

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
		2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19	2019-20	2019-20	2018-19	2018-19
1. Premiums earned (Net)	NI-4-Premium Schedule	2,29,272	6,64,924	77,341	4,63,190	1,29,688	3,83,327	1,16,758	3,57,041	50,37,580	1,32,04,439	37,48,119	1,06,09,751	53,90,541	1,42,56,689	30,34,233	1,14,30,904
2. Profit/Loss on sale/redisposition of Investments		1,261	8,927	1,763	6,481	109	1,381	285	1,475	16,080	58,222	9,341	40,257	17,450	68,531	11,212	48,994
3. Others		(7)	24	18	38	(9)	11	11	24	139	1,050	508	1,173	127	1,084	539	1,215
4. Interest, Dividend & Rent - Gross		73,822	2,61,815	95,454	2,29,000	8,152	38,987	15,512	48,144	6,25,463	16,45,639	4,62,968	13,16,811	7,05,438	19,64,450	5,71,906	15,93,089
Total (A)		3,04,348	9,35,699	1,74,603	6,98,710	1,37,943	4,23,705	1,32,967	4,07,628	56,77,263	1,49,13,349	42,12,738	1,19,67,893	61,93,586	1,62,72,794	48,99,066	1,30,74,291
1. Claims Incurred (Net)	NI-5-Claims Schedule	1,57,948	4,05,882	1,15,670	4,72,393	64,884	2,15,798	67,271	2,42,232	29,44,475	77,36,706	24,11,457	67,27,369	31,57,248	81,40,385	26,17,028	74,41,984
2. Commission	NI-6-Commission Schedule	6,716	75,386	(9,482)	17,664	17,607	62,995	15,733	63,313	1,34,785	5,02,598	1,49,960	4,71,598	1,59,108	6,40,979	1,56,241	5,32,577
3. Operating Expenses related to Insurance Business	NI-7-Operating Expenses Schedule	1,50,596	4,43,114	1,38,747	3,60,552	35,669	1,26,038	32,625	1,28,567	20,29,049	55,96,231	12,30,475	36,36,611	22,15,314	61,63,973	14,09,847	41,25,512
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		3,15,260	9,24,372	2,67,138	8,59,642	1,18,340	4,08,431	1,16,699	4,34,112	30,78,509	1,38,17,539	37,98,892	1,08,35,966	53,11,669	1,51,47,238	48,83,119	1,21,20,293
Operating Profit/(Loss)		(10,912)	11,328	(92,535)	(1,61,900)	19,603	18,274	16,478	(26,474)	5,98,054	10,95,814	4,12,847	11,32,574	6,07,887	11,25,446	5,36,790	6,53,999
Appropriations																	
Transfer to Shareholders Funds		(10,912)	11,328	(92,536)	(1,61,900)	19,603	18,274	16,478	(26,474)	5,98,054	10,95,814	4,12,847	11,32,574	6,07,887	11,25,446	5,36,790	6,53,999
Transfer to Contingency Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		(10,912)	11,328	(92,536)	(1,61,900)	19,603	18,274	16,478	(26,474)	5,98,054	10,95,814	4,12,847	11,32,574	6,07,887	11,25,446	5,36,790	6,53,999

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 31st December 2019

(Rs.' 000)

Particulars	Schedule	For Q3	Upto Q3	For Q3	Upto Q3
		2019-20	2019-20	2018-19	2018-19
1. Operating Profit/(Loss)					
(a) Fire Insurance		(10,873)	11,328	(92,534)	(1,51,901)
(b) Marine Insurance		19,805	18,274	16,478	(26,474)
(c) Miscellaneous Insurance		5,98,954	10,95,814	4,12,847	11,32,374
2. Income from investments					
(a) Interest, Dividend & Rent- Gross		1,23,101	3,93,567	1,23,712	3,44,647
Add: Amortisation write up on Securities		389	4,901	(1,179)	(5,762)
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		3,984	16,554	3,301	13,064
Less : Loss on sale of investments		(1,210)	(2,438)	(804)	(2,679)
3. Other Income		5	5	-	-
Total (A)		7,34,155	15,38,005	4,61,820	13,03,269
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		69,000	69,000	36,250	36,250
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		3,092	48,845	5,267	40,406
(b) Bad Debts written off		-	-	-	-
(c) Others-CSR		-	2,065	1,859	5,963
Total (B)		72,092	1,19,911	43,376	82,619
Profit before Tax (A-B)		6,62,064	14,18,094	4,18,444	12,20,650
Provision for Taxation (MAT)		(3,28,587)	(5,61,921)	(86,163)	(2,63,157)
Minimum Alternate Tax-Credit		-	-	1,054	1,054
Deferred Tax		71,066	(87,461)	18,033	1,03,601
Profit / (Loss) after tax		4,04,543	7,68,712	3,51,367	10,62,148
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		1,52,829	(2,11,340)	(6,78,714)	(13,89,495)
Balance carried forward to Balance Sheet		5,57,372	5,57,372	(3,27,347)	(3,27,347)

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



FORM NL-3-B-IS
 Balance Sheet as at 31st December 2019

Form B - BS

Particulars	Schedule	Rs. '000	
		As at 31st December 2019	As at 31st December 2018
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	90,48,037	80,98,037
Stock Options Outstanding		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	54,950	-
Fair Value Change Account		5,57,372	-
Policy holder		(1,02,270)	(49,562)
Shareholder		(27,464)	(12,595)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		95,30,625	80,35,971
Application of Funds			
Investments	NL-12-Investment Schedule	4,22,36,547	3,49,88,464
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		10,35,809	9,01,874
Less Accumulated Depreciation		8,64,110	7,53,313
Net Block		1,71,699	1,48,561
Capital Work in Process		17,826	9,657
Deferred Tax Assets		1,89,525	1,88,219
		3,98,488	1,03,601
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	5,76,928	2,37,083
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	71,20,569	59,26,830
		77,47,496	61,63,912
Current Liabilities	NL-17-Current Liabilities Schedule	3,00,46,522	2,48,10,183
Provisions	NL-18-Provisions Schedule	1,99,04,909	88,95,389
Total (B)		4,10,41,431	3,37,05,572
Net Current Assets (A - B)		(3,32,93,934)	(2,75,41,660)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		-	3,27,347
Total		95,30,625	80,35,971

Contingent Liabilities

Particulars	As at	
	31st December 2019	31st December 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 indisputable, not provided for	4,55,522	4,12,056
Reinsurance obligations to the extent not provided for in accounts	-	-
Others	-	-
Total	4,55,522	4,12,056

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net) Up to the quarter Ended 31st December 2019

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20
	Premium from direct business written	8,62,710	26,17,156	1,02,635	4,58,617	20,991	20,991	1,23,626	4,79,608	2,13,759	5,55,744	9,65,146	24,41,021	1,10,673	3,75,450	-
Add : Premium on reinsurance accepted	1,44,968	6,04,145	7,515	18,748	-	-	7,515	18,748	-	-	-	-	7,420	24,914	-	-
Less: Premium on reinsurance ceded	7,03,660	23,17,068	26,287	95,516	(3,905)	(3,905)	22,382	91,611	31,932	74,188	4,24,947	6,83,786	95,899	3,14,034	-	-
Net Premium	3,04,018	9,04,233	83,863	3,81,849	24,896	24,896	1,08,760	4,06,745	1,81,826	4,81,555	5,40,199	17,57,235	22,193	86,329	-	-
Adjustment for change in reserve for unexpired risks	74,746	2,39,309	(20,931)	23,417	2	2	(20,929)	23,418	29,339	44,007	(1,40,259)	(1,09,062)	3,670	14,470	-	-
Total Premium Earned (Net)	2,29,272	6,64,924	1,04,794	3,58,432	24,894	24,894	1,29,688	3,83,327	1,52,468	4,37,548	6,80,457	18,66,297	18,523	71,859	-	-

(Rs. ' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20	For Q3 2019-20	Upto Q3 2019-20
	Premium from direct business written	45,902	1,42,517	15,44,298	40,00,256	20,44,206	56,79,988	35,88,504	96,80,244	69,664	2,25,728	32,83,908	62,86,166	5,50,632	12,53,548	98,14,522
Add : Premium on reinsurance accepted	4,979	18,551	-	-	-	-	-	-	-	-	-	-	327	4,727	1,65,209	6,71,084
Less: Premium on reinsurance ceded	30,715	1,02,837	94,216	2,55,142	1,59,358	3,67,618	2,53,574	6,22,761	4,135	13,395	26,21,495	50,13,010	1,36,976	3,11,313	43,25,717	95,44,003
Net Premium	20,165	58,230	14,50,081	37,45,114	18,84,848	53,12,370	33,34,930	90,57,484	65,529	6,62,413	12,73,157	4,13,983	9,46,963	56,54,015	1,51,84,264	
Adjustment for change in reserve for unexpired risks	590	4,316	2,17,234	1,58,639	1,55,369	4,16,992	3,72,603	5,75,631	(6,347)	(971)	(2,11,020)	(1,31,343)	1,55,061	2,67,801	2,57,474	9,27,575
Total Premium Earned (Net)	19,576	53,914	12,32,848	35,86,475	17,29,479	48,95,378	29,62,326	84,81,853	71,875	2,13,305	8,73,433	14,04,500	2,58,923	6,79,162	53,96,541	1,42,56,689

(Rs. ' 000)

Particulars	Fire		Marine		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
	Premium from direct business written	7,72,583	20,03,683	1,63,879	5,40,766	-	-	1,63,879	5,40,766	1,43,775	4,55,491	6,52,469	18,82,190	92,716	3,14,259	-
Add : Premium on reinsurance accepted	1,30,210	3,98,398	3,030	6,060	-	-	3,030	6,060	-	264	-	-	6,553	(6,183)	-	-
Less: Premium on reinsurance ceded	7,36,683	17,87,594	63,230	1,50,336	-	-	63,230	1,50,336	19,776	68,145	2,27,659	4,47,878	74,519	2,34,383	-	-
Net Premium	1,66,110	6,14,487	1,03,679	3,96,490	-	-	1,03,679	3,96,490	1,23,999	3,87,610	4,24,810	14,34,312	24,750	73,693	-	-
Adjustment for change in reserve for unexpired risks	88,769	1,51,297	(13,079)	38,509	-	-	(13,079)	38,509	(7,281)	36,752	(62,434)	47,014	(2,725)	(18,095)	-	(5)
Total Premium Earned (Net)	77,341	4,63,190	1,16,758	3,57,981	-	-	1,16,758	3,57,981	1,31,280	3,50,858	4,87,244	13,87,298	27,475	91,788	-	5

(Rs. ' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19	For Q3 2018-19	Upto Q3 2018-19
	Premium from direct business written	47,107	1,33,750	12,83,655	35,91,599	14,74,673	44,90,545	27,58,328	80,82,144	66,498	2,12,884	8,50,000	28,50,010	3,63,791	9,79,229	59,11,146
Add : Premium on reinsurance accepted	3,367	8,274	-	-	-	-	-	-	-	-	-	-	-	-	1,43,160	4,06,813
Less: Premium on reinsurance ceded	35,204	93,660	68,854	2,08,480	82,006	2,49,501	1,50,860	4,57,981	3,630	11,629	6,85,525	22,98,533	1,37,719	3,54,730	21,34,805	59,04,869
Net Premium	15,270	48,364	12,14,801	33,83,119	13,92,667	42,41,044	26,07,468	76,24,163	62,868	2,01,255	1,64,475	5,51,477	2,26,072	6,24,499	39,19,501	1,19,56,350
Adjustment for change in reserve for unexpired risks	(1,802)	(1,657)	47,739	(1,64,188)	7,463	2,39,056	55,202	74,888	(4,507)	7,059	(1,18,136)	48,238	51,276	1,41,466	(14,717)	5,25,446
Total Premium Earned (Net)	17,072	50,021	11,67,062	35,47,287	13,85,204	40,01,988	25,52,266	75,49,275	67,375	1,94,216	2,82,611	5,03,239	1,74,796	4,83,033	39,34,218	1,14,30,904

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132, dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st December 2019



Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
Claims Paid																
Direct	2,66,872	8,39,764	1,13,015	2,67,201	-	-	1,13,015	2,67,201	66,869	1,82,650	7,31,913	18,81,984	32,620	1,03,938	-	-
Add - Reinsurance accepted	95,906	1,01,181	4,688	8,218	-	-	4,688	8,218	-	-	-	-	-	2,983	-	-
Less- Reinsurance ceded	2,30,449	5,98,326	18,913	58,573	-	-	18,913	58,573	11,717	33,221	1,89,946	5,35,432	26,982	87,334	-	-
Net Claims Paid	1,32,329	3,42,619	98,791	2,16,846	-	-	98,791	2,16,846	55,152	1,49,430	5,41,967	13,46,552	5,639	19,537	-	-
Add - Claims outstanding at the end	7,00,764	7,00,764	3,53,054	3,53,054	0	0	3,53,054	3,53,054	2,71,152	3,28,660	3,28,660	3,28,660	1,14,126	1,14,126	1,736	1,736
Less - Claims outstanding at the beginning	6,25,184	6,37,501	3,96,980	3,54,103	-	-	3,96,980	3,54,103	2,40,808	3,13,623	3,67,140	3,04,202	1,06,869	91,941	1,736	1,736
Total Claims Incurred	1,57,908	4,05,882	64,864	2,15,798	0	0	64,864	2,15,798	85,496	1,06,960	5,03,688	13,71,011	12,895	41,722	-	-

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weathey/Crop		Others		Total	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
Claims Paid																
Direct	1,478	10,227	10,65,732	27,95,606	6,91,672	14,08,516	17,57,404	42,04,122	29,501	91,484	10,89,255	18,65,930	2,13,776	5,69,154	43,02,702	1,00,16,454
Add - Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less- Reinsurance ceded	74	1,159	74,371	1,61,312	68,190	1,02,585	1,42,560	2,63,897	1,475	4,576	8,433,310	14,45,306	24,105	99,188	14,89,530	31,27,012
Net Claims Paid	1,404	9,068	9,91,361	26,34,295	6,23,483	13,05,931	16,14,844	39,40,226	28,026	86,908	2,45,945	4,20,623	1,89,671	4,69,966	29,13,766	70,01,774
Add - Claims outstanding at the end	22,344	22,344	7,57,726	7,57,726	1,60,38,676	1,60,38,676	1,67,96,402	1,67,96,402	1,44,008	1,44,008	14,64,793	14,64,793	6,09,558	6,09,558	2,08,06,597	2,08,06,597
Less - Claims outstanding at the beginning	17,699	16,978	9,20,016	8,08,323	1,61,31,047	1,53,91,351	1,70,51,062	1,61,99,674	1,51,804	1,40,155	9,30,683	5,36,685	6,53,150	8,71,390	2,08,83,116	1,94,67,986
Total Claims Incurred	6,050	14,434	8,29,071	25,83,697	5,31,113	19,53,256	13,60,184	45,36,954	20,229	90,761	7,80,054	13,48,731	1,46,079	2,08,134	31,37,248	85,40,385

(Rs. '000)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Claims Paid																
Direct	1,81,385	6,46,249	1,12,124	2,76,330	-	-	1,12,124	2,76,330	67,886	2,88,797	5,49,638	15,37,780	58,880	1,12,331	-	-
Add - Reinsurance accepted	5,227	42,702	-	1,393	-	-	-	1,393	-	-	-	-	667	-	-	-
Less- Reinsurance ceded	1,16,704	5,05,329	33,042	71,822	-	-	33,042	71,822	9,933	23,448	1,30,900	3,81,698	50,516	91,171	-	-
Net Claims Paid	69,908	1,83,622	79,082	2,05,901	-	-	79,082	2,05,901	57,953	2,65,349	4,18,648	11,56,082	8,364	21,827	-	-
Add - Claims outstanding at the end	7,48,449	7,48,449	3,44,887	3,44,887	-	-	3,44,887	3,44,887	1,74,308	1,74,308	3,00,326	3,00,326	88,118	88,118	1,736	1,736
Less - Claims outstanding at the beginning	6,80,487	4,59,678	3,56,238	3,08,566	-	-	3,56,238	3,08,566	1,98,441	3,43,768	3,13,360	3,14,209	88,870	90,914	1,736	1,736
Total Claims Incurred	1,37,870	4,72,393	67,731	2,42,222	-	-	67,731	2,42,222	33,820	95,889	4,05,614	11,42,199	7,612	19,031	-	4

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weathey/Crop		Others		Total	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Claims Paid																
Direct	209	1,787	8,10,210	23,90,096	6,79,517	14,97,398	14,89,727	38,87,494	15,597	53,948	(1,045)	29,544	1,51,407	4,00,455	26,25,808	72,34,715
Add - Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,227	44,762
Less- Reinsurance ceded	10	(1,236)	46,119	2,00,607	38,308	75,462	84,427	2,76,069	791	2,737	(888)	25,113	15,996	67,915	4,41,521	14,44,066
Net Claims Paid	199	3,023	7,64,091	21,89,489	6,41,209	14,21,936	14,05,300	36,11,425	14,806	51,211	(157)	4,431	1,35,411	3,32,540	21,89,514	58,35,411
Add - Claims outstanding at the end	18,005	18,005	7,03,949	7,03,949	1,45,35,497	1,45,35,497	1,52,59,446	1,52,59,446	1,41,872	1,41,872	2,68,949	2,68,949	7,40,576	7,40,576	1,80,86,672	1,80,86,672
Less - Claims outstanding at the beginning	15,044	12,983	7,90,275	7,60,519	1,41,20,639	1,32,91,056	1,49,10,914	1,40,51,575	1,45,818	1,13,384	1,82,642	21,863	7,65,388	7,63,447	1,76,59,158	1,64,80,099
Total Claims Incurred	3,140	8,065	6,77,765	21,32,919	10,76,067	26,86,377	17,53,832	48,19,296	10,860	81,699	86,150	2,51,517	1,10,399	3,09,669	26,17,028	74,41,984

(Rs. '000)

COMMISSION: Up to the Quarterly End, 31st December 2011

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20						
Commission Paid																
Direct	71,472	2,26,432	16,443	69,479	-	-	16,443	69,479	24,054	62,744	55,794	1,49,539	13,659	43,432	-	-
Ind. Reinsurance availed	5,905	26,793	494	1,405	-	-	494	1,405	-	-	-	957	-	2,507	-	-
Less: Commission on Reinsurance Ceded	(49,721)	(1,72,644)	(1,441)	(7,400)	-	-	(1,441)	(7,400)	(1,273)	(4,179)	(4,179)	(13,135)	(3,061)	(12,612)	-	-
Net Commission	27,656	79,581	17,496	63,084	0	0	17,496	63,084	12,781	58,565	51,615	146,351	10,598	33,327	0	0
Breakup of the commission (given) incurred to various Insurers/intermediaries as per details below:																
Agent	6,730	26,324	2,903	12,141	-	-	2,903	12,141	3,174	10,319	17,048	66,006	5,368	8,617	-	-
Brokers	63,703	2,04,044	11,443	47,343	-	-	11,443	47,343	12,541	31,319	23,211	69,172	10,794	35,000	-	-
Corporate Agency	16	(90)	-	-	-	-	-	-	7,893	19,570	13,495	40,004	(202)	(202)	-	-
Reinsurer	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (if any)	(18)	(18)	(18)	(18)	-	-	(18)	(18)	(26)	(80)	(81)	(6,276)	(6,276)	(6,276)	-	-
Commission	71,472	2,26,432	16,443	69,479	0	0	16,443	69,479	24,054	62,744	55,794	1,49,539	13,659	43,432	0	0

Particulars	Liability		Motor CD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20	For Q3 2011-20	Upto Q3 2011-20						
Commission Paid																
Direct	5,905	16,706	2,364	5,371	24,419	69,079	23,542	62,223	9,344	26,723	(6)	24	5,503	39,342	4,36,779	12,83,667
Ind. Reinsurance availed	1,585	5,693	-	-	-	-	-	-	-	-	-	-	8	8	9,699	32,398
Less: Commission on Reinsurance Ceded	(4,005)	(13,265)	(11,004)	(30,661)	(1,997)	(14,104)	(16,076)	(48,004)	(552)	(1,600)	(60,776)	(1,87,442)	(17,600)	(54,008)	(1,07,200)	(3,24,900)
Net Commission	3,485	9,134	1,360	4,710	22,422	54,975	7,466	14,219	8,892	25,123	(66,782)	(1,87,418)	1,811	(54,000)	4,36,779	12,83,667
Breakup of the commission (given) incurred to various Insurers/intermediaries as per details below:																
Agent	648	2,388	593	1,423	6,748	25,481	39,665	1,46,476	5,423	17,473	-	-	1,685	6,946	1,04,897	3,07,542
Brokers	1,434	4,745	1,434	3,543	15,671	43,598	15,148	40,827	3,919	11,110	(6)	24	4,818	35,980	2,87,889	8,01,274
Corporate Agency	8	(4)	-	-	3	10	10	34	48	161	-	-	120	237	(2,487)	(7,703)
Reinsurer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
MSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (if any)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)	(112)
Commission	5,905	16,706	2,364	5,371	24,419	69,079	23,542	62,223	9,344	26,723	(6)	24	5,503	39,342	4,36,779	12,83,667

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Commission Paid																
Direct	57,370	1,56,495	15,359	77,339	-	-	72,729	77,339	16,345	48,797	43,209	1,07,139	30,699	35,443	-	-
Add: Reinsurance accepted	796	4,452	375	707	-	-	375	707	-	-	-	-	365	(5,317)	-	-
Less: Commission on reinsurance Capital	(47,728)	(1,41,645)	(13,951)	(68,802)	-	-	(13,951)	(68,802)	(2,792)	(6,648)	(33,644)	(84,364)	(24,611)	(26,476)	-	-
Net Commission	(9,162)	(77,498)	(13,327)	(40,755)	-	-	(13,327)	(40,755)	(1,743)	(41,541)	(7,435)	(82,199)	(24,257)	(26,350)	-	-
Break-up of the commission (given) incurred to various business transacted as per details below																
Agent	5,110	36,463	6,511	21,215	-	-	6,511	21,215	3,363	10,144	12,744	36,695	2,751	6,423	-	-
Brokers	73,730	1,32,364	12,726	56,046	-	-	12,726	56,046	11,268	14,201	17,080	37,695	7,372	20,157	-	-
Corporate Agency	(23,308)	9,340	(13)	0	-	-	(13)	0	1,952	24,319	13,037	32,739	792	2,407	-	-
Referral	0	3	1	-	-	-	1	-	-	-	-	-	-	0	-	-
MDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (if Crises)	38	(1,220)	(5)	76	-	-	(5)	76	(270)	0	(1,012)	6	(6)	25	-	-
Commission	(9,162)	(1,36,495)	(13,327)	(77,339)	-	-	(13,327)	(77,339)	(1,743)	(82,797)	(8,102)	(1,07,139)	(24,257)	(26,350)	-	-

Particulars	Liability		Motor CBI		Motor TP		Total Motor		Workmen Compensation		Workmen/ Crisp		Others		Total	
	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3	For Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Commission Paid																
Direct	5,636	25,474	1,74,382	4,90,338	15,874	46,660	1,90,256	5,27,148	6,469	27,149	-	2	18,619	54,219	5,98,730	10,45,252
Add: Reinsurance accepted	756	1,304	-	-	-	-	-	-	-	-	-	-	-	-	1,705	1,864
Less: Commission on reinsurance Capital	(4,758)	(17,005)	(9,641)	(30,055)	(3,691)	(11,215)	(15,106)	(38,116)	(80)	(3,269)	(30,314)	(1,10,889)	(18,226)	(58,033)	(2,14,114)	(4,04,526)
Net Commission	(4,758)	(15,427)	(1,44,240)	(4,30,717)	(12,416)	(34,555)	(1,79,950)	(4,08,084)	(7,411)	(24,334)	(29,314)	(1,10,887)	(18,226)	(56,328)	(2,12,409)	(4,02,672)
Break-up of the commission (given) incurred to various business transacted as per details below																
Agent	445	2,014	(77,118)	1,63,940	5,102	14,240	(72,017)	1,98,200	5,259	15,966	(5)	2	3,561	11,940	(18,015)	5,20,539
Brokers	4,987	13,434	2,32,877	10,996	11,735	2,33,072	3,38,077	5,323	11,175	2	2	2	32,819	38,732	5,98,511	6,18,724
Corporate Agency	(8)	16	(4,794)	130	(857)	12	(5,445)	142	(93)	4	-	-	(17,055)	3,022	(29,062)	71,344
Referral	-	-	(4)	3	0	0	(4)	3	-	-	-	-	55	123	52	129
MDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (if Crises)	17	12	33,314	33,314	(63)	(63)	(3,047)	(3,047)	(8)	-	-	-	0	(8)	(1,067)	(3,133)
Commission	(4,758)	(15,427)	(1,44,240)	(4,30,717)	(12,416)	(34,555)	(1,79,950)	(4,08,084)	(7,411)	(24,334)	(29,314)	(1,10,887)	(18,226)	(56,328)	(2,12,409)	(4,02,672)

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st December 2019

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
1 Employee Remuneration & Welfare Benefits	11,114	94,204	11,053	42,375	0	0	11,053	42,375	18,644	50,169	55,145	1,61,072	2,232	8,994	-	-
2 Travel, Conveyance and Vehicle Running Expenses	1,360	4,636	442	2,076	0	0	442	2,076	835	2,458	2,179	6,971	95	441	-	-
3 Training Expenses	4,733	9,647	1,807	4,337	0	0	1,807	4,337	2,674	5,139	8,734	18,820	365	925	-	-
4 Rent, Rates, and Taxes	2,649	10,234	957	4,603	0	0	957	4,603	1,762	5,403	4,914	19,886	198	977	-	-
5 Repairs	5,549	11,394	2,031	6,025	0	0	2,031	6,025	3,136	7,133	9,737	26,020	439	1,279	-	-
6 Printing & Stationery	2,107	6,731	752	3,028	0	0	752	3,028	1,275	3,385	3,704	13,190	148	445	-	-
7 Communication	1,228	4,248	446	1,586	0	0	446	1,586	727	2,136	2,135	6,428	82	425	-	-
8 Legal & Professional Charges	17,946	1,28,451	1,445	4,341	0	0	1,445	4,341	13,964	45,075	10,477	28,420	1,175	22,660	-	-
9 Auditor's Fees, Expenses etc.																
(a) as auditor	49	179	17	74	0	0	17	74	30	90	86	330	3	16	-	-
(b) as advisor or in any other capacity, in respect of																
(i) Taxation matters	(14)	(6)	(9)	(2)	(5)	(5)	(5)	(2)	(5)	(2)	(1)	(3)	(2)	(5)	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	40,200	72,919	3,702	6,020	0	0	3,702	6,020	5,995	12,307	28,323	41,278	1,240	5,223	-	18
11 Interest & Bank Charges		2,021	235	909	0	0	235	909	396	1,076	1,175	3,602	48	195	-	-
12 Others																
(i) Chancery Expenses	260	13,612	528	7,138	0	0	528	7,138	1,542	8,214	4,778	36,973	132	1,840	-	-
(ii) Business Support	20,396	74,033	11,092	40,074	0	0	11,092	40,074	19,234	51,371	28,137	1,29,544	4,497	22,730	-	(1)
(iii) Entertainment	109	265	42	139	0	0	42	139	63	141	198	534	9	25	-	-
(iv) Gifts/Leave or Foreign Exchange	(25)	(11)	(14)	(5)	(5)	(5)	(4)	(5)	(15)	(5)	(2)	(2)	(1)	(1)	-	-
(v) Subscriptions/Membership	308	279	117	351	0	0	117	351	180	413	209	1,514	24	74	-	-
(vi) Insurance	147	147	(21)	66	0	0	(21)	66	(5)	79	(75)	296	(5)	14	-	-
(vii) Fuel Expenses	118	557	32	258	0	0	32	258	77	297	192	1,082	4	53	-	-
(viii) Miscellaneous	465	726	397	326	0	0	397	326	226	366	882	1,431	41	69	-	-
13 Depreciation	1,433	4,750	302	2,114	0	0	302	2,114	881	2,331	2,549	9,133	102	449	-	-
14 Service Tax Expenses	702	1,152	355	755	0	0	355	755	238	706	768	2,923	20	139	-	-
Total	1,10,796	4,43,109	30,481	1,20,419	0	0	30,481	1,20,419	73,147	1,99,074	1,44,648	1,52,728	30,467	66,664	-	18

Particulars	Liability		Motor C/D		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3	For Q3	Up to Q3
	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20	2019-20
1 Employee Remuneration & Welfare Benefits	2,802	6,964	1,49,974	3,91,172	1,93,179	5,25,451	5,42,399	9,64,142	6,498	22,213	49,442	1,32,640	42,437	99,656	5,96,349	15,95,701
2 Travel, Conveyance and Vehicle Running Expenses	91	297	4,498	19,133	8,035	27,235	15,264	46,246	289	1,294	3,192	4,290	1,944	4,264	25,396	77,316
3 Training Expenses	308	624	20,492	41,132	26,492	50,912	49,361	97,631	1,087	2,237	8,270	13,619	1,239	10,142	10,144	1,62,075
4 Rent, Rates, and Taxes	191	624	14,549	42,365	17,953	49,123	32,382	1,02,598	707	2,403	4,895	14,449	4,140	10,717	54,394	1,71,348
5 Repairs	322	863	24,713	55,474	12,749	36,889	37,463	1,24,363	1,179	3,145	10,673	18,609	6,883	14,027	97,380	2,24,914
6 Printing & Stationery	149	433	10,396	27,473	13,337	30,544	21,332	67,422	449	1,381	4,772	9,477	2,943	7,869	36,402	1,13,028
7 Communication	82	281	6,073	18,069	7,739	25,545	15,792	45,553	238	1,021	2,986	6,122	1,792	4,554	25,489	75,014
8 Legal & Professional Charges	274	596	16,933	36,356	25,367	54,352	44,320	92,707	932	2,172	49,195	63,937	36,668	1,12,284	2,04,491	5,06,690
9 Auditor's Fees, Expenses etc.																
(a) as auditor	3	11	243	793	309	998	302	1,791	10	40	116	239	71	179	908	2,403
(b) as advisor or in any other capacity, in respect of																
(i) Taxation matters	(1)	(5)	(81)	(17)	(90)	(25)	(35)	(42)	(6)	(3)	(16)	49	(15)	(6)	(25)	(79)
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	1,756	1,876	1,22,343	3,24,069	32,133	1,11,862	1,74,414	4,25,871	2,433	5,849	14,826	46,442	9,500	29,316	2,86,396	4,27,191
11 Interest & Bank Charges	44	136	3,179	6,349	4,120	11,971	7,299	20,240	143	474	1,664	2,840	911	2,316	12,380	35,932
12 Others																
(i) Chancery Expenses	67	93	11,802	46,307	35,415	1,11,710	67,282	2,09,027	561	5,849	31,274	47,961	4,201	14,867	1,16,940	3,44,124
(ii) Business Support	1,244	4,215	81,425	1,54,094	4,26,717	12,91,366	5,40,132	16,37,480	10,038	29,913	1,399	32,296	9,289	37,666	4,45,027	20,29,610
(iii) Entertainment	7	17	301	1,009	645	1,209	1,366	2,639	24	62	214	374	139	279	1,971	4,407
(iv) Gifts/Leave or Foreign Exchange	(2)	(1)	(14)	(47)	(147)	(46)	(291)	(113)	(7)	(5)	(16)	(19)	(17)	(15)	(849)	(289)
(v) Subscriptions/Membership	20	30	1,426	3,227	1,848	4,279	3,323	7,405	26	101	418	1,097	398	916	5,046	13,305
(vi) Insurance	(2)	7	80	443	(127)	863	(198)	1,475	66	10	29	127	(2)	124	(614)	1,472
(vii) Fuel Expenses	4	18	427	2,268	794	3,271	1,361	5,277	23	111	307	594	193	561	1,376	6,340
(viii) Miscellaneous	30	47	2,049	5,025	2,796	4,263	4,263	7,246	107	170	727	1,622	529	760	4,840	12,344
13 Depreciation	97	303	7,049	19,444	9,689	27,610	16,118	47,074	339	1,104	3,333	6,417	2,038	4,922	27,363	78,917
14 Service Tax Expenses	22	35	1,465	5,447	3,076	7,763	3,762	11,370	67	111	446	1,405	500	1,307	4,378	22,346
Total	4,799	17,491	1,94,421	14,42,131	4,97,484	24,72,802	11,97,368	38,45,531	29,222	79,380	2,12,322	4,69,276	1,32,420	3,54,335	21,11,314	61,48,475

(R - 000)

Particulars	Fiv		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Employee Remuneration & Welfare Benefits	16,750	56,542	10,484	37,751	-	-	10,484	37,751	12,561	36,928	42,565	1,36,686	2,480	7,031	-	-
Travel, Conveyance and Vehicle Running Expenses	1,057	3,679	667	1,987	-	-	667	1,987	733	1,942	2,635	7,196	148	369	-	-
Training Expenses	2,220	7,679	1,411	5,084	-	-	1,411	5,084	1,664	4,970	5,725	16,360	331	945	-	-
Rents, Rates, and Taxes	2,452	9,360	1,528	6,043	-	-	1,528	6,043	1,843	5,988	6,274	21,862	308	1,123	-	-
Repairs	2,266	8,233	1,423	5,263	-	-	1,423	5,263	1,875	5,333	6,480	21,576	271	864	-	-
Printing & Stationery	1,088	3,252	682	2,129	-	-	682	2,129	881	2,272	2,767	8,788	129	401	-	-
Communication	565	2,843	346	1,634	-	-	346	1,634	452	1,794	1,932	6,645	92	341	-	-
Legal & Professional Charges	30,842	47,347	(6,783)	5,793	-	-	(6,783)	5,793	19,688	24,899	879	18,711	11,225	12,130	-	-
Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	27	143	16	92	-	-	16	92	22	98	74	370	4	17	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	4	14	2	9	-	-	2	9	5	9	10	33	1	2	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Advertisement and Publicity	6,288	36,482	1,078	10,118	-	-	1,078	10,118	1,394	9,819	9,776	14,228	2,278	7,482	9	8
(e) Interest & Bank Charges	844	1,378	337	1,146	-	-	337	1,146	372	1,120	1,046	4,140	111	253	-	-
(f) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Charitableness Expenses	5,730	14,239	2,524	9,228	-	-	2,524	9,228	2,806	9,019	11,500	36,994	561	1,713	-	-
(ii) Business Support	40,017	1,20,526	12,298	39,635	-	-	12,298	39,635	16,121	56,435	36,797	1,26,573	3,792	18,556	-	-
(iii) Entertainment	39	151	97	497	-	-	97	497	41	95	145	532	8	18	-	-
(iv) Gifts (Less on Foreign Exchange)	(17)	(28)	(22)	(34)	-	-	(22)	(34)	(24)	(37)	(105)	(653)	(7)	(24)	-	-
(v) Subscriptions/Membership	413	956	263	591	-	-	263	591	283	578	1,008	2,137	55	110	-	-
(vi) Insurance	29	102	18	66	-	-	18	66	21	64	75	236	4	12	-	-
(vii) Fuel Expenses	86	366	53	249	-	-	53	249	67	244	225	902	13	46	-	-
(viii) Miscellaneous	191	431	123	287	-	-	123	287	131	261	466	963	26	78	-	-
(ix) Depreciation	1,168	3,989	731	2,388	-	-	731	2,388	859	2,632	2,841	6,338	173	481	-	-
(x) Service Tax Expenses	35	107	23	76	-	-	23	76	29	78	108	1,134	42	88	-	-
Total	1,36,747	5,08,592	32,423	1,26,747	-	-	32,423	1,26,747	43,845	1,65,845	1,38,361	4,36,491	22,211	53,084	2	8

(R - 000)

Particulars	Liability		Marine CGP		Marine HP		Total Marine		Workmen Compensation		Weather/Clayp		Others		Total	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19	2018-19
Employee Remuneration & Welfare Benefits	1,218	4,408	1,21,219	3,22,395	1,20,808	4,04,041	2,28,612	7,26,323	6,278	19,177	16,472	22,519	22,241	29,919	1,06,075	12,26,075
Travel, Conveyance and Vehicle Running Expenses	95	342	7,214	36,938	8,487	21,268	15,761	36,298	764	1,838	1,018	2,743	1,334	1,333	21,470	76,964
Training Expenses	205	633	16,360	43,377	16,650	56,377	36,830	97,254	844	2,580	2,237	7,071	5,008	8,807	52,885	1,35,300
Rents, Rates, and Taxes	227	770	16,128	51,566	20,717	64,462	36,843	1,16,208	934	3,066	2,438	6,434	3,373	9,519	56,302	1,62,240
Repairs	215	655	16,078	45,428	20,953	57,214	36,961	1,02,880	955	2,716	2,513	7,442	3,353	8,627	56,966	1,63,103
Printing & Stationery	96	296	7,280	21,727	8,975	25,983	16,795	46,710	487	1,233	1,668	3,579	1,465	3,826	25,262	75,252
Communication	56	258	4,627	15,642	5,138	19,624	6,763	25,286	228	912	983	2,533	665	2,892	14,432	55,103
Legal & Professional Charges	(168)	441	(9,511)	32,294	(13,683)	40,444	(22,484)	72,762	(711)	1,920	(1,095)	5,262	36,794	44,141	96,480	2,58,261
Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2	11	229	790	255	989	482	1,779	11	47	29	129	42	145	709	2,707
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	1	28	77	33	97	41	174	2	8	4	19	8	14	82	274
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Advertisement and Publicity	469	307	46,077	1,49,448	9,885	23,020	75,142	1,75,633	862	2,213	136	741	5,668	24,585	96,344	2,06,276
(e) Interest & Bank Charges	71	140	5,268	9,777	6,534	12,227	11,602	22,014	294	382	789	1,594	977	1,805	17,843	54,105
(f) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Charitableness Expenses	340	1,120	32,715	92,552	31,549	98,487	64,264	1,91,229	1,433	4,463	3,711	12,833	5,141	14,510	95,968	2,95,417
(ii) Business Support	1,671	5,153	2,26,498	6,86,445	1,87,879	1,40,775	2,40,367	8,32,180	6,140	22,919	24,953	36,478	20,319	31,110	4,24,477	12,95,777
(iii) Entertainment	5	12	365	829	457	1,080	842	1,889	25	49	56	120	71	155	1,285	2,911
(iv) Gifts (Less on Foreign Exchange)	(40)	(22)	(1,680)	(5,148)	(245)	(6,052)	(252)	(6,478)	(17)	(62)	(43)	(221)	(166)	(285)	(1,886)	(5,446)
(v) Subscriptions/Membership	30	73	2,122	5,162	3,128	8,320	5,748	13,362	145	380	482	1,211	483	1,190	8,411	17,019
(vi) Insurance	3	8	207	562	239	705	446	1,267	33	29	29	92	36	103	471	1,295
(vii) Fuel Expenses	8	30	474	2,127	757	2,666	1,431	4,793	34	127	88	347	126	380	2,131	7,217
(viii) Miscellaneous	17	33	1,233	2,274	1,444	3,853	2,447	5,129	67	135	180	371	223	419	4,070	8,943
(ix) Depreciation	106	315	6,128	20,019	6,617	27,602	17,945	49,621	436	1,109	1,145	3,589	1,549	4,865	27,071	77,417
(x) Service Tax Expenses	26	81	1,093	3,178	1,420	3,956	1,421	3,788	114	386	307	684	306	927	6,881	11,080
Total	4,621	14,471	5,31,497	15,92,331	5,08,558	16,12,481	6,30,816	24,58,784	19,872	65,817	55,985	1,48,637	1,47,486	2,18,185	18,08,987	41,26,732

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE



SHARE CAPITAL

Share Capital as on 31st December 2019

(Rs.'000)

Serial No	Particulars	As at 31st December 2019	As at 31st December 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	90,49,937	80,99,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	90,48,037	80,98,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	90,48,037	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	90,48,037	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
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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
 SHARE CAPITAL

Share Capital Pattern of Shareholding as on 31st December 2019

Shareholder	As at 31st December 2019		As at 31st December 2018	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	67,40,22,834	74.49	60,32,53,705	74.49
Future Retail Limited	23,07,80,872		20,65,50,000	
Shendra Advisory Services Pvt Ltd.	44,32,41,962		39,67,03,705	
Foreign	23,07,80,871	25.51	20,65,50,000	25.51
Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij Graafschap Holland N.V.)	23,07,80,871		20,65,50,000	
Others				
Total	90,48,03,705	100	80,98,03,705	100

Future Generali India Insurance Company Limited

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

SERIAL NO.	Particulars	As at 31st December 2019	As at 31st December 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	5,57,372	-
	TOTAL	5,57,372	-

Note:

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

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st December 2019

(Rs.'000)

	Particulars	As at	As at
		31st December 2019	31st December 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

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IRDAI Registration No 132. dated 4th September, 2007



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

Investments as on 30th December 2019

(Rs. '000)

Particulars	As at	As at
	31st December 2019	31st December 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,15,99,357	96,33,607
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	1,49,032	2,28,089
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	64,91,770	57,03,049
(e) Other Securities	-	39,527
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,13,00,019	87,22,436
5. Other than Approved Investments	7,30,702	1,79,232
Less: Provision for diminution in the value of investments	(82,969)	-
Total Long Term Investment	3,01,87,910	2,45,05,941
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	63,388	8,36,975
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	8,85,133	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,79,208	15,38,408
(e) Other Securities (incl. fixed deposits)	6,93,881	8,70,339
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	8,15,819	1,87,662
5. Other than Approved Investments	2,69,885	-
Total Short Term Investment	31,07,313	34,33,384
Total	3,32,95,223	2,79,39,325

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



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

Investments as on 30th December 2019

(Rs. '000)

Particulars	As at	
	31st December 2019	31st December 2018
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	31,14,970	24,30,575
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	40,022	57,547
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	17,43,344	14,38,889
(e) Other Securities	-	9,973
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	30,34,583	22,00,685
5. Other than Approved Investments	1,96,228	45,221
Less: Provision for diminution in the value of investments	(22,281)	-
Total Long Term Investment	81,06,865	61,82,891
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	17,023	2,11,170
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	2,37,700	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,01,835	3,88,143
(e) Other Securities (incl. fixed deposits)	1,86,340	2,19,588
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,19,085	47,348
5. Other than Approved Investments	72,477	-
Total Short Term Investment	8,34,459	8,66,249
Total	89,41,324	70,49,139

Future Generali India Insurance Company Limited

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FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2019

(Rs. '000)

Particulars	As at 31st December 2019	As at 31st December 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
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IRDAI Registration No 132, dated 4th September, 2007
FORM NL-14-FIXED ASSETS SCHEDULE



(Rs. '000)

Fixed Assets as on 31st December 2019

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2019	Additions	Deductions	As at 31st December 2019	As at 1st April 2019	For the Period	On Sales / Adjustments	As at 31st December 2019	As at 31st December 2019	As at 31st March 2019
Intangibles - Computer Softwares	3,83,263	21,368	-	4,04,631	3,33,845	32,896	-	3,66,740	37,890	49,419
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,67,207	12,005	2,933	1,76,279	1,34,388	10,832	2,660	1,42,560	33,719	32,818
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	46,878	7,831	491	54,218	41,199	3,550	1,161	43,588	10,630	5,679
Information & Technology Equipment	2,53,430	43,830	(4,921)	3,02,181	2,10,172	24,754	111	2,34,815	67,366	43,258
Vehicles	4,802	-	-	4,802	2,244	720	-	2,964	1,838	2,559
Office Equipment	92,883	7,352	6,537	93,698	68,295	6,166	1,018	73,442	20,256	24,588
Others	-	-	-	-	-	-	-	-	-	-
Total	9,48,464	92,386	5,040	10,35,809	7,90,143	78,917	4,950	8,64,110	1,71,699	1,58,321
Work in progress									17,826	10,601
Grand Total	9,48,464	92,386	5,040	10,35,809	7,90,143	78,917	4,950	8,64,110	1,89,525	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 31st December 2019

(Rs. '000)

Particulars	As at	As at
	31st December 2019	31st December 2018
1. Cash (including cheques, drafts and stamps)	3,92,100	84,041
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	1,82,942	1,51,157
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	5,76,928	2,37,083
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	5,76,928	2,37,083
Outside India	-	-

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st December 2019

(Rs. '000)

Particulars	As at 31st December 2019	As at 31st December 2018
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	45,194	44,604
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	-	8,986
6. Others	-	-
(i) Other Deposits	1,43,177	1,26,282
(ii) Advances to Employees	8,761	4,813
(iii) Advances recoverable in cash or kind	1,53,967	1,71,293
(iv) Unutilized Service Tax	5,23,750	2,32,254
(v) Service Tax paid in Advance	-	0
(vi) MAT Credit Entitlement	13,700	3,58,180
(vii) Income Tax Refund Recoverable	-	-
Total (A)	8,88,549	9,46,411
Other Assets		
1. Income accrued on Investments	11,12,888	10,48,053
2. Outstanding Premiums	30,24,569	16,42,154
3. Agents' Balances	6,133	3,186
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	20,60,074	22,16,898
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	77,500	68,212
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	0	1,279
(ii) Interest Accrued other than investment	856	636
Total (B)	62,82,019	49,80,419
Total (A+B)	71,70,569	59,26,830

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 31st December 2019

(Rs. '000)

Particulars	As at	As at
	31st December 2019	31st December 2018
1. Agents Balances	1,16,138	88,873
2. Balances due to other Insurance Companies	43,55,188	34,92,930
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	10,32,229	3,73,132
5. Unallocated Premium	16,50,112	12,02,067
6. Sundry Creditors	13,61,023	10,83,184
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	2,08,06,597	1,80,86,672
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	63,787	50,605
Add: investment income accruing on unclaimed amount	11,394	-
11. Others -		
(i) Advance Received	3,030	2,675
(ii) Statutory Dues	6,47,022	4,30,045
(ii) Unsettled Investment Contract Payable	0	-
Total	3,00,46,522	2,48,10,183

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st December 2019

(Rs. '000)

Particulars	As at	As at
	31st December 2019	31st December 2018
1. Reserve for Unexpired risk	1,04,60,557	85,92,971
2. For Taxation	76,348	-
(less advance tax paid and taxes deducted at source)	-	-
3. Deferred Tax	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
a. Provision - Bonus & Employees benefits	4,58,004	2,66,168
b. Provision for diminution in value of investments	-	36,250
Total	1,09,94,909	88,95,389

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 31st December 2019

Particulars	As at	As at
	31st December 2019	31st December 2018
1. Discount Allowed in issue of shares/Debtentures	-	-
2. Others	-	-
Total	-	-

Receipts and payments for the year ended 31st December 2019

(Rs.' 000)

Sr.No.	Particulars	For the nine months period ended	For the nine months period ended
		31st Dec 2019	31st Dec 2018
A. Cash Flow from Operating Activities			
1	Premium received from Policyholders, including advance receipts and service tax	2,88,69,673	1,89,98,296
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(59,40,900)	(21,48,588)
4	Payment to Coinsurers, net of claims recovery	(1,77,545)	39,730
5	Payment of Claims	(1,02,35,405)	(74,63,649)
6	Payment of Commission and Brokerage	(12,24,490)	(10,25,787)
7	Payment of other Operating Expenses	(66,81,561)	(46,45,565)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	(582)	(4,824)
10	Income tax paid (Net)	(1,72,703)	(2,01,615)
11	Service Tax / GST Paid	(18,47,102)	(15,48,999)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	25,89,384	19,99,000
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	25,89,384	19,99,000
B Cash Flow from Investment Activities			
1	Purchase of Fixed Assets	(73,212)	(1,01,549)
2	Proceeds from Sale of Fixed Assets	108	195
3	Purchase of Investments	(2,10,46,630)	(1,15,44,385)
4	Loans disbursed	-	-
5	Sale of Investments	1,84,29,109	59,01,844
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	22,93,910	18,66,782
8	Investment in money market instruments and in liquid mutual fund (Net)*	(32,03,877)	9,73,363
9	Expenses related to investments	(2,673)	(1,611)
	Net Cash Flow from Investment Activities	(36,03,264)	(29,05,362)
C Cash Flow from Financing Activities			
1	Proceeds from Issuance of Share Capital	9,50,000	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net Cash Flow from Financing Activities	9,50,000	-
D Effect of foreign exchange rates on cash and cash equivalents (Net)			
		-	-
E Net Increase/(Decrease) in Cash and Cash Equivalents during the period			
		(63,880)	(9,06,361)
	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	5,76,928	2,37,083

*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 of

M. M. Nissim & Co.

Chartered Accountants

FRN 107122W

For and on behalf of

Khandelwal Jain & Co.

Chartered Accountants

FRN 105049W

For and on behalf of the Board of Directors

G N Bajpai
Chairman

K K Rathi
Director

Anup Rau
Principal Officer

Sanjay Khemani
Partner
Membership No. 044577

Narendra Jain
Partner
Membership No. 048725

Devi Dayal Garg
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:

Date:

(Rs in Lakhs)

Statement of Liabilities				
State of Liabilities as on 31st December 2019				
Description	As on 31st December 2019		As on 31st December 2018	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1,36,640	1,04,606	1,13,630	85,930
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1,36,640	1,04,606	1,13,630	85,930
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,23,610	82,870	1,15,318	77,549
IBNR Reserve.... (e)	1,85,292	1,25,196	1,25,813	1,03,318
Total Reserves for Technical Liabilities(f)=(c)+(d)+(e)	4,45,543	3,12,672	3,54,761	2,66,796

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



Insurer:

Date:

(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	959	-	-	1.00%
2	No. of Reinsurers with rating AA but less than AAA	12	2,202	276	97	2.70%
3	No. of Reinsurers with rating A but less than AA	75	15,220	1,739	1,577	19.42%
4	No. of Reinsurers with rating BBB but less than A	13	6,787	672	65	7.88%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	101	25,168	2,688	1,739	31.01%
With In India						
1	Indian Insurance Companies	11	227	-	782	1.06%
2	FRBs	8	7,220	1,802	272	9.74%
3	GIC Re	1	49,329	5,656	557	58.20%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	20	56,776	7,458	1,611	68.99%
	Grand Total (C)= (A)+(B)	121	81,944	10,146	3,350	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:

31.12.2019

(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	628	137	88	57	64	974	3627.41
2	Marine Cargo	280	205	191	117	49	842	1177.03
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	13	4	28	18	7	70	326.20
5	Motor OD	25575	5024	1247	355	99	32300	10657.10
6	Motor TP	16	77	149	210	540	992	6916.77
7	Health	23583	539	0	0	0	24122	7130.14
8	Overseas Travel	109	0	0	0	0	109	188.99
9	Personal Accident	441	58	0	0	0	499	668.69
10	Liability	0	1	0	0	0	0	14.78
11	Crop	0	0	1	0	0	0	10892.55
12	Miscellaneous	3344	1243	542	122	65	5316	2432.77

Note: * Claims paid inclusion of partial payments

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



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

Insurer: Date:

No. of claims only

Sl No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous
1	Claims O/S at the beginning of the period	1284	1605	0	1006	7507	8137	8432	270	714	40	7561	0	3229
2	Claims reported during the period	1000	1013	0	112	32139	947	25666	195	690	12	15	0	6275
3	Claims Settled during the period*	974	842	0	70	32300	992	24122	109	499	1	1	0	5716
4	Claims Repudiated during the period	53	90	0	13	407	164	2287	114	178	0	0	0	303
5	Claims closed during the period*	191	410	0	32	2240	16	0	0	0	3	1	0	1361
6	Claims O/S at End of the period	1042	1202	0	997	4699	7912	7689	242	727	45	7574	0	2599
	Less than 3months	203	377	0	79	3472	812	7650	242	715	8	8	0	1651
	3 months to 6 months	224	217	0	125	519	708	1	0	3	12	6	0	303
	6months to 1 year	191	216	0	75	206	1059	10	0	0	9	7	0	260
	1year and above	424	392	0	718	502	5333	28	0	9	16	7583	0	385

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132, dated 4th September, 2007



FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

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 Lakhs)

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	38,238	10,930	14,787	3,920	3,824	2,218	3,824
02	Marine Cargo	6,636	5,125	4,300	3,265	1,025	980	1,025
03	Marine Hull	39	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	1,30,328	1,22,132	72,798	67,459	24,426	20,238	24,426
05	Engineering	5,114	1,368	3,946	587	511	592	592
06	Aviation	-	-	25	4	-	4	4
07	Liability	2,072	802	194	160	311	48	311
08	Health Insurance	42,598	31,511	26,795	19,856	6,390	6,029	6,390
09	Miscellaneous	19,378	15,664	6,958	5,985	3,133	1,796	3,133
10	Crop Insurance	84,364	16,892	69,054	16,170	8,436	10,358	10,358
	Total	3,28,767	2,04,425	1,98,858	1,17,406	48,056	42,262	50,062

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: **Oct 2019- Dec 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	126

FORM - 3B

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th December 2019

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I



PART - A

(Rs in Lakhs)

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	89,636.05
	b. Investments (Shareholder's Fund)	8A	3,33,781.92
2	Loans	9	
3	Fixed Assets	10	1,895.25
4	Current Assets		
	a. Cash and Bank	11	5,769.28
	b. Advances and Other Assets	12	71,705.69
5	Current Liabilities		
	a. Current Liabilities	13	3,00,465.22
	b. Provisions	14	1,09,949.09
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and L A/c		0.00
	Application of Funds as per Balance Sheet (A)		9,13,202.49

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,895.25
3	Cash and Bank Balance (If any)	11	5,769.28
4	Advances and Other Assets (If Any)	12	71,705.69
5	Current Liabilities	13	3,00,465.22
6	Provisions	14	1,09,949.09
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		-

TOTAL (B) 4,89,784.52

'Investment Assets' as per FORM 3B

(A-B) 4,23,417.97

Section II

No.	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% 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%	21,316.40	79,376.88		1,00,693.28	23.71		1,00,693.28	1,02,733.43
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	31,319.92	1,16,627.45		1,47,947.37	34.83		1,47,947.37	1,51,790.42
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			11,363.66	42,315.40	53,679.07	12.64	0.00	53,679.07	91,334.43
	2. Other Investments			391.66	1,458.45	1,850.12	0.44	0.00	1,850.12	5,590.92
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			20,774.67	77,359.59	98,134.26	23.11	(7.04)	98,127.22	65,861.01
	2. Other Investments			993.93	3,701.14	4,695.06	1.11	(5.97)	4,689.09	0.00
	c) Approved Investments		0.00	23,003.00	85,657.33	1,08,660.33	25.58	422.30	1,09,082.63	1,11,660.22
	d) Other Investments	Not Exceeding 55%	0.00	2,063.85	7,685.25	9,749.09	2.30	(1,706.63)	8,042.47	8,276.12
	Total Investment Assets	100%	0.00	89,910.69	3,34,804.61	4,24,715.30	100.00	(1,297.34)	4,23,417.97	4,34,513.12

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.

Date : 23rd January 2020

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

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

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

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

5. Impairment Provision is not considered.

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 December 2019

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Dec 2019	As % of total for this class	As at 31st Dec 2018	As % of total for this class	As at 31st Dec 2018	as % of total for this class	As at 31st Dec 2018	as % of total for this class
Break down by credit rating								
AAA rated	2,16,629.97	52.22	1,57,384.87	47.24	2,08,903.55	51.74	1,57,687.67	47.11
AA or better	30,759.89	7.42	45,987.96	13.80	30,526.24	7.56	46,410.44	13.87
Rated below AA but above A	6,731.42	1.62	1,627.65	0.49	6,439.35	1.59	1,500.90	0.45
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	3,748.26	0.90	1,546.87	0.46	4,754.97	1.18	2,222.25	0.66
Any other (Sovereign Rating)	1,56,949.52	37.84	1,26,603.36	38.00	1,53,099.80	37.92	1,26,898.67	37.91
Total	4,14,819.06	100.00	3,33,150.72	100.00	4,03,723.91	100.00	3,34,719.93	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	22,347.66	5.39	27,070.82	8.13	22,663.31	5.61	27,091.94	8.09
more than 1 year and upto 3years	34,028.78	8.20	52,207.19	15.67	33,551.69	8.31	52,434.31	15.67
More than 3years and up to 7years	1,24,467.25	30.01	89,208.96	26.78	1,20,409.16	29.82	89,142.81	26.63
More than 7 years and up to 10 years	1,74,490.20	42.06	1,18,021.57	35.43	1,69,327.66	41.94	1,19,479.75	35.70
above 10 years	59,485.17	14.34	46,642.18	14.00	57,772.09	14.31	46,571.12	13.91
Total	4,14,819.06	100.00	3,33,150.72	100.00	4,03,723.91	100.00	3,34,719.93	100.00
Breakdown by type of the issuer								
a. Central Government	1,09,993.77	26.52	82,404.49	24.73	1,07,897.64	26.73	83,076.44	24.82
b. State Government	46,955.75	11.32	44,198.87	13.27	45,202.17	11.20	43,822.23	13.09
c. Corporate Securities	2,57,869.54	62.16	2,06,547.36	62.00	2,50,624.11	62.08	2,07,821.25	62.09
Total	4,14,819.06	100.00	3,33,150.72	100.00	4,03,723.91	100.00	3,34,719.93	100.00

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Future Generali India Insurance Company Limited
 CIN: 0485302019071302207
 IRDAI Registration No. 152, dated 08 September, 2007



Unit No. 01	Continued from
Invoice	Future Generali India Insurance Co Ltd
Date	31-Dec-19

S.No.	Particular	Amount in Rupee			
		Total			
		For QP 2019-20	Upper QP 2019-20	For QP 2018-19	Upper QP 2018-19
1	General Policy Premium Growth Ratio	46%	36%	27%	24%
	Fire	15%	15%	6%	1%
	Marine	20%	21%	14%	20%
	Accident	49%	22%	22%	29%
	Health	48%	36%	56%	10%
	Engineering	10%	15%	1%	4%
	Aviation	74%	84%	54%	100%
	Liability	3%	7%	1%	1%
	Motor (TPV)	20%	15%	2%	4%
	Motor (TP)	30%	30%	2%	3%
	Motor (T) (Auto)	30%	30%	7%	5%
	Workmen Compensation	5%	6%	1%	1%
	Weather of Crop	26%	21%	14%	17%
	Others	21%	20%	4%	6%
	Miscellaneous (Total)	7%	1%	1%	2%
2	General Policy Premium to Net Worth	14%	12%	8%	8%
3	Growth rate of Net Worth	17%	17%	16%	15%
4	Net Retention Ratio	17%	16%	16%	17%
	Fire	30%	28%	18%	26%
	Marine	41%	39%	42%	37%
	Accident	45%	47%	46%	35%
	Health	36%	22%	45%	26%
	Engineering	19%	22%	2%	3%
	Aviation	74%	74%	54%	74%
	Liability	4%	7%	1%	1%
	Motor (TPV)	4%	3%	1%	1%
	Motor (TP)	6%	6%	1%	1%
	Motor (T) (Auto)	6%	6%	1%	1%
	Workmen Compensation	1%	1%	1%	1%
	Weather of Crop	21%	19%	1%	1%
	Others	7%	7%	1%	1%
	Miscellaneous (Total)	3%	3%	1%	1%
5	Net Commission Ratio	3%	3%	4%	3%
	Fire	2%	2%	1%	1%
	Marine	3%	3%	2%	3%
	Accident	11%	11%	11%	11%
	Health	1%	1%	1%	1%
	Engineering	2%	2%	2%	2%
	Aviation	32%	32%	32%	32%
	Liability	1%	1%	1%	1%
	Motor (TPV)	1%	1%	1%	1%
	Motor (TP)	1%	1%	1%	1%
	Motor (T) (Auto)	1%	1%	1%	1%
	Workmen Compensation	1%	1%	1%	1%
	Weather of Crop	10%	10%	1%	1%
	Others	3%	3%	1%	1%
	Miscellaneous (Total)	3%	3%	4%	4%
6	Expense of Management to Gross Policy Premium	27%	30%	30%	30%
7	Expense of Management to Net Written Premium	47%	49%	40%	40%
8	Net Interest/Income to Net Written Premium	36%	35%	40%	40%
9	Combined Ratio	100%	101%	104%	104%
10	Expense of Business to Net Written Premium	2%	2%	2%	2%
11	Underwriting Ratio Ratio	102%	103%	105%	105%
12	Operating Profit Ratio	11%	9%	9%	9%
13	Capital Assets to Liabilities Ratio	11%	11%	11%	11%
14	Net Income Ratio	7%	7%	7%	7%
15	Return on Net Worth Ratio	4%	5%	5%	14%
16	Capital's Return on Net Worth Ratio to Required Margin Ratio	1.10	1.10	1.10	1.10
17	NPA Ratio				
	Gross NPA Ratio	0.06	0.06	0.06	0.06
	Net NPA Ratio	0.07	0.07	0.07	0.07

Equity Holding Pattern				
1	(i) No. of shares		90,48,01,701	80,48,01,701
2	(ii) Percentage of shareholding (Direct / Indirect)		74.5% / 25.5%	74.5% / 25.5%
3	(iii) % of Government Holding (in case of public sector insurance company)		NA	NA
4	(a) Basic EPS (before extraordinary items (net of tax expense) for the period (not to be annualised))		0.01	1.20
5	(b) Diluted EPS (before extraordinary items (net of tax expense) for the period (not to be annualised))		0.00	1.20
6	(a) Basic EPS (after extraordinary items (net of tax expense) for the period (not to be annualised))		0.01	1.30
7	(b) Diluted EPS (after extraordinary items (net of tax expense) for the period (not to be annualised))		0.00	1.30
8	(ix) Book value per share (Bv)		0.05	0.52

Future Generali India Insurance Company Limited
 CIN: L36090MH2006PL2164287
 IRDAI Registration No 132, dated 4th September, 2007
 Insurer: Future Generali India Insurance Company Limited



Date: 31.12.2019

Related Party Transactions

(in INR '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st December 2019	Up to the Quarter ended 31st December 2019	Corresponding quarter of the preceding year	Up to the Quarter of the preceding year
1	Future Enterprises Limited	Joint Venture	Rent & Maintenance for premises leased	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	19,973	8,577	3,093	39,269
			Insurance Claims paid	1,632	3,033	-	-
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium	234	394	2,389	352
			Equity Shares Issued	1,14,778	2,42,309	-	-
2	Assurance Generali SPA	Proprietary Group Co.	Reinsurance premium ceded	1,22,634	3,27,081	2,37,479	5,46,332
			Commission on reinsurance ceded	8,963	24,614	32,669	72,153
			Claims recovery on reinsurance	42,321	92,952	84,415	3,47,408
			Recovery towards Expenses Incurred	2,530	2,530	-	-
3	Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij Graaiburg (Holland N.V.))	Joint Venture	Equity Shares Issued (Share application money pending allotment)	1,14,778	2,42,309	Nil	Nil
4	Sharda Advisory Services Private Limited	Joint Venture	Equity Shares Issued	2,20,444	4,65,363	Nil	Nil
5	Key Managerial Personnel	MD & CEO/CO and Company Secretary	Remuneration for the period	9,772	40,808	34,035	31,271
			Insurance Premium received	103	103	-	-
			Insurance Claims Paid	1	1	-	-
6	Relative Key Managerial Personnel	Relative of MD & CEO, CO and company secretary	Insurance Premium received	44	44	-	-
7	Directors	Directors of Company	Insurance Premium received	99	99	-	-
			Insurance Claims Paid	109	109	-	-
8	Relative of Directors	Relative of Directors of Company	Insurance Premium received	102	102	-	-
9	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	7,213	20,387	3,452	19,537
			Operating expenses incurred by our company on their behalf	4,531	17,508	6,457	23,918
			Rent/Lease/Deposits on our behalf	1,377	2,340	17,089	677
			Rent/Lease/Deposits by our company on their behalf	403	403	-	-
			Other transactions	-	-	-	-
			Settlement paid/ (received)	-	-	-	-
			Insurance Premium	501	1,114	7	477
			Unallocated Premium	14	147	959	565
			Insurance Claims Paid	124	-	442	394
			Insurance Premium Paid	19,725	24,367	-	4,095

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NI Products Information

Insurer: Future Generali Insurance Company Ltd

Date: OCT 2019 to DEC 2019

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	Group Loan Bima*		FGIHLGP20075V021920	Health		28-Aug-19	4-Nov-19
2	Future Advantage Top - up - Group		FGIHLGP20009V011920	Health		3-Apr-19	16-Apr-19
3	Future Health Protect - Group*		FGIHLGP20074V021920	Health		28-Aug-19	5-Nov-19
4	Comprehensive Large All Risk Policy-Use and File		IRDAN132CP0002V01201920	Fire- Large risk	Exposure rated products	7-Nov-19	7-Nov-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 31st December 2019

(Rs .in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)		(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		3,91,020
	Deduct:		
(B)	Current Liabilities as per BS		71,127
(C)	Provisions as per BS		3,12,672
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		7,221
(F)	Available Assets		98,220
	Deduct:		73,278
(G)	Other Liabilities		27,165
(H)	Excess in Shareholder's funds (F-G)		71,055
(I)	Total ASM (E+H)		78,276
(J)	Total RSM		50,066
(K)	Solvency Ratio (Total ASM / Total RSM)		1.56

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: October 2019 - December 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)	Nil
7	Ms. Jennifer Sparks	Director	Nil
8	Mr. Fabrice Benard	Director (Additional)	Nil
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	Nil
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
22	Mr. Jatin Arora	Appointed Actuary	appointed w.e.f. December 17, 2019

Future Generali India Insurance Company Limited
 CIN: L00000INDIA0001142007
 SEBI Registration No.192, dated 4th September, 2007



FORM NO. 80-NIN PERFORMANCE ASSETS-7A

Future Generali India Insurance Co. Ltd

Company Name & Code:

Statement as on:

31st December 2019

Name of the Fund: General Insurance

Details of Investment Portfolio:

Particulars of Submissions: Quarterly

CCH	Company Name	Instrument Type	Interest Rate		Total IY (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolloff Due?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	How often does it occur?									Amount	Based Approval Ref			
	Infrastructure Leasing & Services Finance Ltd	MIS			1,07,41,411		311,98,02,219		4,75,61							0.25	380
	ICICI Finance Services Ltd	MIS			29,03,141		1,01,75,141		4,75,61							0.25	290
	Equinox Housing Finance Ltd	MIS			1,00,17,02,000		1,01,75,141		4,75,61							0.25	20,17,02,000
	Equinox Housing Finance Ltd	MIS			22,14,141		1,17,75,141		4,75,61							0.25	22,14,141

DECLARATION

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

Date:

Note:

- A. Category of Investment (CCH) shall be as per INVSL/MIS/2003/04
- B. Classification shall be as per IBA-Circular-100 dated 07.09.2010-07.

FORM-2

(Read with Regulation 19)

Name of the Insurer : FUTURE GENERAL INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on:31st December 2019

Statement of Debt Graded Investments

Periodicity of Submission : Quarterly



PART A
(In Lakhs)

SNo.	Name of the Security	ISIN	Amount	Date of Purchase	Issuing Agency	Original Grade	Current Grade	Date of Maturity	Remarks
1A	During the quarter								
1	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B	1,000.00	09/10/2019	ICRA	AA+	AA	09/12/2019	
2	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	CARE	CARE AA+	CARE A	30/12/2019	
3	7.80% Can Fin Home-L1d 2021 (Mat Dn 18 Mar 2022)	HTDA	1,000.00	07/10/2019	ITICI	AAA/INDB	AA/INDB	08/12/2019	
4	8.35% Indiabulls Housing Finance Ltd Option-II (mat date 02 Mar 2020)	HTDA	990.00	07/10/2019	SECKO/CRKS	BVR AAA	BVR AA+	08/10/2019	
5	8.75% Indiabulls Housing Finance Ltd (Mat Dn 26 Sep 2021) Series-II	HTDA	1,002.00	30/01/2019	SECKO/CRKS	BVR AAA	BVR AA+	08/10/2019	
6	8.90% Indiabulls Housing Finance Ltd (Mat Dn 26 Sep 2021)	HTDA	506.00	30/01/2019	SECKO/CRKS	BVR AAA	BVR AA+	08/10/2019	
7	8.95% Indiabulls Housing Finance Ltd (Mat Dn 18 Sep 2020)	HTDA	1,000.00	30/01/2019	SECKO/CRKS	BVR AAA	BVR AA+	08/10/2019	
B	As on Date								
1	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE AAA	CARE AA+	24/01/2019	
2	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE AA+	CARE AA	09/10/2019	
3	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B	200.00	09/10/2019	CARE	CARE AA	CARE A+	06/10/2019	
4	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE A	CARE BBB	08/05/2019	
5	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE A+	CARE A	08/04/2019	
6	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE BB	CARE D	30/09/2019	
7	10.25% Reliance Capital (mat date 31 Oct 2020)	OE1B		09/10/2019	CARE	CARE BBB	CARE BB	24/08/2019	
8	10.30% HFS Financial Services Ltd (mat 28 Dec 2021)	KDSE	250.00	03/01/2019	CARE	CAREAAA	CARE D	17/09/2018	
9	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	ICRA	ICRA AA+	ICRA AA	26/11/2018	
10	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	CARE	CARE AAA	CARE AA+	26/11/2018	
11	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B	1,000.00	25/07/2019	ICRA	ICRA AA	ICRA AA+	03/05/2019	
12	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	CARE	CARE AAA+	CARE AA	03/05/2019	
13	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	ICRA	ICRA AA+	ICRA A+	24/07/2019	
14	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	ICRA	AA+	AA	09/12/2019	
15	10.30% Yes Bank Limited (mat date 25 July 2021)	OE1B		25/07/2019	CARE	CARE A+	CARE A	30/12/2019	
16	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OE1B	950.00	07/10/2019	ICRA	ICRA AA	ICRA AA-	05/08/2019	
17	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OE1B		07/10/2019	CARE	AA	AA-	03/08/2019	
18	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OE1B		07/10/2019	SEBI	AA	AA-	14/08/2019	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE AA+	CARE AA	08/10/2019	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	SECKO/CRKS	BVR AAA	BVR AA	11/01/2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE AA	CARE A+	06/10/2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE A	CARE BBB	09/05/2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B	398.00	30/01/2019	SECKO/CRKS	BVR A	BVR BBB	26/06/2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE A+	CARE A	08/04/2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	SECKO/CRKS	BVR AAA	BVR A+	09/04/2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	SECKO/CRKS	BVR A	BVR A	04/05/2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE BB	CARE D	30/09/2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	SECKO/CRKS	BVR BB	BVR D	25/09/2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	CARE	CARE BBB	CARE BB	24/08/2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OE1B		30/01/2019	SECKO/CRKS	BVR BB	BVR BB	10/09/2019	
31	7.30% Tata Motors 2021 (Mat Date 20 Oct 2021)	OE1B	2,488.40	03/01/2019	CARE	CARE AA+	CARE AA	08/02/2019	
32	7.30% Tata Motors 2021 (Mat Date 20 Oct 2021)	OE1B		03/01/2019	CARE	CARE AA	CARE AA-	03/08/2019	
33	7.80% Can Fin Home-L1d 2021 (Mat Dn 18 Mar 2022)	HTDA	1,000.00	08/05/2017	ICRA	ICRA AAA	ICRA AAA+	06/05/2019	
34	7.80% Can Fin Home-L1d 2021 (Mat Dn 18 Mar 2022)	HTDA		08/05/2017	ITICI	AAA/INDB	AA/INDB	08/12/2019	
35	8.25% IFCI Bank Ltd (mat 14th July 2020)	EPF	1,498.56	27/12/2017	SECKO/CRKS	BVR AAA	BVR AA+	26/05/2019	
36	8.35% IFCI Bank Ltd (mat 15th May 2020)	EPF	999.45	27/11/2017	SECKO/CRKS	BVR AAA	BVR AA+	26/05/2019	
37	8.35% Indiabulls Housing Finance Ltd Option-II (mat date 02 Mar 2020)	HTDA		06/10/2016	CARE	CARE AAA	CARE AA+	24/09/2019	
38	8.35% Indiabulls Housing Finance Ltd Option-II (mat date 02 Mar 2020)	HTDA	990.00	06/10/2016	SECKO/CRKS	BVR AAA	BVR AA+	08/10/2019	
39	8.67% IFCI LTD (MAT DF 3 Jan 2020)	EPF		15/01/2015	ICRA	ICRA AA+	ICRA A	21/05/2019	
40	8.67% IFCI LTD (MAT DF 3 Jan 2020)	EPF		15/01/2015	ITICI	AAA/INDB	AA+/INDB	26/06/2019	

41	6.67% FHC LTD (MAT OF 1 Jan 2025)	FHFF	1,000.00	15/01/2015	CBA	CBA AAA	CBA AA+	14/11/2015	
42	6.70% FHC LTD (MAT OF 30 Mar 2025)	FHFF		30/03/2015	CBA	CBA AA+	CBA AA	31/03/2015	
43	6.70% FHC LTD (MAT OF 30 Mar 2025)	FHFF	1,000.00	30/03/2015	ITVH	AAA/BBB+	AA+/BBB	30/03/2015	
44	6.70% FHC LTD (MAT OF 30 Mar 2025)	FHFF		30/03/2015	CBA	CBA AAA	CBA AA+	14/11/2015	
45	6.70% FHC LTD (MAT OF 30 Mar 2025)	FHFF		30/03/2015	CBA	CBA AAA	CBA AA+	14/11/2015	
46	6.70% FHC LTD (MAT OF 30 Mar 2025)	FHFF	475.99	30/03/2015	CABF	CABF AAA	CABF D	17/02/2015	
47	6.75% Indehibila Housing Finance Ltd (MAT Dn 26 Sep 2021) Series III	HTDA	1,001.71	31/09/2015	CABF	CABF AAA	CABF AA+	31/09/2015	
48	6.75% Indehibila Housing Finance Ltd (MAT Dn 26 Sep 2021) Series III	HTDA		31/09/2015	RECKXWGRS	BVB AAA	BVB AA+	18/10/2015	
49	6.80% FHC LTD (MAT OF 30 Sep 2025)	KCR	1,000.00	31/09/2015	CBA	CBA AAA	CBA D	17/02/2015	
50	6.80% Indehibila Housing Finance Ltd (MAT Dn 26 Sep 2021)	HTDA	506.40	08/09/2015	CABF	CABF AAA	CABF AA+	24/09/2015	
51	6.80% Indehibila Housing Finance Ltd (MAT Dn 26 Sep 2021)	HTDA		08/09/2015	RECKXWGRS	BVB AAA	BVB AA+	18/10/2015	
52	6.80% FHC Bank Ltd (Mat 30 Mar 2021)	FHFF	1,000.00	31/03/2015	RECKXWGRS	BVB AAA	BVB AA+	28/05/2015	
53	6.85% Indehibila Housing Finance Ltd (MAT Dn 18 Sep 2020)	HTDA	1,001.26	30/06/2015	CABF	CABF AAA	CABF AA+	24/09/2015	
54	6.85% Indehibila Housing Finance Ltd (MAT Dn 18 Sep 2020)	HTDA		30/06/2015	RECKXWGRS	BVB AAA	BVB AA+	18/10/2015	
55	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	RECKXWGRS	BVB AAA	BVB AA	01/02/2015	
56	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	CABF	CABF AA	CABF A	31/03/2015	
57	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	CABF	CABF AAA	CABF AA+	01/02/2015	
58	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	CABF	CABF AA+	CABF AA	06/03/2015	
59	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP	1,500.00	31/08/2015	RECKXWGRS	BVB AAA	BVB AA+	01/02/2015	
60	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	RECKXWGRS	BVB AAA	BVB AA	10/04/2015	
61	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	CABF	CABF A	CABF BBB	14/05/2015	
62	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	RECKXWGRS	BVB AAA	BVB BBB+	17/05/2015	
63	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	CABF	CABF BBB	CABF D	05/06/2015	
64	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		31/08/2015	RECKXWGRS	BVB BBB+	BVB D	05/06/2015	
65	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	RECKXWGRS	BVB AAA	BVB AA	09/03/2015	
66	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	CABF	CABF AA	CABF A	31/03/2015	
67	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	CABF	CABF AAA	CABF AA+	01/02/2015	
68	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	CABF	CABF AA+	CABF AA	06/03/2015	
69	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP	100.00	27/08/2015	RECKXWGRS	BVB AAA	BVB AA+	01/02/2015	
70	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	RECKXWGRS	BVB AAA	BVB AA	10/04/2015	
71	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	CABF	CABF A	CABF BBB	14/05/2015	
72	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	RECKXWGRS	BVB AAA	BVB BBB+	17/05/2015	
73	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	CABF	CABF BBB	CABF D	05/06/2015	
74	6.85% Down Housing Finance Corp. Ltd. 2020 (mat date 26/9/2020)	HDFP		27/08/2015	RECKXWGRS	BVB BBB+	BVB D	05/06/2015	
75	6.77% Tala Motors 2024 (Mat Date 14 SEPT 2024)	OEIIB	500.00	19/09/2014	CABF	CABF AA+	CABF AA	18/02/2015	
76	6.77% Tala Motors 2024 (Mat Date 14 SEPT 2024)	OEIIB		19/09/2014	CBA	CBA AA	CBA AA	05/08/2015	
77	6.77% Tala Motors 2024 (Mat Date 14 SEPT 2024)	OEIIB		19/09/2014	CABF	CABF AA	CABF AA	19/08/2015	
78	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP		16/07/2015	CABF	CABF A+	CABF A	31/03/2015	
79	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP	250.00	16/07/2015	CABF	CABF AA+	CABF AA	01/02/2015	
80	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP		16/07/2015	CABF	CABF AA	CABF A+	06/03/2015	
81	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP		16/07/2015	CABF	CABF A	CABF BBB	14/05/2015	
82	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP		16/07/2015	CABF	CABF BBB	CABF D	05/06/2015	
83	6.80% Down Housing Finance Ltd. 2020 (mat date 21/02/20)	HDFP	409.92	24/08/2015	CABF	CABF AA+	CABF D	17/05/2015	

CERTIFICATION

Certified that the information given herein is 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 up-graded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
3. KODM 1 shall be prepared in respect of each fund. In case of ULP/KODM 1 shall be prepared at Segregated Fund (SPIN) level and also at consolidated level.
4. Category of Investment (COI) shall be as per BN/CLN/001/2015/4.

FORM NL- Quarterly Business Returns across line of Business

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

Date: **October 2019- December 2019**

3th 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 year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	8627.10	35063	7,725.83	36928	26171.56	108253.00	20037	105726
2	Cargo & Hull	1236.26	15629	1,638.79	14258	4796.08	47645.00	5408	45035
3	Motor TP	20442.06	36786	14,746.73	17241	56799.88	92267.00	44905	57686
4	Motor OD	15442.98	274599	12,836.56	192021	40002.56	680649.00	35916	548730
5	Engineering	1106.73	1707	927.16	1504	3754.50	4770.00	3143	4649
6	Workmen's Compensation	696.64	4213	664.98	4174	2257.28	13409.00	2129	12657
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	2137.59	194926	1,437.75	75406	5557.44	459133.00	4555	287432
10	Health	9651.46	33656	6,524.64	29301	24410.21	100896.00	18822	91119
11	Others*	38804.41	64653	12,609.03	52255	76822.32	199024.00	39630	168306
	TOTAL	98145.22	661232	59111.47	423088	240571.83	1706046	174544.07	1321340

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



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 Collected	Sum Assured
1	Fire	Rural	19976	4584.79	3277476.19
		Social			
2	Cargo & Hull	Rural	5417	297.42	1617673.70
		Social			
3	Motor TP	Rural	20601	8685.73	0.00
		Social			
4	Motor OD	Rural	93654	5178.90	383404.05
		Social			
5	Engineering	Rural	767	564.92	272017.13
		Social			
6	Workmen's Compensation	Rural	1229	223.77	108048.38
		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	150135	756.12	2565311.43
		Social			
10	Health	Rural	3742	88.51	113582.11
		Social			
11	Others*	Rural	47129	13433.33	1029861.35
		Social			
Total		Rural	342650	33813.49	93,67,374.35
		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

Oct 2019-Dec 2019

(Rs in Lakhs)

Sl.No.	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	181569	18,979.29	128181	14,428.15	472391	54057.27
2	Corporate Agents-Banks	239731	4,764.65	117695	2,042.57	599183	12562.89	424527	6,949.57
3	Corporate Agents -Others	15954	1,435.04	20144	2,139.20	46947	4517.97	51324	4,986.89
4	Brokers	110524	22,796.55	66362	18,457.52	253754	62653.59	195957	49,054.94
5	Micro Agents	0	-	1	1.05	1	8.95	7	10.56
6	Direct Business	92921	48453.78	78037	20516.50	274352	101876.51	240757	66130.55
7	Others	20533	1715.91	12400	1509.86	59418	4894.60	40664	4507.21
	Total (A)	661232	98145.22	422820	59094.85	1706046	240571.78	1320535	174504.92
1	Referral (B)	0	-	268	16.62	0	0.05	805	39.15
	Grand Total (A+B)	661232	98145.22	423088	59111.47	1706046	240571.83	1321340	174544.07

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



Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED Date: **December 31, 2019**
 GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **October 1, 2019 to December 31, 2019** DURING THE FINANCIAL YEAR 2019-20

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	7	1	0	6	0	39
b)	Claim	1	78	23	3	52	1	228
c)	Policy Related	0	20	8	0	12	0	60
d)	Premium	0	2	0	0	2	0	4
e)	Refund	0	1	0	0	0	1	5
f)	Coverage	0	0	0	0	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product	0	5	2	0	3	0	21
i)	Others	3	19	6	0	15	1	54
	Total Number of complaints:	4	132	40	3	90	3	413

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:	1711140
5	Total No. of claims during current year:	126025
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.08
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	18.09

** 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	0	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	3	0	4

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