

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



FORM NL-2-B-PL
Profit and Loss Account Up to the Period Ended 30th September 2019

(Rs. '000)

Particulars	Schedule	For Q2	Upto Q2	For Q2	Upto Q2
		2019-20	2019-20	2018-19	2018-19
1. Operating Profit/(Loss)					
(a) Fire Insurance		(76,495)	22,200	(58,873)	(59,367)
(b) Marine Insurance		(24,496)	(1,530)	(54,847)	(42,951)
(c) Miscellaneous Insurance		4,99,611	4,96,860	7,09,446	7,19,527
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,53,872	2,70,467	1,16,784	2,20,935
Add: Amortisation write up on Securities		2,871	4,512	(2,023)	(4,583)
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		6,050	12,570	5,379	9,763
Less : Loss on sale of investments		(530)	(1,228)	(1,041)	(1,875)
3. Other Income		-	-	-	-
Total (A)		5,60,882	8,03,850	7,14,825	8,41,449
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		36,783	45,754	4,422	35,138
(b) Bad Debts written off		-	-	-	-
(c) Others-CSR		-	2,065	4,095	4,104
Total (B)		36,783	47,819	8,517	39,242
Profit before Tax (A-B)		5,24,098	7,56,030	7,06,309	8,02,207
Provision for Taxation (MAT)		(1,31,774)	(2,33,334)	(1,56,476)	(1,76,994)
Minimum Alternate Tax-Credit		-	-	(20,518)	-
Deferred Tax		(1,79,391)	(1,58,528)	85,568	85,568
Profit/ (Loss) after tax		2,12,934	3,64,169	6,14,883	7,10,781
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		(60,105)	(2,11,340)	(12,93,597)	(13,89,495)
Balance carried forward to Balance Sheet		1,52,829	1,52,829	(6,78,714)	(6,78,714)

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132, dated 4th September, 2007
 Form B - BS



FORM NL-3-B-BS
 Balance Sheet as at 30th September 2019

(Rs. '000)

Particulars	Schedule	As at 30th September 2019	As at 30th September 2018
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	85,98,037	80,98,037
Stock Options Outstanding		36,548	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,52,829	-
Fair Value Change Account		-	-
Policy holder		(1,09,880)	(80,903)
Shareholder		(24,575)	(17,219)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		86,52,959	79,99,916
Application of Funds			
Investments	NL-12-Investment Schedule	4,19,41,862	3,19,80,037
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		9,89,181	8,81,510
Less Accumulated Depreciation		8,37,526	7,27,315
Net Block		1,51,655	1,54,195
Capital Work in Process		11,129	8,799
		1,62,784	1,62,994
Deferred Tax Assets		3,27,421	85,568
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	2,94,599	6,91,381
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	58,56,906	64,44,106
		61,51,505	71,35,486
Current Liabilities	NL-17-Current Liabilities Schedule	2,93,91,939	2,31,90,361
Provisions	NL-18-Provisions Schedule	1,05,38,674	88,52,523
Total (B)		3,99,30,613	3,20,42,884
Net Current Assets (A - B)		(3,37,79,108)	(2,49,07,398)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		-	6,78,714
Total		86,52,959	79,99,916

Contingent Liabilities

Particulars	As at 30th September 2019	As at 30th September 2018
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands/ liabilities in dispute, not provided for	4,49,141	4,12,056
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	-	-
Total	4,49,141	4,12,056

Future Generali India Insurance Company Limited
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FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the Period Ended 30th September 2019

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20
Premium from direct business written	6,96,393	17,54,446	1,35,839	3,55,982	1,85,224	3,41,985	6,47,280	14,75,875	1,29,574	2,64,777	-	-
Add : Premium on reinsurance accepted	1,16,052	4,59,177	5,544	11,232	-	-	-	-	8,411	17,494	-	-
Less: Premium on reinsurance ceded	5,69,668	16,13,408	20,901	69,229	21,888	42,256	94,512	2,58,839	1,11,202	2,18,135	-	-
Net Premium	2,42,777	6,00,215	1,20,483	2,97,985	1,63,337	2,99,729	5,52,768	12,17,037	26,783	64,136	-	-
Adjustment for change in reserve for unexpired risks	11,426	1,64,563	(10,250)	44,347	16,876	14,648	(69,417)	31,197	8,140	10,799	-	-
Total Premium Earned (Net)	2,31,351	4,35,652	1,30,733	2,53,638	1,46,461	2,85,081	6,22,185	11,85,840	18,642	53,336	-	-

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20
Premium from direct business written	53,190	96,615	12,26,305	24,55,958	18,77,055	36,35,782	74,726	1,56,064	30,02,258	30,02,258	3,74,333	7,02,917	84,02,178	1,42,42,661
Add : Premium on reinsurance accepted	7,393	13,572	88,033	1,69,926	1,69,348	2,08,261	4,435	9,259	23,91,515	23,91,515	4,400	4,400	1,41,800	5,05,875
Less: Premium on reinsurance ceded	36,806	72,122	88,033	22,95,033	17,07,707	34,27,522	70,291	1,46,805	6,10,744	6,10,744	65,174	1,74,337	35,73,480	52,18,286
Net Premium	23,777	38,065	11,38,272	22,95,033	17,07,707	34,27,522	70,291	1,46,805	6,10,744	6,10,744	3,13,560	5,32,980	49,70,498	95,30,249
Adjustment for change in reserve for unexpired risks	5,679	3,726	(44,044)	(58,595)	94,042	2,61,622	(1,640)	5,376	2,11,020	79,677	91,513	1,12,740	3,13,345	6,70,101
Total Premium Earned (Net)	18,098	34,339	11,82,317	23,53,627	16,13,665	31,65,899	71,930	1,41,429	3,99,724	5,31,067	2,22,047	4,20,240	46,57,153	88,60,148

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19
Premium from direct business written	4,57,525	12,31,100	1,42,981	3,76,887	1,55,158	3,11,716	5,30,446	12,29,721	1,11,615	2,21,543	-	-
Add : Premium on reinsurance accepted	1,05,904	2,68,188	3,030	3,030	264	264	-	-	(16,637)	(12,736)	-	-
Less: Premium on reinsurance ceded	3,70,013	10,50,911	31,466	87,106	15,913	48,369	71,223	2,20,219	71,369	1,59,864	-	-
Net Premium	1,93,416	4,48,377	1,14,545	2,92,811	1,39,809	2,63,611	4,59,223	10,09,502	23,609	48,943	-	-
Adjustment for change in reserve for unexpired risks	(25,393)	62,528	(4,316)	51,588	10,133	44,033	(4,765)	1,09,448	(7,428)	(15,370)	-	(5)
Total Premium Earned (Net)	1,68,023	5,10,905	1,10,229	3,44,399	1,50,942	3,07,644	4,54,458	10,19,004	16,185	33,573	-	5

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19	For Q1 2018-19	Upto Q1 2018-19
Premium from direct business written	44,863	86,643	11,24,411	23,07,944	14,40,099	30,15,872	70,526	1,46,386	20,00,000	20,00,010	3,14,721	6,15,438	63,92,345	1,15,43,260
Add : Premium on reinsurance accepted	1,793	4,907	-	-	-	-	-	-	-	-	-	-	94,354	2,63,653
Less: Premium on reinsurance ceded	32,042	58,456	74,404	1,39,626	80,138	1,67,495	3,849	7,999	16,13,000	16,13,008	1,30,462	2,17,011	24,93,579	37,70,064
Net Premium	14,614	33,094	10,50,007	21,68,318	13,59,961	28,48,377	66,677	1,38,387	3,87,000	3,87,002	1,84,259	3,98,427	39,93,119	80,36,848
Adjustment for change in reserve for unexpired risks	(1,633)	145	(1,29,351)	(2,11,907)	19,390	2,31,593	1,729	11,546	1,66,374	1,66,374	24,507	90,190	49,247	5,40,163
Total Premium Earned (Net)	13,000	33,239	9,20,656	19,56,411	13,79,351	30,79,970	68,406	1,50,933	5,53,374	5,53,376	2,08,766	4,08,617	40,42,366	85,77,011

CLAIMS INCURRED (NET) Up to the Quarter Ended 30th September 2019

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Claims Paid												
Direct	3,61,198	5,72,892	86,864	1,54,186	55,694	1,15,781	5,81,510	11,50,071	17,240	71,318	-	-
Add : Reinsurance accepted	5,003	5,276	2,620	3,529	-	-	-	-	2,933	2,933	-	-
Less: Reinsurance ceded	2,37,961	3,67,877	20,324	39,660	10,672	21,504	1,87,801	3,45,486	13,421	60,353	-	-
Net Claims Paid	1,28,239	2,10,291	69,160	1,18,055	45,022	94,277	3,93,709	8,04,585	6,752	13,898	-	-
Add : Claims outstanding at the end	6,75,184	6,75,184	3,86,980	3,86,980	2,40,808	2,40,808	3,67,140	3,67,140	1,06,869	1,06,869	1,736	1,736
Less : Claims outstanding at the beginning	6,73,067.1	6,37,501	3,51,314	3,54,102	2,79,432	3,13,622	3,06,543	3,04,202	97,390	91,941	1,736	1,736
Total Claims Incurred	1,30,357	2,47,974	1,04,826	1,50,933	6,397	21,463	4,54,305	8,67,523	16,231	28,827	-	-

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Claims Paid														
Direct	4,259	8,749	8,95,201	17,29,875	5,13,045	7,16,844	37,275	61,983	5,54,646	7,76,675	2,43,719	3,55,378	33,50,651	57,13,751
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	10,556
Less: Reinsurance ceded	1,147	1,086	45,120	86,941	25,236	34,395	1,864	3,101	4,29,924	6,01,996	44,306	75,083	10,17,778	16,37,481
Net Claims Paid	3,112	7,663	8,50,081	16,42,933	4,87,808	6,82,448	35,411	58,883	1,24,722	1,74,679	1,99,412	2,80,295	23,43,429	40,88,008
Add : Claims outstanding at the end	17,699	17,699	9,20,016	9,20,016	1,61,31,047	1,61,31,047	1,51,804	1,51,804	9,30,683	9,30,683	6,53,150	6,53,150	2,05,83,116	2,05,83,116
Less : Claims outstanding at the beginning	17,132	16,978	8,61,036	8,08,323	1,61,22,906	1,53,91,351	1,50,130	1,40,155	6,25,571	5,36,685	8,90,807	8,71,390	2,03,77,064	1,94,67,986
Total Claims Incurred	3,678	8,384	9,09,061	17,54,626	4,95,949	14,22,144	37,085	70,532	4,29,835	5,68,677	(38,245)	62,055	25,49,480	52,03,138

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Claims Paid												
Direct	2,66,388	4,64,864	99,247	1,64,206	99,844	2,20,911	4,87,766	9,88,142	31,091	53,451	-	-
Add : Reinsurance accepted	35,609	37,475	-	1,393	-	-	-	-	-	667	-	-
Less: Reinsurance ceded	2,41,219	3,88,625	23,154	38,780	5,794	13,515	1,21,176	2,50,708	23,424	40,655	-	-
Net Claims Paid	60,778	1,13,714	76,093	1,26,819	94,050	2,07,396	3,66,590	7,37,434	7,667	13,463	-	-
Add : Claims outstanding at the end	6,80,487	6,80,487	3,56,238	3,56,238	1,98,441	1,98,441	3,13,360	3,13,360	88,870	88,870	1,736	1,736
Less : Claims outstanding at the beginning	5,49,951	4,59,678	3,16,697	3,08,566	2,56,761	3,43,768	2,97,799	3,14,209	95,938	90,914	1,736	1,732
Total Claims Incurred	1,91,314	3,34,523	1,15,634	1,74,491	35,730	62,069	3,82,151	7,36,585	599	11,419	-	4

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Claims Paid														
Direct	1,417	1,578	7,70,983	15,79,886	4,85,006	8,17,881	23,798	38,351	30,782	30,589	1,55,459	2,49,048	24,51,781	46,08,907
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	35,609
Less: Reinsurance ceded	62	(1,246)	54,666	1,54,488	18,245	37,154	1,245	1,946	26,165	26,001	34,013	51,919	5,49,163	10,02,545
Net Claims Paid	1,355	2,824	7,16,317	14,25,398	4,66,761	7,80,727	22,553	36,405	4,617	4,588	1,21,446	1,97,129	19,38,227	36,45,897
Add : Claims outstanding at the end	15,064	15,064	7,90,275	7,90,275	1,41,20,639	1,41,20,639	1,45,818	1,45,818	1,82,642	1,82,642	7,65,588	7,65,588	1,76,59,158	1,76,59,158
Less : Claims outstanding at the beginning	13,336	12,963	8,22,933	7,60,519	1,41,78,437	1,32,91,056	1,23,807	1,11,384	21,892	21,863	7,84,937	7,63,447	1,74,64,224	1,64,80,099
Total Claims Incurred	3,083	4,925	6,83,659	14,55,154	4,08,963	16,10,310	44,564	70,839	1,65,367	1,65,367	1,02,097	1,99,270	21,33,161	48,24,956

COMMISSION Up to the Quarter Ended 30th September 2019

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20	For Q1 2019-20	Upto Q1 2019-20
Commission Paid												
Direct	69,269	1,55,960	20,698	51,034	20,680	38,730	46,698	93,765	14,368	29,773	-	-
Add : Reinsurance accepted	3,026	21,833	381	801	-	-	-	-	795	1,560	-	-
Less: Commission on reinsurance Ceded	(24,019)	(1,09,123)	(1,439)	(6,447)	(2,282)	(2,201)	(20,669)	(51,216)	(15,720)	(36,209)	-	-
Net Commission	48,276	68,671	19,640	45,388	18,398	41,022	26,029	42,549	(558)	(4,869)	-	-
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	8,323	17,604	7,356	15,179	3,844	7,005	15,575	29,858	2,595	5,441	-	-
Brokers	60,929	1,38,291	13,385	35,897	10,627	19,626	11,623	27,950	11,765	24,328	-	-
Corporate Agency	(92)	(106)	-	-	5,965	11,676	16,740	31,510	(1)	(1)	-	-
Referral	0	0	-	-	-	-	-	-	-	-	-	-
MISP	109	172	(43)	(42)	244	424	2,755	4,447	9	9	-	-
Others (rl.Coins)	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	69,269	1,55,960	20,698	51,034	20,680	38,730	46,698	93,765	14,368	29,773	-	-

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Commission Paid														
Direct	5,747	10,737	1,66,556	3,30,699	23,276	43,460	9,377	19,561	29	29	29,724	54,179	4,06,422	8,27,928
Add : Reinsurance accepted	1,479	2,455	-	-	-	-	-	-	-	-	-	-	5,680	26,649
Less: Commission on reinsurance Ceded	(11,577)	(17,635)	(9,213)	(18,300)	(7,848)	(9,087)	(560)	(1,170)	(88,877)	(88,877)	(20,065)	(36,942)	(2,02,269)	(3,72,705)
Net Commission	(4,351)	(4,443)	1,67,343	3,13,399	15,428	34,373	8,816	18,392	(88,848)	(88,848)	9,659	17,237	2,09,833	4,81,871
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	885	1,542	45,119	90,358	8,891	16,654	5,809	12,053	-	-	3,449	7,253	1,01,846	2,02,946
Brokers	4,678	9,179	96,148	1,93,868	6,395	12,500	3,539	7,478	29	29	23,856	44,292	2,42,978	5,13,435
Corporate Agency	14	16	97	145	6	10	28	30	-	-	2,418	2,632	25,175	45,912
Referral	-	-	-	-	-	-	-	-	-	-	-	-	0	0
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (rl.Coins)	170	-	25,193	46,328	7,984	14,296	-	-	-	-	1	3	36,422	65,636
Gross Commission	5,747	10,737	1,66,556	3,30,699	23,276	43,460	9,377	19,561	29	29	29,724	54,179	4,06,422	8,27,928

(Rs. '000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Commission Paid												
Direct	41,974	99,125	24,684	58,052	16,406	32,252	31,269	65,571	11,306	20,483	-	-
Add : Reinsurance accepted	2,084	4,434	379	779	-	-	-	-	(5,417)	(5,402)	-	-
Less: Commission on reinsurance Ceded	(25,956)	(76,411)	(3,003)	(10,851)	(1,531)	(4,086)	(10,453)	(31,117)	(9,535)	(24,065)	-	-
Net Commission	18,102	27,148	22,060	47,880	14,875	28,166	20,816	34,454	(3,646)	(8,984)	-	-
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	4,716	11,352	7,163	14,704	3,559	6,581	11,985	23,949	3,212	5,672	-	-
Brokers	21,093	56,586	17,510	43,320	1,237	3,005	7,233	20,602	7,961	12,785	-	-
Corporate Agency	16,150	32,848	11	14	11,331	22,387	10,219	19,182	203	2,046	-	-
Referral	1	2	1	1	-	-	-	-	0	0	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-
Others (rl.Coins)	14	(1,664)	-	13	279	279	1,833	1,839	(69)	(19)	-	-
Gross Commission	41,974	99,125	24,684	58,052	16,406	32,252	31,269	65,571	11,306	20,483	-	-

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Commission Paid														
Direct	5,519	9,840	1,47,820	3,06,126	15,211	30,786	8,915	18,660	-	2	14,327	35,625	3,17,431	6,76,522
Add : Reinsurance accepted	359	748	-	-	-	-	-	-	-	-	-	-	(2,595)	159
Less: Commission on reinsurance Ceded	(8,452)	(12,539)	(8,433)	(17,310)	(3,601)	(7,544)	(528)	(1,097)	(60,646)	(60,647)	(18,608)	(34,678)	(1,50,746)	(2,80,345)
Net Commission	(2,574)	(1,951)	1,39,387	2,88,816	11,610	23,242	8,387	17,563	(60,646)	(60,645)	(4,281)	947	1,64,090	3,96,336
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	858	1,369	1,90,477	2,41,058	20,476	29,158	4,998	10,707	2	2	3,859	7,800	2,51,305	3,52,351
Brokers	4,601	8,447	(33,446)	60,145	(5,506)	759	3,878	7,851	(2)	-	2,694	6,714	27,252	2,20,214
Corporate Agency	13	24	2,362	4,916	396	868	39	103	-	-	7,721	20,947	48,443	1,03,336
Referral	-	-	5	6	(0)	-	-	-	-	-	-	27	68	78
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (rl.Coins)	46	-	(11,578)	-	(155)	-	1	0	-	-	27	97	(9,602)	544
Gross Commission	5,518	9,840	1,47,820	3,06,126	15,211	30,786	8,916	18,660	-	2	14,327	35,626	3,17,431	6,76,523

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2019

(Rs. '000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
1 Employees' Remuneration & Welfare Benefits	24,748	63,990	12,281	31,322	16,875	31,505	56,670	1,27,926	2,735	6,742	-	-
2 Travel, Conveyance and Vehicle Running Expenses	1,406	3,251	698	1,614	919	1,623	3,163	6,592	155	347	-	-
3 Training Expenses	2,362	4,977	1,173	2,471	1,488	2,485	5,233	10,092	259	532	-	-
4 Rents, Rates, and Taxes	2,607	7,385	1,294	3,666	1,865	3,688	6,096	14,974	290	789	-	-
5 Repairs	3,302	8,045	1,639	3,994	2,208	4,017	7,499	16,312	364	860	-	-
6 Printing & Stationery	2,081	4,624	1,033	2,296	1,339	2,309	4,650	9,377	228	494	-	-
7 Communication	1,328	3,122	659	1,550	875	1,559	2,997	6,330	146	334	-	-
8 Legal & Professional Charges	65,620	90,775	1,771	2,518	18,297	31,063	10,426	18,355	7,936	15,289	-	-
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	37	120	18	60	28	60	89	244	4	13	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	4	11	2	6	3	6	9	23	0	1	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	20,189	32,653	2,174	2,319	5,186	6,514	15,119	32,954	1,758	1,977	-	10
11 Interest & Bank Charges	422	1,357	209	674	321	678	1,014	2,752	47	145	-	-
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	4,895	13,361	2,429	6,633	3,441	6,672	14,889	32,195	543	1,428	-	-
(ii) Business Support	40,101	53,969	12,669	28,984	21,447	32,367	60,319	1,01,442	9,733	18,233	-	(1)
(iii) Entertainment	83	157	41	78	50	78	180	317	9	17	-	-
(iv) Gain/(Loss) on Foreign Exchange	3	18	2	9	3	9	9	36	0	2	-	-
(v) Subscription/Membership	192	471	95	234	129	235	437	955	21	50	-	-
(vi) Insurance	(12)	175	(6)	87	16	88	7	356	(1)	19	-	-
(vii) Pool Expenses	169	439	84	218	116	219	389	890	19	47	-	-
(viii) Miscellaneous	(288)	260	(143)	129	(79)	130	(492)	528	(30)	28	-	-
13 Depreciation	1,292	3,247	641	1,612	876	1,621	2,951	6,584	143	347	-	-
14 Service Tax Expenses	215	999	107	496	200	499	568	2,026	25	107	-	-
Total	1,70,757	2,92,508	38,870	90,969	75,601	1,27,427	1,92,223	3,91,260	24,385	47,799	-	9

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
1 Employees' Remuneration & Welfare Benefits	2,468	4,001	1,17,152	2,41,238	1,75,792	3,60,277	7,223	15,431	64,197	64,197	32,486	56,023	5,12,627	10,01,752
2 Travel, Conveyance and Vehicle Running Expenses	132	206	6,459	12,431	9,687	18,565	400	795	3,308	3,308	1,754	2,887	28,081	51,620
3 Training Expenses	211	316	10,569	19,031	15,841	28,421	658	1,217	5,064	5,064	2,814	4,420	45,672	79,026
4 Rents, Rates, and Taxes	277	468	12,776	28,237	19,185	42,170	784	1,806	7,514	7,514	3,625	6,557	56,313	1,17,254
5 Repairs	321	510	15,413	30,761	23,122	45,940	952	1,968	8,186	8,186	4,232	7,144	67,239	1,27,738
6 Printing & Stationery	192	293	9,452	17,682	14,171	26,407	587	1,131	4,706	4,706	2,545	4,106	40,984	73,426
7 Communication	126	198	6,133	11,936	9,198	17,826	380	764	3,176	3,176	1,671	2,772	26,689	49,565
8 Legal & Professional Charges	262	322	5,370	19,423	21,723	28,965	918	1,241	14,512	14,512	25,031	73,536	1,71,867	2,95,999
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	4	8	190	461	286	688	12	29	123	123	56	107	847	1,913
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0	1	20	44	29	65	1	3	12	12	6	10	86	182
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	493	540	84,624	2,01,708	38,887	59,748	1,264	1,398	28,076	31,616	11,735	19,667	2,09,504	3,91,105
11 Interest & Bank Charges	49	86	2,163	5,190	3,251	7,751	132	332	1,381	1,381	631	1,205	9,621	21,552
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	599	847	32,043	64,439	35,563	76,296	1,456	3,268	15,881	16,387	6,667	11,864	1,18,316	2,33,389
(ii) Business Support	1,892	2,931	1,16,951	2,62,679	4,46,985	8,34,669	9,784	19,926	56,464	30,907	22,672	28,477	7,99,017	14,14,583
(iii) Entertainment	7	10	359	599	538	894	22	38	159	159	94	139	1,543	2,486
(iv) Gain/(Loss) on Foreign Exchange	1	1	21	67	31	101	1	4	18	18	7	16	96	280
(v) Subscription/Membership	19	30	898	1,801	1,347	2,690	55	115	479	479	247	418	3,920	7,478
(vi) Insurance	4	11	64	671	100	1,002	3	43	179	179	41	156	395	2,786
(vii) Pool Expenses	17	28	806	1,679	1,209	2,507	50	107	447	447	224	390	3,530	6,972
(viii) Miscellaneous	(5)	17	(780)	996	(1,153)	1,487	(54)	64	265	265	(106)	231	(2,865)	4,134
13 Depreciation	128	206	6,089	12,415	9,136	18,541	376	794	3,304	3,304	1,684	2,883	26,619	51,554
14 Service Tax Expenses	32	63	1,282	3,821	1,932	5,707	76	244	1,017	1,017	406	887	5,860	15,868
Total	7,138	11,093	4,28,055	9,37,307	8,26,859	15,80,716	25,081	50,719	2,18,468	1,96,957	1,18,521	2,23,896	21,25,958	39,50,659

Particulars	(Rs. '000)											
	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19										
1 Employees' Remuneration & Welfare Benefits	18,840	41,787	11,244	27,289	13,424	24,567	44,554	94,081	2,281	4,561	-	-
2 Travel , Conveance and Vehicle Running Expenses	862	2,022	509	1,320	626	1,189	2,047	4,551	106	221	-	-
3 Training Expenses	2,960	5,624	1,810	3,673	2,012	3,306	6,912	12,662	349	614	-	-
4 Rents, Rates, and Taxes	3,092	6,914	1,843	4,515	2,209	4,068	7,319	15,568	375	755	-	-
5 Repairs	2,705	5,711	1,628	3,730	1,898	3,358	6,369	12,858	324	623	-	-
6 Printing & Stationery	1,087	2,677	636	1,748	802	1,574	2,597	6,028	134	292	-	-
7 Communication	1,016	2,282	605	1,490	727	1,342	2,405	5,138	123	249	-	-
8 Legal & Professional Charges	4,839	8,524	2,990	5,566	3,222	5,011	11,238	19,190	564	930	-	-
9 Auditors' Fees , Expenses etc.												
(a) as auditor	56	116	34	76	39	68	131	261	7	13	-	-
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	4	10	3	7	3	6	11	23	-	1	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	21,220	50,114	5,649	9,060	3,147	7,593	5,671	8,482	2,311	5,124	10	2
11 Interest & Bank Charges	819	932	530	699	493	548	1,854	2,099	91	102	-	-
12 Others												
(i) Outsourcing Expenses	4,967	10,569	2,985	6,902	3,493	6,213	12,422	25,381	597	1,154	-	-
(ii) Business Support	44,808	80,511	14,997	27,337	18,217	40,302	50,174	89,776	4,951	15,764	-	-
(iii) Entertainment	37	92	21	60	27	54	88	207	5	10	-	-
(iv) Gain/(Loss) on Foreign Exchange	(1)	(243)	10	(159)	(25)	(143)	(25)	(548)	(3)	(27)	-	-
(v) Subscription/Membership	244	503	147	328	169	295	573	1,131	29	55	-	-
(vi) Insurance	23	73	13	48	19	43	58	165	3	8	-	-
(vii) Pool Expenses	173	300	107	196	115	177	402	677	20	33	-	-
(viii) Miscellaneous	169	222	108	145	104	130	386	499	19	24	-	-
13 Depreciation	1,286	2,831	769	1,849	914	1,664	3,040	6,374	155	309	-	-
14 Service Tax Expenses	189	234	121	153	116	138	429	527	21	26	-	-
Total	1,09,395	2,21,805	46,759	95,942	51,751	1,01,500	1,58,655	3,05,130	12,462	30,841	10	2

Particulars	(Rs. '000)													
	Liability		Motor OD		Motor TP		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
1 Employees' Remuneration & Welfare Benefits	1,421	3,084	1,01,427	2,02,079	1,31,495	2,65,458	6,443	12,897	36,067	36,067	17,857	37,133	3,85,053	7,49,003
2 Travel , Conveance and Vehicle Running Expenses	65	149	4,488	9,776	6,068	12,842	298	624	1,745	1,745	820	1,797	17,832	36,236
3 Training Expenses	222	415	15,512	27,197	20,175	35,727	987	1,736	4,854	4,854	2,762	4,999	58,555	1,00,807
4 Rents, Rates, and Taxes	233	510	16,675	33,438	21,614	43,925	1,059	2,134	5,968	5,968	2,937	6,146	63,324	1,23,938
5 Repairs	204	422	14,431	27,618	18,730	36,281	917	1,763	4,929	4,929	2,551	5,074	54,686	1,02,367
6 Printing & Stationery	83	198	5,973	12,947	7,727	17,008	379	826	2,311	2,311	1,046	2,382	22,775	47,991
7 Communication	76	168	5,481	11,035	7,104	14,496	348	704	1,970	1,970	963	2,027	20,818	40,901
8 Legal & Professional Charges	362	629	25,058	41,219	32,637	54,147	1,595	2,631	7,357	7,357	4,482	7,577	94,344	1,52,781
9 Auditors' Fees , Expenses etc.														
(a) as auditor	5	9	296	560	384	736	19	36	100	100	52	103	1,123	2,078
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	1	1	24	49	31	64	1	3	9	9	4	9	91	182
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	187	238	50,725	83,633	11,855	14,833	1,340	1,331	603	603	8,866	18,917	1,11,584	1,99,932
11 Interest & Bank Charges	61	69	4,011	4,509	5,260	5,923	256	288	805	805	732	828	14,912	16,712
12 Others														
(i) Outsourcing Expenses	374	780	31,245	59,837	34,435	67,138	1,886	3,262	9,122	9,122	4,686	9,391	1,06,012	1,99,749
(ii) Business Support	1,884	3,882	3,27,616	4,57,957	72,930	1,13,856	9,228	16,599	14,986	14,525	24,569	10,791	5,84,360	8,71,300
(iii) Entertainment	3	7	202	444	261	583	13	28	79	79	37	82	773	1,646
(iv) Gain/(Loss) on Foreign Exchange	-	(18)	(114)	(1,176)	(131)	(1,545)	(7)	(75)	(210)	(210)	(12)	(12)	(518)	(4,360)
(v) Subscription/Membership	18	37	1,295	2,430	1,682	3,192	82	155	434	434	231	447	4,904	9,007
(vi) Insurance	1	5	137	355	176	466	9	23	63	63	25	65	527	1,314
(vii) Pool Expenses	13	22	895	1,453	1,166	1,909	57	93	259	259	161	267	3,368	5,386
(viii) Miscellaneous	12	16	842	1,073	1,102	1,409	53	68	191	191	153	196	3,139	3,973
13 Depreciation	97	209	6,915	13,691	8,966	17,985	439	874	2,444	2,444	1,219	2,516	26,244	50,746
14 Service Tax Expenses	14	17	933	1,132	1,222	1,487	59	72	202	202	170	209	3,476	4,107
Total	5,336	10,849	6,14,265	9,91,256	3,84,889	7,07,922	25,261	46,072	94,288	93,827	74,310	1,10,739	15,77,381	27,15,885

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007
 FORM NL-8-SHARE CAPITAL SCHEDULE
 SHARE CAPITAL



Share Capital as on 31st September 2019

(Rs. 000)

	Particulars	As at 30th September 2019	As at 30th September 2018
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	1,00,00,000	1,00,00,000
2	Issued Capital 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	85,99,937	80,99,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	85,98,037	80,98,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	85,98,037	80,98,037
	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	85,98,037	80,98,037

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
 (b) The amount capitalised on account of issue of bonus shares should be disclosed.
 (c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
 SHARE CAPITAL**

Share Capital Pattern of Shareholding as on 31st September 2019

Shareholder	As at 30th September 2019		As at 30th September 2018	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	64,05,00,615	74.49	60,32,53,705	74.5
Future Retail Limited	21,93,03,091	-	20,65,50,000	-
Shendra Advisory Services Pvt Ltd.	42,11,97,524	-	39,67,03,705	-
Foreign	21,93,03,090	25.51	20,65,50,000	25.5
Generali Participations Netherlands N.V. (Formely known as Participatie Maatschappij Graafschap Holland N.V.)	21,93,03,090	-	20,65,50,000	-
Others				
Total	85,98,03,705	100	80,98,03,705	100

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
 RESERVES AND SURPLUS**

SERIAL NO.	Particulars	As at 30th September 2019	As at 30th September 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	1,52,829	-
	TOTAL	1,52,829	-

Note:

Additions to and deductions from the reserves should be disclosed under each of the specified heads.

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st Septemebr 2019

	Particulars	As at 30th September 2019	As at 30th September 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-12 (A)-INVESTMENT SCHEDULE (POLICYHOLDERS)

Investments as on 31st September 2019

Particulars	As at	As at
	30th September 2019	30th September 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,10,37,162	1,07,51,484
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	1,49,681	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	62,64,348	55,02,138
(e) Other Securities	-	40,813
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,17,75,147	80,49,581
5. Other than Approved Investments	7,78,884	2,55,755
Less: Provision for diminution in the value of investments	(29,624)	-
Total Long Term Investment	2,99,75,598	2,45,99,771
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	12,50,802	82,383
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	2,12,411
(bb) Preference	-	-
(b) Mutual Funds	1,36,899	5,679
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,33,334	12,17,781
(e) Other Securities (incl. fixed deposits)	14,79,723	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	7,23,319	2,02,575
5. Other than Approved Investments	2,76,360	47,417
Total Short Term Investment	43,00,438	17,68,245
Total	3,42,76,036	2,63,68,017

FORM NL-12 (B)-INVESTMENT SCHEDULE (SHAREHOLDERS)

Investments as on 31st September 2019

(Rs. '000)

Particulars	As at	As at
	30th September 2019	30th September 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	24,68,458	22,88,285
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	33,476	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	14,01,020	11,71,044
(e) Other Securities	-	8,687
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	26,33,509	17,13,228
5. Other than Approved Investments	1,74,197	54,433
Less: Provision for diminution in the value of investments	(6,626)	-
Total Long Term Investment	67,04,035	52,35,677
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,79,742	17,534
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	45,208
(bb) Preference	-	-
(b) Mutual Funds	30,617	1,209
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	96,915	2,59,186
(e) Other Securities (incl. fixed deposits)	3,30,940	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,61,770	43,115
5. Other than Approved Investments	61,808	10,092
Total Short Term Investment	9,61,792	3,76,343
Total	76,65,827	56,12,020

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-13-LOANS SCHEDULE

Loans as on 31st September 2019

(Rs. '000)

Particulars	As at 30th September 2019	As at 30th September 2018
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
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-14-FIXED ASSETS SCHEDULE



Fixed Assets as on 31st September 2019

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2019	Additions	Deductions	As at 30th September 2019	As at 1st April 2019	For the Period	On Sales / Adjustments	As at 30th September 2019	As at 30th September 2019	As at 31st March 2019
Intangibles - Computer Softwares	3,83,263	12,238	-	3,95,501	3,33,845	22,084	-	3,55,929	39,572	49,419
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,67,207	8,259	1,083	1,74,382	1,34,388	7,174	1,256	1,40,307	34,075	32,818
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	46,878	7,184	2,171	51,890	41,199	2,033	1,999	41,233	10,657	5,679
Information & Technology Equipment	2,53,430	10,825	-	2,64,256	2,10,172	15,789	-	2,25,961	38,294	43,258
Vehicles	4,802	-	-	4,802	2,244	480	-	2,724	2,078	2,559
Office Equipment	92,883	6,404	937	98,350	68,295	3,994	917	71,372	26,978	24,588
Others	-	-	-	-	-	-	-	-	-	-
Total	9,48,464	44,910	4,192	9,89,181	7,90,143	51,554	4,171	8,37,526	1,51,655	1,58,321
Work in progress									11,129	10,601
Grand Total	9,48,464	44,910	4,192	9,89,181	7,90,143	51,554	4,171	8,37,526	1,62,784	1,68,922
Previous Year	8,52,560	1,10,157	14,253	9,48,464	6,89,206	1,14,933	13,996	7,90,143	1,68,922	-

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th September 2019

(Rs. '000)

Particulars	As at 30th September 2019	As at 30th September 2018
1. Cash (including cheques, drafts and stamps)	55,390	82,472
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	1,885	1,885
(b) Current Accounts	2,37,324	6,07,023
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	2,94,599	6,91,381
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	2,94,599	6,91,381
Outside India	-	-

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2019

Particulars	As at 30th September 2019	As at 30th September 2018
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	50,607	36,248
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	42	35,380
6. Others	-	-
(i) Other Deposits	1,41,440	1,24,267
(ii) Advances to Employees	8,575	1,428
(iii) Advances recoverable in cash or kind	1,49,061	1,79,618
(iv) Unutilized Service Tax	3,05,929	4,60,146
(v) Service Tax paid in Advance	-	-
(vi) MAT Credit Entitlement	1,82,083	3,57,126
(vii) Income Tax Refund Recoverable	-	-
Total (A)	8,37,738	11,94,213
Other Assets		
1. Income accrued on Investments	12,45,488	10,64,593
2. Outstanding Premiums	14,95,572	20,01,978
3. Agents' Balances	4,260	3,397
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	22,03,046	19,40,362
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	70,000	63,002
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	0	1,75,926
(ii) Interest Accrued other than investment	801	635
Total (B)	50,19,168	52,49,892
Total (A+B)	58,56,906	64,44,106

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September 2019

(Rs. '000)

Particulars	As at 30th September 2019	As at 30th September 2018
1. Agents Balances	91,809	69,795
2. Balances due to other Insurance Companies	48,29,460	27,99,771
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	9,40,212	1,87,272
5. Unallocated Premium	13,44,314	10,10,407
6. Sundry Creditors	10,66,644	9,27,460
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	2,05,83,116	1,76,59,158
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	64,357	48,305
Add: investment income accruing on unclaimed amount	10,113	-
11. Others -		
(i) Advance Received	3,030	2,710
(ii) Statutory Dues	4,58,286	4,85,484
(iii) Book Overdraft	598	-
Total	2,93,91,939	2,31,90,361

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2019

(Rs. '000)

Particulars	As at	As at
	30th September 2019	30th September 2018
1. Reserve for Unexpired risk	1,02,03,083	86,05,443
2. For Taxation (less advance tax paid and taxes deducted at source)	9,544	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
a. Provision - Bonus & Employees benefits	3,26,048	2,47,079
Total	1,05,38,674	88,52,523

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007



Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2019

Particulars	As at 30th September 2019	As at 30th September 2018
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Receipts and payments for the year ended 30th September 2019

(Rs.' 000)

Sr.No.	Particulars	For the half year ended	For the half year ended
		30th Sept 2019	30th Sept 2018
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	1,86,85,493	1,15,41,190
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(29,45,701)	(13,43,271)
4	Payment to Coinsurers, net of claims recovery	(85,924)	1,00,346
5	Payment of Claims	(58,15,603)	(48,54,384)
6	Payment of Commission and Brokerage	(7,96,859)	(6,96,579)
7	Payment of other Operating Expenses	(44,81,174)	(31,34,623)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	(582)	(4,583)
10	Income tax paid (Net)	(79,347)	(1,42,302)
11	Service Tax / GST Paid	(11,45,463)	(11,21,919)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	33,34,840	3,43,875
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	33,34,840	3,43,875
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(45,568)	(48,191)
2	Proceeds from Sale of Fixed Assets	71	146
3	Purchase of Investments	(1,53,35,873)	(70,10,672)
4	Loans disbursed	-	-
5	Sale of Investments	1,15,03,399	42,21,735
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	13,73,589	11,71,490
8	Investment in money market instruments and in liquid mutual fund (Net)*	(16,75,480)	8,69,670
9	Expenses related to investments	(1,185)	(117)
	Net Cash Flow from Investment Activities	(41,81,048)	(7,95,938)
C	Cash Flow from Financing Activities		
1	Proceeds from Issuance of Share Capital	4,99,999	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net Cash Flow from Financing Activities	4,99,999	-
D	Effect of foreign exchange rates on cash and cash equivalents (Net)	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	(3,46,209)	(4,52,064)
	Cash and Cash Equivalent at the beginning of the year	6,40,808	11,43,444
	Cash and Cash Equivalent at the end of the year	2,94,599	6,91,381

*Investment in mutual fund where these are used as parking vehicles pending investment are to be indicated (net)
The form referred to above forms an integral part of Financial Statements

For and on behalf (For and o For and on behalf of the Board of Directors

M. M. Nissim & CKhandelwal Jain & Co.
Chartered Account/Chartered Accountants
FRN 107122W FRN 105049W

G N Bajpai
Chairman

K K Rathi
Director

Anup Rau
Principal Officer

Sanjay Khemani Narendra Jain
Partner Partner Devi Dayal Garg
Membership No. 04/Members Chief Finance Officer

Rajiv Joshi
Company Secretary

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-21

Statement of Liabilities

Insurer: Future Generali India Insurance Company Ltd

Date:

Date - 30.09.2019

(Rs in Lakhs)

Statement of Liabilities				
State of Liabilities as on 30th September 2019				
Description	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1,40,033	1,02,031	1,16,701	86,054
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1,40,033	1,02,031	1,16,701	86,054
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,26,268	86,890	1,14,668	84,025
IBNR Reserve.... ('e)	1,60,162	1,18,941	1,10,785	92,567
Total Reserves for Technical Liabilities(f)=(c)+(d)+'e)	4,26,463	3,07,862	3,42,154	2,62,646

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007
FORM NL-23 Reinsurance Risk Concentration



Insurer: Future Generali India Insurance Company Limited

Date: 30.09.2019

(Rs in Lakhs)

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	1	671	-	14	1.31%
2	No. of Reinsurers with rating AA but less than AAA	12	1,876	371	59	4.42%
3	No. of Reinsurers with rating A but less than AA	58	7,305	891	1,189	17.98%
4	No. of Reinsurers with rating BBB but less than A	11	3,035	324	56	6.54%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	82	12,887	1,585	1,317	30.26%
With In India						
1	Indian Insurance Companies	9	81	-	572	1.25%
2	FRBs	7	4,118	1,186	152	10.46%
3	GIC Re	1	26,568	3,530	186	58.03%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	17	30,767	4,716	910	69.74%
	Grand Total (C)= (A)+(B)	99	43,654	6,301	2,227	100.00%

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-24 Ageing of Claims

Insurer: **Future Generali India Insurance Company Limited**Date: **30.09.2019***(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	253	115	53	21	64	506	3662.10
2	Marine Cargo	234	229	155	62	27	707	894.84
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	20	12	13	9	18	72	201.74
5	Motor OD	22460	5009	924	227	67	28687	8951.68
6	Motor TP	16	94	199	182	498	989	5130.45
7	Health	654	19193	41	12	0	19900	5752.21661
8	Overseas Travel	38	37	11	2	0	88	62.8876555
9	Personal Accident	115	362	31	5	0	513	556.9425
10	Liability	0	2	0	1	2	5	42.59
11	Crop	0	584	0	0	1	585	5546.46
12	Miscellaneous	2800	1095	357	127	56	4435	2809.93

Note: * Claims paid inclusion of partial payments

Future Generali India Insurance Company Limited
 CIN: L16603MH2006PL1161287



IRDAI Registration No 132, dated 4th September, 2007

FORM NL-21 - Quarterly claims data for Non-Life

Insurer: Date:

Sl. No.	Claims Experience	No. of claims only												
		Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous
1	Claims O/S at the beginning of the period	1049	1493	0	917	7396	8322	6184	276	497	32	8138	0	2023
2	Claims reported during the period	993	1093	0	1093	36812	976	24595	271	708	9	8	0	6632
3	Claims Settled during the period*	866	1007	0	32	26887	989	19989	88	513	5	885	0	4435
4	Claims Repudiated during the period	71	42	0	9	286	163	2445	151	372	1	0	0	252
5	Claims closed during the period**	121	234	0	23	1780	13	0	0	0	5	0	0	520
6	Claims O/S at End of the period	1284	1801	0	1096	7907	8117	8432	270	714	40	7941	0	3229
	Less than 3months	614	833	0	107	6028	700	1077	46	110	16	6	0	2147
	3 months to 6 months	194	147	0	47	776	466	574	198	442	6	1	0	424
	6months to 1 year	160	149	0	47	724	564	497	3	42	4	0	0	278
	1 year and above	415	788	0	714	439	4709	454	23	111	14	780	0	380

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 30th September 2019

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	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	37,189	9,551	16,011	3,809	3,719	2,402	3,719
02	Marine Cargo	7,033	5,075	4,535	3,294	1,015	988	1,015
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	1,22,026	1,14,858	76,235	71,395	22,972	21,419	22,972
05	Engineering	4,926	1,393	3,612	534	493	542	542
06	Aviation	-	-	31	3	-	5	5
07	Liability	2,067	753	147	130	310	39	310
08	Health Insurance	38,771	29,779	24,837	18,642	5,956	5,593	5,956
09	Miscellaneous	17,475	13,758	6,575	5,673	2,752	1,702	2,752
10	Crop Insurance	60,025	11,913	39,416	9,231	6,002	5,912	6,002
	Total	2,89,513	1,87,080	1,71,399	1,12,711	43,219	38,602	43,273

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-27 Offices information for Non-Life

Insurer: **FUTURE GENERALI INDIA INSURANCE** Date: **Jul 2019- Sep 2019**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	126
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter 0
4		Out of approvals of this Quarter 0
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	126
7	No. of branches approved but not open	0
8	No. of rural branches	0
9	No. of urban branches	0

(Read with Regulation 10)

Statement as on 30th September 2019

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	76,763.22
	h. Investments (Shareholder's Fund)	8A	3,41,018.23
2	Loans	9	-
3	Fixed Assets	10	-
4	Current Assets		
	a. Cash and Bank	11	58,569.06
	b. Advances and Other Assets	12	61,515.05
5	Current Liabilities		
	a. Current Liabilities	13	-
	b. Provisions	14	1,05,386.24
	c. Misc Exp not written Off	15	3,99,396.13
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		10,44,558.47

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	-
3	Cash and Bank Balance (If any)	11	-
4	Advances and Other Assets (If Any)	12	58,569.06
5	Current Liabilities	13	61,515.05
6	Provisions	14	1,05,386.24
7	Misc Exp not written Off	15	3,99,396.13
8	Debit Balance of P and L A/c		-

TOTAL(B) 6,24,776.98

(A-B) 4,19,781.49

'Investment Assets' as per FORM 3B

Section II

No.	Investment Assets	Reg. %	SH	PI	Book Value (SH + PI)	% Actual	FVC Amount	Total	Market Value	
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%	17,215.93	86,865.53	1,04,081.46	24.72	-	1,04,081.46	1,06,046.62	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (1) above)	Not Less than 30%	24,871.05	1,25,490.59	1,50,361.64	35.70	-	1,50,361.64	1,54,102.99	
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments		8,540.14	43,090.54	51,630.68	12.26	-	51,630.68	52,627.70	
	2. Other Investments		306.05	1,544.10	1,850.12	0.44	-	1,850.12	1,572.29	
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments		16,447.90	82,990.32	99,438.23	23.61	-	99,438.23	1,02,186.22	
	2. Other Investments		766.27	3,866.35	4,632.62	1.10	(2.30)	4,630.26	3,960.06	
	c) Approved Investments	0								
	(d) Other Investments	Not Exceeding 5%	17,071.84	86,138.49	1,03,210.33	24.51	358.08	1,03,568.41	1,05,409.51	
	Total Investment Assets	100%	69,657.66	3,51,468.02	4,21,125.67	100	(1,344.18)	4,19,781.49	4,28,392.47	

CERTIFICATION

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

Note: 1. (*) FRSM refers to 'Funds Representing Solvency Margin'

2. Other Investments are as permitted under 27B(3)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

PART - A
 (Rs in Lakhs)

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL-29

Detail regarding debt securities

FORM NL-29 DEBT SECURITIES

Insurer:

Future Generali India Insurance Company Ltd

Date:

As on 30th September 2019

(Rs in Lakhs)

	Detail Regarding debt securities							
	MARKET VALUE				Book Value			
	As at 30th Sep 2019	As % of total for this class	As at 30th Sep 2018	As % of total for this class	As at 30th Sep 2019	as % of total for this class	As at 30th Sep 2018	as % of total for this class
Break down by credit rating								
AAA rated	2,02,418.99	50.21	1,37,875.85	45.07	1,96,869.82	49.90	1,40,613.26	44.50
AA or better	36,620.10	9.08	40,641.60	13.28	36,592.97	9.28	41,748.83	13.21
Rated below AA but above A	6,755.18	1.68	-	-	6,488.38	1.64	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	3,768.00	0.93	1,539.12	0.50	4,754.28	1.21	2,221.34	0.70
Any other (Sovereign Rating)	1,53,567.90	38.09	1,25,875.41	41.14	1,49,813.38	37.97	1,31,396.85	41.58
Total	4,03,130.17	100.00	3,05,931.97	100.00	3,94,518.82	100.00	3,15,980.29	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	22,684.39	5.63	18,057.10	5.90	22,654.94	5.74	18,120.80	5.73
more than 1 year and upto 3years	45,521.54	11.29	47,627.89	15.57	45,525.75	11.54	48,394.70	15.32
More than 3years and up to 7years	1,05,705.80	26.22	80,242.58	26.23	1,02,650.91	26.02	82,175.10	26.01
More than 7 years and up to 10 years	1,67,883.05	41.64	1,19,599.26	39.09	1,63,962.44	41.56	1,24,835.21	39.51
above 10 years	61,335.40	15.21	40,405.14	13.21	59,724.78	15.14	42,454.48	13.44
Total	4,03,130.17	100.00	3,05,931.97	100.00	3,94,518.82	100.00	3,15,980.29	100.00
Breakdown by type of the issuer								
a. Central Government	1,07,615.38	26.69	79,260.38	25.91	1,05,585.95	26.76	83,541.53	26.44
b. State Government	45,952.52	11.40	46,615.02	15.24	44,227.43	11.21	47,855.32	15.15
c. Corporate Securities	2,49,562.27	61.91	1,80,056.57	58.86	2,44,705.44	62.03	1,84,583.43	58.42
Total	4,03,130.17	100.00	3,05,931.97	100.00	3,94,518.82	100.00	3,15,980.29	100.00

Note

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

Future Generali India Insurance Company Limited
 CIN: U66030MH2004PLC165287
 IRDAI Registration No 132, dated 4th September, 2007



UGRM N1.3 Analytical Ratios
 Insurer: Future Generali India Insurance Co Ltd Date: 30-Sep-18

Analytical Ratios (Rs. in Lakhs)				
Sl.No.	Particular	Total		
		For Q2 2018-20	Upto Q2 2018-20	For Q2 2017-18
1	Gross Direct Premium Growth Rate	31%	23%	45%
	Fire	52%	43%	7%
	Marine	-2%	-6%	12%
	Accident	1%	10%	-31%
	Health	22%	20%	-9%
	Engineering	16%	20%	2%
	Aviation	N.A.	N.A.	-100%
	Liability	1%	12%	4%
	Motor (C&V)	9%	6%	-6%
	Motor (TP)	30%	21%	13%
	Motor (Total)	21%	14%	6%
	Workmen Compensation	6%	7%	10%
	Weather/Crop	50%	50%	201%
	Others	1%	14%	-6%
	Miscellaneous (Total)	31%	22%	25%
2	Gross Direct Premium to Net Worth	0.98	1.06	0.87
3	Growth rate of Net Worth	18%	18%	15%
4	Net Retention Ratio	38%	65%	64%
	Fire	30%	27%	34%
	Marine	85%	81%	78%
	Accident	85%	68%	95%
	Health	85%	82%	87%
	Engineering	1%	2%	2%
	Aviation	N.A.	N.A.	RETN/10
	Liability	9%	3%	30%
	Motor (C&V)	93%	93%	94%
	Motor (TP)	91%	94%	94%
	Motor (Total)	92%	94%	94%
	Workmen Compensation	94%	94%	95%
	Weather/Crop	20%	20%	19%
	Others	8%	7%	6%
	Miscellaneous (Total)	6%	2%	2%
5	Net Commission Ratio	4%	5%	5%
	Fire	20%	11%	9%
	Marine	16%	15%	19%
	Accident	11%	11%	11%
	Health	5%	3%	3%
	Engineering	-2%	-8%	-18%
	Aviation	N.A.	N.A.	N.A.
	Liability	-18%	-22%	-18%
	Motor (C&V)	14%	14%	13%
	Motor (TP)	1%	1%	1%
	Motor (Total)	6%	6%	6%
	Workmen Compensation	1%	1%	1%
	Weather/Crop	-1%	-1%	-1%
	Others	3%	3%	3%
	Miscellaneous (Total)	3%	4%	4%
6	Expense of Management to Gross Direct Premium	30%	34%	30%
7	Expense of Management to Net Written Premium	51%	50%	47%
8	Net Incurred Claims to Net Earned Premium	55%	59%	54%
9	Combined Ratio	102%	103%	103%
10	Technical Reserves to Net Premium Ratio	6.14	5.23	6.38
11	Underwriting Balance Ratio	-0.03	-0.09	0.02
12	Operating Profit Ratio	9%	6%	15%
13	Liquid Assets to Liabilities Ratio	0.18	0.18	0.11
14	Net Earning Ratio	4%	4%	15%
15	Return on Net Worth Ratio	2%	4%	8%
16	Available Surplus to Net Written Premium	1.58	1.58	1.68
17	MFA Ratio			
	Gross NPA Ratio	0.51	0.51	N/A
	Net NPA Ratio	0.41	0.44	N/A
Equity Holding Pattern				
100%	(a) No. of shares		489807500%	489807500%
200%	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%	74.5% ; 25.5%
300%	(c) Not Government holding (in case of public sector insurance companies)		N/A	N/A
400%	(d) Basic EPS before extraordinary items (net of tax expense) less the credit (net) to be annualized		44%	88%
500%	(e) Diluted EPS before extraordinary items (net of tax expense) less the credit (net) to be annualized		44%	88%
600%	(f) Basic EPS after extraordinary items (net of tax expense) less the credit (net) to be annualized		43%	88%
700%	(g) Diluted EPS after extraordinary items (net of tax expense) less the credit (net) to be annualized		43%	88%
800%	(h) Book value per share (Rs)		1002%	904%

Future Generali India Insurance Company Limited
 CIN: L1660MH02001PL1105207
 SEBI Registration No.12, dated 08 September, 2007



Inventor: Future Generali India Insurance Company Limited Date: 30.09.2018

Related Party Transactions			For the year ended 30th September 2018		For the year ended 30th September 2017		
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transaction / Categories	Amount (INR)	Outstanding amount as at the balance sheet date (performance/cashable) (INR)	Amount (INR)	Outstanding amount as at the balance sheet date (performance/cashable) (INR)
1	Future Enterprise Limited	Joint Venture	Rent & Maintenance for premises	-	-	-	-
			Other	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	20,657	26,322	(1,367)	96,294
			Insurance Claims paid	1,150	5,545	-	-
			Deposit	-	-	-	-
			Dividend Paid	-	-	-	-
			Unclaimed Premium	378	812	142	2,327
			Equity Shares	-	1,37,211	-	-
			Other	-	-	-	-
2	Aurobindam General SPA	Promoter Group Co.	Reinsurance premium	98,296	2,05,247	1,36,809	2,80,623
			Other	-	-	-	-
			Commission on reinsurance	10,009	15,712	(1,201)	90,884
			Claims recovery on reinsurance	17,605	56,611	1,62,279	2,62,994
			Recovery of claims	-	-	-	-
3	Veritas Underwriting Holdings N.V. (Formerly known as Fidelity Management & Research Co.)	Joint Venture	Equity Shares	-	1,37,211	Nil	Nil
4	Sharda Advisory	Joint Venture	Equity Shares	-	2,44,916	Nil	Nil
5	Key Managerial Personnel	MD & CEO and Company Secretary	Reimbursement for the medical	15,056	31,034	225	17,268
			Insurance Premium	-	-	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	7,620	15,372	15,551	16,083
			Operating expenses incurred by our company on our behalf	7,208	13,177	10,713	15,642
			Rent/Exec. Expenses on our behalf	-	89	89	207
			Rent/Exec. Expenses by our company on our behalf	-	-	-	-
			Other transactions	-	-	-	-
			Reimbursement/Commission	-	-	-	-
			Insurance	100	121	2	467
			Unclaimed Premium	15	15	394	394
			Insurance Claims Paid	80	128	152	152
			Insurance Premium Paid	-	6,694	-	4,091

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007



FORM NL Products Information

Insurer: Date:

Products Information							
List below the products and/or add-ons introduced during the period							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
2	Additional Towing Charges -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
3	Consumables -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
4	Increased property damage liability benefit -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
5	Loan protection cover -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
6	Hospital cash cover -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
7	Return to Invoice -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
8	Protection of NCB -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
9	Loss of Driving licence / Registration certificate-Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
10	Basic Road Side Assistance-Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
11	Additional Road Side Assistance-Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
12	Daily Cash benefit -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
13	Plan for Covering Laptop or mobile- Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
14	Vehicle Protection Riders -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
15	Personal Accident Plan -Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
16	Engine Protector-Add On Cover for Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
17	Tyre Damage- Add On Cover For Standalone Motor OD Future Secure Private Car Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
18	Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
19	Additional Towing charges -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
20	Basic Road side assistance -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
21	Daily cash benefit -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
22	Hospital cash cover -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
23	Increased property damage liability benefit -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
24	Loan protection cover -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
25	Loss of driving licence / registration certificate -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
26	Loss of personal effects and belongings -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
27	Personal accident cover -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
28	Zero Depreciation -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
29	Consumables -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
30	Return to Invoice-Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19
31	Protection of NCB -Add On Cover for Standalone Motor OD Future Secure Two Wheeler Policy	FGIC/0022/LEG & COMPL/2019-20		Motor	Internal Tariff Rated Product	12-Jul-19	26-Jul-19

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132. dated 4th September, 2007
 FORM NL-33 - SOLVENCY MARGIN - KGII



FORM KG

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th September 2019
 (Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)		(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)	-	3,83,071
	Deduct:	-	
(B)	Current Liabilities as per BS	-	71,885
(C)	Provisions as per BS	-	3,07,862
(D)	Other Liabilities	-	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-	3,324
(F)	Available Assets	-	84,957
	Deduct:	-	73,278
(G)	Other Liabilities	-	19,925
(H)	Excess in Shareholder's funds (F-G)	-	65,032
(I)	Total ASM (E+H)	-	68,356
(J)	Total RSM	-	43,273
(K)	Solvency Ratio (Total ASM / Total RSM)	-	1.58

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL- 34: Board of Directors & Key Persons

Date: April 2019 - September 2019

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. Krishan Kant Rathi	Director	Nil
5	Mr. Sanjay Jain	Director	Nil
6	Mr. Parth Gandhi	Director (Additional)	Appointed w.e.f. August 14, 2019
7	Ms. Jennifer Sparks	Director	Nil
8	Mr. Fabrice Benard	Director (Additional)	Appointed w.e.f. August 14, 2019
9	Mr. Abhinandan .K. Jain	Independent Director	Nil
10	Ms. Bhavna Doshi	Independent Director	Nil
11	Dr. Devi Singh	Independent Director	Nil
12	Mr. Anup Rau Velamuri	Managing Director & Chief Executive Officer	Nil
13	Mr. Shreeraj Deshpande	Chief Operating Officer	Appointed w.e.f. September 09, 2019
14	Mr. Devi Dayal Garg	Chief Financial Officer	Nil
15	Mr. Rajiv V Joshi	Principal Compliance Officer, Company Secretary & Head-Legal	Nil
16	Mr. Deepak Prasad	EVP & Head - Corporate Sales	Nil
17	Mr. Raghavendra Rao	EVP & Head - Retail Sales	Nil
18	Mr. Anurag Sinha	EVP & Head - Bancassurance	Nil
19	Mr. Ajay Panchal	Chief Risk Officer	Nil
20	Mr. Milan P. Shirodkar	Chief of Investments	Nil
21	Ms. Ritu Sethi	SVP & Head - Internal Audit	Nil

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDAI Registration No 132, dated 4th September, 2007



FORM NI-35-NON PERFORMING ASSETS-7A
 Company Name & Code:
 Statement as on:
 Details of Investment Portfolio
 Periodicity of Submission : Quarterly

Future Generali India Insurance Co. Ltd (Registration No 132)
 30th September 2019

Name of the Fund General Insurance

COI	Company Name	Instrument Type	Interest Rate		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?	Has there been any Principal		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision ?									Amount	Board Approval Ref			
ICDS	Infrastructure Leasing & Financial Services Ltd	NCD			1980.22		131.48		21-09-2018							15%	300
ICDS	ILFS Financial Services Ltd	NCD			250		25.75		28-12-2018							25%	62.5

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.
 Date:

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Category of Investment	Code	Current Quarter				Year To Date(Current Year)				Year to date(Previous Year)						
		Investment (Rs)	Income on Investment	Cost Yield	Net Yield	Investment (Rs)	Income on Investment	Cost Yield	Net Yield	Investment (Rs)	Income on Investment	Cost Yield	Net Yield			
		Book Value	Market Value	(Rs)	%	Book Value	Market Value	(Rs)	%	Book Value	Market Value	(Rs)	%			
A Central Government Securities																
A1 Central Government Bonds	CGS28	85,875.00	86,548.46	1,486.35	1.38	1,32	85,626.28	86,548.46	5,929.18	4.00	2,23	76,137.26	2,814.63	3.68	1.62	
A2 Central Govt	CGS18	5,321.04	7,661.32	138.31	1.61	0.38	7,661.32	7,661.32	131.49	2.11	1.36	0.00	0.00	0.00	0.00	
B Government Securities / Other Approved Securities																
B1 Government Securities (Including Infrastructure Investments)	GS25	2,252.00	2,203.65	-48.26	-1.81	-1.28	2,203.11	2,203.65	27.73	1.24	0.55	57.60	2.52	4.12	4.12	
C Housing and Loans to State Govt for housing and fire fighting equipment																
C1 Commercial Papers - State Government - Infrastructure - State	HT15A	2,475.00	0.00	0.00	0.00	2,475.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
C2 Bonds (Subsidiary issues by TRUST)	HT15B	4,764.00	4,800.00	49.07	2.01	1.36	4,764.00	4,800.00	129.23	2.70	2.40	0.00	0.00	0.00	0.00	
C3 Bonds (Subsidiary issues by authority controlled under any Housing/Building scheme approved by)	HT15C	14,466.94	15,777.11	66.49	2.21	0.48	14,796.94	15,777.11	100.44	0.52	0.18	32,528.29	31,028.09	1,709.25	4.33	4.32
C4 Subordinate / Rural / CDF / Loans	HT15D	1,856.11	1,572.29	-283.87	-2.47	-0.04	1,856.11	1,572.29	-283.87	-0.16	-0.14	200.00	0.00	1.14	0.60	
D Infrastructure Investments																
D1 Infrastructure - Other Approved Securities	IAS2	2,361.25	2,303.68	-57.57	-1.31	-1.15	2,306.80	2,303.68	-32.12	-1.13	-1.43	0.00	0.00	0.00	0.00	
D2 Infrastructure - PFI - Road, Water, Channel	IT11	66.84	66.76	-0.08	-0.12	-0.24	66.76	66.76	-0.00	0.00	0.00	4.42	66.34	46.46	2.01	-2.14
D3 Infrastructure - Corporate Securities - Equity Shares - Channel	IT12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
D4 Infrastructure - Infrastructure Development Fund (IDF)	IS1F	1,000.00	0.00	-25.37	-2.51	-1,000.00	0.00	0.00	0.00	0.00	0.00	997.30	42,537	4,24	1.24	
D5 Infrastructure - PFI - Infrastructure Bonds	IT15	46,471.21	1,277.42	27.11	0.42	0.29	46,471.21	1,277.42	2,617.79	5.21	0.48	3,644.24	3,736.11	1,426.24	4.11	4.11
D6 Infrastructure - PFI - CDF	IT16	1,843.88	0.00	-21.01	-0.82	-0.41	1,843.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
D7 Infrastructure - Other Corporate Securities - Infrastructure Bonds	IT17	15,021.11	1,046.88	6.93	0.21	0.41	15,046.27	1,046.88	1,100.45	0.21	0.38	37,723	30,042	1,174.66	4.26	4.26
D8 Infrastructure - PFI - Corporate Bonds	IT18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	497.34	497.34	14.26	3.24	3.24	
D9 Infrastructure - Infrastructure - Equity of PFI - Water	IT19	1,864	1,864	0.00	0.00	1,864	1,864	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
D10 Infrastructure - Equity - Infrastructure - Water	IT20	11.44	25.54	1.38	1.11	1.04	11.44	25.54	1.38	1.11	1.04	0.00	0.00	0.00	0.00	
E Approved Investment Noted To Express Names																
E1 PFI (Approved Investment) - Equity Shares (approved)	EA1C	66.76	66.76	2.27	2.31	1.00	110.74	66.76	4.41	3.86	2.42	179.76	148.75	2.27	1.41	3.24
E2 Corporate Securities (Approved Investment) - Equity Shares (Ordinary/Dividend)	EA1F	1,566.79	1,743.19	24.72	1.57	1.08	2,258.25	1,743.19	36.71	1.37	1.38	2,459.46	2,439.44	23.66	0.93	0.93
E3 Corporate Securities - Equity - Equity	EA1E	48,126.11	48,796.34	1,000.00	2.01	0.20	48,126.11	48,796.34	570.67	1.11	0.38	83,846.29	79,918.21	1,628.25	4.42	4.42
E4 Equity - Equity with collateral/Pledge	EA1B1	1,172.00	691.00	-48.11	-1.31	-1.72	1,112.54	691.00	-50.26	-3.16	-3.41	691.00	0.00	0.00	0.00	
E5 Equity - Equity with collateral/Pledge - Equity	EA1B2	1,172.00	691.00	-48.11	-1.31	-1.72	1,112.54	691.00	-50.26	-3.16	-3.41	691.00	0.00	0.00	0.00	
E6 Government Papers issued by all India Financial Institutions - subd zero coupon or zero	EA1C1	40,011	40,042	47.76	1.18	1.26	40,042	40,042	48.23	1.18	1.13	2,449.44	0.00	1.74	0.23	0.23
E7 Government Papers	EA1A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
E8 Other Govt - CDF / CDF / Liquid Schemes	EA1D	1,311.00	1,466.11	15.11	1.15	1.27	1,466.11	1,466.11	15.11	1.07	0.73	46.27	46.27	0.00	0.00	
E9 Exchange Traded Fund	EA1T	10.10	10.11	0.00	0.00	0.00	10.10	10.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
F Other than Approved Securities																
F1 Other than Approved Investments - Equity Shares (not PFI and Collateral)	OB1	2,500.00	1,002.00	-1,500.00	-0.58	-0.58	1,796.11	1,002.00	-18.89	-1.00	-0.73	976.96	976.96	4.42	0.42	
F2 Equity - Other than Approved Investments - Investment Group	OB2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
F3 Other than Approved Investments - Subordinate	OB3	1,200.00	7,709.42	15,497	1.31	1.71	4,054.79	7,709.42	20,201	5.16	3.48	1,107.40	2,499.44	17.06	3.30	3.30
TOTAL		1,01,866.47	1,28,762.47	7,664.49	1.87	1.15	1,04,063.08	1,28,762.47	15,776.71	0.81	0.76	1,26,776.06	1,07,476.41	12,391.51	4.81	4.81

 Certified that the information furnished herein is complete and correct, to the best of the knowledge and belief.

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No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A During the quarter									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	09-10-2012	CARE	CARE BB	CARE D	20-09-2019	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		25-07-2011	CARE	CARE BBB	CARE BB	24-08-2019	
3	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB	1000	07-10-2014	ICRA	ICRA AA-	LA+	24-07-2019	
4	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07-10-2014	ICRA	AAA	ICRA AA-	05-08-2019	
5	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	1000	20-01-2012	CARE	AA	AA-	19-08-2019	
6	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		20-01-2012	CRSIL	AA	AA-	14-08-2019	
7	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		03-01-2017	CARE	CARE BB	CARE D	20-09-2019	
8	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398	06-10-2016	BRICKWORKS	BWR BB	BWR D	25-09-2019	
9	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		24-04-2018	CARE	CARE BBB	CARE BB	24-08-2019	
10	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		08-09-2017	BRICKWORKS	BWR BBB	BWR BB	10-09-2019	
11	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB	2488	20-06-2016	CARE	CARE AA	CARE AA-	19-08-2019	
12	8.55% Indiabulls Housing Finance Ltd Option-II (mat date 02 Mar 2020)	HTDA	999	19-09-2014	CARE	CARE AAA	CARE AA+	24-09-2019	
13	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA	1003	19-09-2014	CARE	CARE AAA	CARE AA+	24-09-2019	
14	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA	508	19-09-2014	CARE	CARE AAA	CARE AA+	24-09-2019	
15	9.35% Indiabulls Housing Finance Ltd (Mat Dt. 18 Sep 2020)	HTDA	1003	19-09-2014	CARE	CARE AAA	CARE AA+	24-09-2019	
16	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19-09-2014	ICRA	AAA	ICRA AA-	05-08-2019	
17	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB	500	19-09-2014	CARE	CARE AA	CARE AA-	19-08-2019	
B As on Date									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AA+	CARE AA	08-10-2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AA	CARE A+	06-03-2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	09-10-2012	CARE	CARE A	CARE BBB	18-05-2019	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE A+	CARE A	18-04-2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE BB	CARE D	20-09-2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE BBB	CARE BB	24-08-2019	
8	10.30% IFS Financial Services Ltd (mat 28 Dec 2021)	JODS	250	03-01-2017	CARE	CARE AA	CARE D	17-09-2018	
9	10.30% Yes Bank Limited (mat date 25 July 2021)	EPRI		25-07-2011	ICRA	ICRA AA+	ICRA AA	28-11-2018	
10	10.30% Yes Bank Limited (mat date 25 July 2021)	EPRI		25-07-2011	CARE	CARE AAA	CARE AA+	28-11-2018	
11	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB	1,000	25-07-2011	ICRA	ICRA AA-	ICRA AA-	03/05/2019	
12	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	CARE	CARE AA+	CARE AA-	09/05/2019	
13	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	ICRA	ICRA AA-	ICRA AA+	24-07-2019	
14	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07-10-2014	ICRA	ICRA AA	ICRA AA-	05-08-2019	
15	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	1,000	07-10-2014	CARE	AA	AA-	19-08-2019	
16	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07-10-2014	CRSIL	AA	AA-	14-08-2019	
17	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE AA+	CARE AA	08-10-2018	
18	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR AAA	BWR AA	15-02-2019	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE AA	CARE A+	06-03-2019	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE A	CARE BBB	18/05/2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR A	BWR BBB	26/06/2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398	20-01-2012	CARE	CARE A+	CARE A	18-04-2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR A+	BWR A+	19-04-2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR A+	BWR A	04-05-2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE BB	CARE D	20-09-2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR BB	BWR D	25-09-2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE BBB	CARE BB	24-08-2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR BBB	BWR BB	10-09-2019	
29	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	EPRI	2,484	03-01-2017	CARE	CARE AA+	CARE AA	18-02-2019	
30	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB		03-01-2017	CARE	CARE AA	CARE AA-	19-08-2019	
31	7.89% Can Fin Homes Ltd 2022 (Mat Dt 18 May 2022)	HTDA	1,000	18-05-2017	ICRA	ICRA AAA	ICRA AA+	06/05/2019	
32	8.25% IDFC Bank Ltd(mat 14th July 2022)	EPRI	1,500	21-12-2017	BRICKWORKS	BWR AAA	BWR AA+	28/05/2019	
33	8.35% IDFC Bank Ltd(Mat 15th May 2020)	EPRI	1,000	21-12-2017	BRICKWORKS	BWR AAA	BWR AA+	28/05/2019	
34	8.55% Indiabulls Housing Finance Ltd Option-II (mat date 02 Mar 2020)	HTDA	999	06-10-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
35	8.62% IDFC LTD (MAT DT 3 Jan 2025)	EPRI	1,500	15-01-2015	ICRA	ICRA AA+	ICRA AA	21/05/2019	
36	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPRI	1,500	15-01-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
37	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPRI		15-01-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
38	8.69% Can Fin Homes Ltd 2020 (Mat Dt 10 Sept 2020)	HTDA	1,500	10-09-2015	ICRA	ICRA AAA	ICRA AA+	06/05/2019	
39	8.70% IDFC LTD (MAT DT 20 May 2025)	EPRI		20-05-2015	ICRA	ICRA AA+	ICRA AA	21/05/2019	
40	8.70% IDFC LTD (MAT DT 20 May 2025)	EPRI	1,000	20-05-2015	FITCH	AA+(IND)	AA+(IND)	28-06-2018	
41	8.70% IDFC LTD (MAT DT 20 May 2025)	EPRI		20-05-2015	ICRA	ICRA AA+	ICRA AA	14-11-2018	
42	8.72% IFS2025 (mat date 21 Jan 2025)	JODS	473	29-08-2018	CARE	CAREAA+	CARE D	17-09-2018	
43	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA	1,003	24-04-2018	CARE	CARE AAA	CARE AA+	24-09-2019	
44	8.80% IFS2020 (mat date 21st Sep. 2020)	JODS	1,000	21-09-2015	ICRA	ICRA AAA	ICRA D	17-09-2018	
45	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA	508	08-09-2017	CARE	CARE AAA	CARE AA+	24-09-2019	
46	9.10% IDFC Bank Ltd (Mat 31st May 2021)	EPRI	1,006	22-03-2018	BRICKWORKS	BWR AAA	BWR AA+	28/05/2019	
47	9.15% Tata Steel Ltd (Mat Dt. 24 Jan 2021) Series-II	EPRI	1,099	1-09-2016	CARE	CARE AA	CARE A	18-01-2017	
48	9.35% Indiabulls Housing Finance Ltd (Mat Dt. 18 Sep 2020)	HTDA	1,003	20-06-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
49	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	BRICKWORKS	BWR AA+	BWR AA	09-03-2019	

50	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	CARE	CARE AA-	CARE A	31-03-2019	
51	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	CARE	CARE AAA	CARE AA+	03-02-2019	
52	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	CARE	CARE AA+	CARE AA-	06-03-2019	
53	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500	31-08-2015	BRICKWORKS	BWR AAA	BWR AA+	03-02-2019	
54	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	BRICKWORKS	BWR AA	BWR AA-	10-04-2019	
55	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	CARE	CARE A	CARE BBB-	14-05-2019	
56	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	BRICKWORKS	BWR AA-	BWR BBB+	17-05-2019	
57	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	CARE	CARE BBB-	CARE D	05-06-2019	
58	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31-08-2015	BRICKWORKS	BWR BBB+	BWR D	05-06-2019	
59	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	BRICKWORKS	BWR AA+	BWR AA	09-03-2019	
60	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	CARE	CARE AA-	CARE A	31-03-2019	
61	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	CARE	CARE AAA	CARE AA+	03-02-2019	
62	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	CARE	CARE AA+	CARE AA-	06-03-2019	
63	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	BRICKWORKS	BWR AAA	BWR AA+	03-02-2019	
64	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100	27-08-2015	BRICKWORKS	BWR AA	BWR AA-	10-04-2019	
65	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	CARE	CARE A	CARE BBB-	14-05-2019	
66	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	BRICKWORKS	BWR AA-	BWR BBB+	17-05-2019	
67	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	CARE	CARE BBB-	CARE D	05-06-2019	
68	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	BRICKWORKS	BWR BBB+	BWR D	05-06-2019	
69	9.60% The Great Eastern Shipping Co Ltd (mat date 10th Nov 2019)	EPBT	1,503	22-09-2015	CARE	CARE AAA	CARE AA+	05-10-2018	
70	9.70% The Great Eastern Shipping Co Ltd (mat date 25th Apr 2021)	EPBT	502	19-10-2012	CARE	CARE AAA	CARE AA+	05-10-2018	
71	9.75% GESCO 2019 (MAT DATE 20 AUG 2019)	EPBT	500	18-03-2010	CARE	CARE AAA	CARE AA+	05-10-2018	
72	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	EPBT		19-09-2014	CARE	CARE AA+	CARE AA	18-02-2019	
73	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDP	500	19-09-2014	ICRA	ICRA AA	ICRA AA-	05-08-2019	
74	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDP		19-09-2014	CARE	CARE AA	CARE AA-	19-08-2019	
75	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE A+	CARE A-	31-03-2019	
76	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE AA+	CARE AA	03-02-2019	
77	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250	16-07-2010	CARE	CARE AA	CARE A+	06-03-2019	
78	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE A-	CARE BBB-	14-05-2019	
79	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE BBB-	CARE D	05-06-2019	
80	9.90% IIFM 2025 (mat 27 Aug 2025)	HODS	500	29-08-2018	CARE	CARE AA+	CARE D	17-09-2018	

CERTIFICATION

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

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter
- 3 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM NL- Quarterly Business Returns across line of Business

Insurer: **Future Generali India Insurance Co.Ltd**

Date: **July 2019- September 2019**

2th Qtr

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6963.93	37670	4,575.25	34531	17544.46	73190.00	12311	68798
2	Cargo & Hull	1358.39	16329	1,429.81	15686	3559.82	32016.00	3769	30777
3	Motor TP	18770.55	30414	14,400.99	18892	36357.82	55481.00	30159	40445
4	Motor OD	12263.05	214547	11,244.11	174388	24559.58	406050.00	23079	356709
5	Engineering	1295.74	1519	1,116.15	1503	2647.77	3063.00	2215	3145
6	Workmen's Compensation	747.26	4505	705.26	4195	1560.64	9196.00	1464	8483
7	Employer's Liability	0.00	0	-	0	0.00	0.00	0	0
8	Aviation	0.00	0	-	0	0.00	0.00	0	0
9	Personal Accident	1852.24	153190	1,551.58	107975	3419.85	264207.00	3117	212026
10	Health	6472.80	31502	5,304.40	28060	14758.75	67240.00	12297	61818
11	Others*	34297.82	79078	23,595.88	58261	38017.90	134371.00	27021	116051
	TOTAL	84021.78	568754	63923.43	443491	142426.61	1044814	115432.60	898252.00

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- Rural & Social Obligations (Quarterly Returns)

Insurer: Date:

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium	Sum Assured
1	Fire	Rural	20413	2337.16	4196226.25
		Social			
2	Cargo & Hull	Rural	5706	357.04	1547548.11
		Social			
3	Motor TP	Rural	12752	8029.35	0.00
		Social			
4	Motor OD	Rural	75718	3973.89	257263.44
		Social			
5	Engineering	Rural	637	560.64	719293.38
		Social			
6	Workmen's Compensation	Rural	1508	288.35	129336.38
		Social			
7	Employer's Liability	Rural	0	0.00	0.00
		Social			
8	Aviation	Rural	0	0.00	0.00
		Social			
9	Personal Accident	Rural	112648	601.61	2145555.14
		Social			
10	Health	Rural	4891	130.83	137813.05
		Social			
11	Others*	Rural	62634	31504.59	2149338.91
		Social			
Total		Rural	296907	47783.46	1,12,82,374.66
		Social	-	-	-

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

FORM NL-40 Business Acquisition through different channels

Insurer: Future Generali India Insurance Co.Ltd Date Jul 2019-Sep 2019

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different 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	155401	18,039.41	120098	13,775.58	290822	35077.97	239118	28,437.03
2	Corporate Agents-Banks	199222	4,074.41	154715	2,453.39	359452	7798.24	306832	4,907.00
3	Corporate Agents -Others	15552	1,709.44	16543	1,255.88	30993	3082.93	31180	2,847.69
4	Brokers	73361	17,780.41	61019	13,607.23	143230	39857.04	129595	30,597.43
5	Micro Agents	1	1.30	0	5.21	1	8.95	6	9.51
6	Direct Business	103973	41006.75	77133	31372.41	181431	53422.73	162720	45614.06
7	Others	21244	1410.01	13710	1444.28	38885	3178.70	28264	2997.35
	Total (A)	568754	84021.73	443218	63913.99	1044814	142426.56	897715	115410.07
1	Referral (B)	0	0.05	273	9.44	0	0.05	537	22.53
	Grand Total (A+B)	568754	84021.78	443491	63923.43	1044814	142426.61	898252	115432.60

Note:

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FROM NL - 41 GRIEVANCE DISPOSAL



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO July ,2019 to September 30, 2019

DURING THE FINANCIAL YEAR 2019-20

Sl. 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	complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Proposal Related	1	15	5	0	11	0	32
	b) Claim	0	83	37	4	41	1	150
	c) Policy Related	0	14	10	0	4	0	40
	d) Premium	0	1	0	0	1	0	2
	e) Refund	0	2	1	0	1	0	4
	f) Coverage	0	0	0	0	0	0	1
	g) Cover Note Related	0	1	0	0	1	0	1
	h) Product	1	8	2	0	7	0	16
	i) Others	0	21	4	0	14	3	35
	Total Number of complaints:	2	145	59	4	80	4	281

2	Total No. of policies during previous year:	895219
3	Total No. of claims during previous year:	75105
4	Total No. of policies during current year:	1046523
5	Total No. of claims during current year:	83938
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.25
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	17.87

** Total number of claims have been considered as intimated claims

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	1	0	1
	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	4	0	4

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