

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 31st March 2013

(Rs. ' 000)

Particulars	Schedule	Total		Total	
		For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
1. Premiums earned (Net)	NL-4-Premium Schedule	2,163,701	7,390,979	1,945,493	5,213,294
2. Profit/Loss on sale/redemption of Investments		13,332	45,867	12,115	33,526
3. Others - Miscellaneous Income		598	1,571	929	2,071
4. Interest, Dividend & Rent - Gross		194,853	689,843	132,024	443,170
Total (A)		2,372,484	8,128,260	2,090,561	5,692,061
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,658,957	5,916,136	1,618,165	4,097,258
2. Commission	NL-6-Commission Schedule	12,726	165,173	29,191	(16,618)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	628,164	2,542,692	595,928	2,359,878
4. Premium deficiency		9,214	9,214	-	-
Total (B)		2,309,061	8,633,215	2,243,284	6,440,518
Operating Profit/(Loss)		63,423	(504,955)	(152,723)	(748,457)
Appropriations					
Transfer to Shareholders' Funds		63,423	(504,955)	(152,723)	(748,457)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		63,423	(504,955)	(152,723)	(748,457)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st March 2013

(Rs. ' 000)

Particulars	Schedule	For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
1. Operating Profit/(Loss)					
(a) Fire Insurance		(16,262)	(126,890)	(45,250)	(142,130)
(b) Marine Insurance		(12,107)	(33,740)	(19,564)	(34,376)
(c) Miscellaneous Insurance		91,792	(344,325)	(87,909)	(571,951)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		78,273	288,255	61,079	214,390
Add: Amortisation write up on Securities		1,887	8,988	1,127	8,565
Less: Amortisation write down on Securities		(514)	(837)	(442)	(1,418)
(b) Profit on sale of investments		5,771	21,242	5,764	16,791
Less : Loss on sale of investments		(310)	(1,534)	1	(32)
3. Other Income		-	-	-	-
Total (A)		148,530	(188,841)	(85,194)	(510,161)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		4,281	5,181	3,823	4,363
(b) Bad Debts written off		-	-	-	-
(c) Others		-	2,930	-	-
Total (B)		4,281	8,111	3,823	4,363
Profit before Tax (A-B)		144,249	(196,952)	(89,017)	(514,524)
Provision for Taxation		-	-	-	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		144,249	(196,952)	(89,017)	(514,524)
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit / loss brought forward		(3,694,570)	(3,353,369)	(3,264,352)	(2,838,845)
Balance carried forward to Balance Sheet		(3,550,321)	(3,550,321)	(3,353,369)	(3,353,369)

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 31st March 2013

(Rs.' 000)

Particulars	Schedule	As at 31st March 2013	As at 31st March 2012
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	7,100,000	5,200,000
Share Application Money		-	950,000
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		79	(2,563)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		7,100,079	6,147,437
Application of Funds			
Investments	NL-12-Investment Schedule	12,402,231	9,092,026
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		549,857	524,944
Less :- Accumulated Depreciation		432,948	387,250
Net Block		116,909	137,694
Capital Work in Process		18,797	22,033
		135,706	159,727
Deferred Tax Assets		-	-
Current Assets			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	807,763	488,238
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,806,186	2,176,489
Total (A)		3,613,949	2,664,727
Current Liabilities	NL-17-Current Liabilities Schedule	8,023,899	5,597,711
Provisions	NL-18-Provisions Schedule	4,578,229	3,524,701
Total (B)		12,602,128	9,122,412
Net Current Assets (A - B)		(8,988,179)	(6,457,685)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		3,550,321	3,353,369
Total		7,100,079	6,147,437

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Quarter Ended 31th March 2013*(Rs.' 000)*

Particulars	Total		Total	
	For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
Premium from direct business written	2,693,526	11,053,874	2,539,685	9,197,623
Add : Premium on reinsurance accepted	266,045	459,071	1,016,427	1,138,528
Less: Premium on reinsurance ceded	739,853	3,099,862	981,504	3,855,415
Net Premium	2,219,718	8,413,083	2,574,608	6,480,736
Adjustment for change in reserve for unexpired risks	56,017	1,022,104	629,115	1,267,442
Total Premium Earned (Net)	2,163,701	7,390,979	1,945,493	5,213,294

Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2013

(Rs.' 000)

Particulars	Total		Total	
	For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
Claims Paid				
Direct	1,545,719	5,277,928	1,413,551	4,297,898
Add : Reinsurance accepted	9,908	38,861	176,037	175,800
Less: Reinsurance ceded	491,100	1,886,942	591,213	1,647,057
Net Claims Paid	1,064,527	3,429,847	998,375	2,826,641
Add : Claims outstanding at the end	5,674,968	5,674,968	3,188,679	3,188,679
Less : Claims outstanding at the beginning	5,080,538	3,188,679	2,568,889	1,918,062
Total Claims Incurred	1,658,957	5,916,136	1,618,165	4,097,258

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st March 2013*(Rs.' 000)*

Particulars	Total		Total	
	For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
Commission Paid				
Direct	146,703	677,384	151,203	450,858
Add : Reinsurance accepted	-	-	-	-
Less: Commission on reinsurance Ceded	133,977	512,211	122,012	467,476
Net Commission	12,726	165,173	29,191	(16,618)
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	88,200	320,190	105,243	183,037
Brokers	41,036	295,414	63,387	215,177
Corporate Agency	5,605	19,650	4,945	12,132
Referral	88	344	188	411
Others	11,774	41,786	(22,560)	40,101
Gross Commission	146,703	677,384	151,202	450,858

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2013

(Rs.' 000)

	Particulars	Total		Total	
		For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
1	Employees' Remuneration & Welfare Benefits	206,661	821,523	210,573	817,289
2	Travel , Conveyance and Vehicle Running Expenses	1,190	49,985	7,620	45,935
3	Training & Conferences Expenses	(462)	8,611	6,880	14,836
4	Rents, Rates, and Taxes	42,833	150,891	32,538	142,886
5	Repairs	29,832	106,303	11,864	68,389
6	Printing & Stationery	14,546	57,902	8,788	29,015
7	Communication	8,720	54,362	4,270	36,969
8	Legal & Professional Charges	30,516	129,544	36,134	85,792
9	Auditors' Fees , Expenses etc.				
	(a) As Auditor	711	2,182	406	1,808
	(b) As Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	50	200	24	108
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and Publicity	71,286	199,951	32,205	132,387
11	Outsourcing Expenses	13,414	48,062	11,364	40,122
12	Business Support	181,282	804,953	181,620	787,907
13	Interest & Bank Charges	1,340	5,701	1,134	8,407
14	Others	3,023	1,799	2,763	(319)
15	Depreciation	23,117	83,575	32,944	116,018
16	Entertainment	757	2,258	742	2,133
17	(Gain)/Loss on Foreign Exchange	1	100	-	135
18	Subscription/Membership	(565)	3,637	1,604	2,908
19	Insurance	355	422	357	359
20	Pool Expenses	(4,915)	1,675	8,234	15,143
21	Service Tax Expenses	4,472	9,056	3,864	11,651
	Total	628,164	2,542,692	595,928	2,359,878

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st March 2013*(Rs. '000)*

	Particulars	As at 31st March 2013	As at 31st March 2012
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 710,000,000 (Previous year 600,000,000) Equity Shares of Rs. 10 Each	7,100,000	7,100,000
3	Subscribed Capital 710,000,000 (Previous year 615,000,000) Equity Shares of Rs. 10 Each	7,100,000	6,150,000
4	Called Up Capital 710,000,000 (Previous year 520,000,000) Equity Shares of Rs. 10 Each	7,100,000	5,200,000
	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	7,100,000	5,200,000

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st March 2013

Shareholder	As at 31st March 2013		As at 31st March 2012	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	528,950,000	74.5	387,400,000	74.5
Future Retail Limited *	181,050,000		132,600,000	
Shendra Advisory Services Pvt Ltd.	347,900,000		254,800,000	
Foreign	181,050,000	25.5	132,600,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	181,050,000		132,600,000	
Others				
Total	710,000,000	100	520,000,000	100

* Name of Pantaloon Retail (India) Limited has been changed to Future Retail Limited w.e.f. March 16, 2013

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st March 2013

(Rs. '000)

	Particulars	As at 31st March 2013	As at 31st March 2012
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-

Future Generali India Insurance Company Limited
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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2013

(Rs. '000)

	Particulars	As at 31st March 2013	As at 31st March 2012
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st March 2013

(Rs. '000)

Particulars	As at 31st March 2013	As at 31st March 2012
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	4,642,726	3,317,323
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,116,778	3,290,660
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,989,179	1,776,041
5. Other than Approved Investments	25,000	25,000
Total Long Term Investment	11,773,683	8,409,024
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	49,898	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	15,090	17,726
(bb) Preference	-	-
(b) Mutual Funds	53,253	94,364
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	299,366	149,880
(e) Other Securities	99,923	235,147
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	102,336	153,011
5. Other than Approved Investments	8,682	32,874
Total Short Term Investment	628,548	683,002
Total	12,402,231	9,092,026

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2013*(Rs. '000)*

Particulars	As at 31st March 2013	As at 31st March 2012
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	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st March 2013

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 31st March 2012	Additions	Deductions	As at 31st March 2013	As at 31st March 2012	For the year	On Sales/ Adjustments	As at 31st March 2013	As at 31st March 2013	As at 31st March 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	173,205	15,576	-	188,781	145,707	24,642	-	170,349	18,432	27,498
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	139,783	35,130	39,760	135,153	75,358	32,134	29,683	77,809	57,344	64,425
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	37,522	9,795	6,219	41,098	27,794	6,529	4,985	29,338	11,760	9,728
Information & Technology Equipment	103,706	8,940	-	112,646	94,565	6,161	-	100,726	11,920	9,141
Vehicles	2,272	-	-	2,272	981	455	-	1,436	836	1,291
Office Equipment	68,456	5,841	4,390	69,907	42,845	13,654	3,209	53,290	16,617	25,611
Others	-	-	-	-	-	-	-	-	-	-
Total	524,944	75,282	50,369	549,857	387,250	83,575	37,877	432,948	116,909	137,694
Work in progress									18,797	22,033
Grand Total	524,944	75,282	50,369	549,857	387,250	83,575	37,877	432,948	135,706	159,727
Previous Year	510,929	55,029	41,014	524,944	303,045	116,018	31,813	387,250	159,727	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2013*(Rs. '000)*

Particulars	As at 31st March 2013	As at 31st March 2012
1. Cash (including cheques, drafts and stamps)	161,896	77,812
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	99,800	60,000
(bb) Others	449,500	149,800
(b) Current Accounts	96,567	200,626
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	807,763	488,238
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	807,763	488,238
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st March 2013*(Rs. '000)*

Particulars	As at 31st March 2013	As at 31st March 2012
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	19,540	12,124
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	392	392
6. Others	-	-
7. Other Deposits	97,751	78,429
8. Advances to Employees	168	446
9. Advances recoverable in cash or kind	25,004	31,541
10. Unutilised Service Tax (net)	127,719	68,349
Total (A)	270,574	191,281
Other Assets		
1. Income accrued on Investments	502,751	338,108
2. Outstanding Premiums	19,458	11,103
3. Agents' Balances	1,742	929
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,011,661	1,635,068
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8. Others	-	-
Total (B)	2,535,612	1,985,208
Total (A+B)	2,806,186	2,176,489

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st March 2013*(Rs. '000)*

Particulars	As at 31st March 2013	As at 31st March 2012
1. Agents Balances	112,558	98,295
2. Balances due to other Insurance Companies	1,537,804	1,749,611
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	34,924	36,062
5. Unallocated Premium	308,189	251,080
6. Sundry Creditors	264,561	201,534
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	5,674,968	3,188,679
9. Provision for Solatium fund	4,582	2,697
10. Due to Officers / Directors	-	-
11. Unclaimed amount of Policyholders	44,292	24,405
12. Statutory Dues	42,021	45,348
Total	8,023,899	5,597,711

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2013

(Rs. '000)

Particulars	As at 31st March 2013	As at 31st March 2012
1. Reserve for Unexpired risk	4,374,725	3,343,407
2. For Taxation (less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others Provision - Bonus & Employees benefits	203,504	181,294
Total	4,578,229	3,524,701

Future Generali India Insurance Company Limited
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FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 31st March 2013

(Rs. '000)

Particulars	As at 31st March 2013	As at 31st March 2012
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and payments Upto the Quarter Ended 31st March 2013

(Rs. '000)

Particulars	Upto the Quarter ended 31st March 2013	Upto the Quarter ended 31st March 2012
Cash Flow from Operating Activities		
Premium received from Policyholders, including advance receipts and service tax	13,058,717	10,762,904
Payment to Reinsurers, net of commissions and claims	(1,209,254)	(1,209,225)
Payment to Coinsurers, net of claims recovery	(210,659)	97,063
Payment of Claims	(5,365,439)	(4,376,539)
Payment of Commission and Brokerage	(614,260)	(303,065)
Payment of other Operating Expenses net of Misc Income	(2,388,639)	(1,973,735)
Income tax paid (Net)	(389,207)	(317,479)
Service Tax Paid	(990,913)	(784,980)
Fringe Benefit Tax paid	-	1,108
Security deposits paid	(28,744)	6,495
Cash Flow before Extraordinary items	1,861,601	1,902,547
Cash Flow from Extraordinary operations	-	-
Net Cash Flow From Operating Activities	1,861,601	1,902,547
Cash Flow from Investment Activities		
Purchase of Fixed Assets	(72,047)	(61,929)
Proceeds from Sale of Fixed Assets	2,201	1,629
Purchase of Investments	(8,826,753)	(5,790,161)
Sale of Investments	5,327,511	2,065,471
Rent/Interests/Dividends Received	833,244	472,520
Investment in money market instruments and in liquid mutual fund (Net)*	245,885	524,822
Expenses related to investments	(2,116)	(6,480)
Net Cash Flow from Investment Activities	(2,492,076)	(2,794,128)
Cash Flow from Financing Activities		
Proceeds from Issuance of Share Capital	950,000	225,000
Proceeds from Share Application money, pending allotment	-	950,000
Net Cash Flow from Financing Activities	950,000	1,175,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(Decrease) in Cash and Cash Equivalents during the year	319,525	283,419
Cash and Cash Equivalent at the beginning	488,238	204,819
Cash and Cash Equivalent at the end	807,763	488,238

PERIODIC DISCLOSURES

FORM NL-21: Statement of Liabilities

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

(Rs .in Lacs)

Statement of Liabilities								
	As on 31st March 2013				As on 31st March 2012			
Description	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	2,560	1,624	260	4,444	1,447	1,193	65	2,705
Marine Sub-class: Marine Cargo Marine Hull	948	0	206	1,155	743	345	78	1,166
Miscellaneous Sub-class: Motor Engineering Aviation Liabilities Rural insurance Others	32,111	40,576	11,094	83,780	24,981	25,205	2,614	52,800
Health Insurance	8,128	845	2,145	11,117	6,263	778	1,610	8,651
Total Liabilities	43,747	43,044	13,706	100,497	33,434	27,520	4,366	65,321

PERIODIC DISCLOSURES

FORM NL-22: Geographical Distribution of Business

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

(Rs. in Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	144.12	708.29	6.53	233.51	-	-	236.67	1,030.68	608.54	2,197.96	229.19	918.68	4.19	40.76	23.92	126.33	52.58	292.63	29.78	117.43	-	-	40.10	141.53	1,375.60	5,807.82
Assam	16.31	44.93	1.37	2.72	-	-	4.29	8.07	136.38	504.49	43.51	168.64	0.14	0.75	3.02	8.12	2.06	9.70	0.26	0.67	-	-	2.57	13.75	209.91	761.83
Bihar	2.56	9.14	-	0.43	-	-	2.32	4.16	223.28	672.03	62.42	200.02	-	0.02	0.63	1.43	0.91	2.53	0.19	0.23	-	-	20.15	60.44	312.46	950.44
Chandigarh	8.59	31.69	2.35	11.80	-	-	1.81	5.48	220.93	698.65	81.27	278.39	0.32	1.40	8.49	30.55	4.50	15.03	11.57	46.88	-	-	26.34	79.33	366.16	1,199.19
Chhattisgarh	4.91	19.55	0.79	9.77	-	-	10.88	28.52	220.13	725.69	129.28	496.45	-	0.13	17.79	296.12	0.54	12.30	0.18	3.89	-	-	11.99	52.29	396.48	1,644.71
Delhi	284.03	1,330.05	77.74	386.09	-	-	136.90	503.85	988.55	3,581.17	387.89	1,597.07	44.25	223.69	62.16	302.85	314.65	1,558.34	20.08	88.77	-	-	60.84	284.62	2,377.10	9,856.49
Gujarat	230.24	679.11	93.39	337.14	-	-	34.42	145.86	912.88	3,104.05	319.60	1,474.90	5.14	168.05	101.81	345.76	170.86	519.88	12.93	69.95	-	-	178.86	805.65	2,060.13	7,650.35
Haryana	18.83	51.31	9.57	40.65	-	-	5.22	21.87	647.60	2,150.48	290.99	1,216.56	0.12	10.30	4.38	21.24	13.16	27.91	3.10	24.57	-	-	61.44	225.54	1,054.41	3,790.45
Jammu & Kashmir	1.76	8.18	0.45	1.20	-	-	-	0.14	117.68	367.98	46.87	148.37	-	-	0.51	4.04	0.20	0.69	0.15	0.68	-	-	12.84	60.27	180.47	591.56
Jharkhand	2.37	13.22	1.90	5.78	-	-	30.89	52.37	182.30	677.73	95.16	349.11	-	0.12	0.15	2.06	0.22	1.58	0.04	0.24	-	-	5.65	17.89	318.68	1,120.09
Karnataka	152.76	600.80	41.64	290.01	-	-	26.24	142.29	1,028.89	3,273.97	453.01	1,600.04	79.55	157.45	53.34	199.10	192.58	1,500.72	10.72	60.96	-	-	59.79	187.48	2,098.55	8,012.82
Kerala	7.64	26.48	0.48	1.92	-	-	10.13	60.43	616.28	2,243.58	198.40	789.63	0.40	1.64	4.25	11.07	14.36	61.21	12.80	63.72	-	-	13.23	32.96	877.96	3,292.64
Madhya Pradesh	10.69	30.14	19.67	70.47	-	-	10.55	27.64	266.44	1,069.17	121.19	507.22	2.73	4.75	40.75	140.67	9.97	37.27	1.15	4.58	-	-	82.70	255.40	565.85	2,147.32
Maharashtra	2,396.42	7,766.11	881.31	3,356.34	-	-	323.07	1,114.30	3,475.26	12,740.74	1,351.46	5,111.98	83.92	602.78	404.96	3,515.41	1,100.48	6,852.21	79.02	346.04	-	-	996.92	3,495.58	11,092.83	44,901.49
Orissa	4.34	8.01	0.27	0.34	-	-	6.51	15.89	58.39	236.29	57.83	211.37	-	0.02	7.20	8.33	0.72	4.58	0.02	0.08	-	-	18.70	50.39	153.99	535.29
Punjab	13.30	45.96	2.78	20.26	-	-	0.51	5.06	434.15	1,307.86	105.01	482.62	-	0.65	16.56	50.25	14.37	36.72	18.41	81.14	-	-	30.54	137.25	635.63	2,167.75
Rajasthan	8.85	29.42	2.74	9.26	-	-	26.26	65.84	190.94	864.87	111.24	604.16	0.21	1.60	195.37	821.48	6.62	16.24	4.51	17.00	-	-	78.74	352.91	625.48	2,782.79
Tamil Nadu	138.22	594.99	68.21	284.15	-	-	92.80	263.22	937.86	3,294.44	293.14	1,270.78	19.56	105.09	57.40	251.46	104.06	905.16	17.52	95.67	-	-	79.99	794.53	1,808.75	7,859.50
Uttar Pradesh	4.30	23.60	8.23	35.34	-	-	3.03	9.33	493.42	1,628.46	146.22	554.03	0.59	1.49	4.62	18.25	9.19	23.70	0.41	2.55	-	-	18.13	86.34	688.13	2,383.09
Uttarakhand	1.72	6.12	-	-	-	-	-	0.08	1.08	4.36	0.96	3.45	0.06	0.22	0.13	1.16	-	-	-	-	-	-	7.50	28.16	11.45	43.55
West Bengal	174.85	619.49	18.26	353.97	-	-	17.90	153.21	445.39	1,765.85	231.55	872.64	5.59	16.12	54.92	78.40	356.57	989.41	1.08	19.31	-	-	81.68	250.85	1,387.80	5,119.25
Puducherry	-	-	-	-	-	-	-	-	3.26	6.31	3.48	6.08	-	-	0.20	0.92	0.29	0.97	-	-	-	-	0.18	0.51	7.41	14.79
	3,626.81	12,646.59	1,237.67	5,451.13	-	-	980.39	3,658.29	12,209.62	43,116.13	4,759.67	18,862.21	246.76	1,337.03	1,062.56	6,235.01	2,368.89	12,868.78	223.93	1,044.35	-	-	1,888.89	7,413.67	28,605.20	112,633.20

PERIODIC DISCLOSURES

FORM NL-23 :Reinsurance Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	136.57	49.54	0.00	4.15%
2	No. of Reinsurers with rating AA but less than AAA	18	1,614.31	254.50	742.87	58.23%
3	No. of Reinsurers with rating A but less than AA	15	1,502.04	0.00	100.94	35.74%
4	No. of Reinsurers with rating BBB but less than A	0	0.00	0.00	0.00	0.00%
5	No. of Reinsurers with rating less than BBB	0	0.00	0.00	0.00	0.00%
6	No. of Indian reinsurer other then GIC	5	0.00	0.00	84.68	1.89%
	Total	39	3,252.92	304.04	928.48	100.00%

PERIODIC DISCLOSURES

FORM NL-24: Ageing of Claims

Insurer: Future Generali India Insurance Company Limited

Date: Janaury 2013 - March 2013

(Rs in Lakhs)

Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	127	26	28	48	28	257	731.92
2	Marine Cargo	848	365	287	201	41	1742	786.13
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	68	56	49	60	25	258	228.00
5	Motor OD	17132	4145	1220	626	154	23277	6279.06
6	Motor TP	65	122	190	320	475	1172	2485.63
7	Health	9045	3013	694	691	191	13634	3019.02
8	Overseas Travel	32	63	33	38	58	224	62.78
9	Personal Accident	345	362	287	77	15	1086	919.30
10	Liability	14	3	1	1	3	22	7.33
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	384	208	174	111	24	901	305.43

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	201	861	0	229	6218	6927	1999	171	669	35	0	0	649	17959
2	Claims reported during the period	225	1296	0	175	20816	1281	11428	110	866	24	0	0	780	37001
3	Claims Settled during the period	257	1742	0	258	23277	1172	13634	224	1086	22	0	0	901	42573
4	Claims Repudiated during the period	4	52	0	3	235	14	204	28	66	1	0	0	41	648
5	Claims closed during the period	15	208	0	12	938	54	817	110	264	6	0	0	166	2590
6	Claims O/S at End of the period	179	495	0	156	4017	7091	1597	82	506	38	0	0	564	14725
	Less than 3months	82	313	0	71	2890	1151	1571	61	389	10	0	0	337	6875
	3 months to 6 months	31	102	0	28	478	923	10	7	75	9	0	0	102	1765
	6months to 1 year	39	60	0	32	342	1563	5	10	14	12	0	0	89	2166
	1year and above	27	20	0	25	307	3454	11	4	28	7	0	0	36	3919

FORM KG

Insurance Regulatory and Development Authority (Assets , Liabilities, and Solvency Margin of Insurers) Regulations, 2000

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 31st March 2013

Name of Insurer: Future Generali India Insurance Co Ltd
IRDA Registration No 132. dated 4th September, 2007

Classification: Business within India / Total Business

Table I - REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURED CLAIMS

(Rs .in Lacs)

Item No:	Description (Class Of Business)	Gross Written Premium (Excl Pool Retro Premium)	Net Written Premium (Excl Pool Retro Premium)	Gross Claims Incurred - (Excl Pool Retro Cession)	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	13,004	3,071	7,609	2,075	1,300	1,141	1,300
02	Marine Cargo	5,451	1,897	4,032	1,364	654	726	726
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	61,911	55,450	54,875	41,879	11,090	12,564	12,564
05	Engineering	3,735	1,273	1,224	713	374	230	374
06	Aviation	-	-	-	-	-	-	-
07	Liability	1,337	555	79	72	201	22	201
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	7,414	4,913	2,414	1,718	1,038	515	1,038
10	Health Insurance	20,227	14,922	14,364	10,525	3,034	3,232	3,232
	Total	113,079	82,080	84,598	58,346	17,691	18,430	19,434

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Qtr	82	
2	No. of branches approved during the Qtr	0	
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the Qtr	0	
6	No of branches at the end of the Qtr	82	
7	No. of branches approved but not opened	1	
8	No. of rural branches	0	
9	No. of urban branches	82	

PERIODIC DISCLOSURES

FORM NL-28: Statement of Investment Assets

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

FORM 3B

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

No.	PARTICULARS	SCHEDULE	AMOUNT
1	Investments	8	129,515.30
2	Loans	9	-
3	Fixed Assets	10	1,357.06
4	Current Assets		
	a. Cash and Bank *	11	2,584.63
	b. Advances and Other Assets*	12	28,061.86
5	Current Liabilities		
	a. Current Liabilities	13	(80,238.99)
	b. Provisions	14	(45,782.29)
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P&L A/c		35,503.21
	Application of Funds as per Balance Sheet (A)		71,000.78
	Less: Other Assets	SCHEDULE	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,357.06
3	Cash and Bank Balance (If any)	11	2,584.63
4	Advances and Other Assets (If Any)	12	28,061.86
5	Current Liabilities	13	(80,238.99)
6	Provisions	14	(45,782.29)
7	Misc Exp not written Off	15	-
	Debit Balance of P and L A/c		35,503.21
		TOTAL(B)	(58,514.52)
	'Investment Assets ' as per FORM 3B	(A-B)	129,515.30

* FD under cash and bank schedule is shown as part of the investment in the above table

'Investment' represented as	Reg.%	SH		PH	Book Value (SH + PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM* (b)						
1. Government Securities	Not Less than 20%	-	-	30,849.39	30,849.39	23.82	-	30,849.39	30,943.11
2. Govt Securities or Other Approved Securities (including (i) above)	Not Less than 30%	-	-	46,926.24	46,926.24	36.23	-	46,926.24	47,316.99
3. Investment subject to Exposure Norms									
1) Housing and Loans to SG for housing and FFE , Infrastructure Inv	Not Less than 15%	-	20,295.84	19,738.60	40,034.44	30.91	(2.39)	40,032.05	40,537.89
2) Approved Investments	Not Exceeding 55%	-	20,041.88	22,177.76	42,219.65	32.60	0.54	42,220.19	42,804.99
3) Other Investments(Not Exceed 25%)		-	-	334.18	334.18	0.26	2.64	336.82	329.35
Total Investment Assets	100%	-	40,337.72	89,176.79	129,514.51	100.00	0.79	129,515.30	130,989.22

Certification

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

Note : (+) FRSM refers "Funds representing Solvency Margin"

(*) Pattern of Investment will apply only to SH funds representing FRSM

(^)Book Value shall not include funds beyond Solvency Margin

Other Investments are as permitted under sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29: Detail regarding debt securities

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Mar 2013	As % of total for this class	As at 31st Mar 2012	As % of total for this class	As at 31st Mar 2013	as % of total for this class	As at 31st Mar 2012	as % of total for this class
Break down by credit rating								
AAA rated	58,667.06	47.43	46,099.55	53.94	57,879.35	47.35	46,672.95	53.60
AA or better	17,474.14	14.13	7,047.18	8.25	17,171.21	14.05	6,986.48	8.02
Rated below AA but above A	242.53	0.20	235.95	0.28	250.00	0.20	250.00	0.29
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	47,316.99	38.25	32,079.35	37.54	46,926.24	38.39	33,173.23	38.09
Total	123,700.72	100.00	85,462.04	100.00	122,226.81	100.00	87,082.67	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,495.76	3.63	3,970.17	4.65	4,489.98	3.67	4,005.33	4.60
more than 1 year and upto 3years	8,647.08	6.99	8,523.91	9.97	8,661.73	7.09	8,641.39	9.92
More than 3years and up to 7years	19,704.92	15.93	18,974.54	22.20	19,687.27	16.11	19,421.19	22.30
More than 7 years and up to 10 years	61,646.82	49.84	34,532.69	40.41	60,409.48	49.42	34,763.86	39.92
above 10 years	29,206.14	23.61	19,460.73	22.77	28,978.35	23.71	20,250.90	23.25
Total	123,700.72	100.00	85,462.04	100.00	122,226.81	100.00	87,082.67	100.00
Breakdown by type of the issuer								
a. Central Government	32,809.54	26.52	22,916.77	26.82	32,782.03	25.24	23,886.98	27.43
b. State Government	14,507.45	11.73	9,162.59	10.72	14,144.21	13.15	9,286.26	10.66
c. Corporate Securities	76,383.74	61.75	53,382.68	62.46	75,300.56	61.61	53,909.44	61.91
Total	123,700.72	100.00	85,462.04	100.00	122,226.81	100.00	87,082.67	100.00

Note: 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30: Analytical Ratios

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Analytical Ratios					
Sl.No.	Particular	Total			
		For Q4 2012-13	Upto Q4 2012-13	For Q4 2011-12	Upto Q4 2011-12
1	Gross Written Premium Growth Rate	-17%	11%	64%	56%
	Fire	37%	27%	55%	43%
	Marine	20%	38%	39%	29%
	Accident & Health	-34%	15%	40%	32%
	Engineering	24%	29%	37%	20%
	Liability	-16%	18%	19%	46%
	Motor (OD)	24%	22%	48%	52%
	Motor (TP)	-59%	-24%	102%	106%
	Motor (Total)	-26%	2%	76%	72%
	Workmen Compensation	44%	34%	70%	95%
	Others	52%	70%	54%	62%
	Miscellaneous (Total)	-23%	8%	66%	60%
2	Gross Written Premium to Shareholders' Fund Ratio	83%	324%	127%	370%
3	Growth rate of shareholders' Fund	27%	27%	31%	31%
4	Net Retention Ratio	75%	73%	72%	63%
	Fire	24%	24%	25%	21%
	Marine	34%	35%	36%	38%
	Accident & Health	76%	74%	81%	71%
	Engineering	39%	34%	39%	33%
	Liability	42%	42%	37%	37%
	Motor (OD)	90%	90%	90%	90%
	Motor (TP)	95%	90%	72%	46%
	Motor (Total)	91%	90%	79%	70%
	Workmen Compensation	90%	90%	90%	90%
	Others	66%	60%	61%	54%
	Miscellaneous (Total)	85%	82%	78%	69%
5	Gross Commission Ratio	5%	6%	4%	4%
	Fire	4%	7%	8%	7%
	Marine	5%	11%	13%	12%
	Accident & Health	6%	7%	6%	6%
	Engineering	7%	7%	8%	7%
	Liability	8%	12%	13%	13%
	Motor (OD)	7%	7%	7%	5%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	5%	4%	3%	3%
	Workmen Compensation	9%	9%	9%	8%
	Others	7%	8%	7%	7%
	Miscellaneous (Total)	5%	5%	4%	4%
6	Gross Expense of Management to Gross Written Premium Ratio	26%	28%	21%	27%
7	Gross Combined Ratio	102%	102%	92%	91%
8	Technical Reserves to Net Premium Ratio	453%	119%	254%	101%
9	Underwriting Balance Ratio	-7%	-15%	-12%	-19%
10	Operating Profit Ratio	7%	-2%	-3%	-8%
11	Liquid Assets to Liabilities Ratio	14%	14%	18%	18%
12	Net Earning Ratio	6%	-2%	-3%	-8%
13	Return on Net Worth Ratio	4%	-6%	-3%	-18%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.78	1.78	1.69	1.69
15	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern

1	(a) No. of shares		710,000,000		520,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	(c) % of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-0.36		-1.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-0.36		-1.03
6	(iv) Book value per share (Rs)		5.00		5.37

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Related Party Transactions							(Rs in 000)
Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st March 2013	Upto the Quarter ended 31st March 2013	For the Quarter ended 31st March 2012	Upto the Quarter ended 31st March 2012
1	Future Retail Limited*	Joint Venture Promoter	Rent & Maintenance for premises hired	336	2,641	1,713	4,678
			Rent Deposits received (Net)	471	471	(171)	783
			Insurance Premium received	717	2,381	2,696	5,213
			Insurance Claims paid	138	415	103	697
			Other transactions	-	-	278	2,534
			Equity shares issued	382,500	484,500	-	114,750
			Share application, pending allotment (net)	-	-	-	-
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium paid	39,790	160,363	35,294	137,012
			Commission on reinsurance ceded	7,935	32,699	7,031	28,073
			Claims recovery on reinsurance	14,503	81,867	34,840	71,403
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venture Promoter	Equity shares issued	382,500	484,500	-	114,750
			Share application, pending allotment (net)	-	-	280,500	484,500
4	Shendra Advisory Services Private Limited	Joint Venture Promoter	Equity shares issued	735,000	931,000	-	220,500
			Share application, pending allotment (net)	-	-	269,500	465,500
5	K G Krishnamoorthy Rao	MD & CEO	Remuneration for the period	5,941	15,147	7,989	16,089
			Insurance premium received	-	-	-	3
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major	Operating expenses	10,790	43,833	12,007	53,793
			Rent Deposits Received (Net)	2,003	2,003	-	-
			Other transactions	529	529	-	-
			Insurance premium received	70	770	2,125	2,112
			Insurance claims paid	13	47	-	227
			Insurance premium paid	242	1,492	226	1,168

(* Name of Pantaloon Retail (India) Limited has been changed to Future Retail Limited w.e.f. March 16, 2013)

FORM NL-33 - SOLVENCY MARGIN - KGII**FORM KG**

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st March 2013*(Rs .in Lacs)*

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		99,438
	Deduct:		
02	Liabilities		99,438
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		40,778
	Deduct:		
06	Other Liabilities		6,272
07	Excess in Shareholder's fund		34,506
08	Total ASM (04)+(07)		34,506
09	Total RSM		19,434
10	Solvency Ratio (Total ASM / Total RSM)		1.78

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Sergio Balbinot	Director	Nil
5	Mr. Roberto Gasso	Director	Nil
6	Dr. Kim Chai Ooi	Director	Nil
7	Mr. Krishan Kant Rathi	Director	Nil
8	Dr. Devi Singh	Director	Nil
9	Dr. Rajan Saxena	Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Arsh Kaumi	Chief of Finance	Nil
12	Ms. Kirti Kothari	Appointed Actuary	Nil
13	Mr. Milan P. Shirodkar	Chief of Investments	Nil
14	Mr. Prashant Chikhal	Head Internal Audit	Nil

PERIODIC DISCLOSURES

FORM NL-35 - NPAs

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Form 7A

*Future Generali India Insurance Co. Ltd (Registration No 132)
STATEMENT AS ON: 31 Mar 2013*

Name of the Fund: General Insurance

**Details of Investment Portfolio
Periodicity of Submission : Quarterly**

Interest rate													Has there been any principal waiver?			
COI	Company Name	Instrument Type	Interest rate % has there been any revision	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
NOT APPLICABLE																

CERTIFICATION

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

Note:-

- A Category of investment (COI) shall be as per INV/GLN/001/2003-04
- B Form 7A shall be submitted in respect of each fund
- C Classification shall be as per ' F&A circulars-169-jan-07 dt.24-01-07

PERIODIC DISCLOSURES

FORM NL-36 - Yield on Investments

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

FORM 1

Company Name & Code : FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)
Statement as on:31 Mar 2013

Name of the Fund : General Insurance

Form 1 - Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs)	Income on Investment (Rs)	Gross Yield (%)1	Net Yield (%)2
1	A Central Government Securities	TITLE												
2	A1 Central Government Bonds	CGSB	29,570.14	649.77	2.29	2.29	29,570.14	2,311.51	8.91	8.91	19,815.21	1,416.48	8.31	8.31
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,279.25	24.35	1.90	1.90	1,279.25	98.49	7.70	7.70	1,278.33	83.82	7.77	7.77
5	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	11.12	1.32	1.32
6	B Government Securities / Other Approved Securities	TITLE												0.00
8	B2 State Government Bonds/ Development Loans	SGGB	14,144.21	294.36	2.19	2.19	14,144.21	978.68	8.85	8.85	9,286.26	537.03	8.59	8.59
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,932.64	46.57	2.22	2.22	1,932.64	215.02	8.27	8.27	2,793.43	222.74	7.99	7.99
12	C Housing and Loans to State Govt for housing and fire fighting equipment	TITLE												
19	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	9,116.91	240.72	2.34	2.34	9,116.91	916.27	9.33	9.33	8,106.66	613.72	9.33	9.33
23	D Infrastructure Investments	TITLE												0.00
25	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	10.15	0.13	1.29	1.29	10.15	(0.35)	(3.59)	(3.59)	7.81	0.60	13.55	13.55
26	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	15.86	(0.16)	(0.76)	(0.76)	15.86	(3.02)	(13.78)	(13.78)	28.67	0.72	4.74	4.74
32	D9 Infrastructure - PSU - Debentures/ Bonds	IPTD	19,214.16	390.13	2.21	2.21	19,214.16	1,670.30	9.19	9.19	17,732.77	1,472.42	9.40	9.40
33	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	11,674.97	290.23	2.58	2.58	11,674.97	856.50	10.31	10.31	1,521.27	165.51	8.96	8.96
37	E Approved Investment Subject To Exposure Norms	TITLE												0.00
38	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	27.94	0.82	3.15	3.15	27.94	(11.28)	(34.11)	(34.11)	53.23	0.77	1.61	1.61
39	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EACE	122.96	(2.50)	(1.54)	(1.54)	122.96	14.42	10.30	10.30	124.03	12.26	18.96	18.96
46	E9 Corporate Securities - Bonds - Taxable	EPBT	35,044.52	785.30	2.38	2.38	35,044.52	2,611.54	9.68	9.68	26,298.74	1,897.89	9.61	9.61
56	E20 Deposits - Deposit with scheduled banks	ECDB	5,493.00	134.79	2.44	2.44	5,493.00	385.44	10.07	10.07	2,098.00	153.35	9.69	9.69
57	E21 Deposits - CDs with Scheduled Banks	EDCD	999.23	1.53	0.15	0.15	999.23	120.28	7.08	7.08	1,881.25	209.72	9.36	9.36
59	E24 Commercial Papers issued by all India Financial Institutions rated very	ECCP					0.00	29.78	6.14	6.14	470.22	27.35	5.99	5.99
67	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	532.53	65.46	3.09	3.09	532.53	285.89	11.37	11.37	943.64	222.15	10.28	10.28
69	F Other than Approved Securities	TITLE												0.00
72	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	5.04	0.07	1.25	1.25	5.04	(9.80)	(108.56)	(108.56)	14.17	0.42	1.82	1.82
74	F5 Other than Approved Investments -Debentures	OLDB	250.00	6.11	2.44	2.44	250.00	24.57	9.83	9.83	250.00	6.04	2.42	2.42
77	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	81.78	5.12	4.65	4.65	81.78	23.99	11.55	11.55	314.57	95.81	10.71	10.71
	TOTAL		129,515.30	2,932.79			129,515.30	10,518.22			93,018.26	7,149.93		

CERTIFICATION

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

Note : Category of investment (COI) shall be as per Guidelines

- To be calculated based on monthly or lesser frequency 'Weighted Average of Investments'
- Yield netted for tax
- Form-1 shall be prepared in respect of each fund.

PERIODIC DISCLOSURES

FORM NL-37 - Downgrading of Investments

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

FORM - 2

Company Name & Code: FUTURE GENERALI INDIA INSURANCE CO LTD (Regn No 132)

Statement as on: 31 Mar 2013

Name of the Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the quarter</i> ¹								
	Nil								
B.	<i>As on Date</i>								
1	11% Tata Communication Ltd 2014	ICTD	515.19	05/03/2010	CARE	AAA	AA+	01/11/2010	NA
2	9.80% First Blue Home Finance Ltd 2020	OLDB	250.00	16/12/2010	FITCH	AA+	AA-	14/09/2011	NA
3	2.00% The Indian Hotels Co. Ltd 2017	EPBT	525.37	27/04/2012	ICRA	AA+	AA	14/09/2012	NA

CERTIFICATION

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

Note:

1 Provide Details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38: Quarterly Business Returns across line of Business

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Quarterly Business Returns across line of Business

(IN IN LAKHS)

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,626.81	8135	2,544.97	6209	12,646.59	31704	9,994.81	23396
2	Cargo & Hull	1,237.67	3212	1,032.03	2548	5,451.13	11737	3,952.84	9044
3	Motor TP	4,759.67	2991	4,963.31	152913	18,862.21	594248	18,225.02	571976
4	Motor OD	12,209.62	159438	9,852.82	0	43,116.13	7522	35,335.43	0
5	Engineering	980.39	2141	781.74	1724	3,658.29	7093	2,836.64	5789
6	Workmen's Compensation	398.50	2308	276.68	1650	1,579.91	8435	1,175.37	5968
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	-	0	-	0	-	0	-	0
9	Personal Accident	1,062.56	19726	1,007.98	18124	6,235.01	79043	4,632.06	58045
10	Health	2,592.83	18282	4,558.39	18506	13,913.14	80463	13,055.31	77712
11	Others*	1,737.15	13944	1,273.95	8260	7,170.78	55373	4,568.81	29746
		28,605.20	230177	26,291.88	209934	112,633.20	875618	93776.29	781676

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39: Rural & Social Obligations (Quarterly Returns)

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

(Ks in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	586.00	155.20	377,038.83
		Social			
2	Cargo & Hull	Rural	253.00	105.18	260,439.24
		Social			
3	Motor TP	Rural	13,975.00	463.40	53,765.85
		Social			
4	Motor OD	Rural	-	968.00	-
		Social			
5	Engineering	Rural	191.00	65.78	41,439.68
		Social			
6	Workmen's Compensation	Rural	115.00	27.07	3,808.43
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	1,473.00	44.26	68,627.00
		Social		-	-
10	Health	Rural	1,072.00	61.05	10,129.01
		Social			
11	Others*	Rural	8,686.00	456.75	421,162.45
		Social			
Total		Rural	26,351.00	2,346.70	1,236,410.49
		Social	-	-	-

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40: Business Acquisition through different channels

Insurer: Future Generali India Insurance Company Limited

Date: January 2013 - March 2013

Sl.No.	Business Acquisition through different channels					<i>(Rs in Lakhs)</i>			
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	119836	11,427.99	65201	6,055.68	453290	42,312.02	181786	16,455.02
2	Corporate Agents-Banks	3240	140.86	2933	104.33	11699	452.70	4842	155.13
3	Corporate Agents -Others	3205	395.59	520	345.52	8110	1,335.98	806	886.88
4	Brokers	29958	6,298.04	21191	7,104.92	104406	30,939.56	71406	23,532.87
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	73385	10333.39	117559	12626.19	293285	37482.77	517811	52658.84
	Total (A)	229624	28595.88	207404	26236.63	870790	112523.03	776651	93688.73
1	Referral (B)	553	9.32	2530	55.26	4828	110.17	5025	87.56
	Grand Total (A+B)	230177	28605.20	209934	26291.88	875618	112633.20	781676	93776.29

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FROM NL-41: GRIEVANCE DISPOSAL

Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: January 2013 - March 2013

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	11	3	0	8	0	38
b)	Claim	6	387	171	2	218	2	1559
c)	Policy Related	0	272	231	0	41	0	1245
d)	Premium	0	1	0	0	1	0	24
e)	Refund	1	4	2	0	3	0	12
f)	Coverage	0	3	0	0	3	0	8
g)	Cover Note Related	1	17	5	0	13	0	67
h)	Product	1	11	1	0	11	0	29
i)	Others	2	55	32	0	24	1	251
	Total Number of complaints:	11	761	445	2	322	3	3233

2	Total No. of policies during previous year:	781676
3	Total No. of claims during previous year:	115712
4	Total No. of policies during current year:	875618
5	Total No. of claims during current year:	139870
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	19.12
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	111.46

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	3	0	3
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	3	0	3

* Opening balance should tally with the closing balance of the previous financial year