

FORM NL-1-B-RA
Revenue Account for the year ended 31st March , 2021

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q4 2020-21	FY 2020-21	For Q4 2019-20	FY 2019-20	For Q4 2020-21	FY 2020-21	For Q4 2019-20	FY 2019-20	For Q4 2020-21	FY 2020-21	For Q4 2019-20	FY 2019-20	For Q4 2020-21	FY 2020-21	For Q4 2019-20	FY 2019-20
1. Premiums Earned (Net)	NL-4-Premium Schedule	4,09,056	13,12,085	2,52,843	9,17,766	1,23,860	4,92,220	1,40,108	5,23,435	51,96,154	2,00,18,966	51,66,173	1,83,74,611	57,29,070	2,18,23,271	55,59,123	1,98,15,812
2. Profit/Loss on sale/redemption of Investments		1,163	58,215	25,924	34,851	935	7,717	4,357	5,738	56,630	3,88,723	1,99,488	2,57,710	58,728	4,54,654	2,29,769	2,98,299
3. Others		3,967	4,154	(19)	5	1,289	1,347	(9)	2	52,739	55,343	(50)	994	57,995	60,844	(83)	1,001
4. Interest, Dividend & Rent - Gross		64,847	3,91,675	58,372	3,20,197	12,042	48,380	10,893	49,880	6,58,869	24,42,864	5,98,361	22,44,000	7,35,758	28,82,920	6,67,627	26,14,077
Total (A)		4,79,033	17,66,129	3,37,120	12,72,820	1,38,126	5,49,864	1,55,349	5,79,054	59,64,391	2,29,05,896	59,63,966	2,08,77,315	65,81,850	2,52,21,689	64,56,435	2,27,29,189
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,59,822	7,82,389	82,686	4,88,568	1,18,775	4,19,233	91,067	3,06,865	32,43,305	1,32,86,357	33,07,105	1,10,25,811	35,21,902	1,44,87,979	34,80,859	1,18,21,244
2. Commission	NL-6-Commission Schedule	8,430	(31,209)	(5,757)	69,630	18,654	73,387	9,552	72,547	2,55,176	7,86,833	2,43,068	7,45,666	2,82,260	8,29,011	2,46,863	8,87,842
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,49,685	6,45,867	1,77,119	6,20,222	29,819	1,50,351	30,497	1,57,135	23,45,677	78,23,146	21,87,221	77,83,453	25,25,181	86,19,363	23,94,836	85,60,810
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Contribution from Shareholders Fund towards excess EOM		-	-	-	-	(55,945)	(55,945)	(59,389)	(59,389)	(16,22,017)	(16,22,017)	(16,79,527)	(16,79,527)	(16,77,961)	(16,77,961)	(17,38,915)	(17,38,915)
Total (B)		3,17,897	13,97,047	2,54,049	11,78,420	1,11,304	5,87,026	71,727	4,77,158	42,22,141	2,02,74,319	40,57,868	1,78,75,409	46,51,882	2,22,59,392	45,83,648	1,95,80,881
Operating Profit/(Loss)		1,61,096	3,69,082	83,072	94,400	26,823	(37,362)	83,622	1,01,896	17,42,250	26,31,577	19,06,098	30,01,912	19,30,169	29,63,297	20,72,792	31,98,208
Appropriations																	
Transfer to Shareholders' Funds		1,61,096	3,69,082	83,072	94,400	26,823	(37,362)	83,622	1,01,896	17,42,250	26,31,577	19,06,098	30,01,912	19,30,169	29,63,297	20,72,792	31,98,208
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		1,61,096	3,69,082	83,072	94,400	26,823	(37,362)	83,622	1,01,896	17,42,250	26,31,577	19,06,098	30,01,912	19,30,169	29,63,297	20,72,792	31,98,208

FORM NL-2-B-PL

Profit and Loss Account for the year ended 31st March , 2021

(Rs.' 000)

Particulars	Schedule	For Q4 2020-21	FY 2020-21	For Q4 2019-20	FY 2019-20
1. Operating Profit/(Loss)					
(a) Fire Insurance		1,61,096	3,69,082	83,072	94,400
(b) Marine Insurance		26,823	(37,362)	83,622	1,01,896
(c) Miscellaneous Insurance		17,42,250	26,31,577	19,06,098	30,01,912
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,99,912	7,12,524	1,63,602	5,57,169
Add: Amortisation write up on Securities		(6,030)	(15,145)	(1,248)	3,653
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		18,578	1,47,896	51,501	68,054
Less : Loss on sale of investments		(1,312)	(36,665)	(1,103)	(3,541)
3. Other income		-	-	(5)	-
Total (A)		21,41,317	37,71,907	22,85,539	38,23,544
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		83,035	1,71,270	2,04,750	2,73,750
(b) For Doubtful Debts		(0)	2,612	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		43,384	88,241	21,683	70,528
(b) Bad Debts written off		89	89	37	37
(c) Others-CSR		20,057	24,696	8,254	10,320
(d) Contribution to Policyholders Fund towards excess EOM		16,77,961	16,77,961	17,38,915	17,38,915
Total (B)		18,24,526	19,64,869	19,73,639	20,93,550
Profit before Tax (A-B)		3,16,791	18,07,038	3,11,900	17,29,994
Provision for Taxation		(2,21,778)	(6,25,154)	(24,556)	(5,86,477)
Minimum Alternate Tax-Credit		-	-	-	-
Deferred Tax		1,48,250	1,60,542	(60,084)	(1,47,545)
Profit / (Loss) after tax		2,43,262	13,42,426	2,27,260	9,95,972
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		18,83,796	7,84,632	5,57,372	(2,11,340)
Balance carried forward to Balance Sheet		21,27,058	21,27,058	7,84,632	7,84,632

FORM NL-3-B-BS

(Rs.' 000)

Balance Sheet as at 31st March, 2021

Particulars	Schedule	As at 31st March, 2021	As at 31st March, 2020
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	90,48,037	90,48,037
Share Application Money Received		-	1,27,531
Stock Options Outstanding		2,05,128	80,752
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	21,27,058	7,84,632
Fair Value Change Account			
Policy holder		1,624	(1,90,007)
Shareholder		397	(41,615)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		1,13,82,244	98,09,330
Application of Funds			
Investments	NL-12-Investment Schedule	5,50,50,285	4,32,59,511
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		12,08,859	10,72,573
Less Accumulated Depreciation		9,68,216	8,91,756
Net Block		2,40,643	1,80,817
Capital Work in Process		1,70,344	17,179
		4,10,987	1,97,996
Deferred Tax Assets		4,98,946	3,38,404
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	12,95,914	21,35,655
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	57,93,850	87,06,043
		70,89,764	1,08,41,698
Current Liabilities	NL-17-Current Liabilities Schedule	3,86,01,685	3,29,49,953
Provisions	NL-18-Provisions Schedule	1,30,66,053	1,18,78,325
Total (B)		5,16,67,738	4,48,28,278
Net Current Assets (A - B)		(4,45,77,974)	(3,39,86,581)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		-	-
Total		1,13,82,244	98,09,330

Contingent Liabilities

Particulars	As at 31st March, 2021	As at 31st March, 2020
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	8,529	11,548
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities indispute, not provided for	10,47,340	4,61,503
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others	-	-
Total	10,55,869	4,73,051

FORM NL- 4 -PREMIUM SCHEDULE

Premium Earned (Net) for the year ended 31st March, 2021

(Rs. '000)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Premium from direct business written	9,01,366	44,37,962	1,75,063	6,29,877	-	7,234	1,75,063	6,37,112	2,64,086	7,92,527	17,15,649	44,93,406	1,35,722	4,68,794	45,552	46,678
Add : Premium on reinsurance accepted	36,252	5,54,269	4,720	24,630	-	-	4,720	24,630	-	-	-	-	9,356	38,061	-	-
Less: Premium on reinsurance ceded	6,53,407	34,06,750	61,155	1,40,389	6,651	7,187	67,806	1,47,576	34,090	1,21,708	3,82,520	12,08,626	1,14,814	4,10,206	2,278	2,334
Net Premium	2,84,211	15,85,481	1,18,628	5,14,118	(6,651)	47	1,11,977	5,14,165	2,29,996	6,70,820	13,33,129	32,84,780	30,264	96,649	43,275	44,344
Adjustment for change in reserve for unexpired risks	(1,24,845)	2,73,396	(6,897)	21,949	(4,986)	(4)	(11,883)	21,945	52,445	31,204	4,56,072	1,42,078	309	(4,514)	32,604	15,943
Total Premium Earned (Net)	4,09,056	13,12,085	1,25,525	4,92,169	(1,665)	51	1,23,860	4,92,220	1,77,551	6,39,616	8,77,057	31,42,702	29,955	1,01,163	10,670	28,401

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Premium from direct business written	61,799	2,34,268	18,33,877	62,53,200	23,56,382	72,60,631	41,90,259	1,35,13,831	95,300	3,44,312	25,28,504	1,13,37,713	6,86,611	20,45,738	1,07,99,911	3,83,52,342
Add : Premium on reinsurance accepted	923	19,683	-	-	-	-	-	-	-	-	-	-	-	109	51,251	6,36,752
Less: Premium on reinsurance ceded	36,413	1,54,425	83,516	3,49,935	1,20,815	4,06,311	2,04,331	7,56,246	5,556	20,175	20,21,333	90,63,127	2,85,494	8,24,923	38,08,042	1,61,16,096
Net Premium	26,308	99,526	17,50,361	59,03,265	22,35,566	68,54,320	39,85,927	1,27,57,585	89,745	3,24,138	5,07,172	22,74,585	4,01,116	12,20,924	70,43,120	2,28,72,998
Adjustment for change in reserve for unexpired risks	2,731	9,648	3,09,464	4,86,627	5,44,585	(30,360)	8,54,049	4,56,267	6,268	14,110	98,294	56,946	(51,993)	32,705	13,14,050	10,49,727
Total Premium Earned (Net)	23,577	89,879	14,40,897	54,16,638	16,90,981	68,84,680	31,31,878	1,23,01,318	83,477	3,10,027	4,08,878	22,17,640	4,53,109	11,88,219	57,29,070	2,18,23,271

(Rs. '000)

Particulars	Fire		Marine		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
Premium from direct business written	8,25,365	34,42,521	1,67,628	6,47,236	-	-	1,67,628	6,47,236	2,19,663	7,75,406	15,12,817	39,53,839	1,43,838	5,19,288	23,341	23,341
Add : Premium on reinsurance accepted	30,369	6,34,514	5,257	24,004	-	-	5,257	24,004	-	-	(101)	(101)	13,566	38,480	-	-
Less: Premium on reinsurance ceded	5,75,249	28,92,317	53,252	1,44,863	-	-	53,252	1,44,863	42,170	1,16,358	3,96,860	10,80,646	1,12,220	4,26,255	1,167	1,167
Net Premium	2,80,485	11,84,718	1,19,633	5,26,378	-	-	1,19,633	5,26,378	1,77,493	6,59,048	11,15,856	28,73,092	45,184	1,31,513	22,174	22,174
Adjustment for change in reserve for unexpired risks	27,643	2,66,952	(20,475)	2,943	-	-	(20,475)	2,943	16,809	60,815	4,02,669	2,93,606	(1,175)	13,295	16,661	16,661
Total Premium Earned (Net)	2,52,843	9,17,766	1,40,108	5,23,435	-	-	1,40,108	5,23,435	1,60,685	5,98,233	7,13,188	25,79,485	46,359	1,18,219	5,513	5,513

(Rs. '000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
Premium from direct business written	51,899	1,94,416	15,62,027	55,62,283	23,12,255	79,92,243	38,74,281	1,35,54,526	93,161	3,18,889	28,36,303	91,22,470	3,69,461	16,23,010	1,01,17,759	3,41,74,942
Add : Premium on reinsurance accepted	580	19,130	-	-	-	-	-	-	-	-	-	-	491	5,218	50,162	7,21,245
Less: Premium on reinsurance ceded	29,784	1,32,621	65,537	3,20,679	1,26,555	4,94,174	1,92,092	8,14,853	5,530	18,924	22,80,787	72,93,797	27,846	3,39,159	37,16,957	1,32,60,959
Net Premium	22,695	80,925	14,96,490	52,41,604	21,85,699	74,98,069	36,82,189	1,27,39,673	87,631	2,99,965	5,55,516	18,28,673	3,42,106	12,89,069	64,50,964	2,16,35,228
Adjustment for change in reserve for unexpired risks	2,963	7,279	1,86,384	3,45,023	3,24,069	7,41,061	5,10,453	10,86,084	12,928	11,957	41,348	(89,995)	(1,17,982)	1,49,819	8,91,841	18,19,416
Total Premium Earned (Net)	19,732	73,646	13,10,106	48,96,581	18,61,630	67,57,008	31,71,736	1,16,53,589	74,703	2,88,008	5,14,168	19,18,668	4,60,088	11,39,250	55,59,123	1,98,15,812



FORM NL- 5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] for the year ended 31st March, 2021

(Rs.' 000)

Particulars	Fire		Marine Csrsgo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Claims Paid																
Direct	4,21,724	11,15,678	1,15,340	3,69,207	-	850	1,15,340	3,70,057	91,006	2,09,606	11,51,916	35,84,877	34,287	1,01,711	4,966	9,019
Add : Reinsurance accepted	35,320	1,89,131	3,702	21,956	-	-	3,702	21,956	-	-	-	-	52	2,016	-	-
Less: Reinsurance ceded	2,73,642	8,51,464	9,539	35,696	1,699	850	11,238	36,545	11,621	41,087	2,76,209	8,71,814	28,861	84,127	248	451
Net Claims Paid	1,83,403	4,53,345	1,09,503	3,55,467	(1,699)	1	1,07,804	3,55,468	79,385	1,68,519	8,75,706	27,13,063	5,477	19,600	4,717	8,568
Add : Claims outstanding at the end	10,29,345	10,29,345	4,04,423	4,04,423	38	38	4,04,461	4,04,461	3,05,496	3,05,496	8,40,496	8,40,496	1,00,567	1,00,567	15,079	15,079
Less : Claims outstanding at the beginning	10,52,926	7,00,302	3,92,453	3,40,689	1,037	6	3,93,490	3,40,696	3,36,592	2,61,014	11,89,169	3,60,641	98,335	1,06,996	13,394	5,044
Total Claims Incurred	1,59,822	7,82,389	1,21,473	4,19,201	(2,698)	33	1,18,775	4,19,233	48,289	2,13,001	5,27,033	31,92,918	7,709	13,171	6,402	18,603

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Claims Paid																
Direct	8,352	14,891	11,18,217	36,32,757	4,52,825	12,53,249	15,71,042	48,86,006	40,684	1,08,514	24,31,569	59,35,366	2,48,115	6,66,342	61,19,000	1,70,02,067
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,074	2,13,103
Less: Reinsurance ceded	401	737	65,345	1,72,666	59,714	1,99,808	1,25,060	3,72,474	2,081	5,537	18,72,054	45,75,613	73,023	1,47,880	26,74,438	69,87,729
Net Claims Paid	7,950	14,154	10,52,871	34,60,092	3,93,111	10,53,441	14,45,983	45,13,532	38,603	1,02,977	5,59,515	13,59,753	1,75,092	5,18,462	34,83,635	1,02,27,441
Add : Claims outstanding at the end	57,609	57,609	9,77,880	9,77,880	2,04,41,044	2,04,41,044	2,14,18,924	2,14,18,924	2,14,426	2,14,426	9,33,281	9,33,281	7,72,108	7,72,108	2,60,91,792	2,60,91,792
Less : Claims outstanding at the beginning	44,429	31,634	8,61,006	8,70,645	1,97,53,935	1,69,27,070	2,06,14,941	1,77,97,715	1,98,090	1,63,383	14,19,248	13,94,901	6,92,910	6,68,930	2,60,53,525	2,18,31,254
Total Claims Incurred	21,130	40,130	11,69,746	35,67,327	10,80,220	45,67,414	22,49,966	81,34,742	54,939	1,54,020	73,548	8,98,133	2,54,289	6,21,640	35,21,902	1,44,87,979

(Rs.' 000)

Particulars	Fire		Marine Csrsgo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
Claims Paid																
Direct	7,92,522	16,32,286	1,06,290	3,73,490	-	-	1,06,290	3,73,490	68,375	2,51,025	6,13,800	24,95,784	28,929	1,32,867	-	-
Add : Reinsurance accepted	20,068	1,21,250	7,755	15,972	-	-	7,755	15,972	-	-	-	-	0	2,933	-	-
Less: Reinsurance ceded	7,29,442	13,27,768	10,619	69,191	-	-	10,619	69,191	19,099	52,320	1,76,075	7,11,507	21,771	1,09,105	-	-
Net Claims Paid	83,148	4,25,767	1,03,426	3,20,271	-	-	1,03,426	3,20,271	49,275	1,98,705	4,37,725	17,84,277	7,158	26,695	-	-
Add : Claims outstanding at the end	7,00,302	7,00,302	3,40,696	3,40,696	-	-	3,40,696	3,40,696	2,61,014	2,61,014	3,60,641	3,60,641	1,06,996	1,06,996	5,044	5,044
Less : Claims outstanding at the beginning	7,00,764	6,37,501	3,53,054	3,54,102	-	-	3,53,054	3,54,102	2,71,152	3,13,622	3,28,660	3,04,202	1,14,126	91,941	1,736	1,736
Total Claims Incurred	82,686	4,88,568	91,067	3,06,865	-	-	91,067	3,06,865	39,137	1,46,097	4,69,706	18,40,716	28	41,750	3,308	3,308

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
Claims Paid																
Direct	266	10,493	8,80,741	36,76,347	3,84,048	17,92,564	12,64,789	54,68,911	27,281	1,18,765	17,02,804	35,68,733	2,06,040	7,75,194	48,11,095	1,48,27,549
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,823	1,40,155
Less: Reinsurance ceded	13	1,173	74,652	2,35,964	7,281	1,09,866	81,933	3,45,830	1,364	5,940	13,14,635	27,59,942	27,765	1,26,953	23,82,717	55,09,729
Net Claims Paid	253	9,320	8,06,089	34,40,384	3,76,766	16,82,697	11,82,856	51,23,081	25,917	1,12,825	3,88,168	8,08,791	1,78,275	6,48,241	24,56,201	94,57,975
Add : Claims outstanding at the end	31,634	31,634	8,70,645	8,70,645	1,69,27,070	1,69,27,070	1,77,97,715	1,77,97,715	1,63,383	1,63,383	13,94,901	13,94,901	6,68,930	6,68,930	2,18,31,254	2,18,31,254
Less : Claims outstanding at the beginning	22,344	16,978	7,57,726	8,05,626	1,60,38,676	1,53,94,048	1,67,96,402	1,61,99,674	1,44,008	1,40,155	14,64,793	5,36,685	6,09,558	8,71,389	2,08,06,596	1,94,67,985
Total Claims Incurred	9,542	23,976	9,19,008	35,05,402	12,65,160	32,15,719	21,84,168	67,21,121	45,292	1,36,054	3,18,276	16,67,007	2,37,647	4,45,782	34,80,858	1,18,21,244

FORM NL-6-COMMISSION SCHEDULE

COMMISSION for the year ended 31st March, 2021

(Rs.' 000)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Commission Paid																
Direct	1,06,086	3,88,687	23,013	84,625	-	5	23,013	84,630	31,795	85,731	58,789	2,19,570	13,581	46,977	2,284	2,307
Add : Reinsurance accepted	2,828	43,895	170	1,746	-	-	170	1,746	-	-	-	-	761	3,563	-	-
Less: Commission on reinsurance Ceded	1,00,484	4,63,790	4,529	12,927	-	62	4,529	12,989	5,138	16,727	49,327	1,77,129	35,653	98,372	342	350
Net Commission	8,430	(31,209)	18,654	73,444	-	(57)	18,654	73,387	26,656	69,003	9,462	42,441	(21,312)	(47,832)	1,943	1,957
Break-up of the commission (gross) incurred to																
procure business furnished as per details below																
Agent	8,566	35,285	8,547	26,306	-	-	8,547	26,306	3,988	10,096	26,841	94,247	3,515	11,216	-	-
Brokers	98,184	3,53,110	14,464	55,388	-	-	14,464	55,388	21,186	55,667	25,046	89,109	10,154	35,632	2,284	2,307
Corporate Agency	-	15	-	1	-	-	-	1	6,262	16,376	288	2,832	-	2	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(664)	278	2	2,931	-	5	2	2,936	360	3,592	6,614	33,381	(89)	128	-	-
Gross Commission	1,06,086	3,88,687	23,013	84,625	-	5	23,013	84,630	31,795	85,731	58,789	2,19,570	13,581	46,977	2,284	2,307

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Commission Paid																
Direct	8,045	27,199	2,93,729	9,92,309	38,452	1,17,236	3,32,180	11,09,545	9,222	36,408	-	-	61,011	1,79,581	6,46,007	21,80,636
Add : Reinsurance accepted	(35)	4,423	-	-	-	-	-	-	-	-	-	-	-	16	3,724	53,643
Less: Commission on reinsurance Ceded	5,752	25,571	13,754	46,892	5,892	18,165	19,646	65,058	714	2,634	1,03,136	4,03,000	42,750	1,39,648	3,67,471	14,05,268
Net Commission	2,258	6,051	2,79,974	9,45,417	32,560	99,071	3,12,534	10,44,487	8,509	33,774	(1,03,136)	(4,03,000)	18,261	39,950	2,82,260	8,29,011
Break-up of the commission (gross) incurred to																
procure business furnished as per details below																
Agent	575	2,111	57,974	2,07,992	10,530	18,812	68,504	2,26,804	4,774	18,125	-	-	5,650	16,383	1,30,960	4,40,573
Brokers	7,517	24,773	1,93,612	6,23,385	11,458	34,902	2,05,070	6,58,287	4,448	17,648	-	-	55,340	1,62,607	4,43,694	14,54,528
Corporate Agency	-	79	2,940	14,649	68	268	3,008	14,917	1	10	-	-	23	35	9,582	34,265
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(47)	237	39,202	1,46,283	16,396	63,254	55,598	2,09,537	-	625	-	-	(3)	557	61,771	2,51,270
Gross Commission	8,045	27,199	2,93,729	9,92,309	38,452	1,17,236	3,32,180	11,09,545	9,222	36,408	-	-	61,011	1,79,581	6,46,007	21,80,636



FORM NL-6-COMMISSION SCHEDULE

COMMISSION for the year ended 31st March, 2021

(Rs.' 000)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21	For Q4 2020-21	FY 2020-21
Commission Paid																
Direct	74,541	3,02,973	14,200	83,679	-	-	14,200	83,679	22,055	84,801	80,667	2,30,227	12,339	55,771	606	606
Add : Reinsurance accepted	894	25,693	352	1,757	-	-	352	1,757	-	-	(1)	(1)	1,549	3,946	-	-
Less: Commission on reinsurance Ceded	81,192	2,59,036	5,000	12,889	-	-	5,000	12,889	5,931	7,899	62,691	1,75,884	13,947	76,812	175	175
Net Commission	(5,757)	69,630	9,552	72,547	-	-	9,552	72,547	16,124	76,902	17,975	54,341	(59)	(17,095)	431	431
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	9,264	33,588	6,123	28,305	-	-	6,123	28,305	4,361	14,699	24,113	71,020	3,157	11,764	-	-
Brokers	66,287	2,70,331	8,052	55,395	-	-	8,052	55,395	10,663	42,832	35,674	84,847	9,509	44,569	606	606
Corporate Agency	90	0	-	-	-	-	-	-	(19,570)	-	(45,004)	-	243	-	-	-
Referral	(90)	(89)	0	0	-	-	0	0	26,293	26,293	61,554	61,554	(243)	(243)	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(1,010)	(856)	24	(22)	-	-	24	(22)	308	977	4,329	12,805	(327)	(319)	-	-
Gross Commission	74,541	3,02,973	14,200	83,679	-	-	14,200	83,679	22,055	84,801	80,667	2,30,227	12,339	55,771	606	606

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
Commission Paid																
Direct	5,218	21,924	2,31,373	7,88,514	26,705	94,784	2,58,078	8,83,298	11,673	40,398	-	24	59,572	1,18,914	5,38,949	18,22,616
Add : Reinsurance accepted	335	4,035	-	-	-	-	-	-	-	-	-	-	114	123	3,244	35,552
Less: Commission on reinsurance Ceded	4,596	27,836	11,761	41,642	5,771	19,954	17,532	61,596	698	2,390	80,684	2,68,337	22,883	77,471	2,95,330	9,70,326
Net Commission	957	(1,878)	2,19,612	7,46,873	20,934	74,829	2,40,546	8,21,702	10,975	38,008	(80,684)	(2,68,312)	36,803	41,566	2,46,863	8,87,842
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	790	3,179	48,047	1,89,322	8,680	34,082	56,727	2,23,404	6,519	23,992	-	-	6,306	15,252	1,17,360	4,25,202
Brokers	4,419	17,693	1,49,560	4,87,362	8,588	28,802	1,58,148	5,16,164	5,154	16,307	-	24	49,257	1,00,237	3,47,771	11,49,007
Corporate Agency	(24)	-	(232)	-	(15)	-	(248)	-	(99)	-	-	-	(2,767)	-	(67,378)	0
Referral	24	24	297	297	23	23	320	320	99	99	-	-	3,461	3,461	91,418	91,418
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	9	1,028	33,702	1,11,533	9,429	31,877	43,131	1,43,410	-	-	-	-	3,315	(35)	49,779	1,56,989
Gross Commission	5,218	21,924	2,31,373	7,88,514	26,705	94,784	2,58,078	8,83,298	11,673	40,398	-	24	59,572	1,18,914	5,38,949	18,22,616



FORM NL - 7 - OPERATING EXPENSES SCHEDULE
Operating Expenses related to Insurance Business for the year ended 31st March, 2021

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation		(Rs. '000)
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	
1 Employees' Remuneration & Welfare Benefits	16,479	1,68,028	7,655	54,486	(4)	5	7,651	54,491	19,754	71,093	1,20,824	3,48,117	2,511	10,243	4,575	4,700	
2 Travel , Conveyance and Vehicle Running Expenses	672	2,866	251	929	0	0	251	929	469	1,212	2,647	5,937	63	175	78	80	
3 Training Expenses	(64)	11,048	2	725	0	0	2	725	99	2,702	727	3,429	11	177	39	41	
4 Rents, Rates, and Taxes	1,276	14,215	610	4,609	0	0	611	4,610	1,631	6,014	10,045	29,449	206	867	387	398	
5 Repairs	4,256	27,971	1,740	9,070	1	1	1,741	9,071	3,801	11,835	22,382	57,951	495	1,705	763	782	
6 Printing & Stationery	1,318	4,196	471	1,360	0	0	471	1,361	800	1,775	4,377	8,692	109	256	115	117	
7 Communication	1,387	5,367	510	1,740	0	0	510	1,740	923	2,271	5,150	11,118	124	327	147	150	
8 Legal & Professional Charges	324	13,658	205	2,239	0	0	205	2,239	692	21,081	4,434	16,327	85	3,524	188	193	
9 Auditors' Fees , Expenses etc.																	
(a) as auditor	(23)	288	(3)	93	0	0	(3)	93	17	122	130	596	2	18	8	8	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	(6)	29	(1)	9	0	0	(1)	9	1	12	8	60	(0)	2	1	1	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	39,380	1,53,820	1,244	13,706	1	1	1,245	13,706	26,540	73,826	1,15,045	2,70,297	6,144	17,402	5,146	5,154	
11 Interest & Bank Charges	1,680	4,133	583	1,340	(0)	0	582	1,340	918	1,749	4,884	8,562	127	252	114	116	
12 Others																	
(i) Outsourcing Expenses	1,977	18,104	809	5,588	0	0	810	5,588	2,421	7,969	27,411	66,871	344	1,278	455	468	
(ii) Business Support	79,117	2,05,509	14,121	48,274	779	779	14,900	49,053	19,661	47,819	75,057	1,70,606	15,945	39,281	1,861	1,861	
(iii) Entertainment	86	109	66	35	(37)	0	28	35	38	46	192	226	5	7	3	3	
(iv) Gain/(Loss) on Foreign Exchange	442	406	143	132	0	0	143	132	184	172	895	841	27	25	11	11	
(v) Subscription/Membership	114	1,697	61	550	0	0	61	550	182	718	1,142	3,516	23	103	46	47	
(vi) Insurance	(14)	336	1	109	(0)	0	1	109	24	142	172	696	3	20	9	9	
(vii) Pool Expenses	34	706	23	229	(2)	0	21	229	71	299	454	1,462	9	43	19	20	
(viii) Miscellaneous	160	1,764	76	572	0	0	76	572	203	746	1,248	3,653	26	107	48	49	
13 Depreciation	990	8,248	433	2,675	(1)	0	431	2,675	1,031	3,490	6,202	17,088	133	503	225	231	
14 Service Tax Expenses	99	3,372	82	1,093	0	0	82	1,093	318	1,427	2,077	6,986	39	206	92	94	
Total	1,49,685	6,45,867	29,081	1,49,563	738	788	29,819	1,50,351	79,777	2,56,319	4,05,503	10,32,482	26,428	76,518	14,329	14,534	

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		WeatherCrop		Others		Total		(Rs. '000)
	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	For Q4	FY	
	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	2020-21	
1 Employees' Remuneration & Welfare Benefits	2,021	10,548	1,41,966	6,25,622	1,88,504	7,26,414	3,30,471	13,52,035	7,054	34,352	35,222	2,41,058	33,916	1,29,392	5,80,477	24,24,056	
2 Travel , Conveyance and Vehicle Running Expenses	56	180	3,669	10,670	4,602	12,389	8,271	23,059	191	586	1,132	4,111	825	2,207	14,655	41,342	
3 Training Expenses	5	102	565	9,476	895	40,563	1,460	50,040	23	355	(2,181)	2,191	160	1,149	282	71,958	
4 Rents, Rates, and Taxes	164	892	11,634	52,925	15,529	61,452	27,163	1,14,377	576	2,906	2,820	20,393	2,795	10,946	47,675	2,05,066	
5 Repairs	421	1,756	28,460	1,04,146	36,749	1,20,925	65,209	2,25,071	1,447	5,718	7,918	40,129	6,599	21,540	1,15,031	4,03,528	
6 Printing & Stationery	101	263	6,439	15,621	7,926	18,138	14,365	33,759	340	858	2,111	6,019	1,418	3,231	25,528	60,527	
7 Communication	113	337	7,282	19,981	9,076	23,201	16,358	43,182	380	1,097	2,294	7,699	1,626	4,133	29,013	77,421	
8 Legal & Professional Charges	63	433	4,705	25,712	6,490	29,848	11,195	55,560	226	1,411	4,306	79,080	1,171	77,445	22,889	2,70,951	
9 Auditors' Fees , Expenses etc.																	
(a) as auditor	1	18	80	1,071	142	1,244	222	2,315	3	59	(9)	413	26	222	373	4,151	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	(0)	2	(3)	108	2	126	(1)	234	(0)	6	(6)	42	0	22	(4)	420	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	414	3,469	2,04,275	7,57,232	98,044	3,93,138	3,02,319	11,50,370	2,257	6,177	1,411	88,893	14,375	94,594	5,14,275	18,77,508	
11 Interest & Bank Charges	121	259	7,561	15,388	9,162	17,867	16,724	33,254	403	845	2,598	5,929	1,638	3,182	29,789	59,621	
12 Others																	
(i) Outsourcing Expenses	207	1,079	21,482	1,13,301	26,730	1,16,849	48,212	2,30,150	931	4,129	9,530	41,176	3,829	13,796	96,129	3,90,607	
(ii) Business Support	3,440	9,199	1,10,084	2,93,607	5,64,400	13,07,104	6,74,484	16,00,712	16,206	51,645	(825)	1,42,522	88,360	1,73,987	9,88,206	24,92,192	
(iii) Entertainment	6	7	333	407	391	472	724	879	18	22	125	157	70	84	1,296	1,575	
(iv) Gain/(Loss) on Foreign Exchange	27	25	1,626	1,511	1,882	1,755	3,508	3,266	89	83	631	582	335	313	6,292	5,855	
(v) Subscription/Membership	17	107	1,266	6,318	1,718	7,336	2,984	13,654	62	347	285	2,434	309	1,307	5,225	24,481	
(vi) Insurance	1	21	135	1,250	211	1,451	347	2,701	6	69	7	482	38	259	594	4,843	
(vii) Pool Expenses	6	44	483	2,628	666	3,051	1,149	5,679	23	144	100	1,013	120	544	2,007	10,182	
(viii) Miscellaneous	20	111	1,447	6,566	1,931	7,624	3,377	14,190	72	361	351	2,530	348	1,359	5,929	25,441	
13 Depreciation	109	518	7,546	30,710	9,895	35,658	17,441	66,369	379	1,686	1,975	11,833	1,779	6,352	30,694	1,18,992	
14 Service Tax Expenses	27	212	2,109	12,555	2,959	14,577	5,068	27,132	100	689	392	4,837	534	2,597	8,827	48,645	
Total	7,344	29,581	5,63,146	21,06,808	9,87,906	29,41,180	15,51,051	50,47,988	30,785	1,13,545	70,188	7,03,522	1,60,271	5,48,658	25,25,181	86,19,363	

FORM NL - 7 - OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business for the year ended 31st March, 2021

(Rs.' 000)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
1 Employees' Remuneration & Welfare Benefits	24,340	1,18,545	10,295	52,670	-	-	10,295	52,670	15,776	65,945	1,04,415	2,87,486	4,166	13,159	2,219	2,219
2 Travel , Conveyance and Vehicle Running Expenses	740	5,356	303	2,380	-	-	303	2,380	521	2,979	4,017	12,988	154	595	100	100
3 Training Expenses	21,668	31,355	(1,089)	3,268	-	-	(1,089)	3,268	12,591	17,750	(2,711)	16,115	2,900	3,825	53	53
4 Rents, Rates, and Taxes	2,236	12,470	937	5,540	-	-	937	5,540	1,487	6,937	10,353	30,240	407	1,384	233	233
5 Repairs	3,131	16,525	1,317	7,342	-	-	1,317	7,342	2,060	9,193	14,045	40,074	556	1,834	309	309
6 Printing & Stationery	620	7,351	238	3,266	-	-	238	3,266	505	4,089	4,747	17,827	173	816	138	138
7 Communication	1,045	5,393	440	2,396	-	-	440	2,396	685	3,000	4,629	13,079	184	599	101	101
8 Legal & Professional Charges	40,493	1,69,114	1,982	6,144	-	-	1,982	6,144	15,529	60,556	17,724	46,556	7,074	29,534	259	259
9 Auditors' Fees , Expenses etc.																
(a) as auditor	41	211	17	94	-	-	17	94	27	117	181	511	7	23	4	4
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	5	1	2	1	-	-	2	1	3	1	11	3	1	0	0	0
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	38,706	1,11,625	(1,946)	4,074	-	-	(1,946)	4,074	6,800	19,307	36,197	97,475	2,283	7,506	3,190	3,200
11 Interest & Bank Charges	490	2,511	207	1,116	-	-	207	1,116	321	1,397	2,162	6,089	86	279	47	47
12 Others																
(i) Outsourcing Expenses	2,544	16,165	1,052	8,211	-	-	1,052	8,211	1,861	10,075	23,846	60,819	607	2,167	342	342
(ii) Business Support	39,373	1,13,428	16,037	56,113	-	-	16,037	56,113	27,127	78,698	1,47,752	2,77,321	21,185	43,915	-	(1)
(iii) Entertainment	107	373	46	166	-	-	46	166	66	207	388	904	16	41	7	7
(iv) Gain/(Loss) on Foreign Exchange	17	5	7	2	-	-	7	2	9	3	35	13	2	1	0	0
(v) Subscription/Membership	29	808	9	359	-	-	9	359	35	450	446	1,961	15	90	15	15
(vi) Insurance	92	239	40	106	-	-	40	106	55	133	294	580	12	27	4	4
(vii) Pool Expenses	71	627	28	279	-	-	28	279	53	349	440	1,522	16	70	12	12
(viii) Miscellaneous	(32)	693	(18)	308	-	-	(18)	308	(1)	386	271	1,681	8	77	13	13
13 Depreciation	1,205	5,904	509	2,623	-	-	509	2,623	782	3,285	5,186	14,319	207	655	111	111
14 Service Tax Expenses	200	1,525	81	677	-	-	81	677	143	848	1,123	3,697	43	169	29	29
Total	1,77,119	6,20,222	30,497	1,57,135	-	-	30,497	1,57,135	86,431	2,85,704	3,75,551	9,31,260	40,101	1,06,765	7,186	7,194

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20	For Q4 2019-20	FY 2019-20
1 Employees' Remuneration & Welfare Benefits	2,031	8,098	1,34,312	5,24,484	1,96,818	7,50,269	3,31,130	12,74,753	7,894	30,015	50,341	1,82,980	30,330	1,28,986	5,82,936	21,64,057
2 Travel , Conveyance and Vehicle Running Expenses	69	366	4,576	23,696	6,776	33,096	11,352	57,592	272	1,356	1,767	8,267	993	5,827	20,288	97,806
3 Training Expenses	35	659	2,948	43,069	(24,690)	32,221	(21,743)	75,291	968	3,243	59,041	72,680	(3,942)	6,203	67,772	2,30,441
4 Rents, Rates, and Taxes	193	852	12,784	55,170	18,797	78,920	31,581	1,34,089	754	3,157	4,838	19,247	2,851	13,568	55,870	2,27,718
5 Repairs	266	1,129	17,637	73,111	25,895	1,04,584	43,532	1,77,695	1,039	4,184	6,648	25,507	3,953	17,980	76,856	3,01,772
6 Printing & Stationery	69	502	4,646	32,523	6,980	46,525	11,626	79,048	281	1,861	1,870	11,347	950	7,999	21,215	1,34,244
7 Communication	88	368	5,852	23,861	8,588	34,133	14,440	57,993	344	1,365	2,202	8,324	1,315	5,868	25,473	98,488
8 Legal & Professional Charges	349	945	22,871	61,227	33,163	87,515	56,035	1,48,742	1,329	3,501	18,470	82,377	35,475	1,47,680	1,94,718	6,95,407
9 Auditors' Fees , Expenses etc.																
(a) as auditor	3	14	229	932	336	1,333	565	2,265	13	53	86	325	51	229	996	3,847
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	0	0	22	5	32	7	54	12	1	0	8	2	6	1	91	21
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	307	2,163	(2,329)	3,21,681	12,072	1,23,933	9,743	4,45,614	1,342	5,191	1,57,404	2,05,846	9,644	38,861	2,63,670	9,40,861
11 Interest & Bank Charges	41	171	2,739	11,108	4,019	15,890	6,758	26,998	161	636	1,030	3,875	616	2,732	11,918	45,849
12 Others																
(i) Outsourcing Expenses	233	1,148	32,831	1,29,138	44,298	1,56,008	77,129	2,85,146	1,097	4,946	10,196	58,157	3,312	19,379	1,22,219	4,66,553
(ii) Business Support	3,474	7,689	5,65,735	9,11,830	77,654	13,69,039	6,43,389	22,80,869	15,358	45,291	(30,560)	1,736	24,383	62,609	9,07,516	29,67,127
(iii) Entertainment	8	25	550	1,649	799	2,359	1,349	4,008	32	94	202	575	128	406	2,349	6,806
(iv) Gain/(Loss) on Foreign Exchange	1	0	70	23	100	33	170	57	4	1	24	8	18	6	286	97
(v) Subscription/Membership	5	55	349	3,577	539	5,116	888	8,693	22	205	151	1,248	64	880	1,679	14,763
(vi) Insurance	7	16	448	1,057	648	1,513	1,096	2,570	26	61	162	369	106	260	1,893	4,365
(vii) Pool Expenses	7	43	470	2,776	700	3,971	1,170	6,747	28	159	185	968	100	683	2,109	11,458
(viii) Miscellaneous	1	47	62	3,067	125	4,388	187	7,455	5	176	49	1,070	(6)	754	477	12,661
13 Depreciation	101	403	6,659	26,123	9,759	37,369	16,418	63,492	391	1,495	2,497	9,114	1,503	6,425	28,909	1,07,826
14 Service Tax Expenses	19	104	1,259	6,745	1,866	9,649	3,125	16,395	75	386	488	2,353	272	1,659	5,596	27,842
Total	7,306	24,798	8,14,720	22,56,851	4,25,274	28,98,674	12,39,994	51,55,525	31,437	1,07,377	2,87,096	6,96,375	1,12,120	4,68,455	23,94,836	85,60,810

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



FORM NL- 8 -SHARE CAPITAL SCHEDULE
Share Capital as on 31st March, 2021

(Rs.'000)

	Particulars	As at 31st March, 2021	As at 31st March, 2020
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 904,993,749 (Previous year 904,993,749) Equity Shares of Rs. 10 Each	90,49,937	90,49,937
3	Subscribed Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,48,037	90,48,037
4	Called Up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,48,037	90,48,037
	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	90,48,037

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



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
Share Capital Pattern of Shareholding as on 31st March, 2021

Shareholder	As at 31st March, 2021		As at 31st March, 2020	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	67,40,22,834	74.49	67,40,22,834	74.49
Future Enterprises Limited	23,07,80,872		23,07,80,872	
Shendra Advisory Services Pvt Ltd.	44,32,41,962		44,32,41,962	
Foreign	23,07,80,871	25.51	23,07,80,871	25.51
Generali Participations Netherlands N.V.	23,07,80,871		23,07,80,871	
Others				
Total	90,48,03,705	100.00	90,48,03,705	100.00

FORM NL-10-RESERVE AND SURPLUS SCHEDULE
Reserves and Surplus as on 31st March, 2021

(Rs. '000)

	Particulars	As at 31st March, 2021	As at 31st March, 2020
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less : Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	21,27,058	7,84,632
	Total	21,27,058	7,84,632

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



FORM NL -11- BORROWINGS SCHEDULE
Borrowings as on 31st March, 2021

(Rs. '000)

	Particulars	As at 31st March, 2021	As at 31st March, 2020
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

FORM NL-12 (A)-INVESTMENT SCHEDULE (POLICYHOLDERS)
Investments as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,99,16,522	1,24,91,603
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	878	81,254
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	61,48,614	74,95,790
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,49,35,162	1,25,97,419
5. Other than Approved Investments	3,63,270	7,42,873
Less: Provision for diminution in the value of investments	(99,784)	(69,728)
Total Long Term Investment	4,12,64,662	3,33,39,210
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,83,281	3,92,082
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	774	560
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	5,77,621	4,76,212
(e) Other Securities (incl. fixed deposits)	12,24,931	6,55,852
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	6,05,908	5,82,265
5. Other than Approved Investments	3,32,962	2,05,083
Less: Provision for diminution in the value of investments	(61,854)	(1,64,067)
Total Short Term Investment	29,63,623	21,47,989
Total	4,42,28,285	3,54,87,199

FORM NL-12 (B)-INVESTMENT SCHEDULE (SHAREHOLDERS)
Investments as at 31st March, 2021

Particulars	(Rs. 000)	
	As at 31st March, 2021	As at 31st March, 2020
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	48,73,275	27,35,878
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	215	17,796
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	15,04,474	16,41,708
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	36,54,411	27,59,053
5. Other than Approved Investments	88,887	1,62,702
Less: Provision for diminution in the value of investments	(24,416)	(15,272)
Total Long Term Investment	1,00,96,846	73,01,865
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	69,315	85,873
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	189	123
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,41,335	1,04,299
(e) Other Securities (incl. fixed deposits)	2,99,722	1,43,643
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,48,257	1,27,526
5. Other than Approved Investments	81,471	44,917
Less: Provision for diminution in the value of investments	(15,135)	(35,933)
Total Short Term Investment	7,25,154	4,70,447
Total	1,08,22,000	77,72,312

FORM NL-13-LOANS SCHEDULE
Loans as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
Fixed Assets as at 31st March, 2021

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2020	Additions	Deductions	As at 31st March, 2021	As at 1st April 2020	For the Period	On Sales / Adjustments	As at 31st March, 2021	As at 31st March, 2021	As at 31st March, 2020
Intangibles - Computer Softwares	4,10,801	65,890	-	4,76,692	3,76,969	34,070	-	4,11,039	65,652	33,832
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,77,405	31,753	23,207	1,85,950	1,45,789	15,858	24,965	1,36,681	49,269	31,616
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	54,245	12,366	14,077	52,535	44,706	4,702	12,268	37,141	15,394	9,539
Information & Technology Equipment	3,31,074	51,809	264	3,82,619	2,45,886	54,457	264	3,00,079	82,540	85,188
Vehicles	4,802	-	-	4,802	3,204	960	-	4,165	638	1,598
Office Equipment	94,245	17,188	5,172	1,06,262	75,201	8,945	5,035	79,111	27,151	19,044
Others	-	-	-	-	-	-	-	-	-	-
Total	10,72,573	1,79,006	42,720	12,08,859	8,91,756	1,18,992	42,532	9,68,216	2,40,643	1,80,817
Work in progress									1,70,344	17,179
Grand Total	10,72,573	1,79,006	42,720	12,08,859	8,91,756	1,18,992	42,532	9,68,216	4,10,988	1,97,996
Previous Year	9,48,464	1,30,412	6,303	10,72,573	7,90,143	1,07,826	6,213	8,91,756	1,97,996	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE
Cash and Bank Balances as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
1. Cash (including cheques, drafts and stamps)	89,401	1,26,729
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	1,27,684
(due within 12 months)		
(bb) Others	1,885	1,885
(b) Current Accounts	12,04,627	18,79,357
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	12,95,914	21,35,655
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	12,95,914	21,35,655
Outside India	-	-



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
Advances and Other Assets as at 31st March, 2021

(Rs. '000)

Particulars		As at 31st March, 2021	As at 31st March, 2020
Advances			
1. Reserve Deposits with ceding Companies		-	-
2. Application Money for Investments		-	-
3. Prepayments		77,774	66,835
4. Advances to Directors/Officers		-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)		-	-
6. Others		-	-
(i) Other Deposits		1,50,379	1,32,065
(ii) Advances to Employees		5,007	9,423
(iii) Advances recoverable in cash or kind		1,48,913	1,46,068
(iv) Unutilized GST		2,99,474	3,33,939
(v) MAT Credit Entitlement		-	15,959
(vi) Income Tax Refund Recoverable		-	-
Total (A)		6,81,547	7,04,288
Other Assets			
1. Income accrued on Investments		13,03,754	11,97,766
2. Outstanding Premiums		15,63,146	29,82,854
3. Agents' Balances		7,814	4,934
4. Foreign Agencies' Balances		-	-
5. Due from other entities carrying on insurance business		21,26,596	21,69,559
6. Due from Subsidiaries / Holding Company		-	-
7. Assets held for unclaimed amount of Policyholders		1,10,000	87,500
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]		-	-
9. Others			
(i) Unsettled Investments Contract Receivable		-	15,58,221
(ii) Redemption Receivable	2,75,000		
Less: Provision for Impairment	2,75,000	-	-
(ii) Interest Accrued other than investment		994	920
Total (B)		51,12,303	80,01,755
Total (A+B)		57,93,850	87,06,043



FORM NL-17-CURRENT LIABILITIES SCHEDULE
Current Liabilities as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
1. Agents Balances	1,78,948	1,36,742
2. Balances due to other Insurance Companies	63,68,613	45,44,328
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	11,36,541	9,57,560
5. Unallocated Premium	18,14,779	18,68,885
6. Sundry Creditors	21,66,710	15,02,988
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	2,60,91,792	2,18,31,254
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	84,520	72,494
Add: investment income accruing on unclaimed amount	19,657	12,694
11. Others -		
(i) Deposits Received	2,765	2,950
(ii) Statutory Dues	2,69,619	2,61,604
(ii) Unsettled Investment Contract Payable	4,67,742	17,58,455
Total	3,86,01,685	3,29,49,953



FORM NL-18-PROVISIONS SCHEDULE
Provisions as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
1. Reserve for Unexpired risk	1,24,02,125	1,13,52,398
2. For Taxation	96,949	5,744
(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	5,66,979	5,20,183
Total	1,30,66,053	1,18,78,325

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



FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as at 31st March, 2021

(Rs. '000)

Particulars	As at 31st March, 2021	As at 31st March, 2020
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

NL- 20 CASH FLOW

Receipts and payments for the year ended 31st March 2021

(Rs. ' 000)

Sr.No.	Particulars	For the half year ended	For the half year ended
		31st March 2021	31st March 2020
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	4,55,62,787	4,05,89,303
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(67,31,164)	(72,30,832)
4	Payment to Coinsurers, net of claims recovery	(3,68,013)	(2,79,192)
5	Payment of Claims	(1,72,76,382)	(1,50,33,153)
6	Payment of Commission and Brokerage	(20,27,411)	(17,55,622)
7	Payment of other Operating Expenses	(94,40,638)	(92,18,262)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	1,420	573
10	Income tax paid (Net)	(5,02,497)	(2,70,121)
11	Service Tax / GST Paid	(21,26,946)	(25,97,191)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	70,91,158	42,05,503
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	70,91,158	42,05,503
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(3,32,172)	(1,36,804)
2	Proceeds from Sale of Fixed Assets	465	158
3	Purchase of Investments	(3,09,36,127)	(3,79,77,093)
4	Loans disbursed	-	-
5	Sale of Investments	2,06,40,691	2,44,39,837
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	35,59,131	30,95,003
8	Investment in money market instruments and in liquid mutual fund (Net)*	33,324	69,44,628
9	Expenses related to investments	(4,023)	(3,497)
	Net Cash Flow from Investment Activities	(70,38,710)	(36,37,768)
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	-	-
5	Share application money pending allotment	(1,27,531)	1,27,531
	Net Cash Flow from Financing Activities	(1,27,531)	10,77,531
D	Effect of foreign exchange rates on cash and cash equivalents (Net)	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	(75,083)	16,45,266
1	Cash and Cash Equivalent at the beginning of the year	28,85,650	12,40,384
2	Cash and Cash Equivalent at the end of the year	28,10,567	28,85,650
	Break-up of Cash & Cash Equivalents	As at 31st March, 2021	As at 31st March, 2020
1	Total Cash and Cash Equivalents	12,95,914	21,35,655
2	Less: Money Market Instruments	15,14,654	7,49,995
	Total Cash and Cash Equivalents	28,10,567	28,85,650

FORM NL-21 STATEMENT OF LIABILITIES
As on 31st March 2021

(Rs .in Lakhs)

Description	As at 31st March, 2021		As at 31st March, 2020	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1,66,202	1,24,021	1,47,980	1,13,524
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1,66,202	1,24,021	1,47,980	1,13,524
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,45,054	1,00,882	1,21,306	85,863
IBNR Reserve.... ('e)	2,07,032	1,60,036	1,91,836	1,32,450
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	5,18,287	3,84,939	4,61,122	3,31,837

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007



NL - 22 Geographical Distribution Channel

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation		Engineering		Motor Own Damage		Motor Third Party	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	37.91	140.68	0.56	12.21	0.00	0.00	0.00	0.00	22.23	72.58	269.71	1127.23	1171.52	3716.31
Andaman & Nicobar Is.	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
Assam	38.07	124.00	0.20	2.14	0.00	0.00	0.00	0.00	0.00	0.36	257.21	983.79	293.10	1043.69
Bihar	33.45	116.17	0.14	2.15	0.00	0.00	0.00	0.00	89.55	228.37	352.56	1193.09	254.32	813.90
Chandigarh	148.62	715.81	9.35	37.29	0.00	0.00	0.00	0.00	6.67	30.42	409.17	1372.99	398.28	1149.64
Chhattisgarh	31.35	125.83	0.74	2.51	0.00	0.00	0.00	0.00	6.26	18.58	247.39	487.45	182.82	428.69
Delhi	481.48	3597.00	130.99	592.90	0.00	0.00	0.00	0.00	125.49	583.10	1882.99	7058.08	1335.05	5026.38
Goa	9.00	26.72	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.50	37.43	138.94	39.84	139.65
Gujarat	357.10	1408.83	181.26	655.03	0.00	0.00	0.00	0.00	96.92	341.06	794.84	2941.87	582.20	1984.99
Haryana	54.90	218.48	10.12	28.36	0.00	0.00	0.00	0.00	1.84	11.44	249.20	997.16	509.94	1296.52
Himachal Pradesh	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
Jammu & Kashmir	2.20	7.57	0.00	7.00	0.00	0.00	0.00	0.00	0.00	0.00	63.77	188.07	143.54	319.37
Jharkhand	19.31	109.34	-0.04	3.03	0.00	0.00	0.00	0.00	25.57	60.44	439.86	1419.69	396.89	1147.90
Karnataka	960.77	2897.61	25.67	223.21	0.00	0.00	0.00	0.00	11.85	100.69	1414.66	4643.30	1996.98	5586.78
Kerala	64.17	308.64	4.73	11.89	0.00	0.00	0.00	0.00	1.75	18.49	452.90	1276.53	2993.81	10689.74
Madhya Pradesh	71.23	290.35	14.78	71.80	0.00	0.00	0.00	0.00	5.58	35.66	188.96	718.43	670.73	1692.69
Maharashtra	4236.12	22965.93	999.43	3427.13	0.00	72.34	455.52	466.78	480.24	1616.48	5794.53	19212.70	4693.38	15195.30
Orissa	68.71	235.92	6.25	21.26	0.00	0.00	0.00	0.00	36.31	91.43	246.26	839.71	444.20	1133.98
Punjab	78.65	286.33	12.90	43.48	0.00	0.00	0.00	0.00	1.58	7.21	1046.03	3592.15	585.74	1939.29
Rajasthan	87.35	300.92	11.82	37.77	0.00	0.00	0.00	0.00	17.53	50.49	481.27	1382.94	841.85	1895.58
Tamil Nadu	727.66	2780.28	96.18	368.46	0.00	0.00	0.00	0.00	94.21	292.31	781.47	2642.98	1925.88	5527.99
Telangana	668.13	4583.11	130.84	295.31	0.00	0.00	0.00	0.00	256.31	905.91	1035.36	3860.74	1326.20	3970.51
Tripura	16.63	61.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.40	9.17	47.19	104.87
Uttar Pradesh	131.88	441.59	36.88	98.61	0.00	0.00	0.00	0.00	18.26	38.62	1086.89	3571.41	1608.50	4574.92
Uttarakhand	55.44	216.03	0.20	2.09	0.00	0.00	0.00	0.00	0.73	1.79	155.85	563.45	160.81	476.87
West Bengal	605.27	2315.21	77.66	353.68	0.00	0.00	0.00	0.00	58.01	181.59	533.18	1943.20	753.10	2249.83
Puducherry	28.27	105.57	0.00	1.31	0.00	0.00	0.00	0.00	0.30	0.41	113.88	366.94	207.94	500.92
Total	9013.66	44379.62	1750.63	6298.77	0.00	72.34	455.52	466.78	1357.22	4687.94	18338.77	62532.00	23563.82	72606.31

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007



NL - 22 Geographical Distribution Channel

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Liability insurance		Personal Accident		Medical Insurance		Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	11.23	55.22	27.37	45.62	33.37	245.84	0.31	2.10	0.00	0.00	5.97	26.61	1580.17	5444.40
Andaman & Nicobar Is.	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
Assam	0.04	1.06	1.11	5.00	81.88	333.27	0.00	0.00	0.00	0.00	38.58	120.12	710.20	2613.43
Bihar	1.02	7.79	0.62	2.77	441.98	669.54	0.00	0.00	0.00	0.00	41.55	92.00	1215.17	3125.77
Chandigarh	11.33	32.03	14.93	41.52	125.17	298.23	0.72	7.21	0.00	0.00	57.32	183.21	1181.56	3868.36
Chhattisgarh	3.16	13.68	0.95	10.07	146.73	297.76	0.00	0.06	0.00	0.00	17.98	62.77	637.38	1447.39
Delhi	182.75	569.25	136.18	450.72	1901.05	7429.95	0.90	4.15	0.00	0.00	497.74	1196.42	6674.62	26507.95
Goa	0.00	0.02	0.23	0.81	1.64	5.11	0.00	0.05	0.00	0.49	1.02	3.56	89.16	315.99
Gujarat	448.68	1605.23	172.29	563.64	537.92	2799.02	1.88	10.55	0.00	0.00	76.61	260.05	3249.69	12570.28
Haryana	3.33	6.62	12.97	16.03	28.10	93.60	0.10	0.15	0.00	0.00	69.18	310.65	939.68	2979.00
Himachal Pradesh	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
Jammu & Kashmir	0.31	0.97	0.03	0.36	4.46	13.28	0.00	0.16	0.00	0.00	3.98	16.31	218.29	553.09
Jharkhand	3.49	8.97	1.16	2.98	151.39	291.82	0.02	0.15	0.00	0.00	16.50	52.54	1054.16	3096.86
Karnataka	81.13	508.34	88.70	125.54	2110.73	2603.37	0.05	0.20	4272.64	6379.33	32.74	144.00	10995.92	23212.37
Kerala	9.93	40.81	6.93	24.47	280.52	1066.39	1.52	5.03	0.00	0.00	33.91	140.85	3850.17	13582.84
Madhya Pradesh	22.06	87.36	8.13	50.40	138.34	478.96	0.53	0.76	0.00	0.00	63.36	274.85	1183.69	3701.26
Maharashtra	506.62	1702.84	908.23	2583.15	9037.21	21106.70	6.62	29.54	7.55	35091.72	5094.60	14077.37	32220.05	137548.00
Orissa	2.58	10.30	1.54	10.25	202.85	500.23	0.00	0.04	0.00	0.00	45.38	169.91	1054.07	3013.03
Punjab	0.60	3.29	13.45	65.89	197.03	580.09	11.37	37.10	0.00	0.00	39.55	157.20	1986.90	6712.04
Rajasthan	12.50	55.03	22.44	82.33	82.53	283.83	0.05	0.23	21004.85	71905.59	86.31	324.65	22648.50	76319.36
Tamil Nadu	104.40	340.01	49.84	295.63	199.34	1789.85	1.11	3.04	0.00	0.00	66.85	244.32	4046.94	14284.87
Telangana	133.09	601.19	86.76	344.48	545.92	1504.38	4.72	15.08	0.00	0.00	43.73	936.12	4231.06	17016.83
Tripura	0.00	0.18	0.23	0.52	1.74	8.97	0.00	0.00	0.00	0.00	10.63	37.99	79.82	223.40
Uttar Pradesh	3.35	16.86	1041.08	2832.36	63.12	198.77	0.10	0.75	0.00	0.00	332.05	1046.32	4322.11	12820.20
Uttarakhand	0.31	1.62	20.16	86.55	10.75	85.28	0.00	0.10	0.00	0.00	48.57	145.36	452.83	1579.14
West Bengal	27.45	112.55	24.50	281.83	799.56	2108.79	0.35	1.05	0.00	0.00	138.34	420.97	3017.41	9968.69
Puducherry	1.63	4.59	1.03	2.35	2.85	23.51	0.01	0.01	0.00	0.00	3.64	13.26	359.55	1018.88
Total	1570.99	5785.81	2640.86	7925.27	17126.15	44816.56	30.34	117.49	25285.04	113377.13	6866.11	20457.38	107999.11	383523.42

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 04th September, 2007


FORM NL-23 Reinsurance/Retrocession Risk Concentration
Reinsurance Risk Concentration as on 31st March 2021

(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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	2	3,638	460	145	2.63%
3	No. of Reinsurers with rating A but less than AA	70	19,378	2,079	4,615	16.18%
4	No. of Reinsurers with rating BBB but less than A	10	7,505	910	439	5.49%
5	No. of Reinsurers with rating less than BBB	3	59	-	71	0.08%
	Total (A)	85	30,581	3,449	5,270	24.39%
	With In India					
1	Indian Insurance Companies	11	8	-	646	0.41%
2	FRBs	8	33,566	4,942	521	24.22%
3	GIC Re	1	77,780	4,075	324	50.99%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	20	1,11,354	9,017	1,491	75.61%
	Grand Total (C)= (A)+(B)	105	1,41,935	12,466	6,761	100.00%

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007



NL 24 Ageing of Claims
As on quarter ended 31st March 2021

(Rs in Lakhs)

Ageing of Claims(All)								
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	191	46	86	134	70	527	4570.4
2	Marine Cargo	307	177	129	108	42	763	1190.4
3	Marine Hull	0	0	0	0	0	0	0.0
4	Engineering	36	26	21	19	19	121	342.9
5	Motor OD	29642	5112	711	225	105	35795	11182.2
6	Motor TP	6	47	96	114	572	835	4528.3
7	Health	24769	0	0	0	0	24769	11460.6
8	Overseas Travel	17	0	0	0	0	17	58.6
9	Personal Accident	561	0	0	0	0	561	910.1
10	Liability	0	1	0	0	1	2	83.5
11	Crop	2	0	0	0	0	2	24315.7
12	Miscellaneous	16652	715	274	131	82	17854	2937.6

(Rs in Lakhs)

Ageing of Claims(Leader)								
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	44	32	52	74	32	234	2828.8
2	Marine Cargo	184	159	120	96	31	590	1020.5
3	Marine Hull	0	0	0	0	0	0	0.0
4	Engineering	10	17	18	12	15	72	214.7
5	Motor OD	29642	5112	711	225	105	35795	11182.2
6	Motor TP	6	47	96	114	572	835	4528.3
7	Health	24710	0	0	0	0	24710	11368.5
8	Overseas Travel	17	0	0	0	0	17	58.6
9	Personal Accident	541	0	0	0	0	541	901.1
10	Liability	0	1	0	0	1	2	83.5
11	Crop	2	0	0	0	0	2	22214.7
12	Miscellaneous	16602	691	274	124	80	17771	2886.2

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007



NL 24 Ageing of Claims
As on quarter ended 31st March 2021

(Rs in Lakhs)

Ageing of Claims(Follower)								
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	147	14	34	60	38	293	1741.7
2	Marine Cargo	123	18	9	12	11	173	169.9
3	Marine Hull	0	0	0	0	0	0	0.0
4	Engineering	26	9	3	7	4	49	128.1
5	Motor OD	0	0	0	0	0	0	0.0
6	Motor TP	0	0	0	0	0	0	0.0
7	Health	59	0	0	0	0	59	92.1
8	Overseas Travel	0	0	0	0	0	0	0.0
9	Personal Accident	20	0	0	0	0	20	9.0
10	Liability	0	0	0	0	0	0	0.0
11	Crop	0	0	0	0	0	0	2101.0
12	Miscellaneous	50	24	0	7	2	83	51.5

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007

NL 25 QUARTERLY CLAIMS DATA

AS ON QUARTER ENDED 31ST MARCH 2021



No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1299	992	2	980	5392	8397	6562	48	673	98	130	0	2539	27112
2	Claims reported during the period	639	915	2	230	39814	1269	27496	17	649	23	70	0	18829	89953
3	Claims Settled during the period	527	763	0	121	35795	835	24769	17	561	2	2	0	17854	81246
4	Claims Repudiated during the period	43	50	0	9	261	69	4284	12	381	0	0	0	238	5347
5	Claims closed during the period	76	159	0	25	1776	7	0	0	0	5	1	0	664	2713
6	Claims O/S at End of the period	1292	935	4	1055	7374	8755	5005	36	380	114	197	0	2612	27759
	Less than 3months	334	391	1	168	6059	1058	5005	36	380	20	68	0	1412	14932
	3 months to 6 months	167	144	3	63	613	545	0	0	0	16	12	0	393	1956
	6months to 1 year	387	163	0	69	194	411	0	0	0	33	31	0	278	1566
	1year and above	404	237	0	755	508	6741	0	0	0	45	86	0	529	9305

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



FORM NL-26 - CLAIMS INFORMATION - KG Table I

Classification: Business within India / Total Business

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

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 31st March, 2021

(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	49,922	15,855	23,695	7,824	4,992	3,554	4,992
02	Marine Cargo	6,545	5,141	4,714	4,192	1,028	1,258	1,258
03	Marine Hull	72	0	120	0	7	18	18
	Miscellaneous:							
04	Motor	1,35,138	1,27,576	87,375	81,347	25,515	24,404	25,515
05	Engineering	5,069	966	2,204	303	507	331	507
06	Aviation	467	443	183	186	89	56	89
07	Liability	2,540	995	704	401	381	158	381
08	Health Insurance	52,859	39,556	43,682	34,059	7,929	10,218	10,218
09	Miscellaneous	23,902	15,451	10,562	7,757	3,346	2,327	3,346
10	Crop Insurance	1,13,377	22,746	44,975	10,283	11,338	6,746	11,338
	Total	3,89,891	2,28,730	2,18,215	1,46,353	55,132	49,070	57,661

Insurer Name-Future Generali India Insurance
Registration NO.132 and Dated -04th September 2007



NL - 27 Office Operating Detail
 As on 31st March 2021

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		123
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		2
6	No of branches at the end of the quarter		121
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		121

NL 28 Statement of Investment Assets (General Insurer)
(Business within India)
Statement as on :31st March 2021

(Rs in Lakhs)

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,43,899.24
	b. Investments (Shareholder's Fund)	8A	1,08,615.51
2	Loans	9	
3	Fixed Assets	10	4,109.88
4	Current Assets		
	a. Cash and Bank	11	12,959.14
	b. Advances and Other Assets	12	57,938.50
5	Current Liabilities		
	a. Current Liabilities	13	3,86,016.88
	b. Provisions	14	1,30,660.53
	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)		11,44,199.66

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	4,109.88
3	Cash and Bank Balance (If any)	11	12,959.14
4	Advances and Other Assets (If Any)	12	57,938.50
5	Current Liabilities	13	3,86,016.88
6	Provisions	14	1,30,660.53
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		-

'Investment Assets ' as per FORM 3B

TOTAL(B)
(A-B) 5,91,684.92
5,52,514.74

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%		25,601.16	1,04,629.01	1,30,230.17	23.45		1,30,230.17 1,30,707.26
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		49,425.90	2,01,998.03	2,51,423.92	45.28		2,51,423.92 2,53,168.24
3	Investment subject to Exposure Norms								
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%							
	1. Approved Investments			38,026.68	1,55,410.70	1,93,437.37	34.84	0.00	1,93,437.37 2,02,415.09
	2. Other Investments			802.58	3,280.06	4,082.64	0.74	0.00	4,082.64 676.27
	c) Approved Investments	Not Exceeding 55%	0.00	19,461.30	79,536.13	98,997.44	17.83	(9.89)	98,987.54 1,05,125.11
	d) Other Investments		0.00	1,435.68	5,867.47	7,303.15	1.32	30.11	7,333.27 7,566.68
	Total Investment Assets	100%	0.00	1,09,152.14	4,46,092.39	5,55,244.52	100.00	20.22	5,55,264.74 5,68,951.40
			0.00	0.00	0.00	0.00	0.00	0.00	0.00

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.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.
5. Impairment Provision is not considered
6. 2750 Lakhs matured & default securities are considered under Schedule - 12

Signature :
Full Name : Devi Daval Gann
Chief Financial Officer

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2021	As % of total for this class	As at 31st March 2020	As % of total for this class	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class
Break down by credit rating								
AAA rated	2,67,359.27	48.31	2,39,009.98	54.40	2,53,410.87	46.95	2,29,624.79	53.90
AA or better	25,475.41	4.60	29,002.54	6.60	24,288.86	4.50	28,687.01	6.73
Rated below AA but above A	5,794.71	1.05	5,749.22	1.31	5,424.56	1.00	5,418.81	1.27
Rated below A but above B	1,007.16	0.18	949.05	0.22	1,000.00	0.19	1,000.00	0.23
Rated D	1,211.73	0.22	3,683.81	0.84	4,761.98	0.88	4,756.24	1.12
Any other (Sovereign Rating)	2,52,606.67	45.64	1,60,986.66	36.64	2,50,882.01	46.48	1,56,507.90	36.74
Total	5,53,454.94	100.00	4,39,381.27	100.00	5,39,768.28	100.00	4,25,994.75	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	21,407.32	3.87	19,955.84	4.54	24,151.49	4.47	20,432.57	4.80
more than 1 year and upto 3years	26,313.77	4.75	47,550.81	10.82	25,271.85	4.68	47,367.04	11.12
More than 3years and up to 7years	1,51,538.98	27.38	1,44,135.96	32.80	1,43,660.02	26.62	1,37,608.56	32.30
More than 7 years and up to 10 years	2,61,772.14	47.30	1,82,353.27	41.50	2,53,767.88	47.01	1,75,947.50	41.30
above 10 years	92,422.72	16.70	45,385.40	10.33	92,917.04	17.21	44,639.08	10.48
Total	5,53,454.94	100.00	4,39,381.27	100.00	5,39,768.28	100.00	4,25,994.75	100.00
Breakdown by type of the issuer								
a. Central Government	1,34,168.99	24.24	1,07,125.55	24.38	1,33,595.96	24.75	1,05,169.85	24.69
b. State Government	1,18,437.67	21.40	53,861.11	12.26	1,17,286.05	21.73	51,338.05	12.05
c. Corporate Securities	3,00,848.27	54.36	2,78,394.61	63.36	2,88,886.27	53.52	2,69,486.85	63.26
Total	5,53,454.94	100.00	4,39,381.27	100.00	5,39,768.28	100.00	4,25,994.75	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.

NL -30 Analytical Ratios
Analytical Ratios as on 31st March 2021

Analytical Ratios					
Sl.No.	Particular	For Q4 2020-21	2020-21	For Q4 2019-20	2019-20
1	Gross Direct Premium Growth Rate	7%	12%	25%	34%
	Fire	9%	29%	50%	35%
	Marine	4%	-2%	1%	-8%
	Accident	20%	2%	12%	19%
	Health	13%	14%	42%	34%
	Engineering	-6%	-10%	42%	25%
	Aviation	95%	100%	0%	0%
	Liability	19%	20%	13%	8%
	Motor (OD)	17%	12%	15%	12%
	Motor (TP)	2%	-9%	16%	23%
	Motor (Total)	8%	0%	16%	19%
	Workmen Compensation	2%	8%	13%	8%
	Weather/Crop	-11%	24%	32%	82%
	Others	86%	26%	-1%	20%
	Miscellaneous (Total)	7%	11%	24%	35%
2	Gross Direct Premium to Net Worth	0.97	3.43	1.05	3.56
3	Growth rate of Net Worth	16%	16%	23%	23%
4	Net Retention Ratio	65%	59%	63%	62%
	Fire	30%	32%	33%	29%
	Marine	62%	78%	69%	78%
	Accident	87%	85%	81%	85%
	Health	78%	73%	74%	73%
	Engineering	21%	19%	29%	24%
	Aviation	95%	95%	95%	95%
	Liability	42%	39%	43%	38%
	Motor (OD)	95%	94%	96%	94%
	Motor (TP)	95%	94%	95%	94%
	Motor (Total)	95%	94%	95%	94%
	Workmen Compensation	94%	94%	94%	94%
	Weather/Crop	20%	20%	20%	20%
	Others	58%	60%	92%	79%
	Miscellaneous (Total)	68%	62%	66%	66%
5	Net Commission Ratio	4%	4%	4%	4%
	Fire	3%	-2%	-2%	6%
	Marine	17%	14%	8%	14%
	Accident	12%	10%	9%	12%
	Health	1%	1%	2%	2%
	Engineering	-70%	-49%	0%	-13%
	Aviation	4%	4%	2%	2%
	Liability	9%	6%	4%	-2%
	Motor (OD)	16%	16%	15%	14%
	Motor (TP)	1%	1%	1%	1%
	Motor (Total)	8%	8%	7%	6%
	Workmen Compensation	9%	10%	13%	13%
	Weather/Crop	-20%	-18%	-15%	-15%
	Others	5%	3%	11%	3%
	Miscellaneous (Total)	4%	4%	4%	4%
6	Expense of Management to Gross Direct Premium	29%	28%	29%	30%
7	Expense of Management to Net Written Premium	45%	47%	45%	48%
8	Net Incurred Claims to Net Earned Premium	61%	66%	63%	60%

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007.


NL -30 Analytical Ratios
Analytical Ratios as on 31st March 2021

Sl.No.	Particular	For Q4 2020-21	2020-21	For Q4 2019-20	2019-20
9	Combined Ratio	101%	108%	104%	103%
10	Technical Reserves to Net Premium Ratio	5.47	1.68	5.14	1.53
11	Underwriting Balance Ratio	(0.10)	(0.10)	(0.10)	(0.07)
12	Operating Profit Ratio	4%	6%	6%	7%
13	Liquid Assets to Liabilities Ratio	0.13	0.13	0.14	0.14
14	Net Earning Ratio	3%	6%	4%	5%
15	Return on Net Worth Ratio	2%	12%	2%	10%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.61	1.61	1.51	1.51
17	NPA Ratio				
	Gross NPA Ratio	0.86%	0.86%	0.87%	0.87%
	Net NPA Ratio	0.00%	0.00%	0.22%	0.22%

Equity Holding Pattern

1	(a) No. of shares		90,48,03,705		90,48,03,705
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%		74.5% ; 25.5%
3	(c) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		1.48		1.16
	(b)Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		1.46		1.15
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		1.48		1.16
	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		1.46		1.15
6	(iv) Book value per share (Rs)		12.35		10.61

NL - 31 Related Party Transactions

Annexure II to Schedule 16 Notes to Accounts note no.17 and forming part of Financial Statements For the Year Ended 31st March, 2021.

(Rs.' 000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the year ended 31st March 2021		For the year ended 31st March 2020	
				Amount	Outstanding Amounts carried to balancesheet payable (receivable)	Amount	Outstanding Amounts carried to balancesheet payable (receivable)
1	Future Enterprises Limited	Joint Venturer	Rent & Maintenance for premises hired	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	38,498	-	28,934	-
			Insurance Claims paid	2,329	-	5,534	45,314
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium received/(paid)	53	-	607	-
			Equity Shares Issued	-	-	2,42,309	-
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	1,19,097	50,971	4,22,001	2,15,694
			Commission on reinsurance ceded	22,128		35,135	
			Claims recovery on reinsurance	1,25,652	6,550	1,81,548	-
			Recovery towards Expenses Incurred	17,135		5,327	
3	Generali Participations Netherlands N.V	Joint Venturer	Equity Shares Issued	-	-	2,42,309	-
			Share application money pending allotment	-	-	1,27,531	-
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	-	-	4,65,383	-
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary	Remuneration for the period	2,33,622	-	1,31,946	-
			Insurance Premium received	287	-	152	-
			Insurance Claims Paid	48	-	63	1
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	34,181	-9,219	22,376	10,894
			Operating expenses incurred by our company on their behalf	13,414		22,352	
			Rent/Elect. Deposits on our behalf	-		2,340	
			Rent/Elect. Deposits by our company on their behalf	-		421	
			Other transactions	-	-	-	-
			Settlement paid/ (received)	-3,000	-	-	-
			Insurance Premium	1,340	-	1,114	-
			Unallocated Premium received/(paid)	126	-	119	-
			Insurance Claims Paid	214	15	113	-
			Insurance Premium Paid	6,800	-	6,081	29
7	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	2,467	385	5,939	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 04th September, 2007

**NL - 32 Product Information****Production information as on 31st March 2021**

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
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	Health Super Saver	Main Product	FGIHLIP21560V012021	Health	Individual	21-May-20	20-Jan-21
2	Future Student Suraksha	Main Product	FGITIDP21520V022021	Travel	Individual	14-Aug-20	3-Feb-21

FORM NL-33 - SOLVENCY MARGIN - KGII

Table II - Statement of Available Solvency Margin and Solvency Ratio as at 31st March, 2021

(Rs .in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		4,95,434
	Deduct:		
(B)	Current Liabilities as per BS		93,199
(C)	Provisions as per BS		3,84,939
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		17,296
(F)	Available Assets		1,14,991
	Deduct:		
(G)	Other Liabilities		39,548
(H)	Excess in Shareholder's funds (F-G)		75,443
(I)	Total ASM (E+H)		92,739
(J)	Total RSM		57,661
(K)	Solvency Ratio (Total ASM / Total RSM)		1.61

FORM NL- 34: Board of Directors & Key Persons

Board of Directors as on quarter ended 31st March 2021

Date: January 2021 -March 2021

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Non-Executive Chairman	-
2	Mr. Kishore Biyani	Non-Executive Director	-
3	Mr. Vijay Biyani	Non-Executive Director	-
4	Mr. Krishan Kant Rathi	Non-Executive Director	-
5	Mr. Sanjay Jain	Non-Executive Director	-
6	Ms. Jennifer Sparks	Non-Executive Director	-
7	Mr. Fabrice Benard	Non-Executive Director	-
8	Mr. Abhinandan K. Jain	Independent Director	-
9	Ms. Bhavna Doshi	Independent Director	-
10	Dr. Devi Singh	Independent Director	-
11	Mr. Anup Rau	Managing Director & Chief Executive Officer	-
12	Mr. Shreeraj Deshpande	Chief Operating Officer	-
13	Mr. Devi Dayal Garg	Chief Financial Officer	-
14	Mr. Deepak Prasad	Chief - Corporate Sales	-
15	Mr. Raghavendra Rao	Chief - Retail Sales	-
16	Mr. Anurag Sinha	Chief Bancassurance Officer	-
17	Mr. Ajay Panchal	Chief Risk Officer	-
18	Mr. Milan P. Shirodkar	Chief of Investments	-
19	Ms. Ritu Sethi	Chief Internal Audit Officer	-
20	Mr. Jatin Arora	Appointed Actuary	-
21	Ms. Ruchika Malhan Varma	Chief Marketing Officer	-
22	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	-

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007

NL 35 Details of Investment Portfolio
STATEMENT AS ON: 31st March 2021



(Rs in Lakhs)

(Rs in Lakhs)																
		Interest rate				Has there been any principal waiver?										
COI	Company Name	Instrument Type	Interest rate % has there been any revision	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		482.60		139.04		22-Jan-18							100%	482.60
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		499.95		128.43		27-Aug-18							100%	499.95
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		1,000.00	1,000.00	264.24	21-Sep-20	21-Sep-17							100%	1,000.00
IODS	ILFS Financial Services Ltd	NCD		250.00		83.88		28-Dec-17							100%	250.00
HODS	Dewan Housing Finance Ltd	NCD		100.09		25.74		16-Jul-18							100%	100.00
HODS	Dewan Housing Finance Ltd	NCD		1,500.00	1,500.00	283.89	25-Aug-20	25-Aug-18							100%	1,500.00
HODS	Dewan Housing Finance Ltd	NCD		250.00	250.00	24.43	21-Feb-20	22-Feb-19							100%	250.00
OLDB	Reliance Capital Limited	NCD		279.90		45.45		31-Aug-20							100%	279.90
OLDB	Reliance Capital Limited	NCD		399.45		64.56		30-Sep-20							100%	399.45

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.

NL 36 Statement of Investment and Income on Investment
 Statement as on :31st March 2021

No.	Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities																
2	A1 Central Government Bonds	CGSB	1,26,856.18	1,30,707.26	2,001.10	1.58	1.17	1,20,334.49	1,30,707.26	9,743.44	8.10	6.02	94,872.17	1,03,079.61	9,615.85	10.14	5.85
3	A2 Special Deposits	CSPD	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	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	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	0.00
5	A4 Treasury Bills	CTRB	2,489.17	0.00	2.84	0.11	0.08	5,725.41	0.00	119.08	2.08	1.55	6,984.58	2,453.75	238.24	3.41	1.97
6	B Government Securities / Other Approved Securities																
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL	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	0.00
8	B2 State Government Bonds/ Development Loans	SGGB	99,631.91	1,18,437.67	1,744.21	1.75	1.30	70,251.99	1,18,437.67	6,622.44	9.43	7.00	45,036.85	53,861.11	3,623.86	8.05	4.64
9	B3 State Government Guaranteed Loans	SGGL	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	0.00
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,908.55	4,023.30	70.01	1.79	1.33	3,446.24	4,023.30	249.57	7.24	5.38	2,052.20	2,144.93	156.07	7.61	4.39
11	B5 Guaranteed Equity	SGGE	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	0.00
12	C Housing and Loans to State Govt for housing and fire fighting equipment																
13	C1 Loans to State Govt. for Housing	HLSH	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	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	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	0.00
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	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	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,427.65	0.00	40.09	1.65	0.95
17	C5 Housing - Securitised Assets (Approved Investment)	HMBS	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	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	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	0.00
19	C7 Bonds/Debentures issued by HUDCO	HTHD	12,842.84	15,858.65	233.47	1.82	1.35	9,903.14	15,858.65	750.90	7.58	5.63	5,577.28	8,162.02	415.84	7.46	4.30
20	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	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	0.00
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building	HTDA	49,215.38	55,628.13	967.22	1.97	1.46	49,181.81	55,628.13	5,071.67	10.31	7.66	43,982.05	50,448.29	3,739.29	8.50	4.90
22	C10 Bonds/Debentures issued by HUDCO	HFHD	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	0.00
23	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	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	0.00
24	C12 Bonds/Debentures issued by Authority constituted under any Housing/Building	HFDA	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	0.00
25	C13 Debentures / Bonds / CPs / Loans	HODS	100.09	49.35	-0.01	-0.01	0.00	726.81	49.35	-0.02	0.00	0.00	0.00	1,513.41	-94.29	-5.17	-2.98
26	D Infrastructure Investments																
27	D1 Infrastructure - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,033.76	0.00	140.37	4.63	2.67
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00	0.00	0.00	59.84	0.00	-15.32	-25.60	-19.02	81.69	52.29	9.17	11.22	6.47
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	0.00	0.00	0.00	0.00	0.00	39.27	0.00	-25.98	-66.15	-49.14	37.90	25.08	2.06	5.42	3.13
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENQ	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	0.00
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	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	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	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	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	IESA	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	0.00
34	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	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	0.00
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	44.14	4.41	2.55
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	93,979.28	1,05,708.98	2,040.32	2.17	1.61	85,791.35	1,05,708.98	8,029.48	9.36	6.95	64,393.43	84,796.21	5,350.31	8.31	4.79
37	D11 Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,886.40	0.00	85.41	2.20	1.27
38	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	21,020.51	22,507.96	405.94	1.93	1.43	21,887.64	22,507.96	1,864.17	8.52	6.33	29,240.70	21,480.68	2,578.56	8.82	5.09
39	D13 Infrastructure - Other Corporate Securities - CPs	ICCP	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	0.00
40	D14 Infrastructure - Term Loans (with Charge)	ILWC	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	0.00
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	2,487.27	2,711.38	43.20	1.74	1.29	1,789.17	2,711.38	132.56	7.41	5.50	1,481.39	1,541.41	43.82	2.96	1.71
42	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	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	0.00
43	D16 Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,231.99	626.92	1.13	0.09	0.07	1,704.24	626.92	4.58	0.27	0.20	975.68	1,577.11	4.59	0.47	0.27
44	D17 Infrastructure - Equity (including unlisted)	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.06	0.00	10.35	43.00	24.80
45	E Approved Investment Subject To Exposure Norms																
46	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	0.00	0.00	0.00	0.00	0.00	46.88	0.00	-30.19	-64.40	-47.84	106.06	63.44	6.72	6.34	3.65
47	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	17.00	6.54	0.00	0.00	0.00	303.15	6.54	72.24	23.83	17.70	1,783.95	919.80	155.38	8.71	5.02
48	E3 PSU-(Approved Investments)-Equity Shares -quoted	ETPE	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	0.00
49	E4 Corporate Securities (Approved Investment) -Equity Shares -Quoted	ETCE	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	0.00
50	E5 Corporate Securities (Approved Investment) -Equity Unquoted	EENQ	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	0.00
51	E6 PSU - Equity Shares - Unquoted	EEUQ	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	0.00
52	E7 Equity Shares - Companies incorporated outside India (invested prior to IRDA	EFES	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	0.00
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	13.42	4.39	0.00	0.00	0.00	30.89	4.39	-32.70	-105.86	-78.64	46.11	7.26	0.00	0.00	0.00

No.	Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
54	E9 Corporate Securities - Bonds - Taxable	EPBT	89,310.01	89,858.01	2,191.62	2.45	1.82	92,209.51	89,858.01	9,092.06	9.86	7.33	85,517.30	1,01,031.19	7,631.66	8.92	5.15
55	E10 Corporate Securities - Bonds - Tax free	EPBF	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	0.00
56	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	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	0.00
57	E12 Corporate Securities (Approved Investment) -Investment in Subsidiaries	ECIS	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	0.00
58	E13 Corporate Securities (Approved Investment) -Debentures	ECOS	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	0.00
59	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	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	0.00
60	E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI	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	0.00
61	E16 Investment Properties - Immovable	EINP	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	0.00
62	E17 Loans - Policy Loans	ELPL	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	0.00
63	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	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	0.00
64	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	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	0.00
65	E20 Deposits - Deposit with scheduled banks	ECDB5	100.00	100.00	1.21	1.21	0.90	1,090.53	100.00	65.05	5.97	4.43	1,215.41	495.00	128.07	10.54	6.08
66	E21 Deposits - CDs with Scheduled Banks	EDCD	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	0.00
67	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	11,957.70	15,146.54	92.45	0.77	0.57	13,946.24	15,146.54	424.44	3.04	2.26	10,979.60	7,499.95	527.41	4.80	2.77
68	E23 CCIL (Approved Investment) - CBLO	ECBO	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	0.00
69	E24 Commercial Papers issued by all India Financial Institutions rated very strong or	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,783.23	0.00	130.85	4.70	2.71
70	E25 Application Money	ECAM	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	0.00
71	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	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	0.00
72	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	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	0.00
73	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EPPD	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	0.00
74	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1	EUPS	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	0.00
75	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1	EPFS	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	0.00
76	E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EPDS	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	0.00
77	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,801.72	0.00	200.14	7.14	4.12
78	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	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	0.00
79	E31 Exchange Traded Fund	EETF	10.50	9.64	0.00	0.00	0.00	10.50	9.64	0.00	0.00	0.00	10.50	6.83	0.00	0.00	0.00
80	F Other than Approved Securities																
81	F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	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	0.00
82	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	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	0.00
83	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	366.06	228.31	46.40	12.68	9.42	1,522.58	228.31	-1,600.59	-105.12	-78.09	2,226.75	628.78	-85.24	-3.83	-2.21
84	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	3.65	1.04	0.00	0.00	0.00	7.74	1.04	-7.65	-98.89	-73.46	45.32	1.92	0.09	0.19	0.11
85	F5 Other than Approved Investments -Debentures	OLDB	7,103.79	7,337.32	147.65	2.08	1.54	7,101.41	7,337.32	604.16	8.51	6.32	5,588.37	7,291.57	508.02	9.09	5.24
86	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	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	0.00
87	F7 Commercial Papers	OACP	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	0.00
88	F8 Other than Approved Investments -Pref Shares	OPSH	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	0.00
89	F9 Other than Approved Investments -Venture fund	OVNF	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	0.00
90	F10 Other than Approved Investments -Short Term Loans (Unsecured Deposits)	OSLU	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	0.00
91	F11 Other than Approved Investments - Term Loans (without charge)	OTLW	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	0.00
92	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	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	0.00
93	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	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	0.00
94	F14 Derivative Instruments	OCDI	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	0.00
95	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets)	OPSA	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	0.00
96	F16 Equity Shares (PSU & Unlisted)	OEPU	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	0.00
97	F17 Investment properties - Immovable	OIPI	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	0.00
		TOTAL	5,22,645.29	5,68,951.40	9,988.77	1.91	1.42	4,87,110.82	5,68,951.40	41,133.38	8.44	6.27	4,18,192.13	4,49,081.63	35,206.82	8.42	4.86

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 :

Note: Category of investment (COI) shall be as per Guidelines, as amended from time to time

- Based on daily simple Average of Investments
- Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- Includes 11.00 Crs Investments related to policy Discontinued Funds/Unclaimed amount of policy holders & income arising from same 0.34 Crs

NL 37 Statement of Down Graded Investments
Statement as on :31st March 2021

PART-A

(Rs in Lakhs)

N o.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<u>During the quarter</u>								
			N.A						
B	<u>As on Date</u>								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	279.90	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		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% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	03-01-2012	CARE	CAREAAA	CARE D	17-09-2018	
9	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB	1,000.00	25-07-2011	ICRA	ICRA AA+	ICRA AA	28-11-2018	
10	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	CARE	CARE AAA	CARE AA+	28-11-2018	
11	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		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 A+	24-07-2019	
14	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	ICRA	LA+	LA	19-12-2019	
15	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	CARE	CARE A+	CARE A	30-12-2019	
16	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	ICRA	LA	LA-	20-02-2020	
17	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	ICRA	LA-	D	06-03-2020	
18	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25-07-2011	CARE	CARE A-	CARE B	06-03-2020	
19	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	930.00	07-10-2014	ICRA	ICRA AA	ICRA AA-	05-08-2019	
20	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07-10-2014	CARE	AA	AA-	19-08-2019	
21	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07-10-2014	CRISIL	AA	AA-	14-08-2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	399.45	20-01-2012	CARE	CARE AA+	CARE AA	08-10-2018	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR AAA	BWR AA	15-02-2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE AA	CARE A+	06-03-2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE A	CARE BBB	18-05-2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR A	BWR BBB	26-06-2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE A+	CARE A	18-04-2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR AA	BWR A+	19-04-2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR A+	BWR A	04-05-2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE BB	CARE D	20-09-2019	
31	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR BB	BWR D	25-09-2019	
32	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	CARE	CARE BBB	CARE BB	24-08-2019	
33	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	BWR BBB	BWR BB	10-09-2019	

N O.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	During the quarter								
			NA						
B	As on Date								
34	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB	2,494.89	03-01-2017	CARE	CARE AA+	CARE AA	18-02-2019	
35	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB		03-01-2017	CARE	CARE AA	CARE AA-	19-08-2019	
36	8.25% IDFC Bank Ltd(mat 14th July 2022)	EPBT	1,498.86	21-12-2017	BRICKWORKS	BWR AAA	BWR AA+	28-05-2019	
37	8.25% IDFC Bank Ltd(mat 14th July 2022)	EPBT		21/12/2017	CARE	CARE AA+	CARE AA	08-10-2020	
38	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15-01-2015	ICRA	ICRA AA+	ICRA AA	21-05-2019	
39	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		15-01-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
40	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		15-01-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
41	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	ICRA	ICRA AA+	ICRA AA	21-05-2019	
42	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
43	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015	ICRA	ICRA AAA	ICRA AA+	14-11-2018	
44	8.72%LFS2025 (mat date 21 Jan 2025)	IODS	482.60	29-08-2018	CARE	CAREAA+	CARE D	17-09-2018	
45	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA	999.80	24-04-2018	CARE	CARE AAA	CARE AA+	24-08-2019	
46	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA		24-04-2018	BRICKWORKS	BWR AAA	BWR AA+	18-10-2019	
47	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA		24-04-2018	CARE	CARE AA+	CARE AA	15-02-2020	
48	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA	501.55	08-09-2017	CARE	CARE AAA	CARE AA+	24-09-2019	
49	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA		08-09-2017	BRICKWORKS	BWR AAA	BWR AA+	18-10-2019	
50	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA		08-09-2017	CARE	CARE AA+	CARE AA	15-02-2020	
51	9.10% IDFC Bank Ltd (Mat 31st May 2021)	EPBT	1,000.07	22-03-2018	BRICKWORKS	BWR AAA	BWR AA+	28-05-2019	
52	9.10% IDFC Bank Ltd (Mat 31st May 2021)	EPBT		22/03/2018	CARE	CARE AA+	CARE AA	08-10-2020	
53	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	
54	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	
55	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	
56	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	
57	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.09	27-08-2015	BRICKWORKS	BWR AAA	BWR AA+	03-02-2019	
58	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27-08-2015	BRICKWORKS	BWR AA	BWR AA-	10-04-2019	
59	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	
60	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	
61	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	
62	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	
63	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB	500.00	19-09-2014	CARE	CARE AA+	CARE AA	18-02-2019	
64	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19-09-2014	ICRA	ICRA AA	ICRA AA-	05-08-2019	
65	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19-09-2014	CARE	CARE AA	CARE AA-	19-08-2019	
66	9.90%LFS 2025 (mat 27 Aug 2025)	IODS	499.95	29-08-2018	CARE	CARE AA+	CARE D	17-09-2018	
67	7.40% Indian Renewable Energy Development Agency Ltd (Mat 03/03/2030)	IPTD	2,521.32	06-03-2020	FITCH	FITCH AAA	FITCH AA+	01-09-2020	
68	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	16-07-2010	CARE	CARE A+	CARE A-	31-03-2019	
69	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE AA+	CARE AA	03-02-2019	
70	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE AA	CARE A+	06-03-2019	
71	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE A-	CARE BBB-	14-05-2019	
72	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16-07-2010	CARE	CARE BBB-	CARE D	05-06-2019	
73	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	
74	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	
75	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	
76	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	
77	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	1,500.00	31-08-2015	BRICKWORKS	BWR AAA	BWR AA+	03-02-2019	
78	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	
79	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	
80	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	
81	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	
82	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	
83	8.80%LFS2020 (mat date 21st Sep. 2020)	IODS	1,000.00	21-09-2015	ICRA	ICRA AAA	ICRA D	17-09-2018	

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been

Signature :
 Full Name : Devi Dayal Garg
 Chief Financial
 Officer

Notes:
 1. Details of Down Graded Investments during the Quarter
 2. For downgraded investments, the initial 30 days period for Down Graded Investment Review Procedure
 3. For the purpose of this statement, the initial 30 days period is 30 days
 4. Category of Investment (COI) shall be as per IRDAI/REGD/REGD-04

NL - 38 Quarterly Business Returns across line of Business
Business Returns across line of Business as on 31st March 2021

(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	9013.66	52509	8253.65	41676	44379.62	178214	34425.21	149929.00
2	Cargo & Hull	1750.63	16895	1676.28	14939	6371.12	53259	6472.36	62584.00
3	Motor TP	23563.82	143394	23122.55	58362	72606.31	399707	79922.43	150629.00
4	Motor OD	18338.77	372695	15620.27	274539	62532.00	1181349	55622.83	955188.00
5	Engineering	1357.22	2452	1438.38	1774	4687.94	7272	5192.88	6544.00
6	Workmen's Compensation	953.00	5234	931.61	4515	3443.12	17723	3188.89	17924.00
7	Employer's Liability	0.00	0	0.00	0	0.00	0	0.00	0.00
8	Aviation	455.52	2	233.41	1	466.78	2	233.41	1.00
9	Personal Accident	2640.86	207808	2196.63	156680	7925.27	689783	7754.06	615813.00
10	Health	17156.49	42590	15128.17	33946	44934.06	326879	39538.38	134842.00
11	Others*	32769.14	107680	32576.64	79258	136177.19	360302	109398.96	278282.00
		107999.11	951259	101177.59	665690	383523.42	3214490	341749.42	2371736

NL 39 Rural and Social Obligations
Rural and Social Obligations as on quarter ended 31st March 2021

(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	3201	553.86	892115.77
		Social	-	-	-
2	Cargo & Hull	Rural	506	93.46	394604.47
		Social	-	-	-
3	Motor TP	Rural	8074	1315.58	0.00
		Social	-	-	-
4	Motor OD	Rural	21059	841.77	61723.23
		Social	-	-	-
5	Engineering	Rural	172	153.97	70303.84
		Social	-	-	-
6	Workmen's Compensation	Rural	184	29.13	19953.82
		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	15777	108.30	284974.34
		Social	-	-	-
10	Health	Rural	954	231.88	6677.81
		Social	-	-	-
11	Others*	Rural	7082	24816.06	56169.37
		Social	-	-	-
Total		Rural	57009	28144.00	17,86,522.65
		Social	-	-	-

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 04th September, 2007

NL - 40 Bussiness Acquisition different channels
As on 31st March 2021



Sl.No.	Business Acquisition through different channels					(Rs in Lakhs)			
	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	276289	21,416.95	198903	21,249.66	961983	71175.46	671294	75306.92
2	Corporate Agents-Banks	304503	7,155.06	214227	4,873.45	1034672	21538.03	813410	17436.34
3	Corporate Agents -Others	14581	455.25	15810	1,597.82	49316	1364.27	62757	6115.79
4	Brokers	175205	31,160.90	121518	27,662.26	552579	106334.13	375272	90315.85
5	Micro Agents	0	-	0	-	0	0.00	1	8.95
6	Direct Business	154440	45811.61	97642	44173.45	518731	176096.23	371994	146049.96
7	Others	26241	1999.33	17590	1620.96	97209	7015.28	77008	6515.56
	Total (A)	951259	107999.11	665690	101177.59	3214490	383523.42	2371736	341749.37
8	Referral (B)	0	-	0	-	0	0.00	0	0.05
	Grand Total (A+B)	951259	107999.11	665690	101177.59	3214490	383523.42	2371736	341749.42

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

NL 41 GRIEVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **Jan 1, 2021 to Mar 31, 2021** DURING THE FINANCIAL YEAR **2020-21**

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	Total complaints registered upto the quarter during the financial
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	1	6	1	3	3	0	22
b)	Claim	16	159	56	67	47	5	395
c)	Policy Related	0	26	5	9	10	2	130
d)	Premium	0	1	0	1	0	0	3
e)	Refund	0	5	1	2	2	0	18
f)	Coverage	0	0	0	0	0	0	3
g)	Cover Note Related	0	0	0	0	0	0	3
h)	Product	0	5	0	2	3	0	13
i)	Others	0	30	7	13	9	1	82
	Total Number of complaints:	17	232	70	97	74	8	669

2	Total No. of policies during previous year:	2384197
3	Total No. of claims during previous year:	166364
4	Total No. of policies during current year:	3267673
5	Total No. of claims during current year:	258442
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.84
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	15.28

** 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	8	0	6
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total No. of complaints	8	0	6

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