 | - | - | - | 0 | - |
| David Holford | c Bedi b Solkar | 9 | - | - | - | 0 | - |
| Charlie Davis | c Viswanath b Venkataraghavan | 19 | - | - | - | 0 | - |
| Desmond Lewis † | not out | 4 | - | - | - | 0 | - |
| Uton Dowe | not out | 0 | 3 | 5 | 0 | 0 | 0 |
| Extras | (b 9, lb 8) | 17 | | | | | |
| **TOTAL** | **40 Ov (RR: 4.12)** | **165/8** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Syed Abid Ali | 15 | 1 | 73 | 3 | 4.86 | 0 | 0 |
| Eknath Solkar | 13 | 1 | 40 | 1 | 3.07 | 0 | 0 |
| Bishan Bedi | 2 | 1 | 1 | 0 | 0.5 | 0 | 0 |
| Erapalli Prasanna | 5 | 0 | 23 | 0 | 4.6 | 0 | 0 |
| Srinivas Venkataraghavan | 5 | 1 | 11 | 2 | 2.2 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 360/10(133.3 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 124 | **John Shepherd** | 3/78 (35) |
| **Dilip Sardesai** | 75 | **David Holfor** | 3/68 (28.3) |

**WEST INDIES** • 526/10(216.3 Overs)

| | | | |
|---|---|---|---|
| **Garry Sobers** | 132 | **Srinivas Venkataraghavan** | 4/100 (37.3) |
| **Charlie Davis** | 105 | **Erapalli Prasanna** | 3/146 (65) |

### 2ND INNINGS

**INDIA** • 427/10(197.4 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 220 | **Jack Noreiga** | 5/129 (53.4) |
| **Ajit Wadekar** | 54 | **John Shepherd** | 2/45 (24) |

**WEST INDIES** • 165/8(40 Overs)

| | | | |
|---|---|---|---|
| **Clive Lloyd** | 64 | **Syed Abid Ali** | 3/73 (15) |
| **Rohan Kanhai** | 21 | **Srinivas Venkataraghavan** | 2/11 (5) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-west-indies-1970-71-62312/west-indies-vs-india-5th-test-63070/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 1st test | |
|---|---|
| **Match centre** | Wankhede Stadium, Bombay |
| **Toss** | West Indies, elected to field first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | 6-match series level 0-0 |
| **Match number** | Test no. 835 |
| **Match days** | day (5-day match) |
| **Umpires** | B Satyaji Rao |
| | SN Hanumantha Rao |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | b Clarke | 205 | 342 | 397 | 29 | 2 | 59.94 |
| Chetan Chauhan | c Greenidge b Holder | 52 | 167 | 219 | 0 | 0 | 31.13 |
| Mohinder Amarnath | b Clarke | 4 | 17 | 18 | 0 | 0 | 23.52 |
| Gundappa Viswanath | c Bacchus b Parry | 52 | 125 | 150 | 7 | 0 | 41.6 |
| Dilip Vengsarkar | lbw b Phillip | 11 | 24 | 26 | 0 | 0 | 45.83 |
| Syed Kirmani † | b Clarke | 17 | 13 | 25 | 0 | 0 | 130.76 |
| Kapil Dev | c Bacchus b Holder | 42 | 68 | 77 | 0 | 0 | 61.76 |
| Karsan Ghavri | not out | 15 | 36 | 59 | 0 | 1 | 41.66 |
| Srinivas Venkataraghavan | c †Murray b Clarke | 0 | 4 | 4 | 0 | 0 | 0 |
| Bishan Bedi | c & b Holder | 2 | 8 | 19 | 0 | 0 | 25 |
| Bhagwath Chandrasekhar | b Holder | 1 | 8 | 13 | 0 | 0 | 12.5 |
| Extras | (b 6, lb 4, nb 13) | 23 | | | | | |
| **TOTAL** | **137 Ov (RR: 3.09)** | **424** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Norbert Phillip | 22 | 4 | 67 | 1 | 3.04 | 0 | 0 |
| Sylvester Clarke | 42 | 9 | 98 | 4 | 2.33 | 0 | 0 |
| Vanburn Holder | 27 | 3 | 94 | 4 | 3.48 | 0 | 0 |
| Derick Parry | 28 | 4 | 100 | 1 | 3.57 | 0 | 0 |
| Raphick Jumadeen | 17 | 3 | 39 | 0 | 2.29 | 0 | 0 |
| Alvin Kallicharran | 1 | 0 | 3 | 0 | 3 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Alvin Greenidge | c Venkataraghavan b Ghavri | 0 | 8 | 17 | 0 | 0 | 0 |
| Basil Williams | b Ghavri | 0 | 1 | 3 | 0 | 0 | 0 |
| Larry Gomes | b Chandrasekhar | 63 | 117 | 133 | 8 | 0 | 53.84 |
| Alvin Kallicharran (c) | lbw b Kapil Dev | 187 | 315 | 367 | 25 | 0 | 59.36 |
| Faoud Bacchus | b Chandrasekhar | 11 | 15 | 31 | 2 | 0 | 73.33 |
| David Murray † | lbw b Chandrasekhar | 84 | 258 | 295 | 8 | 0 | 32.55 |
| Derick Parry | c †Kirmani b Chandrasekhar | 55 | 114 | 164 | 4 | 0 | 48.24 |
| Norbert Phillip | c Vengsarkar b Venkataraghavan | 26 | 47 | 47 | 3 | 0 | 55.31 |
| Vanburn Holder | c Vengsarkar b Chandrasekhar | 14 | 21 | 36 | 1 | 0 | 66.66 |
| Raphick Jumadeen | not out | 2 | 20 | 23 | 0 | 0 | 10 |
| Sylvester Clarke | c Venkataraghavan b Bedi | 8 | 12 | 9 | 0 | 1 | 66.66 |
| Extras | (b 22, lb 13, nb 8) | 43 | | | | | |
| **TOTAL** | **161 Ov (RR: 3.06)** | **493** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 19 | 3 | 70 | 1 | 3.68 | 0 | 0 |
| Karsan Ghavri | 25 | 3 | 71 | 2 | 2.84 | 0 | 0 |
| Srinivas Venkataraghavan | 34 | 12 | 77 | 1 | 2.26 | 0 | 0 |
| Bishan Bedi | 36 | 7 | 102 | 1 | 2.83 | 0 | 0 |
| Bhagwath Chandrasekhar | 43 | 7 | 116 | 5 | 2.69 | 0 | 0 |
| Chetan Chauhan | 1 | 0 | 2 | 0 | 2 | 0 | 0 |
| Mohinder Amarnath | 3 | 0 | 12 | 0 | 4 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c †Murray b Clarke | 73 | 133 | 155 | 13 | 0 | 54.88 |
| Chetan Chauhan | c †Murray b Parry | 84 | 188 | 215 | 13 | 0 | 44.68 |
| Mohinder Amarnath | not out | 37 | 126 | 119 | 5 | 0 | 29.36 |
| Dilip Vengsarkar | not out | 10 | 69 | 59 | 1 | 0 | 14.49 |
| Extras | (b 4, lb 7, nb 9) | 20 | | | | | |
| **TOTAL** | **84.5 Ov (RR: 2.64)** | **224/2** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Norbert Phillip | 6 | 2 | 19 | 0 | 3.16 | 0 | 0 |
| Sylvester Clarke | 16 | 2 | 53 | 1 | 3.31 | 0 | 0 |
| Vanburn Holder | 7 | 2 | 15 | 0 | 2.14 | 0 | 0 |
| Derick Parry | 27 | 7 | 77 | 1 | 2.85 | 0 | 0 |
| Raphick Jumadeen | 21 | 6 | 32 | 0 | 1.52 | 0 | 0 |
| Alvin Kallicharran | 4.5 | 2 | 6 | 0 | 1.24 | 0 | 0 |
| Larry Gomes | 3 | 2 | 2 | 0 | 0.66 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 424/10(137 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 205 (342) | **Sylvester Clarke** | 4/98 (42) |
| **Gundappa Viswanath** | 52 (125) | **Vanburn Holder** | 4/94 (27) |

**WEST INDIES** • 493/10(161 Overs)

| | | | |
|---|---|---|---|
| **Alvin Kallicharran** | 187 (315) | **Bhagwath Chandrasekhar** | 5/116 (43) |
| **David Murray** | 84 (258) | **Karsan Ghavri** | 2/71 (25) |

### 2ND INNINGS

**INDIA** • 224/2(84.5 Overs)

| | | | |
|---|---|---|---|
| **Chetan Chauhan** | 84 (188) | **Derick Parry** | 1/77 (27) |
| **Sunil Gavaskar** | 73 (133) | **Sylvester Clarke** | 1/53 (16) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-1st-test-63226/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 2nd test | |
|---|---|
| **Match centre** | Karnataka State Cricket Association Stadium, Bangalore |
| **Toss** | West Indies, elected to bat first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | 6-match series level 0-0 |
| **Match number** | Test no. 837 |
| **Match days** | day (5-day match) |
| **Test debut** | Malcolm Marshall |
| **Umpires** | Mohammad Ghouse |
| | Swaroop Kishen |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Basil Williams | st †Kirmani b Bedi | 44 | - | - | - | 0 | - |
| Faoud Bacchus | b Bedi | 96 | - | - | - | 0 | - |
| Larry Gomes | c & b Chandrasekhar | 51 | - | - | - | 0 | - |
| Alvin Kallicharran (c) | c Viswanath b Ghavri | 71 | - | - | - | 0 | - |
| David Murray † | c †Kirmani b Ghavri | 14 | - | - | - | 0 | - |
| Sew Shivnarine | b Venkataraghavan | 62 | - | - | 9 | 0 | - |
| Vanburn Holder | b Kapil Dev | 27 | - | 55 | - | 0 | - |
| Derick Parry | not out | 41 | - | - | - | 0 | - |
| Malcolm Marshall | lbw b Chandrasekhar | 0 | - | - | 0 | 0 | - |
| Norbert Phillip | run out | 26 | - | - | - | 0 | - |
| Sylvester Clarke | c & b Bedi | 0 | - | - | 0 | 0 | - |
| Extras | (lb 3, nb 2) | 5 | | | | | |
| **TOTAL** | **140 Ov (RR: 3.12)** | **437** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 20 | 5 | 79 | 1 | 3.95 | 0 | 0 |
| Karsan Ghavri | 16 | 1 | 77 | 2 | 4.81 | 0 | 0 |
| Bishan Bedi | 29 | 7 | 98 | 3 | 3.37 | 0 | 0 |
| Bhagwath Chandrasekhar | 33 | 4 | 94 | 2 | 2.84 | 0 | 0 |
| Srinivas Venkataraghavan | 41 | 15 | 74 | 1 | 1.8 | 0 | 0 |
| Anshuman Gaekwad | 1 | 0 | 10 | 0 | 10 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c Shivnarine b Clarke | 0 | 1 | 1 | 0 | 0 | 0 |
| Anshuman Gaekwad | b Parry | 87 | - | - | - | 0 | - |
| Dilip Vengsarkar | c †Murray b Phillip | 73 | - | - | - | 0 | - |
| Gundappa Viswanath | c Kallicharran b Clarke | 70 | - | - | - | 0 | - |
| Chetan Chauhan | c Parry b Marshall | 15 | - | - | - | 0 | - |
| Syed Kirmani † | c Kallicharran b Phillip | 15 | - | - | - | 0 | - |
| Kapil Dev | c †Murray b Clarke | 12 | - | - | - | 0 | - |
| Karsan Ghavri | b Clarke | 43 | - | - | - | 0 | - |
| Srinivas Venkataraghavan | c Phillip b Clarke | 11 | - | - | - | 0 | - |
| Bishan Bedi | c Shivnarine b Phillip | 18 | - | - | - | 0 | - |
| Bhagwath Chandrasekhar | not out | 0 | - | - | 0 | 0 | - |
| Extras | (b 1, lb 5, nb 21) | 27 | | | | | |
| **TOTAL** | **116.2 Ov (RR: 3.18)** | **371** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 34.2 | 3 | 126 | 5 | 3.66 | 0 | 0 |
| Norbert Phillip | 25 | 6 | 86 | 3 | 3.44 | 0 | 0 |
| Malcolm Marshall | 18 | 2 | 53 | 1 | 2.94 | 0 | 0 |
| Vanburn Holder | 24 | 3 | 55 | 0 | 2.29 | 0 | 0 |
| Derick Parry | 12 | 6 | 22 | 1 | 1.83 | 0 | 0 |
| Sew Shivnarine | 3 | 2 | 2 | 0 | 0.66 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Basil Williams | c Gavaskar b Ghavri | 20 | - | - | - | 0 | - |
| Faoud Bacchus | c Chauhan b Ghavri | 4 | - | - | - | 0 | - |
| Larry Gomes | c Chauhan b Ghavri | 82 | - | 265 | - | 0 | - |
| Alvin Kallicharran (c) | b Ghavri | 21 | - | - | - | 0 | - |
| David Murray † | b Kapil Dev | 9 | - | - | - | 0 | - |
| Sew Shivnarine | c Chauhan b Kapil Dev | 0 | - | - | 0 | 0 | - |
| Derick Parry | c †Kirmani b Bedi | 38 | - | - | - | 0 | - |
| Norbert Phillip | not out | 13 | - | - | - | 0 | - |
| Malcolm Marshall | b Ghavri | 5 | - | - | - | 0 | - |
| Vanburn Holder | not out | 0 | - | - | 0 | 0 | - |
| Extras | (b 1, lb 3, nb 4) | 8 | | | | | |
| **TOTAL** | **82 Ov (RR: 2.43)** | **200/8** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 11 | 1 | 30 | 2 | 2.72 | 0 | 0 |
| Karsan Ghavri | 24 | 8 | 51 | 5 | 2.12 | 0 | 0 |
| Bishan Bedi | 19 | 8 | 33 | 1 | 1.73 | 0 | 0 |
| Bhagwath Chandrasekhar | 12 | 2 | 39 | 0 | 3.25 | 0 | 0 |
| Srinivas Venkataraghavan | 16 | 5 | 39 | 0 | 2.43 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 437/10(140 Overs)

| | | | |
|---|---|---|---|
| **Faoud Bacchus** | 96 | **Bishan Bedi** | 3/98 (29) |
| **Alvin Kallicharran** | 71 | **Bhagwath Chandrasekhar** | 2/94 (33) |

**INDIA** • 371/10(116.2 Overs)

| | | | |
|---|---|---|---|
| **Anshuman Gaekwad** | 87 | **Sylvester Clarke** | 5/126 (34.2) |
| **Dilip Vengsarkar** | 73 | **Norbert Phillip** | 3/86 (25) |

### 2ND INNINGS

**WEST INDIES** • 200/8(82 Overs)

| | | | |
|---|---|---|---|
| **Larry Gomes** | 82 | **Karsan Ghavri** | 5/51 (24) |
| **Derick Parry** | 38 | **Kapil Dev** | 2/30 (11) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-2nd-test-63227/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 3rd test | |
|---|---|
| **Match centre** | Eden Gardens, Calcutta |
| **Toss** | India, elected to bat first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | 6-match series level 0-0 |
| **Match number** | Test no. 839 |
| **Match days** | day (5-day match) |
| **Test debut** | Bobjee Narasimha Rao |
| **Umpires** | Ram Punjabi |
| | SN Hanumantha Rao |

**India 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c Bacchus b Phillip | 107 | - | - | 0 | - |
| Chetan Chauhan | b Clarke | 11 | - | - | 0 | - |
| Anshuman Gaekwad | c †Murray b Marshall | 7 | - | - | 0 | - |
| Gundappa Viswanath | b Phillip | 32 | - | - | 0 | - |
| Dilip Vengsarkar | c Williams b Parry | 42 | - | - | 0 | - |
| Bobjee Narasimha Rao | c Gomes b Parry | 1 | - | 0 | 0 | - |
| Karsan Ghavri | c Marshall b Phillip | 5 | - | - | 0 | - |
| Syed Kirmani † | lbw b Phillip | 0 | - | 0 | 0 | - |
| Kapil Dev | b Parry | 61 | 62 | 9 | 1 | 98.38 |
| Srinivas Venkataraghavan | lbw b Holder | 7 | - | - | 0 | - |
| Bishan Bedi | not out | 4 | - | - | 0 | - |
| Extras | (b 3, lb 2, nb 18) | 23 | | | | |
| **TOTAL** | **104.3 Ov (RR: 2.87)** | **300** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 27 | 8 | 70 | 1 | 2.59 | 0 | 0 |
| Norbert Phillip | 22 | 6 | 64 | 4 | 2.9 | 0 | 0 |
| Malcolm Marshall | 12 | 3 | 44 | 1 | 3.66 | 0 | 0 |
| Vanburn Holder | 21 | 5 | 48 | 1 | 2.28 | 0 | 0 |
| Larry Gomes | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Derick Parry | 20.3 | 7 | 51 | 3 | 2.48 | 0 | 0 |
| Sew Shivnarine | 1 | 1 | 0 | 0 | 0 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Basil Williams | c & b Ghavri | 111 | - | 214 | - | 0 | - |
| Faoud Bacchus | b Ghavri | 26 | - | - | - | 0 | - |
| Larry Gomes | b Venkataraghavan | 8 | - | - | - | 0 | - |
| Alvin Kallicharran (c) | c Narasimha Rao b Venkataraghavan | 55 | - | - | - | 0 | - |
| Vanburn Holder | c Narasimha Rao b Venkataraghavan | 3 | - | - | 0 | 0 | - |
| David Murray † | c Kapil Dev b Venkataraghavan | 2 | - | - | 0 | 0 | - |
| Sew Shivnarine | c sub b Ghavri | 48 | - | - | - | 0 | - |
| Derick Parry | b Bedi | 4 | - | - | - | 0 | - |
| Norbert Phillip | lbw b Kapil Dev | 47 | - | - | - | 1 | - |
| Malcolm Marshall | c †Kirmani b Kapil Dev | 1 | - | - | 0 | 0 | - |
| Sylvester Clarke | not out | 4 | - | - | - | 0 | - |
| Extras | (b 5, lb 9, nb 4) | 18 | | | | | |
| **TOTAL** | **117.4 Ov (RR: 2.77)** | **327** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 20.4 | 3 | 88 | 2 | 4.25 | 0 | 0 |
| Karsan Ghavri | 29 | 5 | 74 | 3 | 2.55 | 0 | 0 |
| Bishan Bedi | 24 | 4 | 59 | 1 | 2.45 | 0 | 0 |
| Srinivas Venkataraghavan | 33 | 15 | 55 | 4 | 1.66 | 0 | 0 |
| Bobjee Narasimha Rao | 11 | 0 | 33 | 0 | 3 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | not out | 182 | - | - | - | 0 | - |
| Anshuman Gaekwad | b Clarke | 5 | - | - | - | 0 | - |
| Dilip Vengsarkar | not out | 157 | - | 379 | - | 1 | - |
| Extras | (b 1, lb 4, nb 12) | 17 | | | | | |
| **TOTAL** | **93 Ov (RR: 3.88)** | **361/1d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 28 | 4 | 104 | 1 | 3.71 | 0 | 0 |
| Norbert Phillip | 16 | 0 | 81 | 0 | 5.06 | 0 | 0 |
| Malcolm Marshall | 14 | 3 | 45 | 0 | 3.21 | 0 | 0 |
| Vanburn Holder | 20 | 3 | 59 | 0 | 2.95 | 0 | 0 |
| Larry Gomes | 1 | 0 | 3 | 0 | 3 | 0 | 0 |
| Derick Parry | 13 | 3 | 50 | 0 | 3.84 | 0 | 0 |
| Sew Shivnarine | 1 | 0 | 2 | 0 | 2 | 0 | 0 |

**West Indies 2nd Innings (T: 335 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Faoud Bacchus | c & b Ghavri | 20 | - | - | - | 0 | - |
| David Murray † | st †Kirmani b Venkataraghavan | 66 | - | - | - | 0 | - |
| Larry Gomes | b Venkataraghavan | 5 | - | - | - | 0 | - |
| Alvin Kallicharran (c) | c Viswanath b Narasimha Rao | 46 | - | - | - | 0 | - |
| Sew Shivnarine | not out | 36 | - | 126 | - | 0 | - |
| Derick Parry | c Gavaskar b Venkataraghavan | 0 | - | - | 0 | 0 | - |
| Basil Williams | b Ghavri | 11 | - | - | - | 0 | - |
| Norbert Phillip | lbw b Ghavri | 0 | 1 | 1 | 0 | 0 | 0 |
| Vanburn Holder | b Ghavri | 4 | - | - | - | 0 | - |
| Malcolm Marshall | lbw b Bedi | 1 | - | - | 0 | 0 | - |
| Sylvester Clarke | not out | 0 | 8 | - | 0 | 0 | 0 |
| Extras | (b 2, lb 4, nb 2) | 8 | | | | | |
| **TOTAL** | **105.1 Ov (RR: 1.87)** | **197/9** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 13 | 6 | 21 | 0 | 1.61 | 0 | 0 |
| Karsan Ghavri | 23 | 8 | 46 | 4 | 2 | 0 | 0 |
| Bishan Bedi | 22 | 14 | 32 | 1 | 1.45 | 0 | 0 |
| Srinivas Venkataraghavan | 30 | 13 | 47 | 3 | 1.56 | 0 | 0 |
| Bobjee Narasimha Rao | 17.1 | 6 | 43 | 1 | 2.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 300/10(104.3 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 107 | **Norbert Phillip** | 4/64 (22) |
| **Kapil Dev** | 61 (62) | **Derick Parry** | 3/51 (20.3) |

**WEST INDIES** • 327/10(117.4 Overs)

| | | | |
|---|---|---|---|
| **Basil Williams** | 111 | **Srinivas Venkataraghavan** | 4/55 (33) |
| **Alvin Kallicharran** | 55 | **Karsan Ghavri** | 3/74 (29) |

### 2ND INNINGS

**INDIA** • 361/1(93 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar *** | 182 | **Sylvester Clarke** | 1/104 (28) |
| **Dilip Vengsarkar *** | 157 | **Sew Shivnarine** | 0/2 (1) |

**WEST INDIES** • 197/9(105.1 Overs)

| | | | |
|---|---|---|---|
| **David Murray** | 66 | **Karsan Ghavri** | 4/46 (23) |
| **Alvin Kallicharran** | 46 | **Srinivas Venkataraghavan** | 3/47 (30) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-3rd-test-63228/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 4th test | |
|---|---|
| **Match centre** | Madras Cricket Club Ground, Chepauk, Madras |
| **Toss** | West Indies, elected to bat first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | India led the 6-match series 1-0 |
| **Match number** | Test no. 841 |
| **Match days** | day (5-day match) |
| **Test debut** | Dhiraj Parsana |
| | Herbert Chang |
| **Umpires** | Jiban Ghosh |
| | Swaroop Kishen |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Faoud Bacchus | c Vengsarkar b Kapil Dev | 0 | 4 | 2 | 0 | 0 | 0 |
| Alvin Greenidge | b Venkataraghavan | 13 | - | - | - | 0 | - |
| Larry Gomes | c Narasimha Rao b Kapil Dev | 14 | - | - | - | 0 | - |
| Alvin Kallicharran (c) | b Venkataraghavan | 98 | 155 | 209 | 16 | 0 | 63.22 |
| Herbert Chang | c Chauhan b Kapil Dev | 6 | - | - | - | 0 | - |
| David Murray † | hit wicket b Kapil Dev | 0 | - | - | 0 | 0 | - |
| Sew Shivnarine | c sub (Yajurvindra Singh) b Ghavri | 5 | - | - | - | 0 | - |
| Derick Parry | run out | 12 | - | - | - | 0 | - |
| Norbert Phillip | not out | 22 | - | - | - | 0 | - |
| Vanburn Holder | c Kapil Dev b Parsana | 20 | - | - | - | 1 | - |
| Sylvester Clarke | lbw b Venkataraghavan | 12 | - | - | - | 1 | - |
| Extras | (lb 9, nb 16, w 1) | 26 | | | | | |
| **TOTAL** | **72.5 Ov (RR: 3.13)** | **228** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 14 | 0 | 38 | 4 | 2.71 | 0 | 0 |
| Karsan Ghavri | 16 | 5 | 41 | 1 | 2.56 | 0 | 0 |
| Dhiraj Parsana | 12 | 3 | 32 | 1 | 2.66 | 0 | 0 |
| Srinivas Venkataraghavan | 20.5 | 5 | 60 | 3 | 2.88 | 0 | 0 |
| Bobjee Narasimha Rao | 10 | 1 | 31 | 0 | 3.1 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c Bacchus b Phillip | 4 | - | - | - | 0 | - |
| Chetan Chauhan | c †Murray b Holder | 20 | - | - | - | 0 | - |
| Dilip Vengsarkar | c Bacchus b Clarke | 0 | - | - | 0 | 0 | - |
| Gundappa Viswanath | c Shivnarine b Clarke | 124 | - | 346 | 17 | 0 | - |
| Anshuman Gaekwad | b Phillip | 24 | - | 120 | - | 0 | - |
| Bobjee Narasimha Rao | c Greenidge b Parry | 6 | - | - | - | 0 | - |
| Kapil Dev | c Bacchus b Clarke | 0 | - | - | 0 | 0 | - |
| Karsan Ghavri | c †Murray b Clarke | 1 | - | - | 0 | 0 | - |
| Syed Kirmani † | c Shivnarine b Phillip | 33 | - | - | - | 0 | - |
| Dhiraj Parsana | c sub (MD Marshall) b Phillip | 0 | - | - | 0 | 0 | - |
| Srinivas Venkataraghavan | not out | 0 | - | - | 0 | 0 | - |
| Extras | (b 15, lb 11, nb 17) | 43 | | | | | |
| **TOTAL** | **83.1 Ov (RR: 3.06)** | **255** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 29.1 | 3 | 75 | 4 | 2.57 | 0 | 0 |
| Norbert Phillip | 22 | 8 | 48 | 4 | 2.18 | 0 | 0 |
| Vanburn Holder | 11 | 2 | 28 | 1 | 2.54 | 0 | 0 |
| Larry Gomes | 1 | 0 | 2 | 0 | 2 | 0 | 0 |
| Derick Parry | 15 | 2 | 43 | 1 | 2.86 | 0 | 0 |
| Sew Shivnarine | 5 | 1 | 16 | 0 | 3.2 | 0 | 0 |

**West Indies 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Faoud Bacchus | c Vengsarkar b Ghavri | 4 | - | - | - | 0 | - |
| Alvin Greenidge | c †Kirmani b Kapil Dev | 15 | - | - | - | 0 | - |
| Larry Gomes | c Gavaskar b Venkataraghavan | 91 | - | 265 | 13 | 0 | - |
| Alvin Kallicharran (c) | c sub (Yajurvindra Singh) b Venkataraghavan | 4 | - | - | - | 0 | - |
| Herbert Chang | hit wicket b Ghavri | 2 | - | - | 0 | 0 | - |
| David Murray † | c Narasimha Rao b Kapil Dev | 15 | - | - | - | 0 | - |
| Sew Shivnarine | c Vengsarkar b Ghavri | 9 | - | - | - | 0 | - |
| Derick Parry | c sub (Yajurvindra Singh) b Kapil Dev | 1 | - | - | 0 | 0 | - |
| Norbert Phillip | not out | 7 | - | - | - | 0 | - |
| Vanburn Holder | c Narasimha Rao b Venkataraghavan | 0 | - | - | 0 | 0 | - |
| Sylvester Clarke | st †Kirmani b Venkataraghavan | 0 | - | - | 0 | 0 | - |
| Extras | (nb 3) | 3 | | | | | |
| **TOTAL** | **45.5 Ov (RR: 3.29)** | **151** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 14 | 3 | 46 | 3 | 3.28 | 0 | 0 |
| Karsan Ghavri | 13 | 3 | 52 | 3 | 4 | 0 | 0 |
| Srinivas Venkataraghavan | 16.5 | 5 | 43 | 4 | 2.55 | 0 | 0 |
| Dhiraj Parsana | 2 | 0 | 7 | 0 | 3.5 | 0 | 0 |

**India 2nd Innings (T: 125 runs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c †Murray b Clarke | 1 | - | 0 | 0 | - |
| Chetan Chauhan | c Bacchus b Phillip | 10 | - | - | 0 | - |
| Dilip Vengsarkar | c Shivnarine b Clarke | 0 | - | 0 | 0 | - |
| Gundappa Viswanath | c Kallicharran b Holder | 31 | - | - | 0 | - |
| Anshuman Gaekwad | c †Murray b Holder | 21 | - | - | 0 | - |
| Bobjee Narasimha Rao | c †Murray b Phillip | 4 | - | - | 0 | - |
| Karsan Ghavri | c Clarke b Phillip | 8 | - | - | 0 | - |
| Kapil Dev | not out | 26 | - | - | 0 | - |
| Syed Kirmani † | not out | 4 | - | - | 0 | - |
| Extras | (b 5, lb 1, nb 14) | 20 | | | | |
| **TOTAL** | **46.2 Ov (RR: 2.69)** | **125/7** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 21.2 | 3 | 46 | 2 | 2.15 | 0 | 0 |
| Norbert Phillip | 15 | 5 | 37 | 3 | 2.46 | 0 | 0 |
| Vanburn Holder | 10 | 3 | 22 | 2 | 2.2 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**WEST INDIES** • 228/10(72.5 Overs)

| | | | |
|---|---|---|---|
| **Alvin Kallicharran** | 98 (155) | **Kapil Dev** | 4/38 (14) |
| **Norbert Phillip *** | 22 | **Srinivas Venkataraghavan** | 3/60 (20.5) |

**INDIA** • 255/10(83.1 Overs)

| | | | |
|---|---|---|---|
| **Gundappa Viswanath** | 124 | **Norbert Phillip** | 4/48 (22) |
| **Syed Kirmani** | 33 | **Sylvester Clarke** | 4/75 (29.1) |

### 2ND INNINGS

**WEST INDIES** • 151/10(45.5 Overs)

| | | | |
|---|---|---|---|
| **Larry Gomes** | 91 | **Srinivas Venkataraghavan** | 4/43 (16.5) |
| **Alvin Greenidge** | 15 | **Kapil Dev** | 3/46 (14) |

**INDIA** • 125/7(46.2 Overs)

| | | | |
|---|---|---|---|
| **Gundappa Viswanath** | 31 | **Norbert Phillip** | 3/37 (15) |
| **Kapil Dev *** | 26 | **Sylvester Clarke** | 2/46 (21.2) |

**India won by 3 wickets**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-4th-test-63229/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 5th test | |
|---|---|
| **Match centre** | Feroz Shah Kotla, Delhi |
| **Toss** | India, elected to bat first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | India led the 6-match series 1-0 |
| **Match number** | Test no. 842 |
| **Match days** | day (5-day match) |
| **Umpires** | Kasturi Ramaswami |
| | Mohammad Ghouse |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c †Murray b Clarke | 120 | - | 344 | 18 | 0 | - |
| Chetan Chauhan | c Parry b Phillip | 60 | - | 142 | 9 | 0 | - |
| Dilip Vengsarkar | c †Murray b Clarke | 109 | - | 330 | 11 | 0 | - |
| Gundappa Viswanath | c †Murray b Phillip | 9 | - | - | - | 0 | - |
| Anshuman Gaekwad | c †Murray b Gomes | 47 | - | - | - | 0 | - |
| Kapil Dev | not out | 126 | 124 | - | 11 | 1 | 101.61 |
| Syed Kirmani † | run out | 30 | - | - | - | 0 | - |
| Karsan Ghavri | c †Murray b Phillip | 2 | - | - | 0 | 0 | - |
| Dhiraj Parsana | b Clarke | 1 | - | - | 0 | 0 | - |
| Srinivas Venkataraghavan | not out | 8 | - | - | - | 0 | - |
| Extras | (b 7, lb 13, nb 34) | 54 | | | | | |
| **TOTAL** | **142.2 Ov (RR: 3.97)** | **566/8d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Sylvester Clarke | 36 | 7 | 139 | 3 | 3.86 | 0 | 0 |
| Norbert Phillip | 38.2 | 3 | 159 | 3 | 4.14 | 0 | 0 |
| Vanburn Holder | 40 | 7 | 109 | 0 | 2.72 | 0 | 0 |
| Derick Parry | 17 | 4 | 43 | 0 | 2.52 | 0 | 0 |
| Sew Shivnarine | 2 | 0 | 8 | 0 | 4 | 0 | 0 |
| Larry Gomes | 9 | 0 | 54 | 1 | 6 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Basil Williams | b Venkataraghavan | 26 | - | - | 0 | - |
| Alvin Greenidge | c Chauhan b Ghavri | 0 | 3 | 0 | 0 | 0 |
| Larry Gomes | c †Kirmani b Kapil Dev | 40 | - | - | 0 | - |
| Alvin Kallicharran (c) | c Chandrasekhar b Ghavri | 7 | - | - | 0 | - |
| Faoud Bacchus | c Kapil Dev b Ghavri | 0 | - | 0 | 0 | - |
| David Murray † | b Chandrasekhar | 20 | - | - | 0 | - |
| Sew Shivnarine | b Kapil Dev | 0 | - | 0 | 0 | - |
| Derick Parry | lbw b Chandrasekhar | 15 | - | - | 0 | - |
| Norbert Phillip | b Kapil Dev | 26 | - | - | 1 | - |
| Vanburn Holder | not out | 11 | - | - | 0 | - |
| Sylvester Clarke | c & b Venkataraghavan | 15 | - | - | 0 | - |
| Extras | (b 1, lb 5, nb 6) | 12 | | | | |
| **TOTAL** | **56.4 Ov (RR: 3.03)** | **172** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 15 | 2 | 59 | 3 | 3.93 | 0 | 0 |
| Karsan Ghavri | 15 | 3 | 54 | 3 | 3.6 | 0 | 0 |
| Srinivas Venkataraghavan | 10.4 | 5 | 14 | 2 | 1.31 | 0 | 0 |
| Bhagwath Chandrasekhar | 16 | 6 | 33 | 2 | 2.06 | 0 | 0 |

**West Indies 2nd Innings (Following on)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Alvin Greenidge | b Chandrasekhar | 32 | - | - | 0 | - |
| Faoud Bacchus | c Gavaskar b Chandrasekhar | 61 | - | 7 | 3 | - |
| Larry Gomes | b Venkataraghavan | 14 | - | - | 0 | - |
| Alvin Kallicharran (c) | not out | 45 | - | - | 0 | - |
| David Murray † | not out | 7 | - | - | 0 | - |
| Extras | (b 15, lb 5) | 20 | | | | |
| **TOTAL** | **58 Ov (RR: 3.08)** | **179/3** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 9 | 4 | 32 | 0 | 3.55 | 0 | 0 |
| Karsan Ghavri | 12 | 2 | 50 | 0 | 4.16 | 0 | 0 |
| Srinivas Venkataraghavan | 14 | 8 | 26 | 1 | 1.85 | 0 | 0 |
| Bhagwath Chandrasekhar | 15 | 4 | 32 | 2 | 2.13 | 0 | 0 |
| Dhiraj Parsana | 6 | 3 | 11 | 0 | 1.83 | 0 | 0 |
| Anshuman Gaekwad | 1 | 0 | 5 | 0 | 5 | 0 | 0 |
| Dilip Vengsarkar | 1 | 0 | 3 | 0 | 3 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 566/8(142.2 Overs)

| | | | |
|---|---|---|---|
| **Kapil Dev *** | 126 (124) | **Sylvester Clarke** | 3/139 (36) |
| **Sunil Gavaskar** | 120 | **Norbert Phillip** | 3/159 (38.2) |

**WEST INDIES** • 172/10(56.4 Overs)

| | | | |
|---|---|---|---|
| **Larry Gomes** | 40 | **Karsan Ghavri** | 3/54 (15) |
| **Basil Williams** | 26 | **Kapil Dev** | 3/59 (15) |

### 2ND INNINGS

**WEST INDIES** • 179/3(58 Overs)

| | | | |
|---|---|---|---|
| **Faoud Bacchus** | 61 | **Bhagwath Chandrasekhar** | 2/32 (15) |
| **Alvin Kallicharran *** | 45 | **Srinivas Venkataraghavan** | 1/26 (14) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-5th-test-63230/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1978-79 Ind vs WI 6st test | |
|---|---|
| **Match centre** | Green Park, Kanpur |
| **Toss** | India, elected to bat first |
| **Series** | West Indies tour of India |
| **Season** | 1978/79 |
| **Series result** | India won the 6-match series 1-0 |
| **Match number** | Test no. 845 |
| **Match days** | day (6-day match) |
| **Umpires** | B Satyaji Rao |
| | Ram Punjabi |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar (c) | c †Murray b Marshall | 40 | - | - | 5 | 2 | - |
| Chetan Chauhan | st †Murray b Parry | 79 | - | 300 | - | 0 | - |
| Dilip Vengsarkar | lbw b Phillip | 15 | - | - | - | 0 | - |
| Gundappa Viswanath | c Phillip b Parry | 179 | - | 420 | 14 | 0 | - |
| Anshuman Gaekwad | b Jumadeen | 102 | - | 340 | 10 | 0 | - |
| Mohinder Amarnath | not out | 101 | - | 265 | 10 | 0 | - |
| Kapil Dev | c Greenidge b Jumadeen | 62 | - | - | 7 | 2 | - |
| Syed Kirmani † | c Phillip b Jumadeen | 2 | - | - | 0 | 0 | - |
| Karsan Ghavri | not out | 18 | - | - | - | 0 | - |
| Extras | (b 9, lb 12, nb 25) | 46 | | | | | |
| **TOTAL** | **189.4 Ov (RR: 3.39)** | **644/7d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Norbert Phillip | 27 | 4 | 89 | 1 | 3.29 | 0 | 0 |
| Malcolm Marshall | 34 | 3 | 123 | 1 | 3.61 | 0 | 0 |
| Vanburn Holder | 43 | 6 | 118 | 0 | 2.74 | 0 | 0 |
| Larry Gomes | 1 | 0 | 4 | 0 | 4 | 0 | 0 |
| Raphick Jumadeen | 45.4 | 4 | 137 | 3 | 3 | 0 | 0 |
| Derick Parry | 39 | 6 | 127 | 2 | 3.25 | 0 | 0 |

**West Indies 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Alvin Greenidge | lbw b Ghavri | 20 | - | - | - | 0 | - |
| Faoud Bacchus | hit wicket b Venkataraghavan | 250 | - | 510 | 33 | 0 | - |
| Larry Gomes | c Vengsarkar b Chandrasekhar | 37 | - | - | - | 0 | - |
| Raphick Jumadeen | b Kapil Dev | 56 | - | 144 | - | 0 | - |
| Alvin Kallicharran (c) | c †Kirmani b Ghavri | 4 | - | - | - | 0 | - |
| David Murray † | c sub b Ghavri | 44 | - | 215 | - | 0 | - |
| Sew Shivnarine | c Vengsarkar b Amarnath | 2 | - | - | 0 | 0 | - |
| Derick Parry | c Vengsarkar b Ghavri | 4 | - | - | - | 0 | - |
| Norbert Phillip | not out | 10 | - | - | - | 0 | - |
| Malcolm Marshall | not out | 1 | - | - | 0 | 0 | - |
| Extras | (b 9, lb 9, nb 6) | 24 | | | | | |
| **TOTAL** | **148.1 Ov (RR: 3.05)** | **452/8** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 20 | 0 | 98 | 1 | 4.9 | 0 | 0 |
| Karsan Ghavri | 31 | 4 | 118 | 4 | 3.8 | 0 | 0 |
| Bhagwath Chandrasekhar | 41 | 10 | 117 | 1 | 2.85 | 0 | 0 |
| Srinivas Venkataraghavan | 46.1 | 16 | 60 | 1 | 1.29 | 0 | 0 |
| Mohinder Amarnath | 10 | 1 | 35 | 1 | 3.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 644/7(189.4 Overs)

| | | | |
|---|---|---|---|
| **Gundappa Viswanath** | 179 | **Raphick Jumadeen** | 3/137 (45.4) |
| **Anshuman Gaekwad** | 102 | **Derick Parry** | 2/127 (39) |

**WEST INDIES** • 452/8(148.1 Overs)

| | | | |
|---|---|---|---|
| **Faoud Bacchus** | 250 | **Karsan Ghavri** | 4/118 (31) |
| **Raphick Jumadeen** | 56 | **Srinivas Venkataraghavan** | 1/60 (46.1) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/west-indies-tour-of-india-1978-79-61944/india-vs-west-indies-6th-test-63231/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| India Vs. West Indies 1983 Prudential World Cup Final | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | West Indies, elected to field first |
| **Series** | Prudential World Cup |
| **Season** | 1983 |
| **Player Of The Match** | Mohinder Amarnath |
| **Series result** | India won the 1983 Prudential World Cup |
| **Match number** | ODI no. 223 |
| **Match days** | day (60-over match) |
| **Umpires** | Barrie Meyer |
| | Dickie Bird |

**India (60 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c †Dujon b Roberts | 2 | 12 | 14 | 0 | 0 | 16.66 |
| Kris Srikkanth | lbw b Marshall | 38 | 57 | 82 | 7 | 1 | 66.66 |
| Mohinder Amarnath | b Holding | 26 | 80 | 108 | 3 | 0 | 32.5 |
| Yashpal Sharma | c sub (AL Logie) b Gomes | 11 | 32 | 45 | 1 | 0 | 34.37 |
| Sandeep Patil | c Gomes b Garner | 27 | 29 | 48 | 0 | 1 | 93.1 |
| Kapil Dev (c) | c Holding b Gomes | 15 | 8 | 10 | 3 | 0 | 187.5 |
| Kirti Azad | c Garner b Roberts | 0 | 3 | 3 | 0 | 0 | 0 |
| Roger Binny | c Garner b Roberts | 2 | 8 | 9 | 0 | 0 | 25 |
| Madan Lal | b Marshall | 17 | 27 | 31 | 0 | 1 | 62.96 |
| Syed Kirmani † | b Holding | 14 | 43 | 55 | 0 | 0 | 32.55 |
| Balwinder Sandhu | not out | 11 | 30 | 42 | 1 | 0 | 36.66 |
| Extras | (b 5, lb 5, nb 1, w 9) | 20 | | | | | |
| **TOTAL** | **54.4 Ov (RR: 3.34)** | **183** | | | | | |

| BOWLING India | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Andy Roberts | 10 | 3 | 32 | 3 | 3.2 | - | - | - | 0 | 0 |
| Joel Garner | 12 | 4 | 24 | 1 | 2 | - | - | - | 0 | 0 |
| Malcolm Marshall | 11 | 1 | 24 | 2 | 2.18 | - | - | - | 0 | 0 |
| Michael Holding | 9.4 | 2 | 26 | 2 | 2.68 | - | - | - | 0 | 0 |
| Larry Gomes | 11 | 1 | 49 | 2 | 4.45 | - | - | - | 0 | 0 |
| Viv Richards | 1 | 0 | 8 | 0 | 8 | - | - | - | 0 | 0 |

**West Indies (T: 184 runs from 60 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gordon Greenidge | b Sandhu | 1 | 12 | 11 | 0 | 0 | 8.33 |
| Desmond Haynes | c Binny b Madan Lal | 13 | 33 | 45 | 2 | 0 | 39.39 |
| Viv Richards | c Kapil Dev b Madan Lal | 33 | 28 | 42 | 7 | 0 | 117.85 |
| Clive Lloyd (c) | c Kapil Dev b Binny | 8 | 17 | 32 | 1 | 0 | 47.05 |
| Larry Gomes | c Gavaskar b Madan Lal | 5 | 16 | 18 | 0 | 0 | 31.25 |
| Faoud Bacchus | c †Kirmani b Sandhu | 8 | 25 | 37 | 0 | 0 | 32 |
| Jeff Dujon † | b Amarnath | 25 | 73 | 94 | 0 | 1 | 34.24 |
| Malcolm Marshall | c Gavaskar b Amarnath | 18 | 51 | 73 | 0 | 0 | 35.29 |
| Andy Roberts | lbw b Kapil Dev | 4 | 14 | 16 | 0 | 0 | 28.57 |
| Joel Garner | not out | 5 | 19 | 34 | 0 | 0 | 26.31 |
| Michael Holding | lbw b Amarnath | 6 | 24 | 28 | 0 | 0 | 25 |
| Extras | (lb 4, w 10) | 14 | | | | | |
| **TOTAL** | **52 Ov (RR: 2.69)** | **140** | | | | | |

| BOWLING West Indies | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Kapil Dev | 11 | 4 | 21 | 1 | 1.9 | - | - | - | 0 | 0 |
| Balwinder Sandhu | 9 | 1 | 32 | 2 | 3.55 | - | - | - | 0 | 0 |
| Madan Lal | 12 | 2 | 31 | 3 | 2.58 | - | - | - | 0 | 0 |
| Roger Binny | 10 | 1 | 23 | 1 | 2.3 | - | - | - | 0 | 0 |
| Mohinder Amarnath | 7 | 0 | 12 | 3 | 1.71 | - | - | - | 0 | 0 |
| Kirti Azad | 3 | 0 | 7 | 0 | 2.33 | - | - | - | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 183/10(54.4 Overs)

| | | | |
|---|---|---|---|
| **Kris Srikkanth** | 38 (57) | **Andy Roberts** | 3/32 (10) |
| **Sandeep Patil** | 27 (29) | **Malcolm Marshall** | 2/24 (11) |

**WEST INDIES** • 140/10(52 Overs)

| | | | |
|---|---|---|---|
| **Viv Richards** | 33 (28) | **Mohinder Amarnath** | 3/12 (7) |
| **Jeff Dujon** | 25 (73) | **Madan Lal** | 3/31 (12) |

**India won by 43 runs**

***Link:-*** *https://www.espncricinfo.com/series/prudential-world-cup-1983-60832*

# SCORE CARD

## MATCH DETAILS

| 1986 Ind vs Eng 1st test | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | India, elected to field first |
| **Series** | India tour of England |
| **Season** | 1986 |
| **Player Of The Match** | Kapil Dev |
| **Series result** | India led the 3-match series 1-0 |
| **Match number** | Test no. 1046 |
| **Match days** | day (5-day match) |
| **Test debut** | Kiran More |
| **Umpires** | David Shepherd |
| | Ken Palmer |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | b Sharma | 114 | 280 | 355 | 12 | 1 | 40.71 |
| Tim Robinson | c Azharuddin b Maninder Singh | 35 | 70 | 94 | 5 | 0 | 50 |
| David Gower (c) | c †More b Sharma | 18 | 38 | 41 | 2 | 0 | 47.36 |
| Mike Gatting | b Sharma | 0 | 2 | 2 | 0 | 0 | 0 |
| Allan Lamb | c Srikkanth b Sharma | 6 | 8 | 8 | 1 | 0 | 75 |
| Derek Pringle | b Binny | 63 | 244 | 277 | 7 | 0 | 25.81 |
| John Emburey | c Amarnath b Kapil Dev | 7 | 42 | 55 | 0 | 0 | 16.66 |
| Paul Downton † | lbw b Sharma | 5 | 33 | 38 | 0 | 0 | 15.15 |
| Richard Ellison | c Kapil Dev b Binny | 12 | 34 | 46 | 2 | 0 | 35.29 |
| Graham Dilley | c †More b Binny | 4 | 20 | 37 | 1 | 0 | 20 |
| Phil Edmonds | not out | 7 | 8 | 9 | 1 | 0 | 87.5 |
| Extras | (lb 15, nb 7, w 1) | 23 | | | | | |
| **TOTAL** | **128.2 Ov (RR: 2.29)** | **294** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 31 | 8 | 67 | 1 | 2.16 | 0 | 0 |
| Roger Binny | 18.2 | 4 | 55 | 3 | 3 | 0 | 0 |
| Chetan Sharma | 32 | 10 | 64 | 5 | 2 | 0 | 0 |
| Maninder Singh | 30 | 15 | 45 | 1 | 1.5 | 0 | 0 |
| Mohinder Amarnath | 7 | 1 | 18 | 0 | 2.57 | 0 | 0 |
| Ravi Shastri | 10 | 3 | 30 | 0 | 3 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c Emburey b Dilley | 34 | 133 | 198 | 2 | 0 | 25.56 |
| Kris Srikkanth | c Gatting b Dilley | 20 | 36 | 37 | 4 | 0 | 55.55 |
| Mohinder Amarnath | c Pringle b Edmonds | 69 | 241 | 250 | 10 | 0 | 28.63 |
| Dilip Vengsarkar | not out | 126 | 213 | 326 | 16 | 0 | 59.15 |
| Mohammad Azharuddin | c & b Dilley | 33 | 76 | 80 | 6 | 0 | 43.42 |
| Ravi Shastri | c Edmonds b Dilley | 1 | 8 | 10 | 0 | 0 | 12.5 |
| Roger Binny | lbw b Pringle | 9 | 19 | 24 | 2 | 0 | 47.36 |
| Kapil Dev (c) | c Lamb b Ellison | 1 | 3 | 4 | 0 | 0 | 33.33 |
| Chetan Sharma | b Pringle | 2 | 12 | 12 | 0 | 0 | 16.66 |
| Kiran More † | lbw b Pringle | 25 | 31 | 29 | 4 | 0 | 80.64 |
| Maninder Singh | c Lamb b Emburey | 6 | 59 | 66 | 1 | 0 | 10.16 |
| Extras | (lb 5, nb 9, w 1) | 15 | | | | | |
| **TOTAL** | **137 Ov (RR: 2.48)** | **341** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Graham Dilley | 34 | 7 | 146 | 4 | 4.29 | 0 | 0 |
| Richard Ellison | 29 | 11 | 63 | 1 | 2.17 | 0 | 0 |
| John Emburey | 27 | 13 | 28 | 1 | 1.03 | 0 | 0 |
| Phil Edmonds | 22 | 7 | 41 | 1 | 1.86 | 0 | 0 |
| Derek Pringle | 25 | 7 | 58 | 3 | 2.32 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | lbw b Kapil Dev | 8 | 35 | 49 | 0 | 0 | 22.85 |
| Tim Robinson | c Amarnath b Kapil Dev | 11 | 28 | 39 | 0 | 0 | 39.28 |
| David Gower (c) | lbw b Kapil Dev | 8 | 19 | 28 | 2 | 0 | 42.1 |
| Mike Gatting | b Sharma | 40 | 83 | 121 | 6 | 0 | 48.19 |
| Allan Lamb | c †More b Shastri | 39 | 83 | 89 | 7 | 0 | 46.98 |
| Derek Pringle | c †More b Kapil Dev | 6 | 19 | 28 | 0 | 0 | 31.57 |
| Paul Downton † | c Shastri b Maninder Singh | 29 | 109 | 125 | 4 | 0 | 26.6 |
| Richard Ellison | c †More b Binny | 19 | 104 | 120 | 1 | 0 | 18.26 |
| John Emburey | c & b Maninder Singh | 1 | 10 | 22 | 0 | 0 | 10 |
| Graham Dilley | not out | 2 | 57 | 57 | 0 | 0 | 3.5 |
| Phil Edmonds | c Binny b Maninder Singh | 7 | 37 | 46 | 0 | 0 | 18.91 |
| Extras | (lb 6, nb 3, w 1) | 10 | | | | | |
| **TOTAL** | **96.4 Ov (RR: 1.86)** | **180** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 22 | 7 | 52 | 4 | 2.36 | 0 | 0 |
| Roger Binny | 15 | 3 | 44 | 1 | 2.93 | 0 | 0 |
| Chetan Sharma | 17 | 4 | 48 | 1 | 2.82 | 0 | 0 |
| Maninder Singh | 20.4 | 12 | 9 | 3 | 0.43 | 0 | 0 |
| Mohinder Amarnath | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
| Ravi Shastri | 20 | 8 | 21 | 1 | 1.05 | 0 | 0 |

**India 2nd Innings (T: 134 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c †Downton b Dilley | 22 | 58 | 63 | 4 | 0 | 37.93 |
| Kris Srikkanth | c Gooch b Dilley | 0 | 10 | 20 | 0 | 0 | 0 |
| Mohinder Amarnath | lbw b Pringle | 8 | 50 | 93 | 1 | 0 | 16 |
| Dilip Vengsarkar | b Edmonds | 33 | 56 | 60 | 2 | 0 | 58.92 |
| Mohammad Azharuddin | run out | 14 | 30 | 40 | 2 | 0 | 46.66 |
| Ravi Shastri | not out | 20 | 44 | 50 | 3 | 0 | 45.45 |
| Kapil Dev (c) | not out | 23 | 10 | 18 | 4 | 1 | 230 |
| Extras | (b 1, lb 9, nb 5, w 1) | 16 | | | | | |
| **TOTAL** | **42 Ov (RR: 3.23)** | **136/5** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Graham Dilley | 10 | 3 | 28 | 2 | 2.8 | 0 | 0 |
| Richard Ellison | 6 | 0 | 17 | 0 | 2.83 | 0 | 0 |
| Phil Edmonds | 11 | 2 | 51 | 1 | 4.63 | 0 | 0 |
| Derek Pringle | 15 | 5 | 30 | 1 | 2 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 294/10(128.2 Overs)

| | | | |
|---|---|---|---|
| **Graham Gooch** | 114 (280) | **Chetan Sharma** | 5/64 (32) |
| **Derek Pringle** | 63 (244) | **Roger Binny** | 3/55 (18.2) |

**INDIA** • 341/10(137 Overs)

| | | | |
|---|---|---|---|
| **Dilip Vengsarkar *** | 126 (213) | **Graham Dilley** | 4/146 (34) |
| **Mohinder Amarnath** | 69 (241) | **Derek Pringle** | 3/58 (25) |

### 2nd INNINGS

**ENGLAND** • 180/10(96.4 Overs)

| | | | |
|---|---|---|---|
| **Mike Gatting** | 40 (83) | **Kapil Dev** | 4/52 (22) |
| **Allan Lamb** | 39 (83) | **Maninder Singh** | 3/9 (20.4) |

**INDIA** • 136/5(42 Overs)

| | | | |
|---|---|---|---|
| **Dilip Vengsarkar** | 33 (56) | **Graham Dilley** | 2/28 (10) |
| **Kapil Dev*** | 23 (10) | **Derek Pringle** | 1/30 (15) |

**India won by 5 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1986-62287/england-vs-india-1st-test-63432/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1986 Ind vs Eng 2nd test | |
|---|---|
| **Match centre** | Headingley, Leeds |
| **Toss** | India, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1986 |
| **Player Of The Match** | Dilip Vengsarkar |
| **Series result** | India led the 3-match series 2-0 |
| **Match number** | Test no. 1047 |
| **Match days** | day (5-day match) |
| **Test debut** | Bruce French |
| | Chandrakant Pandit |
| **Umpires** | David Constant |
| | Jack Birkenshaw |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c †French b Pringle | 35 | 71 | 96 | 4 | 0 | 49.29 |
| Kris Srikkanth | c Emburey b Pringle | 31 | 62 | 79 | 3 | 0 | 50 |
| Ravi Shastri | c Pringle b Dilley | 32 | 66 | 80 | 2 | 1 | 48.48 |
| Dilip Vengsarkar | c †French b Lever | 61 | 153 | 187 | 6 | 1 | 39.86 |
| Mohammad Azharuddin | lbw b Gooch | 15 | 43 | 55 | 2 | 0 | 34.88 |
| Chandrakant Pandit | c Emburey b Pringle | 23 | 67 | 87 | 2 | 0 | 34.32 |
| Kapil Dev (c) | lbw b Lever | 0 | 1 | 1 | 0 | 0 | 0 |
| Roger Binny | c Slack b Emburey | 6 | 27 | 33 | 1 | 0 | 22.22 |
| Madan Lal | c Gooch b Dilley | 20 | 62 | 89 | 2 | 0 | 32.25 |
| Kiran More † | not out | 36 | 72 | 82 | 6 | 0 | 50 |
| Maninder Singh | c Gooch b Dilley | 3 | 10 | 7 | 0 | 0 | 30 |
| Extras | (lb 5, nb 5) | 10 | | | | | |
| **TOTAL** | **104.2 Ov (RR: 2.60)** | **272** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Graham Dilley | 24.2 | 7 | 54 | 3 | 2.21 | 0 | 0 |
| John Lever | 30 | 4 | 102 | 2 | 3.4 | 0 | 0 |
| Derek Pringle | 27 | 6 | 47 | 3 | 1.74 | 0 | 0 |
| John Emburey | 17 | 4 | 45 | 1 | 2.64 | 0 | 0 |
| Graham Gooch | 6 | 0 | 19 | 1 | 3.16 | 0 | 0 |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | c Binny b Kapil Dev | 8 | 22 | 26 | 2 | 0 | 36.36 |
| Wilf Slack | b Madan Lal | 0 | 2 | 4 | 0 | 0 | 0 |
| Chris Smith | b Madan Lal | 6 | 18 | 25 | 1 | 0 | 33.33 |
| Allan Lamb | c Pandit b Binny | 10 | 21 | 35 | 2 | 0 | 47.61 |
| Mike Gatting (c) | c †More b Binny | 13 | 22 | 23 | 1 | 0 | 59.09 |
| Bill Athey | c †More b Madan Lal | 32 | 72 | 134 | 4 | 0 | 44.44 |
| Derek Pringle | c Srikkanth b Binny | 8 | 35 | 42 | 0 | 0 | 22.85 |
| John Emburey | c Kapil Dev b Binny | 0 | 1 | 1 | 0 | 0 | 0 |
| Bruce French † | b Binny | 8 | 10 | 6 | 1 | 0 | 80 |
| Graham Dilley | b Shastri | 10 | 60 | 61 | 0 | 0 | 16.66 |
| John Lever | not out | 0 | 12 | 9 | 0 | 0 | 0 |
| Extras | (b 1, lb 2, nb 4) | 7 | | | | | |
| **TOTAL** | **45.1 Ov (RR: 2.25)** | **102** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 18 | 7 | 36 | 1 | 2 | 0 | 0 |
| Madan Lal | 11.1 | 3 | 18 | 3 | 1.61 | 0 | 0 |
| Roger Binny | 13 | 1 | 40 | 5 | 3.07 | 0 | 0 |
| Ravi Shastri | 3 | 1 | 5 | 1 | 1.66 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c †French b Lever | 1 | 19 | 22 | 0 | 0 | 5.26 |
| Kris Srikkanth | b Dilley | 8 | 18 | 29 | 1 | 0 | 44.44 |
| Ravi Shastri | lbw b Lever | 3 | 13 | 23 | 0 | 0 | 23.07 |
| Dilip Vengsarkar | not out | 102 | 216 | 282 | 10 | 0 | 47.22 |
| Mohammad Azharuddin | lbw b Lever | 2 | 9 | 13 | 0 | 0 | 22.22 |
| Chandrakant Pandit | b Pringle | 17 | 42 | 56 | 3 | 0 | 40.47 |
| Kiran More † | c Slack b Pringle | 16 | 27 | 39 | 1 | 0 | 59.25 |
| Kapil Dev (c) | c Gatting b Lever | 31 | 23 | 31 | 4 | 1 | 134.78 |
| Madan Lal | run out | 22 | 48 | 54 | 4 | 0 | 45.83 |
| Roger Binny | lbw b Pringle | 26 | 35 | 53 | 3 | 1 | 74.28 |
| Maninder Singh | c Gatting b Pringle | 1 | 9 | 9 | 0 | 0 | 11.11 |
| Extras | (b 4, lb 4) | 8 | | | | | |
| **TOTAL** | **76.3 Ov (RR: 3.09)** | **237** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Graham Dilley | 17 | 2 | 71 | 1 | 4.17 | 0 | 0 |
| John Lever | 23 | 5 | 64 | 4 | 2.78 | 0 | 0 |
| Derek Pringle | 22.3 | 6 | 73 | 4 | 3.24 | 0 | 0 |
| John Emburey | 7 | 3 | 9 | 0 | 1.28 | 0 | 0 |
| Graham Gooch | 7 | 2 | 12 | 0 | 1.71 | 0 | 0 |

**England 2nd Innings (T: 408 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | c Srikkanth b Kapil Dev | 5 | 19 | 19 | 1 | 0 | 26.31 |
| Wilf Slack | c Gavaskar b Binny | 19 | 51 | 62 | 2 | 0 | 37.25 |
| Chris Smith | c †More b Shastri | 28 | 69 | 105 | 4 | 0 | 40.57 |
| Allan Lamb | c †More b Binny | 10 | 26 | 27 | 1 | 0 | 38.46 |
| Mike Gatting (c) | not out | 31 | 124 | 145 | 4 | 0 | 25 |
| Bill Athey | c †More b Maninder Singh | 8 | 35 | 27 | 0 | 0 | 22.85 |
| John Lever | c †More b Maninder Singh | 0 | 1 | 4 | 0 | 0 | 0 |
| Derek Pringle | lbw b Maninder Singh | 8 | 20 | 28 | 0 | 0 | 40 |
| John Emburey | c Azharuddin b Kapil Dev | 1 | 11 | 10 | 0 | 0 | 9.09 |
| Bruce French † | c Vengsarkar b Maninder Singh | 5 | 16 | 17 | 1 | 0 | 31.25 |
| Graham Dilley | run out | 2 | 11 | 16 | 0 | 0 | 18.18 |
| Extras | (lb 9, nb 2) | 11 | | | | | |
| **TOTAL** | **63.3 Ov (RR: 2.01)** | **128** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 19.2 | 7 | 24 | 2 | 1.24 | 0 | 0 |
| Madan Lal | 9.4 | 2 | 30 | 0 | 3.1 | 0 | 0 |
| Roger Binny | 8 | 1 | 18 | 2 | 2.25 | 0 | 0 |
| Ravi Shastri | 10 | 3 | 21 | 1 | 2.1 | 0 | 0 |
| Maninder Singh | 16.3 | 6 | 26 | 4 | 1.57 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 272/10(104.2 Overs)

| | | | |
|---|---|---|---|
| **Dilip Vengsarkar** | 61 (153) | **Derek Pringle** | 3/47 (27) |
| **Kiran More*** | 36 (72) | **Graham Dilley** | 3/54 (24.2) |

**ENGLAND** • 102/10(45.1 Overs)

| | | | |
|---|---|---|---|
| **Bill Athey** | 32 (72) | **Roger Binny** | 5/40 (13) |
| **Mike Gatting** | 13 (22) | **Madan Lal** | 3/18 (11.1) |

### 2nd INNINGS

**INDIA** • 237/10(76.3 Overs)

| | | | |
|---|---|---|---|
| **Dilip Vengsarkar*** | 102 (216) | **John Lever** | 4/64 (23) |
| **Kapil Dev** | 31 (23) | **Derek Pringle** | 4/73 (22.3) |

**ENGLAND** • 128/10(63.3 Overs)

| | | | |
|---|---|---|---|
| **Mike Gatting*** | 31 (124) | **Maninder Singh** | 4/26 (16.3) |
| **Chris Smith** | 28 (69) | **Kapil Dev** | 2/24 (19.2) |

**India won by 279 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1986-62287/england-vs-india-2nd-test-63433/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1986 Ind vs Eng 3rd test | |
|---|---|
| **Match centre** | Edgbaston, Birmingham |
| **Toss** | England, elected to bat first |
| **Series** | India tour of England |
| **Season** | 1986 |
| **Player Of The Match** | Mike Gatting |
| **Player Of The Series** | Dilip Vengsarkar |
| | Mike Gatting |
| **Series result** | India won the 3-match series 2-0 |
| **Match number** | Test no. 1048 |
| **Match days** | day (5-day match) |
| **Test debut** | Mark Benson |
| | Neal Radford |
| **Umpires** | Barrie Meyer |
| | Dickie Bird |

**England 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | c †More b Kapil Dev | 0 | 4 | 2 | 0 | 0 | 0 |
| Mark Benson | b Maninder Singh | 21 | 66 | 98 | 2 | 0 | 31.81 |
| Bill Athey | c †More b Kapil Dev | 0 | 3 | 6 | 0 | 0 | 0 |
| David Gower | lbw b Sharma | 49 | 81 | 112 | 6 | 0 | 60.49 |
| Mike Gatting (c) | not out | 183 | 294 | 383 | 20 | 2 | 62.24 |
| Derek Pringle | c Amarnath b Shastri | 44 | 95 | 106 | 5 | 1 | 46.31 |
| John Emburey | c Shastri b Maninder Singh | 38 | 69 | 92 | 6 | 0 | 55.07 |
| Neil Foster | b Binny | 17 | 32 | 52 | 3 | 0 | 53.12 |
| Phil Edmonds | b Sharma | 18 | 30 | 50 | 2 | 0 | 60 |
| Bruce French † | b Sharma | 8 | 23 | 34 | 1 | 0 | 34.78 |
| Neal Radford | c Gavaskar b Sharma | 0 | 10 | 15 | 0 | 0 | 0 |
| Extras | (lb 7, nb 5) | 12 | | | | | |
| **TOTAL** | **116.3 Ov (RR: 3.34)** | **390** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 31 | 6 | 89 | 2 | 2.87 | 0 | 0 |
| Roger Binny | 17 | 1 | 53 | 1 | 3.11 | 0 | 0 |
| Chetan Sharma | 29.3 | 2 | 130 | 4 | 4.4 | 0 | 0 |
| Maninder Singh | 25 | 3 | 66 | 2 | 2.64 | 0 | 0 |
| Ravi Shastri | 14 | 1 | 45 | 1 | 3.21 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | b Pringle | 29 | 36 | 57 | 6 | 0 | 80.55 |
| Kris Srikkanth | c Pringle b Radford | 23 | 34 | 40 | 3 | 0 | 67.64 |
| Mohinder Amarnath | b Edmonds | 79 | 237 | 260 | 9 | 0 | 33.33 |
| Dilip Vengsarkar | c Gooch b Radford | 38 | 101 | 104 | 4 | 0 | 37.62 |
| Mohammad Azharuddin | c †French b Foster | 64 | 134 | 209 | 6 | 0 | 47.76 |
| Ravi Shastri | c Gooch b Foster | 18 | 54 | 79 | 2 | 0 | 33.33 |
| Kapil Dev (c) | c †French b Foster | 26 | 21 | 40 | 5 | 0 | 123.8 |
| Kiran More † | c †French b Emburey | 48 | 119 | 157 | 4 | 0 | 40.33 |
| Roger Binny | c Gower b Emburey | 40 | 87 | 106 | 4 | 0 | 45.97 |
| Chetan Sharma | c Gower b Pringle | 9 | 10 | 14 | 2 | 0 | 90 |
| Maninder Singh | not out | 0 | 9 | 12 | 0 | 0 | 0 |
| Extras | (b 3, lb 7, nb 5, w 1) | 16 | | | | | |
| **TOTAL** | **139.5 Ov (RR: 2.78)** | **390** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Neal Radford | 35 | 3 | 131 | 2 | 3.74 | 0 | 0 |
| Neil Foster | 41 | 9 | 93 | 3 | 2.26 | 0 | 0 |
| Derek Pringle | 21 | 2 | 61 | 2 | 2.9 | 0 | 0 |
| Phil Edmonds | 24 | 7 | 55 | 1 | 2.29 | 0 | 0 |
| John Emburey | 18.5 | 7 | 40 | 2 | 2.12 | 0 | 0 |

**England 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Graham Gooch | lbw b Sharma | 40 | 43 | 50 | 5 | 0 | 93.02 |
| Mark Benson | b Shastri | 30 | 96 | 139 | 2 | 0 | 31.25 |
| Bill Athey | c †More b Sharma | 38 | 114 | 171 | 2 | 0 | 33.33 |
| David Gower | c Gavaskar b Sharma | 26 | 52 | 68 | 1 | 1 | 50 |
| Mike Gatting (c) | lbw b Sharma | 26 | 44 | 51 | 3 | 0 | 59.09 |
| Derek Pringle | c †More b Maninder Singh | 7 | 31 | 35 | 1 | 0 | 22.58 |
| John Emburey | not out | 27 | 110 | 119 | 2 | 0 | 24.54 |
| Neil Foster | run out | 0 | 4 | 4 | 0 | 0 | 0 |
| Phil Edmonds | c Binny b Maninder Singh | 10 | 40 | 54 | 1 | 0 | 25 |
| Bruce French † | c †More b Sharma | 1 | 31 | 32 | 0 | 0 | 3.22 |
| Neal Radford | c Azharuddin b Sharma | 1 | 14 | 16 | 0 | 0 | 7.14 |
| Extras | (b 10, lb 6, nb 11, w 2) | 29 | | | | | |
| **TOTAL** | **94 Ov (RR: 2.50)** | **235** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Kapil Dev | 7 | 1 | 38 | 0 | 5.42 | 0 | 0 |
| Roger Binny | 16 | 1 | 41 | 0 | 2.56 | 0 | 0 |
| Chetan Sharma | 24 | 4 | 58 | 6 | 2.41 | 0 | 0 |
| Maninder Singh | 22 | 5 | 41 | 2 | 1.86 | 0 | 0 |
| Ravi Shastri | 23 | 8 | 39 | 1 | 1.69 | 0 | 0 |
| Mohinder Amarnath | 2 | 1 | 2 | 0 | 1 | 0 | 0 |

**India 2nd Innings (T: 236 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sunil Gavaskar | c †French b Foster | 54 | 135 | 159 | 6 | 0 | 40 |
| Kris Srikkanth | c Pringle b Edmonds | 23 | 50 | 81 | 4 | 0 | 46 |
| Mohinder Amarnath | c †French b Edmonds | 16 | 47 | 55 | 2 | 0 | 34.04 |
| Dilip Vengsarkar | c †French b Edmonds | 0 | 3 | 5 | 0 | 0 | 0 |
| Mohammad Azharuddin | not out | 29 | 106 | 146 | 2 | 0 | 27.35 |
| Ravi Shastri | c Emburey b Edmonds | 0 | 6 | 5 | 0 | 0 | 0 |
| Kiran More † | not out | 31 | 125 | 124 | 2 | 0 | 24.8 |
| Extras | (b 1, lb 15, nb 4, w 1) | 21 | | | | | |
| **TOTAL** | **78 Ov (RR: 2.23)** | **174/5** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Neal Radford | 3 | 0 | 17 | 0 | 5.66 | 0 | 0 |
| Neil Foster | 22 | 9 | 48 | 1 | 2.18 | 0 | 0 |
| Derek Pringle | 16 | 5 | 33 | 0 | 2.06 | 0 | 0 |
| Phil Edmonds | 28 | 11 | 31 | 4 | 1.1 | 0 | 0 |
| John Emburey | 7 | 1 | 19 | 0 | 2.71 | 0 | 0 |
| Mike Gatting | 2 | 0 | 10 | 0 | 5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**ENGLAND** • 390/10(116.3 Overs)

| | | | |
|---|---|---|---|
| **Mike Gatting*** | 183 (294) | **Chetan Sharma** | 4/130 (29.3) |
| **David Gower** | 49 (81) | **Maninder Singh** | 2/66 (25) |

**INDIA** • 390/10(139.5 Overs)

| | | | |
|---|---|---|---|
| **Mohinder Amarnath** | 79 (237) | **Neil Foster** | 3/93 (41) |
| **Mohammad Azharuddin** | 64 (134) | **John Emburey** | 2/40 (18.5) |

### 2nd INNINGS

**ENGLAND** • 235/10(94 Overs)

| | | | |
|---|---|---|---|
| **Graham Gooch** | 40 (43) | **Chetan Sharma** | 6/58 (24) |
| **Bill Athey** | 38 (114) | **Maninder Singh** | 2/41 (22) |

**INDIA** • 174/5(78 Overs)

| | | | |
|---|---|---|---|
| **Sunil Gavaskar** | 54 (135) | **Phil Edmonds** | 4/31 (28) |
| **Kiran More*** | 31 (125) | **Neil Foster** | 1/48 (22) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-england-1986-62287/england-vs-india-3rd-test-63434/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1990 Ind vs Pak | |
|---|---|
| **Match centre** | Sharjah Cricket Association Stadium |
| **Toss** | India, elected to field first |
| **Series** | Austral-Asia Cup |
| **Season** | 1990 |
| **Player Of The Match** | Waqar Younis |
| **Match number** | ODI no. 625 |
| **Match days** | day (50-over match) |
| **ODI debut** | Sajjad Akbar |
| **Umpires** | Brian Aldridge |
| | Tony Crafter |
| **Points** | Pakistan 2, India 0 |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Saeed Anwar | c Kapil Dev b Shastri | 37 | 32 | 6 | 0 | 115.62 |
| Saleem Yousuf † | st †More b Kumble | 62 | 90 | 3 | 1 | 68.88 |
| Saleem Malik | b Shastri | 7 | 17 | 0 | 0 | 41.17 |
| Javed Miandad | run out | 37 | 74 | 0 | 0 | 50 |
| Imran Khan (c) | c †More b Prabhakar | 18 | 29 | 1 | 0 | 62.06 |
| Wasim Akram | lbw b Sharma | 11 | 12 | 0 | 1 | 91.66 |
| Ijaz Ahmed | c Shastri b Prabhakar | 32 | 27 | 3 | 1 | 118.51 |
| Abdul Qadir | run out | 1 | 4 | 0 | 0 | 25 |
| Sajjad Akbar | run out | 5 | 9 | 0 | 0 | 55.55 |
| Waqar Younis | not out | 7 | 6 | 0 | 0 | 116.66 |
| Aaqib Javed | not out | 0 | 0 | 0 | 0 | - |
| Extras | (b 4, lb 6, w 8) | 18 | | | | |
| **TOTAL** | **50 Ov (RR: 4.70)** | **235/9** | | | | |

| BOWLING Pakistan | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Kapil Dev | 5 | 0 | 30 | 0 | 6 | - | - | - | 0 | 0 |
| Manoj Prabhakar | 10 | 0 | 55 | 2 | 5.5 | - | - | - | 0 | 0 |
| Sanjeev Sharma | 10 | 0 | 52 | 1 | 5.2 | - | - | - | 0 | 0 |
| Ravi Shastri | 10 | 0 | 36 | 2 | 3.6 | - | - | - | 0 | 0 |
| Anil Kumble | 10 | 0 | 33 | 1 | 3.3 | - | - | - | 0 | 0 |
| Kris Srikkanth | 5 | 0 | 19 | 0 | 3.8 | - | - | - | 0 | 0 |

**India (T: 236 runs from 50 ovs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Kris Srikkanth | st †Saleem Yousuf b Sajjad Akbar | 35 | 51 | 1 | 0 | 68.62 |
| Manoj Prabhakar | run out | 27 | 54 | 2 | 0 | 50 |
| Navjot Sidhu | b Waqar Younis | 0 | 1 | 0 | 0 | 0 |
| Mohammad Azharuddin (c) | not out | 78 | 95 | 2 | 2 | 82.1 |
| Kapil Dev | b Waqar Younis | 1 | 2 | 0 | 0 | 50 |
| Sanjay Manjrekar | c Ijaz Ahmed b Sajjad Akbar | 10 | 24 | 0 | 0 | 41.66 |
| Sachin Tendulkar | c Saeed Anwar b Imran Khan | 20 | 25 | 1 | 0 | 80 |
| Ravi Shastri | c †Saleem Yousuf b Waqar Younis | 3 | 8 | 0 | 0 | 37.5 |
| Kiran More † | c Javed Miandad b Wasim Akram | 4 | 5 | 1 | 0 | 80 |
| Sanjeev Sharma | c †Saleem Yousuf b Waqar Younis | 5 | 9 | 0 | 0 | 55.55 |
| Anil Kumble | run out | 0 | 6 | 0 | 0 | 0 |
| Extras | (b 2, lb 6, nb 1, w 17) | 26 | | | | |
| **TOTAL** | **46.3 Ov (RR: 4.49)** | **209** | | | | |

| BOWLING India | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Wasim Akram | 8.3 | 0 | 28 | 1 | 3.29 | - | - | - | 0 | 0 |
| Aaqib Javed | 8 | 0 | 25 | 0 | 3.12 | - | - | - | 0 | 0 |
| Waqar Younis | 10 | 0 | 42 | 4 | 4.2 | - | - | - | 0 | 0 |
| Abdul Qadir | 7 | 0 | 44 | 0 | 6.28 | - | - | - | 0 | 0 |
| Sajjad Akbar | 10 | 1 | 45 | 2 | 4.5 | - | - | - | 0 | 0 |
| Imran Khan | 3 | 0 | 17 | 1 | 5.66 | - | - | - | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 235/9(50 Overs)

| | | | |
|---|---|---|---|
| **Saleem Yousuf** | 62 (90) | **Ravi Shastri** | 2/36 (10) |
| **Saeed Anwar** | 37 (32) | **Manoj Prabhakar** | 2/55 (10) |

**INDIA** • 209/10(46.3 Overs)

| | | | |
|---|---|---|---|
| **Mohammad Azharuddin*** | 78 (95) | **Waqar Younis** | 4/42 (10) |
| **Kris Srikkanth** | 35 (51) | **Sajjad Akbar** | 2/45 (10) |

**Pakistan won by 26 runs**

***Link:-*** *https://www.espncricinfo.com/series/austral-asia-cup-1990-60905/india-vs-pakistan-3rd-match-65819/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1996 Ind vs Aus | |
|---|---|
| **Match centre** | Wankhede Stadium, Mumbai |
| **Toss** | Australia, elected to bat first |
| **Series** | Wills World Cup |
| **Season** | 1995/96 |
| **Player Of The Match** | Mark Waugh |
| **Match number** | ODI no. 1065 |
| **Match days** | daynight (50-over match) |
| **Umpires** | David Shepherd |
| | Steve Dunne |
| **TV Umpire** | TM Samarasinghe |
| **Match Referee** | Clive Lloyd |
| **Points** | Australia 2, India 0 |

**Australia (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mark Waugh | run out (Prasad) | 126 | 135 | 195 | 8 | 3 | 93.33 |
| Mark Taylor (c) | c Srinath b Raju | 59 | 73 | 95 | 8 | 1 | 80.82 |
| Ricky Ponting | c Manjrekar b Raju | 12 | 21 | 31 | 0 | 0 | 57.14 |
| Steve Waugh | run out (Raju) | 7 | 15 | 21 | 0 | 0 | 46.66 |
| Stuart Law | c & b Kumble | 21 | 31 | 49 | 1 | 0 | 67.74 |
| Michael Bevan | run out (Jadeja) | 6 | 5 | 8 | 0 | 0 | 120 |
| Shane Lee | run out (†Mongia) | 9 | 10 | 14 | 0 | 0 | 90 |
| Ian Healy † | c Kumble b Prasad | 6 | 10 | 13 | 0 | 0 | 60 |
| Shane Warne | c Azharuddin b Prasad | 0 | 1 | 1 | 0 | 0 | 0 |
| Damien Fleming | run out (†Mongia/Prasad) | 0 | 1 | 3 | 0 | 0 | 0 |
| Glenn McGrath | not out | 0 | 0 | 1 | 0 | 0 | - |
| Extras | (lb 8, nb 2, w 2) | 12 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.16)** | **258** | | | | | |

| BOWLING Australia | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Manoj Prabhakar | 10 | 0 | 55 | 0 | 5.5 | - | - | - | 0 | 0 |
| Javagal Srinath | 10 | 1 | 51 | 0 | 5.1 | - | - | - | 0 | 0 |
| Venkatesh Prasad | 10 | 0 | 49 | 2 | 4.9 | - | - | - | 2 | 2 |
| Anil Kumble | 10 | 1 | 47 | 1 | 4.7 | - | - | - | 0 | 0 |
| Venkatapathy Raju | 10 | 0 | 48 | 2 | 4.8 | - | - | - | 0 | 0 |

**India (T: 259 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Ajay Jadeja | lbw b Fleming | 1 | 17 | 16 | 0 | 0 | 5.88 |
| Sachin Tendulkar | st †Healy b ME Waugh | 90 | 84 | 124 | 14 | 1 | 107.14 |
| Vinod Kambli | b Fleming | 0 | 2 | 6 | 0 | 0 | 0 |
| Mohammad Azharuddin (c) | b Fleming | 10 | 17 | 40 | 1 | 0 | 58.82 |
| Sanjay Manjrekar | c †Healy b SR Waugh | 62 | 91 | 103 | 7 | 0 | 68.13 |
| Manoj Prabhakar | run out (Ponting) | 3 | 6 | 4 | 0 | 0 | 50 |
| Nayan Mongia † | c Taylor b Warne | 27 | 32 | 35 | 3 | 0 | 84.37 |
| Anil Kumble | b Fleming | 17 | 22 | 32 | 3 | 0 | 77.27 |
| Javagal Srinath | c Lee b Fleming | 7 | 12 | 16 | 1 | 0 | 58.33 |
| Venkatesh Prasad | c Bevan b SR Waugh | 0 | 2 | 5 | 0 | 0 | 0 |
| Venkatapathy Raju | not out | 3 | 4 | 6 | 0 | 0 | 75 |
| Extras | (b 5, lb 8, nb 1, w 8) | 22 | | | | | |
| **TOTAL** | **48 Ov (RR: 5.04)** | **242** | | | | | |

| BOWLING India | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 8 | 3 | 48 | 0 | 6 | - | - | - | 0 | 1 |
| Damien Fleming | 9 | 0 | 36 | 5 | 4 | - | - | - | 2 | 0 |
| Shane Warne | 10 | 1 | 28 | 1 | 2.8 | - | - | - | 2 | 0 |
| Shane Lee | 3 | 0 | 23 | 0 | 7.66 | - | - | - | 2 | 0 |
| Mark Waugh | 10 | 0 | 44 | 1 | 4.4 | - | - | - | 1 | 0 |
| Michael Bevan | 5 | 0 | 28 | 0 | 5.6 | - | - | - | 0 | 0 |
| Steve Waugh | 3 | 0 | 22 | 2 | 7.33 | - | - | - | 1 | 0 |

## SCORECARD SUMMARY

**AUSTRALIA** • 258/10(50 Overs)

| | | | |
|---|---|---|---|
| **Mark Waugh** | 126 (135) | **Venkatapathy Raju** | 2/48 (10) |
| **Mark Taylor** | 59 (73) | **Venkatesh Prasad** | 2/49 (10) |

**INDIA** • 242/10(48 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 90 (84) | **Damien Fleming** | 5/36 (9) |
| **Sanjay Manjrekar** | 62 (91) | **Steve Waugh** | 2/22 (3) |

**Australia won by 16 runs**

***Link:-*** *https://www.espncricinfo.com/series/wills-world-cup-1995-96-60981/india-vs-australia-19th-match-65174/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 1996 Ind vs Pak | |
|---|---|
| **Match centre** | M Chinnaswamy Stadium, Bangalore |
| **Toss** | India, elected to bat first |
| **Series** | Wills World Cup |
| **Season** | 1995/96 |
| **Player Of The Match** | Navjot Sidhu |
| **Series result** | India advanced |
| **Match number** | ODI no. 1078 |
| **Match days** | daynight (50-over match) |
| **Umpires** | David Shepherd |
| | Steve Bucknor |
| **TV Umpire** | Steve Dunne |
| **Match Referee** | Raman Subba Row |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Navjot Sidhu | b Mushtaq Ahmed | 93 | 115 | 160 | 11 | 0 | 80.86 |
| Sachin Tendulkar | b Ata-ur-Rehman | 31 | 59 | 103 | 3 | 0 | 52.54 |
| Sanjay Manjrekar | c Javed Miandad b Aamer Sohail | 20 | 43 | 42 | 0 | 0 | 46.51 |
| Mohammad Azharuddin (c) | c †Rashid Latif b Waqar Younis | 27 | 22 | 27 | 1 | 1 | 122.72 |
| Vinod Kambli | b Mushtaq Ahmed | 24 | 26 | 41 | 1 | 0 | 92.3 |
| Ajay Jadeja | c Aamer Sohail b Waqar Younis | 45 | 25 | 41 | 4 | 2 | 180 |
| Nayan Mongia † | run out | 3 | 3 | 6 | 0 | 0 | 100 |
| Anil Kumble | c Javed Miandad b Aaqib Javed | 10 | 6 | 9 | 2 | 0 | 166.66 |
| Javagal Srinath | not out | 12 | 4 | 8 | 2 | 0 | 300 |
| Venkatesh Prasad | not out | 0 | 0 | 2 | 0 | 0 | - |
| Extras | (lb 3, nb 4, w 15) | 22 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.74)** | **287/8** | | | | | |

| BOWLING India | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Waqar Younis | 10 | 1 | 67 | 2 | 6.7 | 1 | 0 |
| Aaqib Javed | 10 | 0 | 67 | 1 | 6.7 | 4 | 1 |
| Ata-ur-Rehman | 10 | 0 | 40 | 1 | 4 | 1 | 3 |
| Mushtaq Ahmed | 10 | 0 | 56 | 2 | 5.6 | 3 | 0 |
| Aamer Sohail | 5 | 0 | 29 | 1 | 5.8 | 4 | 0 |
| Saleem Malik | 5 | 0 | 25 | 0 | 5 | 2 | 0 |

**Pakistan (T: 288 runs from 49 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aamer Sohail (c) | b Prasad | 55 | 46 | 67 | 9 | 1 | 119.56 |
| Saeed Anwar | c Kumble b Srinath | 48 | 32 | 45 | 5 | 2 | 150 |
| Ijaz Ahmed | c Srinath b Prasad | 12 | 23 | 24 | 1 | 0 | 52.17 |
| Inzamam-ul-Haq | c †Mongia b Prasad | 12 | 20 | 26 | 1 | 0 | 60 |
| Saleem Malik | lbw b Kumble | 38 | 50 | 58 | 4 | 0 | 76 |
| Javed Miandad | run out | 38 | 64 | 88 | 2 | 0 | 59.37 |
| Rashid Latif † | st †Mongia b Raju | 26 | 25 | 28 | 1 | 2 | 104 |
| Mushtaq Ahmed | c & b Kumble | 0 | 2 | 3 | 0 | 0 | 0 |
| Waqar Younis | not out | 4 | 21 | 24 | 0 | 0 | 19.04 |
| Ata-ur-Rehman | lbw b Kumble | 0 | 1 | 1 | 0 | 0 | 0 |
| Aaqib Javed | not out | 6 | 10 | 13 | 0 | 0 | 60 |
| Extras | (b 1, lb 3, w 5) | 9 | | | | | |
| **TOTAL** | **49 Ov (RR: 5.06)** | **248/9** | | | | | |

| BOWLING Pakistan | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Javagal Srinath | 9 | 0 | 61 | 1 | 6.77 | 1 | 0 |
| Venkatesh Prasad | 10 | 0 | 45 | 3 | 4.5 | 2 | 0 |
| Anil Kumble | 10 | 0 | 48 | 3 | 4.8 | 0 | 0 |
| Venkatapathy Raju | 10 | 0 | 46 | 1 | 4.6 | 1 | 0 |
| Sachin Tendulkar | 5 | 0 | 25 | 0 | 5 | 0 | 0 |
| Ajay Jadeja | 5 | 0 | 19 | 0 | 3.8 | 1 | 0 |

## SCORECARD SUMMARY

**INDIA** • 287/8(50 Overs)

| | | | |
|---|---|---|---|
| **Navjot Sidhu** | 93 (115) | **Mushtaq Ahmed** | 2/56 (10) |
| **Ajay Jadeja** | 45 (25) | **Waqar Younis** | 2/67 (10) |

**PAKISTAN** • 248/9(49 Overs)

| | | | |
|---|---|---|---|
| **Aamer Sohail** | 55 (46) | **Venkatesh Prasad** | 3/45 (10) |
| **Saeed Anwar** | 48 (32) | **Anil Kumble** | 3/48 (10) |

**India won by 39 runs**

***Link:-*** *https://www.espncricinfo.com/series/wills-world-cup-1995-96-60981/india-vs-pakistan-2nd-qf-65187/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 1998 Ind vs Aus 6th Match | |
|---|---|
| **Match centre** | Sharjah Cricket Association Stadium |
| **Toss** | Australia, elected to bat first |
| **Series** | Coca-Cola Cup |
| **Season** | 1997/98 |
| **Player Of The Match** | Sachin Tendulkar |
| **Match number** | ODI no. 1325 |
| **Match days** | daynight (50-over match) |
| **Umpires** | Ian Robinson |
| | Steve Bucknor |
| **TV Umpire** | Javed Akhtar |
| **Match Referee** | Talat Ali |
| **Points** | Australia 2, India 0 |

**Australia (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Adam Gilchrist † | c †Mongia b Harvinder Singh | 11 | 13 | 20 | 1 | 0 | 84.61 |
| Mark Waugh | c Ganguly b Tendulkar | 81 | 99 | 125 | 7 | 2 | 81.81 |
| Ricky Ponting | st †Mongia b Harbhajan Singh | 31 | 26 | 40 | 4 | 1 | 119.23 |
| Damien Martyn | b Kumble | 1 | 3 | 3 | 0 | 0 | 33.33 |
| Michael Bevan | not out | 101 | 103 | 138 | 9 | 0 | 98.05 |
| Steve Waugh (c) | run out (Tendulkar) | 10 | 16 | 20 | 1 | 0 | 62.5 |
| Darren Lehmann | b Prasad | 26 | 27 | 31 | 2 | 0 | 96.29 |
| Tom Moody | c Azharuddin b Prasad | 5 | 10 | 18 | 0 | 0 | 50 |
| Shane Warne | not out | 7 | 4 | 6 | 1 | 0 | 175 |
| Extras | (lb 4, nb 1, w 6) | 11 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.68)** | **284/7** | | | | | |

| BOWLING Australia | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Venkatesh Prasad | 8 | 0 | 41 | 2 | 5.12 | - | - | - | 2 | 1 |
| Harvinder Singh | 7 | 0 | 44 | 1 | 6.28 | - | - | - | 0 | 0 |
| Anil Kumble | 10 | 0 | 41 | 1 | 4.1 | - | - | - | 1 | 0 |
| Harbhajan Singh | 8 | 0 | 63 | 1 | 7.87 | - | - | - | 1 | 0 |
| Sourav Ganguly | 2 | 0 | 15 | 0 | 7.5 | - | - | - | 0 | 0 |
| Hrishikesh Kanitkar | 6 | 0 | 33 | 0 | 5.5 | - | - | - | 1 | 0 |
| VVS Laxman | 4 | 0 | 16 | 0 | 4 | - | - | - | 1 | 0 |
| Sachin Tendulkar | 5 | 0 | 27 | 1 | 5.4 | - | - | - | 0 | 0 |

**India (T: 276 runs from 46 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sourav Ganguly | lbw b Fleming | 17 | 32 | 38 | 2 | 0 | 53.12 |
| Sachin Tendulkar | c †Gilchrist b Fleming | 143 | 131 | 187 | 9 | 5 | 109.16 |
| Nayan Mongia † | c ME Waugh b Moody | 35 | 46 | 55 | 4 | 1 | 76.08 |
| Mohammad Azharuddin (c) | b Moody | 14 | 20 | 24 | 0 | 0 | 70 |
| Ajay Jadeja | c †Gilchrist b SR Waugh | 1 | 5 | 4 | 0 | 0 | 20 |
| VVS Laxman | not out | 23 | 34 | 75 | 1 | 0 | 67.64 |
| Hrishikesh Kanitkar | not out | 5 | 14 | 12 | 0 | 0 | 35.71 |
| Extras | (lb 5, nb 4, w 3) | 12 | | | | | |
| **TOTAL** | **46 Ov (RR: 5.43)** | **250/5** | | | | | |

| BOWLING India | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Damien Fleming | 10 | 0 | 46 | 2 | 4.6 | - | - | - | 0 | 1 |
| Michael Kasprowicz | 9 | 0 | 55 | 0 | 6.11 | - | - | - | 1 | 3 |
| Shane Warne | 9 | 0 | 39 | 0 | 4.33 | - | - | - | 0 | 0 |
| Tom Moody | 9 | 0 | 40 | 2 | 4.44 | - | - | - | 1 | 1 |
| Steve Waugh | 9 | 0 | 65 | 1 | 7.22 | - | - | - | 1 | 0 |

**SCORECARD SUMMARY**

**AUSTRALIA** • 284/7(50 Overs)

| | | | |
|---|---|---|---|
| **Michael Bevan** | 101* (103) | **Venkatesh Prasad** | 2/41 (8) |
| **Mark Waugh** | 81 (99) | **Anil Kumble** | 1/41 (10) |

**INDIA** • 250/5(46 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 143 (131) | **Tom Moody** | 2/40 (9) |
| **Nayan Mongia** | 35 (46) | **Damien Fleming** | 2/46 (10) |

**Australia won by 26 runs (revised target)**

***Link:-*** *https://www.espncricinfo.com/series/coca-cola-cup-1997-98-61026/australia-vs-india-6th-match-65773/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 1st test | |
|---|---|
| **Match centre** | Wankhede Stadium, Mumbai |
| **Toss** | Australia, elected to field first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Adam Gilchrist |
| **Series result** | Australia led the 3-match series 1-0 |
| **Match number** | Test no. 1531 |
| **Match days** | day (5-day match) |
| **Test debut** | Rahul Sanghvi |
| **Umpires** | David Shepherd |
| | Srinivas Venkataraghavan |
| **TV Umpire** | Narendra Menon |
| **Match Referee** | Cammie Smith |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | c Hayden b Gillespie | 14 | 47 | 59 | 2 | 0 | 29.78 |
| Sadagoppan Ramesh | c †Gilchrist b McGrath | 2 | 12 | 17 | 0 | 0 | 16.66 |
| Rahul Dravid | c †Gilchrist b Fleming | 9 | 19 | 33 | 1 | 0 | 47.36 |
| Sachin Tendulkar | c †Gilchrist b McGrath | 76 | 114 | 138 | 13 | 0 | 66.66 |
| Sourav Ganguly (c) | c Hayden b Warne | 8 | 22 | 38 | 2 | 0 | 36.36 |
| VVS Laxman | c Ponting b McGrath | 20 | 44 | 78 | 3 | 0 | 45.45 |
| Nayan Mongia † | not out | 26 | 76 | 112 | 2 | 0 | 34.21 |
| Ajit Agarkar | c & b Warne | 0 | 12 | 17 | 0 | 0 | 0 |
| Javagal Srinath | c ME Waugh b Warne | 12 | 57 | 61 | 1 | 0 | 21.05 |
| Harbhajan Singh | c SR Waugh b Warne | 0 | 11 | 10 | 0 | 0 | 0 |
| Rahul Sanghvi | c †Gilchrist b Gillespie | 2 | 16 | 17 | 0 | 0 | 12.5 |
| Extras | (b 2, lb 3, nb 1, w 1) | 7 | | | | | |
| **TOTAL** | **71.3 Ov (RR: 2.46)** | **176** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 19 | 13 | 19 | 3 | 1 | 0 | 0 |
| Damien Fleming | 15 | 3 | 55 | 1 | 3.66 | 0 | 1 |
| Jason Gillespie | 15.3 | 4 | 50 | 2 | 3.22 | 0 | 0 |
| Shane Warne | 22 | 7 | 47 | 4 | 2.13 | 1 | 0 |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Michael Slater | b Agarkar | 10 | 24 | 36 | 1 | 0 | 41.66 |
| Matthew Hayden | c †Mongia b Srinath | 119 | 172 | 283 | 18 | 1 | 69.18 |
| Justin Langer | c Dravid b Harbhajan Singh | 19 | 53 | 67 | 2 | 0 | 35.84 |
| Mark Waugh | c Ganguly b Harbhajan Singh | 0 | 1 | 2 | 0 | 0 | 0 |
| Steve Waugh (c) | c Dravid b Sanghvi | 15 | 17 | 22 | 3 | 0 | 88.23 |
| Ricky Ponting | c Das b Harbhajan Singh | 0 | 5 | 5 | 0 | 0 | 0 |
| Adam Gilchrist † | st†Mongia b Harbhajan Singh | 122 | 112 | 162 | 15 | 4 | 108.92 |
| Shane Warne | c Tendulkar b Sanghvi | 39 | 37 | 49 | 2 | 3 | 105.4 |
| Jason Gillespie | c †Mongia b Srinath | 0 | 1 | 4 | 0 | 0 | 0 |
| Damien Fleming | c Srinath b Agarkar | 6 | 21 | 23 | 1 | 0 | 28.57 |
| Glenn McGrath | not out | 0 | 0 | 3 | 0 | 0 | - |
| Extras | (b 9, lb 7, nb 3) | 19 | | | | | |
| **TOTAL** | **73.2 Ov (RR: 4.75)** | **349** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Javagal Srinath | 16 | 3 | 60 | 2 | 3.75 | 0 | 0 |
| Ajit Agarkar | 12 | 1 | 50 | 2 | 4.16 | 0 | 0 |
| Harbhajan Singh | 28 | 3 | 121 | 4 | 4.32 | 0 | 0 |
| Rahul Sanghvi | 10.2 | 2 | 67 | 2 | 6.48 | 0 | 1 |
| Sachin Tendulkar | 7 | 1 | 35 | 0 | 5 | 0 | 2 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | c SR Waugh b Gillespie | 7 | 50 | 71 | 0 | 0 | 14 |
| Sadagoppan Ramesh | c Ponting b McGrath | 44 | 84 | 108 | 7 | 0 | 52.38 |
| Rahul Dravid | b Warne | 39 | 196 | 259 | 5 | 0 | 19.89 |
| Nayan Mongia † | c †Gilchrist b Gillespie | 28 | 29 | 52 | 4 | 1 | 96.55 |
| Sachin Tendulkar | c Ponting b ME Waugh | 65 | 107 | 153 | 11 | 0 | 60.74 |
| Sourav Ganguly (c) | run out (Slater/Warne) | 1 | 13 | 20 | 0 | 0 | 7.69 |
| VVS Laxman | c †Gilchrist b ME Waugh | 12 | 27 | 27 | 3 | 0 | 44.44 |
| Ajit Agarkar | b ME Waugh | 0 | 15 | 20 | 0 | 0 | 0 |
| Harbhajan Singh | not out | 17 | 31 | 55 | 2 | 0 | 54.83 |
| Rahul Sanghvi | b Gillespie | 0 | 6 | 8 | 0 | 0 | 0 |
| Javagal Srinath | b McGrath | 0 | 8 | 9 | 0 | 0 | 0 |
| Extras | (b 4, lb 1, nb 1) | 6 | | | | | |
| **TOTAL** | **94.1 Ov (RR: 2.32)** | **219** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 17.1 | 9 | 25 | 2 | 1.45 | 0 | 0 |
| Damien Fleming | 15 | 1 | 44 | 0 | 2.93 | 0 | 0 |
| Shane Warne | 28 | 11 | 60 | 1 | 2.14 | 0 | 0 |
| Jason Gillespie | 19 | 8 | 45 | 3 | 2.36 | 0 | 1 |
| Mark Waugh | 15 | 5 | 40 | 3 | 2.66 | 0 | 0 |

**Australia 2nd Innings (T: 47 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Matthew Hayden | not out | 28 | 21 | 25 | 4 | 1 | **133.33** |
| Michael Slater | not out | 19 | 21 | 25 | 4 | 0 | **90.47** |
| Extras | | 0 | | | | | |
| **TOTAL** | **7 Ov (RR: 6.71, 25 Mins)** | **47/0** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Javagal Srinath | 2 | 0 | 17 | 0 | 8.5 | 0 | 0 |
| Ajit Agarkar | 1 | 0 | 8 | 0 | 8 | 0 | 0 |
| Harbhajan Singh | 2 | 0 | 11 | 0 | 5.5 | 0 | 0 |
| Rahul Sanghvi | 2 | 1 | 11 | 0 | 5.5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 176/10 (71.3 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 76 (114) | **Shane Warne** | 4/47 (22) |
| **Nayan Mongia *** | 26 (76) | **Glenn McGrath** | 3/19 (19) |

**AUSTRALIA** • 349/10 (73.2 Overs)

| | | | |
|---|---|---|---|
| **Adam Gilchrist** | 122 (112) | **Harbhajan Singh** | 4/121 (28) |
| **Matthew Hayden** | 119 (172) | **Javagal Srinath** | 2/60 (16) |

### 2ND INNINGS

**INDIA** • 219/10 (94.1 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 65 (107) | **Jason Gillespie** | 3/45 (19) |
| **Sadagoppan Ramesh** | 44 (84) | **Mark Waugh** | 3/40 (15) |

**AUSTRALIA** • 47/0 (7 Overs)

| | | | |
|---|---|---|---|
| **Matthew Hayden *** | 28 (21) | **Harbhajan Singh** | 0/11 (2) |
| **Michael Slater *** | 19 (21) | **Rahul Sanghvi** | 0/11 (2) |

**Australia won by 10 wickets**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-1st-test-63919/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 2nd test | |
|---|---|
| **Match centre** | Eden Gardens, Kolkata |
| **Toss** | Australia, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | VVS Laxman |
| **Series result** | 3-match series level 1-1 |
| **Match number** | Test no. 1535 |
| **Match days** | day (5-day match) |
| **Umpires** | Peter Willey |
| | Shyam Bansal |
| **TV Umpire** | Sameer Bandekar |
| **Match Referee** | Cammie Smith |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Michael Slater | c †Mongia b Khan | 42 | 99 | 134 | 7 | 1 | 42.42 |
| Matthew Hayden | c sub (HK Badani) b Harbhajan Singh | 97 | 157 | 242 | 14 | 3 | 61.78 |
| Justin Langer | c †Mongia b Khan | 58 | 91 | 131 | 9 | 1 | 63.73 |
| Mark Waugh | c †Mongia b Harbhajan Singh | 22 | 31 | 50 | 4 | 0 | 70.96 |
| Steve Waugh (c) | lbw b Harbhajan Singh | 110 | 203 | 305 | 11 | 1 | 54.18 |
| Ricky Ponting | lbw b Harbhajan Singh | 6 | 12 | 22 | 1 | 0 | 50 |
| Adam Gilchrist † | lbw b Harbhajan Singh | 0 | 1 | 2 | 0 | 0 | 0 |
| Shane Warne | c Ramesh b Harbhajan Singh | 0 | 1 | 2 | 0 | 0 | 0 |
| Michael Kasprowicz | lbw b Ganguly | 7 | 28 | 26 | 1 | 0 | 25 |
| Jason Gillespie | c Ramesh b Harbhajan Singh | 46 | 147 | 190 | 8 | 0 | 31.29 |
| Glenn McGrath | not out | 21 | 28 | 37 | 2 | 0 | 75 |
| Extras | (b 19, lb 10, nb 7) | 36 | | | | | |
| **TOTAL** | **131.5 Ov (RR: 3.37)** | **445** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Zaheer Khan | 28.4 | 6 | 89 | 2 | 3.1 | 0 | 0 |
| Venkatesh Prasad | 30 | 5 | 95 | 0 | 3.16 | 0 | 1 |
| Sourav Ganguly | 13.2 | 3 | 44 | 1 | 3.3 | 0 | 5 |
| Venkatapathy Raju | 20 | 2 | 58 | 0 | 2.9 | 0 | 0 |
| Harbhajan Singh | 37.5 | 7 | 123 | 7 | 3.25 | 0 | 0 |
| Sachin Tendulkar | 2 | 0 | 7 | 0 | 3.5 | 0 | 1 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | c †Gilchrist b McGrath | 20 | 48 | 53 | 3 | 0 | 41.66 |
| Sadagoppan Ramesh | c Ponting b Gillespie | 0 | 3 | 6 | 0 | 0 | 0 |
| Rahul Dravid | b Warne | 25 | 82 | 115 | 4 | 0 | 30.48 |
| Sachin Tendulkar | lbw b McGrath | 10 | 18 | 25 | 2 | 0 | 55.55 |
| Sourav Ganguly (c) | c SR Waugh b Kasprowicz | 23 | 51 | 61 | 4 | 0 | 45.09 |
| VVS Laxman | c Hayden b Warne | 59 | 83 | 122 | 12 | 0 | 71.08 |
| Nayan Mongia † | c †Gilchrist b Kasprowicz | 2 | 4 | 7 | 0 | 0 | 50 |
| Harbhajan Singh | c Ponting b Gillespie | 4 | 15 | 17 | 1 | 0 | 26.66 |
| Zaheer Khan | b McGrath | 3 | 19 | 24 | 0 | 0 | 15.78 |
| Venkatapathy Raju | lbw b McGrath | 4 | 15 | 17 | 0 | 0 | 26.66 |
| Venkatesh Prasad | not out | 7 | 23 | 47 | 0 | 0 | 30.43 |
| Extras | (lb 2, nb 12) | 14 | | | | | |
| **TOTAL** | **58.1 Ov (RR: 2.93)** | **171** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 14 | 8 | 18 | 4 | 1.28 | 0 | 0 |
| Jason Gillespie | 11 | 0 | 47 | 2 | 4.27 | 0 | 0 |
| Michael Kasprowicz | 13 | 2 | 39 | 2 | 3 | 0 | 7 |
| Shane Warne | 20.1 | 3 | 65 | 2 | 3.22 | 0 | 5 |

**India 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | hit wicket b Gillespie | 39 | 99 | 125 | 7 | 0 | 39.39 |
| Sadagoppan Ramesh | c ME Waugh b Warne | 30 | 43 | 66 | 6 | 0 | 69.76 |
| VVS Laxman | c Ponting b McGrath | 281 | 452 | 631 | 44 | 0 | 62.16 |
| Sachin Tendulkar | c †Gilchrist b Gillespie | 10 | 23 | 26 | 2 | 0 | 43.47 |
| Sourav Ganguly (c) | c †Gilchrist b McGrath | 48 | 81 | 128 | 8 | 0 | 59.25 |
| Rahul Dravid | run out (SR Waugh/ Kasprowicz) | 180 | 353 | 446 | 20 | 0 | 50.99 |
| Nayan Mongia † | b McGrath | 4 | 10 | 18 | 0 | 0 | 40 |
| Zaheer Khan | not out | 23 | 15 | 19 | 3 | 0 | 153.33 |
| Harbhajan Singh | not out | 8 | 6 | 11 | 1 | 0 | 133.33 |
| Extras | (b 6, lb 12, nb 14, w 2) | 34 | | | | | |
| **TOTAL** | **178 Ov (RR: 3.69, 737 Mins)** | **657/7d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 39 | 12 | 103 | 3 | 2.64 | 0 | 0 |
| Jason Gillespie | 31 | 6 | 115 | 2 | 3.7 | 1 | 0 |
| Shane Warne | 34 | 3 | 152 | 1 | 4.47 | 1 | 1 |
| Mark Waugh | 18 | 1 | 58 | 0 | 3.22 | 0 | 0 |
| Michael Kasprowicz | 35 | 6 | 139 | 0 | 3.97 | 0 | 13 |
| Ricky Ponting | 12 | 1 | 41 | 0 | 3.41 | 0 | 0 |
| Matthew Hayden | 6 | 0 | 24 | 0 | 4 | 0 | 0 |
| Michael Slater | 2 | 1 | 4 | 0 | 2 | 0 | 0 |
| Justin Langer | 1 | 0 | 3 | 0 | 3 | 0 | 0 |

**Australia 2nd Innings (T: 384 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Matthew Hayden | lbw b Tendulkar | 67 | 118 | 198 | 6 | 0 | 56.77 |
| Michael Slater | c Ganguly b Harbhajan Singh | 43 | 79 | 92 | 7 | 0 | 54.43 |
| Justin Langer | c Ramesh b Harbhajan Singh | 28 | 21 | 16 | 3 | 2 | 133.33 |
| Mark Waugh | lbw b Raju | 0 | 10 | 15 | 0 | 0 | 0 |
| Steve Waugh (c) | c sub (HK Badani) b Harbhajan Singh | 24 | 58 | 54 | 4 | 0 | 41.37 |
| Ricky Ponting | c Das b Harbhajan Singh | 0 | 4 | 3 | 0 | 0 | 0 |
| Adam Gilchrist † | lbw b Tendulkar | 0 | 1 | 2 | 0 | 0 | 0 |
| Jason Gillespie | c Das b Harbhajan Singh | 6 | 38 | 51 | 1 | 0 | 15.78 |
| Shane Warne | lbw b Tendulkar | 0 | 7 | 8 | 0 | 0 | 0 |
| Michael Kasprowicz | not out | 13 | 56 | 64 | 2 | 0 | 23.21 |
| Glenn McGrath | lbw b Harbhajan Singh | 12 | 27 | 32 | 2 | 0 | 44.44 |
| Extras | (b 6, nb 8, pen 5) | 19 | | | | | |
| **TOTAL** | **68.3 Ov (RR: 3.09, 272 Mins)** | **212** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Zaheer Khan | 8 | 4 | 30 | 0 | 3.75 | 0 | 2 |
| Venkatesh Prasad | 3 | 1 | 7 | 0 | 2.33 | 0 | 0 |
| Harbhajan Singh | 30.3 | 8 | 73 | 6 | 2.39 | 0 | 0 |
| Venkatapathy Raju | 15 | 3 | 58 | 1 | 3.86 | 0 | 0 |
| Sachin Tendulkar | 11 | 3 | 31 | 3 | 2.81 | 0 | 6 |
| Sourav Ganguly | 1 | 0 | 2 | 0 | 2 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 445/10(131.5 Overs)

| | | | |
|---|---|---|---|
| **Steve Waugh** | 110 (203) | **Harbhajan Singh** | 7/123 (37.5) |
| **Matthew Hayden** | 97 (157) | **Zaheer Khan** | 2/89 (28.4) |

**INDIA** • 171/10(58.1 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman** | 59 (83) | **Glenn McGrath** | 4/18 (14) |
| **Rahul Dravid** | 25 (82) | **Michael Kasprowicz** | 2/39 (13) |

### 2ND INNINGS

**INDIA** • 657/7(178 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman** | 281 (452) | **Glenn McGrath** | 3/103 (39) |
| **Rahul Dravid** | 180 (353) | **Jason Gillespie** | 2/115 (31) |

**AUSTRALIA** • 212/10(68.3 Overs)

| | | | |
|---|---|---|---|
| **Matthew Hayden** | 67 (118) | **Harbhajan Singh** | 6/73 (30.3) |
| **Michael Slater** | 43 (79) | **Sachin Tendulkar** | 3/31 (11) |

**India won by 171 runs**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-2nd-test-63920/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 3rd test | |
|---|---|
| **Match centre** | MA Chidambaram Stadium, Chepauk, Chennai |
| **Toss** | Australia, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Matthew Hayden<br>Harbhajan Singh |
| **Player of the Series** | Harbhajan Singh |
| **Series result** | India won the 3-match series 2-1 |
| **Match number** | Test no. 1539 |
| **Match days** | day (5-day match) |
| **Test debut** | Sameer Dighe<br>Sairaj Bahutule |
| **Umpires** | Arani Jayaprakash<br>Rudi Koertzen |
| **TV Umpire** | Rangachari Vijayaraghavan |
| **Match Referee** | Cammie Smith |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Michael Slater | c Laxman b Khan | 4 | 3 | 2 | 1 | 0 | 133.33 |
| Matthew Hayden | c Ganguly b Harbhajan Singh | 203 | 320 | 474 | 15 | 6 | 63.43 |
| Justin Langer | c Dravid b Harbhajan Singh | 35 | 35 | 53 | 6 | 1 | 100 |
| Mark Waugh | c sub (HK Badani) b Bahutule | 70 | 136 | 153 | 7 | 1 | 51.47 |
| Steve Waugh (c) | handled the ball | 47 | 150 | 176 | 4 | 1 | 31.33 |
| Ricky Ponting | st †Dighe b Harbhajan Singh | 0 | 1 | 2 | 0 | 0 | 0 |
| Adam Gilchrist † | lbw b Harbhajan Singh | 1 | 6 | 8 | 0 | 0 | 16.66 |
| Shane Warne | c Das b Harbhajan Singh | 0 | 23 | 36 | 0 | 0 | 0 |
| Jason Gillespie | c Ganguly b Harbhajan Singh | 0 | 11 | 13 | 0 | 0 | 0 |
| Colin Miller | c Bahutule b Harbhajan Singh | 0 | 4 | 8 | 0 | 0 | 0 |
| Glenn McGrath | not out | 3 | 13 | 15 | 0 | 0 | 23.07 |
| Extras | (b 8, lb 10, nb 10) | 28 | | | | | |
| **TOTAL** | **115.2 Ov (RR: 3.39, 474 Mins)** | **391** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Zaheer Khan | 15 | 5 | 57 | 1 | 3.8 | 0 | 1 |
| Sourav Ganguly | 2 | 1 | 11 | 0 | 5.5 | 0 | 1 |
| Harbhajan Singh | 38.2 | 6 | 133 | 7 | 3.46 | 0 | 0 |
| Nilesh Kulkarni | 23 | 5 | 67 | 0 | 2.91 | 0 | 0 |
| Sairaj Bahutule | 21 | 3 | 70 | 1 | 3.33 | 0 | 6 |
| Sachin Tendulkar | 16 | 1 | 35 | 0 | 2.18 | 0 | 2 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | lbw b McGrath | 84 | 186 | 261 | 10 | 1 | 45.16 |
| Sadagoppan Ramesh | c Ponting b Warne | 61 | 133 | 164 | 6 | 0 | 45.86 |
| VVS Laxman | c ME Waugh b McGrath | 65 | 87 | 125 | 11 | 0 | 74.71 |
| Sachin Tendulkar | c †Gilchrist b Gillespie | 126 | 230 | 346 | 15 | 2 | 54.78 |
| Sourav Ganguly (c) | c †Gilchrist b McGrath | 22 | 76 | 114 | 3 | 0 | 28.94 |
| Rahul Dravid | c †Gilchrist b Gillespie | 81 | 140 | 178 | 12 | 1 | 57.85 |
| Sameer Dighe † | lbw b Warne | 4 | 24 | 32 | 0 | 0 | 16.66 |
| Sairaj Bahutule | not out | 21 | 58 | 88 | 1 | 1 | 36.2 |
| Zaheer Khan | c & b Miller | 4 | 20 | 25 | 0 | 0 | 20 |
| Harbhajan Singh | c ME Waugh b Miller | 2 | 3 | 2 | 0 | 0 | 66.66 |
| Nilesh Kulkarni | lbw b Miller | 4 | 38 | 50 | 0 | 0 | 10.52 |
| Extras | (b 19, lb 2, nb 5, w 1) | 27 | | | | | |
| **TOTAL** | **165 Ov (RR: 3.03, 697 Mins)** | **501** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 36 | 15 | 75 | 3 | 2.08 | 0 | 2 |
| Jason Gillespie | 35 | 11 | 88 | 2 | 2.51 | 1 | 1 |
| Colin Miller | 46 | 6 | 160 | 3 | 3.47 | 0 | 0 |
| Shane Warne | 42 | 7 | 140 | 2 | 3.33 | 0 | 2 |
| Ricky Ponting | 2 | 1 | 2 | 0 | 1 | 0 | 0 |
| Mark Waugh | 3 | 0 | 8 | 0 | 2.66 | 0 | 0 |
| Matthew Hayden | 1 | 0 | 7 | 0 | 7 | 0 | 0 |

**Australia 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Matthew Hayden | c Khan b Kulkarni | 35 | 40 | 76 | 3 | 1 | 87.5 |
| Michael Slater | c Laxman b Harbhajan Singh | 48 | 82 | 98 | 4 | 2 | 58.53 |
| Adam Gilchrist † | lbw b Harbhajan Singh | 1 | 11 | 11 | 0 | 0 | 9.09 |
| Justin Langer | c Laxman b Bahutule | 21 | 54 | 75 | 2 | 1 | 38.88 |
| Mark Waugh | c Dravid b Harbhajan Singh | 57 | 139 | 142 | 7 | 0 | 41 |
| Steve Waugh (c) | c Das b Harbhajan Singh | 47 | 125 | 166 | 5 | 0 | 37.6 |
| Ricky Ponting | c Dravid b Harbhajan Singh | 11 | 25 | 29 | 0 | 1 | 44 |
| Shane Warne | lbw b Harbhajan Singh | 11 | 28 | 35 | 2 | 0 | 39.28 |
| Jason Gillespie | c Dravid b Harbhajan Singh | 2 | 47 | 46 | 0 | 0 | 4.25 |
| Colin Miller | lbw b Harbhajan Singh | 2 | 27 | 42 | 0 | 0 | 7.4 |
| Glenn McGrath | not out | 11 | 13 | 19 | 1 | 0 | 84.61 |
| Extras | (b 8, lb 6, nb 4) | 18 | | | | | |
| **TOTAL** | **97.5 Ov (RR: 2.69, 373 Mins)** | **264** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Zaheer Khan | 4 | 0 | 13 | 0 | 3.25 | 0 | 0 |
| Sourav Ganguly | 1 | 0 | 8 | 0 | 8 | 0 | 0 |
| Harbhajan Singh | 41.5 | 20 | 84 | 8 | 2 | 0 | 0 |
| Nilesh Kulkarni | 30 | 11 | 70 | 1 | 2.33 | 0 | 0 |
| Sachin Tendulkar | 12 | 0 | 43 | 0 | 3.58 | 0 | 1 |
| Sairaj Bahutule | 9 | 0 | 32 | 1 | 3.55 | 0 | 3 |

**India 2nd Innings (T: 155 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shiv Sunder Das | c & b McGrath | 9 | 17 | 35 | 2 | 0 | 52.94 |
| Sadagoppan Ramesh | run out (Ponting/†Gilchrist) | 25 | 53 | 98 | 3 | 0 | 47.16 |
| VVS Laxman | c ME Waugh b Miller | 66 | 82 | 136 | 12 | 0 | 80.48 |
| Sachin Tendulkar | c ME Waugh b Gillespie | 17 | 17 | 27 | 3 | 0 | 100 |
| Sourav Ganguly (c) | c ME Waugh b Gillespie | 4 | 5 | 9 | 1 | 0 | 80 |
| Rahul Dravid | c SR Waugh b Miller | 4 | 5 | 8 | 1 | 0 | 80 |
| Sameer Dighe † | not out | 22 | 48 | 73 | 3 | 0 | 45.83 |
| Sairaj Bahutule | c Warne b Miller | 0 | 3 | 3 | 0 | 0 | 0 |
| Zaheer Khan | c ME Waugh b McGrath | 0 | 14 | 31 | 0 | 0 | 0 |
| Harbhajan Singh | not out | 3 | 5 | 12 | 0 | 0 | 60 |
| Extras | (lb 3, nb 2) | 5 | | | | | |
| **TOTAL** | **41.1 Ov (RR: 3.76, 219 Mins)** | **155/8** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Glenn McGrath | 11.1 | 3 | 21 | 2 | 1.88 | 0 | 0 |
| Jason Gillespie | 15 | 2 | 49 | 2 | 3.26 | 0 | 0 |
| Colin Miller | 9 | 1 | 41 | 3 | 4.55 | 0 | 0 |
| Shane Warne | 6 | 0 | 41 | 0 | 6.83 | 0 | 2 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 391/10 (115.2 Overs)

| | | | |
|---|---|---|---|
| **Matthew Hayden** | 203 (320) | **Harbhajan Singh** | 7/133 (38.2) |
| **Mark Waugh** | 70 (136) | **Sairaj Bahutule** | 1/70 (21) |

**INDIA** • 501/10 (165 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 126 (230) | **Glenn McGrath** | 3/75 (36) |
| **Shiv Sunder Das** | 84 (186) | **Colin Miller** | 3/160 (46) |

### 2ND INNINGS

**AUSTRALIA** • 264/10 (97.5 Overs)

| | | | |
|---|---|---|---|
| **Mark Waugh** | 57 (139) | **Harbhajan Singh** | 8/84 (41.5) |
| **Michael Slater** | 48 (82) | **Nilesh Kulkarni** | 1/70 (30) |

**INDIA** • 155/8 (41.1 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman** | 66 (82) | **Colin Miller** | 3/41 (9) |
| **Sadagoppan Ramesh** | 25 (53) | **Glenn McGrath** | 2/21 (11.1) |

**India won by 2 wickets**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-3rd-test-63921/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 1st ODI | |
|---|---|
| **Match centre** | M Chinnaswamy Stadium, Bangalore |
| **Toss** | India, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Virender Sehwag |
| **Series result** | India led the 5-match series 1-0 |
| **Match number** | ODI no. 1696 |
| **Match days** | daynight (50-over match) |
| **Umpires** | Devinder Sharma |
| | SK Sharma |
| **TV Umpire** | KG Lakshminarayan |
| **Match Referee** | Cammie Smith |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sourav Ganguly (c) | c ME Waugh b Fleming | 6 | 27 | 24 | 0 | 0 | 22.22 |
| Sachin Tendulkar | run out (Bevan) | 35 | 26 | 47 | 6 | 1 | 134.61 |
| VVS Laxman | c Martyn b Harvey | 45 | 34 | 48 | 7 | 1 | 132.35 |
| Rahul Dravid | c Harvey b Martyn | 80 | 84 | 144 | 3 | 1 | 95.23 |
| Hemang Badani | c ME Waugh b Warne | 11 | 18 | 25 | 0 | 0 | 61.11 |
| Virender Sehwag | b Fleming | 58 | 54 | 62 | 8 | 0 | 107.4 |
| Vijay Dahiya † | run out (Bevan) | 51 | 39 | 53 | 6 | 1 | 130.76 |
| Ajit Agarkar | c & b McGrath | 13 | 15 | 17 | 0 | 0 | 86.66 |
| Harbhajan Singh | c Ponting b Harvey | 0 | 1 | 2 | 0 | 0 | 0 |
| Zaheer Khan | not out | 1 | 2 | 7 | 0 | 0 | 50 |
| Javagal Srinath | c Martyn b McGrath | 2 | 5 | 5 | 0 | 0 | 40 |
| Extras | (nb 6, w 7) | 13 | | | | | |
| **TOTAL** | **49.5 Ov (RR: 6.32, 222 Mins)** | **315** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 9.5 | 0 | 60 | 2 | 6.1 | - | - | - | 1 | 2 |
| Damien Fleming | 10 | 0 | 62 | 2 | 6.2 | - | - | - | 3 | 1 |
| Ian Harvey | 10 | 0 | 68 | 2 | 6.8 | - | - | - | 0 | 2 |
| Shane Warne | 10 | 0 | 58 | 1 | 5.8 | - | - | - | 1 | 0 |
| Mark Waugh | 6 | 0 | 42 | 0 | 7 | - | - | - | 0 | 0 |
| Damien Martyn | 4 | 0 | 25 | 1 | 6.25 | - | - | - | 1 | 1 |

**Australia (T: 316 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Matthew Hayden | lbw b Sehwag | 99 | 90 | 131 | 7 | 1 | 110 |
| Mark Waugh | b Srinath | 5 | 7 | 13 | 0 | 0 | 71.42 |
| Ricky Ponting | c Dravid b Khan | 9 | 14 | 25 | 1 | 0 | 64.28 |
| Michael Bevan | c sub (RR Singh) b Ganguly | 49 | 56 | 79 | 3 | 0 | 87.5 |
| Steve Waugh (c) | lbw b Sehwag | 18 | 24 | 45 | 1 | 0 | 75 |
| Damien Martyn | c †Dahiya b Sehwag | 1 | 6 | 8 | 0 | 0 | 16.66 |
| Adam Gilchrist † | b Khan | 27 | 28 | 40 | 3 | 0 | 96.42 |
| Ian Harvey | c Ganguly b Agarkar | 17 | 22 | 35 | 1 | 0 | 77.27 |
| Shane Warne | b Srinath | 13 | 18 | 24 | 2 | 0 | 72.22 |
| Damien Fleming | not out | 0 | 0 | 7 | 0 | 0 | - |
| Glenn McGrath | lbw b Srinath | 0 | 2 | 2 | 0 | 0 | 0 |
| Extras | (lb 3, nb 6, w 8) | 17 | | | | | |
| **TOTAL** | **43.3 Ov (RR: 5.86, 209 Mins)** | **255** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Javagal Srinath | 7.3 | 0 | 49 | 3 | 6.53 | - | - | - | 2 | 2 |
| Zaheer Khan | 8 | 0 | 34 | 2 | 4.25 | - | - | - | 0 | 0 |
| Ajit Agarkar | 8 | 0 | 54 | 1 | 6.75 | - | - | - | 4 | 1 |
| Harbhajan Singh | 8 | 0 | 41 | 0 | 5.12 | - | - | - | 0 | 0 |
| Virender Sehwag | 9 | 0 | 59 | 3 | 6.55 | - | - | - | 1 | 2 |
| Sourav Ganguly | 3 | 0 | 15 | 1 | 5 | - | - | - | 0 | 1 |

## SCORECARD SUMMARY

**INDIA** • 315/10 (49.5 Overs)

| | | | |
|---|---|---|---|
| **Rahul Dravid** | 80 (84) | **Glenn McGrath** | 2/60 (9.5) |
| **Virender Sehwag** | 58 (54) | **Damien Fleming** | 2/62 (10) |

**AUSTRALIA** • 255/10 (43.3 Overs)

| | | | |
|---|---|---|---|
| **Matthew Hayden** | 99 (90) | **Javagal Srinath** | 3/49 (7.3) |
| **Michael Bevan** | 49 (56) | **Virender Sehwag** | 3/59 (9) |

**India won by 60 runs**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-1st-odi-64706/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 2nd ODI | |
|---|---|
| **Match centre** | Nehru Stadium, Pune |
| **Toss** | India, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Mark Waugh |
| **Series result** | 5-match series level 1-1 |
| **Match number** | ODI no. 1698 |
| **Match days** | day (50-over match) |
| **ODI debut** | Dinesh Mongia |
| **Umpires** | Ivaturi Shivram |
| | Satish Gupta |
| **TV Umpire** | CR Mohite |
| **Match Referee** | Cammie Smith |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sourav Ganguly (c) | b McGrath | 4 | 15 | 29 | 0 | 0 | 26.66 |
| Sachin Tendulkar | c Lehmann b Fleming | 32 | 29 | 35 | 6 | 1 | 110.34 |
| VVS Laxman | run out (SR Waugh) | 51 | 86 | 112 | 3 | 0 | 59.3 |
| Rahul Dravid | run out (Bevan/Martyn) | 13 | 23 | 27 | 2 | 0 | 56.52 |
| Hemang Badani | c Lehmann b Bracken | 100 | 98 | 142 | 10 | 2 | 102.04 |
| Dinesh Mongia | run out (ME Waugh/SR Waugh/Fleming) | 2 | 6 | 5 | 0 | 0 | 33.33 |
| Vijay Dahiya † | c Bracken b Fleming | 2 | 7 | 9 | 0 | 0 | 28.57 |
| Sunil Joshi | c ME Waugh b Bracken | 19 | 23 | 33 | 2 | 0 | 82.6 |
| Zaheer Khan | b McGrath | 15 | 10 | 15 | 2 | 0 | 150 |
| Harbhajan Singh | not out | 1 | 1 | 5 | 0 | 0 | 100 |
| Javagal Srinath | not out | 3 | 2 | 2 | 0 | 0 | 150 |
| Extras | (lb 2, w 4) | 6 | | | | | |
| **TOTAL** | **50 Ov (RR: 4.96, 212 Mins)** | **248/9** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 10 | 1 | 49 | 2 | 4.9 | - | - | - | 0 | 0 |
| Damien Fleming | 10 | 1 | 39 | 2 | 3.9 | - | - | - | 2 | 0 |
| Nathan Bracken | 10 | 1 | 54 | 2 | 5.4 | - | - | - | 2 | 0 |
| Damien Martyn | 7 | 0 | 41 | 0 | 5.85 | - | - | - | 0 | 0 |
| Andrew Symonds | 10 | 0 | 41 | 0 | 4.1 | - | - | - | 0 | 0 |
| Mark Waugh | 3 | 0 | 22 | 0 | 7.33 | - | - | - | 0 | 0 |

**Australia (T: 249 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mark Waugh | not out | 133 | 138 | 205 | 15 | 1 | 96.37 |
| Matthew Hayden | c Ganguly b Khan | 57 | 81 | 116 | 5 | 1 | 70.37 |
| Darren Lehmann | run out (sub [Yuvraj Singh]/†Dahiya) | 1 | 4 | 15 | 0 | 0 | 25 |
| Michael Bevan | not out | 33 | 52 | 70 | 4 | 0 | 63.46 |
| Extras | (b 4, lb 10, nb 4, w 7) | 25 | | | | | |
| **TOTAL** | **45.1 Ov (RR: 5.51, 205 Mins)** | **249/2** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Javagal Srinath | 7 | 0 | 33 | 0 | 4.71 | - | - | - | 3 | 0 |
| Zaheer Khan | 6 | 0 | 26 | 1 | 4.33 | - | - | - | 1 | 0 |
| Harbhajan Singh | 10 | 0 | 46 | 0 | 4.6 | - | - | - | 1 | 0 |
| Sunil Joshi | 9.1 | 0 | 54 | 0 | 5.89 | - | - | - | 2 | 0 |
| Sourav Ganguly | 3 | 0 | 17 | 0 | 5.66 | - | - | - | 0 | 0 |
| Sachin Tendulkar | 10 | 0 | 59 | 0 | 5.9 | - | - | - | 0 | 4 |

## SCORECARD SUMMARY

**INDIA** • 248/9 (50 Overs)

| | | | |
|---|---|---|---|
| **Hemang Badani** | 100 (98) | **Damien Fleming** | 2/39 (10) |
| **VVS Laxman** | 51 (86) | **Glenn McGrath** | 2/49 (10) |

**AUSTRALIA** • 249/2 (45.1 Overs)

| | | | |
|---|---|---|---|
| **Mark Waugh *** | 133 (138) | **Zaheer Khan** | 1/26 (6) |
| **Matthew Hayden** | 57 (81) | **Harbhajan Singh** | 0/46 (10) |

**Australia won by 8 wickets (with 29 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-2nd-odi-64708/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 3rd ODI | |
|---|---|
| **Match centre** | Nehru Stadium, Indore |
| **Toss** | Australia, elected to field first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Sachin Tendulkar |
| **Series result** | India led the 5-match series 2-1 |
| **Match number** | ODI no. 1699 |
| **Match days** | day (50-over match) |
| **Umpires** | Krishna Hariharan |
| | Vijay Chopra |
| **TV Umpire** | Suhas Phadkar |
| **Match Referee** | Cammie Smith |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Rahul Dravid | c †Gilchrist b Fleming | 15 | 34 | 30 | 3 | 0 | 44.11 |
| Sachin Tendulkar | c Fleming b McGrath | 139 | 125 | 197 | 19 | 0 | 111.2 |
| VVS Laxman | runout(Symonds/†Gilchrist) | 83 | 88 | 123 | 6 | 0 | 94.31 |
| Sourav Ganguly (c) | c Bevan b Fleming | 0 | 3 | 2 | 0 | 0 | 0 |
| Hemang Badani | run out (McGrath/†Gilchrist) | 23 | 25 | 29 | 1 | 1 | 92 |
| Dinesh Mongia | c & b McGrath | 4 | 5 | 19 | 0 | 0 | 80 |
| Ajit Agarkar | lbw b Harvey | 1 | 5 | 5 | 0 | 0 | 20 |
| Vijay Dahiya † | b McGrath | 0 | 4 | 3 | 0 | 0 | 0 |
| Zaheer Khan | not out | 7 | 7 | 12 | 0 | 0 | 100 |
| Harbhajan Singh | not out | 9 | 8 | 8 | 1 | 0 | 112.5 |
| Extras | (lb 7, nb 4, w 7) | 18 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.98, 221 Mins)** | **299/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 10 | 0 | 52 | 3 | 5.2 | - | - | - | 1 | 0 |
| Damien Fleming | 10 | 1 | 34 | 2 | 3.4 | - | - | - | 1 | 2 |
| Ian Harvey | 10 | 0 | 48 | 1 | 4.8 | - | - | - | 0 | 0 |
| Shane Warne | 10 | 0 | 64 | 0 | 6.4 | - | - | - | 4 | 0 |
| Damien Martyn | 4 | 0 | 34 | 0 | 8.5 | - | - | - | 0 | 0 |
| Andrew Symonds | 4 | 0 | 37 | 0 | 9.25 | - | - | - | 0 | 1 |
| Michael Bevan | 2 | 0 | 23 | 0 | 11.5 | - | - | - | 1 | 1 |

**Australia (T: 300 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Adam Gilchrist † | c Ganguly b Harbhajan Singh | 63 | 70 | 88 | 10 | 1 | 90 |
| Damien Martyn | c †Dahiya b Srinath | 19 | 17 | 38 | 2 | 0 | 111.76 |
| Ricky Ponting | c & b Agarkar | 23 | 32 | 55 | 4 | 0 | 71.87 |
| Michael Bevan | b Harbhajan Singh | 6 | 11 | 18 | 0 | 0 | 54.54 |
| Steve Waugh (c) | c Tendulkar b Ganguly | 23 | 32 | 71 | 1 | 0 | 71.87 |
| Andrew Symonds | c †Dahiya b Agarkar | 5 | 6 | 4 | 0 | 0 | 83.33 |
| Darren Lehmann | c Badani b Agarkar | 1 | 2 | 3 | 0 | 0 | 50 |
| Ian Harvey | c & b Harbhajan Singh | 1 | 7 | 8 | 0 | 0 | 14.28 |
| Shane Warne | run out (Srinath) | 18 | 32 | 34 | 2 | 0 | 56.25 |
| Damien Fleming | c †Dahiya b Srinath | 9 | 8 | 8 | 2 | 0 | 112.5 |
| Glenn McGrath | not out | 0 | 1 | 5 | 0 | 0 | 0 |
| Extras | (lb 4, nb 3, w 6) | 13 | | | | | |
| **TOTAL** | **35.5 Ov (RR: 5.05, 175 Mins)** | **181** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Javagal Srinath | 8.5 | 1 | 34 | 2 | 3.84 | - | - | - | 2 | 0 |
| Zaheer Khan | 6 | 0 | 51 | 0 | 8.5 | - | - | - | 1 | 0 |
| Ajit Agarkar | 8 | 0 | 38 | 3 | 4.75 | - | - | - | 2 | 0 |
| Harbhajan Singh | 9 | 0 | 37 | 3 | 4.11 | - | - | - | 1 | 0 |
| Sourav Ganguly | 4 | 0 | 17 | 1 | 4.25 | - | - | - | 0 | 3 |

## SCORECARD SUMMARY

**INDIA** • 299/8 (50 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 139 (125) | **Glenn McGrath** | 3/52 (10) |
| **VVS Laxman** | 83 (88) | **Damien Fleming** | 2/34 (10) |

**AUSTRALIA** • 181/10(35.5 Overs)

| | | | |
|---|---|---|---|
| **Adam Gilchrist** | 63 (70) | **Harbhajan Singh** | 3/37 (9) |
| **Ricky Ponting** | 23 (32) | **Ajit Agarkar** | 3/38 (8) |

**India won by 118 runs**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-3rd-odi-64709/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 4th ODI | |
|---|---|
| **Match centre** | Indira Priyadarshini Stadium, Visakhapatnam |
| **Toss** | Australia, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Matthew Hayden |
| **Series result** | 5-match series level 2-2 |
| **Match number** | ODI no. 1700 |
| **Match days** | day (50-over match) |
| **Umpires** | GA Pratapkumar |
| | Shavir Tarapore |
| **TV Umpire** | Aloke Bhattacharjee |
| **Match Referee** | Cammie Smith |

**Australia (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Adam Gilchrist † | c †Dahiya b Srinath | 6 | 5 | 3 | 1 | 0 | 120 |
| Matthew Hayden | st †Dahiya b Harbhajan Singh | 111 | 113 | 180 | 8 | 2 | 98.23 |
| Ricky Ponting | c Tendulkar b Agarkar | 101 | 109 | 162 | 13 | 0 | 92.66 |
| Michael Bevan | not out | 43 | 41 | 58 | 4 | 0 | 104.87 |
| Steve Waugh (c) | c Srinath b Khan | 35 | 24 | 34 | 3 | 1 | 145.83 |
| Shane Lee | not out | 25 | 11 | 9 | 4 | 0 | 227.27 |
| Extras | (lb 7, nb 3, w 7) | 17 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.76)** | **338/4** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Javagal Srinath | 10 | 0 | 61 | 1 | 6.1 | - | - | - | 1 | 0 |
| Zaheer Khan | 10 | 0 | 71 | 1 | 7.1 | - | - | - | 1 | 0 |
| Ajit Agarkar | 9 | 0 | 63 | 1 | 7 | - | - | - | 1 | 1 |
| Harbhajan Singh | 10 | 0 | 58 | 1 | 5.8 | - | - | - | 1 | 0 |
| Robin Singh | 6 | 0 | 37 | 0 | 6.16 | - | - | - | 0 | 0 |
| Sourav Ganguly | 4 | 0 | 29 | 0 | 7.25 | - | - | - | 0 | 2 |
| Sachin Tendulkar | 1 | 0 | 12 | 0 | 12 | - | - | - | 1 | 0 |

**India (T: 339 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sourav Ganguly (c) | c Warne b Bracken | 9 | 36 | 42 | 1 | 0 | 25 |
| Sachin Tendulkar | c Waugh b Bracken | 62 | 38 | 68 | 11 | 0 | 163.15 |
| VVS Laxman | st †Gilchrist b Warne | 11 | 25 | 33 | 1 | 0 | 44 |
| Rahul Dravid | c & b Warne | 7 | 10 | 23 | 0 | 0 | 70 |
| Hemang Badani | c Warne b Waugh | 25 | 35 | 48 | 2 | 0 | 71.42 |
| Robin Singh | c †Gilchrist b Waugh | 16 | 32 | 42 | 0 | 0 | 50 |
| Vijay Dahiya † | c Hayden b Warne | 7 | 15 | 17 | 1 | 0 | 46.66 |
| Ajit Agarkar | lbw b Waugh | 9 | 16 | 20 | 0 | 0 | 56.25 |
| Zaheer Khan | c Waugh b McGrath | 29 | 28 | 40 | 3 | 1 | 103.57 |
| Harbhajan Singh | c Lee b McGrath | 46 | 34 | 37 | 3 | 3 | 135.29 |
| Javagal Srinath | not out | 7 | 4 | 10 | 1 | 0 | 175 |
| Extras | (lb 2, nb 3, w 12) | 17 | | | | | |
| **TOTAL** | **45 Ov (RR: 5.44)** | **245** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 8 | 0 | 62 | 2 | 7.75 | - | - | - | 3 | 0 |
| Damien Fleming | 8 | 1 | 53 | 0 | 6.62 | - | - | - | 0 | 0 |
| Nathan Bracken | 7 | 1 | 21 | 2 | 3 | - | - | - | 0 | 0 |
| Shane Warne | 10 | 0 | 38 | 3 | 3.8 | - | - | - | 4 | 0 |
| Shane Lee | 3 | 0 | 11 | 0 | 3.66 | - | - | - | 3 | 0 |
| Steve Waugh | 6 | 0 | 29 | 3 | 4.83 | - | - | - | 1 | 3 |
| Michael Bevan | 3 | 0 | 29 | 0 | 9.66 | - | - | - | 0 | 0 |

## SCORECARD SUMMARY

**AUSTRALIA** • 338/4 (50 Overs)

| | | | |
|---|---|---|---|
| **Matthew Hayden** | 111 (113) | **Harbhajan Singh** | 1/58 (10) |
| **Ricky Ponting** | 101 (109) | **Javagal Srinath** | 1/61 (10) |

**INDIA** • 245/10 (45 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 62 (38) | **Shane Warne** | 3/38 (10) |
| **Harbhajan Singh** | 46 (34) | **Steve Waugh** | 3/29 (6) |

**Australia won by 93 runs**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-4th-odi-64710/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2000-2001 Aus vs Ind 5th ODI | |
|---|---|
| **Match centre** | Nehru Stadium, Fatorda, Margao |
| **Toss** | India, elected to bat first |
| **Series** | Australia tour of India |
| **Season** | 2000/01 |
| **Player of the Match** | Michael Bevan |
| **Player of the Series** | Matthew Hayden |
| **Series result** | Australia won the 5-match series 3-2 |
| **Match number** | ODI no. 1701 |
| **Match days** | day (50-over match) |
| **Umpires** | Francis Gomes |
| | Subroto Porel |
| **TV Umpire** | K Murali |
| **Match Referee** | Cammie Smith |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Sourav Ganguly (c) | c Ponting b McGrath | 74 | 83 | 106 | 9 | 2 | 89.15 |
| Sachin Tendulkar | c †Gilchrist b Bracken | 12 | 15 | 17 | 2 | 0 | 80 |
| VVS Laxman | c †Gilchrist b Harvey | 101 | 107 | 170 | 10 | 0 | 94.39 |
| Rahul Dravid | c Waugh b Symonds | 31 | 45 | 65 | 1 | 0 | 68.88 |
| Hemang Badani | b Harvey | 7 | 14 | 13 | 1 | 0 | 50 |
| Yuvraj Singh | run out (†Gilchrist/Bracken) | 19 | 21 | 22 | 2 | 0 | 90.47 |
| Vijay Dahiya † | not out | 15 | 15 | 23 | 1 | 0 | 100 |
| Zaheer Khan | not out | 0 | 0 | 1 | 0 | 0 | - |
| Extras | (lb 3, w 3) | 6 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.30)** | **265/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Glenn McGrath | 8 | 0 | 37 | 1 | 4.62 | - | - | - | 0 | 0 |
| Nathan Bracken | 10 | 1 | 37 | 1 | 3.7 | - | - | - | 0 | 0 |
| Ian Harvey | 10 | 1 | 49 | 2 | 4.9 | - | - | - | 1 | 0 |
| Shane Warne | 8 | 0 | 62 | 0 | 7.75 | - | - | - | 0 | 0 |
| Andrew Symonds | 8 | 0 | 40 | 1 | 5 | - | - | - | 0 | 0 |
| Darren Lehmann | 6 | 0 | 37 | 0 | 6.16 | - | - | - | 1 | 0 |

**Australia (T: 266 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Matthew Hayden | c Ganguly b Srinath | 36 | 42 | 48 | 5 | 1 | 85.71 |
| Adam Gilchrist † | b Tendulkar | 76 | 60 | 117 | 10 | 1 | 126.66 |
| Ricky Ponting | c †Dahiya b Srinath | 4 | 4 | 8 | 1 | 0 | 100 |
| Michael Bevan | not out | 87 | 113 | 182 | 5 | 1 | 76.99 |
| Steve Waugh (c) | c Agarkar b Tendulkar | 17 | 30 | 44 | 0 | 0 | 56.66 |
| Darren Lehmann | c Yuvraj Singh b Tendulkar | 1 | 6 | 8 | 0 | 0 | 16.66 |
| Andrew Symonds | c Badani b Srinath | 7 | 9 | 15 | 0 | 0 | 77.77 |
| Ian Harvey | not out | 25 | 26 | 45 | 2 | 0 | 96.15 |
| Extras | (b 4, lb 9, nb 2, w 1) | 16 | | | | | |
| **TOTAL** | **48 Ov (RR: 5.60, 237 Mins)** | **269/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Javagal Srinath | 10 | 1 | 62 | 3 | 6.2 | - | - | - | 0 | 0 |
| Zaheer Khan | 9 | 0 | 43 | 0 | 4.77 | - | - | - | 1 | 0 |
| Ajit Agarkar | 6 | 0 | 45 | 0 | 7.5 | - | - | - | 0 | 0 |
| Harbhajan Singh | 10 | 0 | 55 | 0 | 5.5 | - | - | - | 0 | 0 |
| Sachin Tendulkar | 10 | 0 | 35 | 3 | 3.5 | - | - | - | 0 | 2 |
| Yuvraj Singh | 3 | 0 | 16 | 0 | 5.33 | - | - | - | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 265/6 (50 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman** | 101 (107) | **Ian Harvey** | 2/49 (10) |
| **Sourav Ganguly** | 74 (83) | **Nathan Bracken** | 1/37 (10) |

**AUSTRALIA** • 269/6 (48 Overs)

| | | | |
|---|---|---|---|
| **Michael Bevan *** | 87 (113) | **Sachin Tendulkar** | 3/35 (10) |
| **Adam Gilchrist** | 76 (60) | **Javagal Srinath** | 3/62 (10) |

**Australia won by 4 wickets (with 12 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/australia-tour-of-india-2000-01-61425/india-vs-australia-5th-odi-64711/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2002, Ind Vs. Eng NatWest Series Final | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | England elected to bat first |
| **Series** | NatWest Series India tour of England |
| **Season** | 2002 |
| **Player of the Match** | Mohammad Kaif |
| **Player of the Series** | Marcus Trescothick |
| **Series result** | India won the 2002 NatWest Series |
| **Match number** | ODI no. 1856 |
| **Match days** | day (50-over match) |
| **Umpires** | David Shepherd |
| | Steve Bucknor |
| **TV Umpire** | Peter Willey |
| **Match Referee** | Mike Procter |

**England (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Marcus Trescothick | b Kumble | 109 | 100 | 148 | 7 | 2 | 109 |
| Nick Knight | b Khan | 14 | 29 | 36 | 2 | 0 | 48.27 |
| Nasser Hussain (c) | b Nehra | 115 | 128 | 158 | 10 | 0 | 89.84 |
| Andrew Flintoff | b Khan | 40 | 32 | 41 | 2 | 1 | 125 |
| Michael Vaughan | c Mongia b Khan | 3 | 5 | 7 | 0 | 0 | 60 |
| Paul Collingwood | not out | 3 | 4 | 10 | 0 | 0 | 75 |
| Ronnie Irani | not out | 10 | 7 | 8 | 0 | 0 | 142.85 |
| Extras | (b 2, lb 16, nb 6, w 7) | 31 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.50, 206 Mins)** | **325/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Ashish Nehra | 10 | 0 | 66 | 1 | 6.6 | 25 | 6 | 0 | 1 | 2 |
| Zaheer Khan | 10 | 1 | 62 | 3 | 6.2 | 27 | 4 | 1 | 2 | 1 |
| Anil Kumble | 10 | 0 | 54 | 1 | 5.4 | 27 | 4 | 0 | 0 | 0 |
| Harbhajan Singh | 10 | 0 | 53 | 0 | 5.3 | 27 | 2 | 1 | 2 | 0 |
| Sourav Ganguly | 3 | 0 | 28 | 0 | 9.33 | 9 | 3 | 0 | 0 | 2 |
| Virender Sehwag | 4 | 0 | 26 | 0 | 6.5 | 7 | 2 | 0 | 0 | 0 |
| Yuvraj Singh | 3 | 0 | 18 | 0 | 6 | 8 | 0 | 1 | 0 | 0 |

**India (T: 326 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | b Giles | 45 | 49 | 77 | 7 | 0 | 91.83 |
| Sourav Ganguly (c) | b Tudor | 60 | 43 | 68 | 10 | 1 | 139.53 |
| Dinesh Mongia | c †Stewart b Irani | 9 | 15 | 18 | 1 | 0 | 60 |
| Sachin Tendulkar | b Giles | 14 | 19 | 31 | 1 | 0 | 73.68 |
| Rahul Dravid † | c Knight b Irani | 5 | 12 | 8 | 0 | 0 | 41.66 |
| Yuvraj Singh | c Tudor b Collingwood | 69 | 63 | 82 | 9 | 1 | 109.52 |
| Mohammad Kaif | not out | 87 | 75 | 109 | 6 | 2 | 116 |
| Harbhajan Singh | b Flintoff | 15 | 13 | 26 | 0 | 1 | 115.38 |
| Anil Kumble | c †Stewart b Flintoff | 0 | 2 | 2 | 0 | 0 | 0 |
| Zaheer Khan | not out | 4 | 7 | 8 | 0 | 0 | 57.14 |
| Extras | (b 3, lb 8, nb 1, w 6) | 18 | | | | | |
| **TOTAL** | **49.3 Ov (RR: 6.58, 219 Mins)** | **326/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Darren Gough | 10 | 1 | 63 | 0 | 6.3 | 26 | 7 | 0 | 3 | 0 |
| Alex Tudor | 9 | 0 | 62 | 1 | 6.88 | 26 | 7 | 1 | 1 | 1 |
| Andrew Flintoff | 7.3 | 0 | 55 | 2 | 7.33 | 23 | 8 | 1 | 2 | 0 |
| Ronnie Irani | 10 | 0 | 64 | 2 | 6.4 | 31 | 9 | 1 | 0 | 0 |
| Ashley Giles | 10 | 0 | 47 | 2 | 4.7 | 27 | 2 | 1 | 0 | 0 |
| Paul Collingwood | 3 | 0 | 24 | 1 | 8 | 4 | 1 | 1 | 0 | 0 |

## SCORECARD SUMMARY

**ENGLAND** • 325/5(50 Overs)

| | | | |
|---|---|---|---|
| **Nasser Hussain** | 115 (128) | **Zaheer Khan** | 3/62 (10) |
| **Marcus Trescothick** | 109 (100) | **Anil Kumble** | 1/54 (10) |

**INDIA** • 326/8(49.3 Overs)

| | | | |
|---|---|---|---|
| **Mohammad Kaif** | 87* (75) | **Ashley Giles** | 2/47 (10) |
| **Yuvraj Singh** | 69 (63) | **Ronnie Irani** | 2/64 (10) |

**India won by 2 wickets (with 3 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/natwest-series-2002-61110/england-vs-india-final-66292/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 1st ODI | |
|---|---|
| **Match centre** | National Stadium, Karachi |
| **Toss** | Pakistan, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Inzamam-ul-Haq |
| **Series result** | India led the 5-match series 1-0 |
| **Match number** | ODI no. 2112 |
| **Match days** | day (50-over match) |
| **Umpires** | Nadeem Ghauri |
| | Simon Taufel |
| **TV Umpire** | Asad Rauf |
| **Match Referee** | Ranjan Madugalle |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | b Naved-ul-Hasan | 79 | 57 | 85 | 14 | 1 | 138.59 |
| Sachin Tendulkar | c Naved-ul-Hasan b Shoaib Akhtar | 28 | 35 | 49 | 4 | 1 | 80 |
| Sourav Ganguly (c) | c & b Naved-ul-Hasan | 45 | 47 | 82 | 3 | 2 | 95.74 |
| Rahul Dravid † | b Shoaib Akhtar | 99 | 104 | 127 | 8 | 0 | 95.19 |
| Yuvraj Singh | c Yasir Hameed b Naved-ul-Hasan | 3 | 9 | 11 | 0 | 0 | 33.33 |
| Mohammad Kaif | lbw b Mohammad Sami | 46 | 56 | 72 | 4 | 0 | 82.14 |
| Hemang Badani | not out | 8 | 5 | 14 | 1 | 0 | 160 |
| Zaheer Khan | b Mohammad Sami | 0 | 2 | 3 | 0 | 0 | 0 |
| Murali Kartik | not out | 3 | 5 | 6 | 0 | 0 | 60 |
| Extras | (b 1, lb 7, nb 20, w 10) | 38 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.98, 228 Mins)** | **349/7** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 10 | 0 | 55 | 2 | 5.5 | 35 | 4 | 1 | 6 | 3 |
| Mohammad Sami | 10 | 0 | 74 | 2 | 7.4 | 30 | 11 | 0 | 3 | 5 |
| Naved-ul-Hasan | 10 | 0 | 73 | 3 | 7.3 | 33 | 6 | 3 | 0 | 7 |
| Abdul Razzaq | 9 | 0 | 83 | 0 | 9.22 | 19 | 11 | 0 | 0 | 4 |
| Shoaib Malik | 10 | 0 | 50 | 0 | 5 | 22 | 2 | 0 | 0 | 1 |
| Yasir Hameed | 1 | 0 | 6 | 0 | 6 | 1 | 0 | 0 | 0 | 0 |

**Pakistan (T: 350 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Yasir Hameed | b Balaji | 7 | 13 | 26 | 0 | 0 | 53.84 |
| Imran Farhat | c †Dravid b Khan | 24 | 29 | 34 | 4 | 0 | 82.75 |
| Mohammad Yousuf | c sub (IK Pathan) b Sehwag | 73 | 68 | 98 | 5 | 4 | 107.35 |
| Inzamam-ul-Haq (c) | c †Dravid b Kartik | 122 | 102 | 154 | 12 | 2 | 119.6 |
| Younis Khan | b Kartik | 46 | 48 | 75 | 4 | 1 | 95.83 |
| Abdul Razzaq | b Khan | 27 | 16 | 22 | 2 | 1 | 168.75 |
| Moin Khan † | c Khan b Nehra | 16 | 17 | 35 | 0 | 0 | 94.11 |
| Shoaib Malik | c Kaif b Khan | 7 | 5 | 15 | 0 | 0 | 140 |
| Naved-ul-Hasan | not out | 3 | 4 | 8 | 0 | 0 | 75 |
| Extras | (lb 10, nb 2, w 7) | 19 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.88, 238 Mins)** | **344/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Lakshmipathy Balaji | 10 | 1 | 56 | 1 | 5.6 | 32 | 6 | 1 | 1 | 0 |
| Zaheer Khan | 10 | 0 | 66 | 3 | 6.6 | 26 | 6 | 0 | 2 | 2 |
| Ashish Nehra | 10 | 0 | 58 | 1 | 5.8 | 26 | 6 | 0 | 1 | 0 |
| Murali Kartik | 10 | 0 | 74 | 2 | 7.4 | 24 | 3 | 3 | 3 | 0 |
| Sourav Ganguly | 1 | 0 | 14 | 0 | 14 | 1 | 1 | 1 | 0 | 0 |
| Sachin Tendulkar | 3 | 0 | 34 | 0 | 11.33 | 5 | 3 | 2 | 0 | 0 |
| Virender Sehwag | 6 | 0 | 32 | 1 | 5.33 | 16 | 2 | 1 | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 349/7(50 Overs)

| | | | |
|---|---|---|---|
| **Rahul Dravid** | 99 (104) | **Naved-ul-Hasan** | 3/73 (10) |
| **Virender Sehwag** | 79 (57) | **Shoaib Akhtar** | 2/55 (10) |

**PAKISTAN** • 344/8(50 Overs)

| | | | |
|---|---|---|---|
| **Inzamam-ul-Haq** | 122 (102) | **Zaheer Khan** | 3/66 (10) |
| **Mohammad Yousuf** | 73 (68) | **Murali Kartik** | 2/74 (10) |

**India won by 5 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-1st-odi-64880/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 2nd ODI | |
|---|---|
| **Match centre** | Rawalpindi Cricket Stadium |
| **Toss** | Pakistan, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Sachin Tendulkar |
| **Series result** | 5-match series level 1-1 |
| **Match number** | ODI no. 2114 |
| **Match days** | daynight (50-over match) |
| **ODI debut** | Ramesh Powar |
| **Umpires** | Asad Rauf |
| | Simon Taufel |
| **TV Umpire** | Zameer Haider |
| **Match Referee** | Ranjan Madugalle |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Yasir Hameed | run out (Nehra/Yuvraj Singh) | 86 | 108 | 145 | 9 | 1 | 79.62 |
| Shahid Afridi | b Yuvraj Singh | 80 | 58 | 92 | 10 | 4 | 137.93 |
| Mohammad Yousuf | b Yuvraj Singh | 24 | 26 | 30 | 2 | 0 | 92.3 |
| Inzamam-ul-Haq (c) | b Nehra | 29 | 34 | 31 | 1 | 1 | 85.29 |
| Younis Khan | c †Dravid b Nehra | 28 | 28 | 37 | 1 | 0 | 100 |
| Moin Khan † | lbw b Nehra | 0 | 1 | 1 | 0 | 0 | 0 |
| Shoaib Malik | not out | 30 | 28 | 42 | 2 | 0 | 107.14 |
| Abdul Razzaq | not out | 31 | 18 | 16 | 4 | 0 | 172.22 |
| Extras | (lb 6, nb 1, w 14) | 21 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.58)** | **329/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Lakshmipathy Balaji | 6 | 0 | 47 | 0 | 7.83 | 22 | 7 | 1 | 4 | 0 |
| Zaheer Khan | 7 | 0 | 72 | 0 | 10.28 | 13 | 10 | 1 | 2 | 0 |
| Ashish Nehra | 10 | 0 | 44 | 3 | 4.4 | 31 | 4 | 0 | 0 | 0 |
| Virender Sehwag | 5 | 0 | 39 | 0 | 7.8 | 13 | 1 | 3 | 0 | 1 |
| Yuvraj Singh | 10 | 1 | 41 | 2 | 4.1 | 28 | 2 | 0 | 1 | 0 |
| Ramesh Powar | 6 | 0 | 35 | 0 | 5.83 | 17 | 1 | 1 | 1 | 0 |
| Sachin Tendulkar | 6 | 0 | 45 | 0 | 7.5 | 13 | 4 | 0 | 2 | 0 |

**India (T: 330 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | b Shoaib Akhtar | 26 | 21 | 35 | 4 | 0 | 123.8 |
| Sachin Tendulkar | c Abdul Razzaq b Shoaib Malik | 141 | 135 | 173 | 17 | 1 | 104.44 |
| VVS Laxman | lbw b Mohammad Sami | 4 | 7 | 17 | 0 | 0 | 57.14 |
| Sourav Ganguly (c) | st †Moin Khan b Shahid Afridi | 15 | 38 | 55 | 1 | 0 | 39.47 |
| Rahul Dravid † | b Mohammad Sami | 36 | 45 | 74 | 2 | 0 | 80 |
| Yuvraj Singh | c Shabbir Ahmed b Shahid Afridi | 19 | 20 | 30 | 2 | 0 | 95 |
| Mohammad Kaif | c Shoaib Malik b Shoaib Akhtar | 7 | 9 | 18 | 0 | 0 | 77.77 |
| Ramesh Powar | not out | 18 | 11 | 21 | 3 | 0 | 163.63 |
| Zaheer Khan | lbw b Shoaib Akhtar | 0 | 1 | 1 | 0 | 0 | 0 |
| Lakshmipathy Balaji | run out (Yousuf Youhana/ Mohammad Sami) | 14 | 10 | 12 | 3 | 0 | 140 |
| Ashish Nehra | b Mohammad Sami | 0 | 1 | 1 | 0 | 0 | 0 |
| Extras | (b 2, lb 22, nb 7, w 6) | 37 | | | | | |
| **TOTAL** | **48.4 Ov (RR: 6.51)** | **317** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 9 | 1 | 49 | 3 | 5.44 | 31 | 7 | 0 | 0 | 1 |
| Shabbir Ahmed | 9 | 0 | 65 | 0 | 7.22 | 23 | 8 | 0 | 0 | 0 |
| Mohammad Sami | 9.4 | 1 | 41 | 3 | 4.24 | 31 | 1 | 0 | 4 | 3 |
| Shoaib Malik | 10 | 0 | 59 | 1 | 5.9 | 29 | 8 | 0 | 1 | 0 |
| Shahid Afridi | 8 | 0 | 57 | 2 | 7.12 | 20 | 6 | 1 | 0 | 2 |
| Abdul Razzaq | 3 | 0 | 22 | 0 | 7.33 | 5 | 2 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 329/6(50 Overs)

| | | | |
|---|---|---|---|
| **Yasir Hameed** | 86 (108) | **Ashish Nehra** | 3/44 (10) |
| **Shahid Afridi** | 80 (58) | **Yuvraj Singh** | 2/41 (10) |

**INDIA** • 317/10(48.4 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 141 (135) | **Mohammad Sami** | 3/41 (9.4) |
| **Rahul Dravid** | 36 (45) | **Shoaib Akhtar** | 3/49 (9) |

**Pakistan won by 12 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-2nd-odi-64882/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 3rd ODI | |
|---|---|
| **Match centre** | Arbab Niaz Stadium, Peshawar |
| **Toss** | Pakistan, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Yasir Hameed |
| **Series result** | Pakistan led the 5-match series 2-1 |
| **Match number** | ODI no. 2115 |
| **Match days** | day (50-over match) |
| **Umpires** | David Shepherd |
| | Nadeem Ghauri |
| **TV Umpire** | Asad Rauf |
| **Match Referee** | Ranjan Madugalle |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c Shahid Afridi b Shabbir Ahmed | 13 | 18 | 29 | 3 | 0 | 72.22 |
| Sachin Tendulkar | c †Moin Khan b Shabbir Ahmed | 0 | 5 | 7 | 0 | 0 | 0 |
| VVS Laxman | b Shabbir Ahmed | 3 | 20 | 33 | 0 | 0 | 15 |
| Rahul Dravid † | c †Moin Khan b Shoaib Malik | 33 | 86 | 106 | 4 | 0 | 38.37 |
| Sourav Ganguly (c) | c †Moin Khan b Abdul Razzaq | 39 | 41 | 64 | 5 | 1 | 95.12 |
| Yuvraj Singh | c Yousuf Youhana b Mohammad Sami | 65 | 76 | 99 | 7 | 1 | 85.52 |
| Mohammad Kaif | lbw b Abdul Razzaq | 1 | 4 | 4 | 0 | 0 | 25 |
| Ramesh Powar | lbw b Shoaib Malik | 14 | 18 | 19 | 2 | 0 | 77.77 |
| Irfan Pathan | b Shoaib Akhtar | 16 | 21 | 26 | 0 | 1 | 76.19 |
| Lakshmipathy Balaji | not out | 21 | 12 | 21 | 3 | 1 | 175 |
| Zaheer Khan | not out | 6 | 3 | 3 | 1 | 0 | 200 |
| Extras | (b 1, lb 5, nb 4, w 23) | 33 | | | | | |
| **TOTAL** | **50 Ov (RR: 4.88, 210 Mins)** | **244/9** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 10 | 0 | 50 | 1 | 5 | 39 | 6 | 1 | 2 | 0 |
| Shabbir Ahmed | 10 | 0 | 33 | 3 | 3.3 | 48 | 1 | 0 | 10 | 3 |
| Mohammad Sami | 10 | 0 | 71 | 1 | 7.1 | 33 | 10 | 1 | 5 | 1 |
| Abdul Razzaq | 10 | 1 | 44 | 2 | 4.4 | 41 | 6 | 1 | 1 | 0 |
| Shoaib Malik | 10 | 0 | 40 | 2 | 4 | 35 | 2 | 1 | 1 | 0 |

**Pakistan (T: 245 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Yasir Hameed | c Yuvraj Singh b Pathan | 98 | 116 | 154 | 14 | 0 | 84.48 |
| Shahid Afridi | b Pathan | 6 | 5 | 8 | 1 | 0 | 120 |
| Mohammad Yousuf | c Laxman b Pathan | 2 | 11 | 19 | 0 | 0 | 18.18 |
| Younis Khan | run out (Balaji) | 18 | 16 | 21 | 3 | 0 | 112.5 |
| Shoaib Malik | c Sehwag b Khan | 2 | 10 | 13 | 0 | 0 | 20 |
| Inzamam-ul-Haq (c) | lbw b Tendulkar | 28 | 40 | 72 | 1 | 1 | 70 |
| Abdul Razzaq | not out | 53 | 52 | 72 | 7 | 0 | 101.92 |
| Moin Khan † | not out | 22 | 34 | 55 | 1 | 0 | 64.7 |
| Extras | (lb 11, w 7) | 18 | | | | | |
| **TOTAL** | **47.2 Ov (RR: 5.21, 210 Mins)** | **247/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 0 | 58 | 3 | 5.8 | 32 | 8 | 0 | 2 | 0 |
| Lakshmipathy Balaji | 9.2 | 0 | 41 | 0 | 4.39 | 39 | 6 | 0 | 2 | 0 |
| Zaheer Khan | 9 | 0 | 56 | 1 | 6.22 | 25 | 7 | 0 | 2 | 0 |
| Sourav Ganguly | 6 | 0 | 24 | 0 | 4 | 22 | 3 | 0 | 0 | 0 |
| Ramesh Powar | 4 | 0 | 17 | 0 | 4.25 | 13 | 0 | 1 | 0 | 0 |
| Sachin Tendulkar | 8 | 1 | 31 | 1 | 3.87 | 27 | 2 | 0 | 1 | 0 |
| Yuvraj Singh | 1 | 0 | 9 | 0 | 9 | 2 | 1 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 244/9(50 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh** | 65 (76) | **Shabbir Ahmed** | 3/33 (10) |
| **Sourav Ganguly** | 39 (41) | **Shoaib Malik** | 2/40 (10) |

**PAKISTAN** • 247/6(47.2 Overs)

| | | | |
|---|---|---|---|
| **Yasir Hameed** | 98 (116) | **Irfan Pathan** | 3/58 (10) |
| **Abdul Razzaq *** | 53 (52) | **Sachin Tendulkar** | 1/31 (8) |

**Pakistan won by 4 wickets (with 16 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-3rd-odi-64883/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 4th ODI | |
|---|---|
| **Match centre** | Gaddafi Stadium, Lahore |
| **Toss** | Pakistan, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Inzamam-ul-Haq |
| **Series result** | 5-match series level 2-2 |
| **Match number** | ODI no. 2116 |
| **Match days** | daynight (50-over match) |
| **Umpires** | Asad Rauf |
| | Simon Taufel |
| **TV Umpire** | Nadeem Ghauri |
| **Match Referee** | Ranjan Madugalle |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Yasir Hameed | st †Dravid b Kartik | 45 | 68 | 93 | 5 | 0 | 66.17 |
| Shahid Afridi | c Yuvraj Singh b Pathan | 3 | 10 | 10 | 0 | 0 | 30 |
| Mohammad Yousuf | lbw b Pathan | 9 | 19 | 28 | 1 | 0 | 47.36 |
| Inzamam-ul-Haq (c) | b Balaji | 123 | 121 | 160 | 9 | 4 | 101.65 |
| Younis Khan | c Pathan b Kartik | 36 | 48 | 69 | 1 | 0 | 75 |
| Abdul Razzaq | c Kaif b Tendulkar | 32 | 24 | 48 | 2 | 1 | 133.33 |
| Moin Khan † | b Balaji | 0 | 2 | 1 | 0 | 0 | 0 |
| Shoaib Malik | c Kaif b Khan | 13 | 8 | 13 | 2 | 0 | 162.5 |
| Shoaib Akhtar | b Khan | 2 | 4 | 6 | 0 | 0 | 50 |
| Mohammad Sami | not out | 0 | 0 | 4 | 0 | 0 | - |
| Shabbir Ahmed | not out | 0 | 1 | 1 | 0 | 0 | 0 |
| Extras | (b 10, lb 9, nb 5, w 6) | 30 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.86, 221 Mins)** | **293/9** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 1 | 53 | 2 | 5.3 | 30 | 2 | 1 | 3 | 1 |
| Lakshmipathy Balaji | 10 | 0 | 64 | 2 | 6.4 | 31 | 6 | 2 | 0 | 0 |
| Zaheer Khan | 10 | 0 | 43 | 2 | 4.3 | 36 | 4 | 0 | 1 | 2 |
| Murali Kartik | 10 | 1 | 48 | 2 | 4.8 | 29 | 4 | 0 | 0 | 2 |
| Sachin Tendulkar | 8 | 0 | 48 | 1 | 6 | 16 | 2 | 1 | 2 | 0 |
| Yuvraj Singh | 2 | 0 | 18 | 0 | 9 | 5 | 2 | 1 | 0 | 0 |

**India (T: 294 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c Younis Khan b Mohammad Sami | 26 | 29 | 53 | 5 | 0 | 89.65 |
| Sachin Tendulkar | c †Moin Khan b Shoaib Akhtar | 7 | 13 | 22 | 1 | 0 | 53.84 |
| VVS Laxman | b Shoaib Akhtar | 20 | 18 | 23 | 4 | 0 | 111.11 |
| Sourav Ganguly (c) | c †Moin Khan b Abdul Razzaq | 21 | 15 | 23 | 2 | 1 | 140 |
| Rahul Dravid † | not out | 76 | 92 | 141 | 9 | 0 | 82.6 |
| Yuvraj Singh | c Yousuf Youhana b Mohammad Sami | 36 | 35 | 44 | 5 | 0 | 102.85 |
| Mohammad Kaif | not out | 71 | 77 | 79 | 8 | 0 | 92.2 |
| Extras | (lb 9, nb 9, w 19) | 37 | | | | | |
| **TOTAL** | **45 Ov (RR: 6.53, 195 Mins)** | **294/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 9 | 1 | 63 | 2 | 7 | 33 | 9 | 0 | 6 | 0 |
| Shabbir Ahmed | 7 | 0 | 62 | 0 | 8.85 | 23 | 10 | 0 | 1 | 5 |
| Mohammad Sami | 10 | 0 | 50 | 2 | 5 | 37 | 6 | 1 | 3 | 0 |
| Abdul Razzaq | 7 | 0 | 42 | 1 | 6 | 21 | 4 | 0 | 0 | 3 |
| Shoaib Malik | 7 | 0 | 38 | 0 | 5.42 | 17 | 3 | 0 | 0 | 0 |
| Shahid Afridi | 5 | 0 | 30 | 0 | 6 | 10 | 2 | 0 | 1 | 1 |

## SCORECARD SUMMARY

**PAKISTAN** • 293/9(50 Overs)

| | | | |
|---|---|---|---|
| **Inzamam-ul-Haq** | 123 (121) | **Zaheer Khan** | 2/43 (10) |
| **Yasir Hameed** | 45 (68) | **Murali Kartik** | 2/48 (10) |

**INDIA** • 294/5(45 Overs)

| | | | |
|---|---|---|---|
| **Rahul Dravid *** | 76 (92) | **Mohammad Sami** | 2/50 (10) |
| **Mohammad Kaif *** | 71 (77) | **Shoaib Akhtar** | 2/63 (9) |

**India won by 5 wickets (with 30 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-4th-odi-64884/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 5th ODI | |
|---|---|
| **Match centre** | Gaddafi Stadium, Lahore |
| **Toss** | Pakistan, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | VVS Laxman |
| **Player of the Series** | Inzamam-ul-Haq |
| **Series result** | India won the 5-match series 3-2 |
| **Match number** | ODI no. 2117 |
| **Match days** | daynight (50-over match) |
| **Umpires** | David Shepherd |
| | Nadeem Ghauri |
| **TV Umpire** | Zameer Haider |
| **Match Referee** | Ranjan Madugalle |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c †Moin Khan b Shabbir Ahmed | 20 | 22 | 26 | 4 | 0 | 90.9 |
| Sachin Tendulkar | c †Moin Khan b Mohammad Sami | 37 | 48 | 60 | 7 | 0 | 77.08 |
| VVS Laxman | c Mohammad Sami b Shoaib Malik | 107 | 104 | 158 | 11 | 0 | 102.88 |
| Sourav Ganguly (c) | c †Moin Khan b Shoaib Akhtar | 45 | 64 | 69 | 5 | 0 | 70.31 |
| Rahul Dravid † | b Mohammad Sami | 4 | 10 | 18 | 0 | 0 | 40 |
| Yuvraj Singh | c Inzamam-ul-Haq b Shabbir Ahmed | 18 | 19 | 22 | 2 | 0 | 94.73 |
| Mohammad Kaif | c Taufeeq Umar b Mohammad Sami | 16 | 20 | 27 | 0 | 0 | 80 |
| Irfan Pathan | not out | 20 | 12 | 23 | 3 | 0 | 166.66 |
| Lakshmipathy Balaji | not out | 10 | 6 | 9 | 0 | 1 | 166.66 |
| Extras | (b 2, lb 4, nb 5, w 5) | 16 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.86, 209 Mins)** | **293/7** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 10 | 1 | 47 | 1 | 4.7 | 36 | 5 | 1 | 0 | 0 |
| Shabbir Ahmed | 10 | 1 | 56 | 2 | 5.6 | 35 | 7 | 0 | 1 | 3 |
| Mohammad Sami | 10 | 1 | 63 | 3 | 6.3 | 30 | 8 | 0 | 2 | 1 |
| Abdul Razzaq | 10 | 0 | 54 | 0 | 5.4 | 22 | 5 | 0 | 0 | 0 |
| Shoaib Malik | 10 | 0 | 67 | 1 | 6.7 | 17 | 7 | 0 | 1 | 1 |

**Pakistan (T: 294 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Yasir Hameed | b Balaji | 2 | 5 | 7 | 0 | 0 | 40 |
| Taufeeq Umar | b Pathan | 18 | 17 | 29 | 3 | 0 | 105.88 |
| Mohammad Yousuf | lbw b Pathan | 1 | 7 | 5 | 0 | 0 | 14.28 |
| Inzamam-ul-Haq (c) | c Tendulkar b Kartik | 38 | 51 | 85 | 5 | 0 | 74.5 |
| Younis Khan | c Yuvraj Singh b Pathan | 12 | 20 | 31 | 2 | 0 | 60 |
| Shoaib Malik | c Kaif b Sehwag | 65 | 89 | 115 | 3 | 1 | 73.03 |
| Abdul Razzaq | c Sehwag b Balaji | 5 | 9 | 12 | 0 | 0 | 55.55 |
| Moin Khan † | b Balaji | 72 | 71 | 100 | 5 | 1 | 101.4 |
| Mohammad Sami | b Khan | 23 | 17 | 26 | 0 | 1 | 135.29 |
| Shoaib Akhtar | run out (Yuvraj Singh) | 2 | 2 | 3 | 0 | 0 | 100 |
| Shabbir Ahmed | not out | 1 | 2 | 4 | 0 | 0 | 50 |
| Extras | (b 2, lb 5, nb 3, w 4) | 14 | | | | | |
| **TOTAL** | **47.5 Ov (RR: 5.28, 213 Mins)** | **253** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 2 | 32 | 3 | 3.2 | 40 | 2 | 0 | 4 | 0 |
| Lakshmipathy Balaji | 9.5 | 0 | 62 | 3 | 6.3 | 30 | 6 | 1 | 0 | 2 |
| Zaheer Khan | 9 | 0 | 54 | 1 | 6 | 24 | 6 | 0 | 0 | 1 |
| Murali Kartik | 10 | 0 | 42 | 1 | 4.2 | 26 | 0 | 1 | 0 | 0 |
| Sachin Tendulkar | 5 | 0 | 27 | 0 | 5.4 | 13 | 2 | 0 | 0 | 0 |
| Virender Sehwag | 4 | 0 | 29 | 1 | 7.25 | 8 | 2 | 1 | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 293/7(50 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman** | 107 (104) | **Mohammad Sami** | 3/63 (10 |
| **Sourav Ganguly** | 45 (64) | **Shabbir Ahmed** | 2/56 (10) |

**PAKISTAN** • 253/10(47.5 Overs)

| | | | |
|---|---|---|---|
| **Moin Khan** | 72 (71) | **Irfan Pathan** | 3/32 (10) |
| **Shoaib Malik** | 65 (89) | **Lakshmipathy Balaji** | 3/62 (9.5) |

**India won by 40 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-5th-odi-64885/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 1st test | |
|---|---|
| **Match centre** | Multan Cricket Stadium |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Virender Sehwag |
| **Series result** | India led the 3-match series 1-0 |
| **Match number** | Test no. 1693 |
| **Match days** | day (5-day match) |
| **Umpires** | David Shepherd |
| | Simon Taufel |
| **TV Umpire** | Asad Rauf |
| **Match Referee** | Ranjan Madugalle |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aakash Chopra | c Imran Farhat b Saqlain Mushtaq | 42 | 121 | 163 | 5 | 0 | 34.71 |
| Virender Sehwag | c Taufeeq Umar b Mohammad Sami | 309 | 375 | 531 | 39 | 6 | 82.4 |
| Rahul Dravid (c) | c Yasir Hameed b Mohammad Sami | 6 | 10 | 12 | 1 | 0 | 60 |
| Sachin Tendulkar | not out | 194 | 348 | 493 | 21 | 0 | 55.74 |
| VVS Laxman | run out (Yousuf Youhana/†Moin Khan) | 29 | 58 | 66 | 0 | 0 | 50 |
| Yuvraj Singh | c & b Imran Farhat | 59 | 66 | 71 | 8 | 0 | 89.39 |
| Extras | (b 8, lb 20, nb 7, w 1) | 36 | | | | | |
| **TOTAL** | **161.5 Ov (RR: 4.17, 671 Mins)** | **675/5d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 32 | 4 | 119 | 0 | 3.71 | 0 | 0 |
| Mohammad Sami | 34 | 4 | 110 | 2 | 3.23 | 0 | 1 |
| Shabbir Ahmed | 31 | 6 | 122 | 0 | 3.93 | 1 | 1 |
| Saqlain Mushtaq | 43 | 4 | 204 | 1 | 4.74 | 0 | 5 |
| Abdul Razzaq | 15 | 3 | 61 | 0 | 4.06 | 0 | 0 |
| Imran Farhat | 6.5 | 0 | 31 | 1 | 4.53 | 0 | 0 |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | lbw b Balaji | 38 | 83 | 118 | 6 | 0 | 45.78 |
| Taufeeq Umar | c Dravid b Pathan | 23 | 79 | 95 | 4 | 0 | 29.11 |
| Yasir Hameed | c †Patel b Pathan | 91 | 151 | 194 | 14 | 0 | 60.26 |
| Inzamam-ul-Haq (c) | c Chopra b Kumble | 77 | 118 | 153 | 13 | 0 | 65.25 |
| Mohammad Yousuf | c †Patel b Khan | 35 | 75 | 105 | 5 | 0 | 46.66 |
| Abdul Razzaq | c †Patel b Pathan | 47 | 109 | 140 | 6 | 0 | 43.11 |
| Moin Khan † | b Tendulkar | 17 | 31 | 51 | 3 | 0 | 54.83 |
| Saqlain Mushtaq | c Khan b Pathan | 5 | 6 | 14 | 1 | 0 | 83.33 |
| Mohammad Sami | b Kumble | 15 | 60 | 78 | 1 | 0 | 25 |
| Shoaib Akhtar | c & b Tendulkar | 0 | 2 | 2 | 0 | 0 | 0 |
| Shabbir Ahmed | not out | 19 | 54 | 61 | 1 | 0 | 35.18 |
| Extras | (b 4, lb 26, nb 10) | 40 | | | | | |
| **TOTAL** | **126.3 Ov (RR: 3.21, 510 Mins)** | **407** | | | | | |

| BOWLING Pakistan 1st Innings | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Zaheer Khan | 23 | 6 | 76 | 1 | 3.3 | 0 | 3 |
| Irfan Pathan | 28 | 5 | 100 | 4 | 3.57 | 0 | 0 |
| Anil Kumble | 39.3 | 12 | 100 | 2 | 2.53 | 0 | 1 |
| Lakshmipathy Balaji | 20 | 4 | 54 | 1 | 2.7 | 0 | 3 |
| Virender Sehwag | 2 | 0 | 11 | 0 | 5.5 | 0 | 1 |
| Sachin Tendulkar | 14 | 1 | 36 | 2 | 2.57 | 0 | 1 |

**Pakistan 2nd Innings (Following on)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | c †Patel b Kumble | 24 | 54 | 68 | 4 | 0 | 44.44 |
| Taufeeq Umar | lbw b Kumble | 9 | 60 | 79 | 1 | 0 | 15 |
| Yasir Hameed | c Sehwag b Yuvraj Singh | 23 | 49 | 61 | 3 | 0 | 46.93 |
| Inzamam-ul-Haq (c) | run out (Yuvraj Singh) | 0 | 1 | 4 | 0 | 0 | 0 |
| Mohammad Yousuf | c Dravid b Pathan | 112 | 164 | 219 | 16 | 2 | 68.29 |
| Abdul Razzaq | c Chopra b Kumble | 22 | 49 | 45 | 3 | 0 | 44.89 |
| Moin Khan † | lbw b Pathan | 5 | 15 | 14 | 1 | 0 | 33.33 |
| Mohammad Sami | lbw b Kumble | 0 | 17 | 27 | 0 | 0 | 0 |
| Saqlain Mushtaq | lbw b Kumble | 0 | 12 | 15 | 0 | 0 | 0 |
| Shoaib Akhtar | c Laxman b Kumble | 4 | 42 | 54 | 1 | 0 | 9.52 |
| Shabbir Ahmed | not out | 0 | 1 | 13 | 0 | 0 | 0 |
| Extras | (b 4, lb 5, nb 2, w 1, pen 5) | 17 | | | | | |
| **TOTAL** | **77 Ov (RR: 2.80, 304 Mins)** | **216** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 21 | 12 | 26 | 2 | 1.23 | 0 | 0 |
| Lakshmipathy Balaji | 11 | 3 | 48 | 0 | 4.36 | 1 | 2 |
| Anil Kumble | 30 | 10 | 72 | 6 | 2.4 | 0 | 0 |
| Virender Sehwag | 3 | 0 | 8 | 0 | 2.66 | 0 | 0 |
| Yuvraj Singh | 6 | 1 | 25 | 1 | 4.16 | 0 | 0 |
| Sachin Tendulkar | 6 | 2 | 23 | 0 | 3.83 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 675/5 (161.5 Overs)

| | | | |
|---|---|---|---|
| **Virender Sehwag** | 309 (375) | **Mohammad Sami** | 2/110 (34) |
| **Sachin Tendulkar *** | 194 (348) | **Imran Farhat** | 1/31 (6.5) |

**PAKISTAN** • 407/10(126.3 Overs)

| | | | |
|---|---|---|---|
| **Yasir Hameed** | 91 (151) | **Irfan Pathan** | 4/100 (28) |
| **Inzamam-ul-Haq** | 77 (118) | **Anil Kumble** | 2/100 (39.3) |

### 2ND INNINGS

**PAKISTAN** • 216/10 (77 Overs)

| | | | |
|---|---|---|---|
| **Mohammad Yousuf** | 112 (164) | **Anil Kumble** | 6/72 (30) |
| **Imran Farhat** | 24 (54) | **Irfan Pathan** | 2/26 (21) |

**India won by an innings and 52 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-1st-test-64081/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 2nd test | |
|---|---|
| **Match centre** | Gaddafi Stadium, Lahore |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Umar Gul |
| **Series result** | 3-match series level 1-1 |
| **Match number** | Test no. 1695 |
| **Match days** | day (5-day match) |
| **Umpires** | Simon Taufel |
| | Steve Bucknor |
| **TV Umpire** | Nadeem Ghauri |
| **Match Referee** | Ranjan Madugalle |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aakash Chopra | lbw b Mohammad Sami | 4 | 7 | 10 | 1 | 0 | 57.14 |
| Virender Sehwag | c †Kamran Akmal b Umar Gul | 39 | 43 | 66 | 6 | 1 | 90.69 |
| Rahul Dravid (c) | c Inzamam-ul-Haq b Umar Gul | 33 | 72 | 123 | 6 | 0 | 45.83 |
| Sachin Tendulkar | lbw b Umar Gul | 2 | 6 | 10 | 0 | 0 | 33.33 |
| VVS Laxman | c Taufeeq Umar b Umar Gul | 11 | 21 | 28 | 2 | 0 | 52.38 |
| Yuvraj Singh | c Imran Farhat b Danish Kaneria | 112 | 129 | 197 | 15 | 2 | 86.82 |
| Parthiv Patel † | lbw b Umar Gul | 0 | 2 | 7 | 0 | 0 | 0 |
| Ajit Agarkar | c †Kamran Akmal b Shoaib Akhtar | 2 | 7 | 14 | 0 | 0 | 28.57 |
| Irfan Pathan | c & b Danish Kaneria | 49 | 80 | 104 | 7 | 1 | 61.25 |
| Lakshmipathy Balaji | c †Kamran Akmal b Mohammad Sami | 0 | 6 | 6 | 0 | 0 | 0 |
| Anil Kumble | not out | 6 | 20 | 34 | 1 | 0 | 30 |
| Extras | (b 6, lb 8, nb 9, w 6) | 29 | | | | | |
| **TOTAL** | **64.1 Ov (RR: 4.47, 303 Mins)** | **287** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 16 | 1 | 69 | 1 | 4.31 | 0 | 0 |
| Mohammad Sami | 23 | 1 | 117 | 2 | 5.08 | 2 | 4 |
| Umar Gul | 12 | 2 | 31 | 5 | 2.58 | 0 | 4 |
| Danish Kaneria | 13.1 | 1 | 56 | 2 | 4.25 | 0 | 0 |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | c †Patel b Balaji | 101 | 204 | 266 | 14 | 0 | 49.5 |
| Taufeeq Umar | b Balaji | 24 | 52 | 71 | 4 | 0 | 46.15 |
| Yasir Hameed | c Dravid b Agarkar | 19 | 51 | 77 | 2 | 0 | 37.25 |
| Inzamam-ul-Haq (c) | lbw b Pathan | 118 | 243 | 323 | 14 | 0 | 48.55 |
| Mohammad Yousuf | c †Patel b Balaji | 72 | 153 | 218 | 13 | 0 | 47.05 |
| Asim Kamal | c †Patel b Kumble | 73 | 141 | 189 | 7 | 3 | 51.77 |
| Kamran Akmal † | lbw b Pathan | 5 | 12 | 21 | 1 | 0 | 41.66 |
| Mohammad Sami | b Pathan | 2 | 5 | 9 | 0 | 0 | 40 |
| Shoaib Akhtar | c Yuvraj Singh b Kumble | 19 | 75 | 89 | 1 | 0 | 25.33 |
| Umar Gul | hit wicket b Tendulkar | 14 | 34 | 43 | 3 | 0 | 41.17 |
| Danish Kaneria | not out | 0 | 3 | 11 | 0 | 0 | 0 |
| Extras | (b 4, lb 18, nb 16, w 4) | 42 | | | | | |
| **TOTAL** | **160.1 Ov (RR: 3.05, 663 Mins)** | **489** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 44 | 14 | 107 | 3 | 2.43 | 1 | 5 |
| Lakshmipathy Balaji | 33 | 11 | 81 | 3 | 2.45 | 2 | 2 |
| Ajit Agarkar | 23 | 5 | 80 | 1 | 3.47 | 0 | 1 |
| Anil Kumble | 44.1 | 5 | 146 | 2 | 3.3 | 1 | 1 |
| Sachin Tendulkar | 12 | 1 | 38 | 1 | 3.16 | 0 | 2 |
| Yuvraj Singh | 3 | 0 | 7 | 0 | 2.33 | 0 | 0 |
| Virender Sehwag | 1 | 0 | 8 | 0 | 8 | 0 | 1 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aakash Chopra | lbw b Shoaib Akhtar | 5 | 27 | 31 | 1 | 0 | 18.51 |
| Virender Sehwag | c †Kamran Akmal b Shoaib Akhtar | 90 | 134 | 214 | 14 | 0 | 67.16 |
| Rahul Dravid (c) | run out (Imran Farhat) | 0 | 0 | 3 | 0 | 0 | - |
| Sachin Tendulkar | lbw b Mohammad Sami | 8 | 11 | 17 | 1 | 0 | 72.72 |
| VVS Laxman | b Umar Gul | 13 | 27 | 44 | 2 | 0 | 48.14 |
| Yuvraj Singh | c †Kamran Akmal b Mohammad Sami | 12 | 19 | 24 | 2 | 0 | 63.15 |
| Parthiv Patel † | not out | 62 | 107 | 172 | 10 | 0 | 57.94 |
| Irfan Pathan | c Taufeeq Umar b Shoaib Akhtar | 0 | 4 | 4 | 0 | 0 | 0 |
| Ajit Agarkar | c Taufeeq Umar b Danish Kaneria | 36 | 49 | 64 | 8 | 0 | 73.46 |
| Anil Kumble | st †Kamran Akmal b Danish Kaneria | 0 | 3 | 8 | 0 | 0 | 0 |
| Lakshmipathy Balaji | lbw b Danish Kaneria | 0 | 1 | 1 | 0 | 0 | 0 |
| Extras | (lb 8, nb 6, w 1) | 15 | | | | | |
| **TOTAL** | **62.4 Ov (RR: 3.84)** | **241** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 17 | 4 | 62 | 3 | 3.64 | 1 | 1 |
| Mohammad Sami | 26 | 6 | 92 | 2 | 3.53 | 0 | 1 |
| Umar Gul | 13 | 1 | 65 | 1 | 5 | 0 | 4 |
| Danish Kaneria | 6.4 | 2 | 14 | 3 | 2.1 | 0 | 0 |

**Pakistan 2nd Innings (T: 40 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | c Yuvraj Singh b Balaji | 9 | 11 | 12 | 1 | 0 | 81.81 |
| Taufeeq Umar | not out | 14 | 20 | 28 | 3 | 0 | 70 |
| Yasir Hameed | not out | 16 | 12 | 15 | 3 | 0 | 133.33 |
| Extras | (nb 1) | 1 | | | | | |
| **TOTAL** | **7 Ov (RR: 5.71, 28 Mins)** | **40/1** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 4 | 0 | 25 | 0 | 6.25 | 0 | 0 |
| Lakshmipathy Balaji | 3 | 0 | 15 | 1 | 5 | 0 | 1 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 287/10(64.1 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh** | 112 (129) | **Umar Gul** | 5/31 (12) |
| **Irfan Pathan** | 49 (80) | **Danish Kaneria** | 2/56 (13.1) |

**PAKISTAN** • 489/10(160.1 Overs)

| | | | |
|---|---|---|---|
| **Inzamam-ul-Haq** | 118 (243) | **Irfan Pathan** | 3/107 (44) |
| **Imran Farhat** | 101 (204) | **Lakshmipathy Balaji** | 3/81 (33) |

### 2ND INNINGS

**INDIA** • 241/10 (62.4 Overs)

| | | | |
|---|---|---|---|
| **Virender Sehwag** | 90 (134) | **Danish Kaneria** | 3/14 (6.4) |
| **Parthiv Patel *** | 62 (107) | **Shoaib Akhtar** | 3/62 (17) |

**PAKISTAN** • 40/1(7 Overs)

| | | | |
|---|---|---|---|
| **Yasir Hameed *** | 16 (12) | **Lakshmipathy Balaji** | 1/15 (3) |
| **Taufeeq Umar *** | 14 (20) | **Irfan Pathan** | 0/25 (4) |

**Pakistan won by 9 wickets**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-2nd-test-64082/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2003-04 Ind vs Pak 3rd test | |
|---|---|
| **Match centre** | Rawalpindi Cricket Stadium |
| **Toss** | India, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2003/04 |
| **Player of the Match** | Rahul Dravid |
| **Player of the Series** | Virender Sehwag |
| **Series result** | India won the 3-match series 2-1 |
| **Match number** | Test no. 1697 |
| **Match days** | day (5-day match) |
| **Umpires** | David Shepherd |
| | Rudi Koertzen |
| **TV Umpire** | Zameer Haider |
| **Match Referee** | Ranjan Madugalle |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | lbw b Nehra | 16 | 39 | 51 | 3 | 0 | 41.02 |
| Taufeeq Umar | lbw b Balaji | 9 | 32 | 45 | 2 | 0 | 28.12 |
| Yasir Hameed | c Laxman b Pathan | 26 | 38 | 51 | 4 | 0 | 68.42 |
| Inzamam-ul-Haq (c) | c †Patel b Nehra | 15 | 28 | 51 | 2 | 0 | 53.57 |
| Mohammad Yousuf | b Pathan | 13 | 37 | 55 | 2 | 0 | 35.13 |
| Asim Kamal | lbw b Balaji | 21 | 46 | 63 | 4 | 0 | 45.65 |
| Kamran Akmal † | c Laxman b Balaji | 17 | 28 | 42 | 4 | 0 | 60.71 |
| Mohammad Sami | run out (Pathan) | 49 | 122 | 154 | 7 | 0 | 40.16 |
| Shoaib Akhtar | b Balaji | 0 | 2 | 1 | 0 | 0 | 0 |
| Fazl-e-Akbar | lbw b Kumble | 25 | 55 | 98 | 4 | 0 | 45.45 |
| Danish Kaneria | not out | 4 | 13 | 24 | 1 | 0 | 30.76 |
| Extras | (b 14, lb 5, nb 3, w 7) | 29 | | | | | |
| **TOTAL** | **72.5 Ov (RR: 3.07, 322 Mins)** | **224** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 22 | 7 | 49 | 2 | 2.22 | 1 | 2 |
| Lakshmipathy Balaji | 19 | 4 | 63 | 4 | 3.31 | 3 | 1 |
| Ashish Nehra | 21 | 4 | 60 | 2 | 2.85 | 3 | 0 |
| Sourav Ganguly | 2 | 0 | 9 | 0 | 4.5 | 0 | 0 |
| Anil Kumble | 8.5 | 2 | 24 | 1 | 2.71 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c Yasir Hameed b Shoaib Akhtar | 0 | 1 | 1 | 0 | 0 | 0 |
| Parthiv Patel † | c †Kamran Akmal b Fazl-e-Akbar | 69 | 141 | 203 | 10 | 0 | 48.93 |
| Rahul Dravid | b Imran Farhat | 270 | 495 | 740 | 34 | 1 | 54.54 |
| Sachin Tendulkar | c †Kamran Akmal b Shoaib Akhtar | 1 | 3 | 6 | 0 | 0 | 33.33 |
| VVS Laxman | b Shoaib Akhtar | 71 | 99 | 153 | 12 | 0 | 71.71 |
| Sourav Ganguly (c) | run out (sub [Imran Nazir]) | 77 | 128 | 175 | 12 | 0 | 60.15 |
| Yuvraj Singh | lbw b Mohammad Sami | 47 | 119 | 121 | 7 | 0 | 39.49 |
| Irfan Pathan | c Fazl-e-Akbar b Danish Kaneria | 15 | 35 | 40 | 2 | 0 | 42.85 |
| Anil Kumble | st †Kamran Akmal b Danish Kaneria | 9 | 28 | 27 | 0 | 1 | 32.14 |
| Lakshmipathy Balaji | c sub (Shoaib Malik) b Imran Farhat | 11 | 6 | 18 | 1 | 1 | 183.33 |
| Ashish Nehra | not out | 1 | 9 | 7 | 0 | 0 | 11.11 |
| Extras | (b 11, lb 12, w 6) | 29 | | | | | |
| **TOTAL** | **177.2 Ov (RR: 3.38, 750 Mins)** | **600** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 21.2 | 7 | 47 | 3 | 2.2 | 0 | 0 |
| Fazl-e-Akbar | 40.4 | 3 | 162 | 1 | 3.98 | 0 | 0 |
| Danish Kaneria | 62 | 4 | 178 | 2 | 2.87 | 1 | 0 |
| Mohammad Sami | 40 | 11 | 116 | 1 | 2.9 | 1 | 0 |
| Imran Farhat | 12.2 | 1 | 69 | 2 | 5.59 | 0 | 0 |
| Yasir Hameed | 1 | 0 | 5 | 0 | 5 | 0 | 0 |

**Pakistan 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Imran Farhat | c Sehwag b Balaji | 3 | 25 | 41 | 0 | 0 | 12 |
| Taufeeq Umar | lbw b Pathan | 13 | 34 | 48 | 2 | 0 | 38.23 |
| Yasir Hameed | c †Patel b Nehra | 20 | 39 | 70 | 4 | 0 | 51.28 |
| Kamran Akmal † | b Balaji | 23 | 29 | 31 | 5 | 0 | 79.31 |
| Inzamam-ul-Haq (c) | c †Patel b Balaji | 9 | 28 | 39 | 1 | 0 | 32.14 |
| Mohammad Yousuf | c & b Kumble | 48 | 61 | 88 | 9 | 0 | 78.68 |
| Asim Kamal | not out | 60 | 90 | 135 | 13 | 0 | 66.66 |
| Mohammad Sami | c Dravid b Kumble | 0 | 1 | 10 | 0 | 0 | 0 |
| Shoaib Akhtar | c Nehra b Kumble | 28 | 14 | 20 | 4 | 2 | 200 |
| Fazl-e-Akbar | c Pathan b Kumble | 12 | 10 | 17 | 3 | 0 | 120 |
| Danish Kaneria | c Ganguly b Tendulkar | 0 | 2 | 4 | 0 | 0 | 0 |
| Extras | (b 5, lb 11, nb 11, w 2) | 29 | | | | | |
| **TOTAL** | **54 Ov (RR: 4.53, 255 Mins)** | **245** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 15 | 6 | 35 | 1 | 2.33 | 1 | 4 |
| Lakshmipathy Balaji | 20 | 2 | 108 | 3 | 5.4 | 1 | 2 |
| Anil Kumble | 8 | 2 | 47 | 4 | 5.87 | 0 | 1 |
| Ashish Nehra | 6 | 2 | 20 | 1 | 3.33 | 0 | 0 |
| Sourav Ganguly | 4 | 0 | 18 | 0 | 4.5 | 0 | 2 |
| Sachin Tendulkar | 1 | 0 | 1 | 1 | 1 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**PAKISTAN** • 224/10 (72.5 Overs)

| | | | |
|---|---|---|---|
| **Mohammad Sami** | 49 (122) | **Lakshmipathy Balaji** | 4/63 (19) |
| **Yasir Hameed** | 26 (38) | **Irfan Pathan** | 2/49 (22) |

**INDIA** • 600/10 (177.2 Overs)

| | | | |
|---|---|---|---|
| **Rahul Dravid** | 270 (495) | **Shoaib Akhtar** | 3/47 (21.2) |
| **Sourav Ganguly** | 77 (128) | **Danish Kaneria** | 2/178 (62) |

### 2ND INNINGS

**PAKISTAN** • 245/10 (54 Overs)

| | | | |
|---|---|---|---|
| **Asim Kamal *** | 60 (90) | **Anil Kumble** | 4/47 (8) |
| **Mohammad Yousuf** | 48 (61) | **Lakshmipathy Balaji** | 3/108 (20) |

**India won by an innings and 131 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2003-04-62332/pakistan-vs-india-3rd-test-64083/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 1st test | |
|---|---|
| **Match centre** | Gaddafi Stadium, Lahore |
| **Toss** | Pakistan, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | Virender Sehwag |
| **Series result** | 3-match series level 0-0 |
| **Match number** | Test no. 1781 |
| **Match days** | day (5-day match) |
| **Umpires** | Darrell Hair |
| | Rudi Koertzen |
| **TV Umpire** | Nadeem Ghauri |
| **Match Referee** | Ranjan Madugalle |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shoaib Malik | c Harbhajan Singh b Pathan | 59 | 145 | 183 | 7 | 1 | 40.68 |
| Salman Butt | run out (Yuvraj Singh) | 6 | 6 | 10 | 1 | 0 | 100 |
| Younis Khan | run out (Harbhajan Singh) | 199 | 336 | 476 | 26 | 0 | 59.22 |
| Mohammad Yousuf | st †Dhoni b Kumble | 173 | 199 | 270 | 22 | 2 | 86.93 |
| Inzamam-ul-Haq (c) | lbw b Kumble | 1 | 7 | 7 | 0 | 0 | 14.28 |
| Shahid Afridi | c Harbhajan Singh b Agarkar | 103 | 80 | 111 | 7 | 7 | 128.75 |
| Kamran Akmal † | not out | 102 | 81 | 108 | 11 | 2 | 125.92 |
| Naved-ul-Hasan | c Ganguly b Agarkar | 9 | 13 | 16 | 1 | 0 | 69.23 |
| Mohammad Sami | not out | 1 | 2 | 4 | 0 | 0 | 50 |
| Extras | (b 4, lb 12, nb 8, w 2) | 26 | | | | | |
| **TOTAL** | **143.3 Ov (RR: 4.73, 596 Mins)** | **679/7d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 32 | 4 | 133 | 1 | 4.15 | 0 | 2 |
| Ajit Agarkar | 24 | 3 | 122 | 2 | 5.08 | 2 | 0 |
| Sourav Ganguly | 6 | 1 | 14 | 0 | 2.33 | 0 | 3 |
| Harbhajan Singh | 34 | 5 | 176 | 0 | 5.17 | 0 | 0 |
| Anil Kumble | 39.3 | 2 | 178 | 2 | 4.5 | 0 | 3 |
| Virender Sehwag | 6 | 0 | 24 | 0 | 4 | 0 | 0 |
| Sachin Tendulkar | 2 | 0 | 16 | 0 | 8 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c †Kamran Akmal b Naved-ul-Hasan | 254 | 247 | 328 | 47 | 1 | 102.83 |
| Rahul Dravid (c) | not out | 128 | 233 | 332 | 19 | 0 | 54.93 |
| VVS Laxman | not out | 0 | 1 | 3 | 0 | 0 | 0 |
| Extras | (b 2, lb 7, nb 17, w 2) | 28 | | | | | |
| **TOTAL** | **77.2 Ov (RR: 5.30, 332 Mins)** | **410/1** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 16.2 | 6 | 46 | 0 | 2.81 | 1 | 4 |
| Naved-ul-Hasan | 16 | 1 | 94 | 1 | 5.87 | 1 | 1 |
| Shahid Afridi | 11 | 0 | 55 | 0 | 5 | 0 | 1 |
| Mohammad Sami | 12 | 1 | 67 | 0 | 5.58 | 0 | 4 |
| Danish Kaneria | 10 | 0 | 69 | 0 | 6.9 | 0 | 6 |
| Shoaib Malik | 12 | 1 | 70 | 0 | 5.83 | 0 | 1 |

## SCORECARD SUMMARY

### 1ST INNINGS

**PAKISTAN** • 679/7(143.3 Overs)

| | | | |
|---|---|---|---|
| **Younis Khan** | 199 (336) | **Anil Kumble** | 2/178 (39.3) |
| **Mohammad Yousuf** | 173 (199) | **Ajit Agarkar** | 2/122 (24) |

**INDIA** • 410/1(77.2 Overs)

| | | | |
|---|---|---|---|
| **Virender Sehwag** | 254 (247) | **Naved-ul-Hasan** | 1/94 (16) |
| **Rahul Dravid *** | 128 (233) | **Shoaib Akhtar** | 0/46 (16.2) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-1st-test-232615/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 2nd test | |
|---|---|
| **Match centre** | Iqbal Stadium, Faisalabad |
| **Toss** | Pakistan, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | RP Singh |
| **Series result** | 3-match series level 0-0 |
| **Match number** | Test no. 1782 |
| **Match days** | day (5-day match) |
| **Test debut** | RP Singh |
| **Umpires** | Rudi Koertzen |
| | Simon Taufel |
| **TV Umpire** | Zameer Haider |
| **Match Referee** | Ranjan Madugalle |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Shoaib Malik | c Dravid b Singh | 19 | 33 | 52 | 4 | 0 | 57.57 |
| Salman Butt | c †Dhoni b Khan | 37 | 57 | 85 | 7 | 0 | 64.91 |
| Younis Khan | c Yuvraj Singh b Singh | 83 | 131 | 174 | 13 | 0 | 63.35 |
| Mohammad Yousuf | c †Dhoni b Singh | 65 | 119 | 161 | 8 | 1 | 54.62 |
| Inzamam-ul-Haq (c) | c †Dhoni b Khan | 119 | 193 | 251 | 12 | 1 | 61.65 |
| Shahid Afridi | c Yuvraj Singh b Kumble | 156 | 128 | 208 | 20 | 6 | 121.87 |
| Abdul Razzaq | c †Dhoni b Singh | 37 | 90 | 120 | 5 | 0 | 41.11 |
| Kamran Akmal † | c Sehwag b Kumble | 0 | 2 | 9 | 0 | 0 | 0 |
| Shoaib Akhtar | c Harbhajan Singh b Khan | 47 | 54 | 78 | 5 | 3 | 87.03 |
| Mohammad Asif | not out | 6 | 18 | 23 | 0 | 0 | 33.33 |
| Danish Kaneria | b Kumble | 0 | 2 | 6 | 0 | 0 | 0 |
| Extras | (b 3, lb 4, nb 9, w 3) | 19 | | | | | |
| **TOTAL** | **136.2 Ov (RR: 4.31, 583 Mins)** | **588** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 19 | 4 | 106 | 0 | 5.57 | 0 | 1 |
| RP Singh | 25 | 3 | 89 | 4 | 3.56 | 2 | 1 |
| Zaheer Khan | 32 | 7 | 135 | 3 | 4.21 | 1 | 3 |
| Harbhajan Singh | 25 | 1 | 101 | 0 | 4.04 | 0 | 2 |
| Anil Kumble | 35.2 | 5 | 150 | 3 | 4.24 | 0 | 2 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c sub (Imran Farhat) b Abdul Razzaq | 31 | 43 | 57 | 6 | 0 | 72.09 |
| Rahul Dravid (c) | run out (sub [Imran Farhat]) | 103 | 220 | 342 | 16 | 0 | 46.81 |
| VVS Laxman | c †Kamran Akmal b Danish Kaneria | 90 | 208 | 268 | 11 | 0 | 43.26 |
| Sachin Tendulkar | c †Kamran Akmal b Shoaib Akhtar | 14 | 33 | 64 | 3 | 0 | 42.42 |
| Yuvraj Singh | c Danish Kaneria b Mohammad Asif | 4 | 21 | 28 | 0 | 0 | 19.04 |
| MS Dhoni † | st †Kamran Akmal b Danish Kaneria | 148 | 153 | 229 | 19 | 4 | 96.73 |
| Irfan Pathan | lbw b Abdul Razzaq | 90 | 170 | 269 | 9 | 2 | 52.94 |
| Anil Kumble | st †Kamran Akmal b Danish Kaneria | 15 | 60 | 86 | 1 | 0 | 25 |
| Harbhajan Singh | lbw b Shahid Afridi | 38 | 48 | 49 | 5 | 2 | 79.16 |
| Zaheer Khan | not out | 20 | 32 | 45 | 2 | 1 | 62.5 |
| RP Singh | c & b Shahid Afridi | 6 | 29 | 23 | 0 | 0 | 20.68 |
| Extras | (b 3, lb 15, nb 23, w 3) | 44 | | | | | |
| **TOTAL** | **165.4 Ov (RR: 3.63, 733 Mins)** | **603** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 25 | 7 | 100 | 1 | 4 | 1 | 4 |
| Mohammad Asif | 34 | 6 | 103 | 1 | 3.02 | 1 | 3 |
| Abdul Razzaq | 28 | 1 | 126 | 2 | 4.5 | 0 | 13 |
| Danish Kaneria | 54 | 6 | 165 | 3 | 3.05 | 1 | 3 |
| Shahid Afridi | 24.4 | 0 | 91 | 2 | 3.68 | 0 | 0 |

**Pakistan 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | c Tendulkar b Kumble | 24 | 37 | 48 | 5 | 0 | 64.86 |
| Kamran Akmal † | c Kumble b Pathan | 78 | 152 | 211 | 13 | 0 | 51.31 |
| Younis Khan | lbw b Singh | 194 | 299 | 454 | 22 | 1 | 64.88 |
| Mohammad Yousuf | run out (sub [G Gambhir]) | 126 | 179 | 232 | 11 | 4 | 70.39 |
| Abdul Razzaq | c Laxman b Khan | 32 | 38 | 46 | 2 | 2 | 84.21 |
| Shahid Afridi | c †Dhoni b Khan | 1 | 4 | 6 | 0 | 0 | 25 |
| Mohammad Asif | b Khan | 0 | 1 | 6 | 0 | 0 | 0 |
| Shoaib Akhtar | not out | 0 | 0 | 4 | 0 | 0 | - |
| Danish Kaneria | b Khan | 0 | 3 | 4 | 0 | 0 | 0 |
| Extras | (b 9, lb 10, nb 13, w 3) | 35 | | | | | |
| **TOTAL** | **116.4 Ov (RR: 4.20, 509 Mins)** | **490/8d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 22 | 2 | 80 | 1 | 3.63 | 0 | 1 |
| RP Singh | 22 | 3 | 75 | 1 | 3.4 | 1 | 0 |
| Anil Kumble | 21 | 3 | 118 | 1 | 5.61 | 1 | 4 |
| Zaheer Khan | 19.4 | 4 | 61 | 4 | 3.1 | 0 | 7 |
| Harbhajan Singh | 22 | 2 | 78 | 0 | 3.54 | 0 | 0 |
| Yuvraj Singh | 9 | 0 | 46 | 0 | 5.11 | 0 | 0 |
| MS Dhoni | 1 | 0 | 13 | 0 | 13 | 1 | 1 |

**India 2nd Innings (T: 476 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| VVS Laxman | not out | 8 | 19 | 28 | 1 | 0 | 42.1 |
| Rahul Dravid (c) | not out | 5 | 31 | 28 | 0 | 0 | 16.12 |
| Extras | (nb 2, w 6) | 8 | | | | | |
| **TOTAL** | **8 Ov (RR: 2.62, 28 Mins)** | **21/0** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shahid Afridi | 4 | 0 | 16 | 0 | 4 | 1 | 0 |
| Younis Khan | 4 | 0 | 5 | 0 | 1.25 | 1 | 2 |

## SCORECARD SUMMARY

### 1ST INNINGS

**PAKISTAN** • 588/10 (136.2 Overs)

| | | | |
|---|---|---|---|
| **Shahid Afridi** | 156 (128) | **RP Singh** | 4/89 (25) |
| **Inzamam-ul-Haq** | 119 (193) | **Zaheer Khan** | 3/135 (32) |

**INDIA** • 603/10 (165.4 Overs)

| | | | |
|---|---|---|---|
| **MS Dhoni** | 148 (153) | **Danish Kaneria** | 3/165 (54) |
| **Rahul Dravid** | 103 (220) | **Shahid Afridi** | 2/91 (24.4) |

### 2ND INNINGS

**PAKISTAN** • 490/8 (116.4 Overs)

| | | | |
|---|---|---|---|
| **Younis Khan** | 194 (299) | **Zaheer Khan** | 4/61 (19.4) |
| **Mohammad Yousuf** | 126 (179) | **RP Singh** | 1/75 (22) |

**INDIA** • 21/0 (8 Overs)

| | | | |
|---|---|---|---|
| **VVS Laxman *** | 8 (19) | **Younis Khan** | 0/5 (4) |
| **Rahul Dravid *** | 5 (31) | **Shahid Afridi** | 0/16 (4) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-2nd-test-233797/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 3rd test | |
|---|---|
| **Match centre** | National Stadium, Karachi |
| **Toss** | India, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | Kamran Akmal |
| **Player of the Series** | Younis Khan |
| **Series result** | Pakistan won the 3-match series 1-0 |
| **Match number** | Test no. 1783 |
| **Match days** | day (5-day match) |
| **Umpires** | Daryl Harper |
| | Simon Taufel |
| **TV Umpire** | Asad Rauf |
| **Match Referee** | Ranjan Madugalle |

**Pakistan 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | c Dravid b Pathan | 0 | 4 | 3 | 0 | 0 | 0 |
| Imran Farhat | c †Dhoni b Singh | 22 | 29 | 57 | 5 | 0 | 75.86 |
| Younis Khan (c) | lbw b Pathan | 0 | 1 | 1 | 0 | 0 | 0 |
| Mohammad Yousuf | b Pathan | 0 | 1 | 2 | 0 | 0 | 0 |
| Faisal Iqbal | lbw b Khan | 5 | 13 | 20 | 1 | 0 | 38.46 |
| Shahid Afridi | b Khan | 10 | 14 | 20 | 1 | 0 | 71.42 |
| Abdul Razzaq | lbw b Singh | 45 | 79 | 123 | 7 | 0 | 56.96 |
| Kamran Akmal † | c †Dhoni b Pathan | 113 | 148 | 203 | 18 | 0 | 76.35 |
| Shoaib Akhtar | c Yuvraj Singh b Pathan | 45 | 60 | 106 | 8 | 1 | 75 |
| Mohammad Asif | c Laxman b Singh | 0 | 11 | 16 | 0 | 0 | 0 |
| Danish Kaneria | not out | 0 | 2 | 2 | 0 | 0 | 0 |
| Extras | (lb 2, nb 1, w 2) | 5 | | | | | |
| **TOTAL** | **60.1 Ov (RR: 4.07, 282 Mins)** | **245** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 17.1 | 4 | 61 | 5 | 3.55 | 2 | 0 |
| Zaheer Khan | 15 | 2 | 75 | 2 | 5 | 0 | 0 |
| RP Singh | 16 | 1 | 66 | 3 | 4.12 | 0 | 0 |
| Sourav Ganguly | 2 | 0 | 9 | 0 | 4.5 | 0 | 1 |
| Anil Kumble | 10 | 1 | 32 | 0 | 3.2 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| VVS Laxman | b Mohammad Asif | 19 | 36 | 73 | 4 | 0 | 52.77 |
| Rahul Dravid (c) | c †Kamran Akmal b Mohammad Asif | 3 | 12 | 20 | 0 | 0 | 25 |
| Virender Sehwag | c †Kamran Akmal b Shoaib Akhtar | 5 | 4 | 7 | 1 | 0 | 125 |
| Sachin Tendulkar | b Abdul Razzaq | 23 | 29 | 49 | 5 | 0 | 79.31 |
| Sourav Ganguly | c Mohammad Asif b Abdul Razzaq | 34 | 53 | 98 | 6 | 0 | 64.15 |
| Yuvraj Singh | lbw b Mohammad Asif | 45 | 74 | 120 | 8 | 0 | 60.81 |
| MS Dhoni † | c †Kamran Akmal b Abdul Razzaq | 13 | 13 | 30 | 3 | 0 | 100 |
| Irfan Pathan | c Mohammad Yousuf b Shahid Afridi | 40 | 51 | 95 | 6 | 1 | 78.43 |
| Anil Kumble | lbw b Shoaib Akhtar | 7 | 31 | 38 | 0 | 0 | 22.58 |
| Zaheer Khan | c †Kamran Akmal b Mohammad Asif | 21 | 37 | 55 | 2 | 0 | 56.75 |
| RP Singh | not out | 0 | 1 | 3 | 0 | 0 | 0 |
| Extras | (b 8, lb 3, nb 17) | 28 | | | | | |
| **TOTAL** | **54.1 Ov (RR: 4.39, 300 Mins)** | **238** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 16 | 3 | 70 | 2 | 4.37 | 0 | 4 |
| Mohammad Asif | 19.1 | 1 | 78 | 4 | 4.06 | 0 | 5 |
| Abdul Razzaq | 16 | 3 | 67 | 3 | 4.18 | 0 | 7 |
| Shahid Afridi | 3 | 0 | 12 | 1 | 4 | 0 | 0 |

**Pakistan 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | lbw b Ganguly | 53 | 74 | 102 | 10 | 0 | 71.62 |
| Imran Farhat | c Tendulkar b Pathan | 57 | 87 | 121 | 10 | 0 | 65.51 |
| Younis Khan (c) | lbw b Kumble | 77 | 122 | 214 | 11 | 0 | 63.11 |
| Mohammad Yousuf | lbw b Kumble | 97 | 161 | 232 | 12 | 0 | 60.24 |
| Faisal Iqbal | c Tendulkar b Khan | 139 | 220 | 304 | 16 | 1 | 63.18 |
| Shahid Afridi | c Tendulkar b Singh | 60 | 46 | 80 | 9 | 1 | 130.43 |
| Abdul Razzaq | c Yuvraj Singh b Kumble | 90 | 141 | 191 | 5 | 4 | 63.82 |
| Kamran Akmal † | not out | 0 | 1 | 5 | 0 | 0 | 0 |
| Extras | (b 7, lb 7, nb 11, w 1) | 26 | | | | | |
| **TOTAL** | **140.1 Ov (RR: 4.27, 629 Mins)** | **599/7d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Irfan Pathan | 25 | 3 | 106 | 1 | 4.24 | 1 | 0 |
| Zaheer Khan | 28 | 4 | 103 | 1 | 3.67 | 0 | 3 |
| RP Singh | 24 | 1 | 115 | 1 | 4.79 | 0 | 0 |
| Anil Kumble | 37.1 | 3 | 151 | 3 | 4.06 | 0 | 5 |
| Sourav Ganguly | 16 | 1 | 68 | 1 | 4.25 | 0 | 3 |
| Virender Sehwag | 1 | 0 | 2 | 0 | 2 | 0 | 0 |
| Sachin Tendulkar | 9 | 0 | 40 | 0 | 4.44 | 0 | 0 |

**India 2nd Innings (T: 607 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | b Mohammad Asif | 4 | 5 | 9 | 1 | 0 | 80 |
| Rahul Dravid (c) | c †Kamran Akmal b Shoaib Akhtar | 2 | 4 | 2 | 0 | 0 | 50 |
| VVS Laxman | b Mohammad Asif | 21 | 34 | 58 | 2 | 0 | 61.76 |
| Sachin Tendulkar | b Mohammad Asif | 26 | 47 | 74 | 5 | 0 | 55.31 |
| Sourav Ganguly | lbw b Abdul Razzaq | 37 | 56 | 109 | 6 | 0 | 66.07 |
| Yuvraj Singh | c †Kamran Akmal b Abdul Razzaq | 122 | 144 | 183 | 19 | 1 | 84.72 |
| MS Dhoni † | c Imran Farhat b Abdul Razzaq | 18 | 35 | 42 | 4 | 0 | 51.42 |
| Irfan Pathan | c Faisal Iqbal b Abdul Razzaq | 4 | 6 | 9 | 1 | 0 | 66.66 |
| Anil Kumble | c Imran Farhat b Danish Kaneria | 5 | 5 | 13 | 1 | 0 | 100 |
| Zaheer Khan | b Danish Kaneria | 10 | 17 | 20 | 2 | 0 | 58.82 |
| RP Singh | not out | 0 | 3 | 5 | 0 | 0 | 0 |
| Extras | (b 7, nb 4, w 5) | 16 | | | | | |
| **TOTAL** | **58.4 Ov (RR: 4.51, 270 Mins)** | **265** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Shoaib Akhtar | 8 | 1 | 37 | 1 | 4.62 | 1 | 1 |
| Mohammad Asif | 12 | 1 | 48 | 3 | 4 | 0 | 0 |
| Abdul Razzaq | 18.4 | 0 | 88 | 4 | 4.71 | 0 | 0 |
| Danish Kaneria | 18 | 0 | 75 | 2 | 4.16 | 0 | 3 |
| Shahid Afridi | 2 | 0 | 10 | 0 | 5 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**PAKISTAN** • 245/10 (60.1 Overs)

| | | | |
|---|---|---|---|
| **Kamran Akmal** | 113 (148) | **Irfan Pathan** | 5/61 (17.1) |
| **Shoaib Akhtar** | 45 (60) | **RP Singh** | 3/66 (16) |

**INDIA** • 238/10 (54.1 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh** | 45 (74) | **Mohammad Asif** | 4/78 (19.1) |
| **Irfan Pathan** | 40 (51) | **Abdul Razzaq** | 3/67 (16) |

### 2ND INNINGS

**PAKISTAN** • 599/7 (140.1 Overs)

| | | | |
|---|---|---|---|
| **Faisal Iqbal** | 139 (220) | **Anil Kumble** | 3/151 (37.1) |
| **Mohammad Yousuf** | 97 (161) | **Zaheer Khan** | 1/103 (28) |

**INDIA** • 265/10 (58.4 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh** | 122 (144) | **Abdul Razzaq** | 4/88 (18.4) |
| **Sourav Ganguly** | 37 (56) | **Mohammad Asif** | 3/48 (12) |

**Pakistan won by 341 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-3rd-test-234783/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 1st ODI | |
|---|---|
| **Match centre** | Arbab Niaz Stadium, Peshawar |
| **Toss** | Pakistan, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | Salman Butt |
| **Series result** | Pakistan led the 5-match series 1-0 |
| **Match number** | ODI no. 2324 |
| **Match days** | day (50-over match) |
| **PAK Player Replacement** | Substitute: |
| | Arshad Khan in, |
| | Umar Gul out (1st innings, 25 ov) |
| **IND Player Replacement** | Substitute: |
| | Suresh Raina in, |
| | Sachin Tendulkar out (2nd innings) |
| **Umpires** | Asad Rauf |
| | Simon Taufel |
| **TV Umpire** | Zameer Haider |

**India (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | c †Kamran Akmal b Mohammad Asif | 5 | 6 | 5 | 1 | 0 | 83.33 |
| Sachin Tendulkar | lbw b Arshad Khan | 100 | 113 | 188 | 10 | 1 | 88.49 |
| Irfan Pathan | c sub (Imran Farhat) b Naved-ul-Hasan | 65 | 65 | 74 | 12 | 1 | 100 |
| MS Dhoni † | c Shoaib Malik b Mohammad Asif | 68 | 53 | 68 | 11 | 1 | 128.3 |
| Yuvraj Singh | c Arshad Khan b Abdul Razzaq | 39 | 28 | 28 | 4 | 1 | 139.28 |
| Rahul Dravid (c) | lbw b Naved-ul-Hasan | 18 | 14 | 17 | 2 | 0 | 128.57 |
| Mohammad Kaif | c Salman Butt b Mohammad Asif | 8 | 12 | 25 | 0 | 0 | 66.66 |
| Ajit Agarkar | run out (Shoaib Malik) | 3 | 6 | 6 | 0 | 0 | 50 |
| Zaheer Khan | c Mohammad Yousuf b Naved-ul-Hasan | 5 | 3 | 7 | 1 | 0 | 166.66 |
| Murali Kartik | lbw b Naved-ul-Hasan | 1 | 3 | 4 | 0 | 0 | 33.33 |
| Sreesanth | not out | 0 | 1 | 3 | 0 | 0 | 0 |
| Extras | (b 5, lb 2, nb 6, w 3) | 16 | | | | | |
| **TOTAL** | **49.4 Ov (RR: 6.60, 215 Mins)** | **328** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Naved-ul-Hasan | 10 | 0 | 62 | 4 | 6.2 | 42 | 12 | 0 | 2 | 5 |
| Mohammad Asif | 9.4 | 2 | 30 | 3 | 3.1 | 41 | 4 | 0 | 0 | 0 |
| Umar Gul | 3 | 0 | 35 | 0 | 11.66 | 6 | 5 | 1 | 0 | 1 |
| Abdul Razzaq | 10 | 0 | 70 | 1 | 7 | 25 | 9 | 0 | 0 | 0 |
| Shahid Afridi | 10 | 0 | 68 | 0 | 6.8 | 23 | 8 | 1 | 1 | 0 |
| Arshad Khan | 5 | 0 | 35 | 1 | 7 | 8 | 2 | 1 | 0 | 0 |
| Shoaib Malik | 2 | 0 | 21 | 0 | 10.5 | 1 | 1 | 1 | 0 | 0 |

**Pakistan (T: 305 runs from 47 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | c Dravid b Kartik | 101 | 111 | 147 | 15 | 0 | 90.99 |
| Kamran Akmal † | c sub (G Gambhir) b Sreesanth | 25 | 24 | 34 | 4 | 0 | 104.16 |
| Shoaib Malik | c Dravid b Khan | 90 | 67 | 131 | 9 | 3 | 134.32 |
| Shahid Afridi | run out (Kaif) | 17 | 15 | 25 | 1 | 1 | 113.33 |
| Mohammad Yousuf | c Khan b Agarkar | 17 | 14 | 20 | 3 | 0 | 121.42 |
| Inzamam-ul-Haq (c) | obstructing the field | 16 | 19 | 32 | 2 | 0 | 84.21 |
| Younis Khan | not out | 18 | 16 | 39 | 3 | 0 | 112.5 |
| Abdul Razzaq | c †Dhoni b Agarkar | 4 | 7 | 9 | 0 | 0 | 57.14 |
| Naved-ul-Hasan | not out | 11 | 11 | 11 | 1 | 0 | 100 |
| Extras | (lb 1, nb 2, w 9) | 12 | | | | | |
| **TOTAL** | **47 Ov (RR: 6.61, 230 Mins)** | **311/7** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 0 | 52 | 0 | 5.2 | 38 | 8 | 0 | 2 | 0 |
| Sreesanth | 10 | 0 | 75 | 1 | 7.5 | 33 | 10 | 1 | 2 | 1 |
| Zaheer Khan | 8 | 0 | 50 | 1 | 6.25 | 21 | 7 | 0 | 0 | 0 |
| Ajit Agarkar | 9 | 0 | 58 | 2 | 6.44 | 23 | 7 | 0 | 1 | 0 |
| Murali Kartik | 9 | 0 | 64 | 1 | 7.11 | 24 | 4 | 3 | 4 | 1 |
| Virender Sehwag | 1 | 0 | 11 | 0 | 11 | 1 | 2 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**INDIA** • 328/10 (49.4 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 100 (113) | **Naved-ul-Hasan** | 4/62 (10) |
| **MS Dhoni** | 68 (53) | **Mohammad Asif** | 3/30 (9.4) |

**PAKISTAN** • 311/7 (47 Overs)

| | | | |
|---|---|---|---|
| **Salman Butt** | 101 (111) | **Ajit Agarkar** | 2/58 (9) |
| **Shoaib Malik** | 90 (67) | **Zaheer Khan** | 1/50 (8) |

**Pakistan won by 7 runs (D/L method)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-1st-odi-235831/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 2nd ODI | |
|---|---|
| **Match centre** | Rawalpindi Cricket Stadium |
| **Toss** | Pakistan, elected to bat first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | Irfan Pathan |
| **Series result** | 5-match series level 1-1 |
| **Match number** | ODI no. 2327 |
| **Match days** | (50-over match) |
| **PAK Player Replacement** | Substitute: |
| | Arshad Khan in, |
| | Mohammad Yousuf out (2nd innings) |
| **IND Player Replacement** | Substitute: |
| | Ramesh Powar in, |
| | Sreesanth out (2nd innings) |
| **Umpires** | Asad Rauf |
| | Simon Taufel |
| **TV Umpire** | Zameer Haider |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | c †Dhoni b Pathan | 0 | 2 | 1 | 0 | 0 | 0 |
| Kamran Akmal † | b Pathan | 14 | 18 | 39 | 2 | 0 | 77.77 |
| Shoaib Malik | run out (Sreesanth/†Dhoni) | 95 | 110 | 147 | 13 | 0 | 86.36 |
| Mohammad Yousuf | run out (Tendulkar/Raina) | 1 | 6 | 6 | 0 | 0 | 16.66 |
| Inzamam-ul-Haq (c) | c Sreesanth b Khan | 8 | 10 | 18 | 1 | 0 | 80 |
| Younis Khan | c Kaif b Agarkar | 81 | 98 | 136 | 9 | 0 | 82.65 |
| Shahid Afridi | c Kaif b Pathan | 18 | 11 | 17 | 2 | 1 | 163.63 |
| Abdul Razzaq | run out (Raina) | 14 | 15 | 22 | 0 | 0 | 93.33 |
| Naved-ul-Hasan | c Raina b Agarkar | 6 | 12 | 22 | 0 | 0 | 50 |
| Umar Gul | not out | 17 | 16 | 18 | 3 | 0 | 106.25 |
| Mohammad Asif | run out (Sehwag/†Dhoni) | 2 | 3 | 7 | 0 | 0 | 66.66 |
| Extras | (nb 5, w 4) | 9 | | | | | |
| **TOTAL** | **49.2 Ov (RR: 5.37, 221 Mins)** | **265** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 1 | 43 | 3 | 4.3 | 38 | 5 | 0 | 1 | 0 |
| Sreesanth | 10 | 0 | 52 | 0 | 5.2 | 33 | 6 | 0 | 0 | 2 |
| Zaheer Khan | 9.2 | 0 | 53 | 1 | 5.67 | 26 | 5 | 0 | 0 | 2 |
| Ajit Agarkar | 10 | 0 | 52 | 2 | 5.2 | 36 | 7 | 0 | 2 | 1 |
| Sachin Tendulkar | 7 | 0 | 45 | 0 | 6.42 | 18 | 5 | 1 | 0 | 0 |
| Virender Sehwag | 3 | 0 | 20 | 0 | 6.66 | 5 | 2 | 0 | 1 | 0 |

**India (T: 266 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | run out (Umar Gul) | 67 | 60 | 83 | 10 | 1 | 111.66 |
| Sachin Tendulkar | c †Kamran Akmal b Abdul Razzaq | 42 | 43 | 71 | 8 | 0 | 97.67 |
| Rahul Dravid (c) | c & b Shoaib Malik | 56 | 61 | 100 | 5 | 0 | 91.8 |
| Yuvraj Singh | not out | 82 | 89 | 103 | 8 | 2 | 92.13 |
| Mohammad Kaif | not out | 5 | 9 | 14 | 0 | 0 | 55.55 |
| Extras | (lb 6, nb 3, w 5) | 14 | | | | | |
| **TOTAL** | **43.1 Ov (RR: 6.16, 187 Mins)** | **266/3** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Naved-ul-Hasan | 7 | 0 | 60 | 0 | 8.57 | 20 | 8 | 1 | 1 | 2 |
| Mohammad Asif | 6 | 1 | 28 | 0 | 4.66 | 23 | 5 | 0 | 0 | 0 |
| Umar Gul | 9 | 0 | 49 | 0 | 5.44 | 29 | 7 | 0 | 2 | 1 |
| Abdul Razzaq | 7 | 0 | 43 | 1 | 6.14 | 21 | 6 | 0 | 1 | 0 |
| Shahid Afridi | 2 | 0 | 17 | 0 | 8.5 | 2 | 2 | 0 | 0 | 0 |
| Arshad Khan | 9 | 0 | 37 | 0 | 4.11 | 24 | 2 | 0 | 0 | 0 |
| Shoaib Malik | 3 | 0 | 24 | 1 | 8 | 10 | 1 | 2 | 1 | 0 |
| Younis Khan | 0.1 | 0 | 2 | 0 | 12 | 0 | 0 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 265/10 (49.2 Overs)

| | | | |
|---|---|---|---|
| **Shoaib Malik** | 95 (110) | **Irfan Pathan** | 3/43 (10) |
| **Younis Khan** | 81 (98) | **Ajit Agarkar** | 2/52 (10) |

**INDIA** • 266/3 (43.1 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh *** | 82 (89) | **Abdul Razzaq** | 1/43 (7) |
| **Virender Sehwag** | 67 (60) | **Shoaib Malik** | 1/24 (3) |

**India won by 7 wickets (with 41 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-2nd-odi-236520/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 3rd ODI | |
|---|---|
| **Match centre** | Gaddafi Stadium, Lahore |
| **Toss** | India, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | MS Dhoni |
| **Series result** | India led the 5-match series 2-1 |
| **Match number** | ODI no. 2329 |
| **Match days** | daynight (50-over match) |
| **PAK Player Replacement** | Substitute: |
| | Umar Gul in, |
| | Mohammad Yousuf out (2nd innings) |
| **IND Player Replacement** | Substitute: |
| | Zaheer Khan in, |
| | Ajit Agarkar out (1st innings, 28 ov) |
| **Umpires** | Asad Rauf |
| | Simon Taufel |
| **TV Umpire** | Zameer Haider |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Salman Butt | c Gambhir b Pathan | 0 | 2 | 1 | 0 | 0 | 0 |
| Shahid Afridi | c Kaif b Pathan | 19 | 18 | 29 | 2 | 0 | 105.55 |
| Kamran Akmal † | c Pathan b Singh | 34 | 47 | 66 | 6 | 0 | 72.34 |
| Shoaib Malik | c Dravid b Pathan | 108 | 120 | 168 | 11 | 1 | 90 |
| Mohammad Yousuf | c †Dhoni b Singh | 1 | 2 | 9 | 0 | 0 | 50 |
| Inzamam-ul-Haq (c) | c †Dhoni b Tendulkar | 16 | 28 | 46 | 1 | 0 | 57.14 |
| Younis Khan | c †Dhoni b Singh | 16 | 23 | 23 | 3 | 0 | 69.56 |
| Abdul Razzaq | not out | 64 | 56 | 71 | 7 | 2 | 114.28 |
| Naved-ul-Hasan | run out (Singh) | 7 | 9 | 16 | 0 | 0 | 77.77 |
| Yasir Arafat | not out | 1 | 1 | 5 | 0 | 0 | 100 |
| Extras | (lb 5, nb 6, w 11) | 22 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.76, 221 Mins)** | **288/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 10 | 2 | 49 | 3 | 4.9 | 39 | 5 | 2 | 1 | 0 |
| Sreesanth | 10 | 0 | 74 | 0 | 7.4 | 29 | 8 | 1 | 2 | 4 |
| RP Singh | 10 | 0 | 51 | 3 | 5.1 | 34 | 6 | 0 | 4 | 0 |
| Ajit Agarkar | 6 | 1 | 21 | 0 | 3.5 | 22 | 1 | 0 | 1 | 0 |
| Sachin Tendulkar | 10 | 0 | 52 | 1 | 5.2 | 23 | 3 | 0 | 1 | 2 |
| Zaheer Khan | 4 | 0 | 36 | 0 | 9 | 10 | 7 | 0 | 1 | 0 |

**India (T: 289 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gautam Gambhir | b Mohammad Asif | 2 | 8 | 9 | 0 | 0 | 25 |
| Sachin Tendulkar | c sub (Imran Farhat) b Abdul Razzaq | 95 | 104 | 157 | 16 | 1 | 91.34 |
| Irfan Pathan | c †Kamran Akmal b Mohammad Asif | 0 | 2 | 2 | 0 | 0 | 0 |
| Rahul Dravid (c) | run out (Umar Gul) | 22 | 42 | 74 | 4 | 0 | 52.38 |
| Yuvraj Singh | not out | 79 | 87 | 135 | 10 | 0 | 90.8 |
| Mohammad Kaif | lbw b Umar Gul | 0 | 2 | 4 | 0 | 0 | 0 |
| MS Dhoni † | not out | 72 | 46 | 60 | 13 | 0 | 156.52 |
| Extras | (lb 11, nb 5, w 6) | 22 | | | | | |
| **TOTAL** | **47.4 Ov (RR: 6.12, 223 Mins)** | **292/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Mohammad Asif | 10 | 0 | 47 | 2 | 4.7 | 42 | 8 | 0 | 2 | 1 |
| Umar Gul | 10 | 1 | 42 | 1 | 4.2 | 41 | 7 | 0 | 2 | 0 |
| Naved-ul-Hasan | 8 | 0 | 72 | 0 | 9 | 24 | 12 | 1 | 1 | 3 |
| Yasir Arafat | 9 | 0 | 53 | 0 | 5.88 | 25 | 7 | 0 | 0 | 1 |
| Shahid Afridi | 3 | 0 | 24 | 0 | 8 | 4 | 3 | 0 | 1 | 0 |
| Abdul Razzaq | 7.4 | 0 | 43 | 1 | 5.6 | 28 | 6 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 288/8 (50 Overs)

| | | | |
|---|---|---|---|
| **Shoaib Malik** | 108 (120) | **Irfan Pathan** | 3/49 (10) |
| **Abdul Razzaq *** | 64 (56) | **RP Singh** | 3/51 (10) |

**INDIA** • 292/5(47.4 Overs)

| | | | |
|---|---|---|---|
| **Sachin Tendulkar** | 95 (104) | **Mohammad Asif** | 2/47 (10) |
| **Yuvraj Singh *** | 79 (87) | **Umar Gul** | 1/42 (10) |

**India won by 5 wickets (with 14 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-3rd-odi-236809/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 4th ODI | |
|---|---|
| **Match centre** | Multan Cricket Stadium |
| **Toss** | India, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | RP Singh |
| **Series result** | India led the 5-match series 3-1 |
| **Match number** | ODI no. 2331 |
| **Match days** | daynight (50-over match) |
| **PAK Player Replacement** | Substitute: |
| | Imran Farhat in, |
| | Yasir Arafat out (1st innings, 25.4 ov) |
| **Umpires** | Asad Rauf |
| | Steve Bucknor |
| **TV Umpire** | Zameer Haider |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Kamran Akmal † | c Raina b Pathan | 3 | 13 | 28 | 0 | 0 | 23.07 |
| Salman Butt | c Dravid b Sreesanth | 13 | 36 | 52 | 1 | 0 | 36.11 |
| Shoaib Malik | c Pathan b Singh | 9 | 25 | 32 | 1 | 0 | 36 |
| Inzamam-ul-Haq (c) | lbw b Tendulkar | 49 | 63 | 115 | 7 | 0 | 77.77 |
| Younis Khan | lbw b Singh | 0 | 1 | 1 | 0 | 0 | 0 |
| Mohammad Yousuf | c †Dhoni b Agarkar | 25 | 40 | 61 | 3 | 0 | 62.5 |
| Imran Farhat | c Raina b Singh | 14 | 30 | 29 | 1 | 0 | 46.66 |
| Abdul Razzaq | c †Dhoni b Singh | 1 | 2 | 3 | 0 | 0 | 50 |
| Naved-ul-Hasan | not out | 13 | 19 | 29 | 1 | 0 | 68.42 |
| Mohammad Sami | c Agarkar b Pathan | 11 | 14 | 11 | 1 | 0 | 78.57 |
| Mohammad Asif | c †Dhoni b Pathan | 6 | 8 | 8 | 1 | 0 | 75 |
| Extras | (w 17) | 17 | | | | | |
| **TOTAL** | **41.5 Ov (RR: 3.84, 189 Mins)** | **161** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Irfan Pathan | 7.5 | 2 | 26 | 3 | 3.31 | 34 | 3 | 0 | 1 | 0 |
| Sreesanth | 8 | 1 | 30 | 1 | 3.75 | 35 | 4 | 0 | 4 | 0 |
| RP Singh | 10 | 0 | 40 | 4 | 4 | 40 | 3 | 0 | 10 | 0 |
| Ajit Agarkar | 7 | 0 | 38 | 1 | 5.42 | 24 | 5 | 0 | 1 | 0 |
| Sachin Tendulkar | 9 | 0 | 27 | 1 | 3 | 34 | 1 | 0 | 1 | 0 |

**India (T: 162 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gautam Gambhir | c & b Mohammad Sami | 21 | 20 | 28 | 5 | 0 | 105 |
| Sachin Tendulkar | c †Kamran Akmal b Mohammad Sami | 0 | 3 | 7 | 0 | 0 | 0 |
| Rahul Dravid (c) | lbw b Mohammad Sami | 59 | 72 | 113 | 9 | 0 | 81.94 |
| Yuvraj Singh | c †Kamran Akmal b Naved-ul-Hasan | 37 | 57 | 72 | 6 | 0 | 64.91 |
| Mohammad Kaif | c Inzamam-ul-Haq b Abdul Razzaq | 0 | 6 | 5 | 0 | 0 | 0 |
| Suresh Raina | not out | 35 | 34 | 37 | 6 | 0 | 102.94 |
| MS Dhoni † | not out | 2 | 5 | 23 | 0 | 0 | 40 |
| Extras | (lb 1, nb 3, w 4) | 8 | | | | | |
| **TOTAL** | **32.3 Ov (RR: 4.98, 145 Mins)** | **162/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Mohammad Asif | 8 | 1 | 35 | 0 | 4.37 | 33 | 5 | 0 | 2 | 0 |
| Mohammad Sami | 9 | 0 | 42 | 3 | 4.66 | 38 | 6 | 0 | 1 | 1 |
| Naved-ul-Hasan | 6 | 1 | 33 | 1 | 5.5 | 27 | 6 | 0 | 0 | 1 |
| Abdul Razzaq | 9 | 0 | 47 | 1 | 5.22 | 38 | 8 | 0 | 1 | 0 |
| Imran Farhat | 0.3 | 0 | 4 | 0 | 8 | 2 | 1 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 161/10 (41.5 Overs)

| | | | |
|---|---|---|---|
| **Inzamam-ul-Haq** | 49 (63) | **RP Singh** | 4/40 (10) |
| **Mohammad Yousuf** | 25 (40) | **Irfan Pathan** | 3/26 (7.5) |

**INDIA** • 162/5 (32.3 Overs)

| | | | |
|---|---|---|---|
| **Rahul Dravid** | 59 (72) | **Mohammad Sami** | 3/42 (9) |
| **Yuvraj Singh** | 37 (57) | **Abdul Razzaq** | 1/47 (9) |

**India won by 5 wickets (with 105 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-4th-odi-237222/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2005-2006 Ind vs Pak 5th ODI | |
|---|---|
| **Match centre** | National Stadium, Karachi |
| **Toss** | India, elected to field first |
| **Series** | India tour of Pakistan |
| **Season** | 2005/06 |
| **Player of the Match** | Yuvraj Singh |
| **Player of the Series** | Yuvraj Singh |
| **Series result** | India won the 5-match series 4-1 |
| **Match number** | ODI no. 2333 |
| **Match days** | (50-over match) |
| **Umpires** | Aleem Dar |
| | Steve Bucknor |
| **TV Umpire** | Asad Rauf |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Kamran Akmal † | c Singh b Sreesanth | 25 | 34 | 57 | 3 | 0 | 73.52 |
| Imran Farhat | c & b Sreesanth | 24 | 33 | 48 | 3 | 0 | 72.72 |
| Shoaib Malik | c Raina b Sreesanth | 12 | 17 | 21 | 2 | 0 | 70.58 |
| Mohammad Yousuf | c Khan b Agarkar | 67 | 85 | 118 | 6 | 0 | 78.82 |
| Inzamam-ul-Haq (c) | lbw b Powar | 21 | 20 | 33 | 3 | 1 | 105 |
| Younis Khan | not out | 74 | 79 | 116 | 3 | 2 | 93.67 |
| Abdul Razzaq | c Dravid b Singh | 24 | 15 | 15 | 2 | 1 | 160 |
| Yasir Arafat | b Khan | 10 | 12 | 17 | 0 | 0 | 83.33 |
| Mohammad Sami | c Kaif b Sreesanth | 2 | 3 | 3 | 0 | 0 | 66.66 |
| Iftikhar Anjum | not out | 6 | 3 | 6 | 0 | 0 | 200 |
| Extras | (lb 5, nb 2, w 14) | 21 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.72, 221 Mins)** | **286/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Zaheer Khan | 10 | 0 | 64 | 1 | 6.4 | 29 | 4 | 2 | 3 | 1 |
| Ajit Agarkar | 10 | 1 | 60 | 1 | 6 | 28 | 5 | 1 | 4 | 0 |
| Sreesanth | 10 | 1 | 58 | 4 | 5.8 | 30 | 5 | 0 | 4 | 1 |
| RP Singh | 10 | 1 | 50 | 1 | 5 | 33 | 5 | 0 | 1 | 0 |
| Ramesh Powar | 10 | 0 | 49 | 1 | 4.9 | 29 | 3 | 1 | 0 | 0 |

**India (T: 287 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gautam Gambhir | c †Kamran Akmal b Iftikhar Anjum | 38 | 50 | 61 | 6 | 0 | 76 |
| Rahul Dravid (c) | c Shoaib Malik b Mohammad Sami | 50 | 82 | 128 | 6 | 0 | 60.97 |
| Yuvraj Singh | not out | 107 | 93 | 155 | 14 | 0 | 115.05 |
| MS Dhoni † | not out | 77 | 56 | 88 | 6 | 4 | 137.5 |
| Extras | (lb 8, w 7) | 15 | | | | | |
| **TOTAL** | **46.5 Ov (RR: 6.12, 217 Mins)** | **287/2** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Mohammad Sami | 8.5 | 0 | 65 | 1 | 7.35 | 29 | 9 | 2 | 3 | 0 |
| Mohammad Asif | 9 | 0 | 48 | 0 | 5.33 | 33 | 6 | 1 | 1 | 0 |
| Iftikhar Anjum | 10 | 0 | 44 | 1 | 4.4 | 29 | 3 | 0 | 0 | 0 |
| Yasir Arafat | 8 | 0 | 51 | 0 | 6.37 | 23 | 4 | 1 | 2 | 0 |
| Shoaib Malik | 3 | 0 | 22 | 0 | 7.33 | 9 | 4 | 0 | 1 | 0 |
| Abdul Razzaq | 8 | 0 | 49 | 0 | 6.12 | 18 | 6 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**PAKISTAN** • 286/8 (50 Overs)

| | | | |
|---|---|---|---|
| **Younis Khan *** | 74 (79) | **Sreesanth** | 4/58 (10) |
| **Mohammad Yousuf** | 67 (85) | **Ramesh Powar** | 1/49 (10) |

**INDIA** • 287/2 (46.5 Overs)

| | | | |
|---|---|---|---|
| **Yuvraj Singh *** | 107 (93) | **Iftikhar Anjum** | 1/44 (10) |
| **MS Dhoni *** | 77 (56) | **Mohammad Sami** | 1/65 (8.5) |

**India won by 8 wickets (with 19 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-tour-of-pakistan-2005-06-208839/pakistan-vs-india-5th-odi-237571/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| Ind Vs. Pak ICC World Twenty20 2007 Final | |
|---|---|
| **Match centre** | New Wanderers Stadium, Johannesburg |
| **Toss** | India, elected to bat first |
| **Series** | ICC World Twenty20<br>Pakistan tour of Kenya and South Africa |
| **Season** | 2007/08 |
| **Player of the Match** | Irfan Pathan |
| **Player of the Series** | Shahid Afridi |
| **Series result** | India won the 2007/08 ICC World Twenty20 |
| **Match number** | T20I no. 46 |
| **Hours of play (local time)** | First Session 14:00-15:20, Interval 15:20-15:40,<br>Second Session 15:40-17:00 |
| **Match days** | 24 September 2007 - day (20-over match) |
| **T20I debut** | Yusuf Pathan |
| **Umpires** | Mark Benson |
| | Simon Taufel |
| **TV Umpire** | Daryl Harper |
| **Reserve Umpire** | Billy Doctrove |
| **Match Referee** | Ranjan Madugalle |

**India (20 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gautam Gambhir | c Mohammad Asif b Umar Gul | 75 | 54 | 76 | 8 | 2 | 138.88 |
| Yusuf Pathan | c Shoaib Malik b Mohammad Asif | 15 | 8 | 12 | 1 | 1 | 187.5 |
| Robin Uthappa | c Shahid Afridi b Sohail Tanvir | 8 | 11 | 13 | 1 | 0 | 72.72 |
| Yuvraj Singh | c & b Umar Gul | 14 | 19 | 28 | 1 | 0 | 73.68 |
| MS Dhoni (c)† | b Umar Gul | 6 | 10 | 9 | 0 | 0 | 60 |
| Rohit Sharma | not out | 30 | 16 | 22 | 2 | 1 | 187.5 |
| Irfan Pathan | not out | 3 | 3 | 9 | 0 | 0 | 100 |
| Extras | (lb 1, nb 1, w 4) | 6 | | | | | |
| **TOTAL** | **20 Ov (RR: 7.85, 90 Mins)** | **157/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Mohammad Asif | 3 | 0 | 25 | 1 | 8.33 | 7 | 2 | 1 | 1 | 0 |
| Sohail Tanvir | 4 | 0 | 29 | 1 | 7.25 | 8 | 1 | 1 | 2 | 0 |
| Shahid Afridi | 4 | 0 | 30 | 0 | 7.5 | 8 | 2 | 1 | 0 | 0 |
| Mohammad Hafeez | 3 | 0 | 25 | 0 | 8.33 | 7 | 4 | 0 | 0 | 0 |
| Umar Gul | 4 | 0 | 28 | 3 | 7 | 9 | 2 | 1 | 1 | 1 |
| Yasir Arafat | 2 | 0 | 19 | 0 | 9.5 | 2 | 2 | 0 | 0 | 0 |

**Pakistan (T: 158 runs from 20 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mohammad Hafeez | c Uthappa b Singh | 1 | 3 | 3 | 0 | 0 | 33.33 |
| Imran Nazir | run out (Uthappa) | 33 | 14 | 28 | 4 | 2 | 235.71 |
| Kamran Akmal † | b Singh | 0 | 3 | 8 | 0 | 0 | 0 |
| Younis Khan | c YK Pathan b Joginder Sharma | 24 | 24 | 27 | 4 | 0 | 100 |
| Shoaib Malik (c) | c Sharma b IK Pathan | 8 | 17 | 25 | 0 | 0 | 47.05 |
| Misbah-ul-Haq | c Sreesanth b Joginder Sharma | 43 | 38 | 51 | 0 | 4 | 113.15 |
| Shahid Afridi | c Sreesanth b IK Pathan | 0 | 1 | 2 | 0 | 0 | 0 |
| Yasir Arafat | b IK Pathan | 15 | 11 | 16 | 2 | 0 | 136.36 |
| Sohail Tanvir | b Sreesanth | 12 | 4 | 9 | 0 | 2 | 300 |
| Umar Gul | b Singh | 0 | 2 | 4 | 0 | 0 | 0 |
| Mohammad Asif | not out | 4 | 1 | 6 | 1 | 0 | 400 |
| Extras | (b 1, lb 4, nb 1, w 6) | 12 | | | | | |
| **TOTAL** | **19.3 Ov (RR: 7.79, 90 Mins)** | **152** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| RP Singh | 4 | 0 | 26 | 3 | 6.5 | 12 | 4 | 0 | 0 | 1 |
| Sreesanth | 4 | 1 | 44 | 1 | 11 | 14 | 4 | 4 | 2 | 0 |
| Joginder Sharma | 3.3 | 0 | 20 | 2 | 5.71 | 12 | 1 | 1 | 2 | 0 |
| Yusuf Pathan | 1 | 0 | 5 | 0 | 5 | 1 | 0 | 0 | 0 | 0 |
| Irfan Pathan | 4 | 0 | 16 | 3 | 4 | 12 | 1 | 0 | 1 | 0 |
| Harbhajan Singh | 3 | 0 | 36 | 0 | 12 | 4 | 1 | 3 | 1 | 0 |

## SCORECARD SUMMARY

**INDIA** • 157/5 (20 Overs)

| | | | |
|---|---|---|---|
| **Gautam Gambhir** | 75 (54) | **Umar Gul** | 3/28 (4) |
| **Rohit Sharma *** | 30 (16) | **Sohail Tanvir** | 1/29 (4) |

**PAKISTAN** • 152/10(19.3 Overs)

| | | | |
|---|---|---|---|
| **Misbah-ul-Haq** | 43 (38) | **Irfan Pathan** | 3/16 (4) |
| **Imran Nazir** | 33 (14) | **RP Singh** | 3/26 (4) |

**India won by 5 runs**

***Link:-*** *https://www.espncricinfo.com/series/icc-world-twenty20-2007-08-286109/india-vs-pakistan-final-287879/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| Ind vs. Sri ICC Cricket World Cup 2011 Final | |
|---|---|
| **Match centre** | Wankhede Stadium, Mumbai |
| **Toss** | Sri Lanka, elected to bat first |
| **Series** | ICC Cricket World Cup |
| **Season** | 2010/11 |
| **Player of the Match** | MS Dhoni |
| **Player of the Series** | Yuvraj Singh |
| **Series result** | India won the 2010/11 ICC Cricket World Cup |
| **Match number** | ODI no. 3148 |
| **Hours of play (local time)** | 14.30 start, First Session 14.30-18.00, Interval 18.00-18.45, Second Session 18.45-22.15 |
| **Match days** | 2 April 2011 - daynight (50-over match) |
| **Umpires** | Aleem Dar |
| | Simon Taufel |
| **TV Umpire** | Ian Gould |
| **Reserve Umpire** | Steve Davis |
| **Match Referee** | Jeff Crowe |

**Sri Lanka (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Upul Tharanga | c Sehwag b Khan | 2 | 20 | 30 | 0 | 0 | 10 |
| Tillakaratne Dilshan | b Harbhajan Singh | 33 | 49 | 87 | 3 | 0 | 67.34 |
| Kumar Sangakkara (c)† | c †Dhoni b Yuvraj Singh | 48 | 67 | 102 | 5 | 0 | 71.64 |
| Mahela Jayawardene | not out | 103 | 88 | 159 | 13 | 0 | 117.04 |
| Thilan Samaraweera | lbw b Yuvraj Singh | 21 | 34 | 53 | 2 | 0 | 61.76 |
| Chamara Kapugedera | c Raina b Khan | 1 | 5 | 6 | 0 | 0 | 20 |
| Nuwan Kulasekara | run out (†Dhoni) | 32 | 30 | 41 | 1 | 1 | 106.66 |
| Thisara Perera | not out | 22 | 9 | 10 | 3 | 1 | 244.44 |
| Extras | (b 1, lb 3, nb 2, w 6) | 12 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.48, 246 Mins)** | **274/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Zaheer Khan | 10 | 3 | 60 | 2 | 6 | 32 | 6 | 2 | 1 | 0 |
| Sreesanth | 8 | 0 | 52 | 0 | 6.5 | 26 | 8 | 0 | 0 | 2 |
| Munaf Patel | 9 | 0 | 41 | 0 | 4.55 | 31 | 4 | 0 | 1 | 0 |
| Harbhajan Singh | 10 | 0 | 50 | 1 | 5 | 24 | 3 | 0 | 1 | 0 |
| Yuvraj Singh | 10 | 0 | 49 | 2 | 4.9 | 28 | 5 | 0 | 0 | 0 |
| Sachin Tendulkar | 2 | 0 | 12 | 0 | 6 | 4 | 0 | 0 | 3 | 0 |
| Virat Kohli | 1 | 0 | 6 | 0 | 6 | 3 | 1 | 0 | 0 | 0 |

**India (T: 275 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Virender Sehwag | lbw b Malinga | 0 | 2 | 2 | 0 | 0 | 0 |
| Sachin Tendulkar | c †Sangakkara b Malinga | 18 | 14 | 21 | 2 | 0 | 128.57 |
| Gautam Gambhir | b Perera | 97 | 122 | 187 | 9 | 0 | 79.5 |
| Virat Kohli | c & b Dilshan | 35 | 49 | 69 | 4 | 0 | 71.42 |
| MS Dhoni (c)† | not out | 91 | 79 | 128 | 8 | 2 | 115.18 |
| Yuvraj Singh | not out | 21 | 24 | 39 | 2 | 0 | 87.5 |
| Extras | (b 1, lb 6, w 8) | 15 | | | | | |
| **TOTAL** | **48.2 Ov** | **277/4** | | | | | |
| | **(RR: 5.73, 230 Mins)** | | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Lasith Malinga | 9 | 0 | 42 | 2 | 4.66 | 31 | 4 | 0 | 2 | 0 |
| Nuwan Kulasekara | 8.2 | 0 | 64 | 0 | 7.68 | 20 | 8 | 1 | 0 | 0 |
| Thisara Perera | 9 | 0 | 55 | 1 | 6.11 | 27 | 5 | 1 | 2 | 0 |
| Suraj Randiv | 9 | 0 | 43 | 0 | 4.77 | 24 | 3 | 0 | 0 | 0 |
| Tillakaratne Dilshan | 5 | 0 | 27 | 1 | 5.4 | 14 | 2 | 0 | 1 | 0 |
| Muthiah Muralidaran | 8 | 0 | 39 | 0 | 4.87 | 23 | 3 | 0 | 1 | 0 |

## SCORECARD SUMMARY

**SRI LANKA** • 274/6 (50 Overs)

| | | | |
|---|---|---|---|
| **Mahela Jayawardene *** | 103 (88) | **Yuvraj Singh** | 2/49 (10) |
| **Kumar Sangakkara** | 48 (67) | **Zaheer Khan** | 2/60 (10) |

**INDIA** • 277/4 (48.2 Overs)

| | | | |
|---|---|---|---|
| **Gautam Gambhir** | 97 (122) | **Lasith Malinga** | 2/42 (9) |
| **MS Dhoni *** | 91 (79) | **Tillakaratne Dilshan** | 1/27 (5) |

**India won by 6 wickets (with 10 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/icc-cricket-world-cup-2010-11-381449/india-vs-sri-lanka-final-433606/full-scorecard*

# SCORE CARD

## MATCH DETAILS

| 2007-08 IPL First Match | |
|---|---|
| **Match centre** | M Chinnaswamy Stadium, Bangalore |
| **Toss** | Royal Challengers Bangalore, elected to field first |
| **Series** | Indian Premier League |
| **Season** | 2007/08 |
| **Player of the Match** | Brendon McCullum |
| **Hours of play (local time)** | 20.00 start, First Session 20.00-21.20, Interval 21.20-21.40, Second Session 21.40-23.00 |
| **Match days** | 18 April 2008 - night (20-over match) |
| **T20 debut** | Ashok Dinda |
| **Umpires** | Asad Rauf |
| | Rudi Koertzen |
| **TV Umpire** | Amiesh Saheba |
| **Reserve Umpire** | Vinayak Kulkarni |
| **Match Referee** | Javagal Srinath |
| **Points** | Kolkata Knight Riders 2, Royal Challengers Bangalore 0 |

**Kolkata Knight Riders (20 ovs maximum)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Sourav Ganguly (c) | c Kallis b Khan | 10 | 12 | 2 | 0 | 83.33 |
| Brendon McCullum † | not out | 158 | 73 | 10 | 13 | 216.43 |
| Ricky Ponting | c Kumar b Kallis | 20 | 20 | 1 | 1 | 100 |
| David Hussey | c White b Noffke | 12 | 12 | 1 | 0 | 100 |
| Mohammad Hafeez | not out | 5 | 3 | 1 | 0 | 166.66 |
| Extras | (b 4, lb 4, w 9) | 17 | | | | |
| **TOTAL** | **20 Ov (RR: 11.10)** | **222/3** | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Praveen Kumar | 4 | 0 | 38 | 0 | 9.5 | 13 | 3 | 3 | 1 | 0 |
| Zaheer Khan | 4 | 0 | 38 | 1 | 9.5 | 8 | 3 | 2 | 0 | 0 |
| Ashley Noffke | 4 | 0 | 40 | 1 | 10 | 7 | 2 | 2 | 1 | 0 |
| Jacques Kallis | 4 | 0 | 48 | 1 | 12 | 9 | 5 | 3 | 1 | 0 |
| Sunil Joshi | 3 | 0 | 26 | 0 | 8.66 | 4 | 0 | 2 | 0 | 0 |
| Cameron White | 1 | 0 | 24 | 0 | 24 | 0 | 2 | 2 | 1 | 0 |

**Royal Challengers Bangalore (T: 223 runs from 20 ovs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Rahul Dravid (c) | b Sharma | 2 | 3 | 0 | 0 | 66.66 |
| Wasim Jaffer | c Ponting b Dinda | 6 | 16 | 0 | 0 | 37.5 |
| Virat Kohli | b Dinda | 1 | 5 | 0 | 0 | 20 |
| Jacques Kallis | c Kartik b Agarkar | 8 | 7 | 0 | 1 | 114.28 |
| Cameron White | c Saha b Agarkar | 6 | 10 | 0 | 0 | 60 |
| Mark Boucher † | c Kartik b Ganguly | 7 | 9 | 1 | 0 | 77.77 |
| Balachandra Akhil | c Ponting b Agarkar | 0 | 2 | 0 | 0 | 0 |
| Ashley Noffke | run out (Agarkar/Saha) | 9 | 10 | 1 | 0 | 90 |
| Praveen Kumar | not out | 18 | 15 | 1 | 2 | 120 |
| Zaheer Khan | b Ganguly | 3 | 8 | 0 | 0 | 37.5 |
| Sunil Joshi | c †McCullum b Shukla | 3 | 6 | 0 | 0 | 50 |
| Extras | (lb 8, w 11) | 19 | | | | |
| **TOTAL** | **15.1 Ov (RR: 5.40)** | **82** | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Ashok Dinda | 3 | 0 | 9 | 2 | 3 | 11 | 0 | 0 | 2 | 0 |
| Ishant Sharma | 3 | 0 | 7 | 1 | 2.33 | 13 | 0 | 0 | 1 | 0 |
| Ajit Agarkar | 4 | 0 | 25 | 3 | 6.25 | 15 | 2 | 1 | 4 | 0 |
| Sourav Ganguly | 4 | 0 | 21 | 2 | 5.25 | 13 | 1 | 1 | 1 | 0 |
| Laxmi Shukla | 1.1 | 0 | 12 | 1 | 10.28 | 3 | 0 | 1 | 2 | 0 |

## SCORECARD SUMMARY

**KOLKATA KNIGHT RIDERS** • 222/3 (20 Overs)

| | | | |
|---|---|---|---|
| **Brendon McCullum *** | 158 (73) | **Zaheer Khan** | 1/38 (4) |
| **Ricky Ponting** | 20 (20) | **Ashley Noffke** | 1/40 (4) |

**ROYAL CHALLENGERS BANGALORE** • 82/10 (15.1 Overs)

| | | | |
|---|---|---|---|
| **Praveen Kumar *** | 18 (15) | **Ajit Agarkar** | 3/25 (4) |
| **Ashley Noffke** | 9 (10) | **Ashok Dinda** | 2/9 (3) |

**KKR won by 140 runs**

***Link:-*** *https://www.espncricinfo.com/series/indian-premier-league-2007-08-313494/royal-challengers-bangalore-vs-kolkata-knight-riders-1st-match-335982/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2011-12 Ind Vs. Pak | |
|---|---|
| **Match centre** | Shere Bangla National Stadium, Mirpur |
| **Toss** | Pakistan, elected to bat first |
| **Series** | Asia Cup |
| **Season** | 2011/12 |
| **Player of the Match** | Virat Kohli |
| **Match number** | ODI no. 3263 |
| **Hours of play (local time)** | 14.00 start, First Session 14.00-17.30, Interval 17.30-18.15, Second Session 18.15-21.45 |
| **Match days** | 18 March 2012 - daynight (50-over match) |
| **Umpires** | Ian Gould |
| | Steve Davis |
| **TV Umpire** | Sharfuddoula |
| **Reserve Umpire** | Masudur Rahman |
| **Match Referee** | David Boon |
| **Points** | India 4, Pakistan 0 |

**Pakistan (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mohammad Hafeez | lbw b Dinda | 105 | 113 | 163 | 9 | 1 | 92.92 |
| Nasir Jamshed | c IK Pathan b Ashwin | 112 | 104 | 159 | 10 | 1 | 107.69 |
| Umar Akmal † | c Gambhir b Kumar | 28 | 24 | 31 | 2 | 0 | 116.66 |
| Younis Khan | c Raina b Kumar | 52 | 34 | 59 | 6 | 0 | 152.94 |
| Shahid Afridi | c Kohli b IK Pathan | 9 | 15 | 26 | 0 | 0 | 60 |
| Hammad Azam | c Kohli b Dinda | 4 | 5 | 9 | 0 | 0 | 80 |
| Misbah-ul-Haq (c) | not out | 4 | 5 | 6 | 0 | 0 | 80 |
| Umar Gul | not out | 0 | 1 | 1 | 0 | 0 | 0 |
| Extras | (b 1, lb 3, nb 1, w 10) | 15 | | | | | |
| **TOTAL** | **50 Ov (RR: 6.58)** | **329/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Praveen Kumar | 10 | 0 | 77 | 2 | 7.7 | 20 | 8 | 1 | 2 | 0 |
| Irfan Pathan | 10 | 0 | 69 | 1 | 6.9 | 22 | 8 | 0 | 2 | 1 |
| Ashok Dinda | 8 | 0 | 47 | 2 | 5.87 | 23 | 6 | 0 | 3 | 0 |
| Suresh Raina | 2.2 | 0 | 15 | 0 | 6.42 | 3 | 0 | 0 | 0 | 0 |
| Rohit Sharma | 3 | 0 | 19 | 0 | 6.33 | 4 | 1 | 0 | 0 | 0 |
| Yusuf Pathan | 5 | 0 | 30 | 0 | 6 | 7 | 0 | 1 | 1 | 0 |
| Ravichandran Ashwin | 10 | 0 | 56 | 1 | 5.6 | 21 | 3 | 0 | 2 | 0 |
| Sachin Tendulkar | 1.4 | 0 | 12 | 0 | 7.2 | 2 | 1 | 0 | 0 | 0 |

**India (T: 330 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Gautam Gambhir | lbw b Mohammad Hafeez | 0 | 2 | 1 | 0 | 0 | 0 |
| Sachin Tendulkar | c Younis Khan b Saeed Ajmal | 52 | 48 | 93 | 5 | 1 | 108.33 |
| Virat Kohli | c Mohammad Hafeez b Umar Gul | 183 | 148 | 211 | 22 | 1 | 123.64 |
| Rohit Sharma | c Shahid Afridi b Umar Gul | 68 | 83 | 109 | 5 | 1 | 81.92 |
| Suresh Raina | not out | 12 | 6 | 14 | 1 | 1 | 200 |
| MS Dhoni (c)† | not out | 4 | 1 | 4 | 1 | 0 | 400 |
| Extras | (b 5, lb 1, nb 1, w 4) | 11 | | | | | |
| **TOTAL** | **47.5 Ov (RR: 6.89)** | **330/4** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Mohammad Hafeez | 9 | 0 | 42 | 1 | 4.66 | 20 | 2 | 0 | 0 | 0 |
| Umar Gul | 8.5 | 0 | 65 | 2 | 7.35 | 25 | 6 | 2 | 3 | 0 |
| Aizaz Cheema | 8 | 0 | 60 | 0 | 7.5 | 19 | 5 | 2 | 0 | 0 |
| Saeed Ajmal | 9 | 0 | 49 | 1 | 5.44 | 27 | 7 | 0 | 0 | 0 |
| Shahid Afridi | 9 | 0 | 58 | 0 | 6.44 | 20 | 6 | 0 | 0 | 0 |
| Wahab Riaz | 4 | 0 | 50 | 0 | 12.5 | 6 | 8 | 0 | 1 | 1 |

## SCORECARD SUMMARY

**PAKISTAN** • 329/6 (50 Overs)

| | | | |
|---|---|---|---|
| **Nasir Jamshed** | 112 (104) | **Ashok Dinda** | 2/47 (8) |
| **Mohammad Hafeez** | 105 (113) | **Praveen Kumar** | 2/77 (10) |

**INDIA** • 330/4 (47.5 Overs)

| | | | |
|---|---|---|---|
| **Virat Kohli** | 183 (148) | **Umar Gul** | 2/65 (8.5) |
| **Rohit Sharma** | 68 (83) | **Mohammad Hafeez** | 1/42 (9) |

**India won by 6 wickets (with 13 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/asia-cup-2011-12-524504/india-vs-pakistan-5th-match-535798/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2022-23 Ind vs Pak | |
|---|---|
| **Match centre** | Melbourne Cricket Ground |
| **Toss** | India, elected to field first |
| **Series** | ICC Men's T20 World Cup |
| **Season** | 2022/23 |
| **Player of the Match** | Virat Kohli |
| **Match number** | T20I no. 1842 |
| **Match days** | 23 October 2022 - night (20-over match) |
| **Umpires** | Marais Erasmus |
| | Rod Tucker |
| **TV Umpire** | Richard Kettleborough |
| **Reserve Umpire** | Joel Wilson |
| **Match Referee** | Ranjan Madugalle |
| **Points** | India 2, Pakistan 0 |

**Pakistan (20 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Mohammad Rizwan † | c Kumar b Arshdeep Singh | 4 | 12 | 25 | 1 | 0 | 33.33 |
| Babar Azam (c) | lbw b Arshdeep Singh | 0 | 1 | 10 | 0 | 0 | 0 |
| Shan Masood | not out | 52 | 42 | 101 | 5 | 0 | 123.8 |
| Iftikhar Ahmed | lbw b Mohammed Shami | 51 | 34 | 43 | 2 | 4 | 150 |
| Shadab Khan | c Yadav b Pandya | 5 | 6 | 6 | 1 | 0 | 83.33 |
| Haider Ali | c Yadav b Pandya | 2 | 4 | 6 | 0 | 0 | 50 |
| Mohammad Nawaz | c †Karthik b Pandya | 9 | 6 | 12 | 2 | 0 | 150 |
| Asif Ali | c †Karthik b Arshdeep Singh | 2 | 3 | 6 | 0 | 0 | 66.66 |
| Shaheen Shah Afridi | c & b Kumar | 16 | 8 | 17 | 1 | 1 | 200 |
| Haris Rauf | not out | 6 | 4 | 3 | 0 | 1 | 150 |
| Extras | (b 2, lb 4, w 6) | 12 | | | | | |
| **TOTAL** | **20 Ov (RR: 7.95)** | **159/8** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Bhuvneshwar Kumar | 4 | 0 | 22 | 1 | 5.5 | 17 | 1 | 1 | 3 | 0 |
| Arshdeep Singh | 4 | 0 | 32 | 3 | 8 | 10 | 3 | 1 | 1 | 0 |
| Mohammed Shami | 4 | 0 | 25 | 1 | 6.25 | 14 | 4 | 0 | 1 | 0 |
| Hardik Pandya | 4 | 0 | 30 | 3 | 7.5 | 10 | 4 | 0 | 0 | 0 |
| Ravichandran Ashwin | 3 | 0 | 23 | 0 | 7.66 | 5 | 0 | 1 | 1 | 0 |
| Axar Patel | 1 | 0 | 21 | 0 | 21 | 2 | 0 | 3 | 0 | 0 |

**India (T: 160 runs from 20 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| KL Rahul | b Naseem Shah | 4 | 8 | 13 | 0 | 0 | 50 |
| Rohit Sharma (c) | c Iftikhar Ahmed b Haris Rauf | 4 | 7 | 20 | 0 | 0 | 57.14 |
| Virat Kohli | not out | 82 | 53 | 98 | 6 | 4 | 154.71 |
| Suryakumar Yadav | c †Mohammad Rizwan b Haris Rauf | 15 | 10 | 11 | 2 | 0 | 150 |
| Axar Patel | run out (Babar Azam/†Mohammad Rizwan) | 2 | 3 | 7 | 0 | 0 | 66.66 |
| Hardik Pandya | c Babar Azam b Mohammad Nawaz | 40 | 37 | 61 | 1 | 2 | 108.1 |
| Dinesh Karthik † | st †Mohammad Rizwan b Mohammad Nawaz | 1 | 2 | 10 | 0 | 0 | 50 |
| Ravichandran Ashwin | not out | 1 | 1 | 2 | 0 | 0 | 100 |
| Extras | (b 3, lb 1, nb 1, w 6) | 11 | | | | | |
| **TOTAL** | **20 Ov (RR: 8.00)** | **160/6** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Shaheen Shah Afridi | 4 | 0 | 34 | 0 | 8.5 | 7 | 4 | 0 | 1 | 0 |
| Naseem Shah | 4 | 0 | 23 | 1 | 5.75 | 10 | 1 | 0 | 0 | 0 |
| Haris Rauf | 4 | 0 | 36 | 2 | 9 | 11 | 2 | 2 | 1 | 0 |
| Shadab Khan | 4 | 0 | 21 | 0 | 5.25 | 10 | 2 | 0 | 0 | 0 |
| Mohammad Nawaz | 4 | 0 | 42 | 2 | 10.5 | 8 | 0 | 4 | 2 | 1 |

## SCORECARD SUMMARY

**PAKISTAN** • 159/8 (20 Overs)

| | | | |
|---|---|---|---|
| **Shan Masood** | 52* (42) | **Hardik Pandya** | 3/30 (4) |
| **Iftikhar Ahmed** | 51 (34) | **Arshdeep Singh** | 3/32 (4) |

**INDIA** • 160/6 (20 Overs)

| | | | |
|---|---|---|---|
| **Virat Kohli** | 82* (53) | **Haris Rauf** | 2/36 (4) |
| **Hardik Pandya** | 40 (37) | **Mohammad Nawaz** | 2/42 (4) |

**India won by 4 wickets (with 0 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/icc-men-s-t20-world-cup-2022-23-1298134/india-vs-pakistan-16th-match-group-2-1298150/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 1st test | |
|---|---|
| **Match centre** | Adelaide Oval |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Cheteshwar Pujara |
| **Series result** | India led the 4-match series 1-0 |
| **Match number** | Test no. 2333 |
| **Hours of play (local time)** | 10:30 start, Lunch 12.30-13.10, Tea 15.10-15.30, Close 17.30 |
| **Match days** | 06,07,08,09,10 December 2018 - day (5-day match) |
| **Test debut** | Marcus Harris |
| **Umpires** | Kumar Dharmasena |
| | Nigel Llong |
| **TV Umpire** | Chris Gaffaney |
| **Reserve Umpire** | Gerard Abood |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| KL Rahul | c Finch b Hazlewood | 2 | 8 | 10 | 0 | 0 | 25 |
| Murali Vijay | c †Paine b Starc | 11 | 22 | 34 | 1 | 0 | 50 |
| Cheteshwar Pujara | run out (Cummins) | 123 | 246 | 376 | 7 | 2 | 50 |
| Virat Kohli (c) | c Khawaja b Cummins | 3 | 16 | 17 | 0 | 0 | 18.75 |
| Ajinkya Rahane | c Handscomb b Hazlewood | 13 | 31 | 43 | 0 | 1 | 41.93 |
| Rohit Sharma | c Harris b Lyon | 37 | 61 | 71 | 2 | 3 | 60.65 |
| Rishabh Pant † | c †Paine b Lyon | 25 | 38 | 51 | 2 | 1 | 65.78 |
| Ravichandran Ashwin | c Handscomb b Cummins | 25 | 76 | 103 | 1 | 0 | 32.89 |
| Ishant Sharma | b Starc | 4 | 20 | 41 | 1 | 0 | 20 |
| Mohammed Shami | c †Paine b Hazlewood | 6 | 10 | 28 | 1 | 0 | 60 |
| Jasprit Bumrah | not out | 0 | 0 | 2 | 0 | 0 | - |
| Extras | (lb 1) | 1 | | | | | |
| **TOTAL** | **88 Ov (RR: 2.84, 388 Mins)** | **250** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 19 | 4 | 63 | 2 | 3.31 | 0 | 0 |
| Josh Hazlewood | 20 | 3 | 52 | 3 | 2.6 | 0 | 0 |
| Pat Cummins | 19 | 3 | 49 | 2 | 2.57 | 0 | 0 |
| Nathan Lyon | 28 | 2 | 83 | 2 | 2.96 | 0 | 0 |
| Travis Head | 2 | 1 | 2 | 0 | 1 | 0 | 0 |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aaron Finch | b I Sharma | 0 | 3 | 3 | 0 | 0 | 0 |
| Marcus Harris | c Vijay b Ashwin | 26 | 57 | 92 | 3 | 0 | 45.61 |
| Usman Khawaja | c †Pant b Ashwin | 28 | 125 | 162 | 1 | 0 | 22.4 |
| Shaun Marsh | b Ashwin | 2 | 19 | 25 | 0 | 0 | 10.52 |
| Peter Handscomb | c †Pant b Bumrah | 34 | 93 | 127 | 5 | 0 | 36.55 |
| Travis Head | c †Pant b Mohammed Shami | 72 | 167 | 253 | 6 | 0 | 43.11 |
| Tim Paine (c)† | c †Pant b I Sharma | 5 | 20 | 26 | 1 | 0 | 25 |
| Pat Cummins | lbw b Bumrah | 10 | 47 | 66 | 0 | 0 | 21.27 |
| Mitchell Starc | c †Pant b Bumrah | 15 | 34 | 47 | 1 | 0 | 44.11 |
| Nathan Lyon | not out | 24 | 28 | 34 | 2 | 1 | 85.71 |
| Josh Hazlewood | c †Pant b Mohammed Shami | 0 | 1 | 2 | 0 | 0 | 0 |
| Extras | (b 6, lb 10, nb 2, w 1) | 19 | | | | | |
| **TOTAL** | **98.4 Ov (RR: 2.38, 419 Mins)** | **235** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 20 | 6 | 47 | 2 | 2.35 | 0 | 2 |
| Jasprit Bumrah | 24 | 9 | 47 | 3 | 1.95 | 1 | 0 |
| Mohammed Shami | 16.4 | 6 | 58 | 2 | 3.48 | 0 | 0 |
| Ravichandran Ashwin | 34 | 9 | 57 | 3 | 1.67 | 0 | 0 |
| Murali Vijay | 4 | 1 | 10 | 0 | 2.5 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| KL Rahul | c †Paine b Hazlewood | 44 | 67 | 114 | 3 | 1 | 65.67 |
| Murali Vijay | c Handscomb b Starc | 18 | 53 | 86 | 0 | 0 | 33.96 |
| Cheteshwar Pujara | c Finch b Lyon | 71 | 204 | 293 | 9 | 0 | 34.8 |
| Virat Kohli (c) | c Finch b Lyon | 34 | 104 | 132 | 3 | 0 | 32.69 |
| Ajinkya Rahane | c Starc b Lyon | 70 | 147 | 204 | 7 | 0 | 47.61 |
| Rohit Sharma | c Handscomb b Lyon | 1 | 6 | 15 | 0 | 0 | 16.66 |
| Rishabh Pant † | c Finch b Lyon | 28 | 16 | 27 | 4 | 1 | 175 |
| Ravichandran Ashwin | c Harris b Starc | 5 | 18 | 22 | 0 | 0 | 27.77 |
| Ishant Sharma | c Finch b Starc | 0 | 15 | 21 | 0 | 0 | 0 |
| Mohammed Shami | c Harris b Lyon | 0 | 1 | 2 | 0 | 0 | 0 |
| Jasprit Bumrah | not out | 0 | 10 | 14 | 0 | 0 | 0 |
| Extras | (b 21, lb 13, w 2) | 36 | | | | | |
| **TOTAL** | **106.5 Ov (RR: 2.87, 465 Mins)** | **307** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 21.5 | 7 | 40 | 3 | 1.83 | 0 | 0 |
| Josh Hazlewood | 23 | 13 | 43 | 1 | 1.86 | 0 | 0 |
| Pat Cummins | 18 | 4 | 55 | 0 | 3.05 | 2 | 0 |
| Nathan Lyon | 42 | 7 | 122 | 6 | 2.9 | 0 | 0 |
| Travis Head | 2 | 0 | 13 | 0 | 6.5 | 0 | 0 |

**Australia 2nd Innings (T: 323 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Aaron Finch | c †Pant b Ashwin | 11 | 35 | 54 | 1 | 0 | 31.42 |
| Marcus Harris | c †Pant b Mohammed Shami | 26 | 49 | 73 | 3 | 0 | 53.06 |
| Usman Khawaja | c RG Sharma b Ashwin | 8 | 42 | 45 | 0 | 0 | 19.04 |
| Shaun Marsh | c †Pant b Bumrah | 60 | 166 | 232 | 5 | 0 | 36.14 |
| Peter Handscomb | c Pujara b Mohammed Shami | 14 | 40 | 57 | 1 | 0 | 35 |
| Travis Head | c Rahane b I Sharma | 14 | 62 | 79 | 1 | 0 | 22.58 |
| Tim Paine (c)† | c †Pant b Bumrah | 41 | 73 | 124 | 4 | 0 | 56.16 |
| Pat Cummins | c Kohli b Bumrah | 28 | 121 | 154 | 3 | 0 | 23.14 |
| Mitchell Starc | c †Pant b Mohammed Shami | 28 | 44 | 66 | 2 | 0 | 63.63 |
| Nathan Lyon | not out | 38 | 47 | 76 | 3 | 0 | 80.85 |
| Josh Hazlewood | c Rahul b Ashwin | 13 | 43 | 47 | 1 | 0 | 30.23 |
| Extras | (b 1, lb 6, nb 3) | 10 | | | | | |
| **TOTAL** | **119.5 Ov (RR: 2.42, 504 Mins)** | **291** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 19 | 4 | 48 | 1 | 2.52 | 0 | 3 |
| Jasprit Bumrah | 24 | 8 | 68 | 3 | 2.83 | 0 | 0 |
| Ravichandran Ashwin | 52.5 | 13 | 92 | 3 | 1.74 | 0 | 0 |
| Mohammed Shami | 20 | 4 | 65 | 3 | 3.25 | 0 | 0 |
| Murali Vijay | 4 | 0 | 11 | 0 | 2.75 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 250/10 (88 Overs)

| | | | |
|---|---|---|---|
| **Cheteshwar Pujara** | 123 (246) | **Josh Hazlewood** | 3/52 (20) |
| **Rohit Sharma** | 37 (61) | **Pat Cummins** | 2/49 (19) |

**AUSTRALIA** • 235/10 (98.4 Overs)

| | | | |
|---|---|---|---|
| **Travis Head** | 72 (167) | **Ravichandran Ashwin** | 3/57 (34) |
| **Peter Handscomb** | 34 (93) | **Jasprit Bumrah** | 3/47 (24) |

### 2ND INNINGS

**INDIA** • 307/10 (106.5 Overs)

| | | | |
|---|---|---|---|
| **Cheteshwar Pujara** | 71 (204) | **Nathan Lyon** | 6/122 (42) |
| **Ajinkya Rahane** | 70 (147) | **Mitchell Starc** | 3/40 (21.5) |

**AUSTRALIA** • 291/10 (119.5 Overs)

| | | | |
|---|---|---|---|
| **Shaun Marsh** | 60 (166) | **Ravichandran Ashwin** | 3/92 (52.5) |
| **Tim Paine** | 41 (73) | **Jasprit Bumrah** | 3/68 (24) |

**India won by 31 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-1st-test-1144993/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 2nd test | |
|---|---|
| **Match centre** | Perth Stadium |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Nathan Lyon |
| **Series result** | 4-match series level 1-1 |
| **Match number** | Test no. 2334 |
| **Hours of play (local time)** | 10:20 start, Lunch 12.20-12.50, Tea 14.50-15.10, Close 17.10 |
| **Match days** | 14,15,16,17,18 December 2018 - day (5-day match) |
| **Umpires** | Chris Gaffaney |
| | Kumar Dharmasena |
| **TV Umpire** | Nigel Llong |
| **Reserve Umpire** | Sam Nogajski |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Marcus Harris | c Rahane b Vihari | 70 | 141 | 224 | 10 | 0 | 49.64 |
| Aaron Finch | lbw b Bumrah | 50 | 105 | 163 | 6 | 0 | 47.61 |
| Usman Khawaja | c †Pant b Yadav | 5 | 38 | 50 | 0 | 0 | 13.15 |
| Shaun Marsh | c Rahane b Vihari | 45 | 98 | 120 | 6 | 0 | 45.91 |
| Peter Handscomb | c Kohli b Sharma | 7 | 16 | 25 | 0 | 0 | 43.75 |
| Travis Head | c Mohammed Shami b Sharma | 58 | 80 | 109 | 6 | 0 | 72.5 |
| Tim Paine (c)† | lbw b Bumrah | 38 | 89 | 135 | 5 | 0 | 42.69 |
| Pat Cummins | b Yadav | 19 | 66 | 109 | 0 | 0 | 28.78 |
| Mitchell Starc | c †Pant b Sharma | 6 | 10 | 19 | 0 | 0 | 60 |
| Nathan Lyon | not out | 9 | 8 | 18 | 0 | 0 | 112.5 |
| Josh Hazlewood | c †Pant b Sharma | 0 | 1 | 3 | 0 | 0 | 0 |
| Extras | (b 4, lb 7, nb 1, w 7) | 19 | | | | | |
| **TOTAL** | **108.3 Ov (RR: 3.00, 488 Mins)** | **326** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 20.3 | 7 | 41 | 4 | 2 | 0 | 1 |
| Jasprit Bumrah | 26 | 8 | 53 | 2 | 2.03 | 0 | 0 |
| Umesh Yadav | 23 | 3 | 78 | 2 | 3.39 | 1 | 0 |
| Mohammed Shami | 24 | 3 | 80 | 0 | 3.33 | 2 | 0 |
| Hanuma Vihari | 14 | 1 | 53 | 2 | 3.78 | 0 | 0 |
| Murali Vijay | 1 | 0 | 10 | 0 | 10 | 0 | 0 |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| KL Rahul | b Hazlewood | 2 | 17 | 25 | 0 | 0 | 11.76 |
| Murali Vijay | b Starc | 0 | 12 | 14 | 0 | 0 | 0 |
| Cheteshwar Pujara | c †Paine b Starc | 24 | 103 | 151 | 1 | 0 | 23.3 |
| Virat Kohli (c) | c Handscomb b Cummins | 123 | 257 | 373 | 13 | 1 | 47.85 |
| Ajinkya Rahane | c †Paine b Lyon | 51 | 105 | 122 | 6 | 1 | 48.57 |
| Hanuma Vihari | c †Paine b Hazlewood | 20 | 46 | 72 | 2 | 0 | 43.47 |
| Rishabh Pant † | c Starc b Lyon | 36 | 50 | 90 | 2 | 1 | 72 |
| Mohammed Shami | c †Paine b Lyon | 0 | 1 | 3 | 0 | 0 | 0 |
| Ishant Sharma | c & b Lyon | 1 | 11 | 9 | 0 | 0 | 9.09 |
| Umesh Yadav | not out | 4 | 31 | 41 | 0 | 0 | 12.9 |
| Jasprit Bumrah | c Khawaja b Lyon | 4 | 4 | 3 | 1 | 0 | 100 |
| Extras | (b 4, lb 7, nb 2, w 5) | 18 | | | | | |
| **TOTAL** | **105.5 Ov** | **283** | | | | | |
| | **(RR: 2.67, 452 Mins)** | | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 24 | 4 | 79 | 2 | 3.29 | 0 | 2 |
| Josh Hazlewood | 21 | 8 | 66 | 2 | 3.14 | 0 | 0 |
| Pat Cummins | 26 | 4 | 60 | 1 | 2.3 | 1 | 0 |
| Nathan Lyon | 34.5 | 7 | 67 | 5 | 1.92 | 0 | 0 |

**Australia 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Marcus Harris | b Bumrah | 20 | 56 | 84 | 2 | 0 | 35.71 |
| Aaron Finch | c †Pant b Mohammed Shami | 25 | 31 | 64 | 5 | 0 | 80.64 |
| Usman Khawaja | c †Pant b Mohammed Shami | 72 | 213 | 297 | 5 | 0 | 33.8 |
| Shaun Marsh | c †Pant b Mohammed Shami | 5 | 11 | 16 | 1 | 0 | 45.45 |
| Peter Handscomb | lbw b Sharma | 13 | 14 | 21 | 3 | 0 | 92.85 |
| Travis Head | c Sharma b Mohammed Shami | 19 | 49 | 60 | 2 | 0 | 38.77 |
| Tim Paine (c)† | c Kohli b Mohammed Shami | 37 | 116 | 156 | 4 | 0 | 31.89 |
| Pat Cummins | b Bumrah | 1 | 6 | 24 | 0 | 0 | 16.66 |
| Mitchell Starc | b Bumrah | 14 | 29 | 59 | 3 | 0 | 48.27 |
| Nathan Lyon | c Vihari b Mohammed Shami | 5 | 10 | 19 | 1 | 0 | 50 |
| Josh Hazlewood | not out | 17 | 25 | 33 | 2 | 0 | 68 |
| Extras | (b 8, lb 3, w 4) | 15 | | | | | |
| **TOTAL** | **93.2 Ov (RR: 2.60, 417 Mins)** | **243** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 16 | 1 | 45 | 1 | 2.81 | 0 | 0 |
| Jasprit Bumrah | 25.2 | 10 | 39 | 3 | 1.53 | 0 | 0 |
| Mohammed Shami | 24 | 8 | 56 | 6 | 2.33 | 2 | 0 |
| Umesh Yadav | 14 | 0 | 61 | 0 | 4.35 | 2 | 0 |
| Hanuma Vihari | 14 | 4 | 31 | 0 | 2.21 | 0 | 0 |

**India 2nd Innings (T: 287 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| KL Rahul | b Starc | 0 | 4 | 5 | 0 | 0 | 0 |
| Murali Vijay | b Lyon | 20 | 67 | 95 | 3 | 0 | 29.85 |
| Cheteshwar Pujara | c †Paine b Hazlewood | 4 | 11 | 15 | 1 | 0 | 36.36 |
| Virat Kohli (c) | c Khawaja b Lyon | 17 | 40 | 64 | 2 | 0 | 42.5 |
| Ajinkya Rahane | c Head b Hazlewood | 30 | 47 | 71 | 2 | 1 | 63.82 |
| Hanuma Vihari | c Harris b Starc | 28 | 75 | 107 | 4 | 0 | 37.33 |
| Rishabh Pant † | c Handscomb b Lyon | 30 | 61 | 75 | 2 | 0 | 49.18 |
| Umesh Yadav | c & b Starc | 2 | 23 | 35 | 0 | 0 | 8.69 |
| Ishant Sharma | c †Paine b Cummins | 0 | 5 | 13 | 0 | 0 | 0 |
| Mohammed Shami | not out | 0 | 0 | 8 | 0 | 0 | - |
| Jasprit Bumrah | c & b Cummins | 0 | 3 | 4 | 0 | 0 | 0 |
| Extras | (b 6, w 3) | 9 | | | | | |
| **TOTAL** | **56 Ov (RR: 2.50, 246 Mins)** | **140** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 17 | 3 | 46 | 3 | 2.7 | 1 | 0 |
| Josh Hazlewood | 11 | 3 | 24 | 2 | 2.18 | 0 | 0 |
| Pat Cummins | 9 | 0 | 25 | 2 | 2.77 | 2 | 0 |
| Nathan Lyon | 19 | 3 | 39 | 3 | 2.05 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**AUSTRALIA** • 326/10 (108.3 Overs)

| | | | |
|---|---|---|---|
| **Marcus Harris** | 70 (141) | **Ishant Sharma** | 4/41 (20.3) |
| **Travis Head** | 58 (80) | **Jasprit Bumrah** | 2/53 (26) |

**INDIA** • 283/10 (105.5 Overs)

| | | | |
|---|---|---|---|
| **Virat Kohli** | 123 (257) | **Nathan Lyon** | 5/67 (34.5) |
| **Ajinkya Rahane** | 51 (105) | **Josh Hazlewood** | 2/66 (21) |

### 2ND INNINGS

**AUSTRALIA** • 243/10 (93.2 Overs)

| | | | |
|---|---|---|---|
| **Usman Khawaja** | 72 (213) | **Mohammed Shami** | 6/56 (24) |
| **Tim Paine** | 37 (116) | **Jasprit Bumrah** | 3/39 (25.2) |

**INDIA** • 140/10 (56 Overs)

| | | | |
|---|---|---|---|
| **Ajinkya Rahane** | 30 (47) | **Nathan Lyon** | 3/39 (19) |
| **Rishabh Pant** | 30 (61) | **Mitchell Starc** | 3/46 (17) |

**Australia won by 146 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-2nd-test-1144994/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 3rd test | |
|---|---|
| **Match centre** | Melbourne Cricket Ground |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Jasprit Bumrah |
| **Series result** | India led the 4-match series 2-1 |
| **Match number** | Test no. 2337 |
| **Hours of play (local time)** | 10:30 start, Lunch 12.30-13.10, Tea 15.10-15.30, Close 17.30 |
| **Match days** | 26,27,28,29,30 December 2018 - day (5-day match) |
| **Test debut** | Mayank Agarwal |
| **Umpires** | Ian Gould |
| | Marais Erasmus |
| **TV Umpire** | Richard Kettleborough |
| **Reserve Umpire** | Paul Wilson |

**India 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Hanuma Vihari | c Finch b Cummins | 8 | 66 | 80 | 0 | 0 | 12.12 |
| Mayank Agarwal | c †Paine b Cummins | 76 | 161 | 239 | 8 | 1 | 47.2 |
| Cheteshwar Pujara | b Cummins | 106 | 319 | 481 | 10 | 0 | 33.22 |
| Virat Kohli (c) | c Finch b Starc | 82 | 204 | 305 | 9 | 0 | 40.19 |
| Ajinkya Rahane | lbw b Lyon | 34 | 76 | 113 | 2 | 0 | 44.73 |
| Rohit Sharma | not out | 63 | 114 | 186 | 5 | 0 | 55.26 |
| Rishabh Pant † | c Khawaja b Starc | 39 | 76 | 85 | 3 | 0 | 51.31 |
| Ravindra Jadeja | c †Paine b Hazlewood | 4 | 3 | 5 | 1 | 0 | 133.33 |
| Extras | (b 15, lb 14, nb 1, w 1) | 31 | | | | | |
| **TOTAL** | **169.4 Ov (RR: 2.61)** | **443/7d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 28 | 7 | 87 | 2 | 3.1 | 0 | 0 |
| Josh Hazlewood | 31.4 | 10 | 86 | 1 | 2.71 | 0 | 0 |
| Nathan Lyon | 48 | 7 | 110 | 1 | 2.29 | 0 | 0 |
| Pat Cummins | 34 | 10 | 72 | 3 | 2.11 | 0 | 0 |
| Mitchell Marsh | 26 | 4 | 51 | 0 | 1.96 | 1 | 1 |
| Aaron Finch | 2 | 0 | 8 | 0 | 4 | 0 | 0 |

**Australia 1st Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Marcus Harris | c I Sharma b Bumrah | 22 | 35 | 68 | 2 | 0 | 62.85 |
| Aaron Finch | c Agarwal b I Sharma | 8 | 36 | 50 | 1 | 0 | 22.22 |
| Usman Khawaja | c Agarwal b Jadeja | 21 | 32 | 46 | 3 | 0 | 65.62 |
| Shaun Marsh | lbw b Bumrah | 19 | 61 | 81 | 1 | 0 | 31.14 |
| Travis Head | b Bumrah | 20 | 48 | 59 | 2 | 0 | 41.66 |
| Mitchell Marsh | c Rahane b Jadeja | 9 | 36 | 39 | 1 | 0 | 25 |
| Tim Paine (c)† | c †Pant b Bumrah | 22 | 85 | 115 | 1 | 0 | 25.88 |
| Pat Cummins | b Mohammed Shami | 17 | 48 | 70 | 2 | 0 | 35.41 |
| Mitchell Starc | not out | 7 | 13 | 25 | 1 | 0 | 53.84 |
| Nathan Lyon | lbw b Bumrah | 0 | 5 | 8 | 0 | 0 | 0 |
| Josh Hazlewood | b Bumrah | 0 | 3 | 4 | 0 | 0 | 0 |
| Extras | (b 4, nb 1, w 1) | 6 | | | | | |
| **TOTAL** | **66.5 Ov (RR: 2.25)** | **151** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 13 | 2 | 41 | 1 | 3.15 | 1 | 1 |
| Jasprit Bumrah | 15.5 | 4 | 33 | 6 | 2.08 | 0 | 0 |
| Ravindra Jadeja | 25 | 8 | 45 | 2 | 1.8 | 0 | 0 |
| Mohammed Shami | 10 | 2 | 27 | 1 | 2.7 | 0 | 0 |
| Hanuma Vihari | 3 | 2 | 1 | 0 | 0.33 | 0 | 0 |

**India 2nd Innings**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Hanuma Vihari | c Khawaja b Cummins | 13 | 45 | 53 | 1 | 0 | 28.88 |
| Mayank Agarwal | b Cummins | 42 | 102 | 145 | 4 | 2 | 41.17 |
| Cheteshwar Pujara | c Harris b Cummins | 0 | 2 | 5 | 0 | 0 | 0 |
| Virat Kohli (c) | c Harris b Cummins | 0 | 4 | 6 | 0 | 0 | 0 |
| Ajinkya Rahane | c †Paine b Cummins | 1 | 2 | 6 | 0 | 0 | 50 |
| Rohit Sharma | c SE Marsh b Hazlewood | 5 | 18 | 28 | 0 | 0 | 27.77 |
| Rishabh Pant † | c †Paine b Hazlewood | 33 | 43 | 74 | 3 | 1 | 76.74 |
| Ravindra Jadeja | c Khawaja b Cummins | 5 | 6 | 21 | 1 | 0 | 83.33 |
| Mohammed Shami | not out | 0 | 3 | 8 | 0 | 0 | 0 |
| Extras | (b 5, lb 1, w 1) | 7 | | | | | |
| **TOTAL** | **37.3 Ov (RR: 2.82)** | **106/8d** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 3 | 1 | 11 | 0 | 3.66 | 0 | 0 |
| Josh Hazlewood | 10.3 | 3 | 22 | 2 | 2.09 | 0 | 0 |
| Nathan Lyon | 13 | 1 | 40 | 0 | 3.07 | 0 | 0 |
| Pat Cummins | 11 | 3 | 27 | 6 | 2.45 | 1 | 0 |

**Australia 2nd Innings (T: 399 runs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Marcus Harris | c Agarwal b Jadeja | 13 | 27 | 43 | 1 | 0 | 48.14 |
| Aaron Finch | c Kohli b Bumrah | 3 | 4 | 8 | 0 | 0 | 75 |
| Usman Khawaja | lbw b Mohammed Shami | 33 | 59 | 79 | 4 | 1 | 55.93 |
| Shaun Marsh | lbw b Bumrah | 44 | 72 | 90 | 4 | 1 | 61.11 |
| Travis Head | b I Sharma | 34 | 92 | 119 | 2 | 0 | 36.95 |
| Mitchell Marsh | c Kohli b Jadeja | 10 | 21 | 32 | 0 | 1 | 47.61 |
| Tim Paine (c)† | c †Pant b Jadeja | 26 | 67 | 85 | 4 | 0 | 38.8 |
| Pat Cummins | c Pujara b Bumrah | 63 | 114 | 160 | 5 | 1 | 55.26 |
| Mitchell Starc | b Mohammed Shami | 18 | 27 | 36 | 2 | 0 | 66.66 |
| Nathan Lyon | c †Pant b I Sharma | 7 | 50 | 86 | 0 | 0 | 14 |
| Josh Hazlewood | not out | 0 | 4 | 6 | 0 | 0 | 0 |
| Extras | (b 2, lb 6, w 2) | 10 | | | | | |
| **TOTAL** | **89.3 Ov (RR: 2.91)** | **261** | | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Ishant Sharma | 14.3 | 1 | 40 | 2 | 2.75 | 0 | 0 |
| Jasprit Bumrah | 19 | 3 | 53 | 3 | 2.78 | 2 | 0 |
| Ravindra Jadeja | 32 | 6 | 82 | 3 | 2.56 | 0 | 0 |
| Mohammed Shami | 21 | 2 | 71 | 2 | 3.38 | 0 | 0 |
| Hanuma Vihari | 3 | 1 | 7 | 0 | 2.33 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA** • 443/7 (169.4 Overs)

| | | | |
|---|---|---|---|
| **Cheteshwar Pujara** | 106 (319) | **Pat Cummins** | 3/72 (34) |
| **Virat Kohli** | 82 (204) | **Mitchell Starc** | 2/87 (28) |

**AUSTRALIA** • 151/10 (66.5 Overs)

| | | | |
|---|---|---|---|
| **Marcus Harris** | 22 (35) | **Jasprit Bumrah** | 6/33 (15.5) |
| **Tim Paine** | 22 (85) | **Ravindra Jadeja** | 2/45 (25) |

### 2ND INNINGS

**INDIA** • 106/8 (37.3 Overs)

| | | | |
|---|---|---|---|
| **Mayank Agarwal** | 42 (102) | **Pat Cummins** | 6/27 (11) |
| **Rishabh Pant** | 33 (43) | **Josh Hazlewood** | 2/22 (10.3) |

**AUSTRALIA** • 261/10 (89.3 Overs)

| | | | |
|---|---|---|---|
| **Pat Cummins** | 63 (114) | **Ravindra Jadeja** | 3/82 (32) |
| **Shaun Marsh** | 44 (72) | **Jasprit Bumrah** | 3/53 (19) |

**India won by 137 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-3rd-test-1144995/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 4th test | |
|---|---|
| **Match centre** | Sydney Cricket Ground |
| **Toss** | India, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Cheteshwar Pujara |
| **Player of the Series** | Cheteshwar Pujara |
| **Series result** | India won the 4-match series 2-1 |
| **Match number** | Test no. 2339 |
| **Hours of play (local time)** | 10:30 start, Lunch 12.30-13.10, Tea 15.10-15.30, Close 17.30 |
| **Match days** | 3,4,5,6,7 January 2019 - day (5-day match) |
| **Umpires** | Ian Gould |
| | Richard Kettleborough |
| **TV Umpire** | Marais Erasmus |
| **Reserve Umpire** | Simon Fry |

**India 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Mayank Agarwal | c Starc b Lyon | 77 | 112 | 7 | 2 | 68.75 |
| KL Rahul | c Marsh b Hazlewood | 9 | 6 | 2 | 0 | 150 |
| Cheteshwar Pujara | c & b Lyon | 193 | 373 | 22 | 0 | 51.74 |
| Virat Kohli (c) | c †Paine b Hazlewood | 23 | 59 | 4 | 0 | 38.98 |
| Ajinkya Rahane | c †Paine b Starc | 18 | 55 | 1 | 0 | 32.72 |
| Hanuma Vihari | c Labuschagne b Lyon | 42 | 96 | 5 | 0 | 43.75 |
| Rishabh Pant † | not out | 159 | 189 | 15 | 1 | 84.12 |
| Ravindra Jadeja | b Lyon | 81 | 114 | 7 | 1 | 71.05 |
| Extras | (b 2, lb 13, w 5) | 20 | | | | |
| **TOTAL** | **167.2 Ov (RR: 3.71)** | **622/7d** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mitchell Starc | 26 | 0 | 123 | 1 | 4.73 | 0 | 0 |
| Josh Hazlewood | 35 | 11 | 105 | 2 | 3 | 0 | 0 |
| Pat Cummins | 28 | 5 | 101 | 0 | 3.6 | 1 | 0 |
| Nathan Lyon | 57.2 | 8 | 178 | 4 | 3.1 | 0 | 0 |
| Marnus Labuschagne | 16 | 0 | 76 | 0 | 4.75 | 0 | 0 |
| Travis Head | 4 | 0 | 20 | 0 | 5 | 0 | 0 |
| Usman Khawaja | 1 | 0 | 4 | 0 | 4 | 0 | 0 |

**Australia 1st Innings**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Marcus Harris | b Jadeja | 79 | 120 | 8 | 0 | 65.83 |
| Usman Khawaja | c Pujara b Kuldeep Yadav | 27 | 71 | 3 | 0 | 38.02 |
| Marnus Labuschagne | c Rahane b Mohammed Shami | 38 | 95 | 7 | 0 | 40 |
| Shaun Marsh | c Rahane b Jadeja | 8 | 13 | 2 | 0 | 61.53 |
| Travis Head | c & b Kuldeep Yadav | 20 | 56 | 2 | 0 | 35.71 |
| Peter Handscomb | b Bumrah | 37 | 111 | 5 | 0 | 33.33 |
| Tim Paine (c)† | b Kuldeep Yadav | 5 | 14 | 1 | 0 | 35.71 |
| Pat Cummins | b Mohammed Shami | 25 | 44 | 6 | 0 | 56.81 |
| Mitchell Starc | not out | 29 | 55 | 3 | 0 | 52.72 |
| Nathan Lyon | lbw b Kuldeep Yadav | 0 | 5 | 0 | 0 | 0 |
| Josh Hazlewood | lbw b Kuldeep Yadav | 21 | 45 | 2 | 0 | 46.66 |
| Extras | (b 4, lb 2, w 5) | 11 | | | | |
| **TOTAL** | **104.5 Ov (RR: 2.86)** | **300** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mohammed Shami | 19 | 2 | 58 | 2 | 3.05 | 0 | 0 |
| Jasprit Bumrah | 21 | 5 | 62 | 1 | 2.95 | 1 | 0 |
| Ravindra Jadeja | 32 | 11 | 73 | 2 | 2.28 | 0 | 0 |
| Kuldeep Yadav | 31.5 | 6 | 99 | 5 | 3.1 | 0 | 0 |
| Hanuma Vihari | 1 | 0 | 2 | 0 | 2 | 0 | 0 |

**Australia 2nd Innings (Following on)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Usman Khawaja | not out | 4 | 12 | 1 | 0 | 33.33 |
| Marcus Harris | not out | 2 | 12 | 0 | 0 | 16.66 |
| Extras | | 0 | | | | |
| **TOTAL** | **4 Ov (RR: 1.50)** | **6 runs** | | | | |

| BOWLING | O | M | R | W | ECON | WD | NB |
|---|---|---|---|---|---|---|---|
| Mohammed Shami | 2 | 1 | 4 | 0 | 2 | 0 | 0 |
| Jasprit Bumrah | 2 | 1 | 2 | 0 | 1 | 0 | 0 |

## SCORECARD SUMMARY

### 1ST INNINGS

**INDIA • 622/7 (167.2 Overs)**

| | | | |
|---|---|---|---|
| **Cheteshwar Pujara** | 193 (373) | **Nathan Lyon** | 4/178 (57.2) |
| **Rishabh Pant *** | 159 (189) | **Josh Hazlewood** | 2/105 (35) |

**AUSTRALIA • 300/10 (104.5 Overs)**

| | | | |
|---|---|---|---|
| **Marcus Harris** | 79 (120) | **Kuldeep Yadav** | 5/99 (31.5) |
| **Marnus Labuschagne** | 38 (95) | **Ravindra Jadeja** | 2/73 (32) |

### 2ND INNINGS

**AUSTRALIA • 6/0 (4 Overs)**

| | | | |
|---|---|---|---|
| **Usman Khawaja *** | 4 (12) | **Jasprit Bumrah** | 0/2 (2) |
| **Marcus Harris *** | 2 (12) | **Mohammed Shami** | 0/4 (2) |

**Match drawn**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-4th-test-1144996/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 1st ODI | |
|---|---|
| **Match centre** | Sydney Cricket Ground |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Jhye Richardson |
| **Series result** | Australia led the 3-match series 1-0 |
| **Match number** | ODI no. 4077 |
| **Hours of play (local time)** | 13.20 start, First Session 13.20-16.50, Interval 16.50-17.35, Second Session 17.35-21.05 |
| **Match days** | 12 January 2019 - daynight (50-over match) |
| **ODI debut** | Jason Behrendorff |
| **Umpires** | Michael Gough |
| | Paul Wilson |
| **TV Umpire** | Richard Kettleborough |
| **Reserve Umpire** | Sam Nogajski |

**Australia (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Alex Carey † | c Sharma b Kuldeep Yadav | 24 | 31 | 43 | 5 | 0 | 77.41 |
| Aaron Finch (c) | b Kumar | 6 | 11 | 10 | 0 | 0 | 54.54 |
| Usman Khawaja | lbw b Jadeja | 59 | 81 | 103 | 6 | 0 | 72.83 |
| Shaun Marsh | c Mohammed Shami b Kuldeep Yadav | 54 | 70 | 114 | 4 | 0 | 77.14 |
| Peter Handscomb | c Dhawan b Kumar | 73 | 61 | 89 | 6 | 2 | 119.67 |
| Marcus Stoinis | not out | 47 | 43 | 61 | 2 | 2 | 109.3 |
| Glenn Maxwell | not out | 11 | 5 | 14 | 1 | 0 | 220 |
| Extras | (b 4, lb 2, nb 2, w 6) | 14 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.76)** | **288/5** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Bhuvneshwar Kumar | 10 | 0 | 66 | 2 | 6.6 | 30 | 7 | 2 | 1 | 0 |
| Khaleel Ahmed | 8 | 0 | 55 | 0 | 6.87 | 21 | 6 | 0 | 2 | 2 |
| Mohammed Shami | 10 | 0 | 46 | 0 | 4.6 | 31 | 3 | 0 | 3 | 0 |
| Kuldeep Yadav | 10 | 0 | 54 | 2 | 5.4 | 26 | 3 | 2 | 0 | 0 |
| Ravindra Jadeja | 10 | 0 | 48 | 1 | 4.8 | 25 | 3 | 0 | 0 | 0 |
| Ambati Rayudu | 2 | 0 | 13 | 0 | 6.5 | 6 | 2 | 0 | 0 | 0 |

**India (T: 289 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Rohit Sharma | c Maxwell b Stoinis | 133 | 129 | 204 | 10 | 6 | 103.1 |
| Shikhar Dhawan | lbw b Behrendorff | 0 | 1 | 4 | 0 | 0 | 0 |
| Virat Kohli (c) | c Stoinis b Richardson | 3 | 8 | 10 | 0 | 0 | 37.5 |
| Ambati Rayudu | lbw b Richardson | 0 | 2 | 2 | 0 | 0 | 0 |
| MS Dhoni † | lbw b Behrendorff | 51 | 96 | 110 | 3 | 1 | 53.12 |
| Dinesh Karthik | b Richardson | 12 | 21 | 30 | 0 | 0 | 57.14 |
| Ravindra Jadeja | c Marsh b Richardson | 8 | 13 | 20 | 0 | 0 | 61.53 |
| Bhuvneshwar Kumar | not out | 29 | 23 | 28 | 4 | 0 | 126.08 |
| Kuldeep Yadav | c Khawaja b Siddle | 3 | 6 | 14 | 0 | 0 | 50 |
| Mohammed Shami | c Maxwell b Stoinis | 1 | 2 | 4 | 0 | 0 | 50 |
| Extras | (lb 7, nb 1, w 6) | 14 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.08)** | **254/9** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Jason Behrendorff | 10 | 2 | 39 | 2 | 3.9 | 38 | 2 | 1 | 1 | 1 |
| Jhye Richardson | 10 | 2 | 26 | 4 | 2.6 | 39 | 0 | 0 | 3 | 0 |
| Peter Siddle | 8 | 0 | 48 | 1 | 6 | 25 | 6 | 1 | 0 | 0 |
| Nathan Lyon | 10 | 1 | 50 | 0 | 5 | 35 | 0 | 4 | 0 | 0 |
| Marcus Stoinis | 10 | 0 | 66 | 2 | 6.6 | 23 | 6 | 1 | 2 | 0 |
| Glenn Maxwell | 2 | 0 | 18 | 0 | 9 | 5 | 3 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**AUSTRALIA** • 288/5 (50 Overs)

| | | | |
|---|---|---|---|
| **Peter Handscomb** | 73 (61) | **Kuldeep Yadav** | 2/54 (10) |
| **Usman Khawaja** | 59 (81) | **Bhuvneshwar Kumar** | 2/66 (10) |

**INDIA** • 254/9 (50 Overs)

| | | | |
|---|---|---|---|
| **Rohit Sharma** | 133 (129) | **Jhye Richardson** | 4/26 (10) |
| **MS Dhoni** | 51 (96) | **Jason Behrendorff** | 2/39 (10) |

**Australia won by 34 runs**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-1st-odi-1144997/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 2nd ODI | |
|---|---|
| **Match centre** | Adelaide Oval |
| **Toss** | Australia, elected to bat first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Virat Kohli |
| **Series result** | 3-match series level 1-1 |
| **Match number** | ODI no. 4078 |
| **Hours of play (local time)** | 13.50 start, First Session 13.50-17.20, Interval 17.20-18.05, Second Session 18.05-21.35 |
| **Match days** | 15 January 2019 - daynight (50-over match) |
| **ODI debut** | Mohammed Siraj |
| **Umpires** | Richard Kettleborough |
| | Sam Nogajski |
| **TV Umpire** | Michael Gough |
| **Reserve Umpire** | Paul Wilson |

**Australia (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Alex Carey † | c Dhawan b Mohammed Shami | 18 | 27 | 33 | 2 | 0 | 66.66 |
| Aaron Finch (c) | b Kumar | 6 | 19 | 28 | 0 | 0 | 31.57 |
| Usman Khawaja | run out (Jadeja) | 21 | 23 | 40 | 3 | 0 | 91.3 |
| Shaun Marsh | c Jadeja b Kumar | 131 | 123 | 182 | 11 | 3 | 106.5 |
| Peter Handscomb | st †Dhoni b Jadeja | 20 | 22 | 36 | 2 | 0 | 90.9 |
| Marcus Stoinis | c †Dhoni b Mohammed Shami | 29 | 36 | 40 | 3 | 0 | 80.55 |
| Glenn Maxwell | c Karthik b Kumar | 48 | 37 | 55 | 5 | 1 | 129.72 |
| Jhye Richardson | c Dhawan b Mohammed Shami | 2 | 6 | 8 | 0 | 0 | 33.33 |
| Nathan Lyon | not out | 12 | 5 | 11 | 1 | 1 | 240 |
| Peter Siddle | c Kohli b Kumar | 0 | 1 | 1 | 0 | 0 | 0 |
| Jason Behrendorff | not out | 1 | 1 | 3 | 0 | 0 | 100 |
| Extras | (lb 4, w 6) | 10 | | | | | |
| **TOTAL** | **50 Ov (RR: 5.96)** | **298/9** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Bhuvneshwar Kumar | 10 | 0 | 45 | 4 | 4.5 | 33 | 1 | 2 | 2 | 0 |
| Mohammed Shami | 10 | 0 | 58 | 3 | 5.8 | 32 | 7 | 1 | 0 | 0 |
| Mohammed Siraj | 10 | 0 | 76 | 0 | 7.6 | 26 | 12 | 0 | 3 | 0 |
| Kuldeep Yadav | 10 | 0 | 66 | 0 | 6.6 | 21 | 3 | 2 | 0 | 0 |
| Ravindra Jadeja | 10 | 1 | 49 | 1 | 4.9 | 28 | 4 | 0 | 1 | 0 |

**India (T: 299 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Rohit Sharma | c Handscomb b Stoinis | 43 | 52 | 71 | 2 | 2 | 82.69 |
| Shikhar Dhawan | c Khawaja b Behrendorff | 32 | 28 | 31 | 5 | 0 | 114.28 |
| Virat Kohli (c) | c Maxwell b Richardson | 104 | 112 | 150 | 5 | 2 | 92.85 |
| Ambati Rayudu | c Stoinis b Maxwell | 24 | 36 | 47 | 2 | 0 | 66.66 |
| MS Dhoni † | not out | 55 | 54 | 96 | 0 | 2 | 101.85 |
| Dinesh Karthik | not out | 25 | 14 | 33 | 2 | 0 | 178.57 |
| Extras | (lb 9, w 7) | 16 | | | | | |
| **TOTAL** | **49.2 Ov (RR: 6.06)** | **299/4** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Jason Behrendorff | 8.2 | 1 | 52 | 1 | 6.24 | 25 | 3 | 2 | 0 | 0 |
| Jhye Richardson | 10 | 0 | 59 | 1 | 5.9 | 26 | 6 | 0 | 2 | 0 |
| Peter Siddle | 8 | 0 | 58 | 0 | 7.25 | 15 | 3 | 1 | 3 | 0 |
| Nathan Lyon | 10 | 0 | 59 | 0 | 5.9 | 26 | 1 | 3 | 1 | 0 |
| Marcus Stoinis | 9 | 0 | 46 | 1 | 5.11 | 26 | 3 | 0 | 0 | 0 |
| Glenn Maxwell | 4 | 0 | 16 | 1 | 4 | 11 | 0 | 0 | 0 | 0 |

## SCORECARD SUMMARY

**AUSTRALIA** • 298/9 (50 Overs)

| | | | |
|---|---|---|---|
| **Shaun Marsh** | 131 (123) | **Bhuvneshwar Kumar** | 4/45 (10) |
| **Glenn Maxwell** | 48 (37) | **Mohammed Shami** | 3/58 (10) |

**INDIA** • 299/4 (49.2 Overs)

| | | | |
|---|---|---|---|
| **Virat Kohli** | 104 (112) | **Glenn Maxwell** | 1/16 (4) |
| **MS Dhoni *** | 55 (54) | **Marcus Stoinis** | 1/46 (9) |

**India won by 6 wickets (with 4 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-2nd-odi-1144998/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| 2018-2019 Ind vs Aus 3nd ODI | |
|---|---|
| **Match centre** | Melbourne Cricket Ground |
| **Toss** | India, elected to field first |
| **Series** | India tour of Australia |
| **Season** | 2018/19 |
| **Player of the Match** | Yuzvendra Chahal |
| **Player of the Series** | MS Dhoni |
| **Series result** | India won the 3-match series 2-1 |
| **Match number** | ODI no. 4079 |
| **Hours of play (local time)** | 13.20 start, First Session 13.20-16.50, Interval 16.50-17.35, Second Session 17.35-21.05 |
| **Match days** | 18 January 2019 - daynight (50-over match) |
| **ODI debut** | Vijay Shankar |
| **Umpires** | Michael Gough |
| | Paul Wilson |
| **TV Umpire** | Richard Kettleborough |
| **Reserve Umpire** | Sam Nogajski |

**Australia (50 ovs maximum)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Alex Carey † | c Kohli b Kumar | 5 | 11 | 1 | 0 | 45.45 |
| Aaron Finch (c) | lbw b Kumar | 14 | 24 | 1 | 0 | 58.33 |
| Usman Khawaja | c & b Chahal | 34 | 51 | 2 | 0 | 66.66 |
| Shaun Marsh | st †Dhoni b Chahal | 39 | 54 | 3 | 0 | 72.22 |
| Peter Handscomb | lbw b Chahal | 58 | 63 | 2 | 0 | 92.06 |
| Marcus Stoinis | c Sharma b Chahal | 10 | 20 | 1 | 0 | 50 |
| Glenn Maxwell | c Kumar b Mohammed Shami | 26 | 19 | 5 | 0 | 136.84 |
| Jhye Richardson | c Jadhav b Chahal | 16 | 23 | 1 | 0 | 69.56 |
| Adam Zampa | c Shankar b Chahal | 8 | 14 | 0 | 0 | 57.14 |
| Peter Siddle | not out | 10 | 11 | 1 | 0 | 90.9 |
| Billy Stanlake | b Mohammed Shami | 0 | 2 | 0 | 0 | 0 |
| Extras | (lb 2, w 8) | 10 | | | | |
| **TOTAL** | **48.4 Ov (RR: 4.72)** | **230** | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Bhuvneshwar Kumar | 8 | 1 | 28 | 2 | 3.5 | 32 | 1 | 0 | 0 | 0 |
| Mohammed Shami | 9.4 | 0 | 47 | 2 | 4.86 | 34 | 5 | 0 | 1 | 0 |
| Vijay Shankar | 6 | 0 | 23 | 0 | 3.83 | 22 | 2 | 0 | 2 | 0 |
| Kedar Jadhav | 6 | 0 | 35 | 0 | 5.83 | 12 | 2 | 0 | 0 | 0 |
| Ravindra Jadeja | 9 | 0 | 53 | 0 | 5.88 | 21 | 3 | 0 | 4 | 0 |
| Yuzvendra Chahal | 10 | 0 | 42 | 6 | 4.2 | 32 | 4 | 0 | 1 | 0 |

**India (T: 231 runs from 50 ovs)**

| BATTING | | R | B | 4s | 6s | SR |
|---|---|---|---|---|---|---|
| Rohit Sharma | c Marsh b Siddle | 9 | 17 | 1 | 0 | 52.94 |
| Shikhar Dhawan | c & b Stoinis | 23 | 46 | 0 | 0 | 50 |
| Virat Kohli (c) | c †Carey b Richardson | 46 | 62 | 3 | 0 | 74.19 |
| MS Dhoni † | not out | 87 | 114 | 6 | 0 | 76.31 |
| Kedar Jadhav | not out | 61 | 57 | 7 | 0 | 107.01 |
| Extras | (lb 1, w 7) | 8 | | | | |
| **TOTAL** | **49.2 Ov (RR: 4.74)** | **234/3** | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Jhye Richardson | 10 | 1 | 27 | 1 | 2.7 | 41 | 0 | 0 | 2 | 0 |
| Peter Siddle | 9 | 1 | 56 | 1 | 6.22 | 28 | 6 | 0 | 3 | 0 |
| Billy Stanlake | 10 | 0 | 49 | 0 | 4.9 | 32 | 4 | 0 | 1 | 0 |
| Glenn Maxwell | 1 | 0 | 7 | 0 | 7 | 1 | 0 | 0 | 0 | 0 |
| Adam Zampa | 10 | 0 | 34 | 0 | 3.4 | 32 | 0 | 0 | 0 | 0 |
| Marcus Stoinis | 9.2 | 0 | 60 | 1 | 6.42 | 27 | 7 | 0 | 1 | 0 |

## SCORECARD SUMMARY

**AUSTRALIA** • 230/10 (48.4 Overs)

| | | | |
|---|---|---|---|
| **Peter Handscomb** | 58 (63) | **Yuzvendra Chahal** | 6/42 (10) |
| **Shaun Marsh** | 39 (54) | **Bhuvneshwar Kumar** | 2/28 (8) |

**INDIA** • 234/3 (49.2 Overs)

| | | | |
|---|---|---|---|
| **MS Dhoni *** | 87 (114) | **Jhye Richardson** | 1/27 (10) |
| **Kedar Jadhav *** | 61 (57) | **Peter Siddle** | 1/56 (9) |

**India won by 7 wickets (with 4 balls remaining)**

***Link:-*** *https://www.espncricinfo.com/series/india-in-aus-2018-19-1145097/australia-vs-india-3rd-odi-1144999/live-cricket-score*

# SCORE CARD

## MATCH DETAILS

| Ind Vs. Eng ICC Women's World Cup 2017 Final | |
|---|---|
| **Match centre** | Lord's, London |
| **Toss** | England Women, elected to bat first |
| **Series** | ICC Women's World Cup |
| **Season** | 2017 |
| **Player Of The Match** | Anya Shrubsole |
| **Player Of The Series** | Tammy Beaumont |
| **Series result** | England Women won the 2017 ICC Women's World Cup |
| **Match number** | WODI no. 1085 |
| **Hours of play (local time)** | 10.30 start, First Session 10.30-13.40, Interval 13.40-14.10, Second Session 14.10-17.20 |
| **Match days** | 23 July 2017 - day (50-over match) |
| **Umpires** | Gregory Brathwaite |
| | Shaun George |
| **TV Umpire** | Paul Wilson |
| **Reserve Umpire** | Ahsan Raza |

**England Women (50 ovs maximum)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Lauren Winfield-Hill | b Gayakwad | 24 | 35 | 45 | 4 | 0 | 68.57 |
| Tammy Beaumont | c Goswami b Poonam Yadav | 23 | 37 | 58 | 5 | 0 | 62.16 |
| Sarah Taylor † | c †Verma b Goswami | 45 | 62 | 84 | 0 | 0 | 72.58 |
| Heather Knight (c) | lbw b Poonam Yadav | 1 | 7 | 11 | 0 | 0 | 14.28 |
| Nat Sciver-Brunt | lbw b Goswami | 51 | 68 | 82 | 5 | 0 | 75 |
| Fran Wilson | lbw b Goswami | 0 | 1 | 3 | 0 | 0 | 0 |
| Katherine Sciver-Brunt | run out (Sharma) | 34 | 42 | 54 | 2 | 0 | 80.95 |
| Jenny Gunn | not out | 25 | 38 | 48 | 1 | 0 | 65.78 |
| Laura Marsh | not out | 14 | 11 | 15 | 1 | 0 | 127.27 |
| Extras | (lb 3, nb 1, w 7) | 11 | | | | | |
| **TOTAL** | **50 Ov (RR: 4.56)** | **228/7** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Jhulan Goswami | 10 | 3 | 23 | 3 | 2.3 | 45 | 1 | 0 | 1 | 0 |
| Shikha Pandey | 7 | 0 | 53 | 0 | 7.57 | 17 | 8 | 0 | 1 | 1 |
| Rajeshwari Gayakwad | 10 | 1 | 49 | 1 | 4.9 | 30 | 4 | 0 | 1 | 0 |
| Deepti Sharma | 9 | 0 | 39 | 0 | 4.33 | 25 | 2 | 0 | 1 | 0 |
| Poonam Yadav | 10 | 0 | 36 | 2 | 3.6 | 31 | 1 | 0 | 0 | 0 |
| Harmanpreet Kaur | 4 | 0 | 25 | 0 | 6.25 | 8 | 2 | 0 | 1 | 0 |

**India Women (T: 229 runs from 50 ovs)**

| BATTING | | R | B | M | 4s | 6s | SR |
|---|---|---|---|---|---|---|---|
| Punam Raut | lbw b Shrubsole | 86 | 115 | 166 | 4 | 1 | 74.78 |
| Smriti Mandhana | b Shrubsole | 0 | 4 | 9 | 0 | 0 | 0 |
| Mithali Raj (c) | run out (Sciver/†Taylor) | 17 | 31 | 40 | 3 | 0 | 54.83 |
| Harmanpreet Kaur | c Beaumont b Hartley | 51 | 80 | 79 | 3 | 2 | 63.75 |
| Veda Krishnamurthy | c Sciver b Shrubsole | 35 | 34 | 50 | 5 | 0 | 102.94 |
| Sushma Verma † | b Hartley | 0 | 2 | 4 | 0 | 0 | 0 |
| Deepti Sharma | c Sciver b Shrubsole | 14 | 12 | 27 | 1 | 0 | 116.66 |
| Jhulan Goswami | b Shrubsole | 0 | 1 | 3 | 0 | 0 | 0 |
| Shikha Pandey | run out (Shrubsole/†Taylor) | 4 | 8 | 14 | 0 | 0 | 50 |
| Poonam Yadav | not out | 1 | 5 | 6 | 0 | 0 | 20 |
| Rajeshwari Gayakwad | b Shrubsole | 0 | 1 | 4 | 0 | 0 | 0 |
| Extras | (lb 3, nb 1, w 7) | 11 | | | | | |
| **TOTAL** | **48.4 Ov (RR: 4.50)** | **219** | | | | | |

| BOWLING | O | M | R | W | ECON | 0s | 4s | 6s | WD | NB |
|---|---|---|---|---|---|---|---|---|---|---|
| Katherine Sciver-Brunt | 6 | 0 | 22 | 0 | 3.66 | 22 | 2 | 0 | 0 | 0 |
| Anya Shrubsole | 9.4 | 0 | 46 | 6 | 4.75 | 32 | 3 | 1 | 4 | 0 |
| Nat Sciver-Brunt | 5 | 1 | 26 | 0 | 5.2 | 16 | 4 | 0 | 0 | 0 |
| Jenny Gunn | 7 | 2 | 17 | 0 | 2.42 | 29 | 0 | 0 | 1 | 0 |
| Laura Marsh | 10 | 1 | 40 | 0 | 4 | 32 | 3 | 0 | 1 | 0 |
| Alex Hartley | 10 | 0 | 58 | 2 | 5.8 | 28 | 4 | 2 | 1 | 0 |
| Heather Knight | 1 | 0 | 7 | 0 | 7 | 2 | 0 | 0 | 0 | 1 |

## SCORECARD SUMMARY

**ENGLAND WOMEN** • 228/7 (50 Overs)

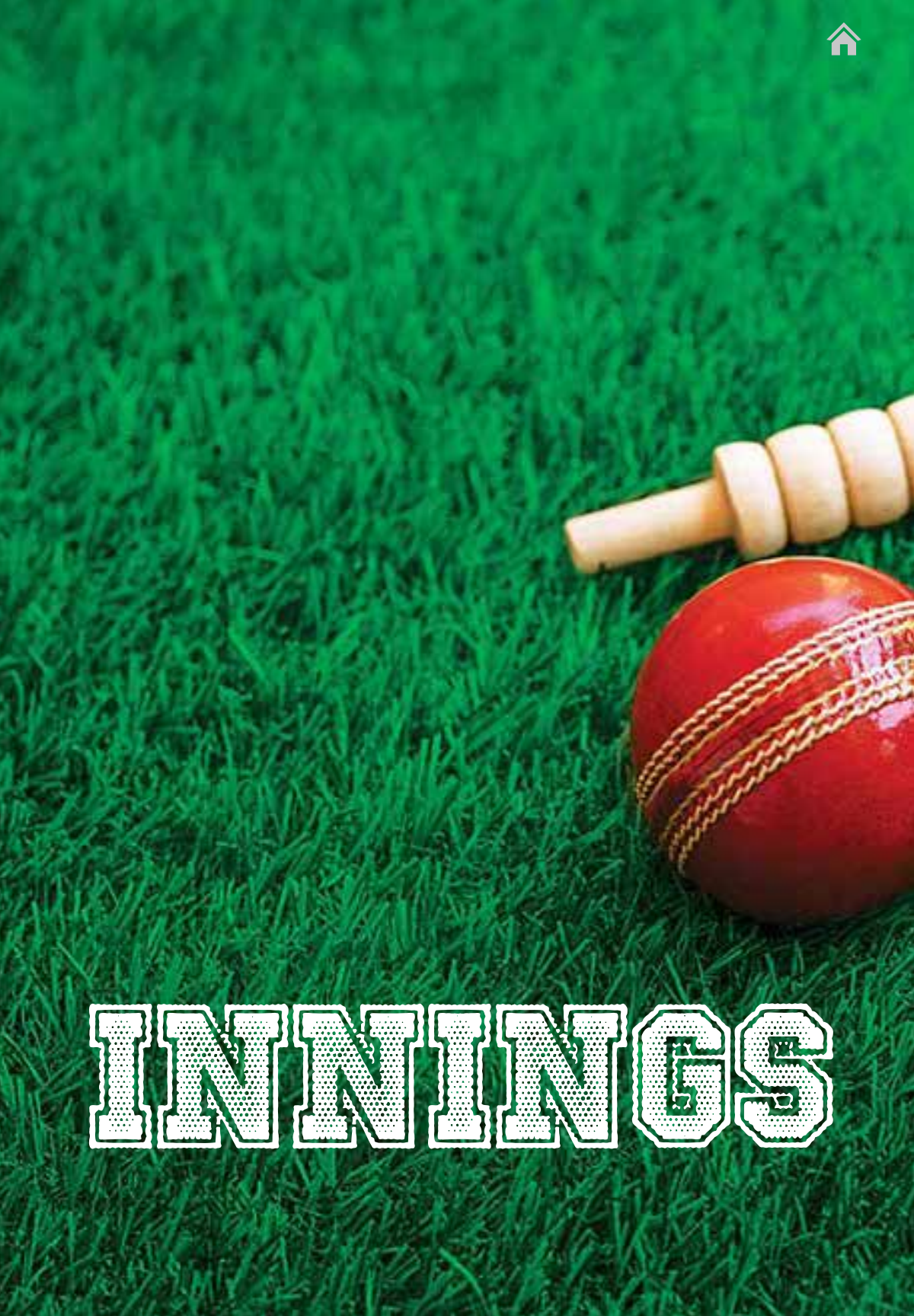
| | | | |
|---|---|---|---|
| **Nat Sciver-Brunt** | 51 (68) | **Jhulan Goswami** | 3/23 (10) |
| **Sarah Taylor** | 45 (62) | **Poonam Yadav** | 2/36 (10) |

**INDIA WOMEN** • 219/10 (48.4 Overs)

| | | | |
|---|---|---|---|
| **Punam Raut** | 86 (115) | **Anya Shrubsole** | 6/46 (9.4) |
| **Harmanpreet Kaur** | 51 (80) | **Alex Hartley** | 2/58 (10) |

**ENG WMN won by 9 runs**

***Link:-*** *https://www.espncricinfo.com/series/icc-wwc-2017-1085935/england-women-vs-india-women-final-1085975/full-scorecard*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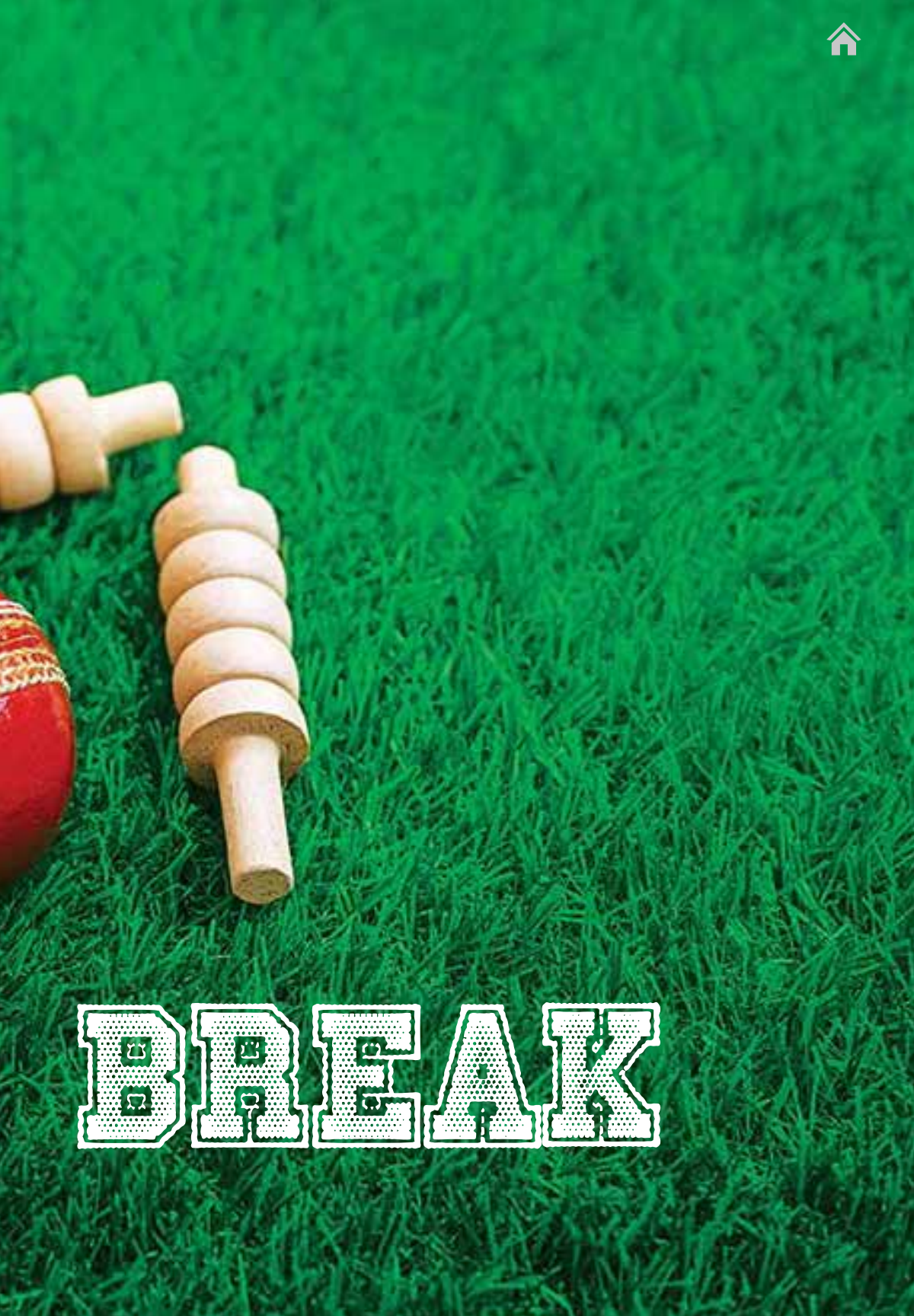

BREAK

# TEAM PROFILE
## ABOUT US

**AT FUTURE GENERALI INDIA INSURANCE (FGII), OUR ENTIRE ECOSYSTEM OF PRODUCTS, SYSTEMS, NETWORK, AND MANAGEMENT IS ORIENTED TOWARDS IMPROVING PEOPLE'S LIVES THROUGH INSURANCE. OUR CONTINUOUS EFFORTS TO NOTCH UP RUNS AND HIT A CENTURY EVERY QUARTER HAVE ENABLED US TO DELIVER EXCELLENCE ON ALL FRONTS. NO WONDER OUR RUN RATE IS HIGH!**

## OUR COMPANY

Future Generali India Insurance Company Limited is a joint venture between the Generali Group, a 190+ year-old legacy global insurance business with a majority 74% stake, and the Future Group, the game changers in retail trade in India. FGII was set up in 2006 with the objective of providing retail, commercial, personal, and rural insurance solutions to individuals and corporates, in order to help them manage and mitigate risks. FGII broke even in FY 2013-14 – a landmark achievement in just six years of operations.

Leveraging the brand, network, and consumer understanding of the Future Group and the global insurance insights and expertise of the Generali Group, our entire ecosystem of products, systems, network, and management is oriented towards improving people's lives through insurance.

As in the past, our performance in the year under review showcases the continuous efforts of our team to deliver excellence. The resilience of our business model, the robust presence we have across various segments of the insurance sector, and the strength of our relationships with our customers and other stakeholders, are testament to our hard work.

On the strength of our past and our vision for the future, we have been enhancing our digital footprint, innovating with best-in-class insurance solutions and services, building a strong brand connection with customers and progressing with a people-first approach. These remain our key priorities.

Today, with over ₹ 6,748 crore assets under management in FY 2022-23 and Gross Written Premium (GWP) of ₹ 4,627 crore, Future Generali India Insurance has firmly established its credentials in the insurance segment.

Currently amongst India's top ten private general insurance players, Future Generali became a 'Great Place to Work' certified company for the fourth time in a row (November 2022–November 2023) as per the prestigious Great Place to Work® Institute. FGII is the proud recipient of several awards and recognitions, the most recent being the Golden Peacock Awards 2022 for Excellence in Corporate Governance and The Economic Times Best Brands Awards 2022.

# OUR AMBITION

## VISION

Our vision is to actively protect and enhance people's lives.

## MISSION

Our mission is to be the first choice by delivering relevant and accessible insurance solutions.

## VALUES

### DELIVER ON THE PROMISE

We are bound by a long-term contract of mutual trust with our people, customers, and stakeholders; all of our work is about improving the lives of our customers.

### VALUE OUR PEOPLE

We value our people, encourage diversity, and invest in continuous learning and growth by creating a transparent, cohesive, and accessible working environment. We believe that empowering our people will ensure our Company's long-term future.

### LIVE THE COMMUNITY

We are proud to belong to a global group with strong, sustainable, and long-lasting relationships in every market in which we operate. Our markets are our homes.

### BE OPEN

We are curious, approachable, and an empowered group of people. Our open and diverse mindsets enable us to look at things from a different perspective.

# INSIDE THE KIT

## PERSONAL

- Motor Insurance
- Health Insurance
- Travel Insurance
- Personal Accident
- Lifestyle Insurance
- Pet Dog Insurance

## COMMERCIAL

- Property Insurance
- Engineering Insurance
- Liability Insurance
- Marine Insurance
- Commercial Insurance
- Group Health Products
- Event Insurance

## SOCIAL/RURAL

- Sukshma Hospi-Cash (Micro-insurance)
- Cattle Livestock Insurance
- Pradhan Mantri Suraksha Bima Yojana (PMSBY) Insurance
- Farmer's Package
- PMFBY

# OUR SCOREBOARD FOR FY 2022-23

**₹ 4,627 CRORE**
Gross Written Premium

**9.9%**
Growth in GWP

**65.9%**
Net Loss Ratio

**3.9 MN**
Active customers

**~19,250**
Agents

**153**
Places of Businesses

**2,353**
Employees

**3,500+**
Corporate Clients

# A FINE INNINGS

One good innings is all it takes for a player to create a distinctive legacy. It lays the foundation not only for the player's own future games but for the next generation of the cricketing team. It becomes a dream for younger players to pursue and strive for. At FGII, too, the legacy of our parent company continues to inspire us to work with dedication towards sustained excellence.

## PARENTAGE

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 81.5 billion in 2022. With 82,000 employees serving 68 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience, and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim of creating value for all stakeholders while building a fairer and more resilient society.

## CUSTOMER-CENTRIC APPROACH

We focus on providing clients with value-based solutions by establishing strong and committed relationships, trust, and ensuring continuous improvement and innovation with the desired result.

## MULTI-CHANNEL AND MULTI-LOCATION ARCHITECTURE

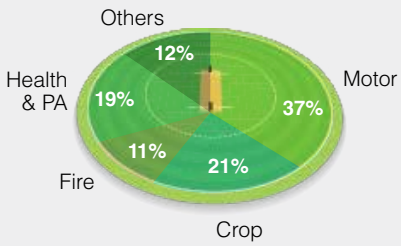
We have a nationwide physical presence, operating in major cities across India. We also have a large pool of individual agents, certified insurance facilitators, and other distributors. At the same time, our digital presence is growing rapidly. Our physical and digital channels work in harmony to provide a differentiated experience to our customers.

## DIVERSIFIED PORTFOLIO

Our strong product suit is a well-balanced portfolio, which offers high-quality service and products to individuals. We also offer protection products to businesses in the domains of Property, Engineering, Marine, Liability, Miscellaneous, etc., alongside Group Health insurance plans.

## FY 2022-23 - SEGMENT MIX

Percentage based on Gross Direct Premium Income (GDPI)




## IT PROWESS

Digital assets and smart process supported business delivery are in the DNA of our company. We believe technology and operational agility will be the drivers of competitive differentiation for any organisation in the future. At Future Generali, digitalisation is followed across the customer value chain, from policy delivery to claims to renewals.

## OUR PEOPLE

Our team possesses a diverse range of experience and an eagerness to bring new dynamics to the workplace.

**Strategic Priorities:**

- Gaining market share profitably and in a capital-efficient manner
- Improving ease of doing business by re-engineering processes
- Accelerating digital transformation for sustainable growth
- Maintaining growth momentum through a 'People-First' approach
- Bringing to market innovative and need-based products that speak to the customers' evolving lifestyle
- Strengthening our brand funnel through scalable marketing campaigns and a customer-centric approach
- Continuing to build our retail presence and strengthen our distribution footprint
- Continuing to provide best-in-class experience to our customers

# COACH'S VIEW

## PARVEEN KUMAR GUPTA, CHAIRMAN & INDEPENDENT DIRECTOR, FUTURE GENERALI INDIA INSURANCE

# INDIA IS POISED TO EMERGE AS ONE OF THE FASTEST-GROWING INSURANCE MARKETS IN THE WORLD TODAY. AND WE, AT FUTURE GENERALI, ARE READY TO HOOK, SWEEP, AND CUT ANY CURVEBALL, FROM EVER-CHANGING CUSTOMER DEMANDS TO GLOBAL UNCERTAINTIES.

**Q** **How has the game changed in the post-pandemic years? How has FGII changed its game to stay relevant?**

The pandemic threw a googly at us, resulting in a steep learning curve for the entire industry. Covid-19 had a dual effect – it pushed consumers to change the way they looked at insurance and spurred companies to tweak their products and product strategies. First, the uncertainty around Covid-19 forced people to do an internal audit of their own health and the health of their loved ones and recognise the fact that such risks have the potential to derail lives.

There has been a surge in health insurance enquiries and demand for coverage. This goes for life insurance too, which has seen an increased demand for term plans. We expect this trend to continue, at least for the short to medium term. Insurers in turn have tweaked their products and are now offering more innovative product distribution strategies and targeting previously untapped customer segments.

Thanks to great foresight and an effective action plan executed at the right time, FGII has been able to tackle the curveball better than most other organisations. Three years post-pandemic, our new and improved distribution ecosystem, which made it easier for customers to buy insurance products, continues to serve us. Our early adoption of digital technology for day-to-day operations, right from marketing and selling new policies to settling claims, has enabled us to provide superior customer service. And to this, we have been able to add several tailor-made, innovative, new products that address current risks for newer demographics.

**Q** **From reverse sweeps to reverse swings, what are the new trends that you see emerging in insurance?**

India is poised to notch up a high score and emerge as one of the fastest-growing insurance markets in the world today. Increasing awareness about the need for insurance coupled with technological innovations adopted by insurers have paved the way for this growth. Insurance penetration in India during 2021–22 was 4.2 percent, and is slated to rise rapidly, according to IRDAI.

The insurance industry was among the first to note the rise in internet usage in the country. The number of internet users in India is expected to increase by 45% in the next five years (Source: IAMAI-Kantar ICUBE 2020 report). Today, the industry is increasingly making efforts to use Artificial Intelligence (AI) and the Internet of Things (IoT) to make insurance products more useful, precise, and collusion-free. In the future, machine learning will breathe new life into procedures like workflow automation, claims processing, fraud detection, and conversational interfaces like chatbot. Insurers will harness the power of technology to collect more

data from businesses and individuals using handheld devices, wearables, and other IoT-related applications.

Customised solutions will rule the roost in the near future. Availability of on-demand insurance products and unique policies for the specific requirements of customers (like pet insurance, insurance that targets the youth or a particular demographic) is slated to rise.

The use of a cloud-based insurance lifecycle, financial planning bots, and telematics, which uses data analytics to track policyholder behaviour and foresee risks, will permeate industry practices over the next ten years.

**Q** **What are the yorkers you envisage for the next couple of years? Also, can you tell us about the opportunities that you want to play from the front foot?**

Taking guard is an important part of a batsman's preparation for facing what comes at them in a cricket match – be it a yorker, a knuckle ball or a leg-spinner. It is akin to putting on armour while preparing for a duel.

We, at FGII, believe in being prepared in order to hit a six and make the most of these opportunities. The Indian insurance market is currently underpenetrated, but it offers a host of opportunities across segments, all waiting to be availed.

We look forward to some changes such as an increase in FDI in insurance, which will enable more foreign investment in the sector, and the integration of technology, such as wearables and mobile apps, which will enable insurers to provide personalised health recommendations. At the same time, there are challenges that we expect such as fraudulent claims, especially in certain geographies and products, getting compliance from customers on KYC details, finding a way to provide more transparency around pricing and coverage options, and ensuring better collaboration between insurers and healthcare providers.

**Q** **What is your hawk-eye view of the goal of achieving insurance for all by 2047?**

The insurance industry has reached an AUM of ₹ 59 lakh crore in FY 2022-23 with a total premium of more than ₹ 10 lakh crore. The industry registered 16% growth in both life and non-life products in February 2023, as per the IRDAI. There is, of course, room for growth, as India is still an underpenetrated market.

As per data published by IRDAI, as of 2020, the insurance penetration for non-life insurance in India is just 1% compared to developed countries like USA, Germany, and Japan, which stands at 9.0%, 4.0% and 2.4% respectively. Meanwhile, insurance penetration for the world stands at 4.1% for the same period. The good news is there is a large growth headroom for private players like FGII.

Over the last 10-12 months, IRDAI has already taken steps to enhance penetration in India, such as increasing the number of tie-ups that insurance companies can undertake with banks to directly address the distribution challenge.

To reach the last mile, a state-level insurance plan is being proposed, limits on subordinate debt have doubled, and exposure to the BSFI sector has increased, which will definitely help in achieving insurance for all by 2047.

**Q** **What does the global weather report look like? Also, tell us about FGII's future course of action.**

The world continues to experience the lingering after effects of the pandemic in the form of life in the new norm in the workforces and supply chains. Adding to this is the war in Ukraine and rising tensions between major global players, which has caused spiking interest rates, increasing inflation and fluctuating currency valuations. Not surprisingly, the insurance market has been forced to rethink fundamental assumptions. Technology advancement, ever-rising consumer expectations too are contributing towards changing priorities in insurance.

At FGII, we are of course following global changes in the insurance industry with a keen eye. We are continuing to be vigilant and track leading indicators of further economic deterioration so that we can move quickly in response. In keeping with our motto of leading with a human touch, our strategy is to increase awareness, develop more innovative, attractive and tailored product offerings and leverage technology to closely track evolving customer needs.

**Q** **What are the lessons you have learnt from the sport of cricket that you consistently apply to your life and business decisions every day? Is there any particularly glorious cricket moment that comes to mind?**

From patience to persistence, team spirit to relationship management, planning to execution, there are many life lessons you can learn from a team sport such as cricket. I have learnt quite a few lessons from cricket, as well as from watching how cricketers tackle adversities. For instance, from all-rounder Yuvraj Singh, I learnt a lesson that has helped me in some very tough situations. In 2011, the year Yuvraj played in the 2011 World Cup, and was named the Player of the Tournament, he was also diagnosed with cancer. It was his never-say-die attitude that came to his rescue – he fought hard and managed to make a comeback to the top. From him, I have learnt to never give up, no matter how hard the journey is.

MS Dhoni has won himself the nickname 'Captain Cool' for his calm and composed approach on the field. Dhoni is always in control of his emotions, never lets it show on his face, regardless of whether the team is winning or not. I have learnt to 'Keep calm and carry on' from Dhoni.

As for that one glorious cricket moment that I will never forget, it is a young team India defying all odds to be crowned the World T20 champions by defeating arch-rivals Pakistan in the inaugural edition of the tournament. Many of the senior pros, like Sachin Tendulkar, Sourav Ganguly and Rahul Dravid, had opted out. Nobody thought India had a chance to win and yet we did! What a match – I still remember the date – September 24, 2007, when our team scripted history and ushered a new era for Indian cricket.

# CAPTAIN COOL

## ANUP RAU, MD & CEO, FUTURE GENERALI INDIA INSURANCE

# THE INSURANCE INDUSTRY IS CONSTANTLY EVOLVING, DRIVEN BY EVER-CHANGING CUSTOMER NEEDS, TECHNOLOGICAL ADVANCEMENTS, AND REGULATORY DEVELOPMENTS. HOWEVER, AT FGII, WE ARE READY TO BAT WITH A VOLLEY OF SHOTS, HITTING SIXES WITH OUR CUSTOMER-CENTRIC APPROACH, OUR ABILITY TO ADOPT DIGITAL TECHNOLOGY, AND OUR INNOVATIVE PRODUCTS. OUR ABILITY TO PROVIDE BEST-IN-CLASS SERVICE TO CUSTOMERS IS OUR HELICOPTER SHOT

**Q** **It has been a transformative year for the entire insurance industry. How has FGII performed in this playing field?**

The insurance industry experienced robust growth in FY 2022-23. Risk awareness sparked by the pandemic as well as geopolitical challenges propelled insurers to focus on offering hyper-personalised solutions to customers. At FGII, courtesy our continued investment in innovation, digital transformation, intelligent automation and omnichannel distribution, we played a solid innings on the FY 23 fiscal pitch.

We maintained an excellent run rate and hit several milestones; we are cognizant of the growing need for personalised insurance plans and have served many switch, scoop, and helicopter shots with our innovative, customised products and industry-first campaigns. We owe this success to our single-minded goal of wanting to bowl over our customers with a superior experience and best-in-class claim servicing. Proof of our success is the fact that in FY 2022-23, we have achieved an impressive Net Promoter Score (NPS) of 63.4 – a significant growth from what was already a very high score of 59.4 in the previous fiscal year. We are on par with renowned global and much celebrated consumer-facing technology companies; mind you, these are companies famed for innovation and best-in-class UI and UX, members of the trillion-dollar market cap club. Our strong partnerships, including new and prestigious institutions in car manufacturing, financial services distribution, and the banking space, ensured that our batting average remained high. We maintained an unwavering focus on increasing digital adoption, which has made us operationally efficient. In FY 2022-23, our Gross Written Premium (GWP) grew by 9.9% to ₹ 4,626.80 crore from ₹ 4,210.35 crore in the previous financial year. Our net profit stood at ₹ 106.26 crore. We continue to be among the top 10 private general insurers in India, and the preferred insurer from an NPS – be it from the customer or partner – standpoint.

**Q** **How did FGII take on the yorkers and googlies that came its way in FY 2022-23? How is FGII building competence to maintain a good run rate?**

The Covid-19 pandemic created a sticky wicket for the insurance industry, which experienced an artificial dip in motor claims – including third party liability and as well as non-covid health claims. It also led to a surge in demand for life and health insurance and forced us to embrace technology at an accelerated rate. Three years later, we continue to respond to the evolving challenges presented by the pandemic.

The industry is also facing quite a few fast balls in the form of fraudulent claims, a problem that requires immediate attention, especially in certain geographies and product categories. The fact that customer KYC is now mandatory for general insurance will make the customer details become available to the insurer, and this, going ahead, should hopefully mitigate fraudulent claims. Our ability to provide value to the customer by way of lower premiums will, to a large extent, depend on our ability to reduce frauds. Unfortunately, it is always the honest customer who pays for the dishonest one, by skewing the product pricing.

Another issue is that motor third-party price increases aren't commensurate with inflation. The need of the hour is a standardised formula to ensure an automatic minimum price increase, say based on CPI inflation.

At FGII, we are armed with a volley of different shots in our arsenal to deal with these googlies. We have a very strong parentage with support from Generali, one of the largest global insurance and asset management providers, an institution with phenomenal depth and breadth of experience, knowledge, and technical know-how. It's also a company that's deeply invested both financially and emotionally into the Indian market.

We also have a fundamentally sound game plan in the form of our 'customer-centric' approach and 'employee-first' philosophy. These coupled with an excellent distribution ecosystem, several innovative products, and our early adoption of technology have helped us build scale and resilience.

**Q** **FGII is known for its consistent focus on innovations. Can you tell us about the revolutionary changes you brought to the playing field? How has the response been and which product was the man of the match this year?**

Innovation is the name of the game, whether it is cricket or insurance. While cricket has seen hawk-eye technology and LED stumps shining brightly, at FGII, we too have used state-of-the-art technology to revolutionise customer experience. Our AI-powered chatbot, LEO, is packed with cutting-edge, industry-first features such as natural language processing and self-learning capability.

As a responsible insurer, we made the industry-first move to expand the definition of 'family' for our retail health insurance products to cover same-sex couples and couples in live-in relationships. As LGBTQIA+ allies, we set up an umbrella field to create awareness with a campaign that featured real-life same-sex couples on hoardings for the first time in India. Another innovative product – a dilscoop of sorts – was our pet insurance policy, which received a great response.

And the Man of the Match, of course, was FG Health Absolute. This is a unique comprehensive wellness plan that covers a range of healthcare issues and even offers a wellness-linked loyalty programme, which drives subscribers towards a healthy lifestyle.

**Q** **What is your gameplan for technology, product, and business for FGII in the coming years?**

With the rise of new technologies, like artificial intelligence, machine learning, smart data analytics, telematics, IoT, and others, efficient management of huge amounts of data is essential. Therefore, we are keeping an eye on emerging technology trends and are leveraging the power of Artificial Intelligence (AI) to increase speed, efficiency, accuracy, derive customer and market insights, and reduce risk.

Digitalisation has already had a significant transformational impact on FGII. We now intend to up the run rate and build on the momentum gained with key IT transformation projects, including our Core transformation project. Once fully implemented, it will further enhance our data-driven decision-making, resulting in improved business responsiveness, better operational efficiency, and superior customer experience. Automating manual processes through the use of robotics and process automation tools is also in the works.

Just like a good batsman who is constantly on the lookout for gaps on the field, we too are constantly on the run to recognise our customers' evolving needs and present customer propositions catering to newer and emerging micro segments. Our goal is centred towards building scale, gaining market share in a capital-efficient manner, and improving our profitability, ultimately enhancing value for all stakeholders.

**Q** **You spoke of making use of the gaps in the playing field. What was the thought behind the pathbreaking DEI initiatives, and how important is it in your wagon wheel?**

As a socially responsible organisation, we are conscious of the crucial role we play in driving inclusion and equal rights for the underserved community. We are also in the privileged position to be able to give back and do good for the society.

DEI is embedded into the FGII culture and has our commitment towards creating a workplace that welcomes one and all with equal opportunities, irrespective of their individual preferences and sexual orientation. Towards this objective, in 2022, we embarked on a journey towards inclusivity by designing our strategic roadmap for DEI and creating focus employee resource groups for women, members of the LGBTQIA+ community, and differently-abled employees at FGII.

As true allies standing in support of the community, we organised Pride celebrations at FGII office premises, invited members to help understand challenges faced by the community, conducted social experiments, and launched campaigns on social media to spread awareness. We also introduced policy interventions for women, and celebrated the Diversability week, and focussed on creating infrastructure and identifying roles for recruitment of differently abled.

As a business, too, we are invested in listening to the LGBTQIA+ community, understanding their needs and designing tailor-made insurance solutions to fill the gaps. Our goal is to be a lifetime partner to all our customers, and to lead with a human touch. This means inclusion is a key driver and a strategic business priority for us.

**Q** **You are a huge fan of cricket. What has been your favourite moment in cricketing history? Who is your favourite player and why?**

As an avid fan of the game since childhood – and mind you, the game has changed a lot since I started following it – I can recall many memorable moments from cricketing history. India's recent encounters with Australia –especially the back-to-back wins Down Under in 2018-19 and 2020-21 – will stay etched in my memory forever. Australia was, for long, the final frontier for India and these two series victories in the Border-Gavaskar Trophy made India the dominant side in this exciting rivalry.

Cricket is packed with so many great players that it's difficult for me to choose one. There is Virender Sehwag, who I believe is the greatest opener ever – his innings of 309 in Multan in 2004 made him India's first triple centurion. He followed that up with 319 in Chennai against South Africa in 2008, joining the very shortlist of 4 players in 145 years of Test cricket to have scored multiple triple 100s; Sir Donald Bradman, Brian Lara and Chris Gayle being the other 3.

I am also an admirer of Rahul Dravid, The Wall. It is a testament to his powers of concentration and remarkable technique that he faced the highest number of balls – 31,258 – in the history of Test cricket.

I have to mention V.V.S. Laxman, the architect of India's fairytale-like come-from-behind win against Australia in 2001-02. Laxman's epic, era-defining 281, along with Dravid's 180, changed the course of Indian cricket. From being 0-1 down in the series against what was considered the greatest side ever since Bradman's invincibles, and following on in the second Test, India went on to win the three-match series 2-1. The Kolkata match was one of my favourite Tests, and series too, one of my favourites. VVS according to me, is the greatest No. 6 in the history of the sport, bar the incomparable Sir Garfield Sobers. And no one batted with the tail as well as VVS did.

M.S. Dhoni, of course, is Captain Cool, whose leadership skills gave India the cup in several tournaments. As a greenhorn leader, Dhoni led India to the 2007 inaugural T20 World Cup, where India defeated Pakistan in the final in a nail-biter. This was followed by the 2011 World Cup that India won at home after 28 years, the first time a host had won a World Cup. And then of course, the 2013 ICC Champions Trophy in England. It was under his leadership that India was ranked as the No.1 side in all forms of cricket.

Then there's Sourav Ganguly, who rebuilt an Indian team wrecked by allegations of match fixing and worse, into a strong, cohesive unit. Dada's in-your-face attitude and his ability to back players, much against popular opinion – who can forget how he backed Harbhajan and Sehwag – gave the team the confidence to succeed. He led a team which had strong personalities and superstars – Kumble, Sachin and Dravid – which can never be easy.

With 619 wickets in 40,850 balls in Test cricket, there is no better advertisement for resilience and sheer hard work than Anil Kumble.

No one has had a greater sociological and political impact than Sir Vivian Richards, with his undeniable charisma, presence, and swagger. That for me, makes him the greatest ever in the history of the sport. By far, the most destructive and attacking batsman the world has ever seen, he played his entire 17-year career without a helmet. We don't even need to talk of his incredible performances and records.

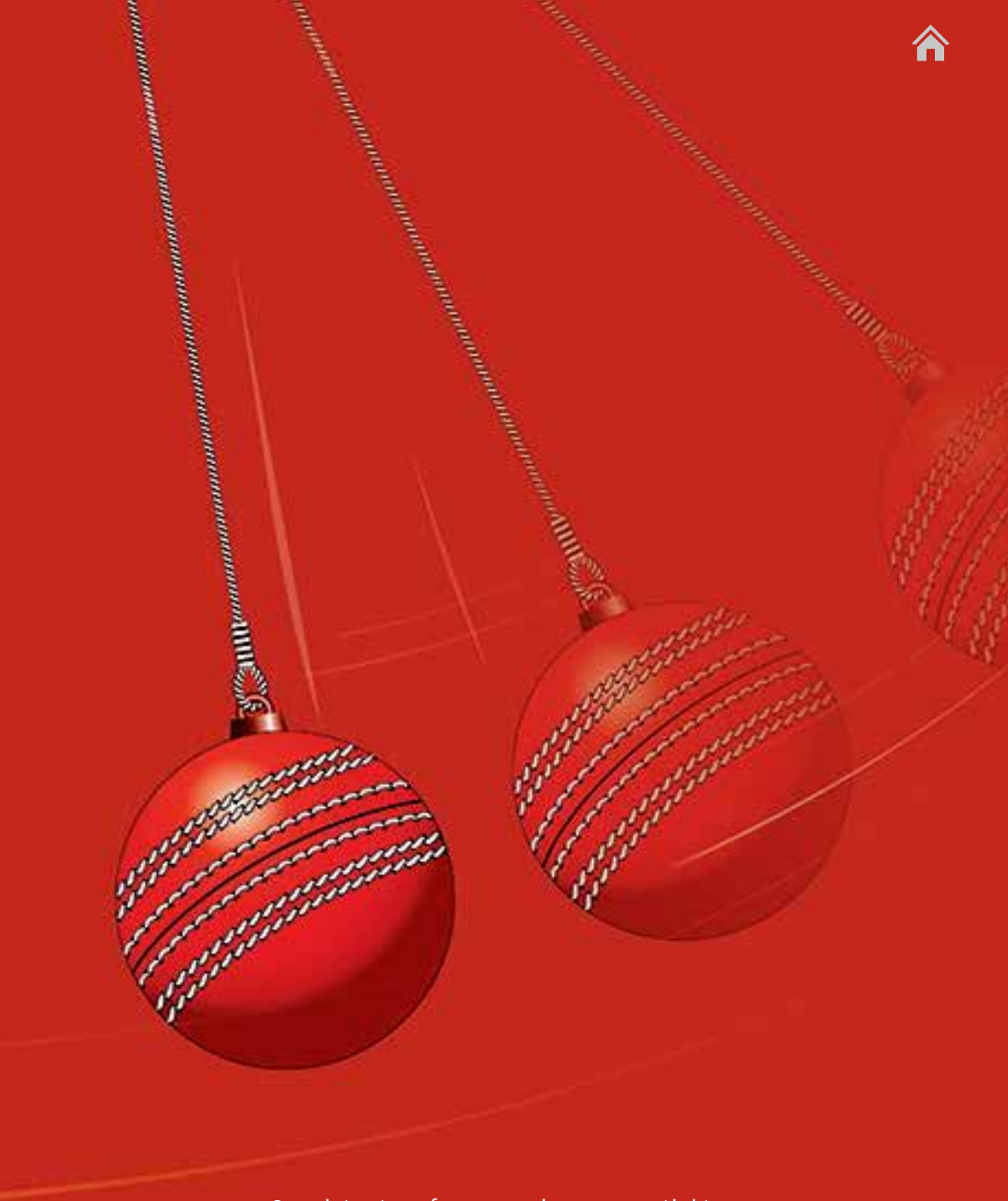
Undoubtedly, this list has to include Sachin Tendulkar. No cricketer is as beloved and universally recognised as Sachin. The Master Blaster is one of the greatest to grace the game. His desert storm innings against Australia in 1998 at Sharjah was an incredible performance. Another memorable innings was his knock against Pakistan in the 2003 World Cup in South Africa. He smashed 98 off 75 balls against a star-studded Pakistan attack led by the fearsome Shoaib Akhtar and took India to victory.

In no particular order, the 1970, 80s and some of the 90s Windies pace attack, Kapil Dev, A B de Villiers, Ben Stokes, Martin Crowe, Virat Kohli, Zaheer Khan, Jasprit Bumrah, Harbhajan Singh are some of the other players whose exploits I have thoroughly enjoyed.

Women's cricket, which has just recently gained popularity and traction, has some outstanding talent. It's been a joy to watch the exploits of Harmanpreet Kaur, Mithali Raj, Jemimah Rodrigues, Marizzane Kapp.

# RELIABLE

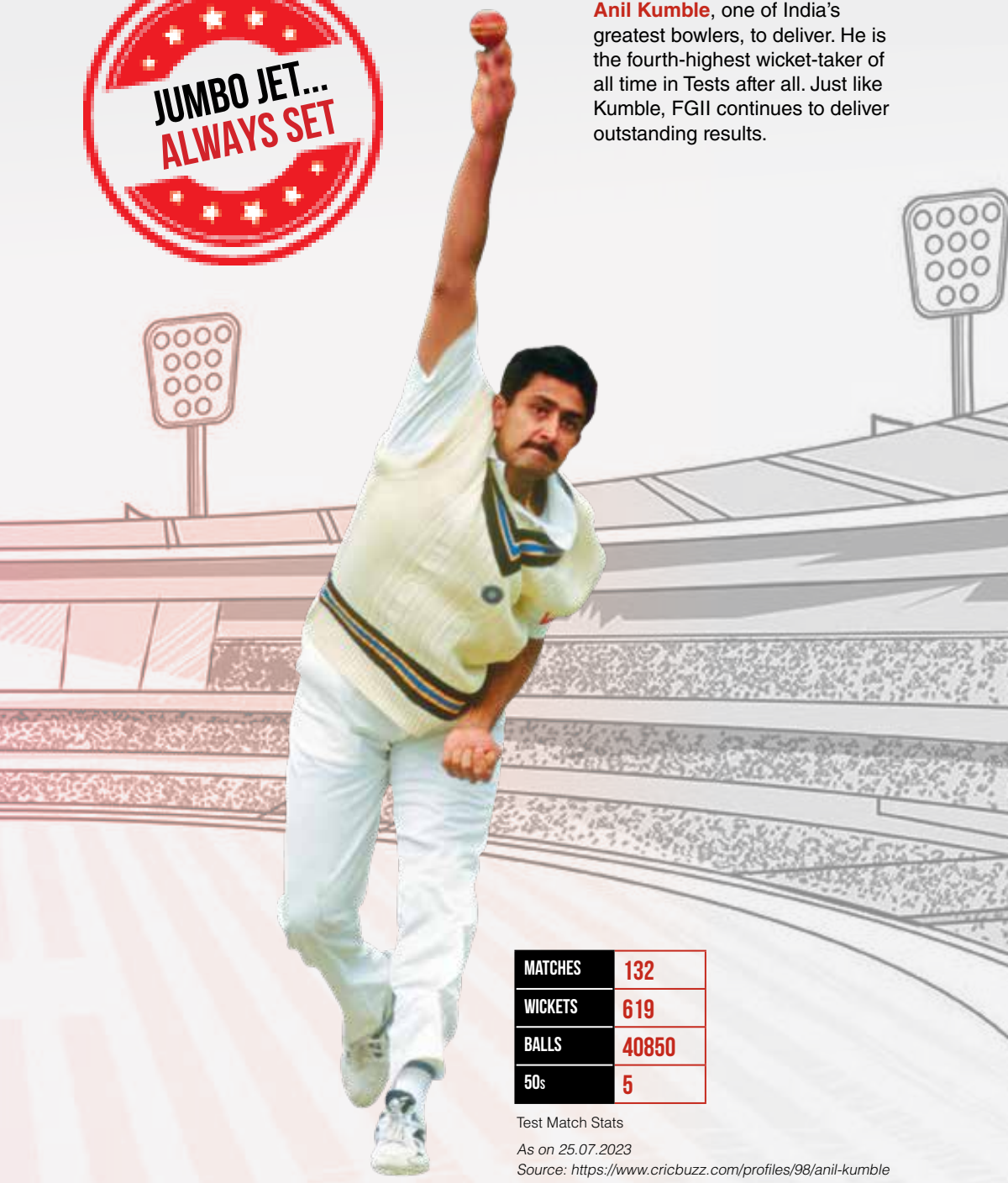
## PERFORMANCE



Consistent performance is as essential to business excellence as it is to the outcome of a cricket match. Reliability is the essence of success, be it on the ground or off it.

# JUMBO JET... ALWAYS SET

You could always count on **Anil Kumble**, one of India's greatest bowlers, to deliver. He is the fourth-highest wicket-taker of all time in Tests after all. Just like Kumble, FGII continues to deliver outstanding results.



| | |
|---|---|
| MATCHES | 132 |
| WICKETS | 619 |
| BALLS | 40850 |
| 50s | 5 |

Test Match Stats

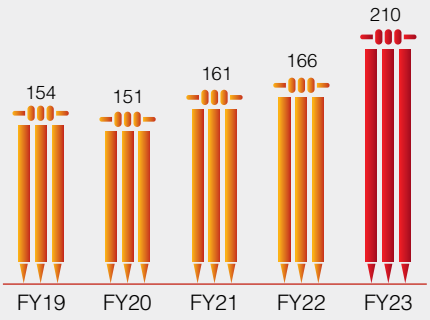
*As on 25.07.2023*
*Source: https://www.cricbuzz.com/profiles/98/anil-kumble*

# SCOREBOARD

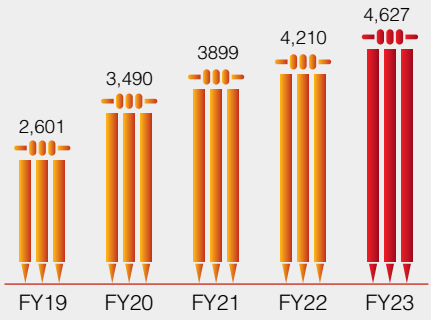
## KEY PERFORMANCE HIGHLIGHTS

**NOW THAT WAS A MATCH-WINNING PERFORMANCE, INDEED, AS THOSE NUMBERS FOR FY 2022-23, UP THERE ON THE SCOREBOARD, SHOW.**

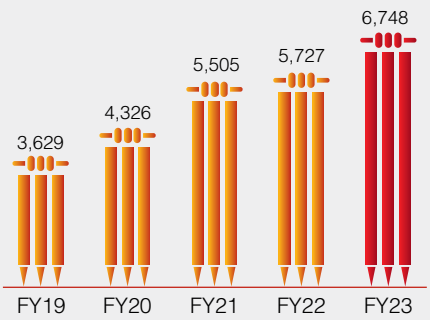
### SOLVENCY RATIO (%)



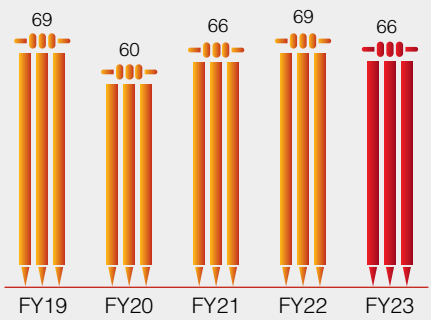

### GROSS WRITTEN PREMIUM (₹ crore)




### ASSETS UNDER MANAGEMENT (₹ crore)

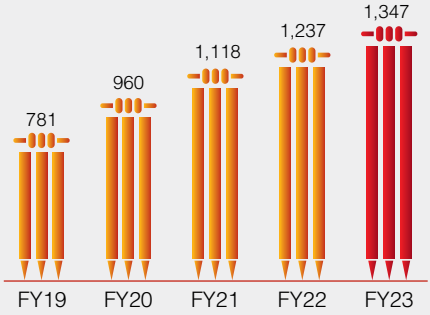



### CLAIMS RATIO (%)



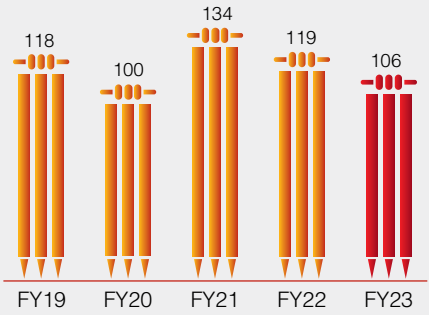
## NET WORTH

(₹ crore)



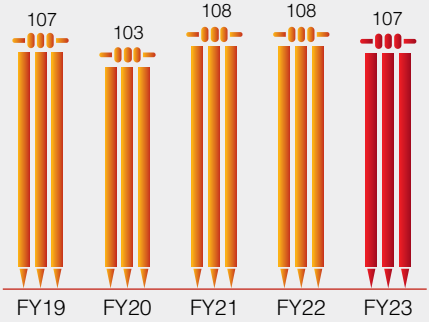

## PROFIT AFTER TAX

(₹ crore)




## NCOR

(%)



## DID YOU KNOW?

**Anil Kumble is one of the six bowlers to take 900 or more wickets in their entire career.**

# PITCH MAP
## BUSINESS SEGMENT REVIEW

**THE AUTOMOBILE INDUSTRY HAS REGISTERED SIGNIFICANT GROWTH. NO WONDER THE INDIAN MOTOR INSURANCE MARKET HAS EMERGED AS ONE OF THE FASTEST-GROWING SECTORS, UNDERSCORING THE RELIABILITY AND TRUST BUILT BY THE PLAYERS ACTIVE IN THIS SEGMENT.**

The reliable bowling skills of the legendary Anil Kumble have been an inspiration for us, at FGII, in building a credible base as a trusted insurance player. We continue to be motivated by Kumble's expertise in bowling accurately on any pitch in our efforts to deliver to customer expectations through our variety of motor insurance policies.

## MOTOR BUSINESS

The importance of harmonious settlement cannot be overemphasised in the insurance business. In FY 2022-23, FGII focussed more proactively on efforts to settle third party claims amicably to help claimants to get faster benefit of claim settlement in our Motor Line of Business (LOB). The business contributed around 37% to the overall Gross Written Premium (GWP) during the year. We kept the growth under control to ensure the quality of business being written and its impact on the bottom-line. We grew just about 5.20% over the previous financial year. We grew by 12% in Own Damage (OD) and in Third Party (TP), we experienced flat growth. We achieved our motor targeted loss ratios and kept them under 65%. Third-party performance is major contributor towards good loss ratio.

With our continued focus on underwriting to provide better experience to customers, we ensured that we empowered call centre executives to execute minor endorsements on the spot and close the calls without routing to underwriting or operations departments. We also upgraded our underwriting rating module to take care of some additional underwriting parameters so that data capture and data analysis could be done on a more granular level.

We serviced the highest numbers – more than 2 lakh own damage claims this year, which is around 27% more than previous year, with settlement ratio of 95.4% and disposal ratio of 100.9%. We received feedback on different parameters of own damage claims from 12,740 customers with Net Promoter Score of 81.4 – the highest score achieved till date. We continued to increase our digital footprint this year as well. Customers appreciated our speed of settlement through our iViSS (Survey through Video Streaming mode) as more than 26% claims were serviced through iViSS. We received more than 50% of claim intimations through digital modes like OEM integrations, portal, and mobile application, etc. by giving seamless First Notification of Loss (FNOL) experience. Our cashless network increased to more than 6,500 workshops across all locations in India.

**In 1999, Kumble dismissed all ten batsmen in a Test match innings against Pakistan.**

# IN TOP FORM!

## ATHLETES NEED TO BE SAFE AND HEALTHY SO THEY CAN EXPERIENCE SUCCESS ON AND OFF THE FIELD. AT FGII, TOO, PROTECTING OUR CUSTOMERS' HEALTH IS A PRIORITY. OUR ENHANCED MEDICAL INSURANCE POLICIES OFFER VARIED FEATURES TO MEET THE DIVERSE MEDICAL NEEDS OF PEOPLE ACROSS INDIA. WITH OUR POLICIES, CUSTOMERS' HEALTH IS DEFINITELY IN GOOD HANDS.

Anil Kumble's passion for fitness continues to keep him in good form even today. It is evident in his affiliation with the 'Changing Diabetes in Children (CDiC)' organisation, for which he is the brand ambassador, and the Bangalore Kidney Foundation. We, at FGII, are also passionate about protecting our customers' health. Our enhanced medical insurance policies offer varied features to meet the diverse medical needs of people across India.

## HEALTH

When Anil Kumble broke the 600-wicket barrier in January 2008, he did more than just notch another milestone in his career. It was a game-changing moment in Indian cricketing history, which underscored the great spin bowler's ability to learn and refine his craft.

The health insurance market in India has shown a similar ability to match the pace of transformation in the industry. Rising healthcare costs, increased awareness about the need for health insurance and various government initiatives have led the health insurance segment to evolve in tandem, to post significant growth in recent times. It has emerged as the largest segment of general insurance business in India, with 36% of market share surpassing motor insurance. (Source: IRDAI Annual Report FY 2021-22).

We, at Future Generali, are committed to providing best-in-class service to our customers. We have implemented various initiatives to make claim servicing a delightful experience for our customers. We introduced a claims self-servicing portal for our valued customers, which has resulted in ease of claims intimation, submission, tracking, and ultimately faster settlements. We have strengthened our provider network and established a wide presence throughout India with over 8,260 hospitals. Additionally, we are offering a complimentary teleconsultation service (FG Pocket Clinic) for all health insurance customers with an aim to enhance the preventive care that can reduce the need for in-patient care and in turn result in a reduction in hospitalisation claims.

Our settlement ratio reflects our claims philosophy of paying all genuine claims. We place our customers above all and serving them is our prime goal, which is evident in our NPS score of 67.34. We launched multiple new products, which provided our customers with a unique value proposition and ensured that their healthcare needs are met.

**₹879.81 CRORE**
Gross Written Premium[1]

**19.02%**
Contribution to overall GWP[2]

**79.17%**
Net Loss ratio[3]

**1,37,893**
Claims Settled[4]

**94%**
Settlement Ratio

**67.34**
NPS

**Remark**

[1]GWP for Health, PA & Travel LOB

[2]Contribution to overall GWP = (Health, PA & Travel GWP / All LOBs GWP)

[3]Net Loss Ratio = (NIC / NEP)

[4]Paid + Rejected claims

# NON-MOTOR BUSINESS

NO BOWLER HAS GIVEN MORE HEART AND SOUL FOR INDIA'S VICTORY THAN ANIL KUMBLE. HIS UNWAVERING DETERMINATION WAS ON FULL DISPLAY IN ANTIGUA BACK IN 2002 WHEN, DESPITE A FRACTURED JAW, HE BOWLED A STIRRING SPELL. SIMILARLY, AT FGII, WE'VE BEEN PUTTING IN DEDICATED EFFORTS TO ELEVATE CUSTOMER EXPERIENCE, AND THIS YEAR, WE HIT A SMASHING CENTURY WITH A 100% DISPOSAL RATIO FOR NON-MOTOR CLAIMS ON A REPORTED BASIS.

The financial year 2022-23 started on a positive note with our employees returning to offices after COVID-19 pandemic. During the year under review, FGII did not face major NATCAT events unlike the previous financial year in which there were 9 major NATCAT events. However, the country experienced an above average monsoon, and as a result, had to face several calamities such as floods in Assam, Bihar, and Bangalore.

FGII ensured that customer experience improved and we received appreciation and accolades from our channel partners during the year. In FY 2022-23, we handled close to 97,000 claims under Non-Motor Claims as Lead Insurer, which is approx. 14% more than the intimations compared to FY 2021-22, and ensured a 100% disposal ratio on a reported basis. We also received an ISO recommendation certificate along with the "Great Place to Work" recognition for the fourth consecutive year.

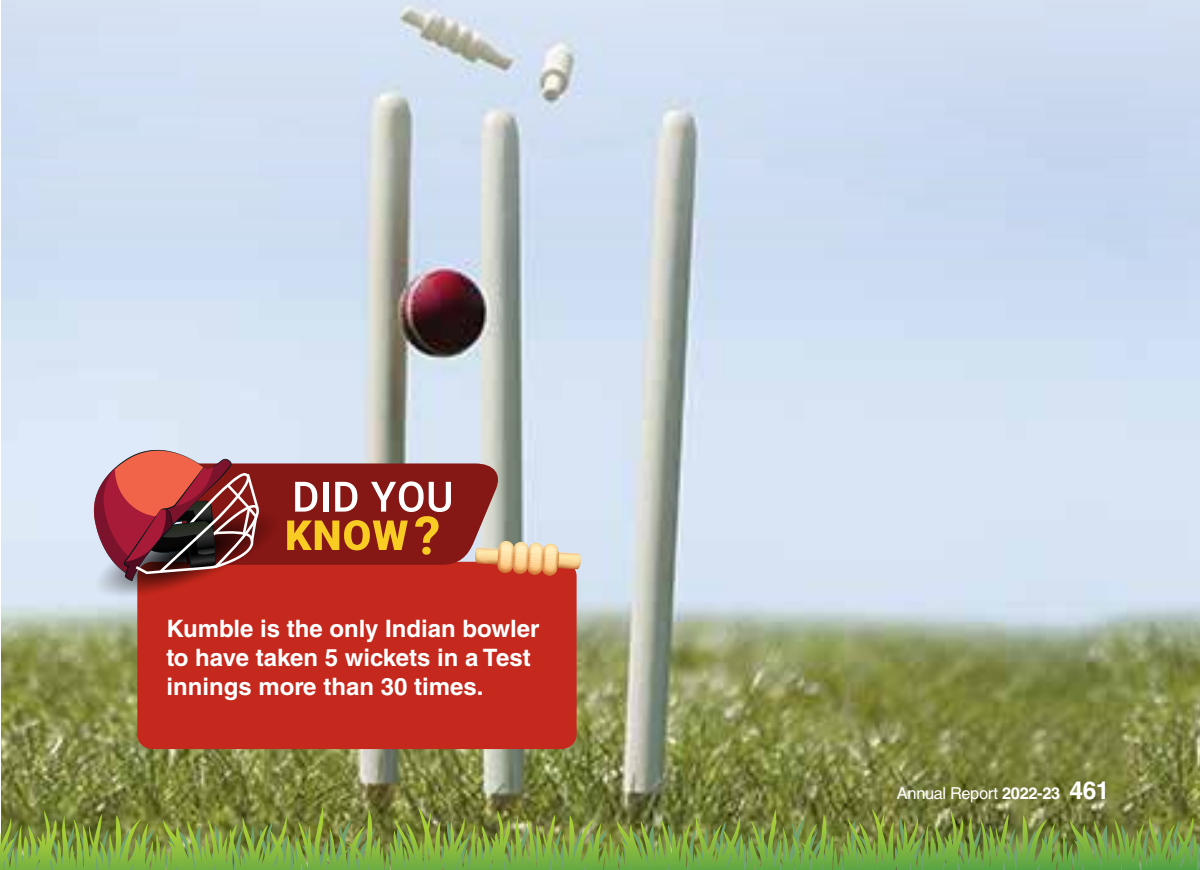
Further, we will continue taking bigger and bolder steps for enhanced customer experience in the coming year.

## KEY STATISTICS:

**₹ 2,045.94 CRORE**
Gross written premium

**44.22%**
Contribution to overall GWP

**59%**
Loss ratio



**DID YOU KNOW?**

**Kumble is the only Indian bowler to have taken 5 wickets in a Test innings more than 30 times.**

# PERSEVERANCE

Staying ahead of the competition requires a dogged determination and perseverance, which only the best of cricketers possess. For FGII, too, perseverance is second nature—a fact that is obvious in the way we engage with all our stakeholders.

# THE WALL THAT STANDS TALL

**Rahul Dravid's** defensive technique and knack of batting through difficult situations earned him the monikers 'The Wall' and 'Mr Dependable'. Just like Dravid, FGII is committed to persevering through challenging circumstances and emerge triumphant.

| | |
|---|---|
| MATCHES | 164 |
| RUNS | 13288 |
| 100s | 36 |
| 50s | 63 |

Test Match Stats

*As on 25.07.2023*
*Source: https://www.cricbuzz.com/profiles/27/rahul-dravid*

# HAWK-EYE
## MULTI-CHANNEL OVERVIEW

**RAHUL DRAVID'S FOCUS WAS AS SHARP AS HAWK-EYE TECHNOLOGY – A SYSTEM THAT NEVER MISSES A BEAT WHEN IT COMES TO PROVIDING PRECISE BALL-TRACKING INFORMATION. BACK IN ADELAIDE 2003, HE DISPLAYED HIS LEGENDARY CONCENTRATION, BATTING FOR A WHOPPING 835 MINUTES ACROSS TWO INNINGS, LEADING INDIA TO A HISTORIC TEST VICTORY IN AUSTRALIA. SIMILARLY, OUR SUCCESS MANTRA HINGES ON OUR LASER-FOCUSSED MULTI-CHANNEL, MULTI-LOCATION DISTRIBUTION NETWORK, WHICH ENSURES WE STAY ON TOP OF OUR GAME.**

### RETAIL SALES

At FGII, we have prioritised customer service and experience by utilising a multi-channel distribution network, and digital technology initiatives for expanding retail lines of business. The emphasis is on providing the best possible experiences for both our customers and our agents.

In FY 2022-23, agency channel, the largest amongst all the retail business, contributed around 22% of GWP.

Once the agent is onboarded, the meticulous sales force ensures timely handholding of the agents. Along with Learning and Development team, various training programmes are organised to ensure new recruits are active and productive at the earliest.

Agency channel sources business through the distribution franchisee comprising agents, Point of Service (POS), Insurance Marketing Firm (IMF) etc.

A robust tech-based mechanism for onboarding of agents, POS, IMF, etc., has been developed. Post prospecting of candidates by sales team, the entire onboarding is handled by the dedicated team, which ensured seamless experience for the prospect including effective training, etc.

It requires a Dravid-like consistency and meticulousness to ensure organisational productivity. This consistency is evident at every step of our distribution strategy. Once the agent is onboarded, the meticulous sales force ensures timely handholding of the agents. Along with Learning and Development team, various training programmes are organised to ensure new recruits are active and productive at the earliest.

Today, agency channel has a strong distribution network, which is catering day in and day out to the various general insurance needs of customers.

With sizeable sales force spread across country, agency channel is present in more than 150 locations.

Agency is a multi-Line of Business (LOB) channel with a strong foothold in all the segments like Motor, Health, Non-Motor etc. Agency channel is not only catering to individual but also the SME and corporates and has an overwhelmingly increasing share in almost all the LOBs (Line of Businesses).

'Ease of Business' has been the mantra for agency channel; hence all the distributors are equipped with robust tech platforms for business administration. This ensures timely policy issuance and customer servicing.

With an eye on changing trends and dynamics in the industry, sales force training is an important aspect of driving growth. Training commanders are meticulously prepared to ensure that we offer 'Need Based Advisory' to our customers and extend a satisfying experience.

### Motor Dealer Direct Selling Agents (DSA)

- Motor Dealer DSA is one of the largest channels in FGII and contributes ~20% to the company's topline
- Motor DSA Channel caters largely to the automotive dealers, automotive DSAs, motor centric agents, brokers and direct Original Equipment Manufacturer (OEMs)

- Motor DSA Channel has two key business units:
  - National tie-ups (OEM-empanelled business): Our OEM partners currently account for >90% of the market share of the automobile industry in India including Maruti, Hyundai, Tata, Mahindra Jeep, Honda.
  - Open Market business: Here we not only do Motor LOB but also bring in a large business from non-motor portfolios such as health, fire etc.
  - The National tie-ups (NTU) Business has been the driving engine for this channel in recent years and currently contributes ~60% of the channel top-line.
- The Channel works with minimal manual interventions and the entire issuance and policy management is completely digitised.
- We have seen increased usage of iViss (tool for digital claims settlements).

### Rural Insurance

- The Rural Insurance Channel deals with the economically weaker sections of the society.
- The channel ensures that lives of rural communities are also covered as prescribed by the IRDA
- The Channel creates distribution in the following business types:
  - Microfinance institutions (Non-Banking Financial Companies [NBFCs], NGOs)
  - Dairies, tractor dealers
  - Common Service Centre (CSC)
  - Co-operative societies

## Digital First

- Paperless enrolments – The Channel operates on absolutely paperless enrolments and certifications to the enrolled customers.
- The policy issuance is 100% digital and we do not incur any cost in providing the certifications like printing or courier.

## Gameplan for FY 2023-24

- Increase the distribution and reduce the dependence on major Micro Finance Institutions (MFIs).
- The Channel has created a very big basket of the prospective customers across the sector like – Diaries, CSC like companies (in Private space). It means the channel has created a good network with CSC's like companies in private space.

## Post match analysis

The Channel has secured 19.28 lakh lives during FY 2022-23.

The Channel has 12 on-roll employees and the GWP stands at ₹ 122.03 Crore for FY 2022-23.

The Channel contributes very heavily to the non-motor segment and 93% of the business volume is from Group Health Products.

Retail Broking has significantly grown in FY 2022-23 and has business relationship with more than 325+ brokers.

Strong synergy built with national brokers for generating business from pan-India.

Digital presence has reached more than 80+ Broker Web Portals & GWP business through web integration has grown by more than 25%.

Retail channel's key focus is to create a presence on most of the Broker Web Portals with multiple product lines and on building a pure digital journey for a seamless customer experience.

## BANCASSURANCE

Bancassurance has emerged as a significant channel for the company, managing a diverse set of partners ranging from public sector banks, regional rural banks, private banks and co-operative banks and serves customers through more than 15,000 bank branches in the country.

Our longstanding bancassurance relationships have been characterised by superior service quality and strong engagement.

**2011/12 - 2014/15**

**KICK-STARTED**

Started partnering with smaller banks, partnered with Future Capital, Sarva Haryana Bank, Prathama UP Grameen Bank, Almora Urban Co-op Bank, The Laxmi Vilas Bank and Punjab Gramin Bank

**2016/17**

**KEY PARTNERSHIP SIGN-UPS**

Bank of Maharashtra, Baroda Rajasthan Kshetriya Gramin Bank, Aryavart Bank, Apna Sahakari Bank Ltd and few others

**2017/18**

**KEY PARTNERSHIP SIGN-UPS**

UCO Bank, Nainital Bank & Paschim Banga Grameen Bank

**2018/19**

**KEY PARTNERSHIP SIGN-UPS**

Himachal Pradesh Gramin Bank, The Abhinav Sahakari Bank Ltd and IDFC First Bank

**2019/20**

**KEY PARTNERSHIP SIGN-UPS**

Suvarnayug Sahakari Bank Ltd

**2020/21**

**KEY PARTNERSHIP SIGN-UPS**

The Greater Bombay Co-op Bank Ltd, The Chembur Nagarik Sahakari Bank Ltd, Vidarbha Konkan Gramin Bank

**2021/22- 2022/23**

**KEY PARTNERSHIP SIGN-UPS**

Bank of India, SIDBI and Utkarsh Small Finance Bank

Here's a look at the key highlights of FY 2022-23:

### Strong growth

- Bancassurance witnessed an overall growth of 25%, with public sector banks and private banks registering 57% & 45% growth respectively

### Service Superiority

- Prompt policy servicing with increasing use of self-service portals by the sales personnel of PSBs
- Strong IT infrastructure to cater to varied needs of our bank partnerships regardless of size or scale
- Transparent systems and procedures

### Servicing Bharat

Our reach in urban areas is complemented by strong inroads in the rural market

- Rural footprint backed by our semi-urban/ rural branches and Regional Rural Banks and contributed to 61% of GWP
- More than 5.80 lakh rural/semi urban customers covered under personal accident insurance coverage

### Customised Product Propositions

- Customised product propositions to partner bank's assets verticals covering their risks under consumer durables and mobile loans
- Customised products in the micro-insurance segment offering personal accident insurance coverage at affordable rates

## CORPORATE CHANNEL

Corporate channel focusses on SMEs and corporate clients, giving them tailormade solutions to address their insurance needs. The constant perseverance towards seeing challenges as opportunities and the passion to improve, is what Rahul Dravid once called "**the hardest part in the path to excellence**." We have a hardworking team of expert sales managers, who have a good understanding of the business and industry along with deep knowledge of products and services, which in turn helps them conduct business with major corporate clients. We have a presence all over India and deal with more than 170 brokers for sourcing corporate business.

In FY 2022-23, we focussed on profitable business by engaging with clients and brokers in a planned manner. We understood the pain points and worked on them systematically. We encouraged and motivated our sales force in order to create value for the customer through simplification and progressive small improvements. We were able to serve the customer in the best possible manner by maintaining the promised turnaround time, through our lightning speed policy document (error-free) delivery and hassle-free claims journey.

We focussed on building strong relationships with the clients based on trust, transparency, and mutual understanding in order to achieve long-term success. We adjusted sales strategies based on interaction (listening/empathy) and provided tailored solutions that met the specific needs of the clients.

We continue to invest in our team through regular training, frequent performance measurement, and feedback.

### Gameplan for FY 2023-24

- Focussing on green products in order to achieve sustainable long-term value. This will also help us in complying with our social and environmental responsibilities.

In FY 2022-23, we focussed on profitable business by engaging with clients and brokers in a planned manner.

- Focussing on our health products to make them sustainable by utilising our technology and processes to streamline and optimise key functions, such as claims processing, customer service, data analysis and more.
- Making processes such as risk assessment, fraud detection and administering benefit costs analysis an important part of managing Corporate Health business.
- Communicating innovation in products to product development and underwriting based on market feedback.
- Encouraging the team to offer a personal touch by fostering a culture of kindness and empathy in this high technological society without compromising on speed and ease of doing the business.
- Simplifying the process of delivering the services.
- Focussing on multinational programmes and tailormade solutions for customers.

**Key Statistics:** The corporate channel has shown a growth of 13% and premium clocked for FY 2022-23 is ₹ 975 crore. The channel has contributed 22% to total GDP of the Company. We continued to focus on profitable growth to ensure long-term sustainability. Net Combined Ratio (NCOR) for corporate channel was 86%, which is one of the best in the general insurance industry. Our major contributing lines of business were group health policies and property insurance. These numbers are a testimony to the performance excellence of our corporate channel, which, like Rahul Dravid, has persevered through testing times to create a winning business proposition for the Company.

## DID YOU KNOW?

**Rahul Dravid is the only Indian batsman to score a hundred in four consecutive Test innings.**

# ALLROUNDER

A great all-rounder knows how to handle the ball, no matter which end of the 22 yards he is stationed at. In order to be a successful all-rounder in the insurance industry, FGII consistently caters to the needs of all its stakeholders – employees and agents to customers belonging to varied demographics and backgrounds.

# MR. VERSATILE

**Sir Garfield Sobers** was an all-rounder in the truest sense of the word. Considered the greatest all-rounders of all time, Sobers could demolish any competition with his fantastic fielding, bowling and batting capabilities. Future Generali India Insurance is an all-rounder in its own way, having developed the extraordinary multiple capabilities needed to service the multifarious needs of all its stakeholders.

| | |
|---|---|
| MATCHES | 93 |
| RUNS | 8032 |
| 100s | 26 |
| 50s | 30 |

Test Match Stats

*As on 25.07.2023*
*Source: https://www.cricbuzz.com/profiles/4160/sir-garry-sobers*

# WINNING STRATEGY

## STRATEGIC FOCUS AREAS

**VERSATILITY CAME NATURALLY TO SIR GARY SOBERS. HIS ABILITY TO BOWL THREE DIFFERENT STYLES WHILE BEING THE BEST OF BATSMEN WON MATCHES FOR HIS TEAM EVERY TIME HE STEPPED ON TO THE CRICKET GROUND. FGII'S CAPACITY TO DELIVER TO THE VARIED NEEDS AND EXPECTATIONS OF EMPLOYEES AND CUSTOMERS ALIKE IS A STRONG REMINDER OF HOW ALL-ROUND CAPABILITIES CAN CREATE A WINNING STRATEGY.**

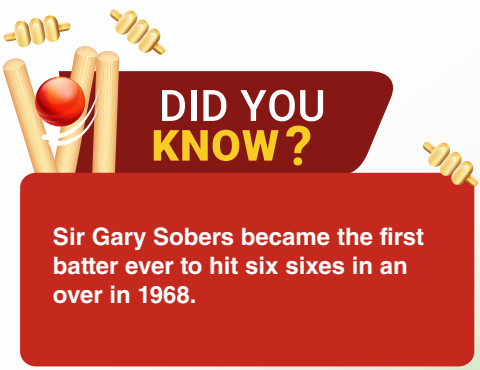
### BOWLING OVER OUR CUSTOMERS

Our motto at Future Generali India Insurance has been: Surpassing Expectations. Creating Benchmarks, One Passion, One Mission – Service Excellence.

Customer-centricity has always been at the core of our Company. We strive to become a Lifetime Partner to our customers and distributors. Our innovated Lifetime Partner Strategy focusses on three broad customer promises – effortless and caring experiences, personalised value propositions and phygital advice. Through effortless and caring experiences, we aim to minimise customer effort at every step; through personalised value propositions, we aim to enrich the service ecosystem to prevent, protect and assist; and through phygital advice, we aim to proactively deepen our relationships. Customer-centricity and customer experience are deeply rooted in our culture.

We actively listen to our customers' feedback and always strive to better ourselves to make our service experience effortless and caring. This is the reason we are growing and improving in our Net Promoter Score (NPS) performance. We outperformed ourselves from previous year with a high NPS performance of 63.4 in FY 2022-23.

The high performance is due to the fact that we have embedded customer-centricity on our culture. Design thinking is used for processes and products improvement on the basis of customer feedback. We have made remarkable progress with our projects that help us drive life-time partner hallmarks and set us to establish best-in-class benchmarks. Needless to say, our continuous focus is on delivering exceptional customer service. We have completed 50+ structural improvements and 50+ quick wins projects with the use of customer feedback.



## PRODUCT INNOVATION

Product innovation is an important pillar for new product development to be able to provide value to the customer and increase the customer stickiness. Our focus is on identifying unfulfilled or partially fulfilled customer needs and creating propositions, keeping the customer requirement at the core of all our products.

In FY 2022-23, we launched multiple products keeping in mind the changing needs of the customer. We designed multiple innovative propositions like FG Health Absolute, FG Health Elite and FG Pack & Protect to cover the needs of various customer segments. In keeping with the hallmark of differentiated value propositions, we also launched the wellness proposition for the retail health customers of our flagship product, which focusses on both wellness and loyalty programmes. We are also working on developing new product offerings and value-added services, which would further enhance the value proposition offered to various retail and group customers in 2023.

We have recently launched a new health insurance plan – D.I.Y HEALTH, with unmatched flexibility and the power to choose. D.I.Y HEALTH comes with an exhaustive base plan comprising of 17 features and 20 optional covers. This plan enables customers to design their personalised tailor-made policy in tune with their health insurance needs.

While innovation is an intrinsic part of new product development, we also focus on innovative packaging of traditional products to suit customer requirements. This enables us to reach out to specific segments of customers with identified needs. Our innovations are based on elements like consumer research, design thinking to facilitate structured problem-solving, and collaborating and leveraging the wisdom of an experienced ecosystem.

Inspired by Gary Sober's multi-capabilities, we are committed to delivering value to our customers across market segments.

## FIRST-CLASS EMPLOYER

We firmly believe that our success as a company is rooted in the satisfaction and well-being of our employees. FGII's leadership team aims to promote a positive and inclusive culture within the organisation, where diversity is celebrated and employees are equally empowered and encouraged. We have created an environment that fosters creativity, innovation, and growth, while also supporting the personal and professional development of our employees. We are proud of the fact that FGII has been recognised as a Great Place to Work for the fourth time in a row. One of the reasons, we are an employer of choice is because we prioritise the happiness and fulfilment of our employees. We understand the importance of work-life balance and make sure that our employees have the flexibility to manage their personal and professional lives. We provide paid time off, flexible work schedules, and work-from-home options to ensure that our team members can achieve their goals both at work and in their personal lives.

Moreover, we invest in our employees' professional development. We offer ongoing training programmes, mentorship opportunities, and support for continuing education to help our team members stay up-to-date with the latest industry trends, technologies, and company policies.

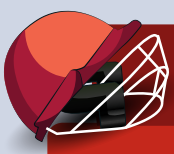
## IT DIGITAL TRANSFORMATION

We have embraced technology, undergone a complete digital transformation, and adopted the latest IT practices to enhance our operations and improve customer experience. In the process, FGII has transformed into a more agile and customer-centric insurance company.

Digital transformation has enabled us to leverage technology to streamline our processes and services, resulting in increased efficiency, reduced paperwork, and faster turnaround times for customers. Our user-friendly mobile applications allow customers to manage their insurance policies, make claims, and access other services on the go. This has made insurance more accessible and convenient for customers. We use advanced data analytics techniques to analyse large volumes of customer data to gain valuable insights into customer behaviour, preferences, and risks, which in turn helps in offering personalised insurance solutions and pricing models. At the same time, we have also focussed on implementing robust security measures to protect customer data and prevent cyber threats. We have automated various manual processes through the use of robotics and process automation tools, leading to improved efficiency, accuracy, and cost savings for the company, allowing employees to focus on more complex tasks.

## MAKING FGII FUTURE-READY

In the coming year, with our eyes on the end goal of becoming the preferred insurer of choice for our customers and intermediaries, our strategy involves making it easier for intermediaries and customers to do business with us. We will focus on improving our processes, products, IT systems and our responsiveness to queries by customers/intermediaries.



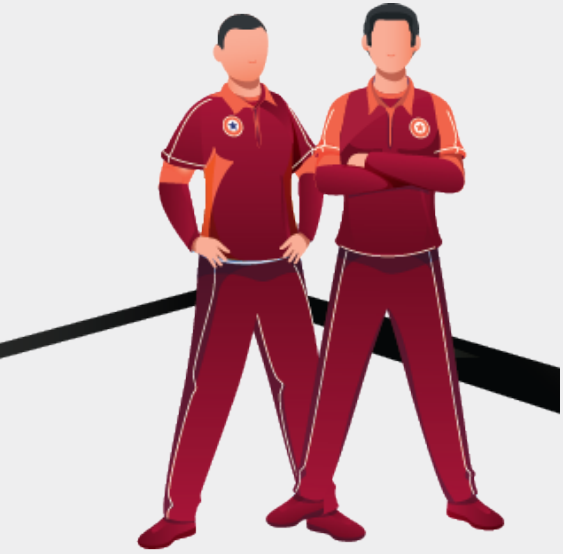
**DID YOU KNOW?**

**Sir Gary Sobers was once described as 'five in one cricketer' by Sir Donald Bradman.**

# HOWZZAT!
## MARKETING REVIEW

**AS A BRAND THAT FOCUSSES ON INNOVATION AND LEADING WITH A HUMAN TOUCH, FGII IS AN ALL-ROUNDER WHEN IT COMES TO OFFERING CUSTOMERS EXACTLY WHAT THEY WANT. IN THE SPIRIT OF SIR GARY SOBERS, WE UNDERSTAND THE NEED FOR INNOVATION, CONSISTENCY AND QUALITY TO BEAT COMPETITION IN OUR FIELD. FROM LAUNCHING GROUNDBREAKING INITIATIVES, TO OFFERING INNOVATIVE PRODUCTS TO RELEASING CLUTTER-BREAKING CAMPAIGNS, FGII HAS BEEN HITTING IT OUT OF THE PARK WITH EACH SHOT!**

At FGII, we understand that a strong brand reputation is built on consistent delivery of quality, reliability, and superior customer experiences. As a result, we have honed the art of speaking the language of the customer. Whether it is keeping an eye on the consumers' evolving needs, coming up with innovative products and services, or leading conversations around topics relevant to the consumer through bold and impactful campaigns, FGII has done it all.



During the pandemic, we were the first insurance brand in India to address the burgeoning issue of mental health and use it as a communication pivot to start conversations with around the difficult topic. We also identified and addressed new segments such as the younger demographic with a specially-designed offering and campaign that resonated with the youth. As a result, the younger age group is now the largest demographic segment for FGII for health insurance.

In FY 2022-23, too, we continued to come up with out-of-the-box product propositions – from pet insurance to insurance that offers health protection to same-sex couples. We also backed them up with unique industry-first campaigns – using social media where our tweets went viral and billboards featuring real-life same-sex couples for the first time in India – which were the talk of the town. Our clutter-breaking campaigns successfully created brand preference and firmly positioned Future Generali as an visionary organisation that continues to lead with innovation and human touch.

## A 'PAWSOME' PRODUCT

India is the largest growing pet market in the world. Having a pet involves having to deal with unforeseen medical exigencies that can potentially create a huge dent in the finances of pet parents. Noticing a market gap, we launched the FG Dog Health Cover – an industry-first product that has won the hearts of pet owners across the country. It offers a comprehensive health insurance policy for pet dogs, covering hospitalisation, pet minding, veterinary expenses and much more.

## THE OH MY DOG! CAMPAIGN

FG Dog Health Cover was launched with 'Oh My Dog!' – a 360-degree digital campaign that broke the internet. We took over cricketer Rohit Sharma's Twitter handle with a series of mischievous tweets about the naughty antics of his adorable dog Magic. It led Twitter users to speculate if his account had been hacked – his tweets garnered over 60k responses and various memes. On Instagram, FGII engaged followers with a filter-based idea to capture the funny thoughts of their dogs in a thought bubble.

## DIGITAL MASTERSTROKE

It is our constant endeavour to deliver superior customer service at every interaction. In keeping with our motto of being a Lifetime Partner to our customers, FGII launched a tool that is designed to hold our customers' hands at every stage of their journey and cater to all their needs. Meet Leo, our first AI-enabled chatbot which is as functionally sound as it is engaging. Equipped with human-like characteristics, Leo is unique as it has natural language processing capability, proactive responses, quirky jokes, and high emotional quotient (EQ). The digital assistant is helping us with renewals, claims and servicing for customers. As a part of FGII's digital transformation journey, we have also launched a brand new public website, which has received a great response.

As a result of FGII's digital-first approach, there has been a 59% increase in the Company's website traffic as well as a 24% growth in FGII's social media followers.

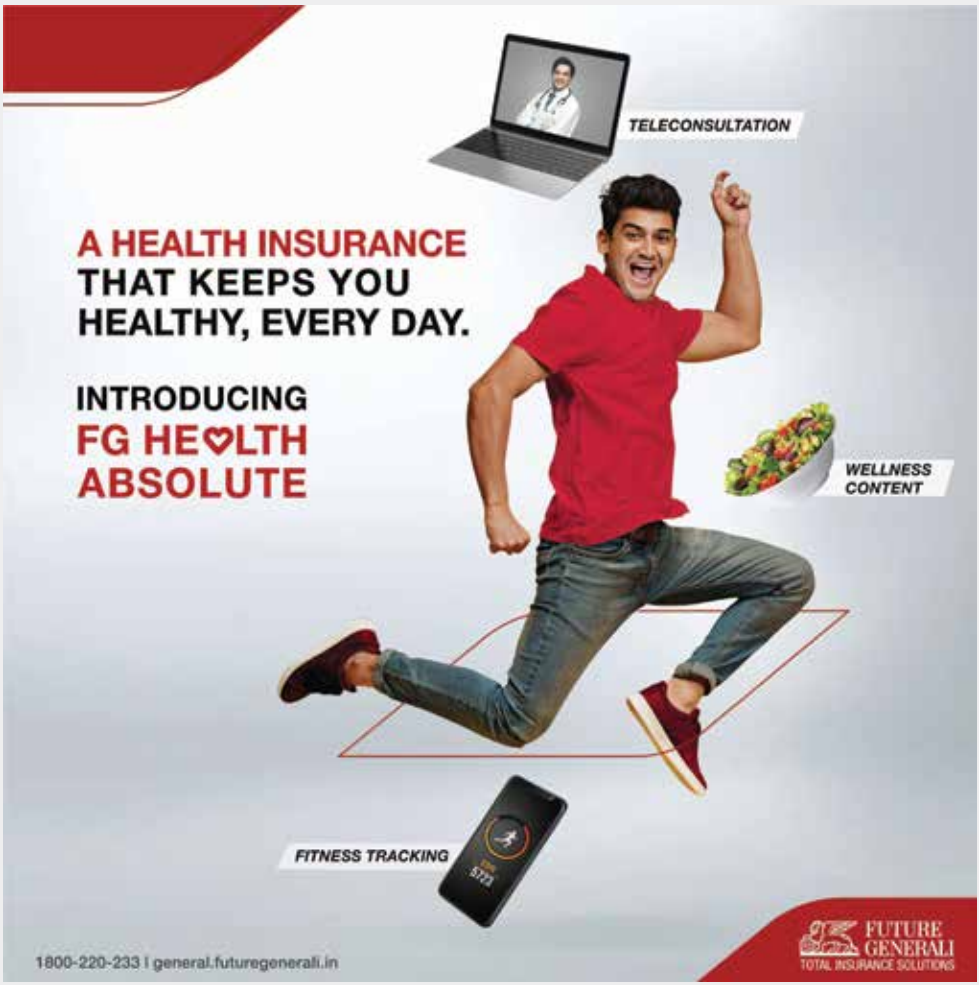
## ABSOLUTELY THE BEST!

With the heightened interest and demand for health insurance post-pandemic, we identified a customer need for an all-encompassing health product with enhanced features and maximised benefits. Designed in line with the health insurance requirements of India's diverse populace, the FG Health Absolute cover is one of the best and most comprehensive healthcare policies available today. What sets it apart is the fact that it is an insurance offering designed specifically towards empowering customers to actively manage their health and lead a healthy lifestyle.

As a result of FGII's digital-first approach, there has been a 59% increase in the Company's website traffic as well as a 24% growth in FGII's social media followers.

In addition to the coverage against a host of healthcare requirements, FG Health Absolute comes with a plethora of wellness benefits such as access to value-added services like tele counselling, webinars on mental and physical health, vouchers for wellness centres, fitness, sports and diagnostic centres and regular health check-ups to ensure a healthy and fit lifestyle. Also, FG Health Absolute comes with a loyalty programme that enables customers to utilise their earned reward points to obtain renewal premium discount, outpatient consultation and diagnostic tests through our wellness partners network clinics.

This innovative product was launched across platforms with a new campaign 'Once in a Blue Moon,' which showcased a fresh take on the usage of health insurance by challenging the commonly held belief that health insurance will be useful 'one day'. It prompted consumers to choose FG Absolute as an "everyday health insurance cover" that offers health benefits, and an elaborate wellness loyalty and rewards programme on a daily basis.



## A TRULY INCLUSIVE ORGANISATION

In FY 2022-23, FGII started the journey to make DEI a strategic priority for business. As a brand that leads with a human touch and is committed towards being a lifetime partner to our stakeholders, inclusivity is a key driver of our DEI proposition.

Our desire to do good and to be a morally responsible insurer led us to sign up as allies to the LGBTQIA+ community. We focussed on celebrating their presence and furthering their cause.

Having discovered that the LGBTQIA+ community was excluded from purchasing a floater health insurance cover since they did not fall under the classic definition of 'family,' we decided to make the industry-first move to expand the definition of 'family' for our retail health insurance products. FGII became the first insurer in India to provide equal opportunity to the LGBTQIA+ community and live-in partners across our retail health insurance products through this initiative. The initiative was launched through a campaign called #RedefinedFamilies, which roped in two real-life same-sex couples for the first-of-its-kind OOH campaign. For the first time in the industry, billboards in several cities showcased real-life LGBTQIA+ couples, sending a positive message to the world.

With these endeavours, we successfully managed to create a cultural affiliation with the LGBTQIA+ community with our empathetic approach, thereby firmly proclaiming ourselves as allies. Additionally, we also created a unique identity for FGII and established a distinctive position and brand perception in the minds of stakeholders as a truly inclusive brand.

### FGII's Hook Shot

**59%**
increase in website traffic

**24%**
growth in social media followers

**19.70%**
+ve sentiment vs 5.2% competition average

**1.6x**
improvement in brand preference scores

As of March 31, 2023

## DID YOU KNOW?

**Having started initially mostly as a bowler, four years later, Sir Gary Sobers set the Test record for an individual batsman with a mammoth 365 against Pakistan - a record that stood for 36 long years!**

# LOYAL SPECTATORS

## CUSTOMER-CENTRICITY

**SIR GARY SOBERS' POPULARITY EXTENDS BEYOND BORDERS, AND HE CONTINUES TO HAVE A HUGE FAN FOLLOWING AROUND THE WORLD EVEN TODAY. FOR A MAN WHO PLAYED ONLY ONE ODI, TO GET THAT KIND OF AUDIENCE LOYALTY SHOWS HOW WELL SOBERS CONNECTED WITH THE SPECTATORS. THE FGII VALUE PROPOSITION IS ALSO CENTRED AROUND WINNING OVER THE HEARTS OF ITS CUSTOMERS, WITH ITS LIFETIME PARTNER STRATEGY. ALL OUR PROCESSES ARE GEARED TOWARDS PROVIDING A THOUGHTFUL, CARING, AND SUPERIOR EXPERIENCE TO OUR CUSTOMERS THROUGHOUT THEIR JOURNEY WITH THE COMPANY.**

### CUSTOMER-CENTRIC APPROACH

Be it with the bat or the ball, Sir Gary Sobers knew how to delight the spectators on the cricket ground. At FGII, too, we have mastered the art of keeping our customers happy and satisfied.

At FGII, Customer is at the centre of all decision making. Customer delight is our motto and we have carefully curated robust processes across the customer lifecycle from onboarding, servicing, claims to renewal. We are committed to enhance the customer experience and address all customer needs. We are also progressing on initiatives across all the customer promises.

We have a special team of Cloopers, who have been trained to call up customers who may have given us a low rating.

## CHECK OUT OUR TOP (NPS) SCORE

We have witnessed steady growth and high performance on Net Promoter Score (NPS). Our NPS score in FY 2022-23 is 63.4.

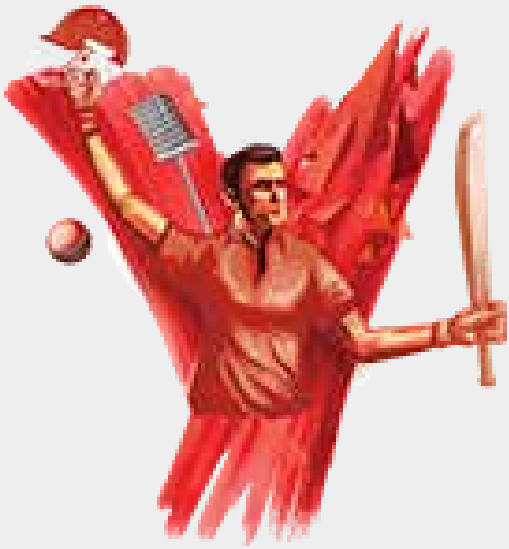
Also, initiatives like NPS as KRA for all employees, customer experience calling by support function employees, dedicated training for all employees on lifetime partner behaviours, recognition on demonstration of these behaviours, recognition and rewards for employees who improve customer experience and access to feedback for all employees have helped us a lot.

## CALLING ALL CLOOPERS

We have a special team of Cloopers, who have been trained to call up customers who may have given us a low rating. This team focusses on resolving their issues. In the process of this operational close-loop, they gather invaluable insights that help us to carry out a comprehensive structural close-loop by systemically improvising the processes. We have state-of-the-art infrastructure to capture customer feedback and we continue to innovate by adopting insightful features like digital insights, video surveys and text analytics.

## KEEPING IT SIMPLE

Simplifying communication across all mediums has always been a priority at FGII. Through the B1 Simple Language Project, our aim is to make our communication to all our customers direct, dynamic, and likeable. This is to ensure that we reinforce customers' trust in us through our simplified communication. The journey to B1 writing begins by mastering its twenty-one rules. Using high frequency words, writing in active voice, avoiding ambiguous words and euphemisms, using sub-heads are some of the key rules. Ever since the programme kick-started in 2018, we have simplified 400+ documents and our aim is to simplify even more documents in 2023.



## PRIORITISING CUSTOMER SERVICE

We focus on delivering exceptional customer service. Our Grievance Redressal Mechanism is strong. We have a structured and systematic complaint handling procedure. Every complaint we receive is registered and acknowledged through an SMS and email/letter. Through a system-driven approach, this complaint then moves to the respective owner. A centralised Point of Contact (POC) works with the complaint owner to resolve the complaint. The complaints handling team then communicates the resolution to customers over call, which is then shortly followed by a written email/letter. Through our deep dive analysis and root cause analysis, the complaint is investigated and resolved. Wherever an opportunity is identified, a system-driven feedback is sent out to the concerned representative and his reporting manager. Our average resolution time and complaints per policy have consistently declined. For FY 2022-23, the average resolution time was 4.1 days, complaints received were 902 and Opportunity per Policy was 0.003%. We are also governed by an Apex-level Policy Holder Protection Committee.

# THREE CHEERS FOR FGII
## CUSTOMER SPEAK

"I have been in the insurance industry for the past forty years but this is the first time that I have received prompt and satisfactory claim service. I really appreciate the teamwork shown by members of the organisation. Wishing you the very best. I will refer Future Generali to every customer I meet in future."

**-Uday Prabhakar Kulkarni**

"I appreciate the way Future Generali's customer care executives, and other members of the organisation work. I found their processes to be seamless. They listened to my issues and worked towards solving them. I want to thank Team Future Generali."

**-Sudipta Ram Ganguly**

"I am writing this just to say a big Thank You to Future Generali. I appreciate the professionalism, courtesy, dedication, sincerity, speed, and cooperation that you have extended to me. I am grateful for your timely help whenever I have written you as well as called you during the process of claim settlement. I am confident that you will continue to provide great service in future as well."

**-Iqbal Mohammad**

"My experience with Future Generali has been great. I received a good response to my queries. They provided me with complete information required for claiming bills. Customer service is very quick and good. I found that they were willing to help me out in clearing even the smallest of doubts that I had while applying for insurance. I also received the amount in a very short span of time, and am grateful for it. Overall, I found Future Generali's processes to be fast and extremely convenient."

**-Janakamma**

# TEAM SPIRIT
## EMPLOYEE CENTRICITY

**UNDOUBTEDLY, EMPLOYEES ARE OUR BIGGEST ASSETS. BUILDING A SUCCESSFUL TEAM OF EMPLOYEES IS ABOUT FINDING SOMEONE WITH THE RIGHT MIX OF PROFESSIONAL SKILLS. IT IS ABOUT A GROUP OF TALENTED INDIVIDUALS WORKING TOWARDS A COMMON GOAL. NO WONDER THEY SAY, IF YOU PLAY A SOLO GAME, YOU WILL ALWAYS LOSE OUT TO A TEAM.**

It is all about having all-rounders on the team. And the importance of that can easily be gauged by looking at cricket's first all-rounder, Sir Gary Sobers, who could deliver for his team as effectively with the bat as with the ball. Just as Sobers was the match-winner for his team simply on account of his all-round capabilities, our multi-tasking employees give FGII the winning edge.

### PEOPLE-POWERED PERFORMANCE:

Employee well-being, employee development, employee engagement, and inclusivity with diversity are our core priorities, which empower the employees to give their best at work. We clearly recognise that employees are our greatest asset, and we are committed to providing a supportive and inclusive work environment. Several programmes and initiatives have been implemented to nurture talent, promote diversity and inclusion, and empower employees to perform at their best.

> Our ultimate goal is to create an inclusive work environment that fosters employee engagement, motivation, and productivity.

We, at FGII, design and implement workplace strategies from health and well-being to culture change proactively. We believe that recognising and nurturing the collective efforts, skills, and knowledge of the workforce is critical in achieving the organisation's goals and objectives. We appreciate our employees for the values and behaviours demonstrated in their workplace deliveries, which are linked to the four Lifetime Partnership behaviours that we have adopted at FGII. Our ultimate goal is to create an inclusive work environment that fosters employee engagement, motivation, and productivity.

**Employee Development:** Investing in employee development is key to achieving sustainable and constantly improving performance. We offer training and development opportunities, women-focussed mentorship programmes, and leadership training/coaching/development centres driven by the Generali team for managers and senior managers to help our people to upskill and advance their careers.

**Employee Engagement:** It is a fact that engaged employees are more likely to be productive, innovative, and committed to their organisation's success. Our Engagement Index stands at 96% which is a testament to the fact that we have an engaged workforce. We encourage employee engagement by providing a positive work environment, constant

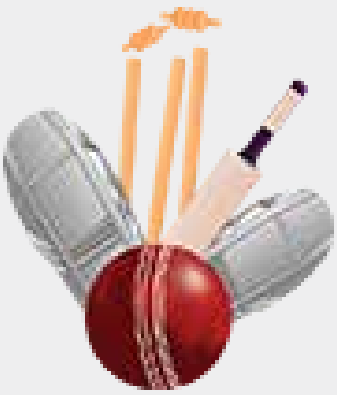
communication channels, instant recognition for achievements, and being open to feedback.

**Inclusivity & Diversity:** Building a diverse and inclusive workplace is critical to achieving sustainable performance. We build initiatives for our employees to be aware of bias and discrimination that may exist, and work towards eliminating it. We conduct surveys focussed on diversity, equity and inclusion beliefs towards ensuring that all employees feel valued and respected.

**Employee Well-being:** We focus on the physical and mental well-being of all our employees. We promote their well-being by offering health benefit packages for employees and their dependents, 24*7 online counselling and medical support to enhance employee productivity and resilience, and flexible work arrangements. There are multiple initiatives aimed at ensuring the mental and emotional well-being of all employees.

## LIFECYCLE TALENT MANAGEMENT

We have been consistent in using the in-house psychometric and behavioural assessment tools, which have been a great support in helping us identify the right talent for the Company to drive the business forward. We consciously took a step towards diverse hiring by participating in Diversity Job fairs, which not only helped us increase the number of job applicants from diverse backgrounds but also increased our knowledge about the needs and expectations of the diverse workforce. We have focussed on our alumni reach and once on board, our progressive people policies offer our employees opportunities for career advancement. This approach has consistently helped us attract and retain the best talent in the industry. Another benefit of using in-house psychometric assessments is that it allows us to gain a deeper understanding of our existing workforce to evaluate and identify key talents from within the organisation. We have among the lowest attrition levels in the industry.



## CLEAR WORK MODEL POLICIES

Batting in cricket requires a host of visual skills, such as static and dynamic visual acuity (vision sharpness), depth perception, eye movements, peripheral vision, accommodation and eye-hand coordination. Without these, there can be an increased chance of flicking the bat in the wrong direction or making a poor response to a ball.

This holds equally true for our people, who need clear policy guidelines to ensure the right actions in response to the consumer needs. Clear policies help ensure that everyone is on the same page and working towards the same goals. We have established clear policies that outline the expectations and guidelines for both remote and in-person work. We provide technology and support to employees to ease out of remote working and to stay connected and be productive. We ensure that our employees have access to the necessary technology including laptops, Microsoft Teams for video conferencing, and other necessary software. To counter the sense of isolation, we foster communication and collaboration between remote and in-person teams. We offer flexibility in terms of work hours, schedules, and location, but also set clear expectations for what is required and deadlines. We create a culture of trust, support, and respect to foster a positive environment

by celebrating successes, offering continuous feedback, instant recognition, and encouraging open communication. We have introduced a comprehensive DEI policy and we have updated the existing people policies towards creating a diverse and inclusive organisation. As per the policy, we launched Period leave for our women employees and extended paternity leave to 30 days for male employees, both being unique initiatives in the industry.

## CERTIFIED AS 'GREAT PLACE TO WORK' FOR THE 4TH TIME IN A ROW

For the fourth consecutive year now, we have received the coveted 'Great Place to Work' certification, the most sought-after 'employer of choice' recognition in 2023. We are also amongst the Top 25 Best Workplaces in the BFSI sector in 2023. We have been certified as an 'Organisation with Inclusive Practices' in 2023.

## TRAINING AND COMPETENCY BUILDING

Inspired by Sir Gary Sobers' versatile talent, we aim to build a team of all-rounders. While we have robust leadership development programmes for first-time managers, leaders, successors, key talents, etc., our employees are continuously trained to upskill and reskill their functional and behavioural skills to enhance performance and explore their potential as future leaders. Upskilling is done through different mediums like Classroom and virtual training, e-learnings, certification programmes and coaching for senior leaders. Yearly behavioural skill assessment (SHREYA) is conducted to evaluate the competencies and identify the training needs. To build a diverse and inclusive culture, we have launched e-modules, which are assigned to all employees. We have also increased our focus on encouraging women employees through the "SHE Leads" mentorship programme. As a part of our DEI local action plan, FGII has curated a group mentoring programme, with a vision to have more women leaders at senior and managerial roles. Here our women colleagues were mentored by women leaders on various topics critical for their growth and progress in the organisation with a dedicated focus on community building, continuous engagement and concentrated learning. Employees are simultaneously upskilled and reskilled to adapt to the new-age norms more efficiently.

## EMPLOYEE ENGAGEMENT FOR COMMUNICATION AND CONNECT

It is our core belief that an organisation is built by people. Therefore we work continuously to motivate and involve our employees and make sure their goals are aligned with our company goals. And we try to understand how they are feeling about their work, their colleagues, and our organisation through regular dipstick surveys. Specific initiatives are driven based on these survey results. Last year we had 98% of employees participate in the Generali Global Pulse survey, which showed the Indian subsidiary to be among the best companies in the Generali Group on Employee Engagement. In addition, we also have a range of employee engagement initiatives. One such initiative was taken up by the senior management to connect with the employees to inform them about company news and developments, to set clear expectations, and ensure transparency to promote diversity, equity, and inclusion at the workplace, through regular Townhalls. This includes training and mentoring programmes, posting internal job opportunities, and creating Employee Resource Groups, all of which are designed to help us build more diverse and enterprising teams. Our goal is to create a workplace culture where every employee feels empowered to bring their whole selves to work, and where everyone has an equal opportunity to succeed and grow.

# CELEBRATING WOMEN POWER

From Shantha Rangaswamy, who was the first Indian woman cricketer to score a century in international cricket, to Sandhya Agarwal, who made a world record by scoring 190 runs in an innings in a Test match in England in 1986, to Mithali Raj, Harmanpreet Kaur and others, women are making a name for themselves in Indian cricket.

At FGII, we believe in celebrating the power of women and envision having more women leaders in senior and managerial roles. **SHE Leads**, a Group Women Mentoring Initiative gets all FG Women come together, share their learnings and take inspiration from other leaders. It is an initiative to manifest the vision of women leadership amongst all our ambitious women at FGII !

The SHE leads programme helped me recognise the efforts of women employees from diverse backgrounds. Interacting with all the women in my group enabled me to appreciate how well we as female employees of FGII are balancing our work and home. Facing day-to-day challenges at home and office requires confidence and a positive attitude. The SHE Leads programme taught me to boldly face situations and gave me the confidence to take decisions and work efficiently.

**-Suruchi Sharma**

I enrolled for the programme with zero expectations and was pleasantly surprised by the entire experience. It was wonderful to hear about the stories, daily struggles, and life experience of other women. Often, we feel that we have a tough life, but when we hear about the problems of other people, ours pale in comparison and we learn to look at our life with gratitude.

**-Vandana**

**Prarambh** - an Employee Induction Programme

Overall, it gives a clear understanding of FG process and products.

**- Krishna Reddy Yellu**

**Samarambh** - an induction programme focussed on workplace behaviours, corporate grooming and communication for under graduate trainees

I am grateful for the session. It was extremely informative and covered various topics from dress code, personal habits, and grammar, to insurance, planning about work and more. The activities conducted helped us understand the topics better. Besides, it was also fun to perform them, as they enabled us to understand our mistakes and avoid repeating them. The explanation was on point and very useful.

**- Samruddhi Borse**

## DID YOU KNOW?

**In 2004, the International Cricket Council (ICC) launched the Sir Garfield Sobers Trophy. It is awarded yearly to the player selected by ICC as its Player of the Year.**

# BIRD'S-EYE VIEW

## IT AND DIGITAL TRANSFORMATION

**HE HAD HIS EYE ON THE BAT, THE BALL, THE WICKET AND THE FIELD AT THE SAME TIME. SIR GARY SOBERS COULD SWEEP THE ENTIRE CRICKET GROUND WITH ONE QUICK GLANCE, WHICH MEANT HE COULD MAKE THE RIGHT MOVE AT THE RIGHT TIME. WE, AT FGII, HAVE ALSO NURTURED THE ABILITY TO ADAPT OURSELVES QUICKLY TO THE TRANSFORMING BUSINESS ECOSYSTEM. AS AN AGILE AND CUSTOMER-CENTRIC ORGANISATION, WE ARE QUICK TO ADOPT THE LATEST IT PRACTICES TO STAY AHEAD OF THE GAME.**

**Digital Transformation:** FGII has undergone a digital transformation by leveraging technology to streamline its processes and services.

**Mobile Applications:** The Company has developed user-friendly mobile applications that allow customers to manage their insurance policies, make claims, and access other services on the go.

**Data Analytics:** FGII utilises advanced data analytics techniques to analyse large volumes of customer data.

**Automation and Robotics:** FGII has automated various manual processes through the use of robotics and process automation tools. This has led to improved efficiency, accuracy, and cost savings for the Company, allowing employees to focus on more complex tasks.

FGII's digital transformation with TCS Bancs Core has been a dynamic and essential journey that the company embarked upon to stay relevant and competitive in today's rapidly evolving insurance business landscape.

### APPLICATION DEVELOPMENT JOURNEY

#### Digital transformation journey

FGII's digital transformation with TCS Bancs Core has been a dynamic and essential journey that the Company embarked upon to stay relevant and competitive in today's rapidly evolving insurance business landscape. This transformative process involved leveraging advanced technologies to reshape business operations, customer experiences, and overall strategies. By embracing digital transformation, FGII is ready to adapt to changing market demands, seize new opportunities, and ultimately drive sustainable growth in the digital age.

TCS Bancs integration with our peripheral system involved a comprehensive suite of insurance software solutions, including enhanced operational efficiency, improved customer experience, seamless data flow, and scalability and flexibility.

### Application life cycle management implementation through DevOps & CI/CD

Implementing Github DevOps and CI/CD practices, code management tools within FGII will significantly improve operational efficiency. DevOps and CI/CD promote a culture of continuous integration, testing, and deployment, leading to higher-quality software and more reliable systems.

### Launch of Banca Connect App

The newly launched FG Banca Connect saves time and effort by doing away with manual activities and enables sales team members to analyse their own activities for better productivity.

### CKYC implementation

The implementation journey of the (CKYC) system in FGII has been a significant step towards enhancing customer due diligence processes and improving overall compliance measures.

### Enhanced ECOM renewal journey in two steps

This journey offers numerous benefits to individuals when purchasing insurance. It provides a streamlined and user-friendly online platform that simplifies the renewal process.

### Initiated Restructuring API gateway architecture

API gateway implementation within FGII, which is being planned, will provide enhanced security, scalability, and streamlined integration for efficient data exchange between customers as well as partners.

### Data warehouse implementation

Doing this would provide a centralised and structured repository of data, enabling organisations to make informed decisions and gain valuable insights from their data.

### BOT enablement

BOT integrations have allowed us to automate repetitive and time-consuming tasks such as data entry, policy generation, and claims processing.

### Integration with banks for policy issuance (BAPIS portal)

FGII has tied up with 8 public sector banks by creating easy access to insurance products and services, providing a convenient one-stop solution for their financial needs.

### Formation of Change Control Board

The formation of an IT Change Control Board in FGI brought structured and standardised process for managing changes in the IT environment, enhancing overall efficiency, and minimising disruptions.

### PDF: Communication Component Implementation

FGII migrated from HPX xstream to the latest version of OpenText xstream for digital copy of policy document.

### Undergraduate upskill program (Under Graduate Trainees (UGT) onboarding)

FGII onboarded 12 UGTs in 2022. Upskilling undergraduate students is an essential step towards making them productive individuals. We are providing them with relevant and practical skills, through specialised training programmes.

## INFRA MANAGEMENT UPDATES

### Business Continuity Plan

Disaster Recovery (DR) drill was conducted for 3 working days for nine business critical applications. This was of utmost importance for us to ensure our business continuity and minimise the impact of potential disasters. Business operations were conducted from secondary site to simulate failure of primary site.

### Crowdstrike platform upgradation

E Endpoint  security component was upgraded from conventional anti-virus software to AI-based Nexgen (NGAV) to protect End User Computing device as well as server infrastructure from advance security threats.

### Upgradation to Office 365

Office 365 provided robust security measures, including data encryption and multi-factor authentication, safeguarding sensitive information.

### Implementation of Micro Segmentation (Colour Tokens)

This enabled FGII to create isolated security zones, and preventing unauthorised access to critical assets.

### Enhanced CRM

With the implementation of Genesys Customer Relationship Management (CRM), FGII has enhanced its customer service, streamlined processes, enhanced customer management, increased efficient lead management, and improved overall efficiency.

### Enablement of synthetic monitoring

A robust synthetic monitoring tool was introduced to proactively monitor the performance and availability of internal applications and websites.

### Restructuring of MS Azure

MS Azure implementation will provide unparalleled scalability and flexibility, allowing FGII businesses to easily scale their infrastructure up or down based on the changing needs.

### Implementation of Cloud Management Policy

Implementing of the policy in FGII enabled us to leverage scalable and cost-efficient cloud computing, adapt quickly to changing demands, and scale infrastructure as required.

### Tech that!

- Dog insurance product
- FG Health Absolute
- FG Health Elite
- Bharat Griha Raksha, Griha Lite
- Bharat Laghu Udyam Suraksha
- Aarogya Sanjeevani
- Future advantage top-up
- Future secure two-wheeler package policy

## DID YOU KNOW?

**Sir Gary Sobers was known as "King Cricket" due to his marvellous success on the field.**

# STRATEGIC

## THINKING

Being agile on the field and responding to the environment are essential weapons in the player's arsenal. But only exceptional players and outstanding businesses have the knack of coming up with excellent strategies that win over fans and consumers.

# THALA - OUR VERY OWN MAHI AALA

**M.S. Dhoni** was known as a thinking captain. He would analyse situations, decode his opponents and take appropriate action. FGII too keeps a close watch on its operating environment and takes appropriate measures.

| | |
|---|---|
| MATCHES | 350 |
| RUNS | 10773 |
| 100s | 10 |
| 50s | 73 |

ODI Stats

*As on 25.07.2023*
*Source: https://www.cricbuzz.com/profiles/265/ms-dhoni*

# OPERATING ENVIRONMENT

## PITCH REPORT

**HIS ABILITY TO THINK AHEAD, AND THINK OUT OF THE BOX MADE MS DHONI THE EXCEPTIONAL CAPTAIN HE WAS. HE WOULD LOOK CLOSELY AT THE PITCH AND PROMPTLY ALIGN HIS CAPTAIN'S STRATEGY ACCORDINGLY. AT FGII, WE ALSO CLOSELY TRACK THE OPERATING ENVIRONMENT AND ARE QUICK TO ADAPT TO ANY CHANGE IN THE EXTERNAL ECOSYSTEM. WE KEPT A CLOSE EYE ON THE PITCH DURING FY 2022-23, AND HERE IS WHAT WE SAW.**

### MACRO-ECONOMIC REVIEW

India's economy had to dig into its core strengths to stave off the bouncers that kept coming from around the globe during FY 2022-23, threatening to disrupt its innings. The Ukraine battleground was a fiery ball, triggering massive spikes in the rates of various commodities, including oil. India, being a major importer of oil, could not dodge this one. This caused inflation to persist for most part of the year, in India and across the world. It led to the game getting even tighter, as the high inflation led to central banks raising interest rates in India and across most of parts of the world, including the US and Europe.

The steep hike in rates resulted in some banking wickets falling by the wayside in the US and Europe, increasing the risk of financial contagion and credit tightness. The Indian economy, however, fought hard and aggressively to smash all the outswingers and yorkers to grow robustly by 7.2% during the fiscal.

### INDUSTRY OVERVIEW

The dangerous balls were deftly handled, and the 'no balls' turned into new opportunities to score more. The Indian industry was in good form during the year. The General Insurance Industry played well to score a robust 16.4% growth in FY 23, with the GDPI increasing to ₹ 2,56,912 crore from ₹ 2,20,700 crore in the previous fiscal. The Motor and Health segments scored the maximum runs in terms of contribution to the total GDPI, which stood at ~67% for these segments. The scoreboard for the Motor segment showed an impressive run rate of 15.4% YoY growth, aided by the sales of new vehicles.

Even the last player standing fights back when his team is floundering against strong opponents. And there could not have been a tougher opponent than the Covid-19 pandemic for the nation. As people, individually and collectively, fought hard against the pandemic, health insurance came to the rescue of many. The growth in the Health segment during FY 23 was a marked 23.2% YoY, with the Group Health segment growing 26% YoY. Other players scored well, including the Marine segment (21.4% YoY) and the Engineering segment (20.2%). Eventually, the Indian general insurance sector emerged the winner, after keeping the players on the edge through the game in FY 23.

The dangerous balls were deftly handled, and the 'no balls' turned into new opportunities to score more.

## OUTLOOK

Once the pitch conditions become clear, it gets easier to project which way the match will go. As one of the fastest growing in the world, India's insurance market is forecast to become the sixth largest by 2032. It is estimated that the total insurance premiums in the country will grow, on an average, by 14% annually in nominal local currency terms (9% per annum in real terms) over the next decade, as per research by Swiss Re Institute.

Eventually, of course, it's how the pitch is prepared that decides the course of the game. To prepare the ground for increasing penetration, the Insurance Regulatory and Development Authority of India (IRDAI) implemented multiple regulatory reforms in 2022-23. These are aimed at improving the ease of doing business, facilitating product innovation, simplifying insurance products, reducing premium rates, and strengthening distribution channels.

## GROWTH DRIVERS

There's a lot that goes into preparing a good pitch for a good game of cricket. The right mix of ingredients is essential for the ground to be laid properly. The Indian insurance sector has the right mix of enablers to steer its growth.

The industry has been quick to respond to the opportunity triggered by the Covid-19 pandemic, which enhanced the risk awareness among Indians and augmented the demand for insurance cover. Along with increased risk awareness, there are several other enablers contributing to the growth of the insurance industry.

- **Young demographics & lifestyle changes**

Covid-19 eliminated hugs, handshakes and use of saliva to shine the ball in the game of cricket. But even before the pandemic struck, there was a distinct shift in the consumer behaviour and lifestyle patterns of India's predominantly young demographic. The new-age consumers are aware of the risks, and more keen to seek protection from those risks through insurance cover. The growing focus of the insurance companies on delivering to the needs of these

consumers through omnichannel experiences is aiding insurance penetration in India.

### Innovative & cost-effective products

A good batsman will make the most of any gap in the playing field to push for boundaries. The Indian insurance landscape also has a gap in terms of innovative and affordable products for the new customers who have only now entered the field. Indian insurance players are moving ahead with full force to deliver customised small-ticket products to meet the needs of individual retail consumers.

### Technology & Innovation

The game of cricket is benefiting from the digital transformation as much as any other sport. From helping in the selection process to enabling the spectators to order food in the stadium, digitalisation is making cricket even more attractive for players and spectators alike. Digital transformation and data are similarly giving a huge impetus to the Indian insurance industry. Use of technology in intimation and settlement of claims is simplifying processes and reducing TATs. This is enhancing customer confidence and infusing efficiencies into the operations and grievance mechanisms of insurance companies, besides minimising claim frauds and automating settlements. Technological advancements will continue to drive insurance penetration in India.

### Government Sponsored Insurance Schemes

Government measures to promote sports training and giving participation opportunities to youth are helping nurture the game of cricket in India. In the insurance arena too, government schemes have emerged as significant contributors to the expansion of insurance coverage in the country. Schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana, Aayushman Jan Arogya Yojana, Fasal Bima Yojana and Pradhan Mantri Suraksha Bima Yojana are aiding insurance sector growth in the country. Similar insurance schemes for the low-income households for their homes and vehicles will further propel industry growth.

### Regulatory Changes

The most energetic and talented of players can succumb to the pressure of a high-octane game. The persistently high inflation may lead to potential changes in the behaviour of some consumers, as their purchasing power declines. But the fighters don't give up, ever. Instead, they try to push back with their full might, using all their strength and understanding of the game to evolve new techniques.

The new regulatory developments announced by IRDAI are part of the process of the insurance industry's evolution. A series of regulations are being introduced to improve insurance penetration, increase capital inflow, and facilitate the entry of small, specialised and niche players. The regulator is pushing for reforms to develop India as a reinsurance hub. The government has raised the limit on foreign direct investment in the insurance sector to 74% from 49%. The regulator has also suggested amendments to the existing regulatory sandbox that could foster further innovation in the sector.

Along with India's strong economic growth and rapid digitalisation of the industry, these changes will drive the sector's continued growth, going forward. They will widen the scope of distribution channels, promote ease in new product filing, and encourage adoption of technology across the value chain.

# WICKET-KEEPER
## RISK MANAGEMENT

**MS DHONI'S LEGACY AS A WICKET KEEPER IS REMARKABLE INDEED. HE REMAINS THE ONLY KEEPER TO HAVE 100+ STUMPINGS IN ODIs ALONE, WITH A TRACK RECORD THAT FEW CAN BOAST OF. AS A WICKET KEEPER, HE WAS BRILLIANT AT READING THE SITUATION OF THE GAME FROM BEHIND THE STUMPS, AND COULD PREPARE HIMSELF WITHIN SECONDS TO MATCH IT. THE FGII RISK MANAGEMENT STRATEGY IS SIMILARLY PILLARED ON OUR ABILITY TO KEEP CLOSE TABS ON THE EMERGING SITUATION, AND QUICKLY CHANGE OUR TACTICS ACCORDINGLY TO MITIGATE ANY RISKS.**

### RISK GOVERNANCE

Our risk governance structure is based on the Corporate Governance Guidelines of the Insurance Regulatory and Development Authority of India (IRDAI) and Generali Group Policies and Guidelines. As per the Group Risk Management Policy and Group Operational Risk Management policy, FGII has three lines of defence:

First Line of Defence:
All Functional Heads (Risk Owners)

Second Line of Defence: Oversight by the Risk Management and Compliance Team

Third Line of Defence: Internal Audit

Besides this, the Risk Governance is supported by Group Risk Appetite Framework, various policies, and guidelines at functional levels. The Company has Risk Management Sub-committee at the management level and Risk Management Committee at the Board level. These committees oversee the risks profile of the Company on a quarterly basis.

## RISK ASSESSMENTS & REPORTING

**Own Risk and Solvency Assessment (ORSA):** It is defined as the set of processes and procedures employed to identify, assess, monitor, manage, and report the risks that the Company is facing and will face in the future, as well as the level of capital required to ensure that the Company's solvency needs are met.

**Main Risk Self-assessment (MRSA):** The Company relies on a group-wide process called Main Risk Self-assessment. According to this, the risk management team coordinates with business functions to ensure that main risks are identified and assessed based on their likelihood of occurrence and severity, along with a list of potential mitigating actions. The assessment includes all significant risks, irrespective of Solvency Capital Requirement (SCR), risks that may occur over the horizon of the plan and have the potential to jeopardise the achievement of the Strategic Plan targets. It also includes assessing emerging risks, risks associated with new products and new markets, etc.

**Overall Risk Assessment (ORA):** This is a qualitative structure process, steered by the Chief Risk Officer (CRO) annually. ORA provides clarity on those risks that may arise in the current scenario and in a forward-looking perspective. The assessment is performed considering Control System Adequacy, evaluated based on internal/external regulations and a set of key indicators, reputational impact, potential risk exposure, etc. ORA uses a bottom-up approach, which helps risk owners to define appropriate actions to bring the risks within the defined risk tolerance.

**Digital Risk Management Activities (DRM):** Digital risks are a specific subset of operational risks, associated with the use, ownership, operation, involvement, influence, and adoption of IT and digital assets within an enterprise. Digital Risk Management is the process aimed at evaluating the events associated with digital risk and defining related mitigation actions in a prioritised plan in alignment with the Group Risk Management Framework. DRM Digital Risk Report, which is prepared on a quarterly basis, gives the status of digital risks of FGII. The risk and cyber security team has identified critical assets of FGII, and these critical assets are considered for Cyber Risk Quantification.

**Solvency Impact Assessment:** FGII has designed a Risk Appetite Stress Tool, which helps in monitoring monthly solvency and analyses the impact on capital while considering various stress parameters.

## RISK MEASUREMENT AND MODELS

Identifying the risks, analysing them and developing mitigation plans requires a high level of strategic thinking. The ability to think fast, and respond with agility to an emerging risk needs a strong Dhoni-like sharpness of the mind and a brilliant presence of mind on the field. At FGII we believe that we have such an ability that enables us to navigate various business threats and challenges with speed and swiftness. Our Risk Management team and Risk Owners jointly discuss the probable risks in their respective domains. The Risk Management team maps those risk scenarios basis Group policy. Our Risk Management team has developed the Risk Register & Scenario Analysis Tool to document all risk scenarios along with its assessment. Besides this, liquidity risk is monitored using the Generali Group Liquidity Risk Assessment & Reporting Tool.

## RISK MANAGEMENT CONTROLS AND LIMITS

FGII has an independent risk management function, headed by the CRO. It entails monitoring and controlling the evolution of the risk at different operating levels. Risk Champions are appointed to support Risk Takers/Owners in their monitoring activities. Further, monitoring reports (MIS) are generated from our systems and reported so that appropriate action can be taken. To provide guard rails, the Risk Management Committee has approved risk tolerance limits and incorporated them in respective standard operating procedures (SOPs) and guidelines. These limits/indicators are monitored on a monthly/quarterly/yearly basis.

Group Risk Appetite Framework (RAF) is in place and Key Result Indicators (KRIs) defined in RAF are monitored periodically. RAF also contains reporting and escalation metrics. The Loss Data Collection is the ongoing process of collection and analysis of losses generated by the occurrence of an operational failure with a negative impact on the Company's profit and loss

(P&L). The Risk Management team conducts vendor risk assessment for material vendors, as per IRDAI regulation. There are periodic employee trainings conducted on various topics related to risk management, operational risks, and cyber security awareness. This kind of collaborative approach is a reminder of the way Dhoni connected with his teammates, and aligned them with his vision and strategy for the game. It takes a leader to carry the team together, especially in the face of a challenge, and Dhoni epitomises that leadership quality, which we, at FGII, have also endeavoured to embed in our risk management approach.

## RISKS AND MITIGATION STRATEGIES

**Strategic Risks:** FGII carries out Strategic Risk Assessments to evaluate the risk impact on capital and solvency. FGII has a Group Risk Appetite Framework, which suggests an available appetite for taking various risks. This Risk Appetite Framework comprises various inherent risks associated with an insurance business, risk metrics, tolerance limits, roles and responsibilities, escalation, and risk reporting. The stress testing scenarios are also included in the Group Risk Appetite Framework.

**Pricing Risks:** Pricing risk will trigger if rate of charge or premium are not adequate to meet claims, acquisition and management expenses, and impact profitability significantly. The risk management team reports burning rate breaches with respect to fire line of business to the Risk Management Committee on a quarterly basis. Further, FGII has its Product Management Committee in place to evaluate pricing risk adequacy and product performance review.

**Regulatory Risks:** The ethical and governance principles of FGII are stringent and regulatory compliances are sacrosanct when it comes to executing our business. We take inspiration from the rich lineage of our parent companies, who have strong corporate governance and ethical practices. Our management is frequently updated on regulatory developments and ensures prompt adoption of necessary process changes.

**Investment Risks:** The Investment Management team follows due diligence while making investments to build safe portfolios that can generate superior risk-adjusted returns. We have a solid control structure in place, comprising the Investment Mid-office for day-to-day risk control and monitoring, the Investment Committee at the Board level, and an Investment Sub-committee at the management level.

**Catastrophe Risks:** Catastrophic Risk modelling is performed by reinsurance function through an expert consultant to assess the exposure and decide on required Excess of Loss (XOL) protection. The geographical risk accumulation is monitored accordingly to Cresta Zone on a quarterly basis. FGII has taken XOL protection cover for various lines of business to meet any eventuality in case of catastrophic events.

**Emerging Risks:** There are various emerging factors that can impact an organisation. To identify these factors, FGII conducts emerging risk assessment. FGII uses PESTLE methodology to determine Political, Economic, Social, Technological, Legal and Environmental factors impacting FGII and the insurance sector. It is a proactive risk analysis to understand threats, if any.

DID YOU
KNOW?
Dhoni is the only captain to have won three ICC trophies – T20 World Cup in 2007, ODI World Cup in 2011 and the ICC Champions Trophy in 2013.

# BREAKING

## THE GLASS CEILING

Inclusiveness is the only real metric of growth, and diversity the only meaningful measure of performance positivity. As in cricket, so in business, biases are fast giving way to inclusivity, to drive more comprehensive and holistic success.

# DEFYING ALL ODDS

**Mithali Raj** is the only female cricketer to surpass the 7,000-run mark in Women's One Day International matches!

| | |
|---|---|
| MATCHES | 232 |
| RUNS | 7805 |
| 100s | 7 |
| 50s | 64 |

ODI Stats

*As on 25.07.2023*
*Source: https://www.espncricinfo.com/cricketers/mithali-raj-54273*

# FAIR PLAY

## DIVERSITY AND INCLUSION

**INCLUSIVENESS IS THE ONLY REAL METRIC OF GROWTH, AND DIVERSITY THE ONLY MEANINGFUL MEASURE OF PERFORMANCE POSITIVITY. AS IN CRICKET, SO IN BUSINESS, BIASES ARE FAST GIVING WAY TO INCLUSIVITY, TO DRIVE MORE COMPREHENSIVE AND HOLISTIC SUCCESS. MITHALI RAJ HAS LED THE GAME-CHANGING TRANSFORMATION OF INDIAN CRICKET FROM A PURELY MEN'S SPORT TO A GENDER-NEUTRAL GAME. SHE BROKE BOUNDARIES TO USHER IN THE SPIRIT OF FAIR PLAY IN THE GAME OF CRICKET.**

FGII celebrates Mithali Raj's contribution towards promoting DEI in cricket. As a responsible insurer and an employee-centric organisation, FGII understands that DEI needs to be a strategic priority as it can have a ripple effect across the organisation. FY 2022-23 saw us embark on a bold journey to bring about a transformational change in the culture at FGII as well as break boundaries with industry-first products and campaigns to encourage inclusivity.

With a motto that emphasises on leading with a human touch, Diversity, Equity and Inclusion (DEI) is embedded in the very DNA of Future Generali. It is no surprise then that we have always taken an empathetic approach in pursuit of the goal of being a lifetime partner to our stakeholders.

There are numerous benefits to implementing DEI – from enhanced innovation and problem-solving, improved decision-making, talent attraction and retention to enhanced customer understanding, positive brand image and reputation, compliance and risk management. At FGII, we understand that DEI is not just a moral imperative but also a strategic advantage.

### KICK-STARTING A NEW INNINGS

FY 2022-23 was the year we embarked on a transformational journey with the decision of making DEI a strategic priority – with initiatives that have a ripple effect across the organisation and positively impacted the lives of our employees as well as customers.

We kickstarted our journey by designing our strategic roadmap for DEI and launching our DEI statement. Our DEI mission statement pointed us in the right direction, resulting in a number of positive changes, including the creation of a DEI Core Committee, Employee Resource Groups (ERGs), and an active volunteering support network.

### TRANSFORMING THE PITCH

Having chalked out a comprehensive DEI framework, we created a DEI Core Committee, headed by Chief Marketing Officer and Chief People Officer, and comprising senior leaders as advisors, supported by a working committee.

To achieve our ambitious goal, we identified focus groups, and put together three Employee Resource Groups (ERGs): World of Women, PRIDE Alliance Group, and Special Ability Alliance Group. Each ERG is led by a member

of the leadership team and is supported by an active employee volunteering programme that acts as the voice of employees, and helps understand the sentiment on ground and across the organisational hierarchy.

While DEI has always been a part of our hiring strategy, making it a strategic priority at FGII has helped us bring about a complete culture transformation on the pitch – the FGII workplace – that now flows seamlessly through the entire organisation.

FGII uses a three-pronged approach – educate, advocate and celebrate – to achieve the organisation's DEI goals. We understand that inclusion must start before the recruiting process, extend beyond onboarding, and permeate the entire employee experience to be effective and sustainable.

## HELPING WOMEN RISE

FY 2022-23 saw the introduction of a number of policy enhancements, especially for women employees at FGII. These include introducing a one-day period leave every month, offering flexible working arrangements for returning mothers, a mental health hotline, paternity leave, inclusion of fertility treatment and surrogacy under Group Medical policy, travel assistance at odd hours and creating an all-women Health Sales Vertical (HSV) team in selected geographies. In order to familiarise employees and stakeholders with these policies, we also launched a campaign called #EnableNotLabel.

Thanks to these policies and the SHE Leads mentorship programme, change is already visible at FGII. We saw hiring gain traction, from 13.96% in May 2022 to 18% as of January 31, 2023.

## SHE LEADS PROGRAMME:

Establishing mentorship programmes and offering networking opportunities to women can help them navigate career challenges, boost their confidence and unlock their true potential. FGII's specially curated mentoring programme – SHE Leads – does all this and more. Run over a period of 12 weeks, the programme saw women employees being mentored by 13 women leaders on various topics critical for their growth and progress in the organisation. SHE Leads has successfully encouraged FGII's women employees to take on larger roles at work, plan long-term careers at FGII, and inspired them to advance in their leadership journeys.

*Anup Rau, MD & CEO, Future Generali India Insurance during a keynote address at the International Women's Day celebrations*

*(Right to Left) Ms. Ruchika Malhan Varma, CMO, Future Generali India Insurance with Anita Bhogle, Partner, Prosearch Consultants; Pooja Dhingra, Pastry Chef & Founder of Le15 Patisserie, Masaba Gupta, Fashion Designer and Actor; Faye D'souza, Journalist, during a special panel discussion on Enabling Women during the International Women's Day Celebrations at FGII*

*A male FGII employee experiencing the Menstrual cramps simulator during the International Women's Day Celebrations at FGII*

*FGII's DEI Statement*

## STAND WITH PRIDE

In June 2022 – when the entire world comes together to celebrate Pride month – is when we upped the ante at FGII. Our focus on inclusivity led us to sign up as allies to the LGBTQIA+ community.

We joined the LGBTQIA+ community wholeheartedly in celebrating the Pride Month, and used the opportunity to build affinity and acceptance at the workplace. Our office premises were adorned with rainbow colours and we organised a PRIDE march at our offices.

Inspirational talks by LGBTQIA+ icons Celina Jaitly and Sushant Digvikar also helped set the right tone.

We supported this with the launch of a social experiment video, #StandWithPride, which sent out a positive message. The video brought together a completely diverse group of 20 participants, and used glass boxes to reveal how the LGBTQIA+ community has to constantly fight biases. We received 1 million + video views on our social experiment video.

*Pride Parade at FGII led by Anup Rau, MD & CEO, Future Generali India Insurance*

*Anup Rau, MD & CEO, Future Generali India Insurance hosting a panel discussion with celebrity and LGBTQIA+ icons Celina Jaitly and Sushant Divgikar*

*Team Future Generali celebrating Pride month dressed in rainbow colours*

## INCLUSION THROUGH THE LENS OF AN INSURER

Our interactions with the LGBTQIA+ community also helped us do a deep dive into the trials faced by them to understand their needs from an insurance perspective. We realised that the LGBTQIA+ community was being excluded from purchasing family floater health insurance covers since they did not fall under the classic definition of 'family'. In an industry-first move, we expanded the definition of 'family' for our retail health insurance products to cover live-in couples and same-sex couples. We are the first insurer in India to offer equal opportunity to the LGBTQIA+ members in a live-in relationship to secure their health insurance needs.

That's not all. To drive awareness and conversation around the subject, we roped in two same-sex couples – Yogi & Kabeer and Adhila & Noora – for the first-of-its-kind OOH campaign titled #RedefinedFamily. For the very first time in the country, billboards in strategic locations in Mumbai, Delhi, Gurugram, Goa and Bengaluru showcased real-life same-sex couples.

The response was phenomenal. The campaign, went viral on social media, finding support within and outside the community as well. The total digital social reach of the OOH campaign featuring LGBTQIA+ couples for the very first time in India was over 15 crore and over 8 crore impressions. It also helped with education and sensitisation for the LGBTQIA+ community outside the organisation and firmly established FGII as an inclusive brand.

*The first-of-its-kind brand campaign by FGII, represented by two real-life, same-sex couples on OOH platforms in Mumbai, Delhi, Gurugram, Goa and Bengaluru*

## SPECIAL STROKES FOR SPECIALLY-ABLED FOLKS

Throughout FY 2022-23, we stayed focussed on propagating the agenda of inclusivity. The last week of November 2022 saw FGII celebrating Divers'Abilty' Week (from November 21–25, 2022), with the single-minded objective of acknowledging the contributions of specially-abled employees while also working towards dispelling unconscious bias in the workforce.

To commemorate the occasion, and to build sensitivity among employees, we also came up with the theme 'A day in the shoes of…'

Employees participated in experiential activities designed to help them gain firsthand experience, such as decoding a special message in Braille, performing tasks with a blindfold, ordering their lunch in sign language. Motivational speakers Virali Modi and Vineet Saraiwala were invited to speak about their experiences. The event featured a panel discussion, an exhibition of products made by the specially-abled and a talent show.

We also released a video as part of our #DisabledByYourJudgement campaign, which showcased specially-abled employees

competently performing their tasks, while talking about tackling unconscious bias in the workplace. The video received 3.6 million views on YouTube. Additionally, we were also successful in raising sensitivity and awareness by getting our specially-abled employees to open up candidly about their experiences in a testimonial video. We are now actively engaging in regular dialogues with existing specially-abled employees to identify challenges, and working on identifying roles that could be offered to specially-abled candidates.

*An enthralling performance by specially abled persons at the DiversAbility Week celebrations at FGII*

*FGII employees blindfolded at a workshop during the DiversAbility Week celebrations at FGII*

*Blindfolded FGII team player at a friendly cricket match with specially-abled persons from Samarthanam Trust for the Disabled during the DiversAbility Week celebrations*

*FGII employee placing an order for a specially curated meal by restaurant Ishaara using sign language during the DiversAbility Week celebrations at FGII*

## A CULTURAL SHIFT AT FGII

Our DEI roadmap and efforts have stood us in good stead. As a result, FGII is now viewed as an inclusive employer. Our efforts have served to increase brand value as well as brought a diverse array of customers closer to us. Additionally, we have also seen an increase in hiring of women employees as well as a marked increase in CVs from the LGBTQIA+ community on FGII's career site. Thanks to women-friendly policies and the SHE Leads programme, we saw increase in the percentage of women employees, from 13.96% in May 2022 to 18% on March 31, 2023. We have received several positive testimonials from employees across FGII. A cultural change was clearly visible in the widespread employee appreciation and participation at Pride celebration, a first at FGII.

Our employee-friendly approach that nurtures a diverse workforce has resulted in getting FGII the 'Great Place to Work' award for the fourth consecutive year now, as well as the 'Best Workplace in the general insurance industry.'

We believe that DEI is a journey, not a destination. Therefore, we will conduct continuous education programmes and conversations at FGII to aid our understanding and help build sensitisation and acceptance and fight against unconscious bias. In the words of Mahatma Gandhi, "Our ability to reach unity in diversity will be the beauty and the test of our civilisation." At FGII, we are geared up to pass this test with flying colours.

# WINNING

## CONSISTENTLY

The reward lies in the journey, and the highest awards come to those who can successfully negotiate even the toughest of journeys, be it in the sports arena or the world of business.

# LEADING FROM THE FRONT

**Belinda Clark** is known for scoring double hundred 13 years before Sachin Tendulkar reached this landmark. On December 16, 1997, the then skipper of Australian women's cricket team Belinda Clark smashed an unbeaten 229 off just 155 balls against Denmark in the ICC Women's Cricket World Cup match that was played at MIG Ground, Mumbai to propel Australia to a mammoth 412 for 3 against Denmark. The Australian team went on to win the match by a mammoth margin of 363 runs.

| | |
|---|---|
| MATCHES | 118 |
| RUNS | 4844 |
| 100s | 5 |
| 50s | 30 |

ODI Stats

*As on 28.07.2023*
*Source: https://www.espncricinfo.com/cricketers/belinda-clark-53413/bowling-batting-stats*

# POST-MATCH CEREMONY
## AWARDS & ACCOLADES

### THE TROPHIES AND AWARDS WON BY CRICKET TEAMS AND PLAYERS ARE MUCH MORE THAN AN ACKNOWLEDGEMENT OF THE BRILLIANCE OF THEIR GAME.

They motivate the new generation of cricketers to strive for more and better. The awards and accolades we, at FGII, received during FY 2022-23 are the beacon that guides us towards greater excellence.

### CUSTOMER EXPERIENCE

**The 3rd BFSI Fintech & Conclave Awards**
Customer Centricity Award of the Year

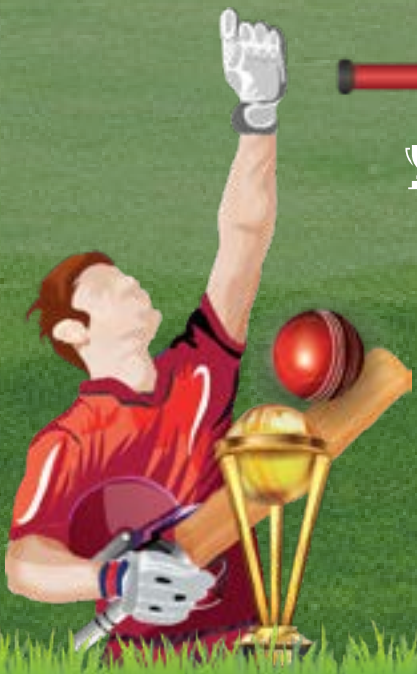
**The India Insurance Summit & Awards 2022**
Customer Experience Insurance Company of the Year

**Stevie Awards 2023**

**Gold**
Customer Service Complaints Team of the Year

**Silver**
Customer Service Department of the Year

**7th Service Quality Excellence Summit & Awards 2023**
CX Team of the Year



### HUMAN RESOURCES

**Great Place to Work institute**
- Certified for 4 times in a row
- India's Best Companies to Work for 2023 (Rank 61st)
- India's Best Workplace in General Insurance in 2023
- India's Best Workplaces in BFSI 2023 - Top 25
- Recognised as Organisation with Inclusive Practices in 2023

**BW People HR Excellence Awards 2022**
Excellence in Performance Management

**The Great Manager Awards by**
People Business Company with Great Managers, 2022

## BRANDING AND COMMUNICATIONS

**The Economic Times - Best BFSI Brands 2022 - 6th Edition**

Best BFSI Brands 2022

**e4m Content Marketing Awards**

- **Gold -** Best Content Marketing to Create a New Product or a New Services
- **Gold -** Content Marketing Sector Specific - Banking, Financial Services and Insurance
- **Silver -** Best Use of Celebrity In Content Marketing

**Mint Marketing Awards**

Best Use of Influencer Marketing

**Effie India Awards 2022**

**Bronze**

New Product or Service - Oh my Dog!

**e4m Indian Marketing Awards 2022**

- Category Creation
- New product launch
- Brand extension
- Best use of digital marketing/social media

**FICCI Insurance Award**

Best Insurance Campaign – Non-Life Category for Oh my Dog!

**Impact Influencer Marketing Conference & Awards 2022**

**Silver**

- Best use of YouTube – Mind Matters
- Best use of Social Media - ROH Kamaya Kya? – Health Super Saver
- Best BFSI Campaign – Unmask your Feelings

**Bronze**

- Best Integrated Influencer Campaign (Multichannels) - ROH Kamaya Kya? – Health Super Saver
- Best Cause-led Campaign – Unmask your Feelings
- Best Celebrity Driven Campaign – Mind Matters

## DID YOU KNOW?

**Belinda Jane Clark**, born on September 10, 1970 in New South Wales, played international cricket from 1991 to 2005.

## FINANCE

**The Institute of Chartered Accountants of India (ICAI) Awards for Excellence in Financial Reporting 2021-22**

Plaque for Commended Annual Report in Category V - Non-Life Insurance

## COMPLIANCE

**22nd edition of the Institute of Company Secretaries of India (ICSI) National Awards for Excellence in Corporate Governance, 2022**

Best Governed Company in Unlisted Segment (Medium Category)

**Golden Peacock Award 2022**

Excellence in Corporate Governance

## DEI

**The Economic Times - Best Organisations for Women**

Best Organisations for Women 2023

**ETBFSI Excellence Awards**

Best HR Practice Initiative in the Sector (Insurance) for Celebrating Uniqueness by building the DEI culture in the organisation

**Great Place to Work Institute**

Organisation with Inclusive Practices in 2023

**Campaign India Women Leading Change Awards**

- Diverse – Inclusive Workplace of the Year
- Diversity Campaign (#DisabledByYour Judgement)

## CSR

**6th Edition Corporate Social Responsibility Summit & Awards 2022**

Best Innovative CSR Project

**Global CSR Excellence & Leadership Awards**

Support and improvement in Quality of Education

## CROP INSURANCE

**Ministry of Agriculture & Farmers Welfare, Government of India**

The top performer Rank #1- under overall performance for PMFBY Kharif 2022

## DIGITAL CLAIMS SERVICE

**SKOCH Awards 2022**

BFSI Silver for Digital Health Claims Service Delivery and its Positive Impact on Customers

## DIGITAL

**Digixx Summit Awards 2023 initiated by Ad Gully**

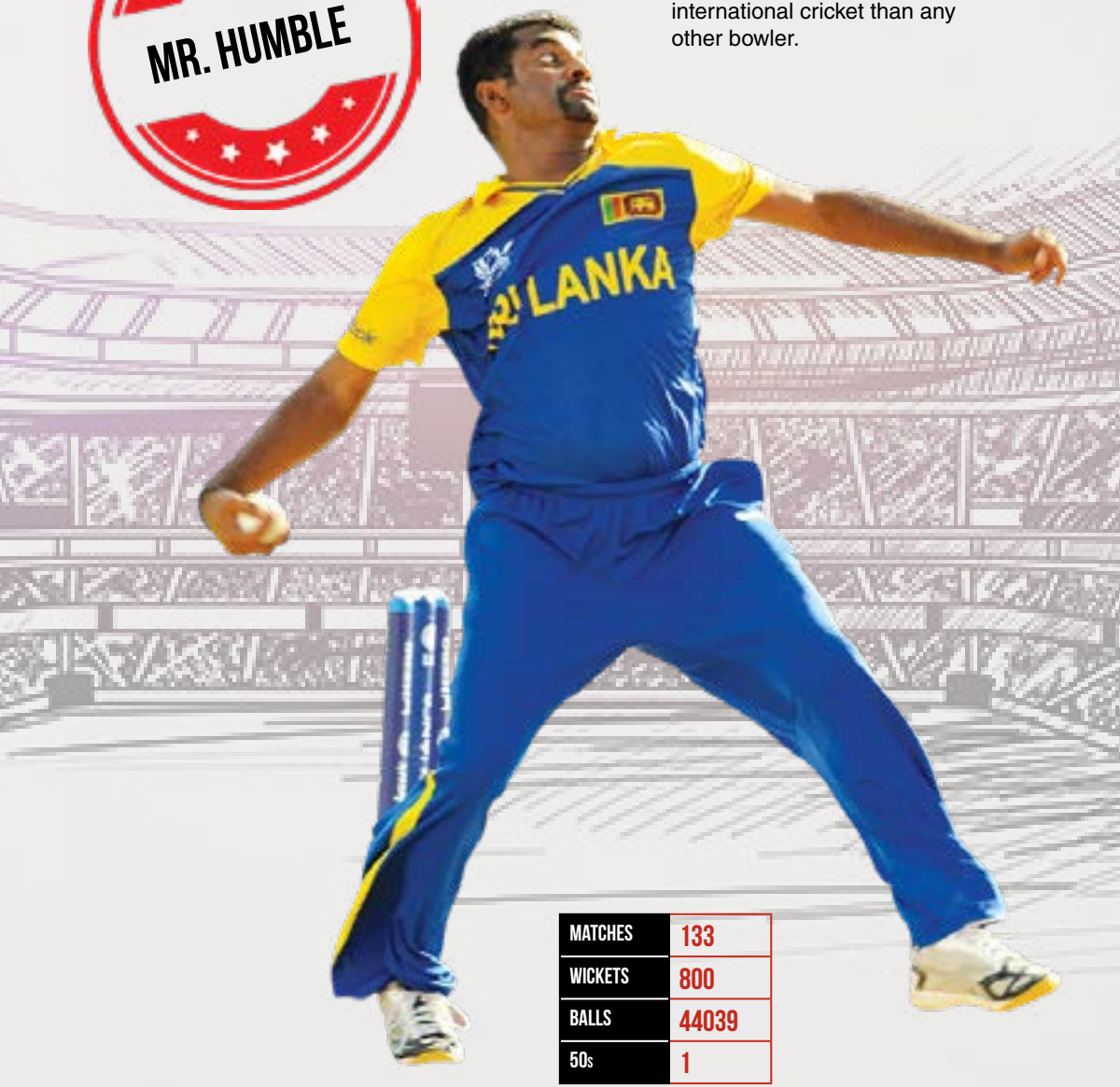
Leo Chatbot Won GOLD in the "Best Use of Chatbot" category

# COMPASSION

Rising above professional rivalry to show empathy and kindness is what distinguishes the greatest cricketers and the best businesses from their peers and competitors.

# MR. HUMBLE

**Muttiah Muralitharan** is the only bowler to take 800 Test wickets and more than 530 One Day International (ODI) wickets. He has taken more wickets in international cricket than any other bowler.




| | |
|---|---|
| MATCHES | 133 |
| WICKETS | 800 |
| BALLS | 44039 |
| 50s | 1 |

Test Match Stats

*As on 25.07.2023*
*Source: https://www.cricbuzz.com/profiles/110/muttiah-muralitharan*

# EXTRA COVER

## CORPORATE SOCIAL RESPONSIBILITY

**LEGENDARY CRICKETER MUTTIAH MURALITHARAN'S 'FOUNDATION OF GOODNESS' BOWLS A PERFECT LINE AND LENGTH, EMPOWERING RURAL YOUTH IN SRI LANKA WITH THE EXTRA COVER THEY NEED TO IMPROVE THEIR LIVES. AT FGII, WE ALSO HAVE COMPASSION WOVEN INTO OUR CULTURE. LIKE MUTTIAH'S FOUNDATION TRAINS YOUTH IN VARIOUS SECTORS, WE EXTEND SUPPORT FOR COMMUNITY WELL-BEING IN INDIA THROUGH OUR DIVERSE INITIATIVES.**

At FGII, too, compassion is a core value that is woven in the fabric of our culture. We understand that when we give back to the community, we are investing in the future of the society as well as the business. This is why, at Future Generali, we aim to do well by doing good.

Now more than ever, social responsibility and sustainable profit go hand in hand. As an organisation that follows the philosophy of leading with a human touch, we are well aware of the power of giving back. CSR has the potential

to create a lasting effect on the community and the country. At FGII, we understand that investing in the best interests of communities will bring us closer to our consumers and help us reap rich benefits in the long run. Education and healthcare are two causes particularly close to our heart. We are grateful for the opportunity to make a positive impact in the lives of thousands of underprivileged, with the help of our partner NGOs.

Here's a look at projects we have supported in FY 2022-23

## I. THE ANGANWADI PROJECT

At FGII, we believe that working towards children's education is the best way to make a significant contribution towards the growth and future of the nation.

This is what we have strived to do by adopting 18 Anganwadi centres in our insurance districts of Ranchi (Jharkhand) and Khammam (Telangana). FGII has been actively supporting the Anganwadi Project, which focusses on early childhood care and education. The project seeks to ensure school readiness among children aged three to six who attend Anganwadi centres. It also works with parents and carers of children up to six years old to help them support their child's preschool journey while changing attitudes and practices towards maternal health, hygiene, and nutrition.

The work is being carried out in partnership with United Way of Mumbai, an NGO working towards improving lives of communities, especially children. Activities conducted as part of the project include:

**a. Anganwadi Centre Infrastructure Development:** To assist children in learning in a favourable learning environment, 18 centres have been entirely remodelled and painted with colourful murals. Better storage facilities and learning materials have been provided that are ideal for enhancing children's learning levels.

**b. School Readiness:** A variety of activities are carried out with children to help them reach developmental milestones such as cognitive growth, linguistic development, emotional development, and so on. The facilitators use the teaching-learning materials to engage youngsters in skill development exercises.

**c. Community Engagement:** The team regularly visits the centres' families to learn about the parents' contributions to their children's development. Door-to-door contacts are used to identify the children who live in the hamlet. This exercise aids in the development of a relationship with the beneficiaries and is an opportunity to introduce the project interventions to the parents.

## II. THE ANGANWADI PROJECT – II

Future Generali has also worked with Save the Children, an NGO working responsibly towards providing children access to quality education, healthcare services and nutrition on the Anganwadi initiative in Agra, Uttar Pradesh. Fifteen Anganwadi centres have been adopted, where the focus is on ensuring children reach their age-appropriate milestones.

**AWC Learning Environment Development:** A novel idea for the enhancement of the environment of centres, this involves painting basic learning ideas with amusing character depictions and displaying vital messaging on AWCs to make them more appealing to the children. Animals, alphabets, numbers, cartoons, vegetables, fruits, and other images adorn the walls of the centres. This also promotes self-learning through creative, inclusive learning spaces.

**Providing on-site support to Anganwadi workers:** The project team regularly visits the AWCs to conduct and train Anganwadi workers in various engaging activities like singing rhymes, exercising, usage of training and learning materials, etc.

**Developing Reading Corners:** Along with the books, a reading space combined with a small library has been set up in all the AWCs. These reading corners are serving a dual purpose, inculcating the habit of reading among children as well as enabling the anganwadi workers to pick books and conduct activities like storytelling, reading aloud activity, etc. in the centre.

**Encouraging positive parenting practices:** Information, education, and communication materials are developed and provided to increase parent engagement in Early Childhood Education (ECE) as it plays an important role in developing the relationship between parents and the child.

The two Anganwadi projects cater to 6,500+ beneficiaries.

## III. STRENGTHENING A COMMUNITY HEALTHCARE CENTRE

Cricket is said to be a great social equaliser. It is, in many ways, ahead of any other activity in terms of providing a level playing field for everyone. It provides opportunities to players regardless of their background. At FGII, we also believe in giving equal access to all to affordable healthcare. In line with this belief, we have implemented a healthcare project in collaboration with Oxfam India, an NGO working towards creating an equal, just and sustainable society by empowering the underprivileged.

The project concentrated on providing health equipment to a Community Healthcare Centre in the Dungarpur district of Rajasthan for battling silicosis, Covid-19, and other pulmonary diseases. The project also focussed on constructing a labour room to provide access to quality healthcare for mothers residing in nearby communities. As part of the project, 200 ASHA workers were provided with ASHA kits containing a thermal gun, pulse oximeter, masks, gloves, aprons, sanitisers, bags, etc., and were trained on the importance of helping people from local communities access healthcare facilities. The medical equipment given included 15 semi-fowler beds, 1 Bi-pap machine, 1 multi-parameter patient monitor, 1 CBC machine, 1 ABG machine, and 1 portable X-ray machine. The project has impacted the lives of over 40,000 beneficiaries directly and 4,00,000 + indirectly.

## IV. MENTAL HEALTHCARE

We have collaborated with Poddar Foundation, a Trust working tirelessly to create awareness about mental health issues for executing a project on mental health across various communities in Mumbai. The project focusses on creating awareness among people on topics like suicide, domestic abuse, stress, anxiety, etc. followed by conducting screenings basis WHO guidelines and then providing one-on-one

counselling and need-based support to people suffering from mental illnesses. A mobile van has been provided to reach out to the various communities in Mumbai so that the marginalised section of the society can benefit from the programmes on mental health being conducted.

We have conducted 700 awareness sessions and provided 200+ counselling sessions to people in need across the city and have positively impacted the lives of over 70,000+ people.

## V. STEM EDUCATION

To promote science literacy, stimulate curiosity, and make learning fun and interactive, a project on STEM learning and digital resource centres has been implemented in 8 government schools in Gaya district, Bihar. Through this project, mini-science labs and digital resource centres have been installed in all 8 schools in association with Samarthanam Trust for the Disabled, a leading NGO working to provide education, vocational training to people from underprivileged communities and to empower persons with disabilities and offer placement-based rehabilitation. This is an innovative and educative model to revolutionise science and math education that makes learning simple and accessible. As part of the same project, digital resource centres have been installed in all 8 schools. This initiative focusses on the dissemination of knowledge in general academics and computers, the collection and storing of digital academic books for reference and providing access to digital equipment for learning. All the teachers in these schools are trained in the usage of the models that will be used in the science labs, and smart classrooms. The project has impacted the lives of 6,500+ people.

## VI. LITERACY PROJECT

The dictum 'Catch them young and watch them grow' is perhaps most apt for the game of cricket. Grooming a player at an early age ensures that he/she excels in the game later, at national and international levels. The FGII literacy project is also rooted in this ethos. We believe in nurturing literacy among young children to nurture their intellect and help them grow into highly educated and empowered individuals.

Conducted by FGII in collaboration with Isha Education, a Trust committed to raising the level of education and literacy in rural India, this project aims at supporting the education of 6,500+ children, who do not have access to quality education and are first-generation learners, by providing library books, monitors, and computers in the Isha Vidhya schools in Tamil Nadu. Through this project, FGII has provided 26 CPUs, 136 monitors, and 3,000+ books to children in Coimbatore, Erode, Nagercoil, Tuticorin, Villupuram, Cuddalore, Salem, and Dharmapuri.

## VII. DISTRIBUTION VANS

FGII has provided two food-distribution vans to ISKCON Bhiwandi, NGO relentlessly working to provide meals to the needy. These vans are currently used to transfer hot cooked meals to people living around Bhiwandi. The project has distributed 1,60,000 meals so far using these vans.

## VIII. SCHOOL LIBRARY

FGII has implemented a project called 'School Library,' in collaboration with Room to Read India, a leading non-profit focussed on education and children's literacy, to inculcate the habit of reading amongst children and empower them to be lifelong learners. The School Library programme provides the instruction, resources, and space that children need to develop a strong foundation in literacy. The project aims to positively impact the lives of 5,500+ children by setting up 12 libraries in the municipal schools of Mumbai.

## IX. PROJECT AASHAYEIN

FGII collaborated with Indian Development Foundation, a non-profit working towards providing basic health, education and empowering every citizen, to support the education of 200 children. This was done by providing education kits comprising school bags, notebooks, long books, pencils, erasers, sharpeners, pens, geometry sets, drawing books, colours, writing pads, etc. to children in Palghar district, Maharashtra.

## X. REFURBISHMENT OF AN EXISTING SCIENCE LAB

FGII, in partnership with Seva Sahayog Foundation, a non-profit dedicated towards working for the development and welfare of the underprivileged executed a project concentrating on the refurbishment of an existing Science lab in a school named Kasturba Gandhi Vidyalaya and the setting up of a library for 350 children in Palghar district, Maharashtra.

# HEAR IT
## LIVE

At the training workshop organised by the Health Department in collaboration with Oxfam India and FGII, we received a training kit with many items, among which the thermal gun was the most useful. It enabled us to work more efficiently and to record temperature without touching the patient. Women in my ward, too, are very happy now when they see me. There is a kind of trust among us as they feel that I will be able to help them.

**Manju Kasara,** ASHA worker,
Ward No. 19 Urban.

Six months ago, Oxfam India and Future Generali came together to help us set up the labour room in the hospital. This has made a huge difference, as a labour room in the CHC has allowed the nursing staff to conduct deliveries at the hospital and reduce the referral cases to the tertiary hospital, which is otherwise always overwhelmed with delivery cases. With the aid of a CBC machine, portable X-ray machine, and ABG machine, the hospital administration is now able to extend high-quality medical support to the patients.

**Dr. Alankar Gupta,**
CMHO Dungarpur, Rajasthan

Earlier the whole centre was in bad shape. The door was broken, windows were missing, the walls had rainwater damage, and most of the materials had been stolen due to the broken doors. Not surprisingly, attendance at the centre was low due to the poor environment. Even the guardians were not interested in sending their children due to safety concerns. Save the Children and FGII have changed everything now. A very good learning environment has been created inside the centre. Kids are loving the paintwork of alphabets, numbers, fruits, and cartoons. The centre is also safe now. Teaching materials like play materials, storybooks, activity books and toys have been provided to us. I am using these materials in teaching the children. We have received help in running the centre and mobilising the parents. Due to all these efforts, the attendance of children has improved by almost 25%. I will always remember what a huge difference this has made in our lives.

**Kunda Devi**, Anganwadi worker,
Anganwadi Centre, Ikthara-2

Earlier my son did not show any interest in coming to the centre, as it was in poor condition and did not have an environment conducive to learning. Now the situation has changed completely. Children are playing with toys and play materials. The centre looks very attractive to children. And most importantly, my son now wants to come to the centre. Like the other children, he is happy to learn the alphabet, numbers, and names of fruits and vegetables. I am grateful to Save the Children and FGII for bringing this change to the Anganwadi Centre.

**Nisha,** mother of a child,
Bisera Kala Village

# FUTURE GENERALI'S PREMIER LEAGUE

## BOARD OF DIRECTORS

**Mr. Parveen Kumar Gupta**

**Designation:** Chairman & Independent Director

**Age:** 63

**Strengths:** Expertise in financial services, retail banking, digital initiatives, treasury, international banking, risk, compliance, investment, banking & private equity

**Qualification:** B.Com, ACS, C.A.I.I.B

M M M M M M M

**Dr. Devi Singh**

**Designation:** Independent Director

**Age:** 70

**Strengths:** Expertise in international finance & management

**Qualification:** PhD in International Finance - IIM, Ahmedabad

C C C

**Mr. Shailesh Haribhakti**

**Designation:** Independent Director

**Age:** 67

**Strengths:** Expert witness and valuer in both domestic and international jurisdictions, corporate governance and sustainability

**Qualification:** C.A, C.M.A, CIA, Certified Financial Planner and Fraud Examiner

M M

**Mr. Roberto Leonardi**

**Designation:** Non-Executive Director

**Age:** 59

**Strengths:** Wide experience in life & health insurance business

**Qualification:** C.A.

C M M M

**To read more, please refer pages 563-568 of the annual report**

**Mr. Luis Roset Sucar**

**Designation:** Non-Executive Director

**Age:** 60

**Strengths:** Extensive strategic and technical expertise in P&C business, including health, accident and life

**Qualification:** Industrial Engineer

**Ms. Valentina Sarrocco**

**Designation:** Non-Executive Director

**Age:** 43

**Strengths:** Expertise in corporate governance matters, M&A/divestitures, general commercial, cross-border transactions, insurance and project financing

**Qualification:** Bachelor's degree in Law, Senior Manager Program and Executive Program on M&A transactions (Italy)

**Mr. Anup Rau**

**Designation:** Managing Director & Chief Executive Officer (MD&CEO)

**Age:** 49

**Strengths:** Wide experience in working with life and general insurance companies

**Qualification:** BEc (hons), M.B.A

**Mr. Pankaj Jaju**

**Designation:** Non-Executive Director

**Age: 52**

**Strengths:** Strong practice in the consumer, retail and fashion sectors

**Qualification:** M.B.A.

**Mr. Vijay Biyani**

**Designation:** Non-Executive Director

**Age:** 63

**Strengths:** Expertise in financial governance, banking relations, treasury operations and administration

**Qualification:** B.Com

M M M M M M M C

| COMMITTEE | Chairperson | Member |
|---|---|---|
| INVESTMENT | C | M |
| POLICYHOLDERS' PROTECTION | C | M |
| RISK MANAGEMENT | C | M |
| ETHICS AND COMPLIANCE | C | M |
| NOMINATION AND REMUNERATION | C | M |
| AUDIT | C | M |
| CORPORATE SOCIAL RESPONSIBILITY | C | M |
| BANKING AFFAIRS | C | M |

**To read more, please refer pages 563-568 of the annual report**

# POWER HITTERS
## LEADERSHIP TEAM

**Left to right**

**Devi Dayal Garg**
Chief Financial Officer

**Ajay Panchal**
Chief Risk Officer

**Ritu Sethi**
Chief Internal Audit Officer

**Abhishek Singh**
Chief Bancassurance Officer

**M. Raghavendra Rao**
Chief Distribution Officer

**Anup Rau**
Managing Director & CEO

Left to right

**Ruchika Varma**
Chief Marketing Officer

**Ashish Lakhtakia**
Chief Legal & Compliance Officer And Company Secretary

**Milan P. Shirodkar**
Chief of Investments

**Deepak Prasad**
Chief Operating Officer

**Sunil Wariar**
Chief People Officer

**Jatin Arora**
Appointed Actuary

# CORPORATE INFORMATION*

## BOARD OF DIRECTORS

**Mr. Parveen Kumar Gupta**
*Chairman & Independent Director*

**Dr. Devi Singh**
*Independent Director*

**Mr. Shailesh Haribhakti**
*Independent Director*

**Mr. Roberto Leonardi**
*Non-Executive Director*

**Mr. Luis Roset Sucar**
*Non-Executive Director*

**Ms. Valentina Sarrocco**
*Non-Executive Director*

**Mr. Pankaj Jaju**
*Non-Executive Director*

**Mr. Anup Rau**
*Managing Director & Chief Executive Officer (MD&CEO)*

## KEY MANAGEMENT PERSONS

**Mr. Anup Rau**
*MD&CEO*

**Mr. Abhishek Singh**
*Chief Bancassurance Officer*

**Mr. Ajay Panchal**
*Chief Risk Officer*

**Mr. Ashish Lakhtakia**
*Chief Legal & Compliance Officer and Company Secretary*

**Mr. Deepak Prasad**
*Chief Operating Officer*

**Mr. Devi Dayal Garg**
*Chief Financial Officer*

**Mr. Jatin Arora**
*Appointed Actuary*

**Mr. M. Raghavendra Rao**
*Chief Distribution Officer*

**Mr. Milan P. Shirodkar**
*Chief of Investments*

**Ms. Ritu Sethi**
*Chief Internal Audit Officer*

**Ms. Ruchika Malhan Varma**
*Chief Marketing Officer*

## INVESTMENT COMMITTEE

**Mr. Roberto Leonardi -** *Chairman*
**Mr. Luis Roset Sucar -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*
**Mr. Anup Rau -** *Member*
**Mr. Devi Dayal Garg -** *Member*
**Mr. Jatin Arora -** *Member*
**Mr. Ajay Panchal -** *Member*
**Mr. Milan P. Shirodkar -** *Member*

## POLICYHOLDERS' PROTECTION COMMITTEE

**Ms. Valentina Sarrocco -** *Chairperson*
**Mr. Luis Roset Sucar -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*

## RISK MANAGEMENT COMMITTEE

**Mr. Luis Roset Sucar -** *Chairman*
**Ms. Valentina Sarrocco -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*
**Mr. Ajay Panchal -** *Member*

## ETHICS AND COMPLIANCE COMMITTEE

**Ms. Valentina Sarrocco -** *Chairperson*
**Mr. Luis Roset Sucar -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*

*As on May 17, 2023

## NOMINATION AND REMUNERATION COMMITTEE

**Dr. Devi Singh -** *Chairman*
**Mr. Roberto Leonardi -** *Member*
**Ms. Valentina Sarrocco -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*
**Mr. Shailesh Haribhakti -** *Member*

## AUDIT COMMITTEE

**Dr. Devi Singh -** *Chairman*
**Mr. Roberto Leonardi -** *Member*
**Ms. Valentina Sarrocco -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*
**Mr. Shailesh Haribhakti -** *Member*

## CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

**Dr. Devi Singh -** *Chairman*
**Mr. Luis Roset Sucar -** *Member*
**Ms. Valentina Sarrocco -** *Member*
**Mr. Pankaj Jaju -** *Member*
**Mr. Parveen Kumar Gupta -** *Member*

## BANKING AFFAIRS COMMITTEE

**Mr. Pankaj Jaju -** *Chairman*
**Mr. Roberto Leonardi -** *Member*
**Ms. Valentina Sarrocco -** *Member*
**Mr. Anup Rau -** *Member*
**Mr. Deepak Prasad -** *Member*
**Mr. Devi Dayal Garg -** *Member*

## REGISTRAR & SHARE TRANSFER AGENT

**Link Intime India Private Limited**

C-101, 247 Park, L.B.S. Marg,
Vikhroli (West), Mumbai-400083
Tel: +91 22 4918 6000
Email: rnt.helpdesk@linkintime.co.in
Website: www.linkintime.co.in

**As on May 17, 2023*

## CORPORATE IDENTIFICATION NUMBER

U66030MH2006PLC165287

## IRDAI REGISTRATION NUMBER

132

## REGISTERED & CORPORATE OFFICE

Unit No. 801 & 802, 8th Floor, Tower C,
Embassy 247 Park, LBS Marg, Vikhroli (West),
Mumbai – 400083, Maharashtra, India
Telephone: 022 – 4097 6666
Fax: 022 – 4097 6900
Email: fgcare@futuregenerali.in
Website: https://general.futuregenerali.in

## JOINT STATUTORY AUDITORS

**Khandelwal Jain & Co.**
*Chartered Accountants*

**Chhajed & Doshi**
*Chartered Accountants*

## SECRETARIAL AUDITOR

Aashish K. Bhatt & Associates

# BOARD'S REPORT

Dear Shareholders,

Your Directors are pleased to present the 17th (Seventeenth) Annual Report of your Company along with the Audited Financial Statements for the financial year ended March 31, 2023 (hereinafter referred to as the "year under review" or "FY 2022-23").

## 1. FINANCIAL RESULTS

The highlights of the financial results of the Company for the financial year ended March 31, 2023, as compared to the previous financial year ended March 31, 2022, is summarized below:

(₹ in '000)

| Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|
| Gross Direct Premium | 45,462,360 | 41,379,823 |
| Gross Written Premium | 46,268,019 | 42,103,502 |
| Net Written Premium | 29,109,813 | 26,443,940 |
| Net Earned Premium | 27,393,057 | 24,534,645 |
| Net Incurred Claims | 18,053,409 | 16,834,694 |
| Net Commissions | 668,462 | 357,916 |
| Management Expenses | 11,656,330 | 10,055,103 |
| Income from Investment | 4,417,553 | 4,322,468 |
| Profit before Tax | 1,432,409 | 1,609,400 |
| Profit after Tax | 1,062,577 | 1,193,310 |
| Number of policies issued (in actuals) | 3,418,454 | 3,522,212 |
| Number of employees (in actuals) | 2,353 | 2,421 |

## 2. OPERATIONAL REVIEW

### Industry Overview

The Gross Direct Premium of the industry for the year under review increased from ₹220,700 crore to ₹256,912 crore on a year-on-year basis, constituting a growth of about 16.41%.

### Company Overview

Your Company has completed its fifteenth full year of operations. During the year under review, your Company achieved a Gross Direct Written Premium of ₹45,462,360 thousand against ₹41,379,823

thousand in the previous year, registering a growth of 9.87%. The Company earned a net profit of ₹1,062,577 thousand against a net profit of ₹1,193,310 thousand in the previous year.

During the year under review, the Company has not changed its nature of business and continued the business of General Insurance as its core activity.

### Regional and Branch Office Network

During the year under review, your company has opened 3 places of business (branch office) and closed 7 places of business (branch office). 12 places of business (branch office) were relocated to alternate low-cost premises to have better infrastructure facilities, and to deliver cost efficiency and productivity. Your Company had a network of 153 places of business across the country as on March 31, 2023. Your Company is focused on expanding its geographical reach in order to increase its penetration in retail and rural business segments across the country as per business plan.

### Training and Development

The Training team conducted 1,335 sessions during FY 22-23 (21% higher than last financial year) to support business and quality objectives of your company. A total of 34,613 participants (23% higher than last financial year) including employees, agents and intermediaries were trained on focused topics during the year under review.

Triathlon - Training cum certification program for retail Accident and Health line of business was offered to employees in Multiline Agency and Health Agency channels. 80% of assigned employees got certified at level 1 during the year. Triathlon helped build domain skills and increased confidence of employees in agency sales.

Sessions on existing and new products and processes had highest participation. Even before the planned launch of Future Health Absolute in October 2022, the training and development team proactively started training employees and intermediaries. The completion of training in September 2022 was followed by official launch events throughout the country.

New employees were required to participate in 2 stage structured employee induction programs, SWAGATAM and PRARAMBH within 7 and 30 days respectively of joining your company. Prarambh focused on employee's awareness regarding their job role, our culture, business processes and product offerings. It is the first learning intervention in the employees' learning journey. The induction program is mandatory for both on-roll employees and off-roll associates. Employees on an average completed mandatory learning related to compliance and IT security and other upskilling courses as per role and requirement of employees on WeLearn during the year under review. Agency management course i.e., Role of Sales manager was developed under regional office initiative. Target employees in retail sales completed 8 modules on FG On-the-Go (LMS).

During the year under review, the training and development team conducted various training programs and assessments to support career growth of employees (SAKSHAM) and of associates (Goal based career program). Employees' language proficiency and skills training was conducted throughout the year.

English as a business language (B1 level - Simple English as per Generali group) was included in Prarambh - Employee Induction Program. Other Soft skills training courses for employees were on Customer Experience, Communication and Time Management. Sessions on MS 365 productivity tools e.g., MS Excel, OneDrive etc., were organized throughout the year.

All employees and associates completed mandatory refresher courses on Anti-money laundering and counter terrorism financing (AML-CFT) and Information security on FG On-the-Go (LMS) during the year under review.

As per the requirements, identified employees in Underwriting, Audit, Training were enrolled for open programs with College of Insurance, Mumbai and National Insurance Academy, Pune. A special training program on Electric Vehicle technologies was conducted through Automotive Research Association of India (ARAI) experts for our motor

claims team. 14,000 new and existing agents were systematically trained and retrained to increase their business with your Company.

Besides product knowledge and selling skills, agents training modules also included content on Lifetime Partner i.e., Human and caring experience and Phygital development. 8,270 employees of partner banks were trained on focused products and provided with simplified content for ease of understanding. This resulted in increased awareness about our offerings and benefited business.

Along with digital trainings, physical classroom sessions for employees and agents were also conducted pan India. Physical sessions were supported by FG On-the-Go (LMS) for assessments and feedback.

## Solvency Ratio

Your Company has been continuously monitoring its solvency margins in accordance with the requirements of the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016 and has maintained the required solvency margin as on March 31, 2023, at 210%, which is above the requirement of 150% prescribed by the Insurance Regulatory and Development Authority of India (hereinafter referred to as "IRDAI").

## Investments and Investment Income

The Investment Philosophy of the Company is 'Safety, Liquidity and Sustainable Returns'. All the investments are made in accordance with the IRDAI Regulations and the Investment Policy of the Company. Against the book value of investments of ₹67,479,175 thousand, the market value of the investments as on March 31, 2023, was ₹66,025,383 thousand. The weighted average return on Investments for the period ended March 31, 2023, was at 7.32% p.a. The Company earned a total Investment income (after impairment provision) of ₹4,417,553 thousand during the financial year ended March 31, 2023.

## Human Capital

Your Company makes continuous efforts to strengthen its people processes and practices with an intent to improve efficiency and accountability within the organisation. It has followed a structured approach incorporating its Business Strategies with a clear focus on Human Capital. This has always been led from the top, incorporating feedback from all layers of the organization also extending to employee families, vendors and customers.

Your Company, to understand employee engagement levels and expectations, continues to conduct regular engagement surveys and comes up with fresh initiatives to improve the same. Based on the findings, people strategies were reviewed, and appropriate engagement programs were initiated to align with the Company objectives and create a collaborative environment across the organisation.

Your Company believed and actively encouraged hybrid working by extending help to employees to manage their work-life balance smoothly and effectively. Your Company utilised every opportunity to connect with employees in a virtual/ remote setup through activities like Townhalls, Reach HR, Engagement Surveys, Celebrations, etc. Focused initiatives on employee wellness and mental health were launched to engage with employees beyond defined areas of work.

Post the COVID-19 pandemic, your Company stood by the employees, supporting and enabling them both, physically and emotionally. Your company continues to provide extended support to the employees, families and agents for treatment of COVID-19 infection through specific health covers, tie-ups and Doctor on call helpline facility. Engagement and mental health of employees were constantly tracked through dip-stick surveys and regular employee connect programs. Employee Wellbeing and Assistance program (EWAP) offers support to all FG employees facing any personal or work challenges that may affect their well-being and work performance to help battle their stress &

anxiety levels during tough times and stay fit both physically & mentally. Your Company also worked on strengthening people managers with new-age managerial skills, relevant to the times.

Digitization of Learning and Employee Communication benefited and empowered the larger population of employees. Your Company looks at the holistic development of its employees with effective potential mapping, capability building and career planning. Modern learning delivery vehicles like mobile applications, gamification and byte size modules with learning validation were extensively used for effective learning. Talent Mapping was done across the organization to identify and nurture HiPos for focused development and to create a robust talent pipeline for future readiness. Performance and Life Coaching were facilitated to help maximize HiPos' capabilities.

Your company is focused on building an inclusive culture by emphasizing on Diversity, Equity and Inclusion (DEI) in a large way. A DEI Policy was formulated to highlight its importance in our agenda. People's practices were reviewed accordingly. Education on inclusiveness, unconscious bias and work enablement were extended to managers, employees and partners. Committees and Employee-Resource-Groups led by Leaders were formed to create allies to various dimensions of diversity in the company. As on March 31, 2023, your Company stood strong with a workforce of 2,353 managing the challenging times effectively, strengthening its Distribution Network and Customer Retention.

## Operations

The Operations team continues the approach of a hybrid model to optimize the workspace without compromising on the output. This has helped in improving productivity and ease of operation.

During FY 2022-23, we continued to focus on leveraging new-age technologies to achieve key business objectives of providing superior customer experience and enhanced productivity. Some of the key changes that were implemented to ensure ease of servicing our customers, are as under:

- Implemented TCS Bancs System for new and roll over motor business during Q3, FY 2023. As this is a new system, it is taking some time to yield benefits. Moreover, we are also in the process of testing other parameters like motor renewals and integration with peripheral system which will be shortly implemented. This together will predominantly help in improving quality of data integration amongst our peripheral system and integration with brokers' systems.
- In our efforts to integrate the operational activities and building more synergies, we have automated branch receipting process, which helped us remove some work steps during receipting process. This overall process has helped us reduce the TAT and improve the efficiency in policy issuance process.
- During this year, we enabled Aadhar based EMI facility for retail health customers. This is on and over the e-NACH facility which was already available but had very few banks (55 odd banks) which were empanelled under this facility. This Aadhar based facility has enabled customers to opt for EMI option for their premium payment through 388 banks. This reinforces our commitment towards customers to give wide range of premium payment options.

  This year too, the Company is successfully accredited with ISO Certification ISO 9001-2015 for the core functions of Operations, Underwriting, Claims, Facility & Administration, Contact Centre & Customer Services and Health Processes.

During FY 2023-24, we will continue our efforts in increasing digital footprint and further simplifying processes to make it more agile.

## Claims

Health insurance premiums have been the main driver of the non-life insurance industry since the commencement of the COVID-19 pandemic. During the year under review, we initiated a digital claims portal and corporate HR portal for self-registration of claims & member data management for faster processing. We also launched Pocket Clinic on the mobile app to help customers in taking second opinion remotely without having to go for physical doctor consultations.

The cashless facility was enabled at non-network hospitals to facilitate timely treatment. We also accepted e-mail submission of claims to help customers during this period for retail clients. At the same time, we also conducted seminars to spread awareness on the prevention and treatment of COVID-19 and the importance of vaccination for customers.

Going forward, we plan to launch a self-servicing claims platform for retail customers and straight-through processing of claims to reduce turnaround time for customers. We also plan to introduce multiple customer touchpoints to facilitate faster assistance – chat, inbound calls, outbound calls, e-mails, and WhatsApp.

Our loss ratios and operational efficiency in health claims have also shown an improving trend. We focus on our consumers and our NPS scores, which have been consistently high and have improved further in FY 2022-23. We launched multiple new products which provided our customers with a unique value proposition.

| FY | 2022-23 | 2021-22 |
|---|---|---|
| Disposal Ratio | 99.58% | 98.08% |
| Reported Claims | 138,475 | 144,286 |
| Settled Claims | 137,893 | 141,509 |
| NPS Score | 67.34 | 65.75 |
| Claims via Digital Portal | 92% | 91% |
| Average Claim Size (ACS)-Paid | 44,342 | 44,074 |
| ACS-Reported | 50,089 | 49,910 |
| Settlement Ratio | 94% | 95% |

During the year under review, your Company did not face any major Natural Catastrophic (NATCAT) events unlike previous financial year in which there were 9 Major Natural Catastrophic (NATCAT) events. Monsoon season was above average in the country and various small scale calamities like Assam flood, Bihar rural flood and Bangalore rains were reported.

Your Company ensured that the customer experience became better during the year under review, and we received various appreciations from our channel partners during the year. In FY 2022-23, your Company handled close to 97,000 claims under Non-Motor Claims as Lead Insurer which was approx. 14% more than the intimations compared to FY 2021-22 and ensured a 100% disposal ratio on a reported basis. Your Company also received an ISO recommendation certificate along with the "GREAT PLACE TO WORK" recognition for the fourth consecutive year.

During the year under review, your Company received 6,554 cases of Third-Party claims which accounted for 47% increase from the previous year i.e., 4,464. Despite the high increase in the count of claims intimated and the challenges faced during the court proceedings, your Company managed to close 5,448 cases. Your Company has managed to keep the disposal ratio to 83%. Your Company's average claim size has marginally increased to ₹735.43 thousand from ₹711.12 thousand in the previous financial year, due to inflation and the settlement of high-value cases.

In the Crop insurance segment, FY 2022-23 was the third year of implementation for the long-term allocation done in 2020-21.

During Kharif 2022, post declining trend of covid cases in the country, we implemented Tech-Verification of Insured Crop based on Insurance details as per Bank Data and actual crop sown in the field for the State of Rajasthan using the satellite images and collection of crop signature from the field.

In the season for Rabi 2022-23 there were instances of unseasonal rainfall and hailstorms in the State of Rajasthan and we received more than 1 Lakh intimation from the field, we were able to survey all eligible surveys based on the guidelines laid by Ministry of Agriculture and Farmer Welfare, Government of India and were able to pay interim claims to the farmers.

During the year under review, Motor LOB contributed around 37% to the overall GWP. We kept the growth under control to ensure the quality of business being written and its impact on bottom line. We grew about 5.2% over previous financial year. We grew by 12% in OD and in TP it was flat growth. Our efforts to settle third party claims amicably continued this year as well as to help claimants to get faster benefit of claim settlement.

In our continued focus on underwriting to provide better experience to customers, we ensured to empower call center executives to execute minor endorsements on the spot and close the calls without routing to underwriting or operations departments. We also ensured to upgrade our underwriting rating module to take care of some additional underwriting parameters so that data capture and data analysis can be done on more granular level which will help in understanding trends of motor business.

During the year under review, your company has serviced highest numbers, that is more than 2 lakh own damage claims which is around 27% more than previous year, with settlement ratio of 95.4% and disposal ratio of 100.9%. We received customer feedback on different parameters of Own Damage claims from 12,740 customers with Net Promoter Score of 81.4 – the highest score till now. We continued to increase our digital footprint this year as well. Customers appreciated our speed of settlement through our iViSS (Survey though Video Streaming mode) as more than 26% claims were serviced through iViSS. We received more than 50% of claim intimations through digital modes like OEM integrations, portal, and mobile application etc. by giving seamless FNOL (First Notification of Loss) experience. Our Cashless Network increased to more than 6,500 workshops across all locations in India.

Further, your Company will continue taking bigger and bolder steps for enhanced customer experience in the coming year.

### Information Technology

Your Company in its journey to build a robust digital ecosystem has initiated the below IT initiatives:

- Implemented customer journey for all health customers by proactively communicating the product features, benefits, claim processes and cross-sell other retail products;
- Implemented an exclusive digital tool for policy issuance to its Banca partners;
- Deployed a tool that consolidates the customer interaction made through calls and emails to start with;
- Automated the communication journey to our customers and business partners;
- A comprehensive digital platform was created to assess employees' behaviour and psychometric assessment for new joiners;
- Launched a Health combo product enabling business partners to sell multiple products using a single proposal form and payment;
- Implemented software defined wide area network management platform for availability and performance of network connectivity;
- Implemented data classification capability in Microsoft office platform;
- Implemented data center security (Micro Segmentation);
- Implemented the Dynatrace tool, which alerts on the pre-defined threshold parameters on all major systems, to monitor and act proactively on system performance issues;
- Endpoint protection software with enhanced controls deployed on all endpoints;
- All application servers migrated to the latest operating system;

- Implementation of Privileged Identity Management solution;
- Network Access Control deployed to prevent access of unknown computers to the corporate network; and
- Anti-Money Laundering (AML) Screening System made live.

In addition to these major deliverables, the Company has undertaken a transformational journey that includes phase-wise Core system Replacement of which Phase – 1 (Core Branch Module gone LIVE in Nov'22), Data Warehouse, Automating Reports & Analytics and an enterprise-wide Workflow system. This transformation will enable the Company in achieving goals through:

- Significantly scaled-up speed to market (reduced go-to-market time);
- Technical relevance in accessing/consuming modern technologies;
- Improving service levels and standards;
- Capturing and utilizing data to create internal or customer-facing analytics; and
- Instant rebuilding of sales engines according to online user behaviour.

## Reinsurance

The Reinsurance program of your Company is formulated in accordance with the Reinsurance strategy approved by the Board of Directors and pursuant to the IRDAI (Reinsurance) Regulations, 2018. The Reinsurance program aims to adhere to the objectives of increasing retention and building automatic capacity with adequate risk coverage. Every year, the program is structured considering the business plans of the Company. There is adequate protection for the retained risk against catastrophic loss. Further, the company also protects its exposure through facultative support as and when required.

## Rural and Social Business

Your Company has overachieved the rural and social obligation during FY 2022-23, like the preceding years. In the rural sector, your Company received a total premium of ₹10,743,505 thousand as compared to ₹10,459,926 thousand in the previous financial year. In the social sector, your Company has provided coverage to 19.28 lakh people as against the regulatory target coverage of 7.15 lakh.

IRDAI notified the Obligations of Insurers pursuant to Rural and Social Sectors Regulations, 2015 on August 24, 2015, which was applicable from FY 2016-17. The said Regulation specifies the minimum business commitment to be achieved by a general insurance company in the rural and social sectors depending upon the period of operation of the Insurance Companies. This gradual business penetration would help your Company effectively expand into the rural markets, which will progressively increase the micro insurance business of your Company over the next few years. The total business for the said regulations is the total policies issued for individual insurance and the number of lives covered in the case of group insurance. In particular, health insurance in the rural sector could also play a major role in the development of this line of business considering the frequency of people visiting hospitals in rural areas is much lesser compared to urban areas and most importantly the overall cost may be lower than costs incurred at multi-specialty hospitals.

Further to the development of Rural Products "Personal Accident Group", "Alpa Bima" and "Future Poorna Suraksha", your Company has enrolled 19.28 lakh members in FY 2022-23 under both the products. The product offers multiple coverages to further penetrate the Micro Finance Institutions, Insure-tech partner and Non-Government Organizations. Your Company has 22 rural partners to distribute the products in the rural markets and the rural distribution is expanding further.

## Share Capital

The Authorized Share Capital of the Company as on March 31, 2023, was ₹10,000,000 thousand divided into 1,000,000 thousand equity share of ₹10/- each. During the year under review, the Company has not issued any new equity shares.

The shareholding pattern of the Company as on March 31, 2023 was:

| Sr. No. | Promoters / Shareholders | Number of shares | Percentage of Shareholding |
|---|---|---|---|
| 1. | Future Enterprises Limited# | 4,581,946 | 0.506 |
| 2. | Shendra Advisory Services Private Limited ("Shendra")* | 443,241,962 | 48.988 |
| 3. | Generali Participations Netherlands N.V. | 456,979,797 | 50.506 |
| **Total** | | **904,803,705** | **100** |

*#6 Shares held by Future Enterprises Limited jointly with individuals.*

**under voluntary liquidation- the assets of Shendra i.e. 99.99% equity shares held in the Company shall be distributed to the shareholders of Shendra (i.e. Future Enterprises Limited, Future Corporate Resources Private Limited and Generali Participations Netherlands N.V.) in specie in proportion to their shareholding in Shendra.*

*Note: The ultimate shareholding of Generali Group is 74% and Future Group is 26%.*

During the year under review, the Company did not issue any equity shares with differential voting rights or sweat equity shares, or equity shares under the Employees Stock Option Scheme. Hence, the disclosure under Section 43(a)(ii) of the Companies Act, 2013, (hereinafter referred to as "the Act"), read with Rule 4(4) of the Companies (Share Capital and Debenture) Rules, 2014, Section 54(1)(d) of the Act read with Rule 8(13) of the Companies (Share Capital and Debenture) Rules, 2014, and Section 62(1)(b) of the Act read with Rule 12(9) of the Companies (Share Capital and Debenture) Rules, 2014 is not required to be furnished.

## Issuance of Subordinated Debt

During the year under review, the Company issued unsecured, unlisted, subordinated, redeemable and fully paid-up Non-Convertible Debentures (NCDs) on private placement, pursuant to the IRDAI (Other forms of Capital) Regulations, 2022, the Act, Foreign Exchange Management Act, 1999 and RBI circular on Voluntary Retention Route (VRR) for Foreign Portfolio Investors (FPIs) investment in debt read with Press release dated February 10, 2022 on Statement on Developmental and Regulatory Policies. The NCDs were issued and allotted as below:

| Sr. no. | Name of the Debenture holder | No. of NCDs allotted | Face value (in ₹) | Date of allotment |
|---|---|---|---|---|
| 1 | Generali Horizon B.V. | 950,000 | 1,000/- | December 23, 2022 |
| 2 | | 1,506,000 | 1,000/- | February 16, 2023 |
| 3 | | 2,064,000 | 1,000/- | May 08, 2023 |

The Company has granted 2,929,567 Phantom shares to eligible employees under the Long-Term Employee Stock Ownership Plan (ESOP) – 2022.

The Company made an application to IRDAI for its approval under Section 6A of the Insurance Act, 1938 on February 07, 2022, for increase in the stake of Generali Participations Netherlands N.V., Shareholder of the Company beyond 49%. IRDAI granted its approval on the application on April 22, 2022. Subsequent to IRDAI's approval, Future Enterprises Limited transferred 226,198,926 (approximately 25%) equity shares to Generali Participations Netherlands N.V. on May 05, 2022, thereby increasing the direct and indirect shareholding of Generali Participations Netherlands N.V. to 74%, making them the majority shareholder of the Company.

The issued share capital of the Company as on March 31, 2023 and as on the date of signing of this report stood at ₹9,049,937 thousand and the subscribed and paid-up share capital stood at ₹9,048,037 thousand.

### Corporate Governance

Your Company has taken various initiatives towards Corporate Governance standards and its practices are valued by various stakeholders. Your Company continuously strives to adapt to better Corporate Governance practices in order to comply with the established rules and principles, in letter and spirit. A detailed report on Corporate Governance in accordance with the Guidelines for Corporate Governance for insurers in India issued by the IRDAI vide circular dated May 18, 2016 (hereinafter referred to as "IRDAI Corporate Governance Guidelines, 2016"), is annexed and forms part of this report as **"Annexure - I".**

### Certification for Compliance of Corporate Governance Guidelines

The Certificate for compliance of Corporate Governance Guidelines, as required under the IRDAI Corporate Governance Guidelines, 2016 is annexed and forms part of this Report as **"Annexure – II".**

### IRDAI Registration

The Certificate of Renewal of Registration issued to the Company by the IRDAI on February 25, 2014, continues to remain valid and in force from April 01, 2015, onwards pursuant to the provisions of Section 3 read with Section 3A of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015.

## 3. FUTURE OUTLOOK

India emerged from the pangs of the Covid-19 pandemic during FY 2022-23 and our economy is expected to grow by 7% during the fiscal year (i.e. FY 2022-23). This makes India, one of the fastest growing large economies in the world.

The ongoing war in Ukraine has disrupted global supply chains and has significantly increased the price of several commodities which has fueled inflation globally. Central banks across the world have increased interest rates in their efforts to contain inflation which has created headwinds for global growth. Rising interest rates have resulted in unintended consequences with a few banks collapsing in the US and in Europe – this has increased the risk of contagion in the global financial system. Despite the global macro-economic conditions and the geo-political risks, India is relatively well placed and is expected to grow by 6-6.5% in FY 2023-24.

The General Insurance industry in India grew robustly in FY 2022-23 by 16.4% and the industry is expected to maintain its growth momentum in FY 2023-24. India's passenger vehicle sales grew by 26.7% in FY 2022-23 despite high fuel costs as chip shortages and supply chain constraints eased. However, automobile sales in FY 2023-24 are expected to grow in single digits due to the high base of last year, price hikes by manufacturers, inflationary pressures and higher cost of financing. The health insurance segment recorded 23% growth in FY 2022-23 and is expected to show robust growth in FY 2023-24, supported by higher consumer awareness post the pandemic and increased penetration. However, El Nino may affect the monsoons this year and have an impact on rural demand – this may have a dampening effect on some of our retail channels. With rising corporate topline and profits, the corporate insurance segment is expected to remain resilient in the coming year. In the recently announced budget in February 2023, investments in capital expenditure as a share of total expenditure exceeded 20% and is at the highest level in the last decade and a half. This increased allocation to roads, railways and other infrastructure projects is expected to provide a boost to the corporate insurance segment.

The pandemic has helped to accelerate the pace of technology adoption and digitisation. Your Company's key IT transformation projects are progressing well and we have covered significant ground in FY 2022-23. We expect to continue making progress in these projects during FY 2023-24. Once our key IT transformation projects are implemented, our technology and digital systems will be best-in-class in the industry. Your Company is also upgrading its digital assets to ensure customers have an enhanced experience.

Our renewal journeys are currently being revamped to ensure customers and intermediaries are able to renew policies seamlessly and with minimal effort. This is expected to improve our renewal rates and help support future growth. Your Company has

launched several new and innovative products over the last few quarters and will focus on accelerating the pace of launches in the current fiscal. Our new products have been well received by customers and have provided them (consumers) with a unique proposition. Your Company continues to invest in innovative marketing campaigns which have helped in increasing brand awareness and in supporting the launch of new products. Our campaigns have been well received and have won several prestigious awards.

We will continue to maintain our razor-sharp focus on consumers during the year ahead. Our revamped renewal journeys are expected to provide a further boost to our already high NPS scores. Our operational metrics have shown an improving trend over the last few years and we will continue to focus on improving our operational efficiency through effective use of technology and process re-engineering.

Your Company remains confident of maintaining its growth momentum and growing in a capital-efficient manner. The Company remains well capitalised and is well poised to deliver strong double-digit growth in the year ahead.

## 4. COMMITTEES OF THE BOARD

Your Company has constituted the following Committees of the Board under the IRDAI Corporate Governance Guidelines, 2016 and the Act:

- Audit Committee;
- Nomination and Remuneration Committee;
- Corporate Social Responsibility Committee;
- Risk Management Committee;
- Policyholders' Protection Committee;
- Ethics and Compliance Committee;
- Investment Committee;
- Banking Affairs Committee; and
- Debenture Allotment Committee.

The Committees of the Board functions in accordance with the Board approved terms of reference. The Committees also make recommendations to the Board of Directors on matters wherever the oversight of the Board is required.

The terms of reference, composition, the number of meetings held during FY 2022-23 and the attendance of the members of the above Committees are provided in the Corporate Governance Report forming part of this report.

## 5. MANAGEMENT REPORT

Pursuant to the provisions of Regulation 3 of the IRDAI (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations 2002, the Management Report forms part of the Financial Statements of the Company.

## 6. ANNUAL RETURN

Pursuant to the provisions of Section 92(3) read with Section 134(3)(a) of the Act, the Annual Return in Form MGT-7 is hosted on the website of the Company at https://general.futuregenerali.in/about-us/financial-information#annualReport.

## 7. MEETINGS OF THE BOARD

During the year under review, the Board of Directors met five (5) times. The intervening gap between the meetings was within the timelines prescribed under the provisions of the Act and the IRDAI Corporate Governance Guidelines, 2016. The details of the Board Meetings and the attendance of the Directors are provided in the Corporate Governance Report which forms part of this Report.

## 8. DIRECTORS' RESPONSIBILITY STATEMENT

To the best of the knowledge and belief and according to the information, explanations and certifications obtained from the Management, your Directors make the following statements in

accordance with the provisions of Section 134(3)(c) of the Act and confirm that:

a) in the preparation of the annual accounts for the financial year ended March 31, 2023, the applicable accounting standards have been followed along with proper explanation relating to material departures (if any);

b) such accounting policies have been selected and applied consistently and have made judgments and estimates that are reasonable and prudent so as to give true & fair view of the state of affairs of the Company as on March 31, 2023, and of the profit and loss of the Company for the year ended on that date;

c) proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of your Company and for prevention and early detection of fraud and other irregularities;

d) the annual accounts have been prepared on a going concern basis;

e) proper systems are devised to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively: and

(f) had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively.

## 9. DECLARATION BY INDEPENDENT DIRECTORS UNDER SECTION 149(6) OF THE COMPANIES ACT, 2013 AND STATEMENT ON COMPLIANCE OF CODE OF CONDUCT

The Company has received declarations from Ms. Bhavna Doshi (DIN: 00400508), Prof. Abhinandan Kumar Jain (DIN: 00351580), Mr. Parveen Kumar Gupta (DIN: 02895343), Dr. Devi Singh (DIN: 00015681), and Mr. Shailesh Haribhakti (DIN: 00007347), Independent Directors of the Company pursuant to Section 149(7) of the Act, stating that they meet the criteria of independence laid down in Section 149(6) of the Act.

The Code of Conduct for Independent Directors prescribed vide Schedule IV of the Act provides for an evaluation mechanism for the Board/ Chairperson/Non-Executive Directors which needs to be done by the Independent Directors at a separate meeting, without the attendance of Non-Independent Directors and members of management. The Independent Directors of the Company met on March 28, 2023, to review the performance of Non-Independent Directors and the Board as a whole, the performance of the Chairman of the Company and assessed the quality, quantity and timeliness of the flow of information between the Company management and the Board.

## 10. POLICY FOR SELECTION AND APPOINTMENT OF DIRECTORS AND REMUNERATION

The Nomination and Remuneration Committee of the Company have adopted a Nomination and Remuneration Policy which, inter alia, deals with the nomination, remuneration and performance evaluation of the Directors, Key Managerial Personnel and Officials comprising of the Senior Management of the Company. The policy is placed on the Company's website and can be viewed at https://general.futuregenerali.in/policies.

### Objectives of the Nomination and Remuneration Policy

The primary objective of the policy is to provide a framework and set standards for the nomination, remuneration and performance evaluation of the Directors, Key Managerial Personnel and officials comprising of the Senior Management of the Company. The Company aims to achieve a balance of merit, experience and skills amongst its Directors, Key Managerial Personnel and Senior Management.

Further, the remuneration system is in line with the various regulatory frameworks existing in the insurance environment and the compensation system is aligned to the IRDAI's guidelines for sound compensation practices and follows the general principles of:

- Effective and independent governance and monitoring of compensation;
- Alignment of compensation with profitability and growth of the Company in terms of the strategic plan of the Company;
- Prudent risk-taking through well-designed and consistent compensation structures; and
- Clear and timely disclosure to facilitate supervisory oversight by all stakeholders.

### 10.1 Criteria for selection of Non-Executive Directors

a. The Non- Executive Directors possess high standards of ethics, personal integrity and probity with relevant expertise and experience in accounting and finance, marketing, administration, corporate and strategic planning or fund management to have a diverse Board of Directors.

b. In case of appointment of Independent Directors, the Nomination and Remuneration Committee satisfies itself regarding the independent nature of the Directors vis-à-vis the Company to enable the Board to discharge its function and duties effectively.

c. The Committee ensures that the candidate identified for appointment as a Director is not disqualified for appointment under Section 164 of the Act.

d. The Committee considers the following attributes/criteria, whilst recommending to the Board, the candidature for appointment as a Director:

    - Qualification, expertise and experience of the Directors in their respective fields.
    - Personal, professional, or business standing.
    - The diversity of the Board.

e. In case of the re-appointment of Non-Executive Directors, the Board takes into consideration the performance evaluation of the Director and his/her engagement level.

### 10.2 Criteria for selection/appointment of Managing Director and/or Chief Executive Officer, Chief Financial Officer and Company Secretary

The Committee identifies persons of integrity who possess relevant expertise, experience and leadership qualities required for the position of Managing Director and/or Chief Executive Officer, Chief Financial Officer and Company Secretary and takes into consideration recommendations, if any, received from any member of the Board.

The Committee also ensures that the incumbent fulfills such other criteria regarding age, qualifications, etc., as laid down under the Act and the IRDAI Corporate Governance Guidelines, 2016 and other applicable laws.

### 10.3 Remuneration of Directors, Key Managerial Personnel and Senior Management

The Remuneration paid to Non-Executive Directors and Managing Director & Chief Executive Officer (MD & CEO), Key Managerial Personnel and Senior Management of the Company is according to the Nomination and Remuneration Policy of the Company for Directors, Key Managerial Personnel (KMP) and Senior Management which is duly approved by the Board of Directors.

The Non-Executive Directors including the Independent Directors are entitled to receive remuneration by way of sitting fees for participation in the Board/Committee meetings of such sum as approved by the Board of Directors within the overall limits prescribed under the IRDAI Corporate Governance Guidelines, 2016, the Act read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

The Independent Directors are paid remuneration in the form of profit related commission pursuant to IRDAI's Guidelines on Remuneration of Non-executive Directors and Managing Director /

Chief Executive Officer/ Whole-time Directors of Insurers as approved by the Board of Directors on the recommendation of the Nomination and Remuneration Committee subject to the approval of the Shareholders, if applicable.

The level and composition of remuneration shall be the guiding principle for fixing the remuneration of Directors, KMP and Senior Management, which shall be reasonable and sufficient to attract, retain and motivate them.

The Directors, KMPs and other Senior Management's remuneration shall be based and determined on the individual person's responsibilities and performance and in accordance with the limits as prescribed statutorily, if any.

The Nomination and Remuneration Committee determines individual remuneration packages for Directors, KMPs and Senior Management of the Company considering factors it deems relevant, including but not limited to market, business performance and practices in comparable Companies, having due regard to financial and commercial health of the Company as well as prevailing laws and government/other guidelines. The Committee may consult the Chairman of the Board in appropriate cases if it deems necessary.

### Remuneration of the MD & CEO

At the time of appointment or re-appointment, the MD & CEO shall be paid such remuneration as may be approved by the Board of Directors on the recommendation of the Nomination and Remuneration Committee which is as per the provisions of Section 34A of the Insurance Act, 1938, (as amended thereafter) and Guidelines on Remuneration of Non-executive Directors and Managing Director/Chief Executive Officer/Whole-time Directors of Insurers issued by IRDAI, the IRDAI Corporate Governance Guidelines, 2016, and the applicable provisions of the Act read with rules framed thereunder.

The remuneration of the MD & CEO is derived by considering all aspects of the remuneration structure such as fixed pay, perquisites, bonus, variable pay, severance package, stock, pension plan, gratuity, etc., and also a long-term performance-based deferred cash plan and the remuneration structure leads to a proper balance between fixed and variable pay and is based on the performance and various other parameters as per the matrix.

## 11. AUDITORS

### 11.1 Statutory Auditors and their Report

The Shareholders of the Company at the Fifteenth Annual General Meeting ("AGM") held on September 23, 2021, approved the appointment of M/s. Khandelwal Jain & Co., Chartered Accountants (Firm Registration No. 105049W) as the Joint Statutory Auditors of the Company for five years until the conclusion of the Twentieth AGM. At the Sixteenth AGM of the Company held on August 26, 2022, the Shareholders approved the appointment of M/s. Chhajed & Doshi, Chartered Accountants (Firm Registration No. 101794W) as the Joint Statutory Auditors of the Company for five years until the conclusion of the Twenty-first AGM.

The observation(s) made in the Auditor's Report are self-explanatory and therefore, do not call for any further comments under Section 134(3)(f) of the Act.

The Statutory Auditors Report for FY 2022-23 does not contain any qualifications, reservations, or adverse remarks, or disclaimers. The Joint Statutory Auditors have not reported any incident of fraud to the Audit Committee or the Board of Directors under Section 143(12) of the Act, during the year under review.

### 11.2 Secretarial Auditor and their Report

Pursuant to the provisions of Section 204 of the Act, read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Company appointed M/s. Aashish K. Bhatt & Associates, Practicing Company Secretaries (FCS:19639/COP No. 7023) as the Secretarial Auditor of the Company to conduct the Secretarial Audit for FY 2022-23.

The Secretarial Audit Report in Form MR-3 for FY 2022-23, as received by M/s. Aashish K. Bhatt & Associates, Company Secretaries, is annexed and forms part of this report as **"Annexure – III"**.

The Secretarial Audit report for FY 2022-23 does not contain any qualifications, reservations or adverse remarks or disclaimers. However, the Secretarial Auditor have mentioned that during the year under review, the Company was able to appoint only 2 Independent Directors instead of 3 as required under the IRDAI Corporate Governance Guidelines, 2016, Consequently, the constitution of Audit and Nomination and Remuneration Committee from August 09, 2022 to March 31, 2023 was as per the Independent Directors appointed by the Company.

During the year under review, there was no fraud reported by the Secretarial Auditor to the Audit Committee or the Board of Directors under section 143(12) of the Act.

### 11.3 Internal Auditors

The Company has in place an internal audit framework to monitor the efficacy of internal controls with the objective of providing to the Audit Committee and the Board of Directors, an independent, objective and reasonable assurance on the adequacy and effectiveness of the organisation's risk management, control and governance processes. Pursuant to the IRDAI Corporate Governance Guidelines, 2016, the Audit Committee is required to oversee the efficient functioning of the Internal Audit Department of the Company. The Chief Internal Audit Officer of the Company reports to the Audit Committee and the Internal Audit report is submitted to the Committee on a quarterly basis.

### 11.4 Concurrent Auditors

Pursuant to the provisions of the IRDAI (Investment) Regulations, 2016, the Company appointed M/s. D S M R & CO (erstwhile M/s. Songira & Associates), Chartered Accountants (FRN: 128085W) as the Concurrent Auditors to conduct the audit of the Investment functions of the Company for FY 2022-23.

There were no observations, qualifications, reservations or adverse remarks or disclaimers in the Concurrent Audit Reports issued by M/s. D S M R & CO (erstwhile M/s. Songira & Associates) Chartered Accountants (FRN: 128085W).

## 12. PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS

Pursuant to the provisions of sub-section 11 of Section 186 of the Act, as amended by the Companies (Removal of Difficulties) Order, 2015 dated February 13, 2015, issued by the Ministry of Corporate Affairs, the provisions of Section 186, except sub-section 1 is not applicable to your Company.

## 13. DIVIDEND & RESERVES

In order to conserve the resources of your Company, the Directors do not recommend any dividend for the financial year ended March 31, 2023.

The Company proposes to carry forward the undistributed profits of ₹4,382,945 thousand in the Profit & Loss Account.

## 14. TRANSFER OF AMOUNTS TO INVESTOR EDUCATION AND PROTECTION FUND

Your Company did not have any funds specified under section 125 of the Companies Act, 2013, lying unpaid or unclaimed. Accordingly, there were no funds that were required to be transferred to the Investor Education and Protection Fund (IEPF).

## 15. MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY

There were no other material changes or commitments affecting the financial position of the Company between March 31, 2023 and the date of signing of this report, except for the changes covered under the share capital.

## 16.PARTICULARS REGARDING CONSERVATION OF ENERGY AND TECHNOLOGY ABSORPTION

Considering the nature of the business of your Company, the provisions of Section 134(3)(m) of the Act, read with Rule 8(3) of the Companies (Accounts) Rules, 2014, relating to the conservation of energy and technology absorption does not apply to the Company. Your Company has, however, taken extensive steps pertaining to the below:

### (A) Conservation of energy

#### (i) The steps taken or impact on the conservation of energy:

- Using LED Light fittings across new offices/during renovation/during replacement of faulty light fixtures.
- Controlling temperature & regularly monitoring of operating hours of AC/ AHU units at offices. e.g. at our Head Office the AC temperature is kept at 24 degrees which results in optimum power consumption.
- Replacement of old wiring and capacitors is done at many branches which consumed higher power due to ageing.
- Timers are installed in Glow Sign Boards, which are automatic as per defined time.

#### (ii) The steps taken by your Company for utilizing alternate sources of energy:

Your Company's head office is located in a building that has installed Solar Power which generates 525 kw per day power, which is utilized across common areas & functioning of lights, pumps, lifts, etc,. This has also resulted in controlled expenses on CAMs charges. At certain branches which has frequent power failure, instead of installing Diesel Genset, your Company has installed inverters, thereby avoiding use of Diesel.

#### (iii) The capital investment in energy conservation equipment:

Use of LED light fixtures.

## 17. FOREIGN EXCHANGE EARNINGS AND EXPENDITURE

Earnings in foreign currency - ₹543,997 thousand.

Expenditure in foreign currency - ₹1,037,087 thousand.

## 18. DEVELOPMENT AND IMPLEMENTATION OF RISK MANAGEMENT POLICY

The Company has a Board approved "Group Risk Management Policy", which contains principles, strategies and processes aimed at identifying, evaluating, and monitoring risks. The Risk Management System relies on the following building blocks:

- **Risk Governance**

  The Risk Governance structure of the Company is based on Three Lines of Defense: The operational structures (Risk Owners) are the first line of defense. Risk Management and Compliance represent the second Line of Defense and finally, Internal Audit is the third Line of Defense. The Company has various policies and guidelines in place for risk governance such as Risk Management Group Policy, Asset and Liability Management Policy, Liquidity Risk Management Group Policy, Operational Risk Management Group Policy, Underwriting Policy, Investment Policy, Anti-Money Laundering Policy, Whistle Blower Policy, IT Security Policies & Guidelines, Outsourcing Policy, Anti-Fraud Policy, Business Continuity Management Policy & Plan, Group Risk Appetite Framework etc.

- **Risk Measurement and Models**

  There is no common measurement methodology and model applicable to all the risks. Risk Management (RM) function has developed an in-house tool known as Risk Register and Scenario Analysis (RRSA). It consists of all probable risk scenarios of the company mapped with Risk types. The tool also shares results of risk scenarios' severity, probability, inherent risk, cause, controls, residual risk, etc. RM function and risk owners discuss jointly the risks incorporated in the RRSA Tool. The risk map comprises of Financial Risks, Credit Risks, Operational Risks, Insurance Risks, and Non-Quantifiable Risk consisting of Liquidity Risks, Strategic Risks, Emerging Risks, Reputational, Contagion and Sustainability Risks. These risks are further classified (Risk Level 2) in order to map risks with risk scenarios appropriately. The Company risk profile is prepared based on the severity and probability of risks. The Company risk profile depicts high, medium-high, medium-low and low levels of risks. This helps to set priorities for risk mitigations. The risks are identified, credible loss scenarios are developed, and the impact on the Company's performance and results are assessed. Adequacy of existing risk control measures is reviewed, and controls are recommended, if not adequate. RM function has also developed a tool to assess the impact of various risk results on solvency. The company cannot avoid risks which are intrinsically tied to the nature of its insurance business. However, properly recognizing, measuring, and setting limits to these risks is fundamental to ensure the company's resilience in adverse circumstances and to maximize value for the shareholders.

  In this context, the Risk Appetite Framework (RAF) supports the effective selection of risks by establishing the risks that the company wishes to take, avoid, retain or mitigate, along with the monitoring and escalation procedures. Prior to the renewal of the reinsurance program, the catastrophic risk is modelled after taking into account the proposed strategic plan. The technical reserves are estimated using various actuarial models and considering premium deficiency reserve, outstanding claims, unearned premium and IBNR (Incurred But Not Reported).

- **Risk Management Controls and Limits**

  The Company has an independent Risk Management ("RM") function, which is headed by the Chief Risk Officer. The Company monitors and controls the risk evolution at different levels of the operating structures. Risk & Compliance functions support Risk Takers and Risk Owners in their monitoring activities. The limits defined in the Delegation of Authority document are incorporated in respective standard operating procedures and guidelines. Some critical limits are inbuilt into the system to ensure proper compliance. Monitoring reports (MIS) are generated from systems and reported to the concerned authority regularly. The limits/indicators defined for monitoring or operating objectives of the strategic plan and solvency position are monitored by the management on a monthly/ quarterly basis.

- **Embedding in Business Processes**

  - Incorporated limits in IT systems i.e., reinsurance retention and treaty, underwriting authority limits in Policy Asia, Performance measurement, evaluation for employees, etc.
  - Operating limits approved by the Board of Directors are incorporated in Standard Operating Procedures.
  - Risk Champions nominated by business units are trained in various risk management activities.

- Risk assessment of outsourced vendors is carried out according to the IRDAI outsourcing guidelines.
- Periodical trainings are conducted on Risk Management.

- **Risk Reporting**

  The Company has Risk Management Sub-Committee at the management level and Risk Management Committee at the Board level. The Chief Risk Officer presents the risk profile of the Company, Risk Assessment results, monitoring status, other risk management activities like Solvency Capital estimation, Liquidity ratios monitoring, Digital Risk Management Activities, Fraud Analysis, Information & Cyber Security monitoring status, etc., to both these Committees on a quarterly basis. The Committees review the risk profile and recommend necessary actions for improvements.

## 19. ANNUAL PERFORMANCE EVALUATION

The evaluation of the Board and its Committees is governed by the performance evaluation policy adopted by the Board of Directors. This Policy has been formulated to ensure that the Directors in their individual capacity and the Board as a whole work effectively and efficiently in achieving their functions towards attaining the overall organizational goals.

Performance evaluation of the Independent Directors, Non-Independent Directors, Chairman, MD & CEO is done by the Board of Directors excluding the Director being evaluated along with evaluation of working of the Committees. A structured questionnaire is prepared, covering various aspects of the Board's functioning. Various parameters are considered for evaluation of the Board and its Committees such as the varied background of the members, their areas of expertise and knowledge, frequency of the Meetings and attendance, quality of inputs, follow-up of actions, etc.

The Board also reviews and assesses the performance of each Director by way of a peer-to-peer review i.e. each Director is assessed by the other Directors based on the criteria prepared by the Board of Directors from time to time. The Chairman updates the Nomination and Remuneration Committee and the Board at its respective Meetings and also shares the findings of the performance evaluation with the Independent Directors and discusses and analyzes the areas for improvement.

Performance evaluation of the Board is carried out by the Independent Directors on a yearly basis. The Independent Directors decide on the criteria to assess the performance of the Board. The Independent Directors meet annually to review and assess the performance of the Board of Directors.

The performance evaluation of the Independent Directors was carried out by the entire Board. The Directors expressed their satisfaction with the evaluation process, which reflected the overall engagement of the Board and its Committees with the Company.

## 20. DETAILS OF THE DIRECTORS AND KEY MANAGERIAL PERSONNEL APPOINTED/RESIGNED/CEASED

### A] Directors

As at March 31, 2023, the Board of Directors of your Company consisted of eight (8) Directors comprising of two (2) Non – Executive Independent Directors, five (5) Non – Executive Directors and one (1) Executive Director as the MD & CEO. Out of the total 8 Directors, the Board comprises of one Non-Executive Woman Director.

None of the Directors of the Company are disqualified from being appointed as Directors as specified in Section 164(2) of the Act. Further, all the Directors of the Company have confirmed that they fulfill the criteria of 'fit and proper' as laid down under the IRDAI Corporate Governance Guidelines, 2016.

### Directors Retiring by Rotation

Pursuant to Section 152(6) of the Act, Mr. Pankaj Jaju (DIN: 02219575) and Mr. Roberto Leonardi (DIN: 01804888), Non-Executive Directors of the Company retire by rotation at the ensuing AGM and being eligible, offers themselves for reappointment.

### Appointments

During the year under review, the following appointments were made pursuant to Section 152 and Section 161 of the Act read with the applicable rules and regulations and the IRDAI Corporate Governance Guidelines, 2016:

- **Mr. Roberto Leonardi- Non-Executive Director**

  Mr. Roberto Leonardi (DIN: 01804888) was appointed as a Non-Executive Director (Additional) by the Board of Directors w.e.f May 05, 2022. Subsequently, the Shareholders of the Company at the EGM of the Company held on May 05, 2022, approved the appointment of Mr. Roberto Leonardi as the Non-Executive Director of the Company.

- **Ms. Gurpreet Kaur Grewal- Non-Executive Director**

  Ms. Gurpreet Kaur Grewal (DIN: 09532417) was appointed as a Non-Executive Director (Additional) by the Board of Directors w.e.f May 05, 2022. Subsequently, the Shareholders of the Company at the EGM of the Company held on May 05, 2022, approved the appointment of Ms. Gurpreet Kaur Grewal as the Non-Executive Director of the Company.

- **Mr. Luis Roset Sucar- Non-Executive Director**

  Mr. Luis Roset Sucar (DIN: 09540988) was appointed as a Non-Executive Director (Additional) by the Board of Directors w.e.f May 05, 2022. Subsequently, the Shareholders of the Company at the EGM of the Company held on May 05, 2022, approved the appointment of Mr. Luis Roset Sucar as the Non-Executive Director of the Company.

- **Mr. Anup Rau - Managing Director & Chief Executive Officer**

  Mr. Anup Rau (DIN: 06511806) was re-appointed as MD & CEO of the Company by the Board of Directors on February 07, 2022 for 3 years. The IRDAI approved the re-appointment of Mr. Anup Rau on April 01, 2022 for a period of 3 years w.e.f June 06, 2022.

- **Mr. Parveen Kumar Gupta- Independent Director (Additional)**

  Mr. Parveen Kumar Gupta (DIN: 02895343) was appointed as the Independent Director (Additional) & Chairman of the Board by the Board of Directors w.e.f August 09, 2022. The Appointment is subject to the approval of the Shareholders. Mr. Parveen Kumar Gupta holds office upto the date of the ensuing AGM of the Company. As per the provisions of Section 160 of the Companies Act, 2013, the Company has received a notice in writing from a Shareholder of the Company signifying its intention to propose the appointment of Mr. Parveen Kumar Gupta as a Director of the Company. The resolution seeking shareholders' approval for his appointment forms part of the notice of the AGM.

- **Ms. Valentina Sarrocco- Non-Executive Director (Additional)**

  Ms. Valentina Sarrocco (DIN: 10048733) was appointed as the Non-Executive Director (Additional) of the Company w.e.f. February 17, 2023. Ms. Valentina Sarrocco holds office up to the date of the ensuing AGM of the Company. As per the provisions of Section 160 of the Companies Act, 2013, the Company has received a notice in writing from a Shareholder of the Company signifying its intention to propose the appointment of Ms. Valentine Sarrocco as a

Non-Executive Director of the Company. The resolution seeking Shareholders' approval for her appointment forms part of the notice of the AGM.

- **Mr. Shailesh Haribhakti- Non-Executive Director (Additional)**

  Mr. Shailesh Haribhakti (DIN: 00007347) was appointed as the Non-Executive Director (Additional) of the Company w.e.f. May 17, 2023. Mr. Shailesh Haribhakti holds office up to the date of the ensuing AGM of the Company. As per the provisions of Section 160 of the Companies Act, 2013, the Company has received a notice in writing from a Shareholder of the Company signifying its intention to propose the appointment of Mr. Shailesh Haribhakti as a Non-Executive Director of the Company. The resolution seeking Shareholders' approval for her appointment forms part of the notice of the AGM.

- **Dr. Devi Singh – Independent Director**

  Dr. Devi Singh (DIN: 00015681), Independent Director was appointed as the Chairman of the Board from May 05, 2022 till August 8, 2022.

**Resignation/Cessation**

- **Ms. Jennifer Sparks- Non-Executive Director**

  Ms. Jennifer Sparks (DIN: 07111138) resigned from the Board of Directors of the Company w.e.f April 15, 2022.

- **Mr. G. N. Bajpai- Non-Executive Director**

  Mr. G. N. Bajpai (DIN: 00946138) resigned from the Board of Directors of the Company w.e.f May 05, 2022.

- **Mr. Vivek Biyani- Non-Executive Director**

  Mr. Vivek Biyani (DIN: 01977838) resigned from the Board of Directors of the Company w.e.f May 05, 2022.

- **Mr. Kishore Biyani- Non-Executive Director**

  Mr. Kishore Biyani (DIN: 00005740) resigned from the Board of Directors of the Company w.e.f May 05, 2022.

- **Mr. Fabrice Benard - Non-Executive Director**

  Mr. Fabrice Benard (DIN: 08495865) resigned from the Board of Directors of the Company w.e.f May 05, 2022.

- **Ms. Bhavna Doshi- Independent Director**

  Ms. Bhavna Doshi (DIN: 00400508) resigned from the Board of Directors of the Company w.e.f June 30, 2022.

- **Prof. Abhinandan Kumar Jain- Independent Director**

  Prof. Abhinandan Kumar Jain ceased to be a Director on the Board w.e.f June 06, 2022 due to end of term.

- **Ms. Gurpreet Grewal- Non-Executive Director**

  Ms. Gurpreet Grewal (DIN: 09532417) resigned from the Board of Directors of the Company w.e.f February 17, 2023.

- **Mr. Sandip Tarkas, Expert Representative of Customers**

  Mr. Sandip Tarkas resigned as Expert Representative of Customers w.e.f May 17, 2023.

Your Directors place on record their appreciation for the invaluable contribution made by the Directors during their respective tenure as a Director of the Company.

**B] Key Managerial Personnel**

During the year under review, the following Key Managerial Personnel were appointed/have resigned as per the Act and the IRDAI Corporate Governance Guidelines, 2016:

### Appointment

- **Mr. Abhishek Singh- Chief Bancassurance Officer**

  Mr. Abhishek Singh was appointed as the Chief Bancassurance Officer w.e.f January 01, 2023.

### Resignation/Cessation

During the year under review, none of the Key Management Persons resigned from the Company. However, the following KMP ceased to be a KMP because of his superannuation:

- **Mr. Anurag Sinha- Chief Bancassurance Officer**

  Mr. Anurag Sinha superannuated w.e.f September 30, 2022 from the services of the Company as the Chief Bancassurance Officer of the Company.

## 21. SUBSIDIARY COMPANIES, JOINT VENTURE OR ASSOCIATE COMPANIES

During the year under review, there were no Companies which have become/ceased to become a Subsidiary/Joint Ventures/Associate Companies.

## 22. PUBLIC DEPOSITS

During the year under review, your Company did not accept any deposits from the public within the meaning of Section 73 of the Act read with the Companies (Acceptance of Deposits) Rules, 2014.

## 23. DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS/ COURTS/ TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND THE COMPANY'S OPERATIONS IN FUTURE

During the year under review and up to the date of signing of this report, no significant and material orders were passed by the Regulators/Courts/ Tribunals impacting the going concern status and the company's operations in future.

## 24. INTERNAL FINANCIAL CONTROLS AND COMPLIANCE SYSTEM

Based on the framework of internal financial controls and compliance systems established and maintained by your Company, work performed by the internal, statutory and secretarial auditors and external consultants specially appointed for this purpose, including an audit of internal controls over financial reporting by the specialised third party professional consultants across functions, and the reviews performed by management and the relevant Board Committees, the Board is of the opinion that your Company's internal financial controls were adequate and effective in FY 2022-23.

The key components of the internal financial control framework include Entity Level Controls (ELC), Process Level Controls and Review Controls. The Company undergoes a review of internal controls by specialised third-party professional consultants across functions.

There is no qualification, reservation, adverse remark or disclaimer made by the joint statutory auditors in their report on Internal Financial Controls.

### Adequacy of Internal Financial Controls

Internal financial controls with reference to the Financial Statements were adequate and operating effectively.

## 25. CORPORATE SOCIAL RESPONSIBILITY POLICY

Your Company has strongly believed in giving back to society and working for the growth and development of the marginalized. The Company has been focusing on building meaningful relationships with its partners, creating effective and sustainable solutions for some of the pressing concerns and helping the communities in getting access to available resources and utilise them to the maximum potential.

Your Company drives inspiration for CSR from one of its core values 'Live the community'. Community is the social, economic and environmental fabric of the society, the very foundation on which Generali Group has built its history. Being a part of this global Group, the Company has imbibed a global perspective, which is reflected in the way it works and behaves. The Company's Vision statement, 'to actively protect and enhance people's lives' places emphasis on the impact that the Company has on the community and the quality of people's lives.

The Company's purpose is to bring a difference in society with a commitment to help the deprived by addressing societal issues that need attention and solution-based response. Following the Company's vision, even the employees are actively committed to:

- Utilising their skills and expertise by volunteering for the development of the communities;
- Dedicating time and efforts to build a connection with the most vulnerable ones in the communities;
- Supporting the partner organisations in creating opportunities for serving the most downtrodden in the society;
- Putting the skills and resources of the Company at the service of those who are most vulnerable.

Pursuant to the Companies (Corporate Social Responsibility Policy) Rules, 2014 and in line with the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, the Board amended the Corporate Social Responsibility Policy of the Company. The composition of the CSR Committee, policy and projects approved by the Board for FY 2022-23 are displayed on the website of the Company at https://general.futuregenerali.in/about-us/corporate-social-responsibility

The Chief Financial Officer of the Company has certified that the funds disbursed have been utilised for the purpose and in the manner approved by the Board for FY 2022-23.

The Annual Report on Corporate Social Responsibility ("CSR") activities of the Company pursuant to Section 134 and Section 135 of the Act and the IRDAI Corporate Governance Guidelines, 2016 is annexed and forms part of this report as **"Annexure - IV"**.

## 26. RELATED PARTY TRANSACTIONS

Pursuant to Section 177 read with Section 188 of the Act, the Audit Committee of the Board of Directors approves the estimated Related Party Transactions ("RPT") of the Company at the beginning of every financial year. The Related Party Transactions entered during the year under review were in the ordinary course of business and on an arm's length basis, thus not requiring Board/ Shareholders approval.

During the year under review, there were no material contracts or arrangements or transactions which were not in the ordinary course of business and not on an arm's length basis that needs to be disclosed in Form AOC-2 as required under the Act.

As per Accounting Standard 18 on 'Related Party Disclosures', the details of Related Party Transactions entered into by the Company are included in the Notes to Accounts.

## 27. PARTICULARS OF EMPLOYEES

Details, as required under Section 197(12) of the Act, read with Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, with respect to particulars of employees of the Company is set out in **"Annexure-V"** to this Report. Pursuant to the provisions of Section 136(1) of the Act, the Report and Accounts, as set out herein, are being sent to the Shareholders of the Company excluding the aforesaid Annexure. Any Shareholder interested in obtaining a copy of the said Annexure may write to the Company Secretary at the Registered & Corporate Office of the Company.

## 28. IMPLEMENTATION OF INDIAN ACCOUNTING STANDARDS (IND-AS) IN THE INSURANCE SECTOR

The IRDAI vide its circular dated June 28, 2017, on "implementation of IND-AS in the Insurance Sector" had deferred the implementation of IND-AS to FY 2021. However, the insurers were required to submit the proforma IND-AS financial statements on a quarterly basis.

The above circular has been withdrawn by the IRDAI vide its circular dated January 21, 2020. Also, the requirement of submitting the Pro-forma IND-AS financial statements on a quarterly basis to the IRDAI has been dispensed.

Now, it has been decided by IRDAI vide its circular no. IRDAI/F&A/CIR/ACTS/023/01/2020 dated January 21, 2020, to implement IND-AS 109 "Financial Instruments" and IND-AS equivalent of IFRS 17 "Insurance Contracts" simultaneously, along with all other applicable IND-AS. The effective date of implementation shall be decided after the finalization of IFRS 17 by the International Accounting Standards Board.

## 29. SECRETARIAL STANDARDS

During the year under review, the Company has complied with the applicable Secretarial Standards issued by the Institute of Company Secretaries of India. The same has also been confirmed by the Secretarial Auditor of the Company in the Secretarial Audit Report.

## 30. MANAGING THE RISK OF FRAUD, CORRUPTION AND UNETHICAL PRACTICES

### Whistle Blower Policy/ Vigil Mechanism

In compliance with the provisions of Section 177(9) of the Act read with Rule 7 of the Companies (Meetings of Board and its Powers) Rules, 2014, the Company has put in place, a Whistle Blower policy where employees can raise concerns internally, about any possible irregularities, governance weakness, financial reporting issues and other matters. The details of the Whistle Blower Policy are given in the Corporate Governance Report which forms part of this report.

### Code of Conduct

Your Company has adopted the code of conduct for all the employees including members of supervisory and management bodies. The Company conducts business in compliance with the law, internal regulations and professional ethics.

### Anti-Fraud Policy

Your Company has Board approved Anti – Fraud Policy in place in line with the IRDAI guidelines. As per the policy, the risk of fraud can be reduced through a combination of prevention, deterrence and detection measures. Strong emphasize on fraud prevention reduces opportunities for fraud to take place and strong deterrence persuades individuals not to commit fraud because of the likelihood of detection and punishment.

The three fundamental elements to prevent, deter and detect fraud are listed below:

a. Create and maintain a culture of honesty and high ethics, including via the understanding and awareness of risks and controls.

b. Identify and assess the risks of fraud and implement the processes, procedures and controls needed to mitigate the risks and reduce the opportunities for the various types of fraud.

c. Develop an appropriate oversight process.

Your Company follows Zero Tolerance Policy that means Company does not tolerate any unethical or dishonest behavior, even if the result of the action benefits the Company itself. Violators will be prosecuted and may be terminated and referred to appropriate authorities.

The Ethical Code and the Code of Business Conduct, as well as a commitment to fraud risk management, are communicated to all personnel in an understandable fashion. They are clearly communicated to all officers and staff members of the Company. Individuals from throughout

the organization with different knowledge, skills and perspectives e.g. accounting / finance, non-financial business units and operations personnel, legal & compliance, risk management, internal audit, etc. shall be involved in the fraud risk assessment.

The Fraud Control Unit shall be responsible for maintaining a centralized external fraud database where incidents of external fraud are duly and timely recorded, capture information such as fraud incident description, fraud perpetrator details, estimated fraud loss and recovery amounts (if any), control implications and resolution.

Under the supervision of the Chief Executive Officer of the Company, the Risk Management Function have established a Fraud Control Committee ('FCC') with the following responsibilities:

- Laying down procedures for internal reporting from/and to various departments;
- Creating awareness among employees/ intermediaries/policyholders to counter insurance frauds;
- Furnishing various reports on frauds to the Authority as stipulated in this regard; and
- Furnish periodic reports to the Board of Directors of the Company.

Based on different types of Risk Categories, Risk department has designed an extensive program on fraud indicators. As per the defined key fraud indicator, FCU carries out preventive, detective and initiate Seeding & Mystery Shopping activities depending on case to case basis.

Based on frequent claims of fraudulent nature, FCU keeps the track of concerned employees / agent / garage / external source. In depth investigation from source of business to claim payment helps us identify the culprit. Legal action to curb the frauds plays vital role.

## 31. DISCLOSURE OF UNCLAIMED AMOUNT ON THE WEBSITE

Your Company has provided a facility to the policyholders, enabling them to find out whether any amount due to them is lying unclaimed with the Company for any reason whatsoever. This information is regularly updated on the website of the Company.

## 32. POLICY ON PREVENTION OF SEXUAL HARASSMENT OF WOMAN EMPLOYEES AT THE WORKPLACE

Your Company is committed to creating a healthy working environment in which all women employees can work together free from sexual harassment. The Company has adopted a Policy on Sexual Harassment (POSH) in accordance with the provisions of the Sexual Harassment of Woman at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

Your Company has also set up an Internal Complaints Committee (under POSH) to consider and address the complaints of its employees as and when received under the sexual harassment policy. The committee is spearheaded by a Woman leader to ensure a safe and secure work environment for women employees across the organization so that they are free to bring forth their grievances and seek resolution. The Company believes that all women employees and other persons dealing with the Company have a right to be treated with dignity. Sexual harassment is an offense and is punishable under law. The existence of this mechanism is communicated regularly to all through various means of delivery.

During the year under review, the Company did not receive any complaints.

## 33. AWARDS AND ACCOLADES

During the financial year under review, your Company has been felicitated with awards and recognition across various functional areas which have been elaborated under the Awards section in this Annual Report.

## 34.DISCLOSURES UNDER THE COMPANIES ACT, 2013 / RULES THEREUNDER

- The Company has not filed any application or no such proceeding is pending under the Insolvency and Bankruptcy Code, 2016.
- The Company is not required to maintain cost records pursuant to section 148 of the Companies Act, 2013 read with the rules thereunder.

## APPRECIATION AND ACKNOWLEDGMENT

Your Directors express their sincere appreciation for the co-operation and assistance received from the IRDAI, Insurance Information Bureau, Reserve Bank of India, the Registrar of Companies, General Insurance Council and other regulatory authorities for their support and advice. The Directors also place on record their sincere thanks for the support and co-operation extended by the Policyholders, Reinsurers, Bancassurance partners, Insurance Agents and Brokers.

Your Directors express their sincere appreciation for the commitment, co-operation, active involvement and dedication displayed by all the employees in the growth of the Company.

Your Directors thank you for your continued support, trust and confidence reposed in them.

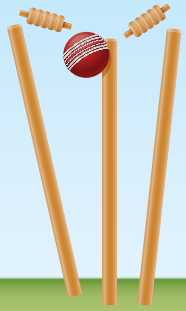
**On behalf of the Board of Directors**
**Future Generali India Insurance Company Limited**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Registered Address:**
Unit No. 801 & 802, 8th Floor,
Tower C, Embassy 247 Park,
L.B.S Marg, Vikhroli (West),
Mumbai – 400 083

Dated: May 17, 2023
Place: Mumbai

ANNEXURE - I



# REPORT ON CORPORATE GOVERNANCE

## 1. INTRODUCTION

Corporate Governance is about commitment to values and ethical business conduct. It is also about how an organization is managed vis-à-vis the corporate and business structures, its culture, policies and the manner in which it deals with various stakeholders. Timely and accurate disclosure of information regarding the financial position of the Company, its performance and ownership form part of effective corporate governance.

## 2. PHILOSOPHY ON CORPORATE GOVERNANCE

Good governance practices stem from the culture and mindset of the organization. It is therefore not merely about enacting regulations and procedures but also about establishing an environment of trust and confidence among various stakeholders. It is about demonstrating a high level of integrity, transparency, accountability and disclosures across the Company's operations and in its interaction with its stakeholders, including shareholders, customers, employees, the regulatory authorities and the society.

The Corporate Governance philosophy of the Company is driven by the following fundamental principles:

- Conduct the affairs of the Company in a transparent and ethical manner;
- Ensure transparency in all dealings;
- Ensure the highest level of responsibility and accountability;
- Ensure compliance with all laws and regulations; and
- Ensure accurate and timely dissemination of material information & matters of interest to stakeholders.

The Company through effective dissemination of information to the Directors and active interaction of the Board Members with the senior management ensures effective oversight of the Company's businesses and activities.

Through the robust governance mechanism in the Company, the Board along with its Committees endeavours to strike the right balance with various stakeholders' interests.

## 3. BOARD OF DIRECTORS

The Board has been constituted in a manner that results in an appropriate mix of Executive and Non-Executive Directors to ensure proper governance and management.

The Corporate Governance Principles of the Company ensure that the Board remains informed, independent and actively involved in the Company. The Company ensures its best efforts towards better Corporate Governance to mitigate "Non-business" risks.

The Directors of the Company possess the highest personal and professional ethics, integrity and values and are committed to representing the long-term interest of the stakeholders. The Company's business is conducted by its employees under the direction of the MD & CEO and under the overall supervision of the Board.

The Company's commitment to ethical and lawful business conduct is a fundamental shared value of the Board of Directors, the Senior Management and all employees of the Company.

### 3.1 Role of Board of Directors

The Company's Board of Directors plays a primary role in ensuring good governance, smooth functioning of the Company and in the creation of stakeholders' value.

The Board's role, functions, responsibility and accountability are clearly defined. As the Board's primary role is fiduciary in nature, it is responsible for ensuring that the Company runs on sound ethical business practices and that the resources of the Company are utilised in a manner so as to create sustainable growth and value for the Company's members and the other stakeholders and also fulfil the aspirations of the society and the communities in which it operates.

The Board is duly supported by the Management in ensuring effective functioning of the Company. The Board monitors the Company's overall performance, directs and guides the activities of the Management towards the set goals and seeks accountability. The Board also sets standards of corporate behaviour, ensures transparency in corporate dealings and compliance with the laws and regulations. As a part of its function, the Board periodically reviews all the relevant information, which is required to be placed before it and in particular, reviews and approves financial statements, corporate strategies, business plans, annual budgets, projects (including CSR projects) and capital expenditure.

### 3.2 Composition of the Board

As on March 31, 2023, the Board of Directors of your Company consisted of eight (8) Directors comprising of two (2) Non– Executive Independent Directors, five (5) Non – Executive Directors and one (1) Executive Director as the MD & CEO. Out of the total 8 Directors, the Board comprises of one Non-Executive Woman Director. The Directors are appointed based on their qualifications and experience in related fields of the Company's business needs including expertise in fields of insurance, marketing, management, finance, etc.

### 3.3 Information on Directors

- **Mr. Parveen Kumar Gupta (DIN: 02895343) - Independent Director (Additional) and Chairman**

  Mr. Parveen Kumar Gupta retired from State Bank of India as Managing Director after over 37 years of service. At SBI, he handled all areas of Financial Services including Retail Banking, Digital Initiatives, Treasury, International Banking, Risk, Compliance, Finance, Investment Banking, Private Equity, etc. He was nominated by SBI on the Boards of various investee companies of SBI, including 2 years on the Boards of SBI General Insurance Co. Limited and SBI Life Insurance Co. Limited.

  Currently, he is a Chairman of Utkarsh Small Finance Bank Limited, and is also Chairman of National Securities Depository Limited. He also serves on the Boards of Bank of India Investment Managers Private Limited, Midland Microfin Limited, Protium Finance Private Limited and Light Microfinance Private Limited. He is also a member of the Board of Governors of the Indian Institute of Management, Raipur.

  He was a Senior Advisor of Bank of Baroda, Mumbai. His role included advising BOB on strategy, performance evaluation and monitoring and improving its risk management practices and treasury operations.

  He was Chairman of the Foreign Exchange Dealers Association of India (FEDAI) from June 2014 to August 2015. In his capacity as the Chairman of FEDAI, he actively

participated in formulating policies about the conduct of foreign exchange business in India and jointly hosted many programmes along with RBI.

He is a Commerce graduate from Guru Nanak Dev University, Amritsar, an Associate Company Secretary (ACS), Institute of Company Secretaries of India, New Delhi and a Certified Associate of Indian Institute of Bankers, Mumbai (C.A.I.I.B).

He was appointed as the Independent Director and Chairman of the Company w.e.f August 09, 2022.

- **Mr. Roberto Leonardi (DIN: 01804888) - Non-Executive Director**

Mr. Roberto Leonardi is the International Asia Regional Officer for Assicurazioni Generali S.p.A. and he oversees all Generali insurance operations in both Life and Property & Casualty businesses. He has over 30 years of experience in Life and Health businesses across Asia, Europe, and Southern Africa.

He has also held senior positions with AXA Asia where he was responsible for Health & Employment Benefits, Protection, Marketing, Digital and Big Data. He was also Regional Head of Munich Health, a division of Munich Reinsurance, overseeing the health reinsurance and primary insurance businesses with specific focus on Greater China, India, Indonesia and Japan.

He also spent 13 years with UnitedHealth Group, where he held several executive positions including Executive Vice President & CEO of UnitedHealth Asia, CEO of Portugal and Chief Operating Officer and Chief Financial Officer in its joint ventures in South Africa.

He started his career with PWC (formerly Coopers & Lybrand) in South Africa and Namibia. Born in Italy, Mr. Leonardi grew up in Denmark and South Africa and currently lives in Hong Kong.

He is a Chartered Accountant and was appointed as the Non-Executive Director of the Company w.e.f May 05, 2022.

- **Mr. Luis Roset Sucar (DIN: 09540988) - Non-Executive Director**

Mr. Luis Roset Sucar is the Chief Insurance Officer at International – Asia Region. With over three decades of industry experience, he has extensive strategic and technical expertise in P&C business, including Health and Accident, and in recent years also in the Life business.

He has held senior leadership roles at Generali España where he was Chief Technical Officer, and most recently, Chief Insurance Officer. He also spent two years as Chief Insurance Officer for Generali Portugal.

He was non-executive member of the Board of Directors of the Generali companies (Life and Non-Life) in Portugal from October 2019 to July 2020 (before integration with Tranquilidade).

He is qualified as an Industrial Engineer and was appointed as the Non-Executive Director of the Company w.e.f May 05, 2022.

- **Ms. Valentina Sarrocco (DIN: 10048733) - Non-Executive Director (Additional)**

Ms. Valentina Sarrocco has almost 20 year's of corporate and transactional lawyer experience in corporate governance matters, M&A/divestitures, general commercial, cross border transactions, insurance and project financing. She has also provided pro-bono legal advice to several UN Committees and Agencies.

She was a part of the International General Counsel and Head of Group Entities Corporate Matters of Assicurazioni Generali S.p.A. Prior to joining Generali Group, she worked as a Senior Associate at McDermott Will & Emery and Chiomenti respectively. She is also on various Corporate Boards.

She holds a Bachelor's degree in Law and is a member of the Italian Bar. She has also done Senior Manager Program and Executive Program on M&A transactions from Italy. She has also attended the Global Leadership Program STEP UP - Lifetime Partner Edition organised by IMD Business School, Zurich and has been to the Wharton School of Business, USA.

She was appointed as the Non-Executive Director (Additional) of the Company w.e.f February 17, 2023.

- **Mr. Vijay Biyani (DIN: 00005827) - Non-Executive Director**

Mr. Vijay Biyani is a founding member of Future Group and has been associated with the retail and consumer goods sector for well over three decades. He serves as the Managing Director of Future Enterprises Limited, a key constituent of Future Group that owns and operates critical functions like supply chain and logistics networks, apparel manufacturing and trading and retail infrastructure management that fuel the group's retail businesses. For the past three decades, he has been involved in leading key functions across Future Group companies.

He was also involved in a number of philanthropic activities.

He holds a Bachelor's Degree in Commerce from the University of Mumbai. He was appointed as the Non-Executive Director of the Company on March 16, 2007.

- **Mr. Pankaj Jaju (DIN: 02219575) - Non-Executive Director**

Mr. Pankaj Jaju is an Investment Banker and founder & CEO of Metta Capital Advisors, a boutique investment bank set up in 2016 with a strong practice in the consumer, retail and fashion sectors.

Prior to this, he worked with Enam Securities from 1994 to 2016, a leading Indian investment bank and investment house, and with Axis Capital and Axis Bank, after Axis acquired Enam.

He has worked with a number of large corporates and was involved in all their strategic decisions and initiatives, as an advisor to the CEO and the founders.

At Axis, he led some large corporate relationships including the Aditya Birla Group, Godrej Group, Mahindra Group and Reliance Group during his stint in the corporate bank. He then worked with the retail bank, reporting to Shikha Sharma, then MD of Axis Bank, and Rajiv Anand, the head of the retail bank, and helped build the bank's relationships with large e-commerce companies and fintechs as part of its digital strategy.

He is also a core volunteer with iSPIRT, a think tank that has created and evangelized IndiaStack, the digital rails that are enabling financial inclusion in India. He worked closely with some of the largest banks in India to help them adopt new technologies in partnership with startups to enable iSPIRT to achieve its objectives of democratizing credit.

He holds a degree in Master of Business Administration and was appointed as the Non-Executive Director of the Company w.e.f November 15, 2021.

- **Dr. Devi Singh (DIN: 00015681) - Independent Director**

Dr. Devi Singh has served as the Vice-Chancellor of FLAME University, Pune. He spent about a year in Jaipur setting up a new University before moving to Pune in August 2016.

He was a Director of the Indian Institute of Management, Lucknow for more than ten years. Before joining IIM-L, he was a Director of Management Development Institute (MDI) Gurgaon for four and a half years. He is a well-known Professor of International Finance and Management.

He is recognized as one of the top Academic Leaders in India who has created and transformed Institutions of higher learning. IIM Lucknow and MDI took major strides and made all-round progress under his dynamic leadership.

Before joining MDI, he was a visiting Professor at the Faculty of Management, McGill University, Canada for five years. He has been a Ford Foundation and UNDP Fellow (International Management Education). He has been a visiting faculty at the International Centre for Public Enterprises, Slovenia. ESCP Europe, SKK Graduate School of Business, Seoul, and Kelly School of Business, Indiana. He is an alumnus Fellow of the Institute of World Affairs, Connecticut. He has taught at leading Business Schools in India.

He has published and presented research papers at various national/international journals/conferences. He is the author of three books on Finance and Management. He has also been a consultant to leading Indian and multinational organizations in India.

He has been on several policy level Committees of the Government of India, All India Council for Technical Education, Ph.D. Chamber of Commerce & Industry (PHDCCI), Standing Committee on Public Enterprises (SCOPE) and All India Management Association (AIMA). He has been a Member of Boards/Executive Councils of Indian Institute of Management, Kozhikode, Narsee Monjee Institute of Management Studies, Mumbai, Indian Institute of Mass Communication, New Delhi, NITTIE, Mumbai, Ambedkar University, Lucknow, Jamia Islamia University, New Delhi, Tejpur University, Tejpur, University of Allahabad, Allahabad and two new Central Universities. Mentor and Founder Director, IIM Rohtak (2010-11) and IIM Kashipur (2011-12).

He has served as a Member of the RBI'S Appointments Board for two years (2011 & 2012). He was also a Member of the UPSC Committee Constituted for Designing CSAT (2009-2010).

He was on the Board of India Fulbright for two years (2005-07) and was nominated by the International Accreditation Advisory Board of the Association of MBAs for three years. He served as a Member of the Nomination Committee of AACSB for the year 2014-15.

He was the President of the Association of Indian Management Schools in 2006-07, and a Member of the All India Board of Management Studies of AICTE for six years (2000-2006).

He has served on many corporate boards including the Board of Governors of some of the leading Public and Private Sector companies.

He has received several awards including ISTE National Fellow (2007), UP Ratan (2008), Best Director of a Business School (1999), Ravi J Mathai Fellow (2013), and Bharat Ashmita Award (2013).

He holds a Ph.D. in International Finance from the Indian Institute of Management, Ahmedabad (1984). He was appointed as the Independent Director of the Company on November 15, 2010, for a term of 5 consecutive years. Further, he was re-appointed as the Independent Director of the Company for the second term of 5 consecutive years w.e.f March 24, 2020.

- **Mr. Shailesh Haribhakti (DIN: 00007347) - Non-Executive Director (Additional)**

Mr. Shailesh Haribhakti is a renowned Chartered and Cost Accountant, and a Certified Internal Auditor, Financial Planner, and Fraud Examiner, with over five decades of experience. He is the Chairman of Shailesh Haribhakti & Associates Chartered Accountants, and the Vice Chairman of GOvEVA Consulting Pvt. Ltd. He has been

conferred with the Global Competent Boards Designation (GCB.D) by Competent Boards Inc, Canada. Presented with the honorary PhD title of "Doctor of Letters" by ITM University. He has been awarded the 'Vivekananda Sustainability Award – 2022' by Vivekananda Youth Connect Foundation.

A proponent of a clean and green environment, he is credited to have successfully established the concept of 'Innovate to Zero' and technology enabling CSR/ESG/Sustainability.

In the space of dispute settlement and arbitration, he has demonstrated his expertise as Expert Witness and Valuer in both domestic and international jurisdictions. He represented India on the Standards Advisory Council (SAC) of the International Accounting Standards Board (IASB) in London for two years. He worked with Polish Business Advisory Services (PBAS), an affiliate of IFC Washington, to establish Activity-based costing and Strategic Planning Processes in Polish SMEs.

In addition, he is currently the Non-Executive Chairman of the Board of Bluestar Limited, Cynergis Infotech India Pvt. Ltd., Protean e-Gov Technologies Ltd., and Chairman of IBS Fintech India Pvt. Ltd., Planet People & Profit Consulting Pvt. Ltd., and YCWI Green Solutions Pvt. Ltd.

He is also a Board Member of several leading companies including Adani Total Gas Ltd. Bajaj Electricals Ltd., Bennett Coleman and Company Ltd. (Times Group), Brookprop Services Pvt. Ltd. (a Brookfield REIT), Future Generali India Life Insurance Company Ltd., Gaja Trustee Company Pvt. Ltd. (Gaja Capital Group), L&T Finance Holdings Ltd., Torrent Pharmaceuticals Ltd., amongst others.

In recent times, some prominent Boards and Board Committees led by him have been recognised with coveted awards, which speak of his penchant for excellence in the areas of corporate governance and sustainability.

He has been associated with many management institutions as well as industry and professional forums. He has led the Bombay Management Association; Institute of Internal Auditors, Bombay Chapter; Western India Regional Council, Institute of Chartered Accountants of India; Indian Merchants Chambers; Financial Planning and Standards Board, India; and Rotary Club of Bombay; over the last many decades. He has served on the Securities and Exchange Board of India (SEBI)'s Committee on Disclosures and Accounting Standards and Takeover Panel and was Chairman of the NPS (National Pension Scheme) Trust from 2015-2017. He was appointed as an Independent Director of the Company on May 17, 2023.

- **Mr. Anup Rau (DIN: 06511806) – Managing Director & Chief Executive Officer**

Anup Rau took over as Managing Director & Chief Executive Officer of Future Generali India Insurance Company Limited, in 2019, putting his vast experience of over two decades in the insurance industry and unparalleled expertise in retail to the best possible use.

It is no surprise that in just two years, under his leadership, FGII was swift to move up from rank 13 and feature amongst the Top 10 Private General Insurers in India. A glowing testimony to his leadership abilities is the fact that the Company delivered higher-than-industry growth, improved profitability, and productivity, and became a player of serious scale and consequence in the retail health space and achieved all of this while dealing with the repercussions of a global pandemic and an unprecedented lockdown. It is his employee-centric approach that has resulted in the Company being certified as a 'Great Place to Work' 4 years in a row (2020-2023)

and 'Best Workplaces for Women in BFSI' in 2021. Under his watch, FGII has also become an industry benchmark on Net Promoter Score and was awarded the ET 'Best Brand' accolade for three consecutive years from 2020 to 2022. Thanks to his foresight and his willingness to embrace the new normal, whether it is the early adaptation of digital infrastructure and technology or introducing customer-centric product innovations, he has unfailingly managed to tackle all challenges head-on.

Armed with an MBA in Marketing from the University of Bombay, and an Honours Degree in Economics from the University of Delhi, he is an industry veteran with an illustrious career spanning over 23 years. This includes 20 years with some of India's leading insurance companies as well as stints in retail and sales in companies such as DCW Home products, Duncans Tea and Gilson Medical Electronics (where he started in 1995) selling everything from pipettes to salt and flour, moving from Delhi to Darjeeling and several other parts of the country, in the process.

A ten-year journey that he embarked on with ICICI Prudential served as a great training ground, enabling him to garner rich experience as well as rise through the ranks. During the last 10 years, he has held unique positions to lead companies in both Life and Non-Life Insurance sectors with companies like HDFC Life Insurance as a Chief Distribution Officer, and Reliance Nippon Life Insurance and Edelweiss General Insurance, as CEO in both places, before moving to FGII in his current role. An impactful CEO who is the recipient of multiple accolades, that includes the Most Promising Business Leader of Asia Award at the ET Asian Business Leaders Conclave 2021-22 which he received for the second time in a row, CMO Asia Award in 2021 as the 'CEO of the year' in BFSI category and the 'Business Leader of the Year' at the 29th World's Leadership Congress Awards 2021. In addition to this, he has been ranked amongst India's best young CEOs by Business Today magazine (India's Hottest Executive list) in 2014.

He believes in the human touch, which explains the reason behind his passion and single-minded goal to make insurance a product accessible to one and all.

He was re-appointed as the MD & CEO of the Company by the Board of Directors on February 07, 2022. The IRDAI approved his appointment as the MD & CEO of the Company for another term of 3 years on April 01, 2022, which was effective from June 06, 2022.

### 3.4 Status of Directorships in other Companies

| Sr. no. | Name of the Director | Directorships held in other Companies as on March 31, 2023 |
|---|---|---|
| 1. | Mr. Parveen Kumar Gupta | Bank of India Investment Managers Private Limited |
| | | Midland Microfin Limited |
| | | Utkarsh Small Finance Bank Limited |
| | | Protium Finance Limited |
| | | Light Microfinance Private Limited |
| | | National Securities Depository Limited |
| 2. | Mr. Vijay Biyani | Future Enterprises Limited |
| | | Shendra Advisory Services Private Limited* |
| | | Sprint Advisory Services Private Limited* |
| | | Future Corporate Resources Private Limited |
| 3. | Mr. Pankaj Jaju | Future Generali India Life Insurance Company Limited |
| | | Shendra Advisory Services Private Limited* |
| | | Sprint Advisory Services Private Limited* |
| 4. | Dr. Devi Singh | Future Generali India Life Insurance Company Limited |
| | | Munjal Showa Limited |
| | | Goveva Private Limited (Formerly known as Intuit Consulting Private Limited) |
| | | Energy Infratech Private Limited |
| | | National Institute of Food Technology Entrepreneurship & Management* |
| 5. | Mr. Roberto Leonardi | Future Generali India Life Insurance Company Limited |
| 6. | Mr. Luis Roset Sucar | Future Generali India Life Insurance Company Limited |
| 7. | Ms. Valentina Sarrocco | Future Generali India Life Insurance Company Limited |
| 8. | Mr. Anup Rau | Future Generali India Life Insurance Company Limited |

**under liquidation*

## 4. ANNUAL EVALUATION OF THE BOARD

The evaluation of the Board and its Committees is governed by the performance evaluation policy adopted by the Board of Directors. This Policy has been formulated to ensure that the Directors in their individual capacity and the Board as a whole work effectively and efficiently in achieving their functions towards attaining the overall organizational goals.

The performance evaluation of the Independent Directors, Non-Independent Directors, Chairman, MD & CEO is done by the Board of Directors excluding the Director being evaluated along with evaluation of working of the Committees. A structured questionnaire was prepared, covering various aspects of the Board's functioning. Various parameters are considered for evaluation of the Board and its Committees such as the varied background of the members, their areas of expertise and knowledge, frequency of the Meetings and attendance, quality of inputs, follow-up of actions, etc. The Board also reviews and assesses the performance of each Director by way of a peer-to-peer review i.e. each of the Director is assessed by the other Directors based on the criteria prepared by the Board of Directors from time to time. The Chairman updates the Nomination & Remuneration Committee and the Board at its respective Meetings and also shares the findings of the performance evaluation with the Independent Directors and discusses and analyzes the areas for improvement.

The performance evaluation of the Board is carried out by the Independent Directors on a yearly basis. The Independent Directors decide on the criteria to assess the performance of the Board. The Independent Directors meet annually to review and assess the performance of the Board of Directors.

The performance evaluation of the Independent Directors was carried out by the entire Board. The Directors expressed their satisfaction with the evaluation process, which reflected the overall engagement of the Board and its Committees with the Company.

## 5. DETAILS OF SITTING FEES & REMUNERATION

The details of sitting fees paid to the Directors of the Company for attending the Meetings of the Board of Directors and its Committees during FY 2022-23 are as follows:

| Name of the Director | Amount (in ₹ thousand) |
|---|---|
| Mr. G. N. Bajpai[1] | 110 |
| Dr. Devi Singh | 350 |
| Ms. Jennifer Susan Sparks[2] | - |
| Mr. Kishore Biyani[3] | - |
| Mr. Vijay Biyani | 150 |
| Mr. Pankaj Jaju | 440 |
| Mr. Vivek Biyani[3] | - |
| Mr. Fabrice Benard[3] | - |
| Mr. Roberto Leonardi[4] | - |
| Mr. Luis Roset Sucar[4] | - |
| Ms. Gurpreet Kaur Grewal[5] | - |
| Mr. Abhinandan Kumar Jain[6] | 70 |
| Ms. Bhavna Doshi[7] | 70 |
| Mr. Parveen Kumar Gupta[8] | 330 |
| Ms. Valentina Sarrocco[9] | - |
| Mr. Anup Rau | - |

*[1]Resigned as the Non-Executive Director & Chairman w.e.f May 05, 2022.*
*[2]Resigned as the Non-Executive Director w.e.f April 15, 2022.*
*[3]Resigned as the Non-Executive Director w.e.f May 05, 2022.*
*[4]Appointed as the Non-Executive Director w.e.f May 05, 2022.*
*[5]Appointed as the Non-Executive Director w.e.f May 05, 2022 and resigned w.e.f February 17, 2023.*
*[6]Cessation of tenure as Independent Director w.e.f June 06, 2022.*
*[7]Resigned as the Independent Director w.e.f June 30, 2022.*
*[8]Appointed as the Independent Director & Chairman (Additional) w.e.f August 09, 2022.*
*[9]Appointed as the Non-Executive Director (Additional) w.e.f February 17, 2023.*

The Directors are paid sitting fees of ₹10,000 per Committee Meeting and ₹50,000 for every Board Meeting that they attend. During the year under review, the sitting fees limit was revised as under:

| Particulars | Fees Per meeting (Amount in ₹) |
|---|---|
| Board Meeting | 50,000 |
| Audit Committee | 25,000 |
| Nomination & Remuneration Committee | 25,000 |
| Other Committee(s) Meeting | 10,000 |

Pursuant to Section 34A of the Insurance Act, 1938 and other applicable regulations, if any, as may be applicable to an Insurance Company in terms of the Insurance Act, 1938 and amendments thereof, the Guidelines on Remuneration of Non-Executive Directors and Managing Director/ Chief Executive Officer/Whole-time Directors issued by the IRDAI, the applicable provisions of the Act read with Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and subject to the approval of the IRDAI and the shareholders of the Company, the Managing Director & Chief Executive Officer ("MD & CEO") of the Company is entitled to a remuneration as stated in Annexure - V of the Board's report.

Further, pursuant to section 197 of the Companies Act, 2013 read with the rules framed thereunder and to the extent applicable to the Company, Guidelines on Remuneration of Non-executive Directors and Managing Director/Chief Executive Officer/Whole-time Directors of Insurers and Circular no. IRDAI/F&I/CIR/MISC/183/9/2022 dated September 02, 2022 and Circular no. IRDAI/F&I/CIR/MISC/26/01/2023 dated January 30, 2023, the Independent Directors of the Company receive remuneration in the form of Profit related commission, as approved by the Board of Directors of the Company. During the year under review, remuneration paid to the Independent Directors was as under:

| Sr. no. | Name of the Director | Designation | Remuneration (in ₹ thousand) |
|---|---|---|---|
| 1 | Mr. Parveen Kumar Gupta | Independent Director | 2,575 |
| 2 | Dr. Devi Singh | Independent Director | 1,000 |

Besides payment of sitting fees and remuneration to the Independent Directors, the Company has no other pecuniary relationship either with the Non-Executive Directors or with the Independent Directors of the Company.

## 6. ATTENDANCE RECORD OF THE DIRECTORS

During the year under review, Five (5) Meetings of the Board of Directors of the Company were held on May 05, 2022, August 09, 2022, November 08, 2022, November 30, 2022 and February 07, 2023. The maximum time gap between any two consecutive Meetings during this period did not exceed an interval of one hundred and twenty (120) days at any point in time.

The details of the Board Meetings held and attended by the respective Directors are given below along with their attendance at the Sixteenth Annual General Meeting (AGM) of the Company held on August 26, 2022:

| Name of the Director | Nature of Directorship | Designation in the Board | Board Meeting dated | | | | | AGM dated |
|---|---|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 08- Nov-22 | 30-Nov-22 | 07-Feb-23 | 26-Aug-22 |
| Mr. G. N. Bajpai[1] | Non-Executive Director | Chairman | P | - | - | - | - | - |
| Dr. Devi Singh | Independent Director | Member | P | P | P | P | P | Yes |
| Ms. Jennifer Susan Sparks[2] | Non-Executive Director | Member | - | - | - | - | - | - |
| Mr. Kishore Biyani[3] | Non-Executive Director | Member | A | - | - | - | - | - |
| Mr. Vijay Biyani | Non-Executive Director | Member | P | P | A | P | A | No |
| Mr. Pankaj Jaju | Non-Executive Director | Member | A | P | P | P | P | Yes |
| Mr. Vivek Biyani[3] | Non-Executive Director | Member | A | - | - | - | - | - |
| Mr. Fabrice Benard[3] | Non-Executive Director | Member | P | - | - | - | - | - |
| Mr. Roberto Leonardi[4] | Non-Executive Director | Member | - | P | P | P | P | No |
| Mr. Luis Roset Sucar[4] | Non-Executive Director | Member | - | P | P | P | P | No |
| Ms. Gurpreet Kaur Grewal[5] | Non-Executive Director | Member | - | A | P | P | P | No |
| Mr. Abhinandan Kumar Jain[6] | Independent Director | Member | P | - | - | - | - | - |
| Ms. Bhavna Doshi[7] | Independent Director | Member | P | - | - | - | - | - |
| Mr. Parveen Kumar Gupta[8] | Independent Director (Additional) | Chairman | - | P | P | P | P | Yes |
| Ms. Valentina Sarrocco[9] | Non-Executive Director (Additional) | Member | - | - | - | - | - | - |
| Mr. Anup Rau | MD & CEO | Member | P | P | P | P | P | Yes |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1]Resigned as the Non-Executive Director & Chairman w.e.f May 05, 2022.*

*[2]Resigned as the Non-Executive Director w.e.f April 15, 2022.*

*[3]Resigned as the Non-Executive Director w.e.f May 05, 2022.*

*[4]Appointed as the Non-Executive Director w.e.f May 05, 2022.*

*[5]Appointed as the Non-Executive Director w.e.f May 05, 2022 and resigned w.e.f February 17, 2023.*

*[6]Cessation of tenure as an Independent Director w.e.f June 06, 2022.*

*[7]Resigned as the Independent Director w.e.f June 30, 2022.*

*[8]Appointed as the Independent Director (Additional) & Chairman w.e.f August 09, 2022.*

*[9]Appointed as the Non-Executive Director (Additional) w.e.f February 17, 2023.*

The Chief Financial Officer, Appointed Actuary and the Chief Risk Officer of the Company are invited to attend all the Meetings of the Board of Directors.

## 7. AUDIT COMMITTEE

The Audit Committee of the Board of Directors of the Company provides advice to the Board on the adequacy of the internal control & risk management system and financial disclosures.

The Terms of Reference ("ToR") of the Audit Committee, inter-alia, includes the following:

a. Define the guidelines for the internal control;

b. Assess the adequacy and effectiveness of the internal control & risk management system of the Company on a regular basis;

c. Assess the reliability of the financial statements and disclosures of the Company;

d. Oversee the independence, qualifications and performance of the appointed external auditor and the performance of the internal audit activity;

e. Oversee the efficient functioning of the internal audit department and review its reports and also monitor the progress made in the rectification of irregularities and changes in processes wherever deficiencies have come to notice;

f. Oversee the identification and management of main corporate risks faced by the Company;

g. Make recommendations and proposals for upgrading and further strengthening of the enterprise risk management, internal control and governance processes of the Company;

h. Oversee the financial statements, financial reporting, and statement of cash flow and disclosure processes of the Company, both on an annual and quarterly basis;

i. Examine the contents of the Audit Opinions and any Reports issued by the appointed external audit firm which has been engaged to audit the financial statements of the Company and discuss with the statutory auditors before the audit commences, about the nature and scope of audit as well as have post-audit discussions to address areas of concern;

j. Directly responsible for the recommendation of the appointment, remuneration, terms of appointment, performance and oversight of the work of the Auditors (internal/statutory/ Concurrent);

k. Consider and approve the Related Party transactions of the Company pursuant to the Related Party Transaction Policy and Procedures of the Company and/ or any subsequent modification of transactions including according of omnibus approval for applicable related party transactions of the Company;

l. Have the oversight on the procedures and processes established to attend to issues relating to maintenance of books of account, administration procedures, transactions and other matters having a bearing on the financial position of the insurer, whether raised by the auditors or by any other person;

m. Act as a Compliance Committee to discuss the level of compliance in the Company and any associated risks and to monitor and report to the Board on any significant compliance breaches;

n. Ensuring that any additional work other than statutory/internal audit entrusted to the auditor or any of its associated persons or companies is specifically approved by the Board keeping in the necessity to maintain the independence and integrity of the audit relationship and such work is disclosed in Notes to Accounts;

o. Scrutinize inter-corporate loans and investments;

p. Evaluate the valuation of undertakings or assets of the Company, wherever necessary; and

q. Monitor the end-use of funds raised through public offers and related matters.

Apart from the above ToR, the Audit Committee expresses its opinion on:

a. The adequacy and effectiveness of the internal control & risk management framework of the Company;

b. The adequacy of the Internal Audit Department of the Company;

c. The Annual Internal Audit Activity Plan and the quarterly Summary Report on Internal Audit Activity are prepared and proposed by the Internal Audit Department before they are submitted to the Board of Directors for its approval; and

d. Corrective actions to be undertaken by management to address weaknesses and resolve any shortcomings which are identified during the audits and highlighted in the internal audit reports.

The Audit Committee also makes proposals in relation to:

a. Changes or amendments to the internal control & risk management framework of the Company in order to reduce the occurrence of significant negative events which could impair the assets and/or negatively affect the reputation of the Company and/or the Group, taking into consideration the overall implementation cost of such changes and corresponding benefits; and

b. Changes or amendments to the Policy on Related Party Transactions of the Company.

The ToR and other functions of the Committee as mentioned above are in addition to the scope of the Committee as determined under Section 177 of the Act read with the relevant rules, the IRDAI Corporate Governance Guidelines, 2016 and any other guidelines, rules, or regulations as may be prescribed.

### 7.1 Composition and Attendance at Meetings

The Audit Committee is constituted pursuant to the provisions of Section 177 of the Act and the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | | |
|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 08- Nov-22 | 07-Feb-23 |
| Ms. Bhavna Doshi[1] | Independent Director | Chairperson | P | - | - | - |
| Mr. G.N. Bajpai[2] | Non-Executive Director | Member | P | - | - | - |
| Dr. Devi Singh | Independent Director | Member | P | P | P | P |
| Mr. Abhinandan K. Jain[3] | Independent Director | Member | P | - | - | - |
| Mr. Pankaj Jaju[4] | Non-Executive Director | Member | - | P | P | P |
| Mr. Roberto Leonardi[4] | Non-Executive Director | Member | - | P | P | P |
| Ms. Gurpreet Kaur Grewal[5] | Non-Executive Director | Member | - | A | P | P |
| Mr. Parveen Kumar Gupta[6] | Independent Director (Additional) | Member | - | - | P | P |
| Ms. Valentina Sarrocco[7] | Non-Executive Director (Additional) | Member | - | - | - | - |

***P: Present, A: Leave of Absence, - : Not Applicable***
*[1]Resigned as the Independent Director w.e.f June 30, 2022.*
*[2]Resigned as the Non-Executive Director w.e.f May 05, 2022.*
*[3]Ceased to be a Member of the Committee w.e.f May 05, 2022.*
*[4]Inducted as a Member of the Committee w.e.f May 05, 2022.*
*[5]Inducted as a Member of the Committee w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*
*[6]Inducted as a Member of the Committee w.e.f August 09, 2022.*
*[7]Inducted as a Member of the Committee w.e.f February 17, 2023.*

The Statutory Auditors, Internal Auditors and Senior Management are invited to attend the Meetings of the Audit Committee. The minutes of the Audit Committee Meetings are noted by the Board of Directors at its Meetings. In addition, the Chairperson of the Audit Committee appraises the Board Members about the significant discussions at Audit Committee Meetings.

## 8. INVESTMENT COMMITTEE

The Investment Committee has been constituted to assist and provide advice to the Board of Directors in discharging its duties with respect to the investment operations. The primary responsibility of the Investment Committee is to provide general direction for the management of the investment funds and other related responsibilities as may be delegated by the Board of Directors.

The Investment Committee constituted by the Board of Directors is responsible for laying down an overall investment policy and operational framework for the investment operations of the Company. The decisions of the Investment Committee shall constitute recommendations to the Board of Directors and top management.

The ToR of the Investment Committee, inter-alia, includes the following:

a. Assess the liquidity for smooth operations;

b. Compliance with prudential regulatory norms on investments;

c. Risk management/mitigation strategies to ensure commensurate yield on investments;

d. Protection of Policyholder's funds;

e. Review of investment manager selection;

f. Establishment of investment benchmarks;

g. Review of investment performance; and

h. Risk exposures deriving from the investment operations of the Company.

The Investment Committee also discusses, reviews and makes recommendations on the following:

a. General direction for the management of investment funds and investment strategies;

b. Overall implementation of investment policy, guidelines and operational framework for the portfolio and the investment operations of the Company;

c. Internal control system supporting the investment policy of the Company, including but not limited to investment mandates, schedules of delegations to management, allowable investments, investment benchmarks, empanelment of brokers, the appointment of the custodian and investment managers and risk control limits;

d. Policies and guidelines involving the use of derivatives and structured products;

e. Any large and/or non-standard investment transactions upon completion of the review and comments by the Risk Management Department and the Investment Department;

f. The degree of attention given to prudential Asset-Liability Management (ALM) in the investment policy and the models used to steer efficiently in the direction pointed out by the Board;

g. Risks that the investment activity brings to the portfolios of the Company;

h. Performance of investments made by or on behalf of the Company or the policyholders and its impact on the Company's finances;

i. Evaluation of dynamic market conditions, including the future outlook and its impact on the investment policy of the Company;

j. Quality of investment-related assessments by the Investment Department and the advice of third parties supported by the findings of the due diligence process and the credit ratings provided by external agencies;

k. Quality and performance of the financial intermediaries and other financial service providers that the Company employs to carry out its investment operations;

l. Effective standalone reporting systems (i.e. independent from any audit mechanisms, either internal or concurrent) to ensure compliance with the investment policy for a sustained and ongoing monitoring of investment operations;

m. The details and analysis of non-performing assets of investments on a quarterly periodicity; and

n. On investment in debt instruments carrying a rating of not less than "A+" or equivalent, after its full satisfaction.

## 8.1 Composition and Attendance at Meetings

The Investment Committee is constituted pursuant to the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | | |
|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 07- Nov-22 | 06-Feb-23 |
| Mr. G.N. Bajpai[1] | Non-Executive Director | Chairman | P | - | - | - |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P | P | P |
| Mr. Anup Rau | MD & CEO | Member | P | P | P | P |
| Mr. Devi Dayal Garg | Chief Financial Officer | Member | P | P | P | P |
| Mr. Milan P. Shirodkar | Chief of Investments | Member | P | P | P | P |
| Mr. Ajay Panchal | Chief Risk Officer | Member | P | P | P | P |
| Mr. Jatin Arora | Appointed Actuary | Member | P | P | P | P |
| Mr. Roberto Leonardi[2] | Non-Executive Director | Chairman | - | P | P | P |
| Mr. Luis Roset Sucar[3] | Non-Executive Director | Member | - | P | P | P |
| Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | Member | - | - | P[4] | P |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1] Resigned as the Non-Executive Director w.e.f May 05, 2022*

*[2] Inducted as a Member & chairman w.e.f May 05, 2022.*

*[3] Inducted as a Member w.e.f May 05, 2022.*

*[4] Attended as a member designate and inducted as a Member w.e.f November 08, 2022.*

The minutes of the Investment Committee Meetings are noted by the Board of Directors at its Meetings.

## 9. POLICYHOLDER'S PROTECTION COMMITTEE

The Policyholder's Protection Committee assists and provides advice to the Board of Directors in relation to the protection of the interests of policyholders. The Policyholder's Protection Committee puts in place systems to ensure that policyholders have access to redressal mechanisms and establish policies and procedures to deal with customer complaints and resolve disputes expeditiously.

The Policyholder's Protection Committee lays special emphasis on the protection of policyholder's interests and on the adoption of sound and healthy market conduct practices.

The ToR of the Policyholder's Protection Committee, inter-alia, includes the following:

a. Ensuring that policyholders are kept well informed of and educated about insurance products and internal complaint-handling procedures;

b. Putting in place proper procedures and effective mechanisms to address customer complaints and grievances of policyholders including misselling by intermediaries;

c. Ensuring compliance with the statutory requirements as laid down in the regulatory framework;

d. Recommend policy on customer education for approval of the Board and ensure proper implementation of the same;

e. To adopt standard operating procedures to treat the customer fairly including time-frames for policy and claims servicing parameters and monitoring implementation thereof;

f. Put in place a framework for review of awards given by Insurance Ombudsman/Consumer Forums. Analyze the root cause of customer complaints, identify market conduct issues and advise the management appropriately about rectifying systemic issues, if any;

g. Review all the awards given by Insurance Ombudsman/Consumer Forums remaining unimplemented for more than three (3) months with reasons therefore and report the same to the Board for initiating remedial action, where necessary;

h. Review the measures and take steps to reduce customer complaints at periodic intervals;

i. Provide details of grievances at periodic intervals in such formats as may be prescribed by the Authority;

j. Review of Claims Report, including the status of Outstanding Claims with the ageing of outstanding claims;

k. Reviewing Repudiated claims with analysis of reasons;

l. Status of settlement of other customer benefit payouts like Surrenders, Loan, Partial withdrawal requests etc.;

m. Review of unclaimed amounts of Policyholders, as required under the Circulars and guidelines issued by the Authority;

n. Review the internal complaint-handling and redress mechanism of the Company at periodic intervals;

o. Ensure adequacy of disclosure of "material information" to the policyholders. These disclosures shall, for the present, comply with the requirements laid down by the Authority both at the point of sale and at periodic intervals;

p. Review the periodic report on policyholders' complaints prepared by the appointed Complaints Officer on a quarterly basis and review the measures and take steps to reduce customer complaints at periodic intervals;

q. Monitor on a regular basis the progress made in the rectification of identified shortcomings wherever deficiencies in processes, products or services have come to notice; and

r. Provide details of the insurance ombudsman to the policyholders.

### 9. 1 Composition and Attendance at Meetings

The Policyholders' Protection Committee is constituted pursuant to the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | | |
|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 07- Nov-22 | 06-Feb-23 |
| Mr. G.N. Bajpai[1] | Non-Executive Director | Chairman | P | - | - | - |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P | P | P |
| Mr. Fabrice Benard[1] | Non-Executive Director | Member | P | - | - | - |
| Mr. Luis Roset Sucar[2] | Non-Executive Director | Member | - | P | P | P |
| Ms. Gurpreet Kaur Grewal[3] | Non-Executive Director | Chairperson | - | P | P | A |
| Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | Member | - | - | P[4] | P |
| Ms. Valentina Sarrocco[5] | Non-Executive Director (Additional) | Member | - | - | - | - |
| Mr. Sandip Tarkas[6] | Expert Representative of Customer | Permanent Invitee | A | A | A | A |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1] Resigned as the Non-Executive Director w.e.f May 05, 2022.*

*[2] Inducted as a Member w.e.f May 05, 2022.*

*[3] Inducted as a Member & Chairperson w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[4] Attended as a member designate and inducted as a Member w.e.f November 08, 2022.*

*[5] Inducted as a Member w.e.f February 17, 2023.*

*[6] Resigned as the Expert Representative of Customer w.e.f May 17, 2023.*

The minutes of the Policyholders' Protection Committee Meetings are noted by the Board of Directors at its Meetings.

## 10. ETHICS & COMPLIANCE COMMITTEE

The Ethics & Compliance Committee assists and advises the Board of Directors in relation to ethical and compliance matters and monitors the risk profile of the Company related to compliance with external laws and regulations and internal policies. The ultimate responsibility for ethics and compliance matters rests with the Board of Directors and top management.

The ToR of the Ethics & Compliance Committee, inter-alia, includes the following:

a. Advice and help the Board to set the correct "tone at the top" by communicating, or supporting the communication throughout the Company, of the importance of ethics and

compliance and promoting an organizational culture that encourages law-abiding and ethical conduct;

b. Monitor and review the adequacy and effectiveness of the Company's ethics, business conduct and compliance standards and training programs and their adherence by the employees and officers of the Company and recommend enhancements to the Board and management;

c. Supervise, monitor and evaluate the procedures for the receipt, retention, treatment and investigation of protected disclosures involving alleged misconduct, unethical behaviour or potential conflicts of interest and any other matters reported using the Whistle Blowing Policy of the Company or other confidential mechanisms for employees and others to report ethical and compliance concerns or potential breaches or violations;

d. Review and evaluate the Company's policies and procedures addressing the identification and resolution of conflicts of interest involving the Company, its employees, officers and Directors, including the establishment of safeguards whenever necessary;

e. Monitor the Company's policies and practices in the areas of corporate responsibility and with respect to contributions to charitable and educational organizations and government relations;

f. Review and recommend to the Board of Directors for approval the codes and standards of conduct that apply to the Directors, officers and employees of the Company and to the Company's vendors and other business associates;

g. Review the procedures established by the Board of Directors to resolve conflicts of interest and handle related party transactions, including techniques for the identification of potential conflict situations and for restricting the use of confidential information;

h. Periodically (at least annually) assess the adequacy and effectiveness of the Compliance Function of the Company and its compliance risk management system;

i. Review and recommend the appointment, removal, evaluation and compensation of the Principal Compliance Officer for the approval of the Board of Directors;

j. Review the Annual Compliance Activity Plan;

k. Review the compliance programs of the Company which are intended to foster compliance with applicable laws and regulations, and review their effectiveness on a regular basis;

l. Receive and review periodic reports from the Compliance Function; and

m. Make recommendations to the Board of Directors and to the management with respect to the interpretation and enforcement of ethics policies.

The Ethics & Compliance Committee also undertakes and carries out any additional duties and responsibilities as the Board of Directors may prescribe from time to time.

### 10.1 Composition and Attendance at Meetings

The Ethics & Compliance Committee is constituted pursuant to the provisions of the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | | |
|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 07- Nov-22 | 06-Feb-23 |
| Mr. G.N. Bajpai[1] | Non-Executive Director | Chairman | P | - | - | - |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P | P | P |
| Mr. Fabrice Benard[1] | Non-Executive Director | Member | P | - | - | - |
| Mr. Luis Roset Sucar[2] | Non-Executive Director | Member | - | P | P | P |
| Ms. Gurpreet Kaur Grewal[3] | Non-Executive Director | Chairperson | - | P | P | A |
| Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | Member | - | - | P[4] | P |
| Ms. Valentina Sarrocco[5] | Non-Executive Director (Additional) | Member | - | - | - | - |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1] Resigned as the Non-Executive Director w.e.f May 05, 2022.*

*[2] Inducted as a Member w.e.f May 05, 2022.*

*[3] Inducted as a Member & Chairperson w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[4] Attended as a member designate and inducted as a Member w.e.f November 08, 2022.*

*[5] Inducted as a Member w.e.f February 17, 2023.*

The minutes of the Ethics & Compliance Committee Meetings are noted by the Board of Directors at its Meetings.

## 11. RISK MANAGEMENT COMMITTEE

The Risk Management Committee assists and provides advice to the Board of Directors in relation to the risk management system of the Company. The ultimate responsibility for enacting and implementing adequate and effective risk management and asset-liability management system rests with the Board of Directors.

The ToR of the Risk Management Committee, inter-alia, includes the following:

a. Establish an effective Risk Management framework and recommend to the Board of Directors, the Risk Management Policy and processes of the Company;

b. Assist the Board of Directors in its decision-making process by helping to outline the risk profile of the Company across various lines of business of the Company and develop a strong risk management system and sound mitigation strategies;

c. Lay down the risk management strategy and risk tolerance limits of the Company through policies that will address diverse risk areas and assess the cost and benefits associated with risk exposure; and

d. Assist the Board of Directors to formulate, monitor and revise strategies related to assets and liabilities to achieve the financial objectives of the Company, given its risk appetite, risk tolerances and business profile.

The Risk Management Committee also discusses, reviews and makes recommendations on the following:

a. The existing risk profile of the Company with special regard to solvency, capital allocation, asset allocation, insurance risks, operational risks and products;

b. The enterprise risk management policies, guidelines and limits of the Company;

c. The risk-taking criteria to be adopted by management within the Company;

d. Review the Company's risk-reward performance to align with overall policy objectives;

e. Discuss and consider best practices in risk management in the market and advise the respective functions;

f. Advise the Board with regard to risk management decisions in relation to strategic and operational matters such as corporate strategy, mergers and acquisitions and related matters;

g. Report to the Board, details on the risk exposures and the actions taken to manage the exposures; review, monitor and challenge where necessary, risks undertaken by the Company;

h. Review the Annual Risk Report and the overall risk profile of the Company for all categories of risk;

i. Periodically review the Summary Report on Enterprise Risk Management Activities prepared by the Enterprise Risk Management Department;

j. Periodically review the adequacy of the Enterprise Risk Management Department of the Company;

k. Review and recommend the appointment, removal, evaluation and compensation of the Chief Risk Officer;

l. Regularly review and evaluate the optimal ALM strategies at the enterprise level, in order to meet risk/reward objectives;

m. Review and monitor the solvency position of the Company, business continuity, fraud monitoring; and

n. Any proposal to alter the risk-reward profile of the Company.

### 11.1 Composition and Attendance at Meetings

The Risk Management Committee is constituted pursuant to the provisions of the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | | |
|---|---|---|---|---|---|---|
| | | | 05-May- 22 | 09-Aug-22 | 07- Nov-22 | 06-Feb-23 |
| Mr. G.N. Bajpai[1] | Non-Executive Director | Chairman | P | - | - | - |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P | P | P |
| Mr. Fabrice Benard[1] | Non-Executive Director | Member | P | - | - | - |
| Mr. Ajay Panchal | Chief Risk Officer | Member | P | P | P | P |
| Mr. Luis Roset Sucar[2] | Non-Executive Director | Chairman | - | P | P | P |
| Ms. Gurpreet Kaur Grewal[3] | Non-Executive Director | Member | - | P | P | P |
| Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | Member | - | - | P[4] | P |
| Ms. Valentina Sarrocco[5] | Non-Executive Director (Additional) | Member | - | - | - | - |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1] Resigned as the Non-Executive Director w.e.f May 05, 2022.*

*[2] Inducted as a Member w.e.f May 05, 2022.*

*[3] Inducted as a Member w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[4] Attended as a member designate and inducted as a Member w.e.f November 08, 2022.*

*[5] Inducted as a Member w.e.f February 17, 2023.*

The minutes of the Risk Management Committee Meetings are noted by the Board of Directors at its Meetings.

## 12. CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

The Corporate Social Responsibility ("CSR") Committee has been constituted with an advisory and oversight role for supporting and guiding the Company towards accomplishing its responsibilities towards CSR Activities.

The ToR of the CSR Committee, inter-alia, includes the following:

a. Formulate and recommend to the Board, a CSR Policy which enumerates the activities to be undertaken by the Company and to monitor the same from time to time;

b. Recommend the amount of expenditure to be incurred on the CSR activities;

c. Regularly monitor and supervise the CSR activities initiated/supported by the Company;

d. Ensuring that the funds are strictly utilized for the purposes of the CSR activities as approved by the Board;

e. CSR expenditure to be audited independently for a better level of transparency;

f. Evaluating the CSR Activities undertaken by the Company on an annual basis;

g. Prepare the Annual CSR Report to be filed by the Company upon obtaining approval of the Board;

h. Ensure that the expense incurred on CSR shall not be included for the purpose of

calculation of ceilings on Expenses of Management under Section 40B or Section 40C, as the case may be; and

i. Ensure that the expenses incurred on CSR activities is not charged to the Policyholders' Account.

### 12.1 Composition and attendance at Meetings

The CSR Committee is constituted pursuant to the provisions of Section 135 of the Act and the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | |
|---|---|---|---|---|
| | | | 05-May-2022 | 07-Feb-2023 |
| Dr. Devi Singh | Independent Director | Chairman | P | P |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P |
| Mr. Fabrice Benard[1] | Non-Executive Director | Member | P | - |
| Mr. Luis Roset Sucar[2] | Non-Executive Director | Member | - | P |
| Ms. Gurpreet Kaur Grewal[3] | Non-Executive Director | Member | - | P |
| Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | Member | - | P |
| Ms. Valentina Sarrocco[5] | Non-Executive Director (Additional) | Member | - | - |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1]Resigned as the Non-Executive Director w.e.f May 05, 2022.*

*[2]Inducted as a Member w.e.f May 05, 2022.*

*[3]Inducted as a Member w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[4]Inducted as a Member w.e.f November 08, 2022.*

*[5]Inducted as a Member w.e.f February 17, 2023.*

The minutes of the CSR Committee Meetings are noted by the Board of Directors at its Meetings.

## 13. NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee of the Company performs an advisory and oversight role on the remuneration and compensation policy of the Company with respect to the Key Management Person and the Executive & Non-Executive Directors of the Company.

The ToR of the Nomination and Remuneration Committee, inter-alia, includes the following:

a. Assist and provide advice to the Board of Directors in relation to the succession planning and development of senior-level positions and executives and the integrity of Directors;

b. Determine the insurance Company's policy on remuneration packages and any compensation payment, for the Key Management Person and the Executive Directors;

c. Review and recommend the Company's remuneration and compensation policy;

d. Ensure that the remuneration packages are closely connected with the performance objectives laid down for the Key Management Persons and as per the Nomination and Remuneration Policy of the Company and are approved by Board;

e. Verify that the Directors of the Company meet the "fit and proper" criteria, in line with international and domestic norms;

f. Ensure that the proposed appointments/ re-appointments of Key Management Persons or Directors is as per the directions provided under the IRDAI Corporate Governance Guidelines, 2016 and are in conformity with the Board approved policy on retirement/ superannuation;

g. On an annual basis, review and recommend the corporate goals and objectives relevant to the remuneration and compensation of the Chief Executive Officer and the Executive Directors of the Company and review and evaluate the performance in line with the goals;

h. Regularly review, evaluate and make recommendations with respect to the Company's long-term incentive compensation plans, equity-based plans and pension plans, including but not limited to the use of stock option plans and other equity-based plans, review policies concerning fringe benefits;

i. On an annual basis, review the Company's compensation disclosures in its annual financial report; and

j. Scrutinize the various declarations to be obtained from the proposed candidate as per the applicable Laws.

### 13.1 Composition and Attendance at Meetings

The Nomination and Remuneration Committee is constituted pursuant to the provisions of Section 178 of the Act and the IRDAI Corporate Governance Guidelines, 2016.

The details of the composition, categories and attendance at the Meetings are as under:

| Name of the Director | Nature of Directorship | Designation in the Committee | Meeting dated | | |
|---|---|---|---|---|---|
| | | | 05-May-22 | 09-Aug-22 | 07-Feb-23 |
| Ms. Bhavna Doshi[1] | Independent Director | Chairperson | P | - | - |
| Mr. G.N. Bajpai[2] | Non-Executive Director | Member | P | - | - |
| Dr. Devi Singh | Independent Director | Member | P | P | P |
| Mr. Abhinandan K. Jain[3] | Independent Director | Member | P | - | - |
| Mr. Pankaj Jaju | Non-Executive Director | Member | P | P | P |
| Mr. Roberto Leonardi[4] | Non-Executive Director | Member | - | P | P |
| Ms. Gurpreet Kaur Grewal[5] | Non-Executive Director | Member | - | A | P |
| Mr. Parveen Kumar Gupta[6] | Independent Director (Additional) | Member | - | - | P |
| Ms. Valentina Sarrocco[7] | Non-Executive Director (Additional) | Member | - | - | - |

***P: Present, A: Leave of Absence, - : Not Applicable***

*[1]Resigned as the Independent Director w.e.f June 30, 2022.*
*[2]Resigned as the Non-Executive Director w.e.f May 05, 2022.*
*[3]Ceased to be a Member of the Committee w.e.f May 05, 2022.*
*[4]Inducted as a Member w.e.f May 05, 2022.*
*[5]Inducted as a Member w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*
*[6]Inducted as a Member w.e.f August 09, 2022.*
*[7]Inducted as a Member w.e.f February 17, 2023.*

The minutes of the Nomination and Remuneration Committee Meetings are noted by the Board of Directors at its Meetings.

## 14. DEBENTURE ALLOTMENT COMMITTEE

The Board of Directors of the Company have constituted the following two Committees as the Debenture Allotment Committee for the purpose of allotting Non-Convertible Debentures and such other matters incidental thereto and either of the Committees have the right to exercise the powers as approved and granted by the Board:

**Committee of Directors:**

| Name of the Director | Designation |
|---|---|
| Mr. Parveen Kumar Gupta | Independent Director |
| Mr. Roberto Leonardi | Non-Executive Director |
| Mr. Pankaj Jaju | Non-Executive Director |

**Committee of Key Managerial Personnel (KMP):**

| Name of the KMP | Designation |
|---|---|
| Mr. Anup Rau | Managing Director & CEO |
| Mr. Ashish Lakhtakia | Chief Legal & Compliance Officer and Company Secretary |
| Mr. Devi Dayal Garg | Chief Financial Officer |

The Committee exercises the following powers as granted by the Board of Directors:

a. modifying the term sheet, including the rate of interest;

b. the tenor of the Debenture or any other terms and conditions; and

c. allot such NCDs.

### 14.1 Attendance at Meetings

The details of the attendance at the Meetings of the Committee of KMP are as under:

| Name of Member | Designation | Meeting dated | |
|---|---|---|---|
| | | 23-Dec-2022 | 16-Feb-2023 |
| Mr. Anup Rau | Managing Director & CEO | P | P |
| Mr. Ashish Lakhtakia | Chief Legal & Compliance Officer and Company Secretary | P | P |
| Mr. Devi Dayal Garg | Chief Financial Officer | P | P |

***P - Present***

## 15. BANKING AFFAIRS COMMITTEE

The Banking Affairs Committee was constituted to exercise oversight of the operations and processes of the Company's banking and finance relationships and also consider approval of opening\closure\operations of bank accounts and change in authorized signatories, as per the business needs.

The Committee exercises the following powers as granted by the Board of Directors:

a) Approve the proposals presented by the Management for opening\closure of bank/ Demat accounts and to grant requisite authorities to the Directors/Executives of the Company for operations of Bank accounts including change, if any required, in the authorized signatories for operation of the bank/Demat accounts.

b) Fix authority limits for operations of the Company's Banking/Demat Accounts and modify them, from time to time.

c) Avail Credit Card Facility or any other facility from the bank.

d) Any other banking related to matters but shall not include any matter which is to be approved by the Board of Directors of the Company as per applicable laws.

### 15.1 Composition and Attendance at Meetings

The details of the composition, categories of the Committee is as under:

| Name of Director | Nature of Directorship | Designation in the Committee |
|---|---|---|
| Mr. Pankaj Jaju | Non-Executive Director | Chairman |
| Mr. Roberto Leonardi[1] | Non-Executive Director | Member |
| Ms. Gurpreet Kaur Grewal[2] | Non-Executive Director | Member |
| Ms. Valentina Sarrocco[3] | Non-Executive Director (Additional) | Member |
| Mr. Anup Rau | MD & CEO | Member |
| Mr. Deepak Prasad | Chief Operating Officer | Member |
| Mr. Devi Dayal Garg | Chief Financial Officer | Member |

*[1]Inducted as a Member w.e.f November 08, 2022.*

*[2]Inducted as a Member w.e.f November 08, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[3]Inducted as a Member w.e.f February 17, 2023.*

During the year under review, there was no instance of calling a Banking Affairs Committee Meeting.

## 16. OTHER COMMITTEES CONSTITUTED UNDER THE IRDAI REGULATIONS

### 16.1 PRODUCT MANAGEMENT COMMITTEE

The Product Management Committee ("PMC") is constituted in accordance with the provisions of the Guidelines on Product Filing Procedures for General Insurance Products, 2016 (File & Use Guidelines) issued by the IRDAI to ensure proper due diligence of product construction, design & implementation, thereby protecting the policyholders' interests and also to review and recommend all the products that are in existence and new products proposed to be filed with the Authority and carry out a due diligence process and record its concurrence on various products related risks for all products falling under File and Use and Use and File procedures.

During the year under review, the IRDAI's circular dated June 01, 2022 allowed the Insurers to file all products under Fire, Marine, Motor, Engineering and Health lines of business under Use and File procedure for both Retail and Commercial categories. However, the Retail products of Miscellaneous lines of business (including modifications of current products) having initial sum insured upto ₹5 Crores were continued to be filed with the Authority under the File and Use Procedure.

The PMC consisted of the following Members as on March 31, 2023, in accordance with the IRDAI Regulations:

| Name of the Member | Designation | Category |
|---|---|---|
| Mr. Deepak Prasad | Chief Operating Officer | Chairman |
| Mr. Ashish Lakhtakia | Chief Legal & Compliance Officer and Company Secretary | Member |
| Mr. Devi Dayal Garg | Chief Financial Officer | Member |
| Mr. Ajay Panchal | Chief Risk Officer | Member |
| Mr. Jatin Arora | Appointed Actuary | Member |
| Ms. Ruchika Malhan Varma | Chief Marketing Officer | Member |
| Mr. Shib Shankar Saha | Head and Senior VP - Reinsurance and Commercial Underwriting | Member |
| Mr. Raghavendra Rao | Chief Distribution Officer | Member |
| Mr. Abhishek Singh | Chief Bancassurance Officer | Member |
| Mr. Devendra Pawar | Chief– Corporate Sales | Member |
| Dr. Kanchan Gupta | Head- Retail Underwriting - Health Underwriting | Member |
| Dr. Rupali Gadkari | Head- Group Underwriting - Health Underwriting | Member |
| Mr. Amitabh Sharma | Senior Vice President - Products & B2D2C & Direct Marketing | Member |

*Note: The Product Management Committee is constituted pursuant to the Product Management Policy of the Company.*

During the year under review, the PMC met Fifteen (15) times on June 10, 2022, June 30, 2022, July 06, 2022, July 20, 2022, August 01, 2022, August 22, 2022, October 04, 2022, October 31, 2022, December 09, 2022, December 13, 2022, December 14, 2022, December 28, 2022, January 16, 2023, March 17, 2023 and March 22, 2023.

## 16.2 OUTSOURCING COMMITTEE

The Outsourcing Committee is constituted in accordance with the provisions of Outsourcing of Activities by Indian Insurers Regulation, 2017, issued by the IRDAI to ensure that prudent practices are followed by the Company on the management of risks arising out of outsourcing with a view to prevent negative impact and to protect the interests of the policyholders.

The Outsourcing Committee consisted of the following Members as on March 31, 2023, in accordance with the IRDAI Regulations:

| Name of the Member | Designation | Category |
|---|---|---|
| Mr. Deepak Prasad | Chief Operating Officer | Chairman |
| Mr. Anup Rau | MD & CEO | Member |
| Mr. Ashish Lakhtakia | Chief Legal & Compliance Officer and Company Secretary | Member |
| Mr. Devi Dayal Garg | Chief Financial Officer | Member |
| Mr. Ajay Panchal | Chief Risk Officer | Member |
| Mr. Manoj Kumar Shrivastava | Chief Information Security Officer | Member |
| Mr. Daniel Muwar | Associate Vice President - Head Administration and Procurement | Member |

During the year under review, the Outsourcing Committee met once on April 12, 2022.

## 17. WHISTLE BLOWER POLICY

Your Company values the demonstration of integrity, honesty and fairness from its employees in all their transactions. It has a policy of encouraging openness and preventing malpractice or any cover-up of malpractice. Any actual or alleged illegality or ethical lapse would be a matter of serious concern for the Company. The Policy also aims at providing necessary safeguards for the protection of employees from victimization for raising concern in good faith.

The policy provides a mechanism for employees to raise concerns on matters that can have a grave impact on the performance of the Company. The policy aims to encourage employees to report to the Board any misconduct or any legal or regulatory violation, etc.

The whistle blower policy inter alia covers the following:

a. Fraud;

b. Criminal offences, non-compliance with legal obligations or miscarriage of justice;

c. Illegal or unethical accounting practices and/or controls and accounting irregularities (such as falsification of documents, audit issues, inflated assets or accounting records, underestimated liabilities etc.);

d. Safety & security issues (such as environmental and health issues; threats or reference of physical threats to employees, customers or facilities, I.T. security issues or breaches, etc.);

e. Unethical or illegal behaviour (such as bribery, corruption, inappropriate giving or receiving of gifts, theft of cash, goods and services, illegal use of proprietary information, non-compliance with laws or regulatory policies, etc.);

f. Conflicts of interest and issues that could harm the reputation of the Company; and

g. Any deliberate cover-up of the above.

During the year under review, 3 (three) complaints were received under the Policy. The complaints were investigated and thereafter closed appropriately and the Audit Committee was duly appraised on it.

## 18. GENERAL BODY MEETINGS

The details of the Annual General Meetings held for the past three (3) years are as follows:

| Year | No. of AGM | Date and Time of AGM | Venue |
|---|---|---|---|
| 2019-20 | 14th | September 25, 2020 at 11.30 a.m. | Video Conferencing/ Other Audio Visual Means ("OAVM") pursuant to General Circular No. 20/2020 dated May 05, 2020 issued by the Ministry of Corporate Affairs. |
| 2020-21 | 15th | September 23, 2021 at 11.00 a.m. | Video Conferencing/ Other Audio Visual Means ("OAVM") pursuant to General Circular No. 20/2020 dated May 05, 2020 issued by the Ministry of Corporate Affairs. |
| 2021-22 | 16th | August 26, 2022 at 11.00 a.m. | Video Conferencing/ Other Audio Visual Means ("OAVM") pursuant to General Circular No. 20/2020 dated May 05, 2020 issued by the Ministry of Corporate Affairs. |

### 18.1 Extraordinary General Meeting

During the year under review, one Extra-Ordinary General Meeting of the Shareholders of the Company was held on May 05, 2022.

## DISCLOSURES

### i) Related Party Transactions

Pursuant to the IRDAI Corporate Governance Guidelines, 2016, the Company is required to put in place adequate systems, policies and procedures to address actual and/or potential conflicts of interest with Related Parties, including Board level review of key transactions and disclosures of any conflicts of interest to manage and control such issues.

All the Related Party Transactions have been disclosed and forms part of the Financial Statement.

### ii) Penalty or strictures

During the year under review and up to the date of signing of this report, the following material order was passed by:

1. The Office of the Collector of Stamps Enforcement -1, Mumbai passed an order against the Company to pay an amount of ₹8,00,96,756/- towards procedural lapse within 15 days from the receipt of the order. The Company has filed a revision application on October 31, 2022 before the Court of Chief Controlling Revenue Authority (CCRA) against the aforesaid order. The CCRA was pleased to grant the unconditional Stay in the matter. The matter has been argued and written submissions have been made. Final order is awaited from CCRA.

2. The Directorate General of GST Intelligence-Delhi imposed a penalty of ₹11,988 thousand in relation to ITC matter on deductibles and salvages related to Motor vehicle repair claims.

3. The Income tax authority has imposed a penalty of ₹792 thousand u/s 271(1)(C) for AY 2015-16 for inadvertently failing to disclose the provisions of doubtful debts while computing the tax payable as per the provisions of MAT. The Company has filed an appeal to the Commissioner of Income Tax (Appeal) against this order.

### iii) Onsite Inspection

During the under review the onsite inspection was conducted during September 26, 2022 to September 28, 2022 by the Authority covering the areas under the category of Marketing, Business support and Professional services along with the payment and taxation related details.

### iv) Disclosure of accounting treatment

In the preparation of the financial statements, the Company has followed the Accounting Standards issued by the Institute of Chartered Accountants of India to the extent applicable.

### v) Disclosures on Risk Management

The Company has implemented the Risk Management Group Policy, Operational Risk Management Group Policy, Liquidity Risk Management Group Policy and Group Risk Appetite Framework, that are periodically reviewed by the Risk Management Committee and the Board.

### vi) Reappointment of Directors

Pursuant to Section 152(6) of the Act, Mr. Pankaj Jaju (DIN: 02219575) and Mr. Roberto Leonardi (DIN: 01804888), Non-Executive Directors of the Company retire by rotation at the ensuing AGM and being eligible, offers themselves for reappointment.

Pursuant to Section 152 of the Act, the Independent Directors of the Company have been excluded from the total number of Directors for the purpose of determining the number of Directors whose period of office will be liable to retirement by rotation.

### vii) Actual solvency margin details vis-à-vis the required margin as on March 31, 2023

| Particulars | Amount (in ₹ thousand) |
|---|---|
| Available Assets | 7,48,36,899 |
| Liabilities | 6,04,22,811 |
| Available Solvency Margin (ASM) | 1,44,14,089 |
| Required Solvency Margin (RSM) | 68,73,683 |
| Solvency Ratio | 210% |

### viii) Financial performance including growth rate and current financial position of the Company.

The Company has a gross written premium of ₹4,62,68,018 thousand against ₹4,21,03,502 thousand in the previous year.

The issued capital of the Company as on March 31, 2023, was ₹90,49,937 thousand and the subscribed and paid-up share capital was ₹90,48,037 thousand and Net worth of the Company was ₹1,34,71,241 thousand.

### ix) Risk Management

The Risk Governance structure of the Company is based on Three Lines of Defense: The operational structures (Risk Owners) are the first line of defense. Risk Management and Compliance represent the second Line of Defense and finally, Internal Audit is the third Line of Defense.

The governance structure oversee the risks and controls as an integrated and synergic whole, identifying and stressing on interactions. The structure is based on accurate identification of the responsibilities of the various players involved and, most of all, on the implementation of suitable and safeguard mechanisms in order to ensure compliance with the strategies set by the Board of Directors in this area.

### x) Details of the number of claims intimated, disposed of, and pending

| Particulars | Total no. of Claims |
|---|---|
| Outstanding at the beginning of the year | 33,182 |
| Reported during the year | 4,89,389 |
| Settled during the year | 4,88,099 |
| Outstanding at the end of the year | 34,472 |

### xi) Details of all pecuniary relationships or transactions of the Non-Executive Directors vis-à-vis your Company

During the year under review, there has been no pecuniary relationship or transactions with the Non-Executive Directors vis-à-vis the Company except the payment of sitting fees and remuneration to Independent Directors, as approved by the Board of Directors.

# ANNEXURE - II

# Certification for compliance of the Corporate Governance Guidelines

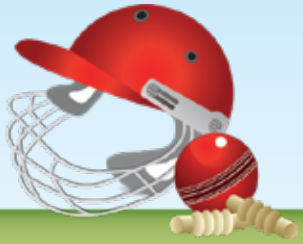
I, Ashish Lakhtakia hereby certify that Future Generali India Insurance Company Limited has complied with the Corporate Governance Guidelines for Insurance Companies as amended from time to time and nothing has been concealed or suppressed.

For Future Generali India Insurance Company Limited

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
FCS: 5884

Date: May 17, 2023
Place: Mumbai

# ANNEXURE - III



**FORM MR-3**

# SECRETARIAL AUDIT REPORT

**FOR THE FINANCIAL YEAR ENDED MARCH 31, 2023**

[Pursuant to section 204(1) of the Companies Act, 2013 and rule No. 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To,
The Members,
**Future Generali India Insurance Company Limited**

I have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate governance practice by **Future Generali India Insurance Company Limited** (hereinafter called "the Company"). The Secretarial Audit was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts / statutory compliances and expressing my opinion thereon.

Based on my verification of the Company's books, papers, minutes books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of Secretarial Audit, I hereby report that in my opinion, the Company has, during the audit period covering the financial year ended March 31, 2023, complied with the statutory provisions to the extent applicable to the Company and listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

I have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company, for the financial year ended on March 31, 2023, according to the provisions (to the extent applicable to the Company) of:

i. The Companies Act, 2013 (the Act) and the rules made thereunder;

ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder;

iii. The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder – Not Applicable;

iv. Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment. Overseas Direct Investment and External Commercial Borrowings are not applicable to the Company for the year under review;

v. The following regulations and guidelines prescribed under the Securities and Exchange Board of India Act,1992 ('SEBI Act') were not applicable to the Company, by virtue of the Company not being listed on any Stock Exchanges in F.Y. 2022-23:

a) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;

b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;

c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;

d) The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;

e) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2021;

f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993;

g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021;

h) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018;

i) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Further, I report that, based on the compliance mechanism established by the Company, which has been verified on test check basis and the Compliance certificate submitted to and taken on record by the Board of Directors of the Company, I am of the opinion that the Company has complied with the provisions of the Insurance Act, 1938 as amended from time to time, the Insurance Laws (Amendment) Act, 2015 ("IRDAI") and the rules, regulations, circulars, guidelines, instructions, etc. issued by IRDAI.

During the financial year under review, the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards etc. mentioned above except, the Company was able to appoint only 2 Independent Directors instead of 3 as required under Guidelines for Corporate Governance for insurers in India dated May 18, 2016. Consequently, the constitution of Audit and Nomination and Remuneration Committee from August 09, 2022 to March 31, 2023 was as per the Independent Directors appointed by the Company.

I have also examined compliances with applicable clauses of the Secretarial Standards issued by the Institute of the Company Secretaries of India;

I further report that:

Except as stated above, the Board of Directors of the Company is duly constituted with proper balance of Executive Director, Non-Executive Directors and Independent Directors. Further, the changes in the composition of the Board of Directors that took place during the year under review were carried out in compliance with the provisions of the Act.

Adequate notice, agenda and detailed notes have been given to all Directors to schedule the Board Meetings at least seven days in advance or on a shorter notice and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

The decisions at Board Meetings and Committee Meetings are carried out and recorded in the minutes of the Board of Directors and Committee of the Board accordingly.

I have relied on the representation made by the Company and its Officers for adequate systems and processes in the Company commensurate with its size and operations of the Company to monitor and ensure compliance with applicable laws.

I further report that there are adequate systems and processes in the company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

I further report that during the year under review, the following events/actions occurred having a major bearing on the Company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, standards, etc. referred to above viz.

1. Adoption of amended and restated Articles of Association of the Company;
2. Appointment of Joint Statutory Auditors of the Company for a period of 5 consecutive years;
3. Re-appointment of Managing Director & Chief Executive Officer for a period of three years w.e.f. June 06, 2022;
4. Appointment and resignation/cessation of term of Independent Directors;
5. Appointment and resignation of Non-Executive Directors;
6. Re-constitution of various committees of the Board;
7. Issue and allotment of Non-Convertible Debentures on private placement basis.

For Aashish K. Bhatt & Associates

Company Secretaries
(ICSI Unique Code S2008MH100200)

**Aashish Bhatt**
Proprietor
ACS No.: 19639
COP No.: 7023
Place: Mumbai UDIN: A019639E000292329
Date: May 17, 2023 Peer review no.: 2959/2023

This Report is to be read with our letter annexed as Appendix A, which forms integral part of this report.

**APPENDIX A**

To,
The Members,
Future Generali India Insurance Company Limited

My report of even date is to be read along with this letter.

1. The responsibility of maintaining Secretarial record is of the management and based on my audit, I have expressed my opinion on these records.

2. I am of the opinion that the audit practices and process adopted to obtain assurance about the correctness of the secretarial records were reasonable for verification on test check basis.

3. I have not verified the correctness and appropriateness of financial records and books of accounts of the Company.

4. The management is responsible for compliances with corporate and other applicable laws, rules, regulations, standards etc. My examination was limited to the verification of procedure on test basis and wherever required, I have obtained the Management Representation about the compliance of laws, rules and regulations etc.

5. The Secretarial Audit report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For Aashish K. Bhatt & Associates
Company Secretaries
(ICSI Unique Code S2008MH100200)

**Aashish Bhatt**
Proprietor
ACS No.: 19639
COP No.: 7023
UDIN: A019639E000292329
Peer review no.: 2959/2023

Place: Mumbai
Date: May 17, 2023

ANNEXURE - IV

# REPORT ON CORPORATE SOCIAL RESPONSIBILITY

**FOR FY 2022-23**

## 1. A brief outline on CSR policy of the Company:

The Company's CSR policy is in alignment with its vision to work for the most underprivileged section of society by contributing effectively towards two key areas of intervention that include healthcare & education. The CSR policy covers the methodologies for selecting projects and implementing them within a stipulated period by collaborating with partners that qualify as organisations to execute CSR projects. The CSR Policy defines the roles and responsibilities of the CSR Committee and the Board of Directors in monitoring the CSR annual action plan.

## 2. Composition of CSR Committee:

| Sl. No. | Name of the Director | Designation/ Nature of Directorship | Number of meetings of CSR Committee held during the year | Number of meetings of CSR Committee attended during the year |
|---|---|---|---|---|
| 1 | Dr. Devi Singh | Independent Director & Chairman | 2 | 2 |
| 2 | Mr. Pankaj Jaju | Non-Executive Director | 2 | 2 |
| 3 | Mr. Fabrice Benard[1] | Non-Executive Director | 2 | 1 |
| 4 | Mr. Luis Roset Sucar[2] | Non-Executive Director | 2 | 1 |
| 5 | Ms. Gurpreet Kaur Grewal[3] | Non-Executive Director | 2 | 1 |
| 6 | Mr. Parveen Kumar Gupta[4] | Independent Director (Additional) | 2 | 1 |
| 7 | Ms. Valentina Sarrocco[5] | Non-Executive Director (Additional) | - | - |

***- : Not applicable***

*[1] Resigned as the Non-Executive Director w.e.f May 05, 2022*

*[2] Inducted as a Member w.e.f May 05, 2022.*

*[3] Inducted as a Member w.e.f May 05, 2022 and resigned as the Non-Executive Director w.e.f February 17, 2023.*

*[4] Inducted as a Member w.e.f November 08, 2022.*

*[5] Inducted as a Member w.e.f February 17, 2023.*

3. **Web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company:**

   https://general.futuregenerali.in/about-us/corporate-social-responsibility

4. **Executive summary along with web-link(s) of Impact Assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8, if applicable**– Not Applicable

5. **(a) Average net profit of the company as per sub-section (5) of section 135** – ₹1,71,54,77 thousand

   **(b) Two percent of the average net profit of the Company as per Section 135(5)** – ₹34,309 thousand.

   **(c) Surplus arising out of CSR Projects or programs or activities of the previous financial years** - Nil

   **(d) Amount required to be set-off for the financial year, if any** - Nil

   **(e) Total CSR obligation for the financial year [(b)+(c)-(d)]** – ₹34,309 thousand

6. **(a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project)** – ₹ 34,309 thousand

   **(b) Amount spent in Administrative Overheads** - Nil

   **(c) Amount spent on Impact Assessment, if applicable** - Nil

   **(d) Total amount spent for the financial year [(a)+(b)+(c)]** – ₹ 34,309 thousand

   **(e) CSR amount spent or unspent for the financial year:**

| Total Amount Spent for the financial year. (₹ in thousand) | Amount Unspent (₹ in thousand) | | | | |
|---|---|---|---|---|---|
| | Total Amount transferred to Unspent CSR Account as per section 135(6) | | Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5) | | |
| | Amount (₹ in thousand) | Date of transfer | Name of the Fund | Amount (₹ in thousand) | Date of transfer |
| 34,309 | NA | NA | NA | NA | NA |

   **(f) Excess amount for set-off, if any:**

| Sl. No. | Particular | Amount (₹ in thousand) |
|---|---|---|
| (1) | (2) | (3) |
| (i) | Two percent of average net profit of the company as per section 135(5) | 34,309 |
| (ii) | Total amount spent for the Financial Year | 34,309 |
| (iii) | Excess amount spent for the financial year [(ii)-(i)] | Nil |
| (iv) | Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any | Nil |
| (v) | Amount available for set off in succeeding financial years [(iii)-(iv)] | Nil |

**7. Details of Unspent Corporate Social Responsibility amount for the preceding three financial years:**

| Sl No | Preceding financial year. | Amount transferred to Unspent CSR Account under section 135 (6) (₹ in thousand) | Balance Amount in Unspent CSR Account under subsection (6) of section 135 (₹ in thousand) | Amount spent in the Financial Year (₹ in thousand) | Amount transferred to a Fund as specified under Schedule VII as per second proviso to subsection (5) of section 135, if any | | | Amount remaining to be spent in succeeding financial years. (₹ in thousand) | Deficiency, if any |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Amount (₹ in thousand) | Date of transfer | | | |
| 1. | 2021-22 | 6,110 | NA | 6,110 | - | - | - | - | - |
| 2. | 2020-21 | NA | NA | NA | - | - | - | - | - |
| 3. | 2019-20 | 4,614 | NA | NA | - | - | - | - | - |

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

● Yes ○ No

If Yes, enter the number of Capital assets created/ acquired **495**

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| **1.** | **Assets** | | | | | | |
| | (i) 15 Semi-fowler beds | 314001 | 09.08.2022 | 1,689 | CSR00000839 | Oxfam India | Oxfam India, 4th Floor, 412 NSIC, New MDBP Building Okhla Industrial Estate, New Delhi-110020 |
| | (ii) ABG Machine | | 14.09.2022 | | | | |
| | (iii) X-ray machine | | 14.09.2022 | | | | |
| | (iv) Patient Monitor | | 14.09.2022 | | | | |
| | (v) Bipap machine | | 14.09.2022 | | | | |
| | (vi) CBC machine | | 14.09.2022 | | | | |
| | (vii) A labour room has been constructed in the same CHC. The area of which is 400 sq feet and the boundary 450 sq feet including the baby care room & corridor.<br>Description – 12 ft. deep foundation with stone masonry, the structure is load wearing and wall with solid brick @1:4 Roof I 6" Thick @1:1.5:3, Inside the room 8ft. Height wall tiles and floor vitrified tiles, electrical work n room & toilet, and plumbing work in the toilet. Painting work in all structures on both sides.<br>Address<br>Rajakiya Samudayik Swasthya Kendra, Purana Hospital, Dungarpur, Rajasthan | 314001 | 24.03.2023 | 700 | CSR00000839 | Oxfam India | Oxfam India, 4th Floor, 412 NSIC, New MDBP Building Okhla Industrial Estate, New Delhi-110020 |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| 2. | **Assets**<br>(i) Mobile Van<br>(ii) Laptop<br>(iii) Projector<br>(iv) Speaker<br>(V) Mic<br>**Address**<br>Poddar Foundation, Unit No. 6, Neeru Silk Mills, Mathuradas Mills Compound, Lower Parel, Mumbai | 400013 | 22.08.2022<br>16.08.2022<br>16.08.2022 | 615 | CSR00004628 | Poddar Foundation | Poddar Foundation, Unit No. 6, Neeru Silk Mills, Mathuradas Mills Compound, Lower Parel, Mumbai |
| 3. | **Assets**<br>(i) Tata Intra Thunder Gold<br>(ii) Maruti Ecco 7BSVI 7STR STD<br>**Address**<br>International Society for Krishna Consciousness, Bungalow No. 82, Plot No. 24, Mansarovar Gardens, Opp Devi Lake, Bhiwandi | 421302 | 30.08.2022<br>18.08.2022 | 1,500 | CSR00005241 | ISKCON | International Society for Krishna Consciousness, Bungalow No. 82, Plot No. 24, Mansarovar Gardens, Opp Devi Lake, Bhiwandi |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| **4.** | **Assets**<br>(i) 18 solar units<br>(ii) 54 solar panels<br>(iii) 18 solar batteries<br>(iv) 18 inverters<br>(v) 63 tube lights<br>(vi) 18 ceiling fans | | 21.03.2023 For assets created in Jharkhand 30.03.2023 for assets created in Telangana | 1,062 | CSR00000762 | United Way Mumbai | 6th floor, C-Wing, Mumbai Educational Trust, Gen AK Vaidya Marg, Bandra Reclamation, Bandra West, Mumbai - 400050 |
| | **Name & Address of Anganwadi centres** | | | | | | |
| | (i) Komitlagudem - 1 Anganwadi Centre Komatlagudem(Village) Chinthakani (Mandal) Khammam (District) Telangana | 507208 | | | | | |
| | (ii) Nagiligonda - 1 Anganwadi Centre Nagiligonda (Village) Chinthakani (Mandal) Khammam (District) Telangana | 507208 | | | | | |
| | (iii) Banapuram - 2 Anganwadi Centre Banapuram (Village) Mudigonda (Mandal) Khammam (District) Telangana | 507169 | | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (iv) | Pedda mandava-1 Anganwadi Centre Peddamandava (Village) Mudigonda (Mandal) Khammam (Distract) Telangana | 507169 | | | | | |
| (v) | Mutharam - 1 Anganwadi Centre Mutharam(Village) Mudigonda (Mandal) Khammam (District) Telangana | 507158 | | | | | |
| (vi) | Nagulavancha - 1 Anganwadi Centre Nagulavancha (Village) Chinthakani (Mandal) Khammam (District) Telangana | 507208 | | | | | |
| (vii) | Nagulavancha - 2 Anganwadi Centre Nagulavancha (Village) Chinthakani (Mandal) Khammam (District) Telangana | 507208 | | | | | |
| (viii) | Thummalapalli - 1 Anganwadi Centre Thummalapalli(Village) Konijerla (Mandal) Khammam (District) Telangana | 507305 | | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (ix) | Kothagudem - 2 Anganwadi Centre Kothagudem (Village) Khammam Rural Telangana | 507002 | | | | | |
| (x) | Sukurhutu Mahto Toli Anganwadi Centre Sukurhutu Rd, Sukurhutu, Jharkhand | 834006 | | | | | |
| (xi) | Sukurhutu Sahu Toli Anganwadi Centre Sukurhutu Rd, Sukurhutu, Jharkhand | 834006 | | | | | |
| (xii) | Sukurhutu Dakshini Anganwadi Centre Badi Masjid Gali, Sukurhutu, Jharkhand | 834006 | | | | | |
| (xiii) | Sukurhutu Uttari Anganwadi CentreBadi Masjid Gali, Sukurhutu, Jharkhand | 834006 | | | | | |
| (xiv) | Sukurhutu Harijan Tola 2 Anganwadi Centre Sukurhutu, Jharkhand | 834006 | | | | | |
| (xv) | Manatu Mahto Toli Anganwadi Centre Manatu, Jharkhand | 834006 | | | | | |
| (xvi) | Manatu Sahu Tola Anganwadi Centre Manatu, Jharkhand | 834006 | | | | | |
| (xvii) | Newri Mandir Anganwadi Centre Neori, Jharkhand | 835217 | | | | | |
| (xviii) | Newri Masjid Anganwadi Centre Neori, Jharkhand | 835217 | | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| **5.** | **Assets**<br>(i) 8 Handwashing station<br>(ii) 10 Solar Units<br>(iii) 30 solar panels<br>(iv) 20 LED Bulbs<br>(v) 10 ceiling fans<br>(vi) 10 charging units<br>(vii) 10 solar batteries<br>(viii) 10 inverters | | | 910 | CSR00000065 | Save the Children | D-61,2nd Floor, East of Kailash, New Delhi - 110065 |
| | **Name & Address of Anganwadi centres** | | | | | | |
| | (i) Anganwadi Centre, Bagda-1 (handwash station common for Bagda 1 and 2. Solar separately installed in 2 centres) Anganwadi Centre 2<br>Village- Bagda Panchayat- Barauli Ahir Block- Barauli Ahir Dis- Agra, U.P. | 283125 | 3.05.2023<br>10.06.2023 | | | | |
| | (ii) Anganwadi Centre, Bagda-2 Anganwadi Centre Village- Bagda Panchayat- Barauli Ahir Block- Barauli Aheer Dis- Agra, U.P. | 283125 | 3.05.2023<br>4.06.2023 | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (iii) | Anganwadi Centre, Barauli Ahir Village- Barauli Ahir Panchayat- Barauli Ahir Block- Barauli Dis- Agra, U.P. | 283125 | 30.04.2023<br>18.05.2023 | | | | |
| (iv) | Anganwadi Centre, Bisera Kalan Village- Bisera kalan (handwash + solar) Panchayat- Bisera kalan Block- Barauli Ahir Dis- Agra, U.P. | 283125 | 05.06.2023<br>27.05.2023 | | | | |
| (v) | Anganwadi Centre, Gangraua (Solar connection) Anganwadi Centre Vill- Gangraua Panchayat- Gangraua Block- Barauli Ahir Dis- Agra, U.P. | 283125 | 08.06.2023 | | | | |
| (vi) | Anganwadi Centre, Gadhi Devri (solar+ handwash) Anganwadi Centre Village- Gadhi Devari Panchayat: Devari Block-Barauli Ahir Dis- Agra, U.P. | 283125 | 17.05.2023<br>06.06.2023 | | | | |
| (vii) | Anganwadi Centre, Ikthara 1 (handwash + solar Village- Ikthara-1 Panchayat- Ikthara Block- Barauli Ahir Dis- Agra, U.P. | 282006 | 28.04.2023<br>24.05.2023 | | | | |
| (viii) | Anganwadi Centre, Ikthara-2(Handwash + solar) Anganwadi Centre Village- Ikthara Panchayat- Ikthara Block- Barauli Ahir Dis- Agra, U.P | 282006 | 28.04.2023<br>26.05.2023 | | | | |
| (ix) | Anganwadi Centre, Kalal Kheriya-2(handwash + solar) Anganwadi Centre Village- Kalal Kheriya Panchayat- Kalal Kheriya Block- Barauli Ahir Dis- Agra, U.P. | 282006 | 27.04.2023<br>22.05.2023 | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (x) | Anganwadi Centre, Kalal Kheriya-3 (handwash + solar) Anganwadi Centre Village- Kalal Kheriya Panchayat- Kalal Kheriya Ahir Dis- Agra, U.P. | 282006 | 27.04.2023<br>20.05.2023 | | | | |
| (xi) | Anganwadi Centre– Miyanpur Handwash station Panchayat – Miyanpur, Block – Barauli Ahir, | 282006 | 08.05.2023 | | | | |
| (xii) | Anganwadi centre– Garhi Navaliya Handwash station<br>Village – Garhi Navaliya Panchayat- Kuankheda Block – Barauli Ahir<br>Dis– Agra, UP | 282006 | 26.04.2023 | | | | |
| **6.** | **Assets** Monitors 26 CPUs 136 monitors | | | 2,039 | CSR00002614 | | |
| | **Address** | 608801 | 27.10.2022 | | | Note – The project has been executed through Isha Education Trust. However, the assets are in the name of Isha Vidhya schools. | (i)Cuddalore School Isha Vidhya Matric. Hr. Sec. School Madavappallam Samiyarpettai Post Chidambaram TK |
| (i) | Cuddalore School-11 CPUs<br>1 Monitor<br>6 Monitors<br>Isha Vidhya Matric. Hr. Sec. School Madavappallam Samiyarpettai Post Chidambaram TK village & post Dharmapuri Tk | | 27.10.2022<br>18.10.2022 | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| | | | | | | Address- Isha Yoga centre, Velliangiri Foothills, Ishana Vihar post, Coimbatore Tamil Nadu - 641114 | |
| (ii) | Dharmapuri School- 21 Monitors Isha Vidhya Infosys Matric. Hr. Sec. School Kamalnatham Road Samichettypatti village and post Dharmapuri | 636807 | 18.10.2022 | | | | ii)Dharmapuri School Isha Vidhya Infosys Matric. Hr. Sec. School Kamalnatham Road Samichettypatti village & post Dharmapuri Tk. |
| (iii) | Nagercoil School<br>28 monitors<br>Isha Vidhya Matric. Hr. Sec. School Kurandi, Theroor Devakulam, Suchindram | 629704 | 21.10.2022 | | | | (iii) Nagercoil School Isha Vidhya Matric. Hr. Sec. School Kurandi, Theroor Devakulam, Suchindram |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (iv) | Coimbatore School<br>15 CPUs<br>15 Monitors<br>Isha Vidhya Matric. Hr. Sec. School<br>Sandegoundenpalayam<br>Ikkarai Booluvampatti Post<br>Coimbatore | 641109 | 28.10.2022<br>19.10.2022 | | | | (iv)Coimbatore<br>Isha Vidhya Matric.<br>Hr. Sec. School<br>Sandegounden-<br>palayam Ikkarai<br>Booluvampatti Post<br>Coimbatore |
| (v) | Tuticorin School<br>21 MonitorsIsha Vidhya Matric. Hr. Sec.<br>School<br>Kottampuli<br>Pudukottai Post, Tuticorin | 628103 | 18.10.2022 | | | | |
| (vi) | Salem School<br>31 Monitors<br>Isha Vidhya Ramaniyam Matric. Hr. Sec.<br>School<br>Nangavally<br>Vanavasi Post<br>Mettur Taluk<br>Salem | 636457 | 27.10.2022 | | | | (vi) Salem School<br>Isha Vidhya<br>Ramaniyam Matric.<br>Hr. Sec. School<br>Nangavally<br>Vanavasi<br>Post Mettur Taluk<br>Salem |
| (vii) | Villupuram School<br>13 Monitors<br>Isha Vidhya Matric. Hr. Sec. School<br>Patthiyapettai<br>Thirunavalur<br>Post-Villupuram | 607204 | 18.10.2022 | | | | (vii) Villupuram<br>School<br>IshaVidhya Matric.<br>Hr. Sec. School<br>Patthiyapettai<br>Thirunavalur Post<br>Villupur |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| 7. | **Assets**<br>8 Digital Learning materials like Smart TV and other equipment | | | 2,600 | CSR00000063 | Samarthanam Trust for the Disabled | No.11, Samarthanam Bhavan, 1st Cross, 17th A Main, JP Nagar, 2nd Phase, Bangalore KA -560078 |
| | **Names & addresses of schools**<br>(i) Government Middle School, Bhagwanpur Bhagalpur, Belsar, Bodh Gaya, Bihar | 824231 | 1.10.2022 | | | | |
| | (ii) Shyam Babu +2 High School, Sanyas Ashram S.P.Colony, Manpur, Bihar | 823003 | 1.10.2022 | | | | |
| | (iii) Phurhuriya Middle School, Gaya Phurhuriya, Bihar | 824237 | 1.10.2022 | | | | |
| | (iv) Government Middle & High School, Durwe Durbe, Bihar | 823002 | 1.10.2022 | | | | |
| | (v) Hadi Hashmi High School, Gaya Swarajpuri Rd, opp. K.L. Gupta & Co. Automobiles, Nagmatia Colony, Gaya, Bihar | 823001 | 1.10.2022 | | | | |
| | vi) Quasmi High School, Gaya Enayat Colony, Gaya, Bihar | 823001 | 1.10.2022 | | | | |

| Sl. No. | Short particulars of the property or asset(s) [including complete address and location of the property] | Pincode of the property or asset(s) | Date of creation | Amount of CSR amount spent (₹ in thousand) | Details of entity/ Authority/ beneficiary of the registered owner | | |
|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| | | | | | CSR Registration Number, if Applicable | Name | Registered Address |
| (vii) | Government Middle School, Moneya, Bankey Bazaar Moneya, Pananiya, Bihar | 824217 | 1.10.2022 | | | | |
| (viii) | Government High School, Korma, Gaya Chiraiatanr, Bihar | 823002 | 1.10.2022 | | | | |

(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation/ Gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

9. **Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per subsection (5) of section 135** – Not Applicable

For and on behalf of the Board of Directors
**Future Generali India Insurance Company Limited**

**Devi Singh**
Chairman CSR Committee
DIN: 00015681

**Anup Rau**
Managing Director & CEO
DIN: 06511806

Date: May 17, 2023
Place: Mumbai

# MANAGEMENT REPORT

With respect to the operations of Future Generali India Insurance Company Ltd. for the year ended March 31, 2023 and results thereof, the Management of the Company confirms and declares that:

1. The Company obtained Regulatory approval to undertake General Insurance business on September 04, 2007 from the Insurance Regulatory and Development Authority of India ('IRDAI') and holds a valid certificate of registration.

2. We certify that all dues payable to the statutory authorities have been paid to the extent they have fallen due.

3. The shareholding pattern is in accordance with the statutory and regulatory requirements as required under the Insurance Act, 1938 (as amended thereafter) and the IRDAI (Registration of Indian Insurance Companies) Regulations. During the year Generali Participations Netherlands N.V has increased its indirect stake to 74%, detailed disclosure is given in note no.42 of schedule 16.

4. The Management has not invested directly or indirectly outside India any funds of its policyholders in India.

5. We confirm that the required solvency margin has been maintained.

6. We certify that the values of all the assets have been reviewed on the date of Balance Sheet and in Management's belief, the assets set forth in the Balance Sheet are shown in the aggregate at amounts not exceeding their realizable or market value under the headings – "Loans", "Investments", "Agents balances", "Outstanding Premiums", "Interest, Dividends and Rents outstanding", "Interest, Dividends and Rents accruing but not due", "Amounts due from other persons or bodies carrying on insurance business", "Sundry Debtors", "Bills Receivable", "Cash" and the several items specified under "Other Accounts" except debt securities which are shown at amortised cost as per IRDAI Regulations.

7. The Company is exposed to a variety of risks associated with its insurance business and the investment portfolio. The Company strives to maintain a diversified portfolio of insurance products across various lines of business and between personal and commercial lines of business. The Company is also adequately covered by Reinsurance including a "Catastrophe Excess of Loss Insurance". The limits of the reinsurance treaty are set based on estimated accumulations of risk and business projection.

   The Company has adopted an integrated approach to risks management and has constituted Risk Management Committee

with the members of the Board of Directors with an objective to outline the risk profile of the Company and develop a strong risk management system and sound mitigation strategies. The Risk Management Committee assists the Board of Directors to formulate, monitor and revise strategies to achieve the financial objectives of the Company.

8. The Company does not have insurance operations outside India.

9. In the Financial Year 2022-23 a total of 4,83,892 claims were reported and 4,88,099 were settled with an overall settlement ratio of 93%. The average claims settlement time during the preceding five years are given in Annexure 1 and the ageing analysis of claims registered and not settled during the same period is given in Annexure 2.

10. We certify that the values, as shown in the Balance Sheet, of the investments which consists of fixed income securities, equities and Infrastructure Investment Trust (INVIT) units have been valued as per accounting policies prescribed by IRDAI. Fixed income securities are valued at historical cost adjusted for amortisation of premium/ discount. The investments in INVIT as well as equities listed and actively traded are valued at the last quoted closing prices on the National Stock Exchange of India Limited (NSE). For those securities which are not listed on NSE, the prices available on Bombay Stock Exchange (BSE) shall be taken for valuation.

11. The Company follows the Investment philosophy of 'Safety, Liquidity, and sustainable Returns'. Accordingly, the portfolio is primarily composed of high-quality assets i.e. Government securities, high quality Corporate Bonds, Commercial Papers, Bank Deposits, Equity and Units of Infrastructure Investment Trust. The focus is to provide good and consistent risk adjusted returns on our investment portfolio. 93% of the Investment Assets are invested in Government Securities and AAA rated companies.

    As reported last year, your Company has an exposure of ₹22.42 crores i.e., 0.33% of Investment Assets, to the ILFS group. Provisioning to the extent of ₹22.42 crores has been done till March 31, 2023 in accordance with extant regulatory guidelines (IRDAI and RBI). The Company has stopped accrual of interest on all these NCDs held. Similarly, in case of Reliance Capital, your Company has an exposure of ₹6.80 crores i.e. 0.10% of Investment Assets. Provisioning to the extent of ₹6.80 crores has been done till March 31, 2023 in accordance with extant regulatory guidelines (IRDAI and RBI). The Company has stopped accrual of interest on all these NCDs held.

    We are continuously monitoring the situation on above two investments and working with the concerned entities to recover our dues.

12. The investment portfolio is monitored on a dynamic basis to optimize returns while keeping the risk at the minimum. Based on the past track record, the Management is confident of the quality and performance of the investments, in line with the investment philosophy.

13. The Management of Future Generali India Insurance Company Limited certifies that:

    a. The financial statements of Future Generali India Insurance Co. Ltd. have been prepared in accordance with the applicable accounting standards, principles and policies with no material departures;

    b. The management has adopted accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial

year and of the operating profit and of the profit of the Company for the year;

c. The management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act, 1938 (as amended thereafter) and Companies Act, 2013, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

d. The financial statements have been prepared on a going concern basis;

e. The management has set up an internal audit system commensurate with the size and nature of the business and the same is operating effectively.

14. The schedule of payments, which have been made to individuals, firms, companies and organizations in which the Directors of the Company are interested is given in Annexure 3.

**For and on behalf of Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Financial Officer
Membership No. 091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer & Company Secretary
Membership No. F5884

Place: Mumbai
Date: May 17, 2023

# ANNEXURE 1

**Future Generali India Insurance Company Limited**

| Line of Business | 2022-23 | | 2021-22 | | 2020-21 | | 2019-20 | | 2018-19 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No of Claims | Average settlement Time (days) | No of Claims | Average Settlement Time (days) | No of Claims | Average Settlement Time (days) | No of Claims | Average Settlement Time (days) | No of Claims | Average Settlement Time (days) |
| Aviation | 216 | 207 | 233 | 0** | 82 | 51 | 0 | 0 | 0 | 0 |
| Marine Cargo | 11,847 | 42 | 16,021 | 101 | 3,635 | 120 | 4,358 | 111 | 5,501 | 141 |
| Engineering | 1,011 | 151 | 1,280 | 235 | 544 | 248 | 502 | 203 | 597 | 189 |
| Fire | 2,310 | 165 | 2,798 | 133 | 2,880 | 136 | 3,848 | 102 | 1,483 | 178 |
| Health | 1,34,784 | 14 | 139,165 | 11 | 92,479 | 23 | 92,145 | 20 | 80,831 | 18 |
| Liabilities | 109 | 518 | 49 | 443 | 23 | 228 | 41 | 271 | 50 | 347 |
| Motor-OD | 2,07,108 | 26 | 164,314 | 26 | 119,992 | 28 | 124,460 | 25 | 110,740 | 25 |
| Motor-TP | 5,424 | 633 | 5,584 | 871 | 2446 | 829 | 3,106 | 805 | 4,194 | 856 |
| Personal Accident | 2,932 | 19 | 2,275 | 17 | 3063 | 115 | 2,785 | 126 | 3,158 | 99 |
| Overseas Medical | 177 | 42 | 69 | 38 | 528 | 161 | 817 | 126 | 799 | 88 |
| Workmen Compensation | 1,684 | 185 | 1,632 | 190 | 1159 | 195 | 1,226 | 146 | 1,098 | 182 |
| Others | 1,20,497 | 29 | 134,241 | 14 | 40,837 | 79 | 27,223 | 152 | 27,627 | 135 |
| Grand Total | 4,88,099 | 32 | 467,661 | 33 | 267,668 | 46 | 260,511 | 50 | 236,078 | 47 |

**Coinsurance & Reinsurance inward claims

# ANNEXURE 2

**Ageing analysis of Claims registered and not settled for the preceding five years**

## AS AT MARCH 31, 2023

(₹ in lakhs)

| Line of Business | Aviation | | Marine Cargo | | Engineering | | Fire | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 19 | 0 | 348 | 774 | 56 | 429 | 190 | 4,000 |
| 30 days – 6 months | 40 | 3 | 223 | 444 | 55 | 420 | 257 | 2,271 |
| 6 months – 1 year | 31 | 0 | 120 | 1,447 | 85 | 1,020 | 199 | 11,391 |
| 1 year – 5 years | 42 | 16 | 201 | 1,812 | 122 | 1,188 | 534 | 16,613 |
| More than 5 years | - | - | 87 | 1,332 | 57 | 306 | 130 | 9,829 |
| **Grand Total** | **132** | **19** | **979** | **5,809** | **375** | **3,363** | **1,310** | **44,105** |

## AS AT MARCH 31, 2023

(₹ in lakhs)

| Line of Business | Health | | Liabilities | | Motor-OD | | Motor-TP | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 7,874 | 5,065 | 7 | 46 | 6,203 | 2,978 | 728 | 6,526 |
| 30 days – 6 months | 104 | 191 | 16 | 88 | 3,185 | 3,911 | 2,235 | 19,428 |
| 6 months – 1 year | 116 | 245 | 2 | 3 | 148 | 312 | 1,402 | 15,010 |
| 1 year – 5 years | 74 | 165 | 52 | 364 | 197 | 401 | 3,131 | 37,768 |
| More than 5 years | - | - | 9 | 70 | 290 | 1,070 | 1,778 | 19,051 |
| **Grand Total** | **8,168** | **5,666** | **86** | **571** | **10,023** | **8,673** | **9,274** | **97,783** |

## AS AT MARCH 31, 2023

(₹ in lakhs)

| Line of Business | Personal Accident | | Overseas Medical | | Workmen Compensation | | Others | | Total No of Claims | Total Amount of Claims |
|---|---|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | | |
| 0 - 30 days | 550 | 1,652 | 53 | 220 | 98 | 236 | 1,842 | 8,091 | 17,968 | 30,017 |
| 30 days – 6 months | 6 | 125 | - | - | 308 | 841 | 461 | 1,136 | 6,890 | 28,860 |
| 6 months – 1 year | 2 | 1 | - | - | 65 | 316 | 241 | 1,396 | 2,411 | 31,140 |
| 1 year – 5 years | 1 | 11 | - | - | 65 | 413 | 275 | 1,324 | 4,694 | 60,074 |
| More than 5 years | - | - | - | - | 34 | 139 | 124 | 1,424 | 2,509 | 33,221 |
| **Grand Total** | **559** | **1,788** | **53** | **220** | **570** | **1,945** | **2,943** | **13,371** | **34,472** | **1,83,312** |

# ANNEXURE 2

**Ageing analysis of Claims registered and not settled for the preceding five years**

## AS AT MARCH 31, 2022

(₹ in lakhs)

| Line of Business | Aviation | | Marine Cargo | | Engineering | | Fire | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | - | - | 205 | 598 | 44 | 59 | 77 | 589 |
| 30 days – 6 months | - | - | 330 | 863 | 120 | 2,230 | 228 | 6,017 |
| 6 months – 1 year | 20 | 0 | 133 | 683 | 94 | 1,088 | 307 | 9,099 |
| 1 year – 5 years | 3 | 3 | 147 | 1,308 | 105 | 2,258 | 474 | 27,163 |
| More than 5 years | - | - | 72 | 802 | 55 | 355 | 86 | 1,325 |
| **Grand Total** | **23** | **3** | **887** | **4,253** | **418** | **5,989** | **1172** | **44,191** |

## AS AT MARCH 31, 2022

(₹ in lakhs)

| Line of Business | Health | | Liabilities | | Motor-OD | | Motor-TP | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 7,433 | 4,553 | 2 | 3 | 4,553 | 2,481 | 431 | 4,260 |
| 30 days – 6 months | 156 | 234 | 28 | 70 | 2,789 | 4,038 | 1,650 | 15,057 |
| 6 months – 1 year | 56 | 120 | 39 | 180 | 305 | 441 | 773 | 7,245 |
| 1 year – 5 years | 30 | 56 | 69 | 267 | 162 | 464 | 3,206 | 34,136 |
| More than 5 years | - | - | 6 | 64 | 325 | 1,756 | 1,809 | 17,252 |
| **Grand Total** | **7,675** | **4,963** | **144** | **584** | **8,134** | **9,179** | **7,869** | **77,950** |

## AS AT MARCH 31, 2022

(₹ in lakhs)

| Line of Business | Personal Accident | | Overseas Medical | | Workmen Compensation | | Others | | Total No of Claims | Total Amount of Claims |
|---|---|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | | |
| 0 - 30 days | 478 | 1370 | 45 | 111 | 132 | 164 | 1308 | 488 | 14,741 | 14,689 |
| 30 days – 6 months | - | - | - | - | 364 | 826 | 3255 | 1,374 | 9,133 | 37,074 |
| 6 months – 1 year | - | - | - | - | 118 | 530 | 431 | 931 | 2,306 | 20,606 |
| 1 year – 5 years | - | - | - | - | 67 | 349 | 137 | 979 | 4,534 | 67,275 |
| More than 5 years | - | - | - | - | 27 | 125 | 88 | 795 | 2,468 | 22,473 |
| Grand Total | **478** | **1370** | **45** | **111** | **708** | **1,993** | **5219** | **4,567** | **33,182** | **1,62,117** |

# ANNEXURE 2

**Ageing analysis of Claims registered and not settled for the preceding five years**

## AS AT MARCH 31, 2021

(₹ in lakhs)

| Line of Business | Aviation | | Marine Cargo | | Engineering | | Fire | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 7 | 4 | 214 | 499 | 74 | 229 | 154 | 1,831 |
| 30 days – 6 months | 0 | - | 329 | 1,169 | 158 | 971 | 150 | 12,543 |
| 6 months – 1 year | 1 | 1 | 164 | 331 | 70 | 831 | 391 | 8,486 |
| 1 year – 5 years | 0 | - | 178 | 1,578 | 135 | 2,119 | 345 | 13,810 |
| More than 5 years | 0 | - | 54 | 796 | 618 | 753 | 52 | 762 |
| **Grand Total** | **8** | **5** | **939** | **4,372** | **1055** | **4,903** | **1292** | **37,431** |

## AS AT MARCH 31, 2021

(₹ in lakhs)

| Line of Business | Health | | Liabilities | | Motor-OD | | Motor-TP | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 3,574 | 2,734 | 7 | 154 | 4,100 | 2,247 | 424 | 3050 |
| 30 days – 6 months | 1,431 | 990 | 29 | 90 | 2,590 | 4,290 | 1,163 | 9012 |
| 6 months – 1 year | - | - | 33 | 29 | 213 | 648 | 427 | 2860 |
| 1 year – 5 years | - | - | 43 | 226 | 261 | 881 | 4,726 | 43,355 |
| More than 5 years | - | - | 2 | 6 | 211 | 1,129 | 2,015 | 16,764 |
| **Grand Total** | **5,005** | **3,724** | **114** | **505** | **7,375** | **9,136** | **8,755** | **75,040** |

## AS AT MARCH 31, 2021

(₹ in lakhs)

| Line of Business | Personal Accident | | Overseas Medical | | Workmen Compensation | | Others | | Total No of Claims | Total Amount of Claims |
|---|---|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | | |
| 0 - 30 days | 290 | 988 | 15 | 38 | 160 | 238 | 792 | 1,039 | 9,811 | 13,051 |
| 30 days – 6 months | 90 | 365 | 21 | 87 | 374 | 534 | 557 | 1,565 | 7,092 | 31,555 |
| 6 months – 1 year | - | - | - | - | 91 | 224 | 233 | 1,323 | 1,623 | 14,732 |
| 1 year – 5 years | - | - | - | - | 104 | 501 | 359 | 1,776 | 6,151 | 64,246 |
| More than 5 years | - | - | - | - | 15 | 54 | 115 | 848 | 3,082 | 21,110 |
| Grand Total | **380** | **1,353** | **36** | **125** | **744** | **1,551** | **2,057** | **6,550** | **27,759** | **144,695** |

# ANNEXURE 2

**Ageing analysis of Claims registered and not settled for the preceding five years**

## AS AT MARCH 31, 2020

(₹ in lakhs)

| Line of Business | Aviation | | Marine Cargo | | Engineering | | Fire | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | - | - | 154 | 284 | 38 | 228 | 139 | 977 |
| 30 days – 6 months | - | - | 351 | 594 | 112 | 1,066 | 238 | 6,391 |
| 6 months – 1 year | - | - | 177 | 347 | 114 | 1,741 | 236 | 3,074 |
| 1 year – 5 years | - | - | 388 | 1,925 | 432 | 1,697 | 385 | 16,358 |
| More than 5 years | - | - | 38 | 598 | 302 | 249 | 28 | 283 |
| **Grand Total** | **-** | **-** | **1,108** | **3,747** | **998** | **4,982** | **1,026** | **27,084** |

## AS AT MARCH 31, 2020

(₹ in lakhs)

| Line of Business | Health | | Liabilities | | Motor-OD | | Motor-TP | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 2,572 | 1,196 | 5 | 8 | 3,534 | 1,920 | 349 | 2,381 |
| 30 days – 6 months | 1,955 | 857 | 17 | 57 | 2,231 | 3,704 | 1,302 | 8,427 |
| 6 months – 1 year | 1,618 | 149 | 14 | 43 | 242 | 604 | 1,086 | 7,546 |
| 1 year – 5 years | 1,165 | 223 | 16 | 89 | 277 | 1,068 | 3,961 | 35,509 |
| More than 5 years | 7 | 11 | 2 | 6 | 190 | 997 | 1,736 | 12,077 |
| **Grand Total** | **7,317** | **2,435** | **54** | **203** | **6,474** | **8,292** | **8,434** | **65,941** |

## AS AT MARCH 31, 2020

(₹ in lakhs)

| Line of Business | Personal Accident | | Overseas Medical | | Workmen Compensation | | Others | | Total No of Claims | Total Amount of Claims |
|---|---|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | | |
| 0 - 30 days | 71 | 89 | 34 | 58 | 81 | 77 | 680 | 1,251 | 7,657 | 8,468 |
| 30 days – 6 months | 304 | 373 | 84 | 109 | 281 | 383 | 644 | 1,681 | 7,519 | 23,641 |
| 6 months – 1 year | 72 | 190 | 38 | 150 | 83 | 181 | 166 | 369 | 3,846 | 14,393 |
| 1 year – 5 years | 161 | 439 | 14 | 88 | 113 | 473 | 2,974 | 1,499 | 9,886 | 59,368 |
| More than 5 years | 24 | 269 | 1 | 26 | 10 | 35 | 85 | 599 | 2,423 | 15,150 |
| Grand Total | **632** | **1,359** | **171** | **431** | **568** | **1,149** | **4,549** | **5,398** | **31,331** | **121,020** |

# ANNEXURE 2

**Ageing analysis of Claims registered and not settled for the preceding five years**

## AS AT MARCH 31, 2019

(₹ in lakhs)

| Line of Business | Aviation | | Marine Cargo | | Engineering | | Fire | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | - | - | 386 | 511 | 34 | 78 | 81 | 682 |
| 30 days – 6 months | - | - | 468 | 1,520 | 90 | 1,442 | 240 | 9,054 |
| 6 months – 1 year | - | - | 190 | 490 | 83 | 644 | 225 | 7,291 |
| 1 year – 5 years | - | - | 235 | 853 | 670 | 1,047 | 321 | 13,541 |
| More than 5 years | - | - | 32 | 575 | 15 | 195 | 14 | 108 |
| **Grand Total** | **-** | **-** | **1,311** | **3,949** | **892** | **3,406** | **881** | **30,676** |

## AS AT MARCH 31, 2019

(₹ in lakhs)

| Line of Business | Health | | Liabilities | | Motor-OD | | Motor-TP | |
|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims |
| 0 - 30 days | 2,222 | 906 | 5 | 6 | 2,847 | 1,893 | 270 | 1,731 |
| 30 days – 6 months | 1,460 | 517 | 12 | 32 | 1,855 | 3,311 | 1,004 | 6,724 |
| 6 months – 1 year | 229 | 78 | 9 | 51 | 176 | 539 | 1,077 | 9,703 |
| 1 year – 5 years | 582 | 85 | 14 | 93 | 228 | 722 | 3,520 | 31,098 |
| More than 5 years | 1 | 6 | - | - | 246 | 1,249 | 1,814 | 10,462 |
| **Grand Total** | **4,494** | **1,592** | **40** | **182** | **5,352** | **7,714** | **7,685** | **59,718** |

## AS AT MARCH 31, 2019

(₹ in lakhs)

| Line of Business | Personal Accident | | Overseas Medical | | Workmen Compensation | | Others | | Total No of Claims | Total Amount of Claims |
|---|---|---|---|---|---|---|---|---|---|---|
| Period | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | No of Claims | Amount of Claims | | |
| 0 - 30 days | 150 | 228 | 49 | 168 | 89 | 77 | 680 | 693 | 6,813 | 6,973 |
| 30 days – 6 months | 292 | 518 | 77 | 94 | 266 | 323 | 754 | 1,046 | 6,518 | 24,581 |
| 6 months – 1 year | 155 | 301 | 26 | 40 | 75 | 210 | 127 | 287 | 2,372 | 19,634 |
| 1 year – 5 years | 124 | 589 | 29 | 86 | 62 | 388 | 7,791 | 1,885 | 13,576 | 50,387 |
| More than 5 years | 10 | 82 | - | - | 9 | 30 | 52 | 381 | 2,193 | 13,088 |
| Grand Total | **731** | **1,718** | **181** | **388** | **501** | **1,028** | **9,404** | **4,292** | **31,472** | **114,663** |

# ANNEXURE 3

**Schedule of payments, made to individuals, firms, companies and organizations in which the Directors of the Company are interested**

(₹ in lakhs)

| Sr. No | Entity in which Director is interested | Name of the Director | Interested As | Payment during the Year |
|---|---|---|---|---|
| | Future Generali India Life Insurance Company Limited | G.N. Bajpai<br>Kishore Biyani<br>Devi Singh<br>Vivek Biyani<br>Pankaj Jaju<br>Bhavna Doshi<br>A.K. Jain<br>Jennifer Sparks<br>Anup Rau<br>Gurpreet K. Grewal<br>Valentina Sarrocco<br>Roberto Leonardi<br>Luis Roset Sucra | Director | Operating Expenses :130.14 (PY :74.07)<br>Deposits: 0.56 (PY: Nil)<br>Settlement Paid: 40.00 (PY:243.00)<br>Insurance Claim Paid: 2.05 (PY: 1.79) |
| 2 | Future Retail Ltd | Kishore Biyani | Director | Claim Paid: 102.42 (PY: 78) |
| 3 | Shendra Advisory Services Private Limited | Vijay Biyani<br>Jennifer Sparks<br>Pankaj Jaju<br>Gurpreet K. Grewal | Director | Operating expenses paid on behalf of : 7.00 (PY: NIL) |
| 4 | Future Enterprises Limited | Vijay Biyani<br>Kishore Biyani | Director | Claim Paid: 11.99 (PY: 24.74) |

# Independent Auditor's Report

**To,**
**The Members of**
**Future Generali India Insurance Company Limited**

**Report on the Audit of the Financial Statements**

## OPINION

We have audited the financial statements of **Future Generali India Insurance Company Limited** (the "Company") which comprise the Balance sheet as at March 31, 2023, the Revenue Accounts of Fire, Marine and Miscellaneous Insurance Business (collectively known as the 'Revenue account'), the Profit and Loss account and the Receipts and Payments Account for the year then ended, the schedules annexed there to, a summary of significant accounting policies and other explanatory notes thereon (hereinafter referred to as the "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements prepared in accordance with the requirements of Accounting Standards as specified under Section 133 of the Companies Act, 2013 (the 'Act'),the Act,Insurance Act, 1938 read with Insurance Laws (Amendment) Act, 2015 (to the extent notified) (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002 (the "IRDA Financial Statements Regulations") and orders / directions / circulars issued by the Insurance Regulatory and Development Authority of India ("IRDAI"/ "the Authority") and the Companies Act, 2013, as amended (the "Act"), to the extent applicable, give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to insurance companies:

a. in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2023;

b. in the case of Revenue Account, of the operating profit in so far as it relates to Fire Insurance and Miscellaneous Insurance Revenue Account; and operating loss in so far as it relates to Marine Insurance Revenue Account for the year ended on that date;

c. in the case of Profit and Loss Account, of the profit for the year ended on that date; and

d. in the case of the Receipts and Payments Account, of the receipts and payments for the year ended on that date.

## BASIS FOR OPINION

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the Insurance Act, the IRDA Act, the Regulations, the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

## EMPHASIS OF MATTER

We draw attention to Note No. 38 to Schedule 16 to the Financial Statements relating to recoverability of dues aggregating to ₹1,098,060 thousands from other entities carrying on insurance business, where the Company has initiated legal process for the recovery of dues. The management is of the view that the said dues are fully recoverable and no provision is considered necessary for the reasons stated in the said note.

Our opinion is not modified in respect of these matters.

## INFORMATION OTHER THAN THE FINANCIAL STATEMENTS AND AUDITOR'S REPORT THEREON

The Management and Board of Directors are responsible for the other information. The other information comprises the information included in the Company's annual report, but does not include the financial statements and auditor's report thereon. The Company's Annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. When we read the Company's Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

## RESPONSIBILITIES OF THE MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

The Management and Board of Directors are responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, net surplus / deficit, financial performance and receipts and payments of the Company in accordance with the accounting principles generally accepted in India, including the provisions of the Insurance Act, the IRDA Act, the IRDA Financial Statements Regulations, orders / directions / circulars issued by IRDAI in this regard and Accounting Standards specified under Section 133 of the Act to the extent applicable and current practices prevailing within the insurance industry in India..

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern

and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Management and Board of Directors are also responsible for overseeing the Company's financial reporting process.

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting in preparation of financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to

bear on our independence, and where applicable, related safeguards.

## OTHER MATTERS

a. The actuarial valuation of liabilities in respect of Incurred but Not Reported ("IBNR") , Incurred but Not Enough Reported ("IBNER") and Premium Deficiency Reserve ("PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation these liabilities, that are estimated using statistical methods as at March 31, 2023 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by IRDAI and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon the Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for outstanding claims reserves and PDR contained in the financial statements of the Company.

b. The financial statements of the Company for the year ended March 31, 2022 were audited by one of the predecessor auditors, M. M. Nissim & Co LLP and continuing joint auditor, Khandelwal Jain & Co. whose report dated May 05, 2022 had expressed an unmodified opinion.

Our opinion is not modified in respect of these matters.

## REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

a. As required by IRDA Financial Statements Regulations, we have issued a separate certificate dated May 17, 2023 certifying the matters specified in paragraphs 3 and 4 of Schedule C to the IRDA Financial Statements Regulations.

b. As required by Para 2 of Schedule C to the IRDA Financial Statements Regulations read with Section 143(3) of the Act, in our opinion and according to the information and explanations give to us, we report that:

i. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

ii. As the Company's financial accounting system is centralized and maintained at the corporate office, no returns for the purpose of our audit are prepared at the branches and other offices of the Company as required under section 143(8) of the Companies Act 2013.

iii. Proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

iv. The Balance Sheet, the Revenue Accounts, the Profit and Loss account and the Receipts and Payment account dealt with by this report are in agreement with the books of account.

v. The aforesaid financial statements comply with the applicable Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting principles prescribed in the IRDA Financial Statements Regulations and orders/ directions/ circulars issued by IRDAI in this regard.

vi. the Balance Sheet, the Revenue Accounts, the Profit and Loss Account and the Receipts and Payments Account referred to in this report are prepared in accordance with the requirements of the Insurance Act,

the IRDA Act and the Act to the extent applicable and the manner so required.

vii. Investments have been valued in accordance with the provisions of the Insurance Act, the IRDA Financial Statements Regulations, the IRDA Act and/or orders/directions issued by the IRDAI in this regard.

viii. On the basis of the written representations received from the directors as on March 31, 2023 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164(2) of the Act.

ix. The actuarial valuation of liabilities in respect of Incurred But Not Reported ('IBNR'), Incurred But Not Enough Reported ('IBNER') and Premium Deficiency Reserve (the "PDR") as at March 31, 2023 has been duly certified by the Appointed Actuary of the Company and relied upon by us. The Appointed Actuary has also certified that the assumptions considered by him for such valuation are in accordance with the guidelines and norms prescribed by the IRDAI and the Actuarial Society of India in concurrence with the IRDAI.

x. With respect to the adequacy of the internal financial controls with reference to financial statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".

c. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company has disclosed the impact of pending litigations as at March 31, 2023 on its financial position in its financial statements - Refer Note No. 3 and Note No. 35 to the financial statements.

ii. The Company has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts. The Company did not have any outstanding long-term derivative contracts – Refer Note No. 36 to the financial statements.

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company - Refer Note No. 37 to the financial statements.

iv. The Management has represented that, to the best of its knowledge and belief, as disclosed in the Note No. 41 to the financial statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall:

- directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or
- provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

v. The Management has represented that, to the best of its knowledge and belief,

as disclosed in the Note No. 41 to the financial statements, no funds have been received by the Company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall:

- directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Parties ("Ultimate Beneficiaries") or
- provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

vi. Based on the audit procedures performed that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (d) and (e) above, contain any material misstatement.

d. The Company has not declared or paid any dividend during the year and as such the compliance of section 123 of the Act has not been commented upon.

e. Proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 for maintaining books of account using accounting software which has a feature of recording audit trail (edit log) facility is applicable to the Company with effect from April 01, 2023, and accordingly, reporting under Rule 11(g) of Companies (Audit and Auditors) Rules, 2014 is not applicable for the financial year ended March 31, 2023.

f. With respect to the matter to be included in the Auditor's Report under Section 197(16) of the Act, in our opinion and according to the information and explanations given to us, the remuneration paid by the Company to its directors during the current year is in accordance with the provisions of Section 197 of the Act read with Section 34A of the Insurance Act, 1938. The remuneration paid to any director is not in excess of the limit laid down under Section 197 of the Act read with Section 34A of the Insurance Act, 1938. The Ministry of Corporate Affairs has not prescribed other details under Section 197(16) of the Act which are required to be commented upon by us.

**For Chhajed & Doshi**
Chartered Accountants
(FRN.: 101794W)

**(Nitesh Jain)**
Partner
Membership No.: 136169
UDIN:
23136169BGWXJW9659

Mumbai
May 17, 2023

**For Khandelwal Jain & Co.**
Chartered Accountants
(FRN.: 105049W)

**(Manish Kumar Singhal)**
Partner
Membership No. 502570
UDIN:
23502570BGXFDT8138

Mumbai
May 17, 2023

# Annexure A

**to the Independent Auditor's Report on the financial statements of Future Generali India Insurance Company Limited for the year ended March 31, 2023**

(Referred to in paragraph b(x) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

## REPORT ON THE INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO THE AFORESAID FINANCIAL STATEMENTS UNDER CLAUSE (I) OF SUB-SECTION 3 OF SECTION 143 OF THE COMPANIES ACT, 2013 ("THE ACT")

We have audited the internal financial controls with reference to financial statements of Future Generali India Insurance Company Limited ("the Company") as of March 31, 2023 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

## MANAGEMENT'S RESPONSIBILITIES FOR INTERNAL FINANCIAL CONTROLS

The Management and Board of Directors are responsible for establishing and maintaining internal financial controls based on the internal financial controls with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (the "Guidance Note"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ("the Act").

## AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on the Company's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing, prescribed under Section 143(10) of the Act, to the extent applicable to an audit of internal financial controls with reference to financial statements. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to financial statements were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to financial statements and their operating effectiveness. Our audit of internal financial controls with reference to financial statements included obtaining an understanding of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to financial statements.

## MEANING OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

A company's internal financial controls with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial controls with reference to

financial statements include those policies and procedures that:

(1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;

(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and

(3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

## INHERENT LIMITATIONS OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements to future periods are subject to the risk that the internal financial controls with reference to financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

## OPINION

In our opinion, the Company has, in all material respects, an adequate internal financial controls system with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at March 31, 2023, based on "the internal control with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India".

## OTHER MATTERS

The actuarial valuation of liabilities in respect of Incurred But Not Reported (the "IBNR"), Incurred But Not Enough Reported (the "IBNER") and Premium Deficiency Reserve (the "PDR") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities, that are estimated using statistical methods as at March 31, 2023 has been duly certified by the Appointed Actuary and in his opinion, the assumptions considered by him for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. The said actuarial valuations of liabilities for outstanding claims reserves and the PDR have been relied upon by us as mentioned in "Other Matter" paragraph in our Audit Report on the financial statements of the Company for the year ended March 31, 2023.

Accordingly, our opinion on the internal financial controls with reference to financial statements does not include reporting on the adequacy and operating effectiveness of the internal controls over the valuation and accuracy of the aforesaid actuarial liabilities.

Our opinion is not modified in respect of this matter.

**For Chhajed & Doshi**
Chartered Accountants
(FRN.: 101794W)

**(Nitesh Jain)**
Partner
Membership No.: 136169
UDIN:
23136169BGWXJW9659

Mumbai
May 17, 2023

**For Khandelwal Jain & Co.**
Chartered Accountants
(FRN.: 105049W)

**(Manish Kumar Singhal)**
Partner
Membership No. 502570
UDIN:
23502570BGXFDT8138

Mumbai
May 17, 2023

# Independent Auditor's Certificate

**To,**
**The Members of**
**Future Generali India Insurance Company Limited**

(Referred to in paragraph 1 of our Independent Auditors' Report on Other Legal and Regulatory Requirements forming part of the Independent Auditors' Report dated May 17, 2023)

1. This certificate is issued to **Future Generali India Insurance Company Limited** (the "Company") comply with the provisions of paragraph 3 and 4 of Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, ("the IRDA Financial Statements Regulations") read with Regulation 3 of the IRDA Financial Statements Regulations

## MANAGEMENT'S RESPONSIBILITY

2. Management and Board of Directors are responsible for complying with the provisions of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 (the "IRDA Financial Statements Regulations"), and the orders / circulars / directions issued by the Insurance Regulatory and Development Authority of India (the "IRDAI"), which includes (i) preparation of management report consistent with the financial statements; (ii) compliance with the terms and conditions of the registration stipulated by the Authority; (iii) maintenance and custody of cash balances and maintenance of investments with custody and depository; and (iv) ensuring that no part of the assets of the policyholders' funds has been directly or indirectly applied in contravention of the provisions of the Insurance Act, relating to the application and investments of the Policyholders' Funds. This responsibility includes collecting, collating and validating data and designing, implementing and monitoring of internal controls suitable for ensuring the aforesaid and applying an appropriate basis of preparation; and making estimates and judgments that are reasonable in the circumstances.

## INDEPENDENT AUDITOR'S RESPONSIBILITY

3. Pursuant to the requirement of the IRDA Financial Statements Regulations, our responsibility for the purpose of this certificate, is to provide reasonable assurance and form an opinion, based on our audit and examination of books of account and other relevant records, as to whether the Company has complied with the matters contained in paragraphs 3 and 4 of Schedule C of the IRDA Financial Statements Regulation read with Regulation 3 of the IRDA Financial Statements Regulations.

4. We audited financial statements of the Company as of and financial year ended March 31, 2023 on which we issued an unmodified audit opinion vide our report dated May 17, 2023. Our audit of these financial statements were conducted in accordance with the Standards on Auditing and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ('ICAI'). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. Our audit was not planned and performed in connection with any transactions to identify matters that may be of potential interest to third parties.

5. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) and Standards on Auditing issued by the Institute of Chartered Accountants of India (ICAI) in so far as applicable for the purpose of this Certificate, which include the concepts of test checks and materiality.

6. This Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements".

## OPINION

7. In accordance with the information and explanations and representations given to us and to the best of our knowledge and belief and based on our examination, of the books of account and other records maintained by the Company for the year ended March 31, 2023, we certify that:

   a) We have reviewed the Management Report attached to the financial statements for the year ended March 31, 2023, and on the basis of our review, there is no apparent mistake or material inconsistencies with the financial statements;

   b) Based on information and explanations received during the normal course of our audit, management representations and compliance certificates submitted to the Board of Directors by the officers of the Company charged with compliance and the same being noted by the Board, nothing has come to our attention that causes us to believe the Company has complied with the terms and conditions of registration stipulated by the IRDAI;

   c) We have verified the cash balances, to the extent considered necessary and securities relating to the Company's loans and investments as at March 31, 2023, by actual inspection or on the basis of certificates/ confirmations received from the concerned branches and/HO personnel of the company, Custodian and/or Depository Participants appointed by the Company, as the case may be.

   d) We have been given to understand by the management that the Company is not a trustee of any trust; and

   e) No part of the assets of the Policyholders' Funds has been directly or indirectly applied in contravention to the provisions of the Insurance Act, relating to the application and investments of the Policyholders' Funds.

## RESTRICTION ON USE

8 This certificate is addressed to and provided to the Board of Directors of the Company, solely for use of the Company for inclusion in the annual accounts of the Company in order to comply with the provisions of paragraph 3 and 4 of Schedule C of the IRDA Financial Statements Regulations read with Regulation 3 of the IRDA Financial Statements Regulations and should not be used by any other person or for any other purpose without our prior consent. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this Certificate is shown or into whose hands it may come without our prior consent in writing.

**For Chhajed & Doshi**
Chartered Accountants
(FRN.: 101794W)

**(Nitesh Jain)**
Partner
Membership No.: 136169
UDIN:
23136169BGWXJW9659

Mumbai
May 17, 2023

**For Khandelwal Jain & Co.**
Chartered Accountants
(FRN.: 105049W)

**(Manish Kumar Singhal)**
Partner
Membership No. 502570
UDIN:
23502570BGXFDT8138

Mumbai
May 17, 2023

# FORM B - RA

**Future Generali India Insurance Company Limited**
IRDA Registration No 132. dated September 04, 2007.

## REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

Fire Insurance Business

| Particulars | Schedule | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| 1. Premiums earned (Net) | 1 | 1,592,718 | 1,626,032 |
| 2. Profit/(Loss) on sale/redemption of Investments | | 9,357 | 38,551 |
| 3. Others-Miscellaneous Income | | 1,348 | 1,268 |
| 4. Interest, Dividend & Rent - Gross | | 439,341 | 406,306 |
| 5. Contribution from Shareholders Fund towards excess EOM $ | | - | - |
| **Total (A)** | | **2,042,764** | **2,072,157** |
| 1. Claims Incurred (Net) | 2 | 578,556 | 1,069,237 |
| 2. Commission (Net) | 3 | (387,891) | (245,058) |
| 3. Operating Expenses related to Insurance Business | 4 | 1,022,871 | 1,071,381 |
| 4. Premium deficiency | | - | - |
| **Total (B)** | | **1,213,536** | **1,895,560** |
| **Operating Profit / (Loss) from Fire Business** | | 829,228 | 176,597 |
| **Appropriations** | | | |
| Transfer to Shareholders' Funds | | 829,228 | 176,597 |
| Transfer to Catastrophe Reserve | | - | - |
| Transfer to Other Reserves | | - | - |
| **Total (C)** | | **829,228** | **176,597** |

Significant Accounting Policies and Notes to Financial Statements 16

The Schedules referred to above form an integral part of Revenue Accounts

We certify that all expenses of management in respect of General Insurance Business Transactions in India by the Company have been fully recognised in the Revenue Accounts as expenses.

As per our report of even date

**For and on behalf of Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

Place: Mumbai
Dated: May 17, 2023

# FORM B - RA

**Future Generali India Insurance Company Limited**
IRDA Registration No 132. dated September 04, 2007.

## REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

Marine Insurance Business

| Particulars | Schedule | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| 1. Premiums earned (Net) | 1 | 744,044 | 668,579 |
| 2. Profit/(Loss) on sale/redemption of Investments | | 1,857 | 6,359 |
| 3. Others-Miscellaneous Income | | 715 | 499 |
| 4. Interest, Dividend & Rent - Gross | | 78,878 | 62,457 |
| 5. Contribution from Shareholders Fund towards excess EOM $ | | 64,426 | 71,990 |
| **Total (A)** | | **889,920** | **809,884** |
| 1. Claims Incurred (Net) | 2 | 644,218 | 413,660 |
| 2. Commission (Net) | 3 | 102,726 | 83,680 |
| 3. Operating Expenses related to Insurance Business | 4 | 233,756 | 192,621 |
| 4. Premium deficiency | | - | - |
| **Total (B)** | | **980,700** | **689,961** |
| Operating Profit / (Loss) from Marine Business | | (90,780) | 119,923 |
| Appropriations | | | |
| Transfer to Shareholders' Funds | | (90,780) | 119,923 |
| Transfer to Catastrophe Reserve | | - | - |
| Transfer to Other Reserves | | - | - |
| **Total (C)** | | **(90,780)** | **119,923** |

Significant Accounting Policies and Notes to Financial Statements 16

The Schedules referred to above form an integral part of Revenue Accounts

We certify that all expenses of management in respect of General Insurance Business Transactions in India by the Company have been fully recognised in the Revenue Accounts as expenses.

As per our report of even date

**For and on behalf of**
**Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of**
**Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

Place: Mumbai
Dated: May 17, 2023

# FORM B - RA

**Future Generali India Insurance Company Limited**
IRDA Registration No 132. dated September 04, 2007.

## REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

Miscellaneous Insurance Business

| Particulars | Schedule | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| 1. Premiums earned (Net) | 1 | 25,056,295 | 22,240,035 |
| 2. Profit/(Loss) on sale/redemption of Investments | | 66,755 | 266,620 |
| 3. Others-Miscellaneous Income | | 25,988 | 18,712 |
| 4. Interest, Dividend & Rent - Gross | | 2,843,227 | 2,624,397 |
| 5. Contribution from Shareholders Fund towards excess EOM $ | | 1,494,590 | 1,453,854 |
| **Total (A)** | | **29,486,855** | **26,603,618** |
| 1. Claims Incurred (Net) | 2 | 16,830,634 | 15,351,797 |
| 2. Commission (Net) | 3 | 953,626 | 519,295 |
| 3. Operating Expenses related to Insurance Business | 4 | 10,053,668 | 8,723,610 |
| 4. Premium deficiency | | - | - |
| **Total (B)** | | **27,837,928** | **24,594,702** |
| **Operating Profit / (Loss) from Miscellaneous Business** | | 1,648,928 | 2,008,916 |
| Appropriations | | | |
| Transfer to Shareholders' Funds | | 1,648,928 | 2,008,916 |
| Transfer to Catastrophe Reserve | | - | - |
| Transfer to Other Reserves | | - | - |
| **Total (C)** | | **1,648,928** | **2,008,916** |

Significant Accounting Policies and Notes to Financial Statements 16

The Schedules referred to above form an integral part of Revenue Accounts

We certify that all expenses of management in respect of General Insurance Business Transactions in India by the Company have been fully recognised in the Revenue Accounts as expenses.

As per our report of even date

**For and on behalf of Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

Place: Mumbai
Dated: May 17, 2023

# FORM B - PL

**Future Generali India Insurance Company Limited**
IRDA Registration No 132. dated September 04, 2007.

## PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Schedule | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| **1. Operating Profit / (Loss)** | | | |
| (a) Fire Insurance | | 829,228 | 176,597 |
| (b) Marine Insurance | | (90,780) | 119,923 |
| (c) Miscellaneous Insurance | | 1,648,928 | 2,008,916 |
| **2. Income from investments** | | | |
| (a) Interest, Dividend & Rent - Gross | | 962,177 | 849,880 |
| Add/Less : Amortization on Securities | | (6,533) | (16,910) |
| (b) Profit on sale of investments | | 23,279 | 84,971 |
| Less : Loss on sale of investments | | (785) | (163) |
| **3. Other Income** | | | - |
| (a) Interest income on tax refund | | 17,289 | |
| **Total (A)** | | **3,382,803** | **3,223,215** |
| **4. Provisions (Other than taxation)** | | | |
| (a) For diminution in the value of investments/(Provision Reversal) | | 777 | (183,069) |
| (b) For Doubtful Debts/(Provision Reversal) | | (1,032) | 2,357 |
| (c) Others | | - | - |
| **5. Other Expenses** | | | |
| (a) Expenses other than those related to Insurance Business | | 285,029 | 127,239 |
| (b) Bad Debts written off | | 24,207 | 450 |
| (c) Investments written off | | - | 105,663 |
| (d) Others-CSR * | | 40,420 | 35,330 |
| (e) Interest on sub-ordinated debt | | 41,977 | - |
| (f) Contribution to Policyholders Fund towards excess EOM $ | | 1,559,016 | 1,525,844 |
| **Total (B)** | | **1,950,394** | **1,613,814** |
| **Profit before Tax (A-B)** | | **1,432,409** | **1,609,400** |
| Provision for Taxation | | 395,595 | 104,714 |
| Deferred Tax Expense/(Income) | | (25,763) | 311,377 |
| **Profit after tax** | | **1,062,577** | **1,193,310** |
| **Appropriations** | | | |
| (a) Interim dividends paid during the year | | - | - |
| (b) Proposed final dividend | | - | - |
| (c) Transfer to any Reserves or Other Accounts | | - | - |
| **Balance of profit / (loss) brought forward from last year** | | 3,320,368 | 2,127,058 |
| **Balance carried forward to Balance Sheet** | | 4,382,945 | 3,320,368 |

*** Refer note 33 no. to schedule 16**
**$ Refer note 32 no. to schedule 16**

| | | | |
|---|---|---|---|
| Significant Accounting Policies and Notes to Financial Statements | 16 | | |
| Earning per Share- Basic (₹) (Face Value ₹10 per share) | | 1.17 | 1.32 |
| Earning per Share-Diluted (₹) (Face Value ₹10 per share) | | 1.16 | 1.30 |

As per our report of even date

**For and on behalf of**
**Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of**
**Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

Place: Mumbai
Dated: May 17, 2023

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

# FORM B - BS

**Future Generali India Insurance Company Limited**
IRDA Registration No 132. dated September 04, 2007.

## BALANCE SHEET AS AT MARCH 31, 2023

(₹ '000)

| Particulars | Schedule | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|---|
| **Source of Funds** | | | |
| Share Capital | 5 | 9,048,037 | 9,048,037 |
| Stock Options Outstanding | | 470,388 | 270,661 |
| Reserves and Surplus | 6 | 4,382,945 | 3,320,368 |
| **Fair Value Change Account** | | | |
| Policy holder | | 30,469 | 1,849 |
| Shareholder | | 9,791 | 506 |
| Borrowings | 7 | 2,456,000 | - |
| **Total** | | **16,397,628** | **12,641,421** |
| **Application of Funds** | | | |
| Investments | | | |
| Investments-Shareholders | 8 | 16,410,085 | 12,299,679 |
| Investments-Policyholders | 8A | 51,069,090 | 44,963,157 |
| Loans | 9 | - | - |
| Fixed Assets | 10 | 606,919 | 494,281 |
| Deferred Tax Assets | | 213,331 | 187,569 |
| Current Assets | | | |
| (i) Cash and Bank balances | 11 | 1,165,925 | 728,085 |
| (ii) Advances and Other Assets | 12 | 7,250,333 | 6,563,969 |
| **Total (A)** | | **8,416,258** | **7,292,053** |
| Current Liabilities | 13 | 43,539,812 | 37,654,207 |
| Provisions | 14 | 16,778,243 | 14,941,111 |
| **Total (B)** | | **60,318,055** | **52,595,318** |
| Net Current Assets (A - B) | | (51,901,797) | (45,303,264) |
| Miscellaneous Expenditure | 15 | - | - |
| (to the extent not written off or adjusted) | | | |
| **Total** | | **16,397,628** | **12,641,421** |

Significant Accounting Policies and Notes to Financial Statements 16

The Schedules referred to above forms an integral part of Balance Sheet.

As per our report of even date

**For and on behalf of**
**Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

**For and on behalf of**
**Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

Place: Mumbai
Dated: May 17, 2023

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 1 PREMIUM EARNED (NET) FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Fire | | Marine | | Miscellaneous * | | Total | |
|---|---|---|---|---|---|---|---|---|
| | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 |
| Premium from direct business written | 4,817,825 | 4,564,436 | 1,093,897 | 844,403 | 39,550,638 | 35,970,985 | 45,462,360 | 41,379,823 |
| Add : Premium on reinsurance accepted | 734,932 | 645,696 | 7,891 | 15,017 | 62,835 | 62,966 | 805,658 | 723,679 |
| Less : Premium on reinsurance ceded | 4,076,104 | 3,453,149 | 317,882 | 167,573 | 12,764,219 | 12,038,840 | 17,158,205 | 15,659,562 |
| **Net Premium** | **1,476,652** | **1,756,983** | **783,906** | **691,847** | **26,849,255** | **23,995,110** | **29,109,813** | **26,443,940** |
| Adjustment for change in reserve for unexpired risks | (116,066) | 130,951 | 39,862 | 23,269 | 1,792,960 | 1,755,075 | 1,716,756 | 1,909,295 |
| **Total Premium Earned (Net)** | **1,592,718** | **1,626,032** | **744,044** | **668,579** | **25,056,295** | **22,240,035** | **27,393,057** | **24,534,645** |

Note: Refer Note no 2.3, 2.4, 2.6 and 2.7 of Schedule 16

* Refer Schedule 1(A)

## SCHEDULE - 2 CLAIMS INCURRED (NET) FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Fire | | Marine | | Miscellaneous * | | Total | |
|---|---|---|---|---|---|---|---|---|
| | **For the year ended March 31, 2022** | For the year ended March 31, 2021 | **For the year ended March 31, 2022** | For the year ended March 31, 2021 | **For the year ended March 31, 2022** | For the year ended March 31, 2021 | **For the year ended March 31, 2022** | For the year ended March 31, 2021 |
| **Claims Paid** | | | | | | | | |
| Direct | 1,939,350 | 1,792,128 | 929,605 | 493,774 | 22,082,754 | 21,643,990 | 24,951,710 | 23,929,893 |
| Add : Reinsurance accepted | 261,125 | 117,877 | 4,909 | 10,516 | 6,221 | 15,923 | 272,255 | 144,316 |
| Less : Reinsurance ceded | 1,454,341 | 1,181,819 | 454,986 | 72,913 | 6,820,531 | 7,547,373 | 8,729,859 | 8,802,104 |
| **Net Claims Paid** | **746,134** | **728,186** | **479,529** | **431,378** | **15,268,444** | **14,112,540** | **16,494,106** | **15,272,104** |
| Add : Claims outstanding at the end of the year | 1,202,819 | 1,370,396 | 551,433 | 386,743 | 27,459,433 | 25,897,242 | 29,213,684 | 27,654,381 |
| Less : Claims outstanding at the beginning of the year | 1,370,396 | 1,029,345 | 386,743 | 404,461 | 25,897,242 | 24,657,986 | 27,654,381 | 26,091,792 |
| **Total Claims Incurred** | **578,556** | **1,069,237** | **644,218** | **413,660** | **16,830,634** | **15,351,797** | **18,053,409** | **16,834,694** |

Note: Refer Note no 2.3, 2.4, 2.6 and 2.7 of Schedule 16

* Refer Schedule 2(A)

## SCHEDULE - 3 COMMISSION EXPENSES FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Fire | | Marine | | Miscellaneous * | | Total | |
|---|---|---|---|---|---|---|---|---|
| | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 |
| Commission Paid | | | | | | | | |
| Direct | 455,946 | 424,504 | 131,946 | 112,127 | 2,421,150 | 2,075,923 | 3,009,043 | 2,612,555 |
| Add : Reinsurance accepted | 46,212 | 48,773 | 1,019 | 1,343 | 9,146 | 9,823 | 56,377 | 59,939 |
| Less : Commission on reinsurance Ceded# | 890,049 | 718,336 | 30,239 | 29,791 | 1,476,670 | 1,566,451 | 2,396,958 | 2,314,578 |
| **Net Commission** | **(387,891)** | **(245,058)** | **102,726** | **83,680** | **953,626** | **519,295** | **668,462** | **357,916** |
| Break-up of the commission (gross) incurred to procure business | | | | | | | | |
| Agents | 32,489 | 34,855 | 43,607 | 41,896 | 435,195 | 401,784 | 511,290 | 478,535 |
| Brokers | 421,834 | 389,877 | 88,303 | 70,266 | 1,678,220 | 1,404,887 | 2,188,357 | 1,865,029 |
| Corporate Agency | 4 | 12 | 6 | - | 59,658 | 45,288 | 59,668 | 45,300 |
| Referral | - | - | - | - | - | - | - | - |
| Others | 1,619 | (240) | 30 | (34) | 248,078 | 223,965 | 249,728 | 223,691 |
| **Gross Commission** | **455,946** | **424,504** | **131,946** | **112,127** | **2,421,150** | **2,075,923** | **3,009,043** | **2,612,555** |

Note: Refer Note no 2.3 and 2.5 of Schedule 16

* Refer Schedule 3(A)

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 1(A) PREMIUM EARNED (NET) FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Personal Accident | | Health Insurance | | Engineering | | Aviation | | Liability | |
|---|---|---|---|---|---|---|---|---|---|---|
| | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| Premium from direct business written | 1,086,687 | 939,376 | 7,709,372 | 5,756,724 | 704,152 | 641,407 | 3,744 | 69,273 | 287,757 | 277,835 |
| Add : Premium on reinsurance accepted | 1,996 | - | - | - | 44,348 | 47,186 | - | - | 16,491 | 13,750 |
| Less : Premium on reinsurance ceded | 146,404 | 134,558 | 2,399,917 | 1,963,465 | 558,398 | 549,235 | 186 | 3,464 | 179,793 | 165,164 |
| **Net Premium** | **942,280** | **804,818** | **5,309,455** | **3,793,259** | **190,102** | **139,358** | **3,558** | **65,809** | **124,455** | **126,421** |
| Adjustment for change in reserve for unexpired risks | 82,762 | 70,135 | 1,182,349 | 336,044 | 12,345 | 20,550 | (48,903) | 16,342 | 191 | 11,833 |
| **Total Premium Earned (Net)** | **859,518** | **734,682** | **4,127,106** | **3,457,215** | **177,757** | **118,807** | **52,461** | **49,467** | **124,264** | **114,588** |

(₹ '000)

| Particulars | Motor | | | | | | Workmen Compensation | | Weather/Crop | | Others | | Miscellaneous-Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | For the year ended March 31, 2023 | | | For the year ended March 31, 2022 | | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| | Motor (OD) | Motor TP | Total | Motor (OD) | Motor TP | Total | | | | | | | | |
| Premium from direct business written | 7,925,389 | 9,085,199 | 17,010,588 | 7,054,466 | 9,115,551 | 16,170,017 | 373,519 | 359,490 | 9,401,469 | 9,183,054 | 2,973,351 | 2,573,809 | 39,550,638 | 35,970,985 |
| Add : Premium on reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | 2,030 | 62,835 | 62,966 |
| Less : Premium on reinsurance ceded | 347,505 | 490,076 | 837,582 | 408,816 | 548,627 | 957,443 | 18,557 | 21,081 | 7,569,800 | 7,341,003 | 1,053,582 | 903,427 | 12,764,219 | 12,038,840 |
| **Net Premium** | **7,577,884** | **8,595,123** | **16,173,006** | **6,645,649** | **8,566,925** | **15,212,574** | **354,962** | **338,409** | **1,831,669** | **1,842,051** | **1,919,769** | **1,672,413** | **26,849,255** | **23,995,110** |
| Adjustment for change in reserve for unexpired risks | 590,668 | (62,558) | 528,111 | 295,314 | 919,059 | 1,214,373 | 5,102 | 1,102 | (14,484) | 1,107 | 45,486 | 83,588 | 1,792,960 | 1,755,075 |
| **Total Premium Earned (Net)** | **6,987,216** | **8,657,680** | **15,644,896** | **6,350,335** | **7,647,865** | **13,998,201** | **349,859** | **337,307** | **1,846,153** | **1,840,944** | **1,874,282** | **1,588,824** | **25,056,295** | **22,240,035** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 2(A) CLAIMS INCURRED (NET) FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Personal Accident | | Health Insurance | | Engineering | | Aviation | | Liability | |
|---|---|---|---|---|---|---|---|---|---|---|
| | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| **Claims Paid** | | | | | | | | | | |
| Direct | 454,868 | 289,235 | 4,962,774 | 5,253,567 | 331,488 | 166,938 | 82,094 | 23,556 | 33,168 | 30,918 |
| Add : Reinsurance accepted | 1,524 | 885 | 625 | 250 | 4,073 | 14,788 | - | - | - | - |
| Less : Reinsurance ceded | 58,267 | 27,191 | 1,758,270 | 1,641,905 | 289,555 | 152,078 | 4,105 | 1,178 | 4,156 | 3,275 |
| **Net Claims Paid** | **398,124** | **262,929** | **3,205,129** | **3,611,913** | **46,006** | **29,648** | **77,989** | **22,378** | **29,012** | **27,643** |
| Add : Claims outstanding at the end of the year | 514,295 | 331,113 | 811,031 | 649,648 | 182,566 | 130,660 | 25,264 | 21,515 | 72,600 | 68,726 |
| Less : Claims outstanding at the beginning of the year | 331,113 | 305,496 | 649,648 | 840,496 | 130,660 | 100,567 | 21,515 | 15,079 | 68,726 | 57,609 |
| **Total Claims Incurred** | **581,306** | **288,546** | **3,366,512** | **3,421,065** | **97,912** | **59,741** | **81,738** | **28,814** | **32,886** | **38,760** |

(₹ '000)

| Particulars | Motor | | | | | | Workmen Compensation | | Weather/Crop | | Others | | Miscellaneous-Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | For the year ended March 31, 2023 | | | For the year ended March 31, 2022 | | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| | Motor (OD) | Motor TP | Total | Motor (OD) | Motor TP | Total | | | | | | | | |
| **Claims Paid** | | | | | | | | | | | | | | |
| Direct | 6,067,591 | 3,356,889 | 9,424,480 | 4,925,323 | 3,198,866 | 8,124,188 | 221,166 | 192,192 | 4,631,928 | 5,599,817 | 1,940,787 | 1,963,578 | 22,082,754 | 21,643,990 |
| Add : Reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | 0 | 6,221 | 15,923 |
| Less : Reinsurance ceded | 304,688 | 219,630 | 524,318 | 334,228 | 105,926 | 440,153 | 10,750 | 9,610 | 3,489,981 | 4,271,880 | 681,129 | 1,000,104 | 6,820,531 | 7,547,373 |
| **Net Claims Paid** | **5,762,903** | **3,137,259** | **8,900,163** | **4,591,095** | **3,092,940** | **7,684,035** | **210,416** | **182,582** | **1,141,947** | **1,327,937** | **1,259,658** | **963,474** | **15,268,444** | **14,112,540** |
| Add : Reinsurance accepted | 983,960 | 22,715,083 | 23,699,043 | 1,000,083 | 21,474,060 | 22,474,144 | 307,290 | 307,284 | 1,145,771 | 1,204,332 | 701,573 | 709,821 | 27,459,433 | 25,897,242 |
| Less : Claims outstanding at the beginning of the year | 1,000,083 | 21,474,060 | 22,474,144 | 977,880 | 20,441,044 | 21,418,924 | 307,284 | 214,426 | 1,204,332 | 933,281 | 709,821 | 772,108 | 25,897,242 | 24,657,986 |
| **Total Claims Incurred** | **5,746,780** | **4,378,282** | **10,125,062** | **4,613,298** | **4,125,957** | **8,739,255** | **210,422** | **275,441** | **1,083,385** | **1,598,988** | **1,251,410** | **901,187** | **16,830,634** | **15,351,797** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 3(A) COMMISSION EXPENSES FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Personal Accident | | Health Insurance | | Engineering | | Aviation | | Liability | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 | **For the year ended March 31, 2023** | For the year ended March 31, 2022 |
| **Commission Paid** | | | | | | | | | | |
| Direct | 107,717 | 109,031 | 350,273 | 271,750 | 75,993 | 65,419 | 93 | 3,438 | 29,231 | 28,692 |
| Add : Reinsurance Accepted | 20 | - | - | - | 5,542 | 7,058 | - | - | 3,584 | 2,766 |
| Less : Commission on reinsurance Ceded | 23,684 | 24,236 | 370,256 | 332,841 | 148,558 | 110,002 | 120 | 650 | 19,067 | 22,927 |
| **Net Commission** | **84,053** | **84,795** | **(19,983)** | **(61,091)** | **(67,023)** | **(37,526)** | **(27)** | **2,788** | **13,748** | **8,530** |
| Break-up of the commission (gross) incurred to procure business | | | | | | | | | | |
| Agents | 10,442 | 11,008 | 118,440 | 100,737 | 10,198 | 10,424 | - | - | 2,721 | 2,516 |
| Brokers | 78,553 | 77,005 | 196,360 | 137,524 | 65,725 | 55,220 | 93 | 3,438 | 26,505 | 26,181 |
| Corporate Agency | 18,093 | 19,850 | 1,649 | 1,762 | 5 | 77 | - | - | 4 | 24 |
| Referral | - | - | - | - | - | - | - | - | - | - |
| Others | 628 | 1,167 | 33,824 | 31,727 | 65 | (302) | - | - | - | (29) |
| **Gross Commission** | **107,717** | **109,031** | **350,273** | **271,750** | **75,993** | **65,419** | **93** | **3,438** | **29,231** | **28,692** |

## SCHEDULE - 3(A) COMMISSION EXPENSES FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Motor | | | | | | Workmen Compensation | | Weather/Crop | | Others | | Miscellaneous-Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | For the year ended March 31, 2023 | | | For the year ended March 31, 2022 | | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| | Motor (OD) | Motor TP | Total | Motor (OD) | Motor TP | Total | | | | | | | | |
| **Commission Paid** | | | | | | | | | | | | | | |
| Direct | 1,308,380 | 177,977 | 1,486,357 | 1,143,986 | 170,192 | 1,314,179 | 35,773 | 33,819 | 635 | - | 335,078 | 249,597 | 2,421,150 | 2,075,923 |
| Add : Reinsurance Accepted | - | - | - | - | - | - | - | - | - | - | - | - | 9,146 | 9,823 |
| Less : Commission on reinsurance Ceded | 86,096 | 71,678 | 157,774 | 327,521 | 74,989 | 402,510 | 4,488 | 5,647 | 516,308 | 456,343 | 236,416 | 211,296 | 1,476,670 | 1,566,451 |
| **Net Commission** | **1,222,284** | **106,299** | **1,328,583** | **816,465** | **95,203** | **911,668** | **31,285** | **28,172** | **(515,673)** | **(456,343)** | **98,663** | **38,301** | **953,626** | **519,295** |
| Break-up of the commission (gross) incurred to procure business | | | | | | | | | | | | | | |
| Agents | 208,283 | 43,976 | 252,258 | 205,860 | 36,239 | 242,099 | 14,254 | 14,503 | - | - | 26,882 | 20,497 | 435,195 | 401,784 |
| Brokers | 897,008 | 83,995 | 981,003 | 767,477 | 89,757 | 857,234 | 21,505 | 19,300 | 635 | - | 307,840 | 228,986 | 1,678,220 | 1,404,887 |
| Corporate Agency | 38,990 | 805 | 39,796 | 22,924 | 557 | 23,480 | 14 | 16 | - | - | 97 | 78 | 59,658 | 45,288 |
| Referral | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Others | 164,099 | 49,201 | 213,300 | 147,725 | 43,640 | 191,366 | - | 0 | - | - | 260 | 37 | 248,078 | 223,965 |
| **Gross Commission** | **1,308,380** | **177,977** | **1,486,357** | **1,143,986** | **170,192** | **1,314,179** | **35,773** | **33,819** | **635** | **-** | **335,078** | **249,597** | **2,421,150** | **2,075,923** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 4 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Sr. No. | Particulars | Fire | | Marine | | Miscellaneous * | | Total | |
|---|---|---|---|---|---|---|---|---|---|
| | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| 1 | Employees' Remuneration & Welfare Benefits | 430,175 | 451,241 | 85,356 | 67,595 | 3,068,879 | 2,662,254 | 3,584,411 | 3,181,090 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | 13,836 | 7,831 | 2,745 | 1,173 | 98,709 | 46,204 | 115,291 | 55,209 |
| 3 | Training Expenses | 4,661 | 9,308 | 1,292 | 108 | 46,769 | 68,991 | 52,722 | 78,407 |
| 4 | Rents, Rates, and Taxes | 17,746 | 27,057 | 3,521 | 4,053 | 126,602 | 159,634 | 147,870 | 190,745 |
| 5 | Repairs | 64,479 | 68,311 | 12,794 | 10,233 | 459,992 | 403,028 | 537,265 | 481,572 |
| 6 | Printing & Stationery | 8,913 | 10,466 | 1,768 | 1,568 | 63,584 | 61,745 | 74,265 | 73,778 |
| 7 | Communication | 7,451 | 13,950 | 1,479 | 2,090 | 53,158 | 82,304 | 62,088 | 98,344 |
| 8 | Legal & Professional Charges | 20,244 | 18,992 | 4,009 | 2,902 | 152,542 | 135,082 | 176,796 | 156,976 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | |
| | (a) as auditor | 510 | 520 | 101 | 78 | 3,640 | 3,069 | 4,251 | 3,668 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | |
| | (i) Taxation matters | 48 | 56 | 9 | 8 | 340 | 328 | 397 | 392 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | 248,669 | 266,470 | 18,524 | 17,705 | 3,006,294 | 2,313,108 | 3,273,487 | 2,597,284 |
| 11 | Interest & Bank Charges | 12,771 | 9,439 | 2,534 | 1,414 | 91,108 | 55,691 | 106,413 | 66,545 |
| 12 | Others | | | | | | | | |
| | (i) Business Support | 157,040 | 143,199 | 92,414 | 77,022 | 2,622,897 | 2,469,393 | 2,872,351 | 2,689,613 |
| | (ii) Entertainment | 1,365 | 645 | 271 | 97 | 9,739 | 3,804 | 11,375 | 4,546 |
| | (iii) (Gain) / Loss on Foreign Exchange | (2,396) | (696) | (475) | (104) | (17,092) | (4,105) | (19,963) | (4,905) |
| | (iv) Subscription/Membership | 2,781 | 3,268 | 552 | 490 | 19,842 | 19,282 | 23,175 | 23,039 |
| | (v) Insurance | 1,184 | 917 | 235 | 137 | 8,450 | 5,412 | 9,869 | 6,467 |
| | (vi) Pool Expenses | 4,465 | 4,472 | 886 | 670 | 31,856 | 26,386 | 37,207 | 31,528 |
| | (vii) Miscellaeous-Others | 3,329 | 6,261 | 661 | 938 | 23,738 | 36,940 | 27,728 | 44,139 |
| 13 | Depreciation | 21,939 | 21,456 | 4,353 | 3,214 | 156,514 | 126,586 | 182,806 | 151,256 |
| 14 | GST Expenses | 3,659 | 8,216 | 726 | 1,231 | 26,106 | 48,474 | 30,491 | 57,921 |
| | **Total** | **1,022,871** | **1,071,381** | **233,756** | **192,621** | **10,053,668** | **8,723,610** | **11,310,293** | **9,987,612** |

Note: Refer Note no 2.5 and 2.11 of Schedule 16

* Refer Schedule 4(A)

## SCHEDULE - 4(A) OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Sr. No. | Particulars | Personal Accident | | Health Insurance | | Engineering | | Aviation | | Liability | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| 1 | Employees' Remuneration & Welfare Benefits | 84,341 | 67,034 | 597,250 | 382,618 | 57,987 | 51,058 | 290 | 2,916 | 23,570 | 28,873 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | 2,713 | 1,163 | 19,210 | 6,640 | 1,865 | 886 | 9 | 51 | 758 | 501 |
| 3 | Training Expenses | 1,193 | 978 | 9,127 | 9,371 | 799 | 5,433 | 5 | 5 | 366 | 46 |
| 4 | Rents, Rates, and Taxes | 3,479 | 4,019 | 24,639 | 22,943 | 2,392 | 3,062 | 12 | 175 | 972 | 1,731 |
| 5 | Repairs | 12,642 | 10,148 | 89,521 | 57,923 | 8,692 | 7,729 | 43 | 441 | 3,533 | 4,371 |
| 6 | Printing & Stationery | 1,747 | 1,555 | 12,374 | 8,874 | 1,201 | 1,184 | 6 | 68 | 488 | 670 |
| 7 | Communication | 1,461 | 2,072 | 10,345 | 11,829 | 1,004 | 1,578 | 5 | 90 | 408 | 893 |
| 8 | Legal & Professional Charges | 3,969 | 2,343 | 26,759 | 36,541 | 2,728 | 2,151 | 14 | 126 | 1,110 | 1,244 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | | | |
| | (a) as auditor | 100 | 77 | 708 | 441 | 69 | 59 | 0 | 3 | 28 | 33 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | |
| | (i) Taxation matters | 9 | 8 | 66 | 47 | 6 | 6 | 0 | 0 | 3 | 4 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | 140,797 | 86,154 | 988,222 | 479,514 | 59,837 | 37,300 | 571 | 10,802 | 3,439 | 5,781 |
| 11 | Interest & Bank Charges | 2,504 | 1,402 | 17,731 | 8,004 | 1,721 | 1,068 | 9 | 61 | 700 | 604 |
| 12 | Others | | | | | | | | | | |
| | (i) Business Support | 54,557 | 63,104 | 93,820 | 20,833 | 32,360 | 35,469 | 0 | 2 | 12,565 | 12,170 |
| | (ii) Entertainment | 268 | 96 | 1,895 | 547 | 184 | 73 | 1 | 4 | 75 | 41 |
| | (iii) (Gain) / Loss on Foreign Exchange | (470) | (103) | (3,326) | (590) | (323) | (79) | (2) | (4) | (131) | (45) |
| | (iv) Subscription/Membership | 545 | 485 | 3,862 | 2,771 | 375 | 370 | 2 | 21 | 152 | 209 |
| | (v) Insurance | 232 | 136 | 1,644 | 778 | 160 | 104 | 1 | 6 | 65 | 59 |
| | (vi) Pool Expenses | 875 | 664 | 6,200 | 3,792 | 602 | 506 | 3 | 29 | 245 | 286 |
| | (vii) Miscellaeous-Others | 652 | 930 | 4,620 | 5,309 | 449 | 708 | 2 | 40 | 182 | 401 |
| 13 | Depreciation | 4,301 | 3,187 | 30,460 | 18,193 | 2,957 | 2,428 | 15 | 139 | 1,202 | 1,373 |
| 14 | Service Tax / GST Expenses | 717 | 1,221 | 5,081 | 6,967 | 493 | 930 | 2 | 53 | 201 | 526 |
| | **Total** | **316,635** | **246,675** | **1,940,208** | **1,083,344** | **175,559** | **152,024** | **989** | **15,028** | **49,932** | **59,770** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 4(A) OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Sr. No. | Particulars | Motor | | | | | | Workmen Compensation | | Weather/Crop | | Others | | Miscellaneous -Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For the year ended March 31, 2023 | | | For the year ended March 31, 2022 | | | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
| | | Motor (OD) | Motor TP | Total | Motor (OD) | Motor TP | Total | | | | | | | | |
| 1 | Employees' Remuneration & Welfare Benefits | 613,985 | 703,836 | 1,317,820 | 542,857 | 594,826 | 1,137,682 | 28,937 | 32,488 | 728,337 | 831,767 | 230,347 | 127,817 | 3,068,879 | 2,662,254 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | 19,749 | 22,639 | 42,387 | 9,421 | 10,323 | 19,745 | 931 | 564 | 23,427 | 14,436 | 7,409 | 2,218 | 98,709 | 46,204 |
| 3 | Training Expenses | 9,293 | 8,863 | 18,156 | 868 | 953 | 1,821 | 426 | 52 | 12,653 | 1,854 | 4,044 | 49,431 | 46,769 | 68,991 |
| 4 | Rents, Rates, and Taxes | 25,329 | 29,036 | 54,365 | 32,551 | 35,667 | 68,218 | 1,194 | 1,948 | 30,046 | 49,874 | 9,503 | 7,664 | 126,602 | 159,634 |
| 5 | Repairs | 92,030 | 105,497 | 197,527 | 82,181 | 90,048 | 172,229 | 4,337 | 4,918 | 109,170 | 125,918 | 34,527 | 19,350 | 459,992 | 403,028 |
| 6 | Printing & Stationery | 12,721 | 14,583 | 27,304 | 12,590 | 13,796 | 26,386 | 600 | 753 | 15,090 | 19,291 | 4,773 | 2,964 | 63,584 | 61,745 |
| 7 | Communication | 10,635 | 12,192 | 22,827 | 16,782 | 18,389 | 35,172 | 501 | 1,004 | 12,616 | 25,714 | 3,990 | 3,951 | 53,158 | 82,304 |
| 8 | Legal & Professional Charges | 26,613 | 35,918 | 62,530 | 29,044 | 21,599 | 50,643 | 1,373 | 1,337 | 43,232 | 35,872 | 10,827 | 4,824 | 152,542 | 135,082 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | | | | | | | |
| | (a) as auditor | 728 | 835 | 1,563 | 626 | 686 | 1,312 | 34 | 37 | 864 | 959 | 273 | 147 | 3,640 | 3,069 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | |
| | (i) Taxation matters | 68 | 78 | 146 | 67 | 73 | 140 | 3 | 4 | 81 | 102 | 26 | 16 | 340 | 328 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | 448,970 | 803,460 | 1,252,430 | 720,085 | 648,500 | 1,368,585 | 7,413 | 6,476 | 96,192 | 116,780 | 457,393 | 201,717 | 3,006,294 | 2,313,108 |
| 11 | Interest & Bank Charges | 18,228 | 20,895 | 39,123 | 11,356 | 12,443 | 23,799 | 859 | 680 | 21,623 | 17,400 | 6,838 | 2,674 | 91,108 | 55,691 |
| 12 | Others | | | | | | | | | | | | | | |
| | (i) Business Support | 607,596 | 1,623,392 | 2,230,988 | 386,625 | 1,843,342 | 2,229,966 | 59,635 | 59,151 | 118,715 | 6,987 | 20,256 | 41,710 | 2,622,897 | 2,469,393 |
| | (ii) Entertainment | 1,948 | 2,234 | 4,182 | 776 | 850 | 1,626 | 92 | 46 | 2,311 | 1,189 | 731 | 183 | 9,739 | 3,804 |
| | (iii) (Gain) / Loss on Foreign Exchange | (3,420) | (3,920) | (7,339) | (837) | (917) | (1,754) | (161) | (50) | (4,056) | (1,283) | (1,283) | (197) | (17,092) | (4,105) |
| | (iv) Subscription/Membership | 3,970 | 4,551 | 8,520 | 3,932 | 4,308 | 8,240 | 187 | 235 | 4,709 | 6,024 | 1,489 | 926 | 19,842 | 19,282 |
| | (v) Insurance | 1,691 | 1,938 | 3,628 | 1,104 | 1,209 | 2,313 | 80 | 66 | 2,005 | 1,691 | 634 | 260 | 8,450 | 5,412 |
| | (vi) Pool Expenses | 6,373 | 7,306 | 13,679 | 5,380 | 5,895 | 11,276 | 300 | 322 | 7,560 | 8,244 | 2,391 | 1,267 | 31,856 | 26,386 |
| | (vii) Miscellaeous-Others | 4,749 | 5,444 | 10,194 | 7,532 | 8,253 | 15,786 | 224 | 451 | 5,634 | 11,541 | 1,782 | 1,774 | 23,738 | 36,940 |
| 13 | Depreciation | 31,313 | 35,896 | 67,209 | 25,812 | 28,283 | 54,095 | 1,476 | 1,545 | 37,145 | 39,549 | 11,748 | 6,078 | 156,514 | 126,586 |
| 14 | Service Tax / GST Expenses | 5,223 | 5,987 | 11,210 | 9,884 | 10,831 | 20,715 | 246 | 592 | 6,196 | 15,145 | 1,959 | 2,327 | 26,106 | 48,474 |
| | **Total** | **1,937,792** | **3,440,658** | **5,378,450** | **1,898,636** | **3,349,357** | **5,247,993** | **108,686** | **112,620** | **1,273,552** | **1,329,055** | **809,656** | **477,100** | **10,053,668** | **8,723,610** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 5 SHARE CAPITAL

(₹ '000)

| S. No. | Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|---|
| 1 | **Authorized Capital** | **10,000,000** | **10,000,000** |
| | 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of ₹10 Each | | |
| 2 | **Issued Capital** | **9,049,937** | **9,049,937** |
| | 904,993,749 (Previous year 904,993,749) Equity Shares of ₹10 Each | | |
| 3 | **Subscribed Capital** | **9,048,037** | **9,048,037** |
| | 904,803,705 (Previous year 904,803,705) Equity Shares of ₹10 Each | | |
| 4 | **Called Up Capital** | **9,048,037** | **9,048,037** |
| | 904,803,705 (Previous year 904,803,705) Equity Shares of ₹10 Each | | |
| | Less : Calls Unpaid | - | - |
| | Add : Equity Shares Forfeited (Amount originally paid up) | - | - |
| | Less : Par value of Equity Shares bought back | - | - |
| | Less : Preliminary Expenses | - | - |
| | Expenses Including commission or brokerage on | - | - |
| | underwriting or subscription of shares | | |
| | **Total** | **9,048,037** | **9,048,037** |

## SCHEDULE - 5A SHARE CAPITAL

Pattern of Shareholding (As certified by the Management)

| Shareholder | March 31, 2023 | | March 31, 2022 | |
|---|---|---|---|---|
| | Number of Shares | % of Holdings | Number of Shares | % of Holdings |
| **Promoters** | | | | |
| **Indian** | **447,823,908** | **49.49** | **674,022,834** | **74.49** |
| Future Enterprises Limited | 4,581,946 | | 230,780,872 | |
| Shendra Advisory Services Pvt Ltd. | 443,241,962 | | 443,241,962 | |
| **Foreign** | **456,979,797** | **50.51** | **230,780,871** | **25.51** |
| Generali Participations Netherlands N.V. | 456,979,797 | | 230,780,871 | |
| **Total** | **904,803,705** | **100.00** | **904,803,705** | **100.00** |

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74%.

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 6 RESERVES AND SURPLUS

(₹ '000)

| S. No. | Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|---|
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | - | - |
| 4 | General Reserve | | |
| | Less : Debit balance in Profit and Loss Account | - | - |
| | Less : Amount utilized for Buy - Back | - | - |
| 5 | Catastrophe Reserve | - | - |
| 6 | Other Reserves | - | - |
| 7 | Balance of Profit in Profit & Loss Account | 4,382,945 | 3,320,368 |
| | **Total** | **4,382,945** | **3,320,368** |

## SCHEDULE - 7 BORROWINGS

(₹ '000)

| S. No. | Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|---|
| 1 | Debenture/Bonds | 2,456,000 | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | **Total** | **2,456,000** | **-** |

**Note:**

**unsecured non-convertible debentures include:**

a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).

b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 8 INVESTMENTS-SHAREHOLDERS

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| **Long Term Investments** | | |
| 1. Government Securities and Government guaranteed bonds including Treasury Bills | 8,475,395 | 6,188,958 |
| 2. Other Approved Securities | - | - |
| 3. Other Investments | | |
| (a) Shares | | |
| (i) Equity | 1,880 | - |
| (ii) Preference | - | - |
| (b) Mutual Funds | - | - |
| (c) Debentures / Bonds | 2,173,226 | 1,578,653 |
| (d) Investment Property - Real Estate | - | - |
| (e) Other Securities (Fixed Deposit) | - | 1,890 |
| | | |
| 4. Investments in Infrastructure & Housing | 5,154,155 | 3,685,828 |
| 5. Other than Approved Investments | 73,606 | 109,388 |
| Less : Provision for diminution in the value of investments | (24,117) | (21,203) |
| **Sub - Total** | **15,854,145** | **11,543,514** |
| **Short Term Investments** | | |
| 1. Government Securities and Government guaranteed bonds including Treasury Bills | 78,373 | 174,381 |
| 2. Other Approved Securities | - | - |
| 3. Other Investments | | |
| (a) Shares | | |
| (i) Equity | - | - |
| (ii) Preference | - | - |
| (b) Mutual Funds | - | - |
| (c) Debentures / Bonds | 148,309 | 114,731 |
| (d) Investment Property - Real Estate | - | - |
| (e) Other Securities (incl. fixed deposits) | 329,257 | 423,836 |
| 4. Investments in Infrastructure & Housing | - | 43,217 |
| 5. Other than Approved Investments | - | 6,013 |
| Less : Provision for diminution in the value of investments | - | (6,013) |
| **Sub - Total** | **555,940** | **756,165** |
| **Total** | **16,410,085** | **12,299,679** |

**Note: Refer Note no 2.14 of Schedule 16**

# SCHEDULES

**forming part of Financial Statements**

## NOTES :

1) All the above investments are performing assets except investments in IL&FS ₹30,799 thousand (Previous year IL&FS & Reliance Capital of ₹27,216 thousand)

2) Aggregate book value of investments (other than listed equities and derivative instruments) is ₹16,343,905 thousand (previous year ₹12,242,209 thousand).

3) Aggregate market value of investments (other than listed equities and derivative instruments) is ₹15,990,528 thousand (previous year ₹12,359,729 thousand).

4) Includes investment in equities qualifying for infrastructure and social sector investments of ₹65,974 thousand (previous year ₹59,428 thousand)

5) Includes investment in equities of ₹28,583 thousand (previous year ₹5,161 thousand)

6) Investment property ₹ Nil (previous year ₹ Nil)

7) Value of contracts in relation to investments purchases where deliveries are pending ₹ Nil (previous year ₹100,470) and in respect of sale of investments where payments are overdue ₹ Nil (previous year ₹ Nil).

8) Short term "Other securities" consists of investment in reverse repo amounting to ₹448,446 thousand (previous year: ₹325,338 thousand)

9) Long Term "Investments in Infrastructure & Housing " - NIL (previous year: ₹ Nil) is regrouped to Long Term "Other Than Approved Investments.

10) Short Term "Investments in Infrastructure & Housing " - NIL (previous year: ₹ Nil) is regrouped to Short Term "Other Than Approved Investments.

11) During the year investment in one security of Reliance Capital Ltd. (RCL) - matured and overdue of ₹6,806 thousand is reported as " Redemption recievable" under Schedule 12- Advances & Other Assets.

12) The Company has considered investment in equity shares as long term investment.

# SCHEDULES
**forming part of Financial Statements**

## SCHEDULE 8A INVESTMENTS-POLICYHOLDERS

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| **Long Term Investments** | | |
| 1. Government Securities and Government guaranteed bonds including Treasury Bills | 26,375,898 | 22,624,582 |
| 2. Other Approved Securities | - | - |
| 3. Other Investments | | |
| (a) Shares | | |
| (i) Equity | 5,851 | - |
| (ii) Preference | - | - |
| (b) Mutual Funds | - | - |
| (c) Debentures / Bonds | 6,763,198 | 5,770,982 |
| (d) Investment Property - Real Estate | - | - |
| (e) Other Securities (Fixed Deposit) | - | 6,910 |
| 4. Investments in Infrastructure & Housing | 16,040,013 | 13,474,047 |
| 5. Other than Approved Investments | 229,067 | 399,882 |
| Less : Provision for diminution in the value of investments | (75,053) | (77,510) |
| **Sub - Total** | **49,338,974** | **42,198,893** |
| **Short Term Investments** | | |
| 1. Government Securities and Government guaranteed bonds including Treasury Bills | 243,902 | 637,475 |
| 2. Other Approved Securities | - | - |
| 3. Other Investments | | |
| (a) Shares | | |
| (i) Equity | - | - |
| (ii) Preference | - | - |
| (b) Mutual Funds | - | - |
| (c) Debentures / Bonds | 461,547 | 419,413 |
| (d) Investment Property - Real Estate | - | - |
| (e) Other Securities (incl. fixed deposits) | 1,024,667 | 1,549,389 |
| 4. Investments in Infrastructure & Housing | - | 157,986 |
| 5. Other than Approved Investments | - | 21,983 |
| Less : Provision for diminution in the value of investments | - | (21,983) |
| **Sub - Total** | **1,730,116** | **2,764,264** |
| **Total** | **51,069,090** | **44,963,157** |

**Note: Refer Note no 2.14 of Schedule 16**

# SCHEDULES

**forming part of Financial Statements**

## NOTES :

1) All the above investments are performing assets except investments in IL&FS ₹95,909 thousand (Previous year IL&FS & Reliance Capital of ₹99,492 thousand)

2) Aggregate book value of investments (other than listed equities and derivative instruments) is ₹50,894,788 thousand (previous year ₹ ₹44,753,067 thousand).

3) Aggregate market value of investments (other than listed equities and derivative instruments) is ₹49,794,373 thousand (previous year ₹45,182,677 thousand).

4) Includes investment in equities qualifying for infrastructure and social sector investments of ₹205,444 thousand (previous year ₹217,248 thousand)

5) Includes investment in equities of ₹89,008 thousand (previous year ₹18,867 thousand)

6) Investment property ₹ Nil (previous year ₹ Nil)

7) Value of contracts in relation to investments purchases where deliveries are pending ₹ Nil (previous year ₹3,67,282 ) and in respect of sale of investments where payments are overdue ₹ Nil (previous year ₹ Nil).

8) Short term "Other securities" consists of investment in reverse repo amounting to ₹1,396,458 thousand (previous year: ₹1,189,316 thousand)

9) Long Term "Investments in Infrastructure & Housing " - NIL (previous year: ₹ Nil) is regrouped to Long Term "Other Than Approved Investments.

10) Short Term "Investments in Infrastructure & Housing " - NIL (previous year: ₹ Nil) is regrouped to Short Term "Other Than Approved Investments.

11) During the year investment in one security of Reliance Capital Ltd. (RCL) - matured and overdue of ₹21,194 thousand is reported as " Redemption recievable" under Schedule 12-Advances & Other Assets.

12) The Company has considered investment in equity shares as long term investment.

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 9 LOANS

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| **1. Security - Wise Classification** | | |
| Secured | - | - |
| (a) On Mortgage of Property | | |
| (aa) In India | - | - |
| (bb) Outside India | - | - |
| (b) On Shares ,Bonds, Government 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** | **-** | **-** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE 10 - FIXED ASSETS

(₹ '000)

| Particulars | Cost / Gross Block | | | | | Depreciation | | | | Net Block | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | As at April 01, 2022 | Additions | Deductions | Adjustments | As at March 31, 2023 | As at April 01, 2022 | For the Year | On Sales / Adjustments | Adjustments | As at March 31, 2023 | As at March 31, 2023 | As at March 31, 2022 |
| Goodwill | - | - | - | - | - | - | - | - | - | - | - | - |
| Intangibles - Computer Software | 548,853 | 94,774 | 15,982 | - | 627,645 | 466,471 | 70,114 | 14,282 | - | 522,303 | 105,342 | 82,382 |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - | - | - |
| Leasehold Improvements | 186,678 | 8,611 | 9,160 | - | 186,129 | 141,213 | 15,039 | 7,947 | - | 148,305 | 37,823 | 48,174 |
| Buildings | - | - | - | - | - | - | - | - | - | - | - | - |
| Furniture & Fittings | 56,602 | 3,256 | 1,977 | - | 57,881 | 42,571 | 7,735 | 3,684 | - | 46,623 | 11,258 | 11,345 |
| Information & Technology Equipment | 394,089 | 71,688 | 38,237 | 108 | 427,648 | 289,718 | 79,651 | 39,884 | 108 | 329,592 | 98,056 | 104,495 |
| Vehicles | 4,802 | 7,696 | 4,802 | - | 7,696 | 4,802 | 1,045 | 4,802 | - | 1,045 | 6,651 | 0 |
| Office Equipment | 103,034 | 8,106 | 16,841 | 15 | 94,314 | 80,067 | 9,222 | 14,570 | 15 | 74,734 | 19,580 | 22,819 |
| Others | - | - | - | - | - | - | - | - | - | - | - | - |
| | **1,294,058** | **194,131** | **87,000** | **123** | **1,401,312** | **1,024,843** | **182,806** | **85,169** | **123** | **1,122,603** | **278,709** | **269,215** |
| Work in progress | 225,066 | | | | | | | | | | 328,210 | 225,066 |
| **Grand Total** | **1,519,124** | **194,131** | **87,000** | **123** | **1,401,312** | **1,024,843** | **182,806** | **85,169** | **123** | **1,122,603** | **606,919** | **494,281** |
| Previous Year | **1,208,859** | **183,686** | **98,487** | **-** | **1,294,058** | **968,216** | **151,256** | **94,630** | **-** | **1,024,843** | **494,281** | |

Note: Refer Note no 2.12 & 2.13 of Schedule 16

## SCHEDULE 11 - CASH AND BANK BALANCES

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| **1. Cash (including cheques, drafts and stamps)** | 111,990 | 36,649 |
| **2. Bank Balances** | | |
| (a) Deposit Accounts | | |
| (aa) Short - Term (due within 12 months) | 41,000 | - |
| (bb) Others (Refer note 4 to Schedule 16) | 2,837 | 2,837 |
| (b) Current Accounts | 1,010,098 | 688,599 |
| (c) Others | - | - |
| **3. Money at Call and Short Notice** | | |
| (a) With Banks | - | - |
| (b) With Other Institutions | - | - |
| **4. Others** | - | - |
| **Total** | **1,165,925** | **728,085** |
| Balances with non-scheduled banks included in 2 or 3 above | - | - |
| **Cash and Bank Balances** | | |
| In India | 1,165,925 | 728,085 |
| Outside India | - | - |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 12 ADVANCES AND OTHER ASSETS

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| **Advances** | | |
| 1. Reserve Deposits with ceding Companies | - | - |
| 2. Application Money for Investments | - | - |
| 3. Prepayments | 124,295 | 97,365 |
| 4. Advances to Director/Officers | - | - |
| 5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation) | 8,500 | 176,959 |
| 6. Others | | |
| (i) Other Deposits | 147,814 | 133,961 |
| (ii) Advances to Employees | 5,592 | 3,646 |
| (iii) Advances recoverable in cash or kind | 148,328 | 157,606 |
| (iv) Unutilized GST | 184,678 | 252,449 |
| (v) MAT Credit Entitlement | - | - |
| (vii) Income Tax Refund Recoverable | - | - |
| **Total (A)** | **619,207** | **821,987** |
| **Other Assets** | | |
| 1. Income accrued on Investments | 1,530,352 | 1,262,503 |
| 2. Outstanding Premiums * | 2,187,989 | 1,807,091 |
| 3. Agents' Balances | 5,484 | 8,550 |
| 4. Foreign Agencies' Balances | - | - |
| 5. Due from other entities carrying on insurance business | 2,539,511 | 2,296,575 |
| 6. Due from Subsidiaries / Holding Company | - | - |
| 7. Assets held for unclaimed amount of Policyholders | 367,300 | 270,600 |
| 8. Deposit With Reserve Bank Of India | - | - |
| [Pursuant to section 7 of Insurance Act, 1938] | | - |
| 9. Others - | | - |
| (i) Unsettled Investments Contract Receivable | - | 96,379 |
| (ii) Redemption Receivable** | 193,000 | 165,000 |
| Less: Provision for Impairment | (193,000) | (165,000) |
| (iii) Interest Accured other than investment | 490 | 284 |
| **Total (B)** | **6,631,126** | **5,741,982** |
| **Total (A + B )** | **7,250,333** | **6,563,969** |

*Note : Outstanding premium contains amount due from Central Government & State Governments.

**Redemption receivable includes redemption value of matured and overdue securitites. These are non-performing assets and are fully impaired.

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE - 13 CURRENT LIABILITIES

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| 1. Agents Balances | 302,367 | 231,347 |
| 2. Balances due to other Insurance Companies | 5,617,218 | 3,460,696 |
| 3. Deposits held on Reinsurance ceded | - | - |
| 4. Premiums received in advance | 1,666,474 | 1,438,430 |
| 5. Unallocated Premium | 3,271,037 | 1,934,540 |
| 6. Sundry Creditors | 2,614,371 | 2,329,026 |
| 7. Due to Subsidiaries / Holding Company | - | - |
| 8. Claims Outstanding (net) * | 29,213,685 | 27,654,381 |
| 9. Due to Director/Officers | - | - |
| 10. Unclaimed amount of Policyholders | 329,181 | 240,962 |
| Add: investment income accruing on unclaimed amount | 36,451 | 26,394 |
| 11. Others - | | - |
| (i) Deposits Received | 6,030 | 6,120 |
| (ii) Statutory Dues | 435,586 | 332,311 |
| (ii) Unsettled Investment Contract Payable | - | - |
| (iii) Interest accrued but not due on Borrowings | 39,685 | - |
| (iv) Other Payables | 7,725 | - |
| **Total** | **43,539,812** | **37,654,207** |

* Gross Claims Outstanding as at March 31, 2023 ₹4,04,06,982 thousand (previous year ₹3,85,18,508 thousand)

## SCHEDULE - 14 PROVISIONS

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| 1. Reserve for Unexpired risk | 16,028,176 | 14,311,420 |
| 2. For Taxation | - | - |
| (less advance tax paid and taxes deducted at source) | | |
| 3. Deferred Tax | - | - |
| 4. For Proposed Dividends | - | - |
| 5. Others | - | - |
| a. Provision - Bonus & Employees benefits | 750,067 | 629,691 |
| **Total** | **16,778,243** | **14,941,111** |

## SCHEDULE - 15 MISCELLANEOUS EXPENDITURE (TO THE EXTENT NOT WRITTEN OFF OR ADJUSTED)

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| 1. Discount Allowed in issue of shares /Debentures | - | - |
| 2. OTHERS | - | - |
| **Total** | **-** | **-** |

# SCHEDULES

**forming part of Financial Statements**

## SCHEDULE – 16

Significant accounting policies & notes to and forming part of the financial statements for the year ended March 31, 2023

### 1 Background:

Future Generali India Insurance Company Limited ('the Company') is a Joint Venture between Future Group and Italian insurance major, Generali Group.

The Company was incorporated on October 30, 2006 as a company to undertake and carry on the business of General Insurance. The Company obtained regulatory approval to undertake General Insurance business on September 04, 2007 from the Insurance Regulatory and Development Authority of India ('IRDAI') and holds a valid certificate of registration.

### 2 Significant accounting policies

#### 2.1 Basis of preparation of financial statements

The financial statements are prepared and presented on a going concern basis in accordance with the Generally Accepted Accounting Principles followed in India under the historical cost convention and accrual basis of accounting and in accordance with the statutory requirements of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 2015, to the extent notified by the Insurance Regulatory and Development Authority Act, 1999, the Insurance Regulatory and Development Authority (IRDA) (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 ('The Regulations'), circulars, orders and directions issued by the IRDAI in this behalf, the Companies Act, 2013 as amended by Companies Act 2017 to the extent applicable and comply with the accounting standards, prescribed in Companies (Accounting Standards) Rules, 2021, specified under section 133 of Companies Act, read with the Companies (Accounts) Rules, 2014, to the extent applicable and current practices prevailing in the Insurance industry.

Accounting policies applied have been consistent with the previous year except where different treatment is required as per new pronouncements made by the regulatory authorities. The management evaluates all recently issued or revised accounting pronouncements, on an ongoing basis. The financial statements are presented in Indian rupees rounded off to the nearest thousand.

#### 2.2 Use of estimates

The preparation of financial statement in conformity with generally accepted accounting principles require management to make estimates and assumptions that affect the reported amount of assets and liabilities as of the balance sheet date, reported amount of revenue and expenses for the year then ended and disclosure of contingent liabilities as of the balance sheet date. The estimates and assumptions used in the accompanying financial statements are based upon management's evaluation of the relevant facts and circumstances as of the date of the financial statements. Actual results may differ from the estimates used in preparing the accompanying financial statements. Any revision to accounting estimates is recognised prospectively in current and future periods.

# SCHEDULES
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## 2.3 Revenue recognition

### Premium

Premium including re-insurance accepted is recognised as income over the contract period or the period of risk whichever is appropriate on gross basis net of GST (Goods and Services Tax). Premium is recorded for the policy period at the time of issuance of policy and for installment cases, it is recorded on installment due dates. For Crop insurance, the premium is accounted based on management estimates that are progressively actualised on receipt of information. Reinstatement premium is recorded as and when such premiums are recovered. Any subsequent revisions to or cancellations of premium are recognised in the year in which they occur. Adjustments to premium income for corrections to area covered under Crop insurance are recognized in the period in which the information is confirmed by the concerned Government/nodal agency.

### Income earned on investments

#### i) Interest Income

Interest income on investment is recognised on accrual basis. However in case of non-performing/ impaired securities, interest income is recognised only on receipt basis.

#### ii) Dividend Income

Dividend income in respect of unlisted securities is recognised when right to receive dividend is established. Dividend income in respect of listed equity shares is recognised on ex-dividend date.

#### iii) Premium or discount on purchase of investments

Accretion of discount and amortisation of premium, as the case may be, in respect of fixed income securities is recognised on 'internal rate of return' over the period of maturity/holding.

#### iv) Profit/loss on sale of Equity shares and Mutual Funds

In case of debt securities, the realised gain or loss on the securities is the difference between the sale consideration and the amortized cost in the books of the Company as on the trade date of sale determined on 'weighted average cost' basis.

In case of listed and actively traded equity shares/mutual fund units, the realised gain or loss is the difference between the sale consideration and the cost as on the date of sale determined on 'weighted average cost' and include the accumulated changes in the fair value previously recognised in the Fair Value Change account in respect of the particular security.

The sale consideration for the purpose of realised gain or loss is net of brokerage and taxes, if any, and excludes interest received on sale.

#### vi) Commission income on reinsurance Ceded

Commission on reinsurance ceded is recognised as income in the period in which reinsurance premium is ceded.

Profit Commission under re-insurance treaties, wherever applicable, is

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recognised as income in the year of final determination of profits.

## 2.4 Reinsurance ceded

Reinsurance cost, in respect of proportional reinsurance, is accrued at policy inception. Non-proportional reinsurance cost is recognised when incurred and due. Any subsequent revision to, refunds or cancellations of premiums are recognised in the year in which they occur. In case of Motor long term policies, cession is accounted for the proportionate period to which reinsurance cover is provided as per the treaty. Adjustments to reinsurance premium for corrections to area covered under Crop insurance are recognized simultaneously along with related premium income.

## 2.5 Acquisition costs

Acquisition costs are defined as costs that vary with, and are primarily related to, the acquisition of new and renewal insurance contracts viz. commission, policy issue expenses etc. are expensed in the year in which they are incurred except for commission on long term motor insurance policies for new cars and new two wheelers sold on or after September 01, 2018 which is expensed at the applicable rates on the premium allocated for the year.

## 2.6 Premium received in advance

Premium received during the period, where the risk commences subsequent to the Balance Sheet date and in the case of long term motor insurance policies for new cars and two wheelers sold on or after September 01, 2018 premium allocated to subsequent period.

## 2.7 Reserve for unexpired risk

Reserve for unexpired risk in respect of marine hull business is computed at 100% of Net Written Premium during the preceding twelve months and other segments it is computed on the contract period basis or risk period basis, whichever is appropriate on the unexpired period of respective policies.

## 2.8 Premium deficiency

Premium deficiency is recognised when the sum of expected claim cost, related expenses and maintenance costs (related to claims handling) exceeds related reserve for unexpired risks in accordance with Master Circular on Preparation of Financial Statements of General Insurance Business (IRDA/F&I/CIR/F&A/231/10/2012). The expected claim cost is calculated and duly certified by Appointed Actuary.

## 2.9 Claims incurred

Claims incurred comprises of claims paid (net of salvage and other recoveries, subject to sufficient certainty of its realisation), change in estimated liability for claims reserves, change in estimated liability for claims incurred but not reported(IBNR), claims incurred but not enough reported (IBNER) and also includes claim settlement costs comprising survey, legal and other directly attributable expenses. All such claims are net of reinsurance as per the reinsurance arrangements and are recognised together with the recognition of claims.

Claims are recognised as and when reported based on the internal management estimates of the ultimate amount that are likely to be paid on each claim (in light of the past experience) or on estimates from the surveyors. These estimates are progressively modified based on the availability of further information. Where salvage is taken over

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by the Company, the recoveries from sale of salvage are recognised at the time of such sale.

## 2.10 IBNR and IBNER (Claims Incurred But Not Reported and Claims Incurred But Not Enough Reported):

IBNR represents that amount of claims that may have been incurred prior to the end of the current accounting period but have not been reported. IBNR provision also includes provision, if any, required for claims incurred but not enough reported (IBNER). The said liability has been determined on actuarial principles and confirmed by the Appointed Actuary. The methodology and assumptions on the basis of which the liability has been determined has also been certified by the actuary to be appropriate, in accordance with the guidelines and norms issued by the Institute of Actuaries of India (Standard 21 & 33 issued by the Institute of Actuaries of India) in concurrence with the IRDAI (guidelines vide circular No. 11\IRDA \ ACTL\IBNR\2005-06 dated June 08, 2005) and accordingly liability is determined and certified as adequate.

## 2.11 Apportionment of Income and Expenses

Operating expenses related to the insurance business

Operating expenses related to the insurance business are allocated to specific business segments on the basis of:

a) Expenses which are directly identifiable to the business segments are allocated on actual basis;

b) Other expenses including depreciation, which are not directly identifiable, are apportioned on gross written premium basis or any other basis considered appropriate in each business class.

### Income from investments and other income

Income earned from investments is allocated to the revenue accounts and the profit and loss account on the basis of the ratio of average policyholders' funds to average shareholders' funds and are further allocated to the lines of business in proportion of their respective gross written premium. Other incomes related to Insurance business which are directly identifiable to the business segments are allocated on actual basis and balance are apportioned on net written premium basis.

## 2.12 Fixed assets and depreciation/ amortization

Fixed assets are stated at cost (including incidental expenses relating to acquisition and installation) less accumulated depreciation/amortization.

Depreciation is provided on Straight Line Method (SLM) with reference to the management's assessment of the estimated useful life of the assets or useful life in the manner specified in the Schedule II to the Companies Act, 2013 whichever is lower.

Depreciation/Amortization is provided at the following useful life on pro rata basis:

| Assets | Useful Life |
|---|---|
| Information Technology Equipment | 3 years or as per life defined for specific asset(s) |
| Computer Software (Intangibles) | 3 years or as per life defined for specific asset(s) |
| Vehicles | 5 years |

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| Assets | Useful Life |
|---|---|
| Office Equipment | 5 years |
| Furniture & Fixtures | 5 years |
| Air Conditioners (part of Office Equipment) | 5 years |
| Mobile Phones (part of Office Equipment) | 2 years |
| Electrical Fittings (part of leasehold improvements) | 5 years |
| Leasehold Improvements | 5 years or lease period (max leasehold life) |

(Useful life of assets viz. IT Servers and Network part of Information Technology Equipment, Vehicles, Furniture & Fixtures and Mobile Phones, are lower than useful life prescribed in schedule II to Companies Act, 2013)

**Furniture & Fixtures:** Management estimates the useful life of the Furniture & Fixtures as 5 years taking into consideration the expected physical wear and tear of the assets and insignificant residual value at the end of 5 years.

**Mobile Phones:** Based on the internal technical assessment and recommendation of technical experts, Management estimates the useful life of electronic phones as 2 years. Also as per Company's policy, an employee provided with mobile facility, is eligible for taking the mobile at the end of the 2nd year.

**IT Servers and Network:** Based on the internal technical assessment and recommendation of technical experts and taking into the following factors, it is felt that estimating the useful life at 3 years is reasonable:

- Extent of usage of these servers and network equipment and volume of data involved
- Expected physical wear and tear of the assets
- Technical obsolescence due to passage of advancement in technology year on year
- Insignificant residual value at the end of 3 years

**Vehicles:** Management estimates the useful life of vehicle as 5 years with insignificant residual value at the end of 5 years.

All assets including intangibles individually costing up to ₹5,000 are fully depreciated/ amortised in the year of acquisition.

Capital work in progress includes assets not ready for the intended use and are carried at cost, comprising direct cost and related incidental expenses.

## 2.13 Impairment of Assets

As prescribed under AS 28 'Impairment of Assets"; the Company assesses at each balance sheet date whether there is any indication that an asset may be impaired. If any such indication exists, the Company estimates the recoverable amount of the asset. If such recoverable amount of the asset or the recoverable amount of the cash generating unit to which the asset belongs to, is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognised in the revenue account and profit and loss account. If at the balance sheet date, there is an indication

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that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the revised recoverable amount subject to a maximum of depreciable historical cost.

## 2.14 Investments

Investments are made in accordance with the Insurance Act, 1938, the Insurance Regulatory and Development Authority (Investment) Regulations, 2013, the Insurance Regulatory and Development Authority (Investment) Regulations, 2016 and various other circulars / notifications / amendments issued by IRDAI in this context from time to time.

Investments are recorded on trade date at cost. Cost includes brokerage, transaction taxes as applicable, etc. and excludes pre-acquisition interest, if any.

### Classification:

Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose off within twelve months from balance sheet date are classified as short-term investments. Investments other than short term investments are classified as long-term investments. Policyholders and Shareholders fund are bifurcated at fund level on notional basis.

### Valuation:

The investments are valued as follows:

#### *Debt Securities*

All debt securities are considered as 'held to maturity' and accordingly stated at historical cost adjusted for amortisation of premium or accretion of discount on 'internal rate of return' basis in the revenue accounts and profit & loss account over the maturity / holding period.

#### *Equities (Listed & Actively Traded)*

Listed and actively traded securities are stated at the last quoted closing prices on the National Stock Exchange of India Limited and in case these are not listed on National Stock Exchange, than based on the last quoted closing price on the Bombay Stock Exchange. In accordance with Regulations, unrealised gains or losses are credited / debited to the Fair Value Change account.

#### *Unlisted and other than actively traded Equity Securities*

Unlisted equity securities and listed equity securities that are not regularly traded in active markets shall be measured at historical cost. Provision has been made for permanent diminution in value of such investments.

#### *Mutual Fund Units*

Mutual Funds Units are stated at their Net Asset Value (NAV) at the balance sheet date. In accordance with Regulations, unrealised gains or losses are credited / debited to the Fair Value Change account.

#### *Infrastructure Investment Trust*

The Investment in Units of InvIT are valued at Fair Value on the Balance Sheet date, closing price of the security on NSE (Primary Exchange) is considered. In case, the security is not listed/ traded on NSE, the closing price on BSE (Secondary Exchange) is considered. In case, the market quote is not available for the last 30 days, the Units are valued as per the latest NAV (not more than 6 months old) of the Units published by the Trust.

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Fair Value Change account represents unrealised gains or losses in respect of investments outstanding at the close of the year. Further, the same is bifurcated under policyholders fund and shareholders fund. The balance in the account is not available for distribution as dividend.

Investments other than mentioned above are valued at cost.

### Provision for Non-Performing Assets (NPA)

In accordance with regulations on "Prudential norms for income recognition, asset classification, provisioning and other related matters in respect of debt portfolio", provisions are made to cover amounts outstanding in respect of all NPAs. All Investments where the interest and / or instalment of principal repayment remain overdue for more than 90 days at the Balance Sheet date are classified as NPA.

### Impairment of Investments

The company assess at each balance sheet date whether any impairment has occurred in respect of investment in equity and units of mutual fund or in investment trust/real estate trust. The impairment loss, if any, is recognised in the profit & loss account and the carrying value of such investment is reduced to its recoverable value. If on the assessment at balance sheet date a previously impaired loss no longer exists, then such loss is reversed to the profit & loss account and the investment is restated to that extent.

## 2.15 Employee benefits

### (i) Long term benefits

The Company has both defined-contribution and defined-benefit plans, of which some have assets in special funds or similar securities. The plans are financed by the Company, and in the case of some defined contribution plans by the Company along with its employees.

#### *(i-a) Defined-contribution plans*

These are plans in which the Company pays pre-defined amounts to separate funds and does not have any legal or informal obligation to pay additional sums. These comprise of contributions to the employees' provident fund and employees' pension fund. The Company's payments to the defined contribution plans are reported as expenses during the period in which the employees perform the services that the payments cover.

#### *(i-b) Defined-benefit plans*

Expenses for defined-benefit gratuity plans are calculated as at the balance sheet date by independent actuaries using Projected Unit Credit method. The commitments are valued at the present value of expected future payments, with consideration for calculated future salary increases, utilising a discount rate corresponding to the interest rate estimated by the actuary having regard to the interest rate on government bonds with a term based on the expected average remaining working lives of employees.

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### (ii) Short term benefits

Short term employee benefits are recognised at the undiscounted amount expected to be paid as an expense over the period of services rendered to the Company.

The cost of compensated absences is accounted as under:-

- In the case of accumulating compensated absences, when employees render service that increase their entitlement of future compensated absences; and
- In case of non-accumulating compensated absence when the absences occur.

### (iii) Leave encashment

Provision for leave encashment is accrued and provided for on the basis of an actuarial valuation made at the end of each financial year.

### (iv) Long Term Incentive Plan

Long Term Incentive Plan is provided based on actuarial valuation including actuarial gain/losses at balance sheet date and is recognised in the revenue account(s) and profit and loss account.

## 2.16 Employee Stock Option Plan (ESOP)

The Company has adopted fair value method for computing the compensation cost for the options granted. The compensation cost is amortised over the vesting period in the Profit and Loss account with a corresponding increase in liability (Employees Stock Options Outstanding). The expense is recorded for each separately vesting portion of the award as if the award was in substance multiple awards.

## 2.17 Foreign currency transactions

Transactions denominated in foreign currencies, are recorded at the exchange rate prevailing on the date of the transaction/ remittance. Assets and Liabilities in foreign currency, as at the Balance Sheet date are converted at the exchange rates prevailing at that date.

Exchange difference is recognised in the Revenue Accounts or Profit and Loss Account, as applicable.

## 2.18 Terrorism pool

In accordance with the requirements of IRDAI, the Company, together with other insurance companies, participates in the Terrorism Pool. This pool is managed by the General Insurance Corporation of India ('GIC'). Amounts collected as terrorism premium are ceded at 100% to the Terrorism Pool.

In accordance with the terms of the agreement, the Company's share of premium, claims, expenses and Investment income of the pool are recorded as inward reinsurance business based on the quarterly statement submitted by GIC under the respective head of income or expenses as the case may be, the accounts of which were received till the end of the financial year.

## 2.19 Contributions to other funds

The Company provides for contribution to Solatium, Environment Relief funds & Senior Citizen Welfare Fund as per requirement of regulations/circulars.

## 2.20 Provision for taxation

Tax expenses comprises of current tax including MAT and deferred tax.

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### Current tax

The Company provides for income tax on the basis of estimated taxable income for the current accounting year in accordance with the provisions of the Income Tax Act, 1961.

### Deferred tax

Deferred tax assets and liabilities are recognised for the future tax consequences attributable to timing differences between the accounting income as per the Company's financial statements and the taxable income for the year.

Deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognised using the tax rates that have been enacted or substantively enacted as at the balance sheet date.

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future, however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is virtual certainty of realisation of such assets.

Deferred tax assets are reviewed as at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realised.

Minimum Alternate Tax (MAT) paid in the year is charged to the Profit and Loss account as current tax. The company recognises MAT credit available as an asset only to the extent there is convincing evidence that the company will pay normal income tax during the specified period, i.e., the period for which MAT Credit is allowed to be carried forward. In the year in which the Company recognises MAT Credit as an asset in accordance with the Guidance Note on Accounting for Credit Available in respect of Minimum Alternate Tax under the Income Tax Act, 1961, the said asset is created by way of credit to the Profit and Loss account and shown as "MAT Credit Entitlement". The Company reviews the "MAT Credit Entitlement" asset at each reporting date and writes down the asset to the extent the company does not have convincing evidence that it will pay normal tax during the applicable period.

### 2.21 Accounting of operating lease

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as Operating Leases. Operating lease rentals are recognised as an expense on straight line basis over the lease period.

### 2.22 Accounting for provisions and contingent liabilities

A provision is recognised when an enterprise has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Contingent losses arising from claims other than insurance claims, litigation, assessment, fines, penalties, etc. are recorded when it is probable that a liability has been incurred and the amount can be reasonably estimated.

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A disclosure for a contingent liability other than insurance matters is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

## 2.23 Goods & Services tax (GST)

GST collected is considered liability against which GST paid for eligible services is adjusted and net liability is remitted to the appropriate authority as stipulated. Where GST is not recoverable as input tax then it is recognised as part of the related fixed asset or recognized as expenses in Revenue Account or Profit & Loss account, wherever applicable. Unutilized credits, are carried forward under "Advances and Other Assets" for adjustments in subsequent periods. The amount of GST liability to be remitted to the appropriate authority is shown under "Statutory Dues" in the financial statements.

## 2.24 Earnings Per Share

Earnings per share are calculated by dividing the Profit after Tax in the Profit and Loss account by the weighted average number of equity shares outstanding during the year.

Number of equity shares used in computing diluted earnings per share comprises the weighted average number of shares considered for the basic earnings per share and also weighted average number equity shares which would have been issued on conversion of all dilutive potential shares. In computing diluted earnings per share only potential equity shares that are dilutive are considered.

## 2.25 Receipts and Payments Account

I. Receipts and Payments Account is prepared and reported using the Direct Method, in conformity with para 2.2 of the Master Circular on Preparation of Financial Statements -General Insurance Business dated October 05, 2012, issued by the IRDAI.

### II. Cash and cash equivalents

Cash comprises cash on hand and demand deposits with banks. Cash equivalents are short-term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

## 2.26 Share issue expenses

Share issue expenses are charged to profit and loss account.

## 2.27 Borrowings

Interest costs on borrowings are accrued based on coupon rate.

## NOTES TO ACCOUNTS

### 3 Contingent Liabilities

Contingent liabilities not provided for in respect of claims against the Company not acknowledged as debts other than insurance matters -

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| Partly paid-up Investments – Investment | 925,000 | 350,000 |
| Underwriting commitments outstanding | Nil | Nil |
| Claims other than those under policies not acknowledged as debts | 16,664 | 16,664 |
| Guarantees given by or on behalf of the Company | Nil | Nil |
| Statutory demands/liabilities in dispute, not provided for, in respect of | | |
| • Service Tax (refer Note 2) | | 1,109,661 |
| • Income Tax (refer Note 3) | Nil* | Nil |
| • Goods & Services Tax (GST) | 3,339 | Nil |
| • Stamp Duty Payment (refer Note 4) | 80,097 | Nil |
| Reinsurance obligations to the extent not provided for in accounts | Nil | Nil |

**Note 1** – Show Cause Notices issued by various Government Authorities are not treated as contingent liability unless the demand orders are raised against such show cause notices and are disputed by the Company.

**Note 2** – *The Company has disputed demand raised by the service tax authorities for which the Company had filed an appeal before the appropriate authority and has received favorable order from CESTAT, hence the company has removed it from the contingent liability.

**Note 3** – The Company has disputed demand raised by the Income Tax authorities of ₹3,339 thousand (previous year ₹ Nil) pertaining to the Assessment Year 2020-21. The Company has filed an appeal before the appropriate authority against the demand raised. This demand is adjusted against refund of Assessment Year 2021-22. Based on expert advice, the management does not expect any outflow of economic benefits and has assessed the likelihood of outflow of resources as remote on account of this demand.

**Note 4** – The Company has disputed demand raised by the stamp duty authorities of ₹2,176 thousand (previous year ₹ Nil) and potential penalty of ₹77,921 thousand (previous year ₹ Nil).

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The Company has filed an appeal before the appropriate authority against the demand raised. Based on the management judgment, the Company does not expect any outflow of economic benefits and has assessed the likelihood of outflow of resources as remote on account of this matter.

**4 All assets of the Company are free from any encumbrances except for below:**

(i) "Bank Balances –Deposit Accounts (others)" under schedule 11 & "Interest accrued other than Investment" under schedule 12 includes a fixed deposit of ₹2,837 thousand (previous year ₹2,837 thousand) and Interest thereon of ₹458 thousand (previous year ₹283 thousand) as a security deposit for registration as per Rule 27 of under Jammu & Kashmir Value Added Tax Act, 2005.

(ii) "Other Deposits" under schedule 12 – Advances & Other Assets include Deposit paid in protest to The Customs Excise and Service Tax Appellate Tribunal (The CESTAT) of ₹25,967 thousand (previous year: ₹25,967 thousand) against which the company has received favorable order from CESTAT.

(iii) "Other Deposits" under schedule 12 – Advances & Other Assets include GST Payment made in protest to the DGGI Delhi Investigation Department of ₹11,331 thousand (previous year: nil)

(iv) "Other Deposits" under schedule 12 – Advances & Other Assets include deposit amount of ₹15,423 thousand (previous year: nil) towards compliance of the Arbitral order by way of Demand Draft for Shimla Landlord case.

**5 Commitments**

There are no commitments made and outstanding for loans. There are no commitments made and outstanding for investments.

Commitments made and outstanding for acquisition of Fixed Assets amounting to ₹201,682 thousand (previous year ₹167,904 thousand).

**6 IBNR & IBNER**

The Appointed Actuary has certified to the Company that actuarial estimates for Incurred But Not Reported (IBNR), including Incurred But Not Enough Reported (IBNER), as at March 31, 2023, are in conformity with the IRDAI regulations and in compliance with the guidelines prescribed by the Institute of Actuaries of India. The provisions for IBNR and IBNER have been made as per the estimates provided by the Appointed Actuary. The Appointed Actuary, in his report has certified that:

# SCHEDULES
**forming part of Financial Statements**

Several different methods of IBNR calculation have been applied based on the claim development patterns and the proportion of development of each accident quarter. The methods are:

- Paid Claims Chain Ladder Method
- Incurred Claims Chain Ladder Method
- Paid Claims Bornheutter Ferguson Method
- Incurred Claims Bornheutter Ferguson Method
- Ultimate Loss Ratio (ULR) Method
- Average Claims Cost & Frequency Method

Each of the methods were calculated for all reserving lines and the most suitable method was selected. These methods calculate the ultimate claims for each accident quarter.

For lines other than Aviation and Weather Insurance products, the IBNR estimates have been derived using Incurred Claims Chain Ladder Method, Paid Claims Chain Ladder Method, Incurred Claims Bornheutter Ferguson Method or Ultimate Loss Ratio Method depending on the availability of sufficient claims and appropriateness of the method.

For Aviation and Weather Insurance products, IBNR has been determined based on estimated ultimate loss ratio.

IBNR estimates have been derived for each line of business and then aggregated at Segment level.

The reserves are not discounted as per the guidelines of IRDAI.

## 7 Claims

All claims, net of reinsurance, are incurred and paid in India except for Marine Insurance (where consignments are exported from India), Health and Overseas Travel Insurance amounting to ₹31,043 thousand (previous year ₹35,752 thousand).

Estimated liability for outstanding claims is determined by the management on the basis of ultimate amounts likely to be paid on each claim based on the past experience and in cases where claim payment period exceeds 4 years based on actuarial valuation.

Gross Claims outstanding for more than six months are ₹12,533,215 thousand (previous year ₹11,017,735 thousand) out of total outstanding of ₹18,331,187 thousand (previous year ₹16,211,692 thousand).

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## 8 Premium Deficiency

There is no premium deficiency at revenue segment level in current and previous year.

## 9 Managerial Remuneration

(a) The managerial remuneration is in accordance with section 34A of the Insurance Act, 1938 and as approved by the IRDAI.

Details of Remuneration paid to MD & CEO is as under:

(₹ '000)

| Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|
| Salary, allowances and bonus (including contribution to provident and other funds) | 109,896 | 45,063 |
| Perquisites | 4,981 | 4,741 |
| **Total** | **114,877** | **49,805** |

**Note:**

Managerial remuneration in excess of ₹15,000 thousand has been charged to profit and loss account. Additionally, the MD & CEO is granted stock options pursuant to Company's Employees Stock Option Scheme.

(b) The details of remuneration paid to other Key Managerial Persons is as under:

(₹ '000)

| Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|
| Salary, allowances and bonus (including contribution to provident and other funds) | 242,201 | 187,041 |
| Perquisites | 4,517 | 4,150 |
| **Total** | **246,718** | **191,192** |

Managerial remuneration in excess of ₹15,000 thousand for each managerial person has been charged to profit and loss account. Additionally, the KMP's are granted stock options pursuant to Company's Employees Stock Option Scheme.

# SCHEDULES

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## 10 Sector wise business (based on GDPI)

Percentage of business sector – wise (Based on GDPI with considering premium received in advance):

| Business Sector | For the year ended March 31, 2023 | | | For the year ended March 31, 2022 | | |
|---|---|---|---|---|---|---|
| | GDPI (₹ '000) | No. of Lives | % of GDPI | GDPI (₹ '000) | No. of Lives | % of GDPI |
| Rural | 10,743,505 | - | 23.63 | 10,459,926 | - | 25.28 |
| Social | 1,106,739 | 1,928,513 | 2.43 | 511,831 | 1,208,654 | 1.24 |
| Urban | 33,612,116 | - | 73.93 | 30,408,067 | - | 73.49 |
| **Total** | **45,462,360** | **1,928,513** | **100.00** | **41,379,823** | **1,208,654** | **100.00** |

## 11 Extent of Risks Retained and Reinsured

Extent of risk written and reinsured based on premium (excluding Excess of Loss and Catastrophe reinsurance)

(₹ '000s)

| Particulars | Year ended March 2023 | | Year ended March 2022 | |
|---|---|---|---|---|
| | Amount | % | Amount | % |
| Risk Retained | 30,612,191 | 66% | 28,039,573 | 67% |
| Risk Reinsured | 15,655,827 | 34% | 14,063,929 | 33% |
| **Total** | **46,268,019** | **100%** | **42,103,502** | **100%** |

**12** Premium, less reinsurance, written from business concluded in India is ₹29,109,813 thousand (previous year ₹26,443,940 thousand) and outside India is ₹ Nil (previous year ₹ Nil).

**13** Extent of premium income recognised based on varying risk pattern ₹ Nil (Previous year ₹ Nil)

# SCHEDULES
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**14 a) Statement showing the age-wise analysis of the Unclaimed amount of the policyholders as at March 31, 2023 (with reference to IRDAI circular no IRDA/F&A/CIR/Misc/173/07/2017);**

(₹ '000)

| Particulars | Total | AGE-WISE ANALYSIS (months) as at March 31, 2023 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 0-6 | 7-12 | 13-18 | 19-24 | 25-30 | 31-36 | >36 |
| Claims settled but not paid to the policyholders / insured due to any reasons except under litigation from the insured / policyholders | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Sum due to the insured / policyholders on maturity or otherwise | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Any excess collection of the premium / tax or any other charges which is refundable to the policyholders either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far | 321,744 | 3,099 | 27,007 | 18,366 | 33,166 | 110,871 | 40,439 | 88,796 |
| Cheques issued but not encashed by the policyholder/ insured | 43,889 | 3,920 | 12,252 | 2,172 | 2,560 | 1,562 | 3,002 | 18,421 |

(₹ '000)

| Particulars | Total | AGE-WISE ANALYSIS (months) as at March 31, 2022 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 0-6 | 7-12 | 13-18 | 19-24 | 25-30 | 31-36 | >36 |
| Claims settled but not paid to the policyholders / insureds due to any reasons except under litigation from the insured / policyholders | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Sum due to the insured / policyholders on maturity or otherwise | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Any excess collection of the premium / tax or any other charges which is refundable to the policyholders either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far | 206,930 | 2,702 | 18,343 | 95,701 | 36,408 | 19,482 | 9,804 | 27,192 |
| Cheques issued but not encashed by the policyholders/ insured | 60,426 | 4,204 | 6,411 | 3,999 | 6,993 | 3,471 | 3,379 | 29,267 |

# SCHEDULES
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**b) Details of the Unclaimed amount of policyholders as at March 31, 2023 (with reference to IRDAI circular no IRDA/F&A/CIR/Misc/173/07/2017);**

(₹ '000)

| Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|
| Opening balance of unclaimed amount | 267,356 | 104,177 |
| Add: Amount transferred to unclaimed amount / cheques issued out of the unclaimed amount but not encashed by the policyholders | 220,680 | 217,104 |
| Add: Investment Income | 10,065 | 6,737 |
| Less:Transfer to SCWF (Net of claims paid in respect of amount transferred earlier) | 6,945 | 2,607 |
| Less: Amount paid during the year | 125,523 | 58,056 |
| **Closing balance of unclaimed amount** | **365,633** | **267,356** |

## 15 Employees Benefit Plans

The Company has classified the various benefits provided to employees as under:-

### Defined Contribution Plan

(₹ '000)

| Expenses on defined contribution plan | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|
| Contribution to Staff Provident fund | 68,272 | 64,814 |
| Contribution to Pension fund | 35,322 | 35,369 |
| Contribution to Superannuation fund | 2,091 | 2,293 |
| Contribution to National Pension Scheme | 10,589 | 8,909 |
| **Total** | **116,274** | **111,385** |

### a) Defined Benefit Plan – Gratuity

In accordance with Accounting Standard 15, actuarial valuation was done in respect of the defined benefit plan of gratuity based on the following assumptions: -

| Particulars | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|
| Discount Rate (per annum) | 7.30% | 6.09% |
| Rate of increase in Compensation levels | 8.00% | 8.00% |
| Rate of Return on Plan Assets | 7.30% | 6.09% |

# SCHEDULES

**forming part of Financial Statements**

(₹ '000)

| A | Changes in the Present Value of Obligation | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| | Present Value of Obligation at the beginning of the year | 208,601 | 183,118 |
| | Interest Cost | 11,293 | 9,207 |
| | Current Service Cost | 30,513 | 27,473 |
| | Benefits Paid | (25,483) | (17,393) |
| | Actuarial (gain)/loss on obligations | (936) | 6,196 |
| | Present Value of Obligation as at March 31 | 223,989 | 208,601 |

(₹ '000)

| B | Changes in the Fair Value of Plan Assets | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| | Present Value of Plan Assets at the beginning of the year | 209,787 | 183,955 |
| | Adjustments to the opening fund | - | - |
| | Expected Return on Plan Assets | 12,294 | 10,023 |
| | Actuarial gains/(loss) on Plan Assets | 1,217 | 701 |
| | Contributions | 27,500 | 32,500 |
| | Benefits Paid | (25,483) | (17,393) |
| | Fair Value of Plan Assets at March 31 | 225,314 | 209,787 |

(₹ '000)

| C | Reconciliation of Present Value of Defined Benefit Obligation and the Fair Value of Assets | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| | Present Value of Obligation as at March 31 | 223,987 | 208,601 |
| | Fair Value of Plan Assets as at March 31 | 225,314 | 209,787 |
| | Funded Status | 1,327 | 1,185 |
| | Present Value of unfunded Obligation as at March 31 | - | - |
| | Net Asset / (Liability) recognised in Balance Sheet | 1,327 | 1,185 |
| | Included in other provisions under Schedule 14 | | |

# SCHEDULES

**forming part of Financial Statements**

(₹ '000)

| D | Amount recognised in the Balance Sheet | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| | Present Value of Obligation as at March 31 | 223,987 | 208,601 |
| | Fair Value of Plan Assets as at March 31 | 225,314 | 209,787 |
| | Net Asset / (Liability) recognised in Balance Sheet | 1,327 | 1,185 |
| | Included in other provisions under Schedule 14 | | |

(₹ '000)

| E | Expenses recognized in the Revenue Account | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| | Current Service Cost | 30,513 | 27,473 |
| | Past Service Cost | - | - |
| | Interest Cost | 11,292 | 9,207 |
| | Expected Return on Plan Assets | (12,294) | (10,023) |
| | Losses/(Gains) on Curtailments and Settlement | - | - |
| | Settlement Cost / (Credit) | - | - |
| | Net actuarial (gain) / loss recognised in the Year | (2,153) | 5,495 |
| | Total expenses recognised in the Revenue account | 27,358 | 32,151 |

(Included in Employees remuneration and welfare benefits in Schedule 4)

(₹ '000)

| F | Experience adjustments of five years | Year Ended March 31 | | | | |
|---|---|---|---|---|---|---|
| | | 2023 | 2022 | 2021 | 2020 | 2019 |
| | Present Value of Obligation as at March 31 | 223,984 | 208,601 | 183,118 | 148,594 | 115,782 |
| | Fair Value of Plan Assets as at March 31 | 225,314 | 209,787 | 183,955 | 127,543 | 100,960 |
| | Surplus/(Deficit) | 1,327 | 1,185 | 837 | (21,050) | (14,821) |
| | Experience adjustments on plan liabilities | 8,668 | 9,940 | 8,059 | 4,396 | 4,630 |
| | Experience adjustments on plan assets | (1,217) | (701) | (1,157) | (309) | 19 |

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### Leave Encashment

Based on actuarial valuation at the end of the year, leave encashment has been provided at ₹107,578 thousand (previous year ₹101,663 thousand).

## 16 Segment Reporting

The statement on segment reporting is included in Annexure I.

## 17 Related Party Disclosure

Related party disclosures have been set out in Annexure II to this schedule. The related parties, as defined in Accounting Standard 18 'Related Party Disclosures' in accordance with the Companies Act, 2013 ('The Act') to the extent applicable and comply with the accounting standards in respect of which the disclosures have been made, have been identified on the basis of disclosures made by the key managerial personnel and taken on record by the Board.

The related parties of the company are as follows:-

| Name of the related party | Description of relationship |
|---|---|
| Generali Participations Netherlands N.V (Joint venturer till May 04, 2022) | Holding Company |
| Assicurazioni Generali SPA (incl. its branches) | Ultimate Holding Company |
| Future Enterprises Ltd | Joint Venturer |
| Shendra Advisory Services Private Limited | Joint Venturer |
| Future Generali India Life Insurance Co. Ltd. | Fellow Subsidiary |
| FG & G Distribution Pvt Ltd | Two of the joint venturers having joint control |
| Generali Espana De Seguros | Fellow Subsidiary* |
| Generali Iard S.A. | Fellow Subsidiary* |
| Generali Italia S.P.A. | Fellow Subsidiary* |
| Generali Versicherung AG | Fellow Subsidiary* |
| Generali China Insurance Co. Ltd | Fellow Subsidiary* |
| Generali Horizon B.V. | Fellow Subsidiary* |
| Generali Luxembourg S.A | Fellow Subsidiary* |
| Europ Assistance India Private Limited | Fellow Subsidiary* |
| WYP Brand Solutions Private Limited | Entity in which relative of KMP is interested |
| Anup Rau | CEO & Managing Director |
| Deepak Prasad | Chief Operating Officer |
| Devi Dayal Garg | Chief Financial Officer |
| Ashish Lakhtakia | Chief Legal & Compliance Officer and Company Secretary |
| Jatin Kumar Arora | Appointed Actuary |
| Ajay Panchal | Chief Risk Officer |

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| Name of the related party | Description of relationship |
|---|---|
| Milan Shirodkar | Chief of Investments |
| Ritu Sethi | Chief Internal Audit Officer |
| Raghavendra Rao | Chief Distribution Officer |
| Anurag Sinha (Superannuated w.e.f. September 30, 2022) | Chief Bancassurance Officer |
| Abhishek Singh (Appointed w.e.f. January 01, 2023) | Chief Bancassurance Officer |
| Ruchika Malhan Varma | Chief Marketing Officer |

*Fellow subsidiary w.e.f. from May 05, 2022

## 18 Lease

### Operating lease commitments:

The Company's significant leasing arrangements include agreements for office and residential premises. The future minimum lease payments relating to non-cancellable operating leases are disclosed below:

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| Payable not later than one year | 63,310 | 90,095 |
| Payable later than one year but not later than five years | 40,516 | 82,270 |
| Payable later than five years | Nil | Nil |

- Amount charged to revenue accounts for lease is ₹154,854 thousand (previous year ₹185,639 thousand).
- There are no transactions in the nature of sub leases.
- There are no payments in nature of Contingent rents
- The period of agreement is as per the understanding between the licensor and the licensee.

## 19 Contribution to Terrorism Pool

The company is a participant in and has received the Terrorism Pool (which is managed by General Insurance Corporation of India) retrocession of premium in the current financial year. Accordingly, as per the statement received from the Pool managers, the Company has recognized the pool retrocessions for the quarters ended March 31, 2022, June 30, 2022, September 30, 2022 and December 31, 2022, the accounts of which were received till the end of the financial year.

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## 20 Contribution to Environment Fund

The Company has collected an amount of ₹1,885 thousand (previous year ₹1,914 thousand) towards Environment Fund from public liability policies. The Company has paid all the funds collected towards Environment Fund up to February 28, 2022 and the balance payable ₹46 thousand (previous year ₹127 thousand) has been disclosed under the head current liabilities in schedule 13.

## 21 Solatium Fund

In accordance with IRDAI's requirement circular dated March 18, 2003 and based on the recommendations made by the General Insurance Council vide letter dated July 26, 2010, the company has provided 0.1% of the Third Party premiums (excluding reinsurance premium accepted on motor third party for commercial vehicles) towards contribution to the Solatium Fund. During the year the Company has contributed ₹9,085 thousand (previous year ₹9,115 thousand) to solatium fund.

## 22 Senior Citizen Welfare Fund

In accordance with IRDA circular no IRDA/F&A/CIR/MISC/173/07/2017 dated July 25, 2017 the company has transferred ₹6,945 thousand (previous year ₹2,607 thousand including interest) outstanding for a period of more than 10 years in Unclaimed amount of Policyholders to the Senior Citizen Welfare Fund on or before March 01 of Financial Year. For the Financial Year 2022-23, due date was March 1, 2023 and amount has been deposited on February8, 2023.

## 23 Earning Per Share ('EPS')

The following table reconciles the numerator and denominator used to calculate basic/ diluted EPS:

(₹ '000)

| Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|
| Profit after Tax (A) | 1,062,577 | 1,193,309 |
| Weighted average no. of equity shares (par value of ₹10 each) [B] | 904,803,705 | 904,803,705 |
| Diluted weighted average no. of equity shares (par value of ₹10 each) [C] | 919,531,075 | 921,167,253 |
| Basic earnings per share (₹) [A/B] | 1.17 | 1.32 |
| Diluted earnings per share (₹) [A/C] | 1.16 | 1.30 |

## 24 Taxation

The Company carries on General Insurance business and hence the provision of section 44 and First Schedule to the Income Tax Act, 1961 are applicable for computation of Profits

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and Gains of its business. Accordingly provision for taxation has been made in the accounts. Further the company has accounted for deferred tax assets for the period ended March 31, 2023, in accordance with the AS 22 "Accounting for Taxes on Income"

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future. Deferred tax assets are reviewed as at each Balance Sheet date and written down or written up to reflect the amount that is reasonably or virtually certain to be realised.

The major components of the Company's deferred tax liabilities and assets are as below.

(₹ '000)

| Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| Deferred Tax Assets (A) | | |
| Section 43B Disallowance | 83,110 | 61,350 |
| Section 36(1)(viia) of Income Tax Act | 75,247 | 75,051 |
| Section 40(a)(ia) of Income Tax Act | 973 | 1,021 |
| Depreciation | 54,001 | 50,146 |
| **Total** | **213,331** | **187,569** |
| Deferred Tax Liabilities (B) | - | - |
| Net Deferred Tax Assets (A-B) | 213,331 | 187,569 |

## 25 MSMED Disclosures

According to information available with the management, on the basis of information received from the suppliers regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED) Act, the company has amounts due to Micro, Small and Medium Enterprises under the said Act as at March 31, 2023 as follows:

(₹ '000)

| Sr. No | Particulars | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| a) | i) Principal amount remaining unpaid to suppliers under the MSMED ACT 2006. | Nil | Nil |
| | (ii) Interest on a) (i) above | Nil | Nil |
| b) | i) Amount of Principal paid beyond the appointed date | 18 | Nil |
| | ii) Amount of Interest Paid Beyond the Appointed date (As per Sec 16 of the said Act) | Nil | Nil |

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(₹ '000)

| Sr. No | Particulars | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|---|
| c) | Amount of Interest due and payable for the period of delay in making payment, but without adding the interest specified under section 16 of the said Act | Nil | Nil |
| d) | Amount of Interest accrued and due | Nil | Nil |
| e) | Amount of further interest remaining due and payable even in Succeeding years | Nil | Nil |

## 26 Details of Penal actions taken by various Government Authorities during FY 2022-23

Amount in ₹ '000

| Sr. No | Authority | Non-Compliance/ Violation | Penalty Awarded | Penalty Paid | Penalty Waived/ Reduced |
|---|---|---|---|---|---|
| 1 | Insurance Regulatory and Development Authority | Nil (Nil) | Nil (1,700) | Nil (1,700) | Nil (Nil) |
| 2 | Service Tax / GST Authorities (refer Note 1) | NA (NA) | 11,988 (NA) | 11,988 (NA) | NA (NA) |
| 3 | Income Tax Authorities (refer Note 2) | NA (NA) | 792 (Nil) | Nil (Nil) | Nil (Nil) |
| 4 | Any other Tax Authorities | NA (NA) | Nil (Nil) | Nil (Nil) | Nil (Nil) |
| 5 | Enforcement Directorate/ Adjudicating Authority/ Tribunal or any Authority under FEMA | NA (NA) | Nil (Nil) | Nil (Nil) | Nil (Nil) |
| 6 | Registrar of Companies/ NCLT/ CLB/ Department of Corporate Affairs or any Authority under Companies Act, 2013 | NA (NA) | Nil (Nil) | Nil (Nil) | Nil (Nil) |
| 7 | Penalty awarded by any Court/ Tribunal for any matter including claim settlement but excluding compensation (refer Note 3) | NA (NA) | 77,921 (Nil) | Nil (Nil) | Nil (Nil) |
| 8 | Securities and Exchange Board of India | NA (NA) | Nil (Nil) | Nil (Nil) | Nil (Nil) |
| 9 | Competition Commission of India | NA (NA) | Nil (Nil) | Nil (Nil) | Nil (Nil) |
| 10 | Any other Central/State/ Local Government / Statutory Authority | Nil (Nil) | Nil (Nil) | Nil (Nil) | Nil (Nil) |

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Figures in brackets represent previous year figures.

**Note 1:**

Penalty of ₹11,988 thousand is paid to DGGI-Delhi in relation to ITC matter on deductibles and salvages related to Motor vehicle repair claims.

**Note 2:**

Penalty of ₹792 thousand is imposed by Income tax authority u/s 271(1)(C) for AY 2015-16 which is not yet paid and provided in company's book of accounts.

**Note 3:**

The Stamp duty authority has imposed penalty of ₹77,921 on the Company, for which the Company gone for appeal with appropriate authority, refer note 3 of contingent liability above.

**27** During the year foreign exchange gain/ (loss) incurred by the Company is ₹19,963 thousand [previous year ₹4,905 thousand].

**28 Statement showing details of the repo and reverse repo transactions during the year (with reference to IRDAI circular IRDA/F&I/CIR/INV/250/12/2012)**

(₹ '000)

| Particulars | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Outstanding as at March 31, 2023 |
|---|---|---|---|---|
| Securities sold under repo | | | | |
| 1) Government Securities | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) |
| 2) Corporate Debt Securities | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) |
| Securities purchased under reverse repo | | | | |
| 1) Government Securities | 99,925<br>(116,932) | 3,040,735<br>(3,736,959) | 1,106,418<br>(1,197,854) | 1,119,830<br>(1,844,904) |
| 2) Corporate Debt Securities | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) | Nil<br>(Nil) |

Figures in brackets represent previous year figures.

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**29** The summary of the financial statements for the last five years and the ratios required to be furnished have been set out in the annexure III to this schedule.

**30 Provision for Free Look Period**

Pursuant to the circular CIR/41/IRDA/Health/SN/09-10/32, the Company has made a provision for Free Look Period of ₹643 thousand (previous year ₹632 thousand). The provision for Free Look period is duly certified by the Appointed Actuary.

**31 Pursuant to the circular 067/IRDA/F&A/CIR/Mar-08, the additional disclosure is given under:-**

(₹ '000)

| Particulars | Year Ended March 31, 2023 | Year Ended March 31, 2022 |
|---|---|---|
| Under expenses "Others" schedule 4 | | |
| Outsourcing expenses | 910,936 | 853,673 |
| Business Support | 2,872,351 | 2,689,613 |

*Outsourcing expenses as per Form A filed with IRDA

**32 Expenses of Management**

The company has allocated expenses of Management as per the policy approved by the board of directors dated August 14, 2020.

In accordance with the IRDAI (Expense of Management of Insurers transacting General or Health Insurance Business) Regulations, 2016, operating expenses of ₹1,559,016 thousand (previous year ₹1,525,844 thousand) in excess of segmental limits pertaining to Marine Cargo, Motor & Group Miscellaneous segment has been transferred from revenue account to profit & loss account. However, the limit has been complied with on overall basis.

**33 During the year ended March 31, 2023 the Company has incurred expenditure towards CSR activities which are as below :**

(a) Gross amount required to be spent by the company during the year is ₹34,309* thousand (Previous year : ₹30,419 thousand)

(b) Unspent amount of last year carried forward to current year is ₹6,110 thousand (Previous year : ₹11,021 thousand)

(c) Total amount required to be spent by the company during the year is; [(a) + (b)] ₹40,420 thousand ((Previous year: ₹41,440)

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(d) Amount spent during the year is ₹40,420 thousand (Previous year: ₹35,330)

(e) Unspent amount of current year carried forward to next year is Nil. (Previous year: ₹6,110)

(₹ '000)

| Sr. No. | Particular | Payment made | Payment yet to be made | Total |
|---|---|---|---|---|
| 1. | Construction/acquisition of any asset | 11,115** (Nil) | Nil (Nil) | Nil (Nil) |
| 2. | On purposes other than (1) above | 23,194 (35,330) | Nil (Nil) | 23,195 (35,330) |

Figures in brackets represent previous year figures.

*Gross amount to be spent as per section 135 of Companies Act, 2013.

**Details of Construction/acquisition of any asset:

| Foundation | Amount (₹ in '000s) | Description |
|---|---|---|
| Oxfam | 1,689 | Medical Equipment-Semi fowler Beds, ABG, X-Ray portable machine |
| Oxfam | 700 | Construction of Labour Room |
| Poddar Foundation | 615 | Maruti Ecco Van, Mic, Speakers, laptop, Projector |
| Samarthanam | 2,600 | Digital learning material like smart TV and equipment |
| Save the children | 910 | Hand wash station ,Solar Panel, Fan, Tube lights etc. |
| United way of Mumbai | 1,062 | Solar Panel, Fan, Tube lights etc. |
| Isha Vidhya | 2,039 | CPU and Monitor |
| ISKCON | 1,500 | Maruti Ecco Van & TATA Intra V10 |

## 34 Terms of Borrowings:

### (A) Gist of the terms of issue are as follows:

| Particulars | As at March 31, 2023 | | As at March 31, 2022 |
|---|---|---|---|
| Series | Series I | Series II | NA |
| Type, Nature of Instrument | Unsecured, Unlisted, Subordinated, redeemable, and fully paid up NCDs | Unsecured, Unlisted, Subordinated, redeemable, and fully paid up NCDs | NIL |

# SCHEDULES
**forming part of Financial Statements**

| Particulars | As at March 31, 2023 | | As at March 31, 2022 |
|---|---|---|---|
| Seniority of Instrument | Superior to equity and preference shareholders but subordinated to policyholder and other creditors | Superior to equity and preference shareholders but subordinated to policyholder and other creditors | NIL |
| Face Value (per security) | 1000 | 1000 | NIL |
| Issue Size | 9,50,000 | 1,506,000 | NIL |
| Issue Date/Date of Allotment | December 23, 2022 | February 16, 2023 | NIL |
| Redemption Date | December 22, 2032 | February 15, 2033 | NIL |
| Call option Date | On Call redemption date* | On Call redemption date* | NIL |
| Coupon Rate | Fixed interest rate of 9.95% | Fixed interest rate of 9.00% | NIL |
| Credit Rating | NA | NA | NIL |
| Listing | Not Listed | Not Listed | NIL |
| Frequency of the Interest Payment | Yearly | Yearly | NIL |

* Call Redemption Date" means:

(a) the date falling after the end of 5 years and 7 days from the Deemed Date of Allotment; and

(b) thereafter, each anniversary of the preceding Call Redemption Date but prior to the Final Redemption Date.

## (B) Maturity Pattern from the date of issue:

(₹ '000)

| Maturity buckets | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|
| 1 to 5 years | NIL | NIL |
| Above 5 years | 2,456,000 | NIL |
| **Total** | **2,456,000** | **NIL** |

## 35 Pending Litigations:

The company's pending litigation comprises of claims against the Company and proceedings pending with Tax Authorities. The Company has reviewed all its pending litigations and

# SCHEDULES
**forming part of Financial Statements**

proceedings and has made adequate provisions, wherever required and disclosed the contingent liabilities, wherever applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material impact on its financial position (refer note 3 for details on contingent liabilities).

**36** a) The Company periodically reviews all its long term contracts to assess for any material foreseeable losses. Based on such review, the Company is not required to make any provisions for these long term contracts in the books of account as required under any applicable law/ accounting standard except in respect of long term insurance contracts, the company provides for IBNR and IBNER as per IRDA regulations, the same is set out under accounting policies note no. 2.10 of the Company.

b) As at March 31, 2023 the Company did not have any outstanding long term derivative contracts.

**37** For the year ended March 31, 2023, the company is not required to transfer any amount into the Investor Education & Protection Fund.

**38** Due from other entities carrying on insurance business included in "Other Assets" in Schedule 12 include ₹1,098,060 thousands (previous year ₹1,098,060 thousands), where the Company has initiated legal process for the recovery of the dues. Considering that the counterparties are solvent and based on legal opinion about the recoverability of the dues, the management is of the view that the said dues are fully recoverable and no provision is considered necessary.

**39** There is no regrouping in respect of previous year figures except below:

| Particulars | Gross Block | | Accumulated Depreciation | |
|---|---|---|---|---|
| | Regroup | | Regroup | |
| **Class of Fixed Assets** | **From** | **To** | **From** | **To** |
| Computer Hardware - Gross | (124) | - | - | - |
| Computer Software - Gross | - | - | (2,039) | - |
| Furniture & Fixtures - Gross | - | 4,725 | - | 2,039 |
| Leasehold Improvements | (4,748) | - | - | - |
| Office Equipment - Gross | - | 147 | - | - |
| **Grand Total** | **(4,872)** | **4,872** | **(2,039)** | **2,039** |

# SCHEDULES
**forming part of Financial Statements**

## 40 Employee Stock Ownership Plan (ESOP)

The Company had introduced an Employee Stock Ownership Plan ("ESOP") as given below. ESOP provides that eligible employees are granted options to acquire equity shares of the Company that vest in a graded manner. The vested options may be exercised within a specified period. Upon vesting, the ESOP are encashed at fair value applicable on the date of vesting. The vesting of options will happen as per the schedule below:

### ESOP 2018:

| Particulars | Graded Vesting I | Graded Vesting II |
|---|---|---|
| Grant Date | February 06, 2019 | February 06, 2019 |
| Percentage vested | 50% | 50% |
| No of options vested | 2,270,158 | 2,270,158 |
| Date of vesting | June 01, 2021 | June 01, 2022 |

### ESOP 2019:

| Particulars | Graded Vesting I | Graded Vesting II |
|---|---|---|
| Grant Date | December 01, 2019 | December 01, 2019 |
| Percentage vested | 50% | 50% |
| No of options vested | 1,980,429 | 1,980,429 |
| Date of vesting | June 01, 2022 | June 01, 2023 |

### ESOP 2020:

| Particulars | Graded Vesting I | Graded Vesting II |
|---|---|---|
| Grant Date | November 01, 2020 | November 01, 2020 |
| Percentage vested | 50% | 50% |
| No of options vested | 2,327,288 | 2,327,288 |
| Date of vesting | June 01, 2023 | June 01, 2024 |

| Grant Date | April 01, 2020 | April 01, 2020 |
|---|---|---|
| Percentage vested | 50% | 50% |
| No of options vested | 262,203 | 262,203 |
| Date of vesting | January 01, 2023 | January 01, 2024 |

# SCHEDULES
**forming part of Financial Statements**

## ESOP 2021:

| Particulars | Graded Vesting I | Graded Vesting II |
|---|---|---|
| Grant Date | August 31, 2021 | August 31, 2021 |
| Percentage vested | 50% | 50% |
| No of options vested | 2,430,098 | 2,430,098 |
| Date of vesting | June 01, 2024 | June 01, 2025 |

| Grant Date | April 01, 2021 | April 01, 2021 |
|---|---|---|
| Percentage vested | 50% | 50% |
| No of options vested | 262,203 | 262,203 |
| Date of vesting | January 01, 2024 | January 01, 2025 |

## ESOP 2022:

| Particulars | Graded Vesting I | Graded Vesting II |
|---|---|---|
| Grant Date | July 01, 2022 | July 01, 2022 |
| Percentage vested | 50% | 50% |
| No of options vested | 1,423,944 | 1,423,944 |
| Date of vesting | June 01, 2025 | June 01, 2026 |

## Method used for accounting

The Company has adopted fair value method for computing the compensation cost for the Options granted considering options to be settled in Cash. The charge to the Profit and Loss account has been ₹448,459 thousands (Previous year ₹134,084 thousands) with a corresponding increase in credit to 'Stock Options Outstanding' which is disclosed on the face of the balance sheet.

(No. of options)

| Particulars | 31-Mar-23 | 31-Mar-24 | 31-Mar-25 | 31-Mar-25 | 31-Mar-25 |
|---|---|---|---|---|---|
| Outstanding at the beginning of the period; | 16,322,675 | 13,990,908 | 9,576,449 | 5,108,431 | 1,423,944 |
| Granted during the period; | 2,929,567 | Nil | Nil | Nil | Nil |
| Forfeited during the period; | (748,145) | Nil | Nil | Nil | Nil |
| Exercised during the period | 4,513,189 | 4,414,459 | 4,468,019 | 3,684,487 | 1,423,944 |

# SCHEDULES
**forming part of Financial Statements**

(No. of options)

| Particulars | 31-Mar-23 | 31-Mar-24 | 31-Mar-25 | 31-Mar-25 | 31-Mar-25 |
|---|---|---|---|---|---|
| Expired during the period; | Nil | Nil | Nil | Nil | Nil |
| Outstanding at the end of the period | 13,990,908 | 9,576,449 | 5,108,431 | 1,423,944 | Nil |
| Unvested at the end of the year | 13,990,908 | 9,576,449 | 5,108,431 | 1,423,944 | Nil |
| Vested at the end of the year | Nil | Nil | Nil | Nil | Nil |
| Weighted average exercise price per option | Nil | Nil | Nil | Nil | Nil |

Information in respect of Options outstanding as on March 31, 2023.

## ESOP 2019

| Particulars | Exercise Price | No of options | Weighted average remaining life |
|---|---|---|---|
| Graded Vesting II | Nil | 1,944,380 | 2 months |

## ESOP 2020

| Particulars | Exercise Price | No of options | Weighted average remaining life |
|---|---|---|---|
| Graded Vesting I | Nil | 1,944,873 | 2 months |
| Graded Vesting II | Nil | 1,944,873 | 14 months |
| Graded Vesting II | Nil | 262,603 | 9 months |

## ESOP 2021

| Particulars | Exercise Price | No of options | Weighted average remaining life |
|---|---|---|---|
| Graded Vesting I | Nil | 2,260,543 | 14 months |
| Graded Vesting II | Nil | 2,260,543 | 26 months |
| Graded Vesting I | Nil | 262,603 | 14 months |
| Graded Vesting II | Nil | 262,603 | 26 months |

# SCHEDULES
**forming part of Financial Statements**

## ESOP 2022

| Particulars | Exercise Price | No of options | Weighted average remaining life |
|---|---|---|---|
| Graded Vesting I | Nil | 1,423,944 | 26 months |
| Graded Vesting II | Nil | 1,423,944 | 38 months |

4,461,507 Options (Previous year: 2,270,158) vested during the period ended March 31, 2023, and 4,513,189 Options (Previous year: 2,218,476) were exercised during the period ended March 31, 2023.

The fair value of the options on date of grant has been estimated using Black-Scholes model at ₹25.12 per option for ESOP 2018, ₹30.48 per option for ESOP 2019, ₹28.53 per option for ESOP 2020 and ₹30.90 per option for ESOP 2021 and ₹55.39 per option for ESOP 2022.

The key assumptions used in Black-Scholes model for calculating fair value are as follows:

## ESOP 2019

| Particulars | Risk Free interest rate | Expected Life | Expected Volatility | Expected dividend yield |
|---|---|---|---|---|
| Graded Vesting I | 6.76% to 7.08% | 2-3 years | Nil | Nil |
| Graded Vesting II | 7.08% to 7.28% | 3-4 years | Nil | Nil |

## ESOP 2020

| Particulars | Risk Free interest rate | Expected Life | Expected Volatility | Expected dividend yield |
|---|---|---|---|---|
| Graded Vesting I | 6.76% to 7.08% | 2-3 years | Nil | Nil |
| Graded Vesting II | 7.08% to 7.28% | 3-4 years | Nil | Nil |

## ESOP 2021

| Particulars | Risk Free interest rate | Expected Life | Expected Volatility | Expected dividend yield |
|---|---|---|---|---|
| Graded Vesting I | 5.39% to 5.71% | 2-3 years | Nil | Nil |
| Graded Vesting II | 5.71% to 5.97% | 3-4 years | Nil | Nil |

## ESOP 2022

| Particulars | Risk Free interest rate | Expected Life | Expected Volatility | Expected dividend yield |
|---|---|---|---|---|
| Graded Vesting I | 5.89% to 6.44% | 2-3 years | Nil | Nil |
| Graded Vesting II | 6.44% to 6.77% | 3-4 years | Nil | Nil |

Risk free rate source - http://www.worldgovernmentbonds.com/country/india/

# SCHEDULES

**forming part of Financial Statements**

**41** The Company, as part of its normal insurance business, accepts premium from policyholders and invest the premium as per Insurance Act 1938 and rules & regulations made thereunder.

These transactions are part of Company's normal insurance business, which is conducted after exercising proper due diligence including adherence to "Know Your Customer" guidelines as applicable.

Other than the nature of transactions described above, the Company has not advanced / lent / invested / provided guarantee or security to or in any other person with an understanding to lend/invest/provide guarantee or security or the like to or in any other person. Similarly, the company has not received any funds from any other person with an understanding that the Company shall lend or invest or provide guarantee or security or the like to or in any other person.

No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in party identified by or on behalf of the Company (Ultimate Beneficiaries). The Company has not received any fund from any party(s) (Funding Party) with the understanding that the Company shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

**42 Change in Shareholding pattern during the year:**

During the year under review, an application for approval under Section 6A of the Insurance Act, 1938, was submitted on February 07, 2022, to the IRDAI for the increase in the stake of Generali Participations Netherlands N.V., Shareholder of the Company beyond 49% and the IRDAI granted its approval on April 22, 2022. Subsequent to the IRDAI's approval, Future Enterprises Limited transferred 226,198,926 (approximately 25%) equity shares to Generali Participations Netherlands N.V. thereby increasing direct and indirect shareholding of Generali Participations Netherlands N.V. to 74%, making them as the majority shareholders of the Company.

# SCHEDULES
**forming part of Financial Statements**

Below table shows the shareholding pattern before and after share transfer:

| Promters/Shareholders | Pre | | Post | |
|---|---|---|---|---|
| | Number of shares | Percentage of Shareholding | Number of shares | Percentage of Shareholding |
| Future Enterprises Limited# | 230,780,872 | 25.51% | 4,581,946 | 0.51% |
| Shendra Advisory Services Private Limited* | 443,241,962 | 48.99% | 443,241,962 | 48.99% |
| Generali Participations Netherlands N.V. | 230,780,871 | 25.51% | 456,979,797 | 50.51% |
| **Total** | **904,803,705** | **100.00%** | **904,803,705** | **100.00%** |

*under voluntary liquidation
#under insolvency proceedings as per NCLT order

## 43 The code on Social Security, 2020:

The Indian Parliament has approved the code on Social security, 2020 (the 'Code') relating to employee benefits during employment and post-employment. The code has been published in the Gazette of India. The ministry of Labour and Employment has released draft rules on the code. The effective date of the code is yet to be notified. In view of this, impact if any, of the change will be assessed and recognized post notification of relevant provisions.

## 44 
The company has solvency margin of 210% against the required solvency margin of 150% .

## 45 Motor Third Party Obligations:

IRDAI issued a circular towards "Obligation of insurer in respect of Motor Third Party Insurance Business, Regulations, 2015" applicable with effect from April 01, 2015. Every insurer, for the purpose of Section 32D of the Insurance Act, 1938, during a financial year, shall underwrite such minimum percentage of the 90% of the overall motor third party insurance business premium of the industry for the immediately preceding financial year. The company has fully complied with its obligation during the year.

As per our report of even date

**For and on behalf of**
**Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of**
**Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

Place: Mumbai
Dated: May 17, 2023

# RECEIPTS AND PAYMENTS

**for the year ended March 31 2023**

## Receipts and payments for the year ended March 31, 2023

(₹ '000)

| Sr. No. | Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| **A.** | **Cash Flow from Operating Activities** | | |
| 1 | Premium received from Policyholders, including advance receipts and service tax | 54,010,545 | 48,831,271 |
| 2 | Others Receipts | - | - |
| 3 | Payment to Reinsurers, net of commissions and claims | (5,178,671) | (9,020,731) |
| 4 | Payment to Coinsurers, net of claims recovery | (528,948) | (323,029) |
| 5 | Payment of Claims | (25,199,552) | (24,237,313) |
| 6 | Payment of Commission and Brokerage | (2,689,153) | (2,325,358) |
| 7 | Payment of other Operating Expenses | (13,140,889) | (11,945,318) |
| 8 | Preliminary and pre-operative expenses | - | - |
| 9 | Deposits, Advances and staff loans | 85,582 | (84,851) |
| 10 | Income tax paid (Net) | (166,435) | (337,972) |
| 11 | Service Tax / GST Paid | (2,720,698) | (2,519,052) |
| 12 | Other Payments | - | - |
| | Cash Flow before Extraordinary items | 4,471,782 | (1,962,353) |
| | Cash Flow from Extraordinary operations | - | - |
| | **Net Cash Flow From Operating Activities** | **4,471,782** | **(1,962,353)** |
| **B** | **Cash Flow from Investment Activities** | | |
| 1 | Purchase of Fixed Assets | (338,874) | (170,060) |
| 2 | Proceeds from Sale of Fixed Assets | 1,095 | 792 |
| 3 | Purchase of Investments | (17,738,930) | (12,851,416) |
| 4 | Loans disbursed | - | - |
| 5 | Sale of Investments | 8,371,876 | 11,773,114 |
| 6 | Repayments received | - | - |
| 7 | Rent/Interests/Dividends Received | 4,079,005 | 3,838,122 |
| 8 | Investment in money market instruments and in liquid mutual fund (Net) | (1,452,117) | (768,865) |
| 9 | Expenses related to investments | (97) | 207 |
| | **Net Cash Flow from Investment Activities** | **(7,078,042)** | **1,821,895** |

# RECEIPTS AND PAYMENTS

**for the year ended March 31 2023**

## Receipts and payments for the year ended March 31 2023

(₹ '000)

| Sr. No. | Particulars | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| **C** | **Cash Flow from Financing Activities** | | |
| 1 | Proceeds from Issuance of Share Capital | - | - |
| 2 | Proceeds from borrowing | 2,456,000 | - |
| 3 | Repayments of borrowing | - | - |
| 4 | Interest/dividends paid | - | - |
| 5 | Share application money pending allotment | - | - |
| | **Net Cash Flow from Financing Activities** | **2,456,000** | **-** |
| **D** | Effect of foreign exchange rates on cash and cash equivalents (Net) | - | - |
| **E** | Net Increase/(Decrease) in Cash and Cash Equivalents during the period | (150,259) | (140,458) |
| 1 | Cash and Cash Equivalent at the beginning of the year | **2,670,110** | **2,810,567** |
| 2 | Cash and Cash Equivalent at the end of the year | 2,519,850 | 2,670,110 |

## Break-up of Cash & Cash Equivalents

(₹ '000)

| Sr. No. | Particulars | As at March 31, 2023 | As at March 31, 2022 |
|---|---|---|---|
| 1 | Total Cash and Cash Equilvalents | 1,165,925 | 728,085 |
| 2 | Less: Money Market Instruments | 1,353,925 | 1,942,025 |
| | **Total Cash and Cash Equilvalents** | **2,519,850** | **2,670,110** |

As per our report of even date

**For and on behalf of**
**Chhajed & Doshi**
Chartered Accountants
FRN 101794W

**Nitesh Jain**
Partner
Membership No. 136169

Place: Mumbai
Dated: May 17, 2023

**For and on behalf of**
**Khandelwal Jain & Co.**
Chartered Accountants
FRN 105049W

**Manish Kumar Singhal**
Partner
Membership No. 502570

**For and on behalf of the Board of Directors**

**Parveen Kumar Gupta**
Chairman
DIN: 02895343

**Pankaj Jaju**
Non-Executive Director
DIN: 02219575

**Anup Rau**
Managing Director & CEO
DIN: 06511806

**Devi Dayal Garg**
Chief Finance Officer
Membership No.091767

Place: Mumbai
Dated: May 17, 2023

**Ashish Lakhtakia**
Chief Legal & Compliance Officer and Company Secretary
Membership No.F5884

# ANNEXURE I

**to Schedule 16 - Notes to accounts and forming part of the financial statements for the year ended March 31, 2023 (Refer Note no. 16)**

## SEGMENTAL BREAK UP OF THE BALANCE SHEET ITEM AS AT MARCH 31, 2023

The Company's primary reportable segments are business segments which have been identified in accordance with AS-17 - Segment Reporting read with the Regulations.

Segment revenues and segment results have been incorporated in the audited financial statements. However segment asset and liabilities, given the nature of the business, have been allocated amongst various segments to the extent possible.

(₹ '000)

| Particulars | As at | Fire | Marine | Misc | Unallocated | Total |
|---|---|---|---|---|---|---|
| Net Claims Outstanding | March 31, 2023 | 1,202,819 | 551,433 | 27,459,433 | - | 29,213,684 |
| | March 31, 2022 | 1,370,396 | 386,743 | 25,897,242 | - | 27,654,381 |
| Reserve for Unexpired Risk | March 31, 2023 | 1,429,514 | 231,392 | 14,367,270 | - | 16,028,176 |
| | March 31, 2022 | 1,541,542 | 191,530 | 12,578,348 | - | 14,311,420 |
| Outstanding Premiums | March 31, 2023 | | | 2,187,989 | - | 2,187,989 |
| | March 31, 2022 | | | 1,807,091 | - | 1,807,091 |
| Investments | March 31, 2023 | 6,128,947 | 1,216,117 | 43,724,026 | 16,410,085 | 67,479,175 |
| | March 31, 2022 | 5,564,002 | 917,792 | 38,481,363 | 12,299,679 | 57,262,835 |

## SEGMENTAL REPORTING FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Fire | Marine | Personal Accident | Health Insurance | Engineering | Aviation | Liability |
|---|---|---|---|---|---|---|---|
| 1. Premiums earned (Net) | 1,592,718 | 744,044 | 859,518 | 4,127,106 | 177,757 | 52,461 | 124,264 |
| 2. Profit/(Loss) on sale/redemption of Investments | 9,357 | 1,857 | 1,835 | 12,991 | 1,261 | 6 | 513 |
| 3. Others-Miscellaneous Income | 1,348 | 716 | 860 | 4,846 | 174 | 3 | 114 |
| 4. Interest, Dividend & Rent - Gross | 439,341 | 78,878 | 77,940 | 551,921 | 60,850 | 268 | 21,781 |
| 5. Contribution from Shareholders Fund towards excess EOM | - | 64,426 | - | - | 33,378 | 167 | 13,568 |
| **Total Segment Revenue** | **2,042,764** | **889,920** | **940,152** | **4,696,864** | **273,419** | **52,905** | **160,239** |
| 1. Claims Incurred (Net) | 578,556 | 644,218 | 581,306 | 3,366,512 | 97,912 | 81,738 | 32,886 |
| 2. Commission (Net) | (387,891) | 102,726 | 84,053 | (19,983) | (67,023) | (27) | 13,748 |
| 3. Operating Expenses related to Insurance Business Claims Incurred (Net) | 1,022,871 | 233,755 | 316,635 | 1,940,208 | 175,559 | 989 | 49,932 |
| 4. Premium deficiency | - | - | - | - | - | - | - |
| **Total Segment Expenditure** | **1,213,536** | **980,700** | **981,995** | **5,286,737** | **206,448** | **82,701** | **96,566** |
| **Segment Profit/Loss** | **829,228** | **(90,780)** | **(41,843)** | **(589,873)** | **66,971** | **(29,796)** | **63,674** |

# ANNEXURE I

**to Schedule 16 - Notes to accounts and forming part of the financial statements for the year ended March 31, 2023 (Refer Note no. 16)**

## SEGMENTAL REPORTING FOR THE YEAR ENDED MARCH 31, 2023

(₹ '000)

| Particulars | Motor (OD) | Motor TP | Workmen Compensation | Weather\ Crop | Others | Total |
|---|---|---|---|---|---|---|
| 1. Premiums earned (Net) | 6,987,216 | 8,657,680 | 349,859 | 1,846,153 | 1,874,282 | 27,393,057 |
| 2. Profit/(Loss) on sale/redemption of Investments | 13,355 | 15,310 | 629 | 15,843 | 5,011 | 77,968 |
| 3. Others-Miscellaneous Income | 8,399 | 7,845 | 324 | 1,672 | 1,752 | 28,053 |
| 4. Interest, Dividend & Rent - Gross | 567,385 | 650,417 | 26,741 | 673,059 | 212,865 | 3,361,445 |
| 5. Contribution from Shareholders Fund towards excess EOM | 611,700 | 701,217 | 16,657 | - | 117,903 | 1,559,016 |
| **Total Segment Revenue** | **8,188,056** | **10,032,470** | **394,210** | **2,536,727** | **2,211,813** | **32,419,539** |
| 1. Claims Incurred (Net) | 5,746,780 | 4,378,282 | 210,422 | 1,083,385 | 1,251,410 | 18,053,409 |
| 2. Commission (Net) | 1,222,284 | 106,299 | 31,285 | (515,673) | 98,663 | 668,462 |
| 3. Operating Expenses related to Insurance Business Claims Incurred (Net) | 1,937,792 | 3,440,658 | 108,686 | 1,273,550 | 809,656 | 11,310,293 |
| 4. Premium deficiency | - | - | - | - | - | - |
| **Total Segment Expenditure** | **8,906,856** | **7,925,240** | **350,393** | **1,841,263** | **2,159,728** | **30,032,164** |
| **Segment Profit/Loss** | **718,800** | **2,107,230** | **43,817** | **695,464** | **52,084** | **2,387,375** |

## SEGMENTAL REPORTING FOR THE YEAR ENDED MARCH 31, 2022

(₹ '000)

| Particulars | Fire | Marine | Personal Accident | Health Insurance | Engineering | Aviation | Liability |
|---|---|---|---|---|---|---|---|
| 1. Premiums earned (Net) | 1,626,032 | 668,579 | 734,682 | 3,457,215 | 118,807 | 49,467 | 114,588 |
| 2. Profit/(Loss) on sale/redemption of Investments | 38,551 | 6,359 | 6,951 | 42,595 | 5,095 | 513 | 2,157 |
| 3. Others-Miscellaneous Income | 1,268 | 499 | 581 | 2,738 | 101 | 48 | 91 |
| 4. Interest, Dividend & Rent - Gross | 406,307 | 62,457 | 68,267 | 418,359 | 55,740 | 5,034 | 21,190 |
| 5. Contribution from Shareholders Fund towards excess EOM | - | 71,990 | 4,049 | 9,388 | 2,934 | 270 | 1,470 |
| **Total Segment Revenue** | **2,072,157** | **809,884** | **814,530** | **3,930,295** | **182,678** | **55,331** | **139,497** |
| 1. Claims Incurred (Net) | 1,069,237 | 413,660 | 288,546 | 3,421,065 | 59,741 | 28,814 | 38,760 |
| 2. Commission (Net) | (245,058) | 83,680 | 84,795 | (61,091) | (37,526) | 2,788 | 8,530 |
| 3. Operating Expenses related to Insurance Business Claims Incurred (Net) | 1,071,381 | 192,621 | 246,675 | 1,083,344 | 152,024 | 15,028 | 59,770 |
| 4. Premium deficiency | - | - | - | - | - | - | - |
| **Total Segment Expenditure** | **1,895,560** | **689,961** | **620,016** | **4,443,318** | **174,240** | **46,630** | **107,061** |
| **Segment Profit/Loss** | **176,598** | **119,923** | **194,514** | **(513,023)** | **8,438** | **8,701** | **32,436** |

# ANNEXURE I

**to Schedule 16 - Notes to accounts and forming part of the financial statements for the year ended March 31, 2023 (Refer Note no. 16)**

## SEGMENTAL REPORTING FOR THE YEAR ENDED MARCH 31, 2022

(₹ '000)

| Particulars | | Motor (OD) | Motor TP | Workmen Compensation | Weather\ Crop | Others | Total |
|---|---|---|---|---|---|---|---|
| 1. | Premiums earned (Net) | 6,350,335 | 7,647,865 | 337,307 | 1,840,944 | 1,588,824 | 24,534,645 |
| 2. | Profit/(Loss) on sale/redemption of Investments | 52,197 | 67,447 | 2,660 | 67,947 | 19,059 | 311,530 |
| 3. | Others-Miscellaneous Income | 6,189 | 6,184 | 244 | 1,330 | 1,207 | 20,479 |
| 4. | Interest, Dividend & Rent - Gross | 512,670 | 662,456 | 26,125 | 667,361 | 187,194 | 3,093,161 |
| 5. | Contribution from Shareholders Fund towards excess EOM | 625,227 | 798,780 | 1,993 | - | 9,742 | 1,525,844 |
| **Total Segment Revenue** | | **7,546,618** | **9,182,732** | **368,329** | **2,577,582** | **1,806,026** | **29,485,659** |
| 1. | Claims Incurred (Net) | 4,613,298 | 4,125,957 | 275,441 | 1,598,988 | 901,187 | 16,834,694 |
| 2. | Commission (Net) | 816,465 | 95,203 | 28,172 | (456,343) | 38,301 | 357,916 |
| 3. | Operating Expenses related to Insurance Business Claims Incurred (Net) | 1,898,636 | 3,349,357 | 112,620 | 1,329,055 | 477,100 | 9,987,612 |
| 4. | Premium deficiency | - | - | - | - | - | - |
| **Total Segment Expenditure** | | **7,328,399** | **7,570,517** | **416,233** | **2,471,700** | **1,416,589** | **27,180,222** |
| **Segment Profit/Loss** | | **218,219** | **1,612,215** | **(47,904)** | **105,882** | **389,438** | **2,305,437** |

# ANNEXURE II

**to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements for the year ended March 31, 2023**

## RELATED PARTY TRANSACTIONS

(₹ in '000)

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | For the year ended March 31, 2023 | | For the year ended March 31, 2022 | |
|---|---|---|---|---|---|---|---|
| | | | | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable |
| 1 | Assicurazioni Generali SPA | Ultimate Holding co | Reinsurance premium ceded | 91,730 | 31,170 | 76,470 | (58,287) |
| | | | Commission on reinsurance ceded | 28,966 | | 27,796 | |
| | | | Claims recovery on reinsurance | 94,979 | | 80,360 | |
| | | | Recovery towards Expenses Incurred | 23,336 | | 9,337 | |
| 2 | Assicurazioni Generali S.P.A. U.K. | U.K. Branch of Ultimate Holding Co | Reinsurance premium ceded | 233,268 | (138,815) | - | - |
| | | | Commission on reinsurance ceded | 38,059 | | - | |
| | | | Claims recovery on reinsurance | 35,583 | | - | |
| 3 | Assicurazioni Generali S.P.A. Hong Kong | Hong Kong Branch of Ultimate Holding Co | Reinsurance premium ceded | 86,209 | 3,840 | - | - |
| | | | Commission on reinsurance ceded | 15,050 | | - | |
| | | | Claims recovery on reinsurance | 65,041 | | - | |
| 4 | Generali Luxembourg S.A. | Fellow Subsidiary | Reinsurance premium ceded | 2,115,259 | (553,911) | - | - |
| | | | Commission on reinsurance ceded | 301,651 | | - | |
| | | | Claims recovery on reinsurance | 1,552,510 | | - | |
| 5 | Generali Espana De Seguros | Fellow Subsidiary | Reinsurance premium ceded | 3,253 | (16,393) | - | - |
| | | | Commission on reinsurance ceded | 1,007 | | - | |
| | | | Claims recovery on reinsurance | 1,885 | | - | |

# ANNEXURE II

**to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements for the year ended March 31, 2023**

(₹ in '000)

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | For the year ended March 31, 2023 | | For the year ended March 31, 2022 | |
|---|---|---|---|---|---|---|---|
| | | | | **Amount** | **Outstanding amount carried to Balance sheet (Payable)/ Receivable** | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable |
| 6 | Generali Iard S.A. | Fellow Subsidiary | Reinsurance premium ceded | 2,989 | (6,230) | - | - |
| | | | Commission on reinsurance ceded | 237 | | - | |
| | | | Claims recovery on reinsurance | (386) | | - | |
| 7 | Generali Italia S.P.A. | Fellow Subsidiary | Reinsurance premium ceded | 63,908 | (74,566) | - | - |
| | | | Commission on reinsurance ceded | 6,328 | | - | |
| | | | Claims recovery on reinsurance | 106,130 | | - | |
| 8 | Generali Versicherung AG | Fellow Subsidiary | Reinsurance premium ceded | 1,246 | (282) | - | - |
| | | | Commission on reinsurance ceded | 217 | | - | |
| | | | Claims recovery on reinsurance | - | | - | |
| 9 | Generali China Insurance Co. Ltd | Fellow Subsidiary | Reinsurance premium ceded | - | (2,232) | - | - |
| | | | Commission on reinsurance ceded | - | | - | |
| | | | Claims recovery on reinsurance | - | | - | |
| 10 | Generali Horizon B.V. | Fellow Subsidiary | Sub-debt - Non Convertible Debentures | 2,456,000 | (2,495,685) | - | - |
| | | | Interest accrued on Sub-debt - Non Convertible Debentures | 41,977 | | - | |

# ANNEXURE II

**to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements for the year ended March 31, 2023**

(₹ in '000)

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | For the year ended March 31, 2023 | | For the year ended March 31, 2022 | |
|---|---|---|---|---|---|---|---|
| | | | | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable |
| 11 | Future Enterprises Limited | Joint Venturer | Insurance Premium | 2,541 | (22,154) | 44,777 | (20,758) |
| | | | Insurance Claims paid | 1,199 | | 2,474 | |
| | | | Unallocated Premium received/ (paid) | 326 | | 664 | |
| 12 | Key Managerial Personnel | MD & CEO,CFO and Company Secretary & Other KMPs & Directors | Remuneration for the period | 361,596 | | 240,997 | |
| | | | Insurance Premium received | 671 | | 2,255 | |
| | | | Insurance Claims Paid | 824 | | 119 | |
| 13 | Future Generali India Life Insurance Co. Ltd. | Fellow Subsidiary | Operating expenses incurred on our behalf | 20,758 | (5,108) | 19,756 | (966) |
| | | | Operating expenses incurred by our company on their behalf | 13,014 | | 7,407 | |
| | | | Rent/Elect. Deposits on our behalf | 391 | | 620 | |
| | | | Rent/Elect. Deposits by our company on their behalf | 56 | | - | |
| | | | Settlement paid/ (received) | 4,000 | | 24,300 | |
| | | | Insurance Premium Received | 1,049 | | 1,077 | |
| | | | Unallocated Premium received/ (paid) | 88 | | 298 | |
| | | | Insurance Claims Paid | 205 | | 179 | |
| | | | Insurance Premium Paid | - | | - | |

# ANNEXURE II

**to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements for the year ended March 31, 2023**

(₹ in '000)

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | For the year ended March 31, 2023 | | For the year ended March 31, 2022 | |
|---|---|---|---|---|---|---|---|
| | | | | **Amount** | **Outstanding amount carried to Balance sheet (Payable)/ Receivable** | Amount | Outstanding amount carried to Balance sheet (Payable)/ Receivable |
| 14 | FG & G Distribution Private Limited | Joint Venture of Future Enterprises & Generali Group | Commission paid | 1,592 | 98 | 4,285 | (104) |
| | | | Insurance Premium Received | 790 | | - | |
| | | | Insurance Claims Paid | 105 | | - | |
| | | | Unallocated Premium received/ (paid) | 152 | | 26 | |
| 15 | Shendra Advisory Services Private Limited | Joint Venturer | Operating expenses incurred by our company on their behalf | 700 | 700 | 25 | - |
| 16 | WYP Brand Solutions Private Limited | KMP Relative interested | Advertisement & Marketing | - | - | (22,486) | - |
| 17 | Europ Assistance India Private Limited | Fellow Subsidiary | RSA Fees, Health & Wellness service & Cyber Service | 43,284 | (14) | - | - |
| | | | Insurance Claims Paid | 931 | | - | - |
| | | | Unallocated Premium received/ (paid) | 4 | | - | - |

# ANNEXURE III

**to Schedule 16 - Notes to accounts and forming part of the financial statements for the year ended March 31, 2023 (Refer Note no. 29)**

## Summary of Financial Statements upto the year ended March 31, 2023

(₹ 'Lakhs except per share data)

| No. | Particulars | Mar-23 | Mar-22 | Mar-21 | Mar-20 | Mar-19 |
|---|---|---|---|---|---|---|
| Operating Results | | | | | | |
| 1 | Gross Written Premium | 462,680 | 421,035 | 389,891 | 348,962 | 260,096 |
| 2 | Net Premium # | 291,098 | 264,439 | 228,730 | 216,352 | 172,146 |
| 3 | Income from Investments (net) @ | 34,394 | 34,047 | 33,376 | 29,124 | 22,792 |
| 4 | Other Income | 280 | 205 | 608 | 10 | 154 |
| 5 | Contribution from Shareholders Fund towards excess EOM | 15,590 | 15,258 | | | |
| **6** | **Total Income** | **341,363** | **313,950** | **262,714** | **245,486** | **195,091** |
| 7 | Commissions (Net) (Including Brokerage) | 6,685 | 3,579 | 8,290 | 8,878 | 7,348 |
| 8 | Operating Expenses | 113,103 | 99,876 | 86,194 | 85,608 | 58,253 |
| 9 | Net Incurred Claim | 180,534 | 168,347 | 144,880 | 118,212 | 108,305 |
| 10 | Change in Unexpired Risk Reserve | 17,168 | 19,093 | 10,497 | 18,194 | 14,674 |
| **11** | **Operating Profit/(Loss)** | **23,874** | **23,054** | **12,853** | **14,593** | **6,510** |
| | Non Operating Results | - | - | - | - | - |
| 12 | Total income under Shareholder's Account | 6,040 | 8,298 | 5,217 | 2,707 | 3,748 |
| 13 | Contribution to Policyholders Fund towards excess EOM | (15,590) | (15,258) | | | |
| 14 | Profit/ (Loss) before Tax | 14,324 | 16,094 | 18,070 | 17,300 | 10,258 |
| 15 | Provision for Tax | (3,698) | (4,161) | (4,646) | (7,340) | 1,523 |
| **16** | **Profit/ (Loss) after Tax** | **10,626** | **11,933** | **13,424** | **9,960** | **11,782** |
| | **Miscellaneous** | | | | | |
| **17** | **Policyholder's Account** | | | | | |
| | Total Funds | 510,691 | 449,632 | 442,283 | 354,872 | 302,429 |
| | Total Investments | 510,691 | 449,632 | 442,283 | 354,872 | 302,429 |
| | Yield on Investments | 7.32% | 8.01% | 9.14% | 8.36% | 8.05% |
| **18** | **Shareholder's Account** | | | | | |
| | Total Funds | 134,712 | 123,708 | 111,771 | 96,010 | 78,137 |
| | Total Investments | 164,101 | 122,997 | 108,220 | 77,723 | 60,424 |
| | Yield on Investments* | 7.32% | 8.01% | 9.14% | 8.36% | 8.05% |
| 19 | Paid up Equity Capital | 90,480 | 90,480 | 90,480 | 90,480 | 80,980 |
| 20 | Net Worth | 134,712 | 123,708 | 111,771 | 96,010 | 78,137 |
| **21** | **Total Assets** | **767,157** | **652,367** | **630,500** | **546,376** | **446,656** |
| 22 | Yield on Total Investments | 7.32% | 8.01% | 9.14% | 8.36% | 8.05% |
| 23 | Earning Per Share | 1.17 | 1.32 | 1.48 | 1.16 | 1.45 |
| 24 | Book Value Per Share | 14.89 | 13.67 | 12.35 | 10.61 | 9.65 |
| 25 | Total Dividend | - | - | - | - | - |
| 26 | Dividend per share | - | - | - | - | - |

# Net of reinsurance
@ Net of Losses
*Gross Yield on investments

# ANNEXURE III

**to schedule 16 Notes to Accounts (refer note no 29) and forming part of Financial Statements for the year ended March 31, 2023**

| Sr. No. | Particular | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| 1 | Gross Direct Premium Growth Rate | 10% | 8% |
| | Fire | 6% | 3% |
| | Marine | 30% | 33% |
| | Accident | 16% | 19% |
| | Health | 34% | 28% |
| | Engineering | 10% | 37% |
| | Aviation | -95% | 48% |
| | Liability | 4% | 19% |
| | Motor (OD) | 12% | 13% |
| | Motor (TP) | 0% | 26% |
| | Motor (Total) | 5% | 20% |
| | Workmen Compensation | 4% | 4% |
| | Weather\Crop | 2% | -19% |
| | Others | 16% | 26% |
| | Miscellaneous (Total) | 10% | 8% |
| 2 | Gross Direct Premium to Net Worth | 3.38 | 3.35 |
| 3 | Growth rate of Net Worth | 9% | 11% |
| 4 | Net Retention Ratio | 63% | 63% |
| | Fire | 27% | 34% |
| | Marine | 71% | 81% |
| | Accident | 87% | 86% |
| | Health | 69% | 66% |
| | Engineering | 25% | 20% |
| | Aviation | 95% | 95% |
| | Liability | 41% | 43% |
| | Motor (OD) | 96% | 94% |
| | Motor (TP) | 95% | 94% |
| | Motor (Total) | 95% | 94% |
| | Workmen Compensation | 95% | 94% |
| | Weather\Crop | 19% | 20% |
| | Others | 65% | 65% |
| | Miscellaneous (Total) | 68% | 67% |
| 5 | Net Commission Ratio | 2% | 1% |
| | Fire | -26% | -14% |
| | Marine | 13% | 12% |
| | Accident | 9% | 11% |
| | Health | 0% | -2% |
| | Engineering | -35% | -27% |
| | Aviation | -1% | 4% |
| | Liability | 11% | 7% |
| | Motor (OD) | 16% | 12% |
| | Motor (TP) | 1% | 1% |
| | Motor (Total) | 8% | 6% |

# ANNEXURE III

**to schedule 16 Notes to Accounts (refer note no 29) and forming part of Financial Statements for the year ended March 31, 2023**

| Sr. No. | Particular | For the year ended March 31, 2023 | For the year ended March 31, 2022 |
|---|---|---|---|
| | Workmen Compensation | 9% | 8% |
| | Weather\Crop | -28% | -25% |
| | Others | 5% | 2% |
| | Miscellaneous (Total) | 4% | 2% |
| 6 | Expense of Management to Gross Direct Premium | 31% | 30% |
| 7 | Expense of Management to Net Written Premium | 49% | 48% |
| 8 | Net Incurred Claims to Net Earned Premium | 66% | 69% |
| 9 | Combined Ratio | 107% | 108% |
| 10 | Technical Reserves to Net Premium Ratio | 155% | 159% |
| 11 | Underwriting Balance Ratio | (0.10) | (0.11) |
| 12 | Operating Profit Ratio | 3% | 3% |
| 13 | Liquid Assets to Liabilities Ratio | 8% | 10% |
| 14 | Net Earning Ratio | 4% | 5% |
| 15 | Return on Net Worth Ratio | 8% | 10% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 2.10 | 1.66 |
| 17 | NPA Ratio | | |
| | Gross NPA Ratio | 0.43% | 0.51% |
| | Net NPA Ratio | - | - |

**Equity Holding Pattern**

| | | | |
|---|---|---|---|
| 1 | (a) No. of shares | 904,803,705.00 | 904,803,705.00 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 49.49% ; 50.51% | 74.5% ; 25.5% |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | NA | NA |
| 4 | (a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 1.17 | 1.32 |
| | (b) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 1.16 | 1.30 |
| 5 | (a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 1.17 | 1.32 |
| | (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 1.16 | 1.30 |
| 6 | (iv) Book value per share (₹) | 14.84 | 13.67 |

The ratios have been calculated as per IRDAI circular no IRDA/F&I/CIR/F&A/231/10/2012, dated October 05, 2012 & IRDA/F&A/CIR/FA/126/07/2013, dated July 03, 2013.

# WITH SPECIAL THANKS TO OUR BOARD OF DIRECTORS AND MANAGEMENT TEAM

## BOARD OF DIRECTORS

**Mr. Parveen Kumar Gupta**
*Chairman & Independent Director*

**Dr. Devi Singh**
*Independent Director*

**Mr. Shailesh Haribhakti**
*Independent Director*

**Mr. Roberto Leonardi**
*Non-Executive Director*

**Mr. Luis Roset Sucar**
*Non-Executive Director*

**Ms. Valentina Sarrocco**
*Non-Executive Director*

**Mr. Pankaj Jaju**
*Non-Executive Director*

**Mr. Anup Rau**
*Managing Director & Chief Executive Officer (MD&CEO)*

## MANAGEMENT TEAM

**Mr. Anup Rau**
*MD&CEO*

**Mr. Abhishek Singh**
*Chief Bancassurance Officer*

**Mr. Ajay Panchal**
*Chief Risk Officer*

**Mr. Ashish Lakhtakia**
*Chief Legal & Compliance Officer and Company Secretary*

**Mr. Deepak Prasad**
*Chief Operating Officer*

**Mr. Devi Dayal Garg**
*Chief Financial Officer*

**Mr. Jatin Arora**
*Appointed Actuary*

**Mr. M. Raghavendra Rao**
*Chief Distribution Officer*

**Mr. Milan P. Shirodkar**
*Chief of Investments*

**Ms. Ritu Sethi**
*Chief Internal Audit Officer*

**Ms. Ruchika Malhan Varma**
*Chief Marketing Officer*

# CREDITS

**Concept and Design**
WyattPrism Communications

**Author for Game Changing Moments**
Ayaz Memon

**Cricket Consultant**
Chandresh Narayanan

**Talent Consultant**
Mastra Media LLP

**Image Credit**
Getty Images & Shutterstock

**Scorecard Credit**
https://www.espncricinfo.com and https://www.cricbuzz.com

**Printer**
Prudent Arts & Fab Pvt. Ltd.

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