

FORM NL-1-B-RA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2022

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
			2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
1	Premiums Earned (Net)	NL-4	3,461.24	7,237.02	3,454.36	7,649.81	1,695.68	3,219.80	1,599.41	3,092.97	61,634.90	118,257.99	53,406.51	100,661.38	66,791.82	128,714.80	58,460.28	111,404.16
2	Profit/Loss on sale/redemption of Investments		34.24	71.97	134.21	236.71	6.74	12.66	23.55	37.81	249.13	370.06	1,000.87	1,287.47	290.11	454.70	1,158.63	1,561.99
3	Interest, Dividend & Rent - Gross (Refer Note 1)		813.93	2,739.11	406.09	2,465.21	162.74	451.30	96.17	372.61	7,315.31	13,219.65	7,144.48	12,717.29	8,291.98	16,410.06	7,646.74	15,555.11
4	Others																	
	(a) Other Income																	
	(i) Miscellaneous Income		0.26	1.02	4.88	5.99	0.19	0.49	2.27	2.63	10.78	22.70	70.32	79.81	11.24	24.21	77.47	88.43
	(b) Contribution from Shareholders Fund																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	1,667.56	1,667.56	-	-	1,667.56	1,667.56
	TOTAL (A)		4,309.66	10,049.12	3,999.53	10,357.73	1,865.35	3,684.26	1,721.39	3,506.02	69,210.12	131,870.40	63,289.75	116,413.51	75,385.14	145,603.78	69,010.67	130,277.25
6	Claims Incurred (Net)	NL-5	3,078.61	4,264.99	2,103.20	7,996.46	2,426.51	3,831.45	891.56	1,313.69	42,287.53	78,469.81	34,811.13	68,799.58	47,792.64	86,566.25	37,805.89	78,109.72
7	Commission	NL-6	(843.29)	(1,057.09)	(794.18)	(2,179.58)	280.58	664.63	206.45	563.12	397.07	2,888.03	2,258.11	3,729.81	(165.63)	2,495.57	1,670.39	2,113.35
8	Operating Expenses related to Insurance Business	NL-7	1,460.59	6,750.33	2,387.14	5,588.65	464.44	1,261.27	282.43	922.86	21,144.59	42,143.14	23,054.84	39,684.49	23,069.62	50,154.75	25,724.41	46,195.99
9	Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		3,695.91	9,958.24	3,696.16	11,405.52	3,171.53	5,757.36	1,380.44	2,799.66	63,829.19	123,500.97	60,124.08	112,213.88	70,696.64	139,216.57	65,200.68	126,419.06
10	C= (A - B)		613.75	90.88	303.37	(1,047.80)	(1,306.18)	(2,073.10)	340.95	706.36	5,380.93	8,369.43	3,165.67	4,199.63	4,688.51	6,387.21	3,809.99	3,858.19
11	APPROPRIATIONS																	
	Transfer to Shareholders' Funds		613.75	90.88	303.37	(1,047.80)	(1,306.18)	(2,073.10)	340.95	706.36	5,380.93	8,369.43	3,165.67	4,199.63	4,688.51	6,387.21	3,809.99	3,858.19
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		613.75	90.88	303.37	(1,047.80)	(1,306.18)	(2,073.10)	340.95	706.36	5,380.93	8,369.43	3,165.67	4,199.63	4,688.51	6,387.21	3,809.99	3,858.19

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22	2022-23	2022-23	2021-22	2021-22
Interest, Dividend & Rent	722.97	2,581.41	343.61	2,381.92	162.34	454.23	96.95	380.42	7,317.38	13,273.18	7,256.20	12,955.09	8,202.69	16,308.82	7,696.76	15,717.43
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	4.57	(16.65)	1.62	(48.92)	0.40	(2.93)	(0.78)	(7.81)	(17.59)	(85.60)	(124.78)	(266.10)	(12.62)	(105.17)	(123.94)	(322.83)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	86.39	174.35	60.86	132.22	-	-	-	-	15.52	32.07	13.06	28.29	101.91	206.41	73.92	160.52
Interest, Dividend & Rent – Gross*	813.93	2,739.11	406.09	2,465.21	162.74	451.30	96.17	372.61	7,315.31	13,219.65	7,144.48	12,717.29	8,291.98	16,410.06	7,646.74	15,555.11

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2022

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q2 2022-23	Upto Q2 2022-23	For Q2 2021-22	Upto Q2 2021-22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		613.75	90.88	303.37	(1,047.80)
	(b) Marine Insurance		(1,306.18)	(2,073.10)	340.95	706.36
	(c) Miscellaneous Insurance		5,380.93	8,369.43	3,165.67	4,199.63
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,249.01	4,461.66	2,032.20	4,025.17
	(b) Profit on sale of investments		81.20	129.52	299.83	401.54
	(c) (Loss on sale/ redemption of investments)		(1.73)	(5.13)	(0.04)	(1.52)
	(d) Amortization of Premium / Discount on Investments		(3.51)	(28.77)	(33.26)	(82.68)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		7,013.48	10,944.49	6,108.73	8,200.70
4	PROVISIONS (OTHER THAN TAXATION)					
	(a) For diminution in the value of investments		1.24	4.23	(1,848.55)	(1,847.12)
	(b) For Doubtful Debts		2.70	1.55	(57.80)	21.46
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		731.71	2,294.35	44.82	367.83
	(b) Bad Debts written off		-	-	(0.01)	0.44
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		144.77	245.82	171.42	250.42
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	1,667.56	1,667.56
	(g) Others		-	-	-	-
	(i) Investments written off		-	-	1,056.63	1,056.63
	TOTAL (B)		880.42	2,545.94	1,034.06	1,517.22
	Profit before Tax (A-B)		6,133.06	8,398.55	5,074.67	6,683.48
	Provision for Taxation		1,624.84	2,225.29	1,228.29	1,649.86
	Deferred Tax		(31.92)	(43.71)	155.77	142.97
	Profit / (Loss) after tax		4,540.14	6,216.97	3,690.61	4,890.66
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / loss brought forward		34,880.51	33,203.68	22,470.63	21,270.58
	Balance carried forward to Balance Sheet		39,420.65	39,420.65	26,161.24	26,161.24

FORM NL-3-B-BS

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

BALANCE SHEET



(₹ lakhs)

Particulars	Schedule Ref. Form	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	90,480.37	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		3,899.48	2,802.91
RESERVES AND SURPLUS	NL-10	39,420.65	26,161.24
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		39.70	16.97
-Policyholders' Funds		139.29	57.70
BORROWINGS	NL-11	-	-
TOTAL		133,979.49	119,519.18
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	127,396.33	122,075.67
INVESTMENTS-Policyholders	NL-12A	446,969.15	426,267.74
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,726.75	4,487.02
DEFERRED TAX ASSET (Net)		1,919.40	4,846.49
CURRENT ASSETS			
Cash and Bank Balances	NL-15	4,163.31	1,375.91
Advances and Other Assets	NL-16	78,149.63	68,066.38
Sub-Total (A)		82,312.94	69,442.29
CURRENT LIABILITIES	NL-17	385,003.04	372,347.81
PROVISIONS	NL-18	145,342.04	135,252.20
Sub-Total (B)		530,345.07	507,600.01
NET CURRENT ASSETS (C) = (A - B)		(448,032.13)	(438,157.73)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		133,979.49	119,519.18

CONTINGENT LIABILITIES

Particulars	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
1. Partly paid-up investments	10,250.00	4,500.00
2. Claims, other than against policies, not acknowledged as debts by the company	151.25	85.29
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	12,243.19	10,758.50
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	22,644.44	15,343.79

Premium Earned (Net)	
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**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Premium Earned (Net)	(₹ lakhs)
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FORM NL-5 - CLAIMS SCHEDULE



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Claims Incurred [NET]

Particulars	Miscellaneous																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23
Claims Paid (Direct)	3,200.13	5,485.17	4,732.61	6,847.61	0.08	0.73	4,732.69	6,848.33	15,027.15	29,696.84	9,103.26	13,199.43	24,130.42	42,896.27	12,135.60	22,187.30	1,127.65	1,995.83	2.78	18.25	13,266.03	24,201.39
Add: Re-insurance accepted to direct claims	479.75	548.71	1.54	40.65	-	-	1.54	40.65	-	-	-	-	-	-	-	6.25	-	15.24	-	-	-	21.48
Less: Re-insurance Ceded to claims paid	2,309.97	3,676.25	3,271.96	4,124.79	0.08	0.72	3,272.04	4,125.51	926.96	1,647.41	962.04	1,237.28	1,889.01	2,884.69	4,183.36	7,749.51	128.31	256.12	0.99	3.81	4,312.66	8,009.45
Net Claim Paid	1,369.91	2,357.63	1,462.18	2,763.47	0.00	0.00	1,462.18	2,763.47	14,100.19	28,049.43	8,141.22	11,962.15	22,241.41	40,011.57	7,952.24	14,444.04	999.35	1,754.95	1.79	14.44	8,953.38	16,213.42
Add : Claims outstanding at the end	15,611.32	15,611.32	4,934.86	4,934.86	0.56	0.56	4,935.41	4,935.41	10,616.21	10,616.21	224,599.54	224,599.54	235,215.76	235,215.76	8,300.20	8,300.20	3,963.49	3,963.49	149.49	149.49	12,413.18	12,413.18
Less : Claims outstanding at the beginning	13,902.63	13,703.96	3,970.59	3,866.98	0.50	0.45	3,971.09	3,867.43	11,223.68	10,000.83	221,604.44	214,740.60	232,828.12	224,741.44	7,336.71	6,308.90	3,483.14	3,311.13	153.00	187.58	10,972.85	9,807.61
Net Incurred Claims	3,078.61	4,264.99	2,426.45	3,831.35	0.05	0.11	2,426.51	3,831.45	13,492.72	28,664.81	11,136.32	21,821.09	24,629.05	50,485.89	8,915.73	16,435.34	1,479.70	2,407.31	(1.73)	(23.66)	10,393.70	18,818.99
Claims Paid (Direct)																						
-In India	3,200.13	5,485.17	4,688.69	6,727.69	0.08	0.73	4,688.77	6,728.41	15,027.15	29,696.84	9,103.26	13,199.43	24,130.42	42,896.27	12,135.30	22,187.00	1,127.65	1,995.83	2.78	7.77	13,265.73	24,190.61
-Outside India	-	-	43.92	119.92	-	-	43.92	119.92	-	-	-	-	-	-	0.30	0.30	-	-	-	10.48	0.30	10.78
Estimates of IBNR and IBNER at the end of the period (net)	1,883.17	1,883.17	1,381.01	1,381.01	0.47	0.47	1,381.48	1,381.48	1,466.77	1,466.77	138,649.38	138,649.38	140,116.15	140,116.15	3,260.24	3,260.24	2,730.23	2,730.23	63.27	63.27	6,053.74	6,053.74
Estimates of IBNR and IBNER at the beginning of the period (net)	1,820.72	1,570.58	1,234.12	1,198.08	0.44	0.39	1,234.56	1,198.47	1,437.47	1,322.20	138,785.51	142,081.06	140,222.97	143,403.25	2,924.02	2,645.26	2,551.15	2,346.84	66.07	82.97	5,541.24	5,075.07

Particulars	Miscellaneous														Grand Total	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23		
Claims Paid (Direct)	532.99	1,057.65	234.34	239.34	1,468.30	1,751.21	194.99	335.85	6,184.09	25,212.79	4,711.15	9,391.62	50,722.31	105,086.11	58,655.13	117,419.62
Add: Re-insurance accepted to direct claims	-	-	-	-	15.27	15.81	-	-	-	-	-	-	15.27	37.29	496.56	626.65
Less: Re-insurance Ceded to claims paid	26.11	52.62	38.14	38.90	1,320.14	1,540.82	9.75	16.79	4,624.66	19,681.21	1,622.97	3,139.80	13,843.44	35,364.29	19,425.45	43,166.05
Net Claim Paid	506.88	1,005.03	196.20	200.44	163.42	226.20	185.24	319.05	1,559.43	5,531.58	3,088.18	6,251.82	36,894.14	69,759.12	39,726.23	74,880.22
Add : Claims outstanding at the end	3,180.01	3,180.01	854.99	854.99	1,624.22	1,624.22	188.50	188.50	7,625.20	7,625.20	6,581.25	6,581.25	267,683.10	267,683.10	288,229.84	288,229.84
Less : Claims outstanding at the beginning	3,044.77	3,072.84	767.15	687.26	1,391.58	1,306.60	268.62	215.15	6,410.90	12,043.32	6,605.73	7,098.21	262,289.71	258,972.42	280,163.43	276,543.81
Net Incurred Claims	642.11	1,112.19	284.05	368.17	396.06	543.82	105.12	292.41	2,773.73	1,113.47	3,063.71	5,734.87	42,287.53	78,469.81	47,792.64	86,566.25
Claims Paid (Direct)																
-In India	532.99	1,057.65	234.34	239.34	1,468.30	1,751.21	194.99	335.85	6,184.09	25,212.79	4,711.15	9,391.62	50,722.01	105,075.33	58,610.91	117,288.91
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	0.30	10.78	44.22	130.70
Estimates of IBNR and IBNER at the end of the period (net)	1,245.24	1,245.24	468.53	468.53	560.52	560.52	184.50	184.50	6,480.10	6,480.10	3,225.35	3,225.35	158,334.13	158,334.13	161,598.79	161,598.79
Estimates of IBNR and IBNER at the beginning of the period (net)	1,206.94	1,181.66	432.11	354.78	383.08	314.58	266.03	212.56	4,397.79	10,448.90	3,404.52	4,192.36	155,854.68	165,183.16	158,909.96	167,952.21

FORM NL-5 - CLAIMS SCHEDULE

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007



Claims Incurred [NET] (₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Claims Paid (Direct)	3,149.23	6,992.97	1,069.12	2,205.61	-	2.13	1,069.12	2,207.73	12,109.10	20,501.13	12,116.36	14,658.70	24,225.46	35,159.83	15,682.09	30,599.75	837.21	1,373.31	30.05	36.00	16,549.35	32,009.05
Add: Re-insurance accepted to direct claims	292.58	738.39	9.10	23.51	-	-	9.10	23.51	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,954.60	4,971.40	266.28	356.07	-	2.12	266.28	358.19	709.84	1,526.10	675.80	929.19	1,385.64	2,455.29	4,067.80	7,691.08	82.21	159.35	1.50	1.80	4,151.52	7,852.24
Net Claim Paid	1,487.20	2,759.97	811.94	1,873.04	-	0.00	811.94	1,873.05	11,399.26	18,975.03	11,440.55	13,729.51	22,839.81	32,704.55	11,614.28	22,908.66	755.00	1,213.95	28.55	34.20	12,397.83	24,156.82
Add : Claims outstanding at the end	15,529.94	15,529.94	3,484.74	3,484.74	0.51	0.51	3,485.25	3,485.25	11,521.93	11,521.93	210,075.56	210,075.56	221,597.48	221,597.48	6,043.88	6,043.88	3,221.94	3,221.94	160.64	160.64	9,426.46	9,426.46
Less : Claims outstanding at the beginning	14,913.94	10,293.45	3,405.19	4,044.23	0.44	0.38	3,405.63	4,044.61	10,644.06	9,778.80	211,597.47	204,410.44	222,241.54	214,189.24	9,334.90	8,205.00	2,653.62	3,054.96	177.21	199.97	12,165.73	11,459.92
Net Incurred Claims	2,103.20	7,996.46	891.49	1,313.55	0.07	0.13	891.56	1,313.69	12,277.12	20,718.16	9,918.64	19,394.63	22,195.76	40,112.79	8,323.26	20,747.55	1,323.32	1,380.93	11.99	(5.12)	9,658.56	22,123.35
Claims Paid (Direct)																						
-In India	3,149.23	6,992.97	1,019.52	2,156.01	-	2.13	1,019.52	2,158.14	12,109.10	20,501.13	12,116.36	14,658.70	24,225.46	35,159.83	15,681.65	30,599.31	837.21	1,373.31	28.67	34.61	16,547.53	32,007.23
-Outside India	-	-	49.60	49.60	-	-	49.60	49.60	-	-	-	-	-	-	0.44	0.44	-	-	1.39	1.39	1.82	1.82
Estimates of IBNR and IBNER at the end of the period (net)	1,706.18	1,706.18	1,006.92	1,006.92	0.49	0.49	1,007.41	1,007.41	1,212.68	1,212.68	142,385.60	142,385.60	143,598.27	143,598.27	2,195.97	2,195.97	2,166.31	2,166.31	78.31	78.31	4,440.59	4,440.59
Estimates of IBNR and IBNER at the beginning of the period (net)	1,702.33	1,415.44	1,006.51	1,176.35	0.41	0.32	1,006.92	1,176.67	1,119.33	1,191.33	139,039.93	134,211.95	140,159.26	135,403.29	2,627.57	5,181.85	1,864.47	1,964.60	72.88	82.16	4,564.91	7,228.62

Particulars	Miscellaneous														(₹ lakhs)	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22
Claims Paid (Direct)	557.03	844.94	70.06	70.43	425.52	1,030.17	110.60	110.60	10,135.12	12,788.18	8,058.60	11,031.53	60,131.74	93,044.72	64,350.09	102,245.42
Add: Re-insurance accepted to direct claims	-	-	-	-	1.86	49.19	-	-	-	-	-	-	1.86	49.19	303.54	811.09
Less: Re-insurance Ceded to claims paid	27.85	42.25	13.16	13.36	350.46	898.20	5.53	5.53	7,804.49	9,851.34	5,881.05	7,062.91	19,619.71	28,181.11	21,840.59	33,510.70
Net Claim Paid	529.18	802.69	56.90	57.06	76.92	181.16	105.07	105.07	2,330.63	2,936.84	2,177.55	3,968.62	40,513.89	64,912.80	42,813.04	69,545.81
Add : Claims outstanding at the end	2,560.39	2,560.39	823.45	823.45	1,094.57	1,094.57	170.97	170.97	8,169.23	8,169.23	6,624.08	6,624.08	250,466.64	250,466.64	269,481.83	269,481.83
Less : Claims outstanding at the beginning	2,542.75	2,144.26	796.96	576.09	1,058.14	1,005.67	217.45	150.79	8,458.48	9,332.81	8,688.35	7,721.08	256,169.40	246,579.86	274,488.98	260,917.92
Net Incurred Claims	546.81	1,218.82	83.40	304.42	113.35	270.06	58.58	125.25	2,041.38	1,773.27	113.29	2,871.62	34,811.13	68,799.58	37,805.89	78,109.72
Claims Paid (Direct)																
-In India	557.03	844.94	70.06	70.43	425.52	1,030.17	110.60	110.60	10,135.12	12,788.18	8,058.60	11,031.53	60,129.92	93,042.89	64,298.67	102,194.00
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	1.82	1.82	51.42	51.42
Estimates of IBNR and IBNER at the end of the period (net)	869.65	869.65	310.48	310.48	300.11	300.11	154.96	154.96	7,925.11	7,925.11	3,640.79	3,640.79	161,239.95	161,239.95	163,953.54	163,953.54
Estimates of IBNR and IBNER at the beginning of the period (net)	869.65	672.72	274.42	254.76	283.54	309.70	180.13	145.82	8,323.08	8,935.32	4,486.50	4,493.82	159,141.49	157,444.05	161,850.74	160,036.15

Commission

Commission		(₹ lakhs)																						
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	794.21	2,090.76	292.41	709.13	-	-	292.41	709.13	2,557.39	4,953.15	222.81	557.32	2,780.19	5,510.48	854.56	1,612.83	252.76	472.97	-	-	8.94	18.34	1,116.26	2,104.13
Rewards	103.58	240.98	54.65	72.43	-	-	54.65	72.43	298.07	592.63	50.49	128.32	348.56	720.95	0.60	25.00	0.04	0.10	0.02	0.02	0.67	25.12	-	-
Distribution fees	-	-	-	-	-	-	-	-	97.17	186.48	1.94	3.78	99.11	190.26	-	-	-	-	-	-	-	-	-	-
Gross Commission	897.78	2,331.74	347.06	781.56	-	-	347.06	781.56	2,952.63	5,732.27	275.24	689.43	3,227.87	6,421.69	855.16	1,637.83	252.81	473.07	-	-	8.96	18.36	1,116.92	2,129.26
Add: Commission on Re-insurance Accepted	92.92	423.87	6.44	10.89	-	-	6.44	10.89	-	-	-	-	-	-	-	-	(0.20)	0.20	-	-	-	-	(0.20)	0.20
Less: Commission on reinsurance Ceded	1,833.99	3,812.69	72.67	127.48	0.25	0.34	72.92	127.82	494.73	598.59	564.86	607.71	1,059.58	1,206.30	916.74	1,296.49	84.58	105.19	52.83	105.57	1,054.15	1,507.24	-	-
Net Commission	(843.29)	(1,057.09)	280.83	664.97	(0.25)	(0.34)	280.58	664.63	2,457.90	5,133.68	(289.62)	81.71	2,168.28	5,215.39	(61.59)	341.34	168.03	368.08	(43.87)	(87.21)	62.57	622.21	-	-

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	Miscellaneous														(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	80.12	170.63	58.19	119.43	164.84	375.97	0.10	0.71	-	6.35	740.37	1,441.46	4,940.07	9,729.17	6,026.68	12,529.06
Rewards	4.49	8.21	9.19	22.55	12.21	28.29	(0.70)	0.21	-	-	32.65	62.33	407.09	867.67	565.32	1,181.08
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	99.11	190.26	99.11	190.26
Gross Commission	84.61	178.84	67.38	141.98	177.05	404.26	(0.60)	0.93	-	6.35	773.03	1,503.80	5,446.26	10,787.10	6,691.11	13,900.40
Add: Commission on Re-insurance Accepted	-	-	15.14	15.14	30.84	58.68	-	-	-	-	-	-	45.78	74.03	145.15	508.78
Less: Commission on reinsurance Ceded	27.97	33.92	51.13	99.42	368.32	753.82	0.97	1.19	1,828.07	2,805.06	704.78	1,566.14	5,094.97	7,973.10	7,001.89	11,913.61
Net Commission	56.64	144.91	31.39	57.70	(160.43)	(290.88)	(1.56)	(0.27)	(1,828.07)	(2,798.71)	68.25	(62.34)	397.07	2,888.63	(165.63)	2,495.57

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**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Particulars		(₹ lakhs)																															
		Fire										Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health Insurance		Personal Accident		Travel Insurance		Total Health	
		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2		For Q2		Upto Q2	
		2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
Commission & Remuneration	786.58	1,953.68	255.14	593.10	-	-	255.14	593.10	2,714.64	4,780.20	346.58	556.89	3,061.21	5,337.09	683.51	1,289.47	258.54	446.16	2.35	3.28	944.40	1,738.91											
Rewards	116.10	226.71	(4.45)	36.10	-	-	(4.45)	36.10	265.43	485.89	68.25	114.17	333.68	600.06	6.38	16.42	1.04	1.09	0.02	0.02	7.45	17.53											
Distribution fees	-	-	-	-	-	-	-	-	99.18	157.68	1.91	3.53	101.09	161.21	-	-	-	-	-	-	-	-											
Gross Commission	902.68	2,180.39	250.68	629.20	-	-	250.68	629.20	3,079.25	5,423.78	416.74	674.59	3,495.99	6,098.37	689.89	1,305.89	259.58	447.25	2.38	3.30	951.84	1,756.44											
Add: Commission on Re-insurance Accepted	85.35	391.38	3.82	10.64	-	-	3.82	10.64	-	-	-	-	-	-	-	-	-	-	-	-	-												
Less: Commission on reinsurance Ceded	1,782.21	4,751.35	48.04	76.77	0.01	(0.04)	48.05	76.72	140.26	248.57	58.29	95.90	198.55	344.48	715.42	1,150.04	37.88	58.91	0.34	0.49	753.63	1,209.44											
Net Commission	(794.18)	(2,179.58)	206.46	563.07	(0.01)	0.04	206.45	563.12	938.99	5,175.21	358.45	578.69	3,297.44	5,753.89	(25.53)	155.85	221.70	388.34	0.04	2.82	198.21	547.00											

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	Miscellaneous														(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2		
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22		
Commission & Remuneration	80.73	163.33	62.95	140.22	151.29	282.41	0.04	0.20	-	-	562.45	910.14	4,863.07	8,572.31	5,904.78	11,119.09
Rewards	2.62	5.95	12.69	25.75	12.02	22.66	(0.51)	0.06	-	-	14.25	19.76	382.20	691.76	493.85	954.57
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	101.09	161.21	101.09	161.21
Gross Commission	83.35	169.27	75.64	165.98	163.31	305.07	(0.47)	0.26	-	-	576.70	929.90	5,346.36	9,425.29	6,499.72	12,234.88
Add: Commission on Re-insurance Accepted	-	-	17.28	26.42	21.30	37.14	-	-	-	-	-	-	38.58	63.56	127.75	465.58
Less: Commission on reinsurance Ceded	6.65	13.27	45.95	105.75	258.23	623.73	0.02	0.08	1,409.93	2,718.38	453.86	743.92	3,126.82	5,759.04	4,957.08	10,587.12
Net Commission	76.70	156.00	46.96	86.65	(73.62)	(281.52)	0.50	0.18	(1,409.93)	(2,718.38)	122.84	185.98	2,258.11	3,729.81	1,679.39	2,113.35

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Future Generali India Insurance Company Limited
 IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Operating Expenses related to Insurance Business

Particulars	Miscellaneous																					
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23	For Q2 2022-23	Upto Q2 2022-23
1 Employees' Remuneration & Welfare Benefits	598.21	2,835.49	147.60	498.68	(0.05)	0.26	147.54	498.94	1,348.06	3,209.97	1,084.18	3,368.85	2,432.24	6,578.81	1,018.66	2,589.94	175.57	369.57	9.02	26.27	1,203.25	2,985.78
2 Travel, Conveyance and Vehicle Running Expenses	22.72	84.46	5.16	14.85	(0.00)	0.01	5.16	14.86	44.23	95.61	37.29	100.35	81.52	195.96	33.78	77.15	5.65	11.01	0.31	0.78	39.74	88.94
3 Training Expenses	7.42	16.08	1.47	2.83	0.00	0.00	1.47	2.83	11.00	18.21	10.27	19.11	21.27	37.32	8.61	14.69	1.35	2.10	0.08	0.15	10.04	16.94
4 Rents, Rates, and Taxes	21.88	112.08	5.56	19.71	(0.00)	0.01	5.55	19.72	51.81	126.88	41.05	133.17	92.86	260.05	39.02	102.38	6.79	14.61	0.34	1.04	46.15	118.02
5 Repairs	110.47	365.85	24.27	64.34	(0.00)	0.03	24.27	64.38	201.63	414.16	173.88	434.66	375.51	848.82	154.81	334.16	25.54	47.68	1.42	3.39	181.77	385.24
6 Printing & Stationery	2.95	45.72	1.33	8.04	(0.00)	0.00	1.33	8.05	16.16	51.76	10.64	54.32	26.80	106.08	11.72	41.76	2.25	5.96	0.09	0.42	14.07	48.14
7 Communication expenses	(3.30)	43.06	0.30	7.57	(0.00)	0.00	0.30	7.58	10.16	48.75	3.82	51.16	13.98	99.92	6.77	39.34	1.59	5.61	0.04	0.40	8.40	45.35
8 Legal & Professional Charges	29.37	124.42	6.97	21.88	(0.00)	0.01	6.96	21.89	43.80	125.48	63.45	160.51	107.26	285.99	46.86	108.65	7.97	16.22	0.42	1.15	55.26	126.02
9 Auditors' Fees, Expenses etc.																						
(a) as auditor	0.87	3.71	0.21	0.65	(0.00)	0.00	0.21	0.65	1.84	4.20	1.51	4.41	3.34	8.62	1.39	3.39	0.24	0.48	0.01	0.03	1.64	3.91
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.11	0.30	0.02	0.05	-	0.00	0.02	0.05	0.18	0.34	0.16	0.36	0.35	0.70	0.14	0.27	0.02	0.04	0.00	0.00	0.17	0.32
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	213.54	1,571.56	35.31	77.22	(0.00)	0.01	35.31	77.23	1,049.17	2,954.14	879.07	2,367.95	1,928.24	5,322.09	1,716.31	3,308.69	224.59	440.33	0.76	7.80	1,941.66	3,756.82
11 Interest & Bank Charges	30.27	84.00	6.34	14.77	0.00	0.01	6.34	14.78	50.38	95.09	44.94	99.80	95.32	194.89	38.99	76.72	6.29	10.95	0.36	0.78	45.65	88.45
12 Depreciation	55.19	156.05	11.62	27.45	0.00	0.01	11.62	27.46	92.72	176.66	82.40	185.41	175.13	362.07	71.70	142.54	11.59	20.34	0.67	1.45	83.96	164.32
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	12.14	18.09	2.25	3.18	0.00	0.00	2.25	3.18	15.53	20.47	15.42	21.49	30.95	41.96	12.35	16.52	1.84	2.36	0.12	0.17	14.31	19.04
17 Others																						
(a) Business Support	336.95	1,220.00	211.37	487.45	(0.00)	(0.00)	211.37	487.44	1,363.87	2,055.76	2,154.98	5,881.66	3,518.85	7,937.42	403.52	807.56	146.07	274.44	39.18	88.84	588.76	1,170.83
(b) Entertainment	2.49	6.21	0.51	1.09	0.00	0.00	0.51	1.09	3.94	7.03	3.58	7.38	7.52	14.41	3.06	5.67	0.49	0.81	0.03	0.06	3.58	6.54
(c) Gain/(Loss) on Foreign Exchange	(0.14)	(0.77)	(0.04)	(0.14)	0.00	(0.00)	(0.04)	(0.14)	(0.34)	(0.87)	(0.27)	(0.92)	(0.61)	(1.79)	(0.26)	(0.70)	(0.05)	(0.10)	(0.00)	(0.01)	(0.31)	(0.81)
(d) Subscription/Membership	1.43	12.47	0.46	2.19	(0.00)	0.00	0.46	2.19	4.93	14.12	3.54	14.82	8.47	28.94	3.64	11.39	0.67	1.63	0.03	0.12	4.33	13.13
(e) Insurance	(0.01)	0.09	(0.00)	0.02	-	0.00	(0.00)	0.02	0.02	0.10	0.00	0.10	0.02	0.20	0.01	0.08	0.00	0.01	0.00	0.00	0.01	0.09
(f) Pool Expenses	9.96	33.35	2.20	5.87	(0.00)	0.00	2.20	5.87	18.29	37.75	15.74	39.62	34.03	77.38	14.04	30.46	2.32	4.35	0.13	0.31	16.49	35.12
(g) Miscellaneous	8.07	18.11	1.61	3.18	0.00	0.00	1.61	3.19	12.14	20.50	11.26	21.51	23.40	42.01	9.49	16.54	1.49	2.36	0.09	0.17	11.07	19.07
TOTAL	1,460.59	6,750.33	464.51	1,260.90	(0.06)	0.37	464.44	1,261.27	4,339.53	9,476.13	4,636.91	12,965.72	8,976.44	22,441.85	3,594.61	7,727.20	622.27	1,230.74	53.11	133.32	4,269.99	9,091.26
In India	1,460.59	6,750.33	464.51	1,260.90	(0.06)	0.37	464.44	1,261.27	4,339.53	9,476.13	4,636.91	12,965.72	8,976.44	22,441.85	3,594.61	7,727.20	622.27	1,230.74	53.11	133.32	4,269.99	9,091.26
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous														(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total	
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	
1 Employees' Remuneration & Welfare Benefits	65.84	172.48	52.33	140.91	137.15	371.71	0.02	3.31	2,975.82	3,070.29	543.12	1,256.35	7,409.76	14,579.64	8,155.51	17,914.08	
2 Travel, Conveyance and Vehicle Running Expenses	2.19	5.14	1.75	4.20	4.60	11.07	0.01	0.10	88.85	91.45	17.74	37.42	236.40	434.28	264.28	533.60	
3 Training Expenses	0.57	0.98	0.46	0.80	1.20	2.11	0.01	0.02	22.96	23.33	4.37	7.13	60.86	88.61	69.75	107.53	
4 Rents, Rates, and Taxes	2.52	6.82	2.00	5.57	5.24	14.69	(0.00)	0.13	117.55	121.36	20.90	49.66	287.23	576.31	314.66	708.11	
5 Repairs	10.08	22.25	8.07	18.18	21.19	47.96	0.05	0.43	385.36	396.14	80.69	162.10	1,062.71	1,881.12	1,197.45	2,311.34	
6 Printing & Stationery	0.74	2.78	0.58	2.27	1.51	5.99	(0.01)	0.05	47.70	49.51	6.62	20.26	98.01	235.08	102.29	288.85	
7 Communication	0.41	2.62	0.30	2.14	0.78	5.65	(0.02)	0.05	44.67	46.63	4.30	19.08	72.84	221.43	69.83	272.07	
8 Legal & Professional Charges	3.04	7.57	2.42	6.18	6.35	16.31	0.01	0.15	144.39	176.19	24.83	55.13	343.55	673.53	379.88	819.85	
9 Auditors' Fees , Expenses etc.																	
(a) as auditor	0.09	0.23	0.07	0.18	0.19	0.49	0.00	0.00	3.90	4.02	0.74	1.65	9.97	19.09	11.05	23.46	
(b) as adviser or in any other capacity, in respect of																	
(i) Taxation matters	0.01	0.02	0.01	0.01	0.02	0.04	0.00	0.00	0.32	0.32	0.07	0.13	0.94	1.54	1.07	1.89	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	13.78	28.92	5.62	14.78	132.48	387.17	4.73	4.84	426.27	178.43	958.86	2,639.59	5,411.64	12,332.64	5,660.50	13,981.43	
11 Interest & Bank Charges	2.55	5.11	2.05	4.17	5.38	11.01	0.02	0.10	88.69	90.96	20.09	37.22	259.74	431.91	296.36	530.69	
12 Depreciation	4.68	9.49	3.76	7.76	9.88	20.46	0.03	0.18	164.72	168.98	36.99	69.14	479.15	802.40	545.96	985.91	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Goods and Services Tax (GST)	0.82	1.10	0.66	0.90	1.75	2.37	0.01	0.02	19.33	19.58	6.12	8.01	73.95	92.99	88.34	114.26	
17 Others																	
(a) Business Support	149.21	316.19	11.84	56.76	96.48	105.35	0.00	0.00	498.98	511.73	269.30	(682.87)	5,133.43	9,415.42	5,681.75	11,122.86	
(b) Entertainment	0.20	0.38	0.16	0.31	0.42	0.81	0.00	0.01	6.57	6.73	1.57	2.75	20.01	31.94	23.01	39.25	
(c) Gain/(Loss) on Foreign Exchange	(0.02)	(0.05)	(0.01)	(0.04)	(0.03)	(0.10)	0.00	(0.00)	(0.81)	(0.84)	(0.14)	(0.34)	(1.93)	(3.97)	(2.10)	(4.87)	
(d) Subscription/Membership	0.23	0.76	0.18	0.62	0.48	1.63	(0.00)	0.01	13.04	13.50	2.01	5.53	28.73	64.13	30.62	78.80	
(e) Insurance	0.00	0.01	0.00	0.00	0.00	0.01	(0.00)	0.00	0.09	0.09	0.01	0.04	0.13	0.45	0.11	0.55	
(f) Pool Expenses	0.91	2.03	0.73	1.66	1.92	4.37	0.00	0.04	35.12	36.11	7.32	14.78	96.54	171.48	108.70	210.40	
(g) Miscellaneous	0.62	1.10	0.50	0.90	1.32	2.37	0.01	0.02	19.18	19.61	4.82	8.02	60.92	93.10	70.60	114.70	
TOTAL	258.47	585.91	93.48	268.26	428.30	1,011.48	4.88	9.47	5,102.70	5,024.13	2,010.32	3,710.78	21,144.59	42,143.14	23,069.62	50,154.75	
In India	258.47	585.91	93.48	268.26	428.30	1,011.48	4.88	9.47	5,102.70	5,024.13	2,010.32	3,710.78	21,144.59	42,143.14	23,069.62	50,154.75	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Operating Expenses related to Insurance Business

		(₹ lakhs)																					
Particulars	Miscellaneous																						
	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health		
	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	For Q2 2021-22	Upto Q2 2021-22	
1	Employees' Remuneration & Welfare Benefits	1,358.98	2,130.67	39.49	290.80	2.97	2.97	42.46	293.77	823.37	2,624.53	961.39	2,757.75	1,784.77	5,382.29	771.04	2,071.15	122.84	306.04	14.56	16.68	908.44	2,393.86
2	Travel, Conveyance and Vehicle Running Expenses	10.77	18.40	0.25	2.73	0.03	0.03	0.28	2.76	5.72	22.13	7.21	24.25	12.92	46.39	4.40	15.43	0.89	2.73	0.15	0.17	5.44	18.33
3	Training Expenses	71.62	72.73	(0.05)	0.31	0.00	0.00	(0.04)	0.31	0.16	2.54	0.31	2.80	0.47	5.33	73.64	75.24	7.68	7.95	0.02	0.02	81.34	83.21
4	Rents, Rates, and Taxes	77.21	136.65	0.95	20.25	0.22	0.22	1.17	20.47	36.48	164.39	47.33	180.13	83.81	344.52	28.68	114.61	5.96	20.30	1.08	1.26	35.72	136.17
5	Repairs	214.20	310.81	14.69	46.05	0.51	0.51	15.20	46.56	166.02	373.91	193.87	409.71	359.89	783.62	121.02	260.69	22.86	46.17	2.57	2.86	146.45	309.71
6	Printing & Stationery	19.62	34.25	0.32	5.08	0.06	0.06	0.38	5.13	9.71	41.21	12.46	45.15	22.17	86.36	7.57	28.73	1.56	5.09	0.27	0.31	9.40	34.13
7	Communication	29.84	55.45	(0.10)	8.22	0.09	0.09	(0.01)	8.31	11.60	66.70	15.88	73.09	27.47	139.79	9.48	46.50	2.06	8.24	0.43	0.51	11.97	55.25
8	Legal & Professional Charges	11.16	104.02	(15.50)	14.94	0.40	0.40	(15.10)	15.33	(86.76)	164.74	(72.04)	162.00	(158.80)	326.74	(79.02)	120.65	(6.49)	14.82	4.23	6.85	(81.28)	142.32
9	Auditors' Fees, Expenses etc.																			-	-	-	-
	(a) as auditor	1.55	3.01	(0.03)	0.45	0.00	0.00	(0.02)	0.45	0.47	3.62	0.69	3.97	1.16	7.60	0.41	2.53	0.09	0.45	0.02	0.03	0.52	3.00
	(b) as adviser or in any other capacity, in respect of																			-	-	-	-
	(i) Taxation matters	0.17	0.27	0.01	0.04	0.00	0.00	0.01	0.04	0.10	0.32	0.12	0.36	0.22	0.68	0.08	0.23	0.01	0.04	0.00	0.00	0.09	0.27
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	353.46	1,705.31	42.59	107.01	0.27	0.29	42.85	107.30	2,144.28	3,917.38	1,417.75	2,216.35	3,562.03	6,133.72	1,133.43	1,764.91	234.62	410.60	1.37	1.53	1,369.42	2,177.04
11	Interest & Bank Charges	30.15	50.74	0.83	7.52	0.08	0.08	0.92	7.60	16.74	61.04	20.89	66.88	37.62	127.92	12.79	42.56	2.57	7.54	0.41	0.47	15.77	50.56
12	Depreciation	57.57	98.48	1.31	14.59	0.16	0.16	1.47	14.75	30.44	118.48	38.41	129.82	68.85	248.30	23.45	82.60	4.76	14.63	0.79	0.90	28.99	98.14
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	30.20	62.89	(1.30)	9.32	0.10	0.10	(1.19)	9.42	5.30	75.66	9.86	82.90	15.16	158.57	5.48	52.75	1.45	9.34	0.48	0.58	7.42	62.67
17	Others																			-	-	-	-
	(a) Business Support	84.89	730.42	195.49	379.48	0.00	0.00	195.49	379.48	1,120.24	1,902.85	5,092.64	7,818.09	6,212.88	9,720.94	(106.91)	315.51	117.37	241.59	15.45	26.93	25.91	584.02
	(b) Entertainment	1.11	1.29	0.13	0.19	0.00	0.00	0.14	0.19	1.18	1.55	1.31	1.70	2.49	3.25	0.83	1.08	0.15	0.19	0.01	0.01	0.99	1.28
	(c) Gain/(Loss) on Foreign Exchange	0.17	1.20	(0.16)	0.18	0.00	0.00	(0.16)	0.18	(0.78)	1.44	(0.72)	1.58	(1.50)	3.02	(0.48)	1.01	(0.07)	0.18	0.01	0.01	(0.55)	1.20
	(d) Subscription/Membership	9.00	20.86	(0.76)	3.09	0.03	0.03	(0.72)	3.12	(0.42)	25.09	1.01	27.49	0.59	52.58	0.35	17.49	0.24	3.10	0.16	0.19	0.75	20.78
	(e) Insurance	3.09	5.18	0.09	0.77	0.01	0.01	0.10	0.78	1.73	6.23	2.15	6.83	3.88	13.06	1.32	4.34	0.26	0.77	0.04	0.05	1.63	5.16
	(f) Pool Expenses	10.23	12.86	1.05	1.91	0.02	0.02	1.07	1.93	9.82	15.47	11.09	16.95	20.91	32.42	6.99	10.79	1.28	1.91	0.11	0.12	8.38	12.81
	(g) Miscellaneous	12.16	33.16	(1.91)	4.91	0.05	0.05	(1.85)	4.97	(5.30)	39.89	(3.21)	43.71	(8.51)	83.59	(2.55)	27.81	(0.14)	4.93	0.24	0.30	(2.45)	33.04
	TOTAL	2,387.14	5,588.65	277.41	917.81	5.02	5.05	282.43	922.86	4,290.08	9,629.18	7,758.39	14,071.51	12,048.47	23,700.70	2,011.99	5,056.60	519.97	1,106.59	42.39	59.77	2,574.35	6,222.96
	In India	2,387.14	5,588.65	277.41	917.81	5.02	5.05	282.43	922.86	4,290.08	9,629.18	7,758.39	14,071.51	12,048.47	23,700.70	2,011.99	5,056.60	519.97	1,106.59	42.39	59.77	2,574.35	6,222.96
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous														(₹ lakhs)	
Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total	
	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	
	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	2021-22	
1 Employees' Remuneration & Welfare Benefits	41.10	143.68	79.13	125.27	257.78	294.69	11.67	12.64	3,639.32	3,714.27	882.56	1,251.15	7,604.78	13,317.85	9,006.22	15,742.30	
2 Travel, Conveyance and Vehicle Running Expenses	0.32	1.32	0.72	1.18	1.72	2.08	0.11	0.12	33.61	33.91	1.53	5.21	56.38	108.55	67.43	129.71	
3 Training Expenses	0.01	0.15	0.07	0.13	29.61	29.66	0.01	0.01	3.87	3.91	284.27	284.80	399.65	407.21	471.23	480.26	
4 Rents, Rates, and Taxes	2.04	9.84	5.20	8.74	12.63	15.46	0.81	0.88	249.54	251.88	10.04	38.71	399.79	806.21	478.17	963.32	
5 Repairs	9.71	22.38	14.13	19.89	30.57	35.17	1.89	2.01	569.10	572.91	41.44	88.04	1,173.18	1,833.72	1,402.58	2,191.08	
6 Printing & Stationery	0.55	2.47	1.32	2.19	3.18	3.88	0.20	0.22	62.56	63.14	2.64	9.70	102.02	202.09	122.02	241.47	
7 Communication	0.63	3.99	2.02	3.55	5.06	6.27	0.33	0.36	101.19	102.20	3.35	15.71	152.03	327.12	181.86	390.88	
8 Legal & Professional Charges	(4.92)	7.76	0.93	6.52	8.12	12.61	0.54	0.66	510.82	314.46	(5.69)	37.76	269.71	848.82	265.77	968.18	
9 Auditors' Fees , Expenses etc.																	
(a) as auditor	0.02	0.22	0.11	0.19	0.27	0.34	0.02	0.02	5.50	5.55	0.15	0.85	7.74	17.78	9.27	21.24	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	0.01	0.02	0.01	0.02	0.03	0.03	0.00	0.00	0.49	0.50	0.03	0.08	0.88	1.59	1.05	1.90	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	12.12	37.54	16.45	30.03	130.93	199.46	0.86	0.91	465.11	422.90	710.03	842.46	6,266.95	9,844.07	6,663.26	11,656.67	
11 Interest & Bank Charges	0.95	3.65	2.02	3.25	4.76	5.74	0.30	0.33	92.71	93.53	4.44	14.37	158.59	299.35	189.65	357.69	
12 Depreciation	1.72	7.09	3.86	6.30	9.20	11.14	0.59	0.64	179.92	181.53	8.16	27.90	301.30	581.04	360.34	694.28	
12 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Goods and Services Tax (GST)	0.24	4.53	2.08	4.02	5.56	7.12	0.37	0.41	114.64	115.93	2.04	17.81	147.50	371.06	176.50	443.37	
16 Others																	
(a) Business Support	142.69	290.85	20.26	48.36	(14.41)	142.69	0.00	0.00	365.89	(179.21)	(913.50)	(329.38)	5,839.72	10,278.27	6,120.10	11,388.18	
(b) Entertainment	0.07	0.09	0.07	0.08	0.14	0.15	0.01	0.01	2.37	2.37	0.28	0.36	6.41	7.59	7.66	9.07	
(c) Gain/(Loss) on Foreign Exchange	(0.05)	0.09	0.02	0.08	0.09	0.14	0.01	0.01	2.17	2.21	(0.16)	0.34	0.03	7.08	0.04	8.46	
(d) Subscription/Membership	(0.05)	1.50	0.63	1.33	1.80	2.36	0.12	0.13	37.97	38.44	0.19	5.91	41.99	123.04	50.27	147.02	
(e) Insurance	0.10	0.37	0.21	0.33	0.49	0.59	0.03	0.03	9.46	9.55	0.46	1.47	16.25	30.56	19.43	36.51	
(f) Pool Expenses	0.58	0.93	0.67	0.82	1.33	1.46	0.08	0.08	23.60	23.70	2.38	3.64	57.92	75.87	69.23	90.65	
(g) Miscellaneous	(0.37)	2.39	0.87	2.12	2.75	3.75	0.19	0.21	60.29	61.12	(0.74)	9.39	52.03	195.61	62.33	233.74	
TOTAL	207.47	540.85	150.77	264.41	491.59	774.78	18.13	19.69	6,530.14	5,834.82	1,033.90	2,326.29	23,054.84	39,684.49	25,724.41	46,195.99	
In India	207.47	540.85	150.77	264.41	491.59	774.78	18.13	19.69	6,530.14	5,834.82	1,033.90	2,326.29	23,054.84	39,684.49	25,724.41	46,195.99	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

(₹ lakhs)

S.No.	Particulars	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	100,000.00	100,000.00
2	Issued Capital 904,993,749 (Previous year 904,993,749) Equity Shares of Rs. 10 Each	90,499.37	90,499.37
3	Subscribed Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
4	Called Up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
	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	-	-
5	Paid-up Capital 904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each	90,480.37	90,480.37
	Total	90,480.37	90,480.37

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007
[As certified by the Management]

Share Capital Pattern of Shareholding

Shareholder	As at 30TH SEPTEMBER, 2022		As at 30TH SEPTEMBER, 2021	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	447,823,908	49.49%	674,022,834	74.49%
Future Enterprises Limited	4,581,946		230,780,872	
Shendra Advisory Services Pvt Ltd.	443,241,962		443,241,962	
Foreign	456,979,797	50.51%	230,780,871	25.51%
Generali Participations Netherlands N.V.	456,979,797		230,780,871	
Others				
TOTAL	904,803,705	100%	904,803,705	100%

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 30th September 2022 .

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30TH SEPTEMBER, 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of	As a percentage	Number of	As a percentage
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate:	2							
	(i) Future Enterprises Limited		4,581,946	0.506	458.19	0	0	0	0
	(ii) Shendra Advisory Services Private Limited (under liquidation)		443,241,962	48.988	44,324.20	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate:	1							
	(i) Generali Participations Netherlands N.V.		456,979,797	50.506	45,697.98	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	904,803,705	100	90,480.37	0	0	0	0

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
SHENDRA ADVISORY SERVICES PRIVATE LIMITED (Under Liquidation)

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of	No. of shares held	% of share-	Paid up equity	Shares pledged or otherwise	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of	As a	Number of	As a
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Future Enterprises Limited (ii) Future Corporate Resources Private Limited	2	135,029,966 6,018,864	49.82% 2.22%	13,503 602	0 0	0 0	0 0	0 0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	129,983,492	47.96%	12,998	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian								
vi)	FII belonging to Foreign promoter of Indian								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	271,032,322	100%	27,103	0	0	0	0

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

PARTICULARS OF THE EQUITY SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE
AS ON 30TH SEPTEMBER, 2022

PART B:

Name of the Indian Promoter: **Future Enterprises Limited**

Section I - Shareholding Pattern of Equity Shares : (1 vote for every one equity share)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals / HUF	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate:								
	(i) *Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	4,54,02,605	97.50	0	0.00
	(ii) (*)(**)Future Corporate Resources Pvt. Ltd.	1	2,78,20,408	6.12	556.41	2,78,20,108	100.00	0	0.00
	(iii) Surplus Finvest Pvt. Ltd.	1	77,534	0.02	1.55	0	0.00	0	0.00
	(iv) Akar Estate And Finance Pvt. Ltd.	1	1,000	0.00	0.02	0	0.00	0	0.00
	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	Trust								
	(i) Infra Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(ii) Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iii) Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iv) Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
iv)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
v)	Persons acting in Concert (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	1	500	0.00	0.01	0	0.00	0	0.00
ii)	Foreign Portfolio Investors	3	1,02,516	0.02	2.05	0	0.00	0	0.00
iii)	Financial Institutions / Banks		0	0.00	0.00	0	0.00	0	0.00
iv)	Insurance Companies	1	26,16,004	0.58	52.32	0	0.00	0	0.00
v)	FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
vi)	FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
ix)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
1.2)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lakh	1,35,795	17,37,15,623	38.19	3,474.31	0	0.00	0	0.00
ii)	Individual share capital in excess of Rs. 2 Lakh	173	4,75,40,933	10.45	950.82	0	0.00	0	0.00
	Roop Singh Rathore (***)		76,03,717	1.67	152.07	0	0.00	0	0.00
iii)	NBFCs registered with RBI	1	1,932	0.00	0.04	0	0.00	0	0.00
iv)	Others:								
	-Trusts	2	655	0.00	0.01	0	0.00	0	0.00
	-Non Resident Indian (NRI)	891	59,50,150	1.31	119.00	0	0.00	0	0.00
	-Clearing Members	27	1,43,385	0.03	2.87	0	0.00	0	0.00
	-Bodies Corporate	304	14,28,65,487	31.40	2,857.31	0	0.00	0	0.00
	Bennett, Coleman And Company Limited (***)		8,39,09,915	18.44	1,678.20	0	0.00	0	0.00
	Vistra ITCL India Limited (***)		4,55,68,599	10.02	911.37	0	0.00	0	0.00
	-HEPF	1	6,45,532	0.14	12.91	0	0.00	0	0.00
v)	Any other (Please specify)								
	Hindu Undivided Family	1,270	67,16,727	1.48	134.33	0	0.00	0	0.00
	-LLP	14	1,63,105	0.04	3.26	0	0.00	0	0.00
B.2	Non Public Shareholders								
2.1)	Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
2.2)	Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
2.3)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	Total - I	1,38,489	45,49,30,401	100.00	9,098.61	7,32,22,713	16.10	0	0.00

Section II - Shareholding Pattern of Class B Shares (Series 1) : (3 votes for every 4 shares held)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals / HUF									
	(i) Anil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(ii) Ashni Kishore Biyani	1	71,147	0.18	1.42	0	0.00	0	0.00
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(iv) Kishore Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(v) Laxminarayan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(vii) Sunil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(viii) Vijay Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(ix) Vivek Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
ii) Bodies Corporate:									
	(i) Central Departmental Stores Pvt. Ltd.	1	2,54,41,753	64.61	508.84	0	0.00	0	0.00
	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00	0	0.00
	(iii) Surplus Finvest Pvt. Ltd.	1	27,009	0.07	0.54	0	0.00	0	0.00
	(iv) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
Trust									
	(i) Infra Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(ii) Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iii) Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
	(iv) Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
	iii) Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
	v) Persons acting in Concert (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	vi) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A.2 Foreign Promoters									
	i) Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
	ii) Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	0.00
	iii) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
B Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
	i) Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00
	ii) Foreign Portfolio Investors	1	120	0.00	0.00	0	0.00	0	0.00
	iii) Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Insurance Companies	1	400	0.00	0.01	0	0.00	0	0.00
	v) FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
	vi) FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
	vii) Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
	viii) Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
	ix) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	1.2) Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lakh	19,196	72,60,837	18.44	145.22	0	0.00	0	0.00
	ii) Individual share capital in excess of Rs. 2 Lakh	10	27,00,213	6.86	54.00	0	0.00	0	0.00
	iii) NBFCs registered with RBI	0	0	0.00	0.00	0	0.00	0	0.00
	iv) Others:								
	-Trusts	1	127	0.00	0.00	0	0.00	0	0.00
	-Non Resident Indian (NRI)	229	2,10,126	0.53	4.20	0	0.00	0	0.00
	-Clearing Members	15	7,541	0.02	0.15	0	0.00	0	0.00
	-Bodies Corporate	142	5,14,432	1.31	10.29	0	0.00	0	0.00
	-HEPF	1	80,461	0.20	1.61	0	0.00	0	0.00
	v) Any other (Please specify)								
	-Hindu Undivided Family	209	1,28,770	0.33	2.58	0	0.00	0	0.00
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00
B.2 Non Public Shareholders									
	2.1) Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
	2.2) Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
	2.3) Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	Total - II	19,824	3,93,74,679	100.00	787.49	0	0	0	0

	Summary of Equity Shares and Class B (Series 1) Shares	No. of Investors	No. of shares held	% of share holdings	Paid up Amount (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
			(III)	(IV)	(V)				
	Section - I : SHAREHOLDING PATTERN - EQUITY SHARES	1,38,489	45,49,30,401		9,098.61	7,32,22,713	16.10	0	0.00
	Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,824	3,93,74,679		787.49	0	0.00	0	0.00
	TOTAL - Section I + Section II	1,58,313	49,43,05,080		9,886.10	7,32,22,713	14.81	0	0.00

Footnotes

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
 - Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
 - Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the FILs, indicating those FILs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

(*) The details of encumbrances is shown as per disclosure made by Central Departmental Stores Private Limited and Future Corporate Resources Pvt. Ltd. pursuant to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 pursuant to revised definition of "Encumbrance".

(**) In pursuance of Scheme of Amalgamation under Sections 230 to 232 of the Companies Act, 2013 read with Rules made thereunder, M/s. Future Corporate Resources Limited, M/s. PIL Industries Limited, M/s. Manz Retail Private Limited, M/s. Weavette Business Ventures Limited, M/s. ESES Commercials Private Limited, M/s. Gargi Business Ventures Private Limited were amalgamated with M/s. Suhani Trading and Investment Consultants Private Limited ("the Transferee Company" / "Suhani") which was approved by the Hon'ble National Company Law Tribunal at Mumbai Bench and was made effective on 14th November, 2017. Further "Suhani" change the name from 'Suhani Trading and Investment Consultants Private Limited' to 'Future Corporate Resources Private Limited' w.e.f. 11th December 2018.

(***) *Unbold and Italic figure showing holding more than 1% in that category.*

for Future Enterprises Limited

Vijay Biyani
Managing Director

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4th September, 2007****Reserves and Surplus***(₹ lakhs)*

	Particulars	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
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	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	39,420.65	26,161.24
	TOTAL	39,420.65	26,161.24

FORM NL-11-BORROWINGS SCHEDULE**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4th September, 2007****Borrowings***(₹ lakhs)*

	Particulars	As at	As at
		30TH SEPTEMBER, 2022	30TH SEPTEMBER, 2021
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

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

Investments

Particulars	NL -12A		NL -12		(₹ lakhs)	
	Shareholders		Policyholders		Total	
	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
LONG TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	67,778.56	57,057.59	237,800.59	199,235.52	305,579.15	256,293.11
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	17.37	2.52	60.95	8.79	78.32	11.30
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	17,928.47	16,303.77	62,901.93	56,930.01	80,830.40	73,233.78
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	38,728.08	38,396.99	135,877.21	134,075.84	174,605.30	172,472.83
5 Other than Approved Investments	793.51	1,243.81	2,784.01	4,343.19	3,577.52	5,587.00
Less: Provision for diminution in the value of investments	(219.46)	(281.57)	(769.96)	(983.20)	(989.42)	(1,264.77)
TOTAL	125,026.53	112,723.10	438,654.73	393,610.14	563,681.26	506,333.24
SHORT TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	110.81	1,709.48	388.78	5,969.23	499.59	7,678.71
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures / Bonds	907.65	1,763.77	3,184.47	6,158.78	4,092.12	7,922.54
(e) Other Securities (incl	1,351.34	4,986.06	4,741.17	17,410.47	6,092.52	22,396.52
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment properties - Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure & Social Sector	-	893.26	-	3,119.12	-	4,012.38
5 Other than Approved Investments	62.10	55.66	217.89	194.34	279.99	250.00
Less: Provision for diminution in the value of investments	(62.10)	(55.66)	(217.89)	(194.34)	(279.99)	(250.00)
TOTAL	2,369.80	9,352.57	8,314.42	32,657.59	10,684.22	42,010.16
GRAND TOTAL	127,396.33	122,075.67	446,969.15	426,267.74	574,365.48	548,343.41

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	(₹ lakhs)					
	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
Long Term Investments--						
Book Value	124,126.03	112,052.86	435,495.31	391,269.79	559,621.34	503,322.65
Market Value	120,822.35	116,370.84	423,904.36	406,347.45	544,726.71	522,718.30
Short Term Investments--						
Book Value	2,369.80	9,352.57	8,314.42	32,657.59	10,684.22	42,010.16
Market Value	2,380.09	9,414.39	8,350.54	32,873.46	10,730.63	42,287.84

FORM NL-13-LOANS SCHEDULE



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

Loans

(₹ lakhs)

	Particulars	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)		
	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	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ lakhs)	Provision (₹ lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

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



Fixed Assets

₹ lakhs

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2022	Additions	Deductions	As at 30th September, 2022	As at 1st April 2022	For the Period	On Sales / Adjustments	As at 30th September, 2022	As at 30th September, 2022	As at 30th September, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	5,488.53	448.79	142.82	5,794.50	4,664.71	418.83	142.82	4,940.71	853.79	808.45
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,866.78	13.70	51.33	1,829.15	1,412.13	75.85	39.11	1,448.87	380.29	549.25
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	566.02	17.75	7.22	576.55	425.71	29.27	7.17	447.81	128.74	125.76
Information & Technology Equipment	3,941.96	652.51	398.12	4,196.35	2,898.25	415.59	397.64	2,916.20	1,280.14	775.39
Vehicles	48.02	-	-	48.02	48.02	-	-	48.02	0.00	1.57
Office Equipment	1,030.49	34.43	137.76	927.15	800.82	46.37	135.58	711.62	215.54	270.89
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	12,941.81	1,167.17	737.24	13,371.73	10,249.65	985.91	722.33	10,513.24	2,858.49	2,531.31
Work in progress									2,868.25	1,955.70
Grand Total	12,941.81	1,167.17	737.24	13,371.73	10,249.65	985.91	722.33	10,513.24	5,726.75	4,487.02
PREVIOUS YEAR	12,088.59	834.71	249.33	12,673.97	9,682.16	694.28	233.78	10,142.66	4,487.02	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



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

Cash and Bank Balances

(₹ lakhs)

	Particulars	As at 30TH SEPTEMBER, 2022	As at 30TH SEPTEMBER, 2021
1	Cash (including cheques, drafts and stamps)*	495.01	95.58
		-	-
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short - Term	-	-
	(due within 12 months)	-	-
	(bb) Others	28.37	28.37
	(b) Current Accounts	3,639.93	1,251.96
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	4,163.31	1,375.91
	`	-	-
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES	-	-
	In India	4,163.31	1,375.91
	Outside India	-	-

* Cheques in hand amount to Rs. 487.55 lakhs Previous Year : Rs. 87.36 lakhs

*Deposit-in-transit: NIL

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Advances and Other Assets

(₹ lakhs)

	Particulars	As at	As at
		30TH SEPTEMBER, 2022	30TH SEPTEMBER, 2021
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	952.88	981.45
4	Advances to Directors/Officers	-	-
5	provision for taxation)	1,082.55	-
6	Others	-	-
	(i) Other Deposits	1,280.34	1,329.62
	(ii) Advances to Employees	131.84	42.69
	(iii) Advances recoverable in cash or kind	2,279.76	1,372.05
	(iv) Unutilized GST	2,421.46	1,907.22
	(v) Service Tax paid in Advance	-	-
	(v) MAT Credit Entitlement	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	8,148.84	5,633.02
	OTHER ASSETS		
1	Income accrued on Investments	14,430.37	14,319.31
2	Outstanding Premiums	24,860.41	19,156.02
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	70.75	82.72
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	27,624.56	27,273.88
	Less : Provisions for doubtful ,if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for unclaimed amount of Policyholders	3,011.00	1,601.00
8	Others	-	-
	(i) Unsettled Investments Contract Receivable	-	-
	(ii) Redemption Receivable	1,650.00	1,400.00
	Less: Provision for Impairment	(1,650.00)	(1,400.00)
	(ii) Interest Accured other than investment	3.71	0.42
	(iii) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
	TOTAL (B)	70,000.79	62,433.36
	TOTAL (A+B)	78,149.63	68,066.38

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



Current Liabilities

(₹ lakhs)

	Particulars	As at	As at
		30TH SEPTEMBER, 2022	30TH SEPTEMBER, 2021
1	Agents Balances	1,696.77	1,394.42
2	Balances due to other Insurance Companies	33,945.58	41,402.63
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	13,651.19	12,076.22
	(b) for Other Policies	3,131.50	2,097.03
5	Unallocated Premium	16,647.43	16,173.50
6	Sundry Creditors	22,314.07	22,580.97
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	288,229.84	269,481.83
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,682.80	1,345.51
11	Income accrued on Unclaimed amounts	327.80	232.52
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	1,317.92	1,802.58
14	Others -		
	(i) Deposits Received	60.70	86.90
	(ii) Statutory Dues	997.42	966.88
	(ii) Unsettled Investment Contract Payable	-	2,706.82
	Total	385,003.04	372,347.81

FORM NL-18-PROVISIONS SCHEDULE

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

Provisions*(₹ lakhs)*

	Particulars	As at	As at
		30TH SEPTEMBER, 2022	30TH SEPTEMBER, 2021
1	Reserve for Unexpired risk	140,837.96	129,888.39
2	Reserve for Premium Deficiency	-	-
3	For Taxation	-	849.47
	(less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	4,504.08	4,514.34
5	Others	-	-
	TOTAL	145,342.04	135,252.20

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

IRDA Registration No 132. dated 4TH SEPTEMBER, 2007

**Miscellaneous Expenditure****(to the extent not written off or adjusted)***(₹ lakhs)*

	Particulars	As at	As at
		30TH SEPTEMBER, 2022	30TH SEPTEMBER, 2021
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the half year ending 30th September, 2022

PART-A Related Party Transactions							
Sl.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	217.85	522.32	171.78	405.32
			Commission on reinsurance ceded	30.77	155.94	106.02	319.97
			Claims recovery on reinsurance	343.64	462.56	141.88	443.52
			Recovery towards Expenses Incurred	9.05	52.45	4.00	21.57
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	Reinsurance premium ceded	1,170.32	1,497.34	-	-
			Commission on reinsurance ceded	106.15	185.09	-	-
			Claims recovery on reinsurance	11.59	48.82	-	-
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	50.29	335.20	-	-
			Commission on reinsurance ceded	9.53	60.79	-	-
			Claims recovery on reinsurance	1.02	1.02	-	-
4	Assicurazioni Generali S.P.A. - Luxembourg	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded	3,591.13	5,225.23	-	-
			Commission on reinsurance ceded	622.70	940.11	-	-
			Claims recovery on reinsurance	3,641.61	6,777.95	-	-
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	108.90	272.46	-	-
			Commission on reinsurance ceded	29.50	66.14	-	-
			Claims recovery on reinsurance	12.69	13.09	-	-
6	Generali Iard S.A.	Fellow Subsidiary	Reinsurance premium ceded	-	0.79	-	-
			Commission on reinsurance ceded	-	0.16	-	-
			Claims recovery on reinsurance	0.17	6.48	-	-
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	270.36	299.31	-	-
			Commission on reinsurance ceded	17.36	21.20	-	-
			Claims recovery on reinsurance	38.04	38.04	-	-
8	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	5.08	6.63	-	-
			Commission on reinsurance ceded	0.11	0.97	-	-
			Claims recovery on reinsurance	-	-	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the half year ending 30th September, 2022

PART-A Related Party Transactions							
				Consideration paid / received (₹ lakhs)			
Sl.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
9	Future Enterprises Limited	Joint Venturer	Insurance Premium	(17.29)	18.31	109.25	237.74
			Insurance Claims paid	-	3.68	-	-
			Unallocated Premium received/(paid)	-	3.26	91.00	92.81

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the half year ending 30th September, 2022

PART-A Related Party Transactions							
Sl.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
10	Key Managerial Personnel	MD & CEO,CFO and Company Secretary & Other KMPs	Remuneration for the period	886.00	2,804.51	388.21	1,574.08
			Insurance Premium received	1.63	2.43	6.54	10.01
			Insurance Claims Paid	-	-	0.08	0.08
11	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	45.86	88.80	61.44	126.34
			Operating expenses incurred by our company on their behalf	19.93	36.45	7.27	30.79
			Rent/Elect. Deposits on our behalf	-	-	0.00	1.60
			Settlement paid/ (received)	-	-	75.00	150.00
			Insurance Premium Received	1.38	9.15	0.29	8.87
			Unallocated Premium received/(paid)	(0.15)	1.58	0.00	2.92
			Insurance Claims Paid	-	0.64	-	-
12	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	5.37	9.15	13.41	23.46
			Insurance Premium Received	6.69	7.39	-	-
			Insurance Claims Paid	0.53	0.53	-	-
			Unallocated Premium received/(paid)	-	0.15	(0.95)	0.89
13	WYP Brand Solutions Private Limited	KMP Relative interested	Advertisement & Marketing	-	-	84.91	230.64
14	Europ Assistance India Private Limited	Fellow Subsidiary	RSA Fees, Health & Wellness service & Cyber Service	21.72	115.26	-	-
			Unallocated Premium received/(paid)	0.04	0.04	-	-

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE


Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4th September, 2007.
For the half year ended 30th September, 2022

(₹ lakhs)

PART-B Related Party Transaction Balances - As on September 30, 2022								
Sl. No	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable(₹ lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party(₹ lakhs)
1	Future Enterprises Ltd	Joint Venturer	200.95	Payable	-	-	-	-
2	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	51.17	Payable	-	-	-	-
3	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	0.00	Payable	-	-	-	-
4	Europ Assistance India Private Limited	Fellow Subsidiary	2.40	Payable	-	-	-	-
5	Assicurazioni Generali S.P.A.	Ultimate Holding co	20.62	Receivable	-	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate Holding Co	1,248.09	Payable	-	-	-	-
7	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	149.06	Payable	-	-	-	-
8	Assicurazioni Generali S.P.A. - Luxembourg	Luxembourg Branch of Ultimate Holding Co	1,693.34	Receivable	-	-	-	-
9	Generali Espana De Seguros	Fellow Subsidiary	683.17	Payable	-	-	-	-
10	Generali Iard S.A.	Fellow Subsidiary	196.97	Payable	-	-	-	-
11	Generali Italia S.P.A.	Fellow Subsidiary	1,452.11	Payable	-	-	-	-
12	Generali Versicherung AG	Fellow Subsidiary	5.06	Payable	-	-	-	-
13	Generali China Insurance Co. Ltd	Associate of Ultimate Holding Company	22.32	Payable	-	-	-	-

**** Segmental Reporting up to the Half year**

Segments Upto the year ended on 30-September-2022	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	9%	27%	-12%	35%	107%	59%	15%	126%	1.96	-38%
Previous Period	3%	30%	-26%	33%	92%	105%	18%	145%	1.77	-49%
Marine Cargo										
Current Period	23%	74%	16%	37%	50%	119%	56%	166%	0.68	-79%
Previous Period	44%	82%	15%	35%	42%	42%	54%	82%	0.62	10%
Marine Hull										
Current Period	-300%	0%	-5914%	13%	6464%	60%	1%	610%	0.00	23%
Previous Period	-178%	1%	-469%	-351%	-53024%	60%	0%	-53433%	0.00	-2230%
Total Marine										
Current Period	23%	74%	16%	37%	50%	119%	56%	166%	0.68	-79%
Previous Period	44%	82%	15%	35%	42%	42%	54%	82%	0.62	9%
Motor OD										
Current Period	7%	95%	15%	43%	45%	83%	264%	126%	1.03	-25%
Previous Period	26%	94%	17%	45%	49%	67%	165%	115%	1.06	-15%
Motor TP										
Current Period	-3%	94%	0%	37%	39%	49%	5%	86%	1.09	22%
Previous Period	39%	94%	2%	38%	41%	53%	7%	94%	1.06	7%
Total Motor										
Current Period	2%	95%	8%	40%	42%	64%	17%	104%	1.07	1%
Previous Period	33%	94%	9%	42%	44%	60%	15%	103%	1.06	-3%
Health										
Current Period	22%	78%	2%	33%	42%	85%	174%	122%	0.94	-27%
Previous Period	34%	75%	1%	27%	36%	126%	379%	155%	0.89	-57%
Personal Accident										
Current Period	-3%	89%	10%	42%	47%	58%	44%	102%	1.13	4%
Previous Period	23%	89%	10%	37%	42%	39%	38%	80%	1.11	18%
Travel Insurance										
Current Period	349%	26%	-116%	52%	202%	-23%	10%	38%	0.35	78%
Previous Period	12%	93%	5%	97%	105%	-9%	21%	95%	0.55	0%
Total Health										
Current Period	19%	79%	2%	34%	43%	80%	131%	117%	0.97	-21%
Previous Period	32%	77%	3%	29%	37%	110%	256%	142%	0.93	-44%
Workmen's Compensation/ Employer's liability										
Current Period	8%	95%	8%	40%	42%	64%	32%	104%	0.85	-6%
Previous Period	9%	94%	9%	40%	43%	72%	31%	114%	0.86	-14%
Public/ Product Liability										
Current Period	-1%	42%	9%	30%	63%	62%	23%	112%	1.06	-17%
Previous Period	19%	46%	12%	31%	60%	55%	7%	104%	0.94	-18%
Engineering										
Current Period	18%	25%	-29%	38%	139%	68%	14%	138%	0.88	-57%
Previous Period	45%	17%	-48%	34%	183%	52%	17%	135%	0.92	-46%
Aviation										
Current Period	225%	95%	-1%	28%	30%	84%	169%	110%	5.05	13%
Previous Period	0%	95%	2%	177%	186%	56%	61%	242%	10.61	35%
Crop Insurance										
Current Period	-9%	20%	-41%	15%	73%	22%	73%	54%	0.39	35%
Previous Period	-20%	20%	-36%	16%	78%	34%	36%	76%	0.43	6%
Other segments **										
Current Period	29%	59%	-1%	38%	63%	83%	95%	127%	1.99	-36%
Previous Period	47%	57%	3%	30%	53%	57%	60%	97%	2.50	-6%
Total Miscellaneous										
Current Period	5%	71%	3%	33%	47%	66%	26%	106%	1.07	-4%
Previous Period	15%	68%	4%	32%	47%	68%	26%	110%	1.07	-11%
Total-Current Period	6%	64%	2%	32%	51%	67%	26%	109%	3.39	-8%
Total-Previous Period	14%	63%	2%	32%	50%	70%	26%	111%	3.41	-13%

FORM NL-20 Analytical Ratios Schedule

Sl.No.	Particular	For the Quarter ended September 2022	Upto Quarter ended September 2022	For the Quarter ended September 2021	Upto Quarter ended September 2021
1	Gross Direct Premium Growth Rate	-6%	6%	21%	14%
2	Gross Direct Premium to Net Worth	0.81	1.48	0.96	1.56
3	Growth rate of Net Worth	11%	11%	12%	12%
4	Net Retention Ratio	57%	64%	58%	63%
5	Net Commission Ratio	0%	1.97%	3%	2%
6	Expense of Management to Gross Direct Premium	28%	33%	29%	32%
7	Expense of Management to Net Written Premium	48%	51%	49%	50%
8	Net Incurred Claims to Net Earned Premium	72%	67%	65%	70%
9	Claims paid to claims provisions	14%	26%	16%	26%
10	Combined Ratio	109%	109%	106%	111%
11	Investment income ratio	0.41%	0.79%	0.42%	0.79%
12	Technical Reserves to Net Premium Ratio	6.99	3.39	6.09	3.41
13	Underwriting Balance Ratio	(0.06)	(0.08)	(0.12)	(0.13)
14	Operating Profit Ratio	7%	5%	4%	2%
15	Liquid Assets to Liabilities Ratio	0.03	0.03	0.11	0.11
16	Net Earning Ratio	7%	5%	6%	4%
17	Return on Net Worth Ratio	3%	5%	3%	4%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.75	1.75	1.58	1.58
19	NPA Ratio				
	Gross NPA Ratio	0.51%	0.51%	0.53%	0.53%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	0.50	0.69	0.41	0.54
24	Book value per share	14.38	14.38	12.90	12.90

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER, 2022

Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007
Classification: Business within India / Total Business

(₹ lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	127,396	127,396
	Policyholders as per NL-12 A of BS	446,969	-	446,969
(A)	Total Investments as per BS	446,969	127,396	574,365
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	5,727	-	5,727
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	509	-	509
	Current Assets:			
(E)	Cash & Bank Balances as per BS	4,163	-	4,163
(F)	Advances and Other assets as per BS	69,997	10,072	80,069
(G)	Total Current Assets as per BS...(E)+(F)	74,160	10,072	84,232
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,286	2,051	17,337
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	139	40	179
(K)	provisions)...(A)+(C)+(G)+(I)	526,856	137,468	664,325
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	15,935	2,091	18,025
(M)	provisions)...(K)-(L)	510,922	135,377	646,299

(₹ lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a)Furniture, fixtures, dead stock and stationery	129	-	129
	(b)Leasehold improvements	380	-	380
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	71	-	71
	(b) Premiums receivables relating to State/Central government sponsored schemes	9	-	9
	(c) Deferred Tax Assets	-	1,919	1,919
	(d) Co-insurer's balances outstanding for more than ninety days	5,408	-	5,408
	outstanding for more than 365 days	6,425	-	6,425
	(f) Other Reinsurer's balances outstanding for more than 180 days;	103	-	103
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	260	132	392
	(h) Assets held for unclaimed amount of Policyholders	3,011	-	3,011

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES

(₹ lakhs)

No.	Reserve	as on 30th September, 2022	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	196,329	140,838
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	196,329	140,838
(d)	Outstanding Claim Reserve (other than IBNR reserve)	185,439	126,631
(e)	IBNR reserve	204,445	161,599
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	586,213	429,068

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Future Generali India Insurance Company Limited
IRDA Registration No 132. dated 4TH SEPTEMBER, 2007
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH SEPTEMBER, 2022

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	55,189	17,624	25,450	8,396	5,519	3,817	5,519
2	Marine Cargo	9,424	7,300	11,708	6,654	1,460	2,107	2,107
3	Marine - Other than Marine Cargo	173	0	104	0	17	16	17
4	Motor	162,998	154,114	103,722	97,680	30,823	29,304	30,823
5	Engineering	7,618	1,823	3,503	871	762	525	762
6	Aviation	718	682	392	455	136	137	137
7	Liability	2,939	1,200	717	451	441	161	441
8	Health Insurance	72,226	50,678	52,383	33,792	10,834	11,786	11,786
9	Miscellaneous	32,612	22,357	21,097	14,524	4,566	4,430	4,566
10	Crop	88,664	17,829	64,182	15,330	8,866	9,627	9,627
	Total	432,560	273,607	283,256	178,155	63,424	61,912	65,785

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN - (TABLE IB)**Future Generali India Insurance Company Limited****IRDA Registration No 132. dated 4TH SEPTEMBER, 2007****Classification: Business within India / Total Business****Solvency Margin as at 30th September, 2022**

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	510,922
	Deduct:	
(B)	Current Liabilities as per BS	70,386
(C)	Provisions as per BS	429,068
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	11,468
	Shareholder's FUNDS	
(F)	Available Assets	135,377
	Deduct:	
(G)	Other Liabilities	31,780
(H)	Excess in Shareholder's funds (F-G)	103,597
(I)	Total ASM (E+H)	115,065
(J)	Total RSM	65,785
(K)	Solvency Ratio (Total ASM / Total RSM)	1.75

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time

PERIODIC DISCLOSURES
FORM NL-27 Products Information

Insurer: Future Generali Insurance Company Ltd

Date:

9/30/2022

Products Information

List below the products and/or add-ons introduced during the period July, August & September 2022

Sr.No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN
1	FG Health Elite	NA	FGIHLIP22234V012122	Health	Retail	31/Mar/22
2	Future Aarogya Bima	NA	FGIHLIP23052V032223	Health	Retail	30/Jun/22
3	Future Advantage Top - up	NA	FGIHLIP23053V032223	Health	Retail	30/Jun/22
4	Future Health Suraksha	NA	FGIHLIP23054V032223	Health	Retail	30/Jun/22
5	Future Varishtha Bima	NA	FGIHLIP23055V032223	Health	Retail	30/Jun/22
6	Health Super Saver	NA	FGIHLIP23056V022223	Health	Retail	30/Jun/22
7	Health Total	NA	FGIHLIP23057V042223	Health	Retail	30/Jun/22
8	FG Health Absolute	NA	FGIHLIP23059V012223	Health	Retail	4/Jul/22
9	Farmer's Package Policy - Griha	FGIC/0017/PROD/2021-22	IRDAI132RP0002V0200910	Miscellaneous	Retail	17/Feb/22
10	Farmer's Package Policy - Sookshma	FGIC/0018/PROD/2021-22	IRDAI132RP0017V01202122	Miscellaneous	Retail	17/Feb/22
11	FG Pack & Protect	FGIC/0017/PROD/2021-22	IRDAI132RP0018V01202122	Miscellaneous	Retail	17/Feb/22
12	Contractors All Risk Insurance	FGIC/56/PROD/2021-22	IRDAI132CP0003V02201920	Engineering	Commercial	27/Jan/22
13	Erection All Risk Insurance	FGIC/55/PROD/2021-22	IRDAI132CP0006V02201920	Engineering	Commercial	25/Jan/22
14	FG Bharat Griha Raksha	FGIC/0038/PROD/2021-22	IRDAI132RP0005V02202021	Fire	Retail	4/Apr/22
15	FG Bharat Sookshma Udyam Suraksha	FGIC/0069/PROD/2021-22	IRDAI132RP0004V02202021	Fire	Retail	4/May/22
16	FG Bharat Laghu Udyam Suraksha	FGIC/0070/PROD/2021-22	IRDAI132RP0003V02202021	Fire	Retail	4/May/22
17	Civil Engineering Works	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0106V01202122	Engineering	Commercial	8/Feb/22
18	Endorsements For Fire / Explosion Claims And Fire Fighting	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0107V01202122	Engineering	Commercial	8/Feb/22
19	Endorsement For Test Run Definition In Respect Of Thermal Power Station	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0108V01202122	Engineering	Commercial	8/Feb/22
20	Endorsement For Test Run Definition For Gas Turbines In Respect Of Combined Cycle Power Plant	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0109V01202122	Engineering	Commercial	8/Feb/22
21	Hydrocarbon Endorsement For Testing & Commissioning	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0110V01202122	Engineering	Commercial	8/Feb/22
22	Endorsement Regarding Safety Measures	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0111V01202122	Engineering	Commercial	8/Feb/22
23	Endorsement Regarding Damage To Crops, Forests Etc.	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0112V01202122	Engineering	Commercial	8/Feb/22
24	Warranty Concerning Underground Cables And Pipes	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0113V01202122	Engineering	Commercial	8/Feb/22
25	Special Conditions For Open Trenches During Laying Of Pipelines Ducts And Cables	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0114V01202122	Engineering	Commercial	8/Feb/22
26	Cover Of Leak Search Costs When Laying Pipelines	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0115V01202122	Engineering	Commercial	8/Feb/22
27	Special Conditions Concerning Fire Fighting Facilities	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0116V01202122	Engineering	Commercial	8/Feb/22
28	72 Hours Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0117V01202122	Engineering	Commercial	8/Feb/22
29	50 : 50 Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0118V01202122	Engineering	Commercial	8/Feb/22
30	Loss Minimisation Expenses	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0119V01202122	Engineering	Commercial	8/Feb/22
31	Cover For Manufacturer's Risk	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0120V01202122	Engineering	Commercial	8/Feb/22
32	Waiver Of Contribution Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0121V01202122	Engineering	Commercial	8/Feb/22
33	Outright Defect Exclusion De1 (1995)	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0122V01202122	Engineering	Commercial	8/Feb/22
34	Appraisal Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0123V01202122	Engineering	Commercial	8/Feb/22
35	Communicable Disease Exclusion Endorsement Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0124V01202122	Engineering	Commercial	8/Feb/22
36	Intermittent Testing	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0125V01202122	Engineering	Commercial	8/Feb/22
37	Political Risks Exclusion Endorsement	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0126V01202122	Engineering	Commercial	8/Feb/22
38	Nuclear Energy Risks Exclusion Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0127V01202122	Engineering	Commercial	8/Feb/22
39	Additional Nuclear Extensions	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0128V01202122	Engineering	Commercial	8/Feb/22
40	Computer Loss General Exclusion	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0129V01202122	Engineering	Commercial	8/Feb/22
41	Electronic Data Recognition Clause Edrc (B)	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0130V01202122	Engineering	Commercial	8/Feb/22
42	Pollution/Contamination Exclusion - Nma 1685	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0131V01202122	Engineering	Commercial	8/Feb/22
43	Sanction Limitation And Exclusion Clause (Lma 3100)	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0132V01202122	Engineering	Commercial	8/Feb/22
44	Information Technology Clarification Agreement	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0133V01202122	Engineering	Commercial	8/Feb/22
45	Professional Fees Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0134V01202122	Engineering	Commercial	8/Feb/22
46	Total Asbestos Exclusion Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0135V01202122	Engineering	Commercial	8/Feb/22
47	Co-Insurance Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0136V01202122	Engineering	Commercial	8/Feb/22
48	Designation Of Property Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0137V01202122	Engineering	Commercial	8/Feb/22
49	No Control Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0138V01202122	Engineering	Commercial	8/Feb/22
50	Nominated Loss Adjuster's Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0139V01202122	Engineering	Commercial	8/Feb/22
51	Non Vitation Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0140V01202122	Engineering	Commercial	8/Feb/22
52	Non-Invalidation Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0141V01202122	Engineering	Commercial	8/Feb/22
53	On Account Payment Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0142V01202122	Engineering	Commercial	8/Feb/22
54	Primary & Non- Contributory Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0143V01202122	Engineering	Commercial	8/Feb/22
55	Civil Authority Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0144V01202122	Engineering	Commercial	8/Feb/22
56	Loss Payee Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0145V01202122	Engineering	Commercial	8/Feb/22
57	Multiple Insureds Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0146V01202122	Engineering	Commercial	8/Feb/22
58	Cyber Loss Limited Exclusion Clause (Lma 5410)	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0147V01202122	Engineering	Commercial	8/Feb/22
59	Radioactive Contamination, Chemical, Biological, Biochemical & Electromagnetic Weapons Exclusion Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0148V01202122	Engineering	Commercial	8/Feb/22
60	Rain Water Damage Exclusion Warranty	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0149V01202122	Engineering	Commercial	8/Feb/22
61	Warranty Concerning Structures In Earthquake Zones	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0150V01202122	Engineering	Commercial	8/Feb/22
62	Special Conditions For Laying Water Supply And Sewer Pipes	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0151V01202122	Engineering	Commercial	8/Feb/22
63	Earthquake, Volcanic Activity Or Tsunami Exclusion Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0152V01202122	Engineering	Commercial	8/Feb/22
64	Exclusion Of Costs And Expenses Relating To Landslides And Repair To Unprotected Slopes	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0153V01202122	Engineering	Commercial	8/Feb/22
65	Normal Action Of Sea	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0154V01202122	Engineering	Commercial	8/Feb/22
66	Special Conditions Concerning Piling Foundation And Retaining Wall Works	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0155V01202122	Engineering	Commercial	8/Feb/22
67	Wet Works	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0156V01202122	Engineering	Commercial	8/Feb/22
68	Cofferdams	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0157V01202122	Engineering	Commercial	8/Feb/22
69	Breakwaters	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0158V01202122	Engineering	Commercial	8/Feb/22
70	Condition For Construction Of Tunnel, Gallery, Temporary/Permanent Subsurface Structure /Installations	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0159V01202122	Engineering	Commercial	8/Feb/22
71	Warranty Concerning Camps And Stores	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0160V01202122	Engineering	Commercial	8/Feb/22
72	Warranty Concerning Construction Material	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0161V01202122	Engineering	Commercial	8/Feb/22
73	Section Warranty For Road Projects, Internal / Access Roads Of Hydel Power Projects	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0162V01202122	Engineering	Commercial	8/Feb/22
74	Exclusion Concerning Used Machinery	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0163V01202122	Engineering	Commercial	8/Feb/22
75	Underground Construction	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0164V01202122	Engineering	Commercial	8/Feb/22
76	International Tunnelling Code Of Practice To Apply	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0165V01202122	Engineering	Commercial	8/Feb/22
77	Leg Tunnel Works Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0166V01202122	Engineering	Commercial	8/Feb/22
78	Glacier Lake Outburst Flood (Glof)	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0167V01202122	Engineering	Commercial	8/Feb/22
79	Agreed Bank Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0168V01202122	Engineering	Commercial	8/Feb/22
80	Silt Storm, Tempest Flood, Inundation) Exclusion	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0169V01202122	Engineering	Commercial	8/Feb/22
81	Earthquake Exclusion Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0170V01202122	Engineering	Commercial	8/Feb/22
82	Drilling Work For Water Wells	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0171V01202122	Engineering	Commercial	8/Feb/22
83	Exclusion Of Losses, Damage Or Liabilities Arising From Horizontal Directional Drilling	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0172V01202122	Engineering	Commercial	8/Feb/22
84	Munich Re's Wet Risk Endorsement	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0173V01202122	Engineering	Commercial	8/Feb/22
85	Hydrocarbon Processing Industry Endorsement	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0174V01202122	Engineering	Commercial	8/Feb/22
86	Spl. Condition 1 For Hydrocarbon Processing Industries	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0175V01202122	Engineering	Commercial	8/Feb/22
87	Spl. Condition 2 For Hydrocarbon Processing Industries	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0176V01202122	Engineering	Commercial	8/Feb/22
88	Ground Water Pumping	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0177V01202122	Engineering	Commercial	8/Feb/22
89	Storage Tanks	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0178V01202122	Engineering	Commercial	8/Feb/22
90	Cross Liability Cover	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0179V01202122	Engineering	Commercial	8/Feb/22
91	Air Freight	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0180V01202122	Engineering	Commercial	8/Feb/22
92	Additional Customs Duty	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0181V01202122	Engineering	Commercial	8/Feb/22
93	Off-Site Storage Cover	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0182V01202122	Engineering	Commercial	8/Feb/22
94	Maintenance Visits / Limited Maintenance Visits Cover	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0183V01202122	Engineering	Commercial	8/Feb/22
95	Cover Of Extracharges For Overtime, Night Work, Work On Public Holiday, Express Freight Excl. Air Freight	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0184V01202122	Engineering	Commercial	8/Feb/22
96	Cover Of Extracharges For Overtime, Night Work, Work On Public Holiday, Express Freight Incl. Air Freight	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0185V01202122	Engineering	Commercial	8/Feb/22
97	Escalation Clause	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0186V01202122	Engineering	Commercial	8/Feb/22
98	Clearance And Removal Of Debris	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0187V01202122	Engineering	Commercial	8/Feb/22
99	Cover For Increased Custom Duty	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0188V01202122	Engineering	Commercial	8/Feb/22
100	Owners Surrounding Property	FGIC/58/PROD/2021-22	IRDAI132CP0006V02201920/A0189V01202122	Engineering	Commercial	8/Feb/22

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101	Automatic Reinstatement	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0190V01202122	Engineering	Commercial	8/Feb/22
102	Waiver Of Subrogation	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0191V01202122	Engineering	Commercial	8/Feb/22
103	Extended Maintenance Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0192V01202122	Engineering	Commercial	8/Feb/22
104	Continuity Of Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0193V01202122	Engineering	Commercial	8/Feb/22
105	Put To Use	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0194V01202122	Engineering	Commercial	8/Feb/22
106	Extended Defective Condition Exclusion De2 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0195V01202122	Engineering	Commercial	8/Feb/22
107	Limited Defective Condition Exclusion De3 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0196V01202122	Engineering	Commercial	8/Feb/22
108	Defective Part Exclusion De4 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0197V01202122	Engineering	Commercial	8/Feb/22
109	Design Improvement Exclusion De5 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0198V01202122	Engineering	Commercial	8/Feb/22
110	TPL Cover During Maintenance Period	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0199V01202122	Engineering	Commercial	8/Feb/22
111	Storage At Fabricators Premises/Workshop/Off-Site	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0200V01202122	Engineering	Commercial	8/Feb/22
112	Earthquake	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0201V01202122	Engineering	Commercial	8/Feb/22
113	Sabotage And Terrorism Damage Cover Endorsement (Material Damage Only)	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0202V01202122	Engineering	Commercial	8/Feb/22
114	STFI Perils Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0203V01202122	Engineering	Commercial	8/Feb/22
115	Construction Machinery Plants And Equipments	FGIC/58/PROD/2021-22	IRDAN13ZCP0006V02201920/A0204V01202122	Engineering	Commercial	8/Feb/22
116	Clearance And Removal Of Debris	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0086V01202122	Engineering	Commercial	4/Feb/22
117	Owner's Surrounding Property	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0087V01202122	Engineering	Commercial	4/Feb/22
118	Escalation Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0088V01202122	Engineering	Commercial	4/Feb/22
119	Air Freight	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0089V01202122	Engineering	Commercial	4/Feb/22
120	Storage Tanks	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0104V01202122	Engineering	Commercial	4/Feb/22
121	Limited Maintenance Visits Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0091V01202122	Engineering	Commercial	4/Feb/22
122	Extended Maintenance Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0092V01202122	Engineering	Commercial	4/Feb/22
123	Additional Custom Duty	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0093V01202122	Engineering	Commercial	4/Feb/22
124	Construction Machinery Plants And Equipments	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0090V01202122	Engineering	Commercial	4/Feb/22
125	Loss Due To Breakage Of Glass	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0083V01202122	Engineering	Commercial	4/Feb/22
126	Storage At Fabricators Premises/Workshop/Off-Site	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0084V01202122	Engineering	Commercial	4/Feb/22
127	Sabotage And Terrorism Damage Cover Endorsement (Material Damage Only)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0085V01202122	Engineering	Commercial	4/Feb/22
128	Cover For Increased Customs Duty	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0094V01202122	Engineering	Commercial	4/Feb/22
129	Automatic Reinstatement	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0095V01202122	Engineering	Commercial	4/Feb/22
130	Cover For Cross Liability	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0096V01202122	Engineering	Commercial	4/Feb/22
131	Third Party Liability During Maintenance Period	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0097V01202122	Engineering	Commercial	4/Feb/22
132	Waiver Of Subrogation	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0098V01202122	Engineering	Commercial	4/Feb/22
133	Cover Of Extra Charges For overtime,Night Work,Work On Public Holiday,Express Freight Incl.Air Freight	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0099V01202122	Engineering	Commercial	4/Feb/22
134	Cover Of Extracharges For overtime,Night Work,Work On Public Holiday,Express Freight Excl. Air Freight	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0100V01202122	Engineering	Commercial	4/Feb/22
135	Continuity Of Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0101V01202122	Engineering	Commercial	4/Feb/22
136	Put To Use	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0102V01202122	Engineering	Commercial	4/Feb/22
137	Extended Defective Condition Exclusion De2 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0063V01202122	Engineering	Commercial	4/Feb/22
138	Limited Defective Condition Exclusion De3 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0064V01202122	Engineering	Commercial	4/Feb/22
139	Defective Part Exclusion De4 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0065V01202122	Engineering	Commercial	4/Feb/22
140	Design Improvement Exclusion De5 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0066V01202122	Engineering	Commercial	4/Feb/22
141	Cover For Valuable Documents	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0067V01202122	Engineering	Commercial	4/Feb/22
142	Earthquake	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0068V01202122	Engineering	Commercial	4/Feb/22
143	Stfi Perils Cover	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0069V01202122	Engineering	Commercial	4/Feb/22
144	'50 : 50' Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0070V01202122	Engineering	Commercial	4/Feb/22
145	'72 Hours' Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0071V01202122	Engineering	Commercial	4/Feb/22
146	Loss Minimisation Expenses	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0072V01202122	Engineering	Commercial	4/Feb/22
147	Professional Fees Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0073V01202122	Engineering	Commercial	4/Feb/22
148	Waiver Of Contribution	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0074V01202122	Engineering	Commercial	4/Feb/22
149	Outright Defect Exclusion De1 (1995)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0075V01202122	Engineering	Commercial	4/Feb/22
150	Special Conditions Concerning Fire Fighting Facilities	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0076V01202122	Engineering	Commercial	4/Feb/22
151	Cover Of Manufacturers' Risk	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0077V01202122	Engineering	Commercial	4/Feb/22
152	Pipeline Construction	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0078V01202122	Engineering	Commercial	4/Feb/22
153	Exclusion Of Loss Of Stabilising Fluid	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0079V01202122	Engineering	Commercial	4/Feb/22
154	Road Construction	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0080V01202122	Engineering	Commercial	4/Feb/22
155	Piling Construction	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0081V01202122	Engineering	Commercial	4/Feb/22
156	Abandonment Of Shafts	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0082V01202122	Engineering	Commercial	4/Feb/22
157	Crops, Forests, Cultivated Areas	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0043V01202122	Engineering	Commercial	4/Feb/22
158	Existing Underground Cables	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0050V01202122	Engineering	Commercial	4/Feb/22
159	Contract Works Time Schedule	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0057V01202122	Engineering	Commercial	4/Feb/22
160	Temporary Access Roads	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0058V01202122	Engineering	Commercial	4/Feb/22
161	Special Conditions Concerning The Construction Of Dam And Water Reservoir	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0059V01202122	Engineering	Commercial	4/Feb/22
162	Special Conditions Concerning Safety Measures With Respect To Precipitation, Flood And Inundation	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0060V01202122	Engineering	Commercial	4/Feb/22
163	Special Conditions Concerning Removal Of Debris From Landslides	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0061V01202122	Engineering	Commercial	4/Feb/22
164	Co-Insurance Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0062V01202122	Engineering	Commercial	4/Feb/22
165	Designation Of Property Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0044V01202122	Engineering	Commercial	4/Feb/22
166	No Control Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0045V01202122	Engineering	Commercial	4/Feb/22
167	Nominated Loss Adjuster's Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0046V01202122	Engineering	Commercial	4/Feb/22
168	Non Vitation Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0047V01202122	Engineering	Commercial	4/Feb/22
169	Non-Invalidation Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0048V01202122	Engineering	Commercial	4/Feb/22
170	On Account Payment Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0049V01202122	Engineering	Commercial	4/Feb/22
171	Primary & Non-Contributory Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0050V01202122	Engineering	Commercial	4/Feb/22
172	Civil Authority Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0051V01202122	Engineering	Commercial	4/Feb/22
173	Loss Payee Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0052V01202122	Engineering	Commercial	4/Feb/22
174	Multiple Insureds Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0053V01202122	Engineering	Commercial	4/Feb/22
175	Sanction Limitation And Exclusion Clause (Lma 3100)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0054V01202122	Engineering	Commercial	4/Feb/22
176	Communicable Disease Exclusion Endorsement Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0055V01202122	Engineering	Commercial	4/Feb/22
177	Cyber Loss Limited Exclusion Clause (Lma 5410)	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0023V01202122	Engineering	Commercial	4/Feb/22
178	Political Risks Exclusion Endorsement	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0024V01202122	Engineering	Commercial	4/Feb/22
179	Nuclear Energy Risks Exclusion Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0025V01202122	Engineering	Commercial	4/Feb/22
180	Additional Nuclear Extensions	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0026V01202122	Engineering	Commercial	4/Feb/22
181	Radioactive Contamination, Chemical, Biological, Biochemical & Electromagnetic Weapons Exclusion Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0027V01202122	Engineering	Commercial	4/Feb/22
182	Computer Loss General Exclusion	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0028V01202122	Engineering	Commercial	4/Feb/22
183	Electronic Data Recognition Clause (Edrc (B))	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0029V01202122	Engineering	Commercial	4/Feb/22
184	Information Technology Clarification Agreement	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0030V01202122	Engineering	Commercial	4/Feb/22
185	Pollution/Contamination Exclusion - Nma 1685	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0031V01202122	Engineering	Commercial	4/Feb/22
186	Total Asbestos Exclusion Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0032V01202122	Engineering	Commercial	4/Feb/22
187	Cover Of Leak Costs, When Laying Pipelines	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0033V01202122	Engineering	Commercial	4/Feb/22
188	Rain Water Damage Exclusion Warranty	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0034V01202122	Engineering	Commercial	4/Feb/22
189	Warranty Concerning Structures In Earthquake Zones	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0035V01202122	Engineering	Commercial	4/Feb/22
190	Special Conditions For Open Trenches During Laying Of Pipelines Ducts And Cables	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0036V01202122	Engineering	Commercial	4/Feb/22
191	Special Conditions For Laying Water Supply And Sewer Pipes	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0037V01202122	Engineering	Commercial	4/Feb/22
192	Earthquake, Volcanic Activity Or Tsunami Exclusion Clause	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0038V01202122	Engineering	Commercial	4/Feb/22
193	Exclusion Of Costs And Expenses Relating To Landslides And Repair To Unprotected Slopes	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0039V01202122	Engineering	Commercial	4/Feb/22
194	Normal Action Of Sea	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0040V01202122	Engineering	Commercial	4/Feb/22
195	Special Conditions Concerning Piling Foundation And Retaining Wall Works	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0041V01202122	Engineering	Commercial	4/Feb/22
196	Wet Works	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0042V01202122	Engineering	Commercial	4/Feb/22
197	Cofferdams	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0018V01202122	Engineering	Commercial	4/Feb/22
198	Breakwaters	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0060V01202122	Engineering	Commercial	4/Feb/22
199	Condition For Construction Of Tunnel, Gallery, Temporary/Permanent Subsurface Structure /Installations	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0007V01202122	Engineering	Commercial	4/Feb/22
200	Warranty Concerning Camps And Stores	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0008V01202122	Engineering	Commercial	4/Feb/22
201	Warranty Concerning Construction Material	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0009V01202122	Engineering	Commercial	4/Feb/22
202	Section Warranty For Road Projects, Internal / Access Roads Of Hydel Power Projects	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0044V01202122	Engineering	Commercial	4/Feb/22
203	Ground Water Pumping	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0005V01202122	Engineering	Commercial	4/Feb/22
204	Underground Construction	FGIC/58/PROD/2021-22	IRDAN13ZCP0003V02201920/A0012V01202122	Engineering	Commercial	4/Feb/22

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205	International Tunnelling Code Of Practice To Apply	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0013V01202122	Engineering	Commercial	4/Feb/22
206	Leg Tunnel Works Clause	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0014V01202122	Engineering	Commercial	4/Feb/22
207	Glacier Lake Outburst Flood (Glof)	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0015V01202122	Engineering	Commercial	4/Feb/22
208	Agreed Bank Clause	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0010V01202122	Engineering	Commercial	4/Feb/22
209	Stfi (Storm, Tempset, Flood, Inundation) Exclusion	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0011V01202122	Engineering	Commercial	4/Feb/22
210	Earthquake Exclusion Clause	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0019V01202122	Engineering	Commercial	4/Feb/22
211	Drilling Work For Water Wells	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0020V01202122	Engineering	Commercial	4/Feb/22
212	Exclusion Of Losses, Damage Or Liabilities Arising From Horizontal Directional Drilling	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0021V01202122	Engineering	Commercial	4/Feb/22
213	Munich Re's Wet Risk Endorsement	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0022V01202122	Engineering	Commercial	4/Feb/22
214	Hydrocarbon Processing Industry Endorsement	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0016V01202122	Engineering	Commercial	4/Feb/22
215	Spl. Condition 1 For Hydrocarbon Processing Industries	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0017V01202122	Engineering	Commercial	4/Feb/22
216	Exclusion Concerning Used Machinery	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0103V01202122	Engineering	Commercial	4/Feb/22
217	Appraisalment Clause	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0105V01202122	Engineering	Commercial	4/Feb/22
218	Spl. Condition 2 For Hydrocarbon Processing Industries	FGIIC/59/PROD/2021-22	IRDAN132CP0003V02201920/A0003V01202122	Engineering	Commercial	4/Feb/22
219	Accidental Damage Clause	FGIIC/0027/PROD/2021-22	IRDAN132RP0005V02202021/A0025V01202122	Fire	Retail	4/Apr/22
220	Protection and Preservation of Property	FGIIC/0027/PROD/2021-22	IRDAN132RP0005V02202021/A0026V01202122	Fire	Retail	4/Apr/22
221	Landscaping including lawns, plants, shrubs or Trees	FGIIC/0027/PROD/2021-22	IRDAN132RP0005V02202021/A0027V01202122	Fire	Retail	4/Apr/22
222	Removal of Debris (In excess of 2% of the claim amount)	FGIIC/0027/PROD/2021-22	IRDAN132RP0005V02202021/A0028V01202122	Fire	Retail	4/Apr/22
223	Loss Of Rent Clause	FGIIC/0028/PROD/2021-22	IRDAN132RP0004V02202021/A0019V01202122	Fire	Retail	14/Mar/22
224	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation	FGIIC/0028/PROD/2021-22	IRDAN132RP0004V02202021/A0020V01202122	Fire	Retail	14/Mar/22
225	Deterioration Of Stocks In Cold Storage Premises	FGIIC/0028/PROD/2021-22	IRDAN132RP0004V02202021/A0021V01202122	Fire	Retail	14/Mar/22
226	Loss Of Rent Clause	FGIIC/0029/PROD/2021-22	IRDAN132RP0003V02202021/A0022V01202122	Fire	Retail	14/Mar/22
227	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation	FGIIC/0029/PROD/2021-22	IRDAN132RP0003V02202021/A0023V01202122	Fire	Retail	14/Mar/22
228	Deterioration Of Stocks In Cold Storage Premises	FGIIC/0029/PROD/2021-22	IRDAN132RP0003V02202021/A0024V01202122	Fire	Retail	14/Mar/22
229	Involuntary Betterment	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0001V01202223	Miscellaneous	Commercial	20/Apr/22
230	Additional Custom Duty	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0004V01202223	Miscellaneous	Commercial	20/Apr/22
231	Brands And Labels	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0005V01202223	Miscellaneous	Commercial	20/Apr/22
232	Escalation	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0006V01202223	Miscellaneous	Commercial	20/Apr/22
233	Immediate Repair Clause	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0007V01202223	Miscellaneous	Commercial	20/Apr/22
234	Loss Of Rent Clause	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0008V01202223	Miscellaneous	Commercial	20/Apr/22
235	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0002V01202223	Miscellaneous	Commercial	20/Apr/22
236	Deterioration Of Stocks In Cold Storage Premises	FGIIC/0003/PROD/2022-23	IRDAN132CP0001V01202122/A0003V01202223	Miscellaneous	Commercial	20/Apr/22
237	Additional Custom Duty	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0001V01202223	Miscellaneous	Retail	4/May/22
238	Claim Preparation Costs	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0002V01202223	Miscellaneous	Retail	4/May/22
239	Escalation	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0003V01202223	Miscellaneous	Retail	4/May/22
240	Involuntary Betterment	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0004V01202223	Miscellaneous	Retail	4/May/22
241	Deterioration Of Stocks In Cold Storage Premises	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0005V01202223	Miscellaneous	Retail	4/May/22
242	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0006V01202223	Miscellaneous	Retail	4/May/22
243	Loss Of Rent Clause	FGIIC/0002/PROD/2022-23	IRDAN132RP0001V01202122/A0007V01202223	Miscellaneous	Retail	4/May/22

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

NL-28

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th September 2022

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I



PART - A

(Rs in Lakhs)

No	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	127,396.33
	b. Investments-Policyholders	8A	446,969.15
2	Loans	9	
3	Fixed Assets	10	5,726.75
4	Current Assets		
	a. Cash and Bank	11	4,163.31
	b. Advances and Other Assets	12	78,149.63
5	Current Liabilities		
	a. Current Liabilities	13	385,003.04
	b. Provisions	14	145,342.04
	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)		1,192,750.24

No	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	5,726.75
3	Cash and Bank Balance (If any)	11	4,163.31
4	Advances and Other Assets (If Any)	12	78,149.63
5	Current Liabilities	13	385,003.04
6	Provisions	14	145,342.04
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		-

TOTAL(B)

618,384.76

Investment Assets

(A-B)

574,365.48

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%		33,624.26	117,970.47	151,594.73	26.27		151,594.73	145,194.29
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 30%		67,889.37	238,189.37	306,078.73	53.04		306,078.73	293,491.14
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			40,523.41	142,176.11	182,699.52	31.66	491.58	183,191.10	180,424.94
	2. Other Investments			496.71	1,742.71	2,239.42	0.39	0.00	2,239.42	989.42
	c) Approved Investments	Not Exceeding 55%	0.00	18,292.29	64,178.36	82,470.65	14.29	36.90	82,507.55	82,972.35
	d) Other Investments		0.00	802.39	2,815.19	3,617.58	0.63	(349.49)	3,268.09	2,908.83
	Total Investment Assets	100%	0.00	128,004.17	449,101.73	577,105.90	100.00	178.99	577,284.89	560,786.68

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

2. Other Investments' are as permitted under 27A(2)

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

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

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

6. Investment Regulations, as amended from time to time, to be referred

(Read with Regulation 10)
Name of the Insurer : FUTURE GENERALI INDIA
INSURANCE CO LTD
Registration Number :132
Statement as on :30th September 2022
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly



PART B
(Rs in Lakhs)

No	Category Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for Qtr. (B)	% to Total Accrual	Total (A+B)	% to Total
1	Central Government Securities		151,395.49	26.38	199.23	6.34	151,594.73	26.27
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		307,958.48	53.65	(1,879.75)	(59.80)	306,078.73	53.04
3	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	1. Approved Investments		68,833.20	11.99	5,435.58	172.93	74,268.78	12.87
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00
	b) Infrastructure Investments							
	1. Approved Investments		101,916.19	17.76	6,514.54	207.26	108,430.73	18.79
	2. Other Investments		2,238.27	0.39	1.15	0.04	2,239.42	0.39
	c) Approved Investments		89,357.57	15.57	(6,886.92)	(219.11)	82,470.65	14.29
	d) Other Investments		3,659.05	0.64	(41.47)	(1.32)	3,617.58	0.63
	Total		573,962.76	100.00	3,143.14	100.00	577,105.90	100.00

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

Date: 30th September 2022

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 th September 2022	as % of total for this class	As at 30 th September 2021	as % of total for this class	As at 30 th September 2022	as % of total for this class	As at 30 th September 2021	as % of total for this class
Break down by credit rating								
AAA rated	235,513	42.40	251,496	44.51	237,986	41.73	236,847	43.43
AA or better	19,884	3.58	21,143	3.74	19,712	3.46	19,726	3.62
Rated below AA but above A	1,471	0.26	3,320	0.59	1,430	0.25	2,930	0.54
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	-	-	-	-	-	-	22,397	4.11
Any other (Sovereign Rating)	293,491	52.84	266,651	47.19	306,079	53.67	263,433	48.31
Any other (Unrated)	5,099	0.92	22,397	3.96	5,099	0.89	-	-
Total (A)	555,457	100.00	565,006	100.00	570,306	100.00	545,333	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	10,731	1.93	42,288	7.48	10,684	1.87	42,010	7.70
more than 1 year and upto 3years	28,344	5.10	18,484	3.27	27,930	4.90	17,297	3.17
More than 3years and up to 7years	228,827	41.20	173,474	30.70	230,907	40.49	162,538	29.81
More than 7 years and up to 10 years	215,470	38.79	264,574	46.83	224,344	39.34	257,015	47.13
above 10 years	72,085	12.98	66,187	11.71	76,440	13.40	66,473	12.19
Any other (Please specify)								
Total (B)	555,457	100.00	565,006	100.00	570,306	100.00	545,333	100.00
Breakdown by type of the issuer								
a. Central Government	147,919	26.63	134,676	23.84	154,342	27.06	132,963	24.38
b. State Government	145,572	26.21	131,975	23.36	151,737	26.61	130,470	23.92
c. Corporate Securities	256,867	46.24	275,959	48.84	259,128	45.44	259,504	47.59
Any other (Fixed Deposit)	-	-	1,039	0.18	-	-	1,039	0.19
Any other (Repo)	5,099	0.92	21,358	3.78	5,099	0.89	21,358	3.92
Total (C)	555,457	100.00	565,006	100.00	570,306	100.00	545,333	100.00

Note

(a). 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.

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

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Date: 30th September 2022



Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2022)	YTD (As on 30 Sep 2021)	YTD (As on 30 Sep 2022)	YTD (As on 30 Sep 2021)	YTD (As on 30 Sep 2022)	YTD (As on 30 Sep 2021)	YTD (As on 30 Sep 2022)	YTD (As on 30 Sep 2021)	YTD (As on 30 Sep 2022)	YTD (As on 30 Sep 2021)
1	Investment Asset (As per Form3A/3B - Total Fund)	261,054	261,879	-	-	6,092.52	22,396.52	309,959.67	266,907.74	577,106	551,184
2	Gross NPA	2,919	2,915	-	-	-	-	-	-	2,919	2,915
3	% of Gross NPA on Investment Assets(2/1)	1.12	111	-	-	-	-	-	-	0.51%	0.53%
4	Provision made on NPA	2,919	2,915	-	-	-	-	-	-	2,919	2,915
5	Provision as a % of NPA(4/2)	100.00	10,000	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	0	0	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	258,134	258,964	-	-	-	-	-	-	574,186	548,269
8	Net NPA (2 - 4)	0	0	-	-	-	-	-	-	0	0
9	% of Net NPA to Net Investments Assets(8/7)	0	0	-	-	-	-	-	-	0.00	0.00
10	Write of made during the Period	0	1,057	-	-	-	-	-	-	-	1,057

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th September 2022

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly



(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A Central Government Securities													
2	A1 Central Government Bonds	CGSB	150,869.54	2,571.49	1.70%	1.26%	149,249.19	5,049.91	3.38%	2.50%	123,663.04	4,080.08	3.30%	2.41%
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%
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%
5	A4 Treasury Bills	CTRB	2,493.92	9.56	0.38%	0.28%	4,784.97	32.23	0.67%	0.50%	6,696.50	20.81	0.31%	0.23%
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%
8	B2 State Government Bonds/ Development Loans	SGGB	152,303.17	2,673.85	1.76%	1.30%	154,129.60	5,382.17	3.49%	2.58%	121,313.36	4,468.97	3.68%	2.70%
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%
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,750.37	45.90	1.67%	1.24%	2,754.53	91.06	3.31%	2.45%	3,904.38	140.82	3.61%	2.64%
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%
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%
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%
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%
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	0.00%	0.00%
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%
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%
19	C7 Bonds/Debentures issued by HUDCO	HTHD	6,585.18	116.04	1.76%	1.30%	6,592.59	230.40	3.49%	2.59%	13,833.33	977.34	7.07%	5.17%
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%
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building	HTDA	66,190.31	1,365.40	2.06%	1.53%	64,137.94	2,519.24	3.93%	2.91%	50,106.54	2,360.70	4.71%	3.45%
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%
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%
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%
25	C13 Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	99.51	-0.01	-0.01%	-0.01%

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th September 2022

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly



(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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	0.00%	0.00%
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
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%
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%
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%
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%
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%
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	0.00%	0.00%
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	78,691.13	1,564.91	1.99%	1.47%	81,100.69	3,237.98	3.99%	2.96%	99,409.94	4,209.68	4.23%	3.10%
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	0.00%	0.00%
38	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	17,052.20	337.63	1.98%	1.47%	16,525.09	649.02	3.93%	2.91%	22,022.38	941.10	4.27%	3.13%
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%
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%
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPDF	2,636.09	48.97	1.86%	1.37%	2,637.73	96.57	3.66%	2.71%	2,653.27	97.07	3.66%	2.68%
42	D19 Infrastructure - Units of Infrastructure Investment Trust	EIIT	2,338.59	59.68	2.55%	1.89%	2,349.98	121.88	5.19%	3.84%	1,363.55	0.00	0.00%	0.00%
43	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%
44	D20 Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	8,586.06	111.87	1.30%	0.96%	8,586.06	111.87	1.30%	0.96%	0.00	0.00	0.00%	0.00%
45	D16 Infrastructure - Debentures / Bonds / CPs / loans	IODS	988.85	1.15	0.12%	0.09%	988.28	2.30	0.23%	0.17%	1,233.72	2.30	0.19%	0.14%
46	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	0.00%	0.00%
47	E Approved Investment Subject To Exposure Norms													
48	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	41.42	0.00	0.00%	0.00%	41.42	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
49	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	7.78	0.00	0.00%	0.00%
50	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%
51	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%
52	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%
53	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%
54	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%
55	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	13.42	0.00	0.00%	0.00%
56	E9 Corporate Securities - Bonds - Taxable	EPBT	75,186.94	1,623.47	2.16%	1.60%	76,608.18	3,232.86	4.22%	3.12%	79,474.02	3,474.11	4.37%	3.20%
57	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%
58	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%
59	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%
60	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%
61	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%
62	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%
63	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%
64	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%

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th September 2022

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly



(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
65	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%
66	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%
67	E20 Deposits - Deposit with scheduled banks	ECDB	0.00	0.00	0.00%	0.00%	22.73	0.27	1.21%	0.89%	104.94	2.55	0.95%	0.69%
68	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%
69	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	13,824.45	179.82	1.30%	0.96%	11,797.91	274.10	2.32%	1.72%	11,854.85	185.36	1.56%	1.14%
70	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%
71	E24 Commercial Papers issued by all India Financial Institutions rated very strong or	ECCP	987.89	11.25	1.14%	0.84%	982.35	22.25	2.27%	1.68%	0.00	0.00	0.00%	0.00%
72	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%
73	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%
74	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%
75	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks	EPDP	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	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%
77	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1	EPSP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
78	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	0.00%	0.00%
79	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%
80	E31 Exchange Traded Fund	EETF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	10.50	0.66	6.32%	4.63%
81	F Other than Approved Securities													
82	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%
83	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%
84	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,542.38	47.70	3.09%	2.29%	1,544.62	48.75	3.16%	2.34%	384.25	66.76	17.37%	12.71%
85	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	2.25	0.00	0.00%	0.00%	3.12	0.00	0.00%	0.00%	3.65	0.00	0.00%	0.00%
86	F5 Other than Approved Investments -Debentures	OLDB	1,709.99	36.46	2.13%	1.58%	2,447.43	112.78	4.61%	3.41%	5,604.76	270.82	4.83%	3.54%
87	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%
88	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%
89	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%
90	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%
91	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%
92	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%
93	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%
94	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%
95	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%
96	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%
97	F16 Equity Shares (PSU & Unlisted)	OEPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
98	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%
	TOTAL		584,780.73	10,805.15	1.85%	1.37%	587,284.41	21,215.63	3.61%	2.67%	543,757.70	21,299.10	3.92%	2.87%

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

1. Based on daily simple Average of Investments
2. Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund.
5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6. Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number : 132

Statement as on :30th September, 2022

Statement of Down Graded Investments

Periodicity of Submission : Quarterly



(Amount in Rs. Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A During the Quarter ¹									
1	N.A								
B As on Date ²									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE AAA	CARE AA+	3/24/2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE AA+	CARE AA	10/8/2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE AA	CARE A+	3/6/2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE A+	CARE A	4/18/2019	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE A	CARE BBB	5/18/2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012	CARE	CARE BBB	CARE BB	8/24/2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	10/9/2012	CARE	CARE BB	CARE D	9/20/2019	
8	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250	1/3/2012	CARE	CAREAAA	CARE D	9/17/2018	
9	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		10/7/2014	ICRA	ICRA AA	ICRA AA-	8/5/2019	
10	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		10/7/2014	CARE	CARE AA	CARE AA-	8/19/2019	
11	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	930	10/7/2014	CRISIL	CRISIL AA	CRISIL AA-	8/14/2019	
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		1/15/2015	ICRA	ICRA AA+	ICRA AA	5/21/2019	
13	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT		1/15/2015	FITCH	AAA(IND)	AA+(IND)	6/28/2018	
14	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	EPBT	500	1/15/2015	ICRA	ICRA AAA	ICRA AA+	11/14/2018	
15	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		5/20/2015	ICRA	ICRA AA+	ICRA AA	5/21/2019	
16	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		5/20/2015	FITCH	AAA(IND)	AA+(IND)	6/28/2018	
17	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	5/20/2015	ICRA	ICRA AAA	ICRA AA+	11/14/2018	
18	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	488	8/29/2018	CARE	CAREAA+	CARE D	9/17/2018	
19	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		9/19/2014	CARE	CARE AA+	CARE AA	2/18/2019	
20	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		9/19/2014	ICRA	ICRA AA	ICRA AA-	8/5/2019	
21	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB	500	9/19/2014	CARE	CARE AA	CARE AA-	8/19/2019	
22	9.90%ILFS 2025 (mat 27 Aug 2025)	IODS	500	8/29/2018	CARE	CARE AA+	CARE D	9/17/2018	
23	7.40% Indian Renewable Energy Development Agency Ltd (Mat:03/03/2030)	IPTD	2,517	3/8/2020	FITCH	FITCH AAA	FITCH AA+	9/1/2020	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE AA+	CARE AA	10/8/2018	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	BRICKWORKS	BWR AAA	BWR AA	2/15/2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE AA	CARE A+	3/6/2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE A+	CARE A	4/18/2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	BRICKWORKS	BWR AA	BWR A+	4/19/2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	BRICKWORKS	BWR A+	BWR A	5/4/2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE A	CARE BBB	5/18/2019	
31	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	BRICKWORKS	BWR A	BWR BBB	6/26/2019	
32	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE BBB	CARE BB	8/24/2019	
33	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	BRICKWORKS	BWR BBB	BWR BB	9/10/2019	
34	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012	CARE	CARE BB	CARE D	9/20/2019	
35	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	1/20/2012	BRICKWORKS	BWR BB	BWR D	9/25/2019	
36	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	1,000	9/21/2015	ICRA	ICRA AAA	ICRA D	9/17/2018	

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES**FORM NL-33 Reinsurance/Retrocession Risk Concentration**Insurer: **Future Generali India Insurance Company Limited**

Date:

9/30/2022*(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	1	2,485	(9)	13	3.47%
3	No. of Reinsurers with rating A but less than AA	60	11,837	1,576	3,040	22.92%
4	No. of Reinsurers with rating BBB but less than A	14	2,192	509	27	3.80%
5	No. of Reinsurers with rating less than BBB	1	-	0	-	0.00%
	Total (A)	76	16,514	2,076	3,080	30.19%
	With In India					
1	Indian Insurance Companies	14	-	-	747	1.04%
2	FRBs	9	14,411	3,735	311	25.71%
3	GIC Re	1	29,109	1,713	92	43.06%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	24	43,519	5,448	1,150	69.81%
	Grand Total (C)= (A)+(B)	100	60,034	7,524	4,230	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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo
		For the Quarter	For the Quarter	For the Quarter
	STATES^c			
1	Andhra Pradesh	57.00	0.88	0.00
2	Arunachal Pradesh	0.00	0.00	0.00
3	Assam	38.59	0.66	0.00
4	Bihar	61.38	0.41	0.00
5	Chhattisgarh	30.06	2.06	0.00
6	Goa	8.53	0.02	0.00
7	Gujarat	246.73	207.61	0.00
8	Haryana	39.34	13.91	0.00
9	Himachal Pradesh	0.00	0.00	0.00
10	Jharkhand	35.58	2.29	0.00
11	Karnataka	288.92	98.51	0.00
12	Kerala	57.55	2.17	0.00
13	Madhya Pradesh	103.46	27.71	0.00
14	Maharashtra	3605.36	1148.51	0.00
15	Manipur	0.00	0.00	0.00
16	Meghalaya	0.00	0.00	0.00
17	Mizoram	0.00	0.00	0.00
18	Nagaland	0.00	0.00	0.00
19	Odisha	44.34	4.56	0.00
20	Punjab	90.44	28.28	0.00
21	Rajasthan	96.15	7.43	0.00
22	Sikkim	0.00	0.00	0.00
23	Tamil Nadu	600.16	189.58	0.00
24	Telangana	1234.61	112.38	0.00
25	Tripura	26.82	0.00	0.00
26	Uttarakhand	40.91	0.07	0.00
27	Uttar Pradesh	161.76	29.41	0.00
28	West Bengal	347.99	121.78	0.00
	TOTAL (A)	7215.68	1998.24	0.00
	UNION TERRITORIES^c			
1	Andaman and Nicobar Islands	0.00	0.00	0.00
2	Chandigarh	135.93	7.50	0.00
3	Dadra and Nagar Haveli	0.00	0.00	0.00
4	Daman & Diu	0.00	0.00	0.00
5	Govt. of NCT of Delhi	1226.95	220.00	0.00
6	Jammu & Kashmir	3.15	0.00	0.00
7	Ladakh	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00
9	Puducherry	8.02	0.00	0.00
	TOTAL (B)	1374.06	227.50	0.00
	Outside India	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00
	Grand Total (A)+(B)+(C)	8589.74	2225.74	0.00

Note :-

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 per cent

(c) Any changes under States / Union Territories by Govt. of India are to be suitably inco

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal
For the Quarter	For the	For the	For the Quarter	For the Quarter	For the Quarter
0.88	266.35	723.56	989.91	45.11	5.69
0.00	0.00	0.00	0.00	0.00	0.00
0.66	159.77	165.19	324.96	74.42	1.38
0.41	178.19	130.80	308.99	717.52	2.32
2.06	132.50	143.09	275.59	12.10	3.61
0.02	58.35	38.19	96.54	1.82	0.32
207.61	748.44	456.98	1205.42	613.07	157.50
13.91	353.35	208.85	562.21	26.28	10.30
0.00	0.00	0.00	0.00	0.00	0.00
2.29	191.72	203.51	395.23	226.40	2.72
98.51	1533.59	1640.12	3173.70	256.60	26.63
2.17	783.70	1638.02	2421.73	422.47	8.30
27.71	227.85	360.93	588.78	195.17	18.32
1148.51	6052.05	3566.99	9619.04	7747.30	979.06
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	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
4.56	138.79	188.15	326.94	411.16	2.70
28.28	891.24	608.22	1499.46	150.47	18.08
7.43	482.72	526.06	1008.77	72.25	11.19
0.00	0.00	0.00	0.00	0.00	0.00
189.58	687.88	1342.47	2030.34	213.71	29.01
112.38	938.69	982.20	1920.88	465.74	97.64
0.00	2.41	20.31	22.73	4.36	1.62
0.07	145.00	108.12	253.11	12.78	23.77
29.41	1066.64	900.55	1967.19	38.76	730.11
121.78	389.12	468.92	858.04	1193.72	34.16
1998.24	15428.32	14421.23	29849.55	12901.23	2164.42
0.00	0.00	0.00	0.00	0.00	0.00
7.50	334.70	317.64	652.34	86.66	5.74
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
220.00	2368.02	1208.32	3576.34	1123.66	141.74
0.00	80.28	94.52	174.79	3.56	0.30
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	76.87	92.04	168.92	1.90	1.76
227.50	2859.87	1712.52	4572.39	1215.78	149.55
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
2225.74	18288.19	16133.75	34421.94	14117.01	2313.97

it of the total gross direct premium
orporated in the statement

Miscellaneous				
Travel Insurance For the Quarter	Total Health For the	Workmen's For the Quarter	Public/ Product For the Quarter	Engineering For the Quarter
2.78	47.89	11.74	0.15	14.49
0.00	0.00	0.00	0.00	0.00
0.53	74.96	0.00	0.00	0.00
0.08	717.60	3.60	0.03	21.90
0.90	13.01	0.39	0.17	8.03
0.00	1.82	0.38	0.00	0.00
5.73	618.80	328.42	38.67	63.62
0.18	26.47	0.93	0.78	1.29
0.00	0.00	0.00	0.00	0.00
0.03	226.43	3.09	0.15	9.12
2.92	259.51	9.84	96.65	15.43
6.76	429.23	8.31	2.90	4.98
1.39	196.56	18.55	6.38	10.25
27.49	7774.78	223.00	339.75	781.88
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
0.00	0.00	0.00	0.00	0.00
0.15	411.31	1.82	0.52	16.16
53.89	204.36	1.08	0.42	2.88
1.41	73.66	7.50	2.50	11.67
0.00	0.00	0.00	0.00	0.00
3.31	217.03	62.23	36.94	85.09
11.05	476.79	186.94	18.62	304.29
0.00	4.36	0.30	0.06	0.00
0.02	12.80	0.53	0.00	0.00
1.40	40.16	2.96	1.25	15.74
2.84	1196.56	19.74	13.80	65.36
122.86	13024.09	891.36	559.74	1432.16
0.00	0.00	0.00	0.00	0.00
4.63	91.30	2.07	2.73	3.95
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
3.54	1127.20	27.74	72.71	299.28
0.05	3.61	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	1.90	0.43	0.00	0.06
8.23	1224.01	30.24	75.44	303.28
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
131.09	14248.10	921.59	635.17	1735.44

Aviation For the	Crop Insurance For the Quarter	Other For the	Total Miscellaneous For the Quarter	Total For the Quarter
0.00	0.00	11.23	1081.11	1138.99
0.00	0.00	0.00	0.00	0.00
0.00	67.84	44.14	513.28	552.53
0.00	0.00	121.51	1175.95	1237.74
0.00	0.00	36.58	337.38	369.50
0.00	0.00	1.25	100.30	108.85
0.00	0.00	90.13	2502.54	2956.89
0.00	0.00	47.57	649.55	702.80
0.00	0.00	0.00	0.00	0.00
0.00	0.00	58.79	695.53	733.40
0.00	27232.92	106.58	30921.27	31308.70
1.08	0.00	57.01	2933.53	2993.26
0.00	0.00	93.95	932.78	1063.95
5.15	63.90	4721.11	24507.68	29261.55
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
0.00	0.00	0.00	0.00	0.00
0.00	0.00	70.24	829.70	878.60
0.00	0.00	49.27	1775.54	1894.26
0.00	5734.86	103.30	6953.46	7057.03
0.00	0.00	0.00	0.00	0.00
0.00	0.00	78.39	2539.02	3328.75
0.00	0.00	61.82	3066.99	4413.99
0.00	0.00	14.99	44.05	70.87
0.00	0.00	41.16	331.38	372.36
0.00	0.00	308.68	3066.09	3257.25
0.00	0.00	181.11	2368.76	2838.54
6.23	33099.53	6298.81	87325.89	96539.81
0.00	0.00	0.00	0.00	0.00
0.00	0.00	76.52	834.65	978.08
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	913.30	6158.30	7605.25
0.00	0.00	6.40	185.11	188.26
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	2.48	175.54	183.56
0.00	0.00	998.70	7353.59	8955.15
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
6.23	33099.53	7297.51	94679.48	105494.96

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire Upto the quarter	Marine Hull Upto the quarter	Marine Cargo Upto the quarter
	STATES^c			
1	Andhra Pradesh	119.25	0.88	1.27
2	Arunachal Pradesh	0.00	0.00	0.00
3	Assam	68.15	0.66	0.35
4	Bihar	121.08	0.41	1.28
5	Chhattisgarh	75.73	2.06	4.06
6	Goa	20.34	0.02	0.01
7	Gujarat	610.26	207.61	250.34
8	Haryana	73.36	13.91	16.25
9	Himachal Pradesh	0.00	0.00	0.00
10	Jharkhand	63.48	2.29	3.38
11	Karnataka	753.56	98.51	116.24
12	Kerala	121.98	2.17	5.20
13	Madhya Pradesh	223.85	27.71	30.25
14	Maharashtra	12204.75	1151.38	1781.23
15	Manipur	0.00	0.00	0.00
16	Meghalaya	0.00	0.00	0.00
17	Mizoram	0.00	0.00	0.00
18	Nagaland	0.00	0.00	0.00
19	Odisha	130.37	4.56	9.14
20	Punjab	311.02	28.28	18.06
21	Rajasthan	179.21	7.43	19.70
22	Sikkim	0.00	0.00	0.00
23	Tamil Nadu	1747.86	189.58	119.81
24	Telangana	3168.44	112.38	165.51
25	Tripura	46.19	0.00	0.00
26	Uttarakhand	94.65	0.07	0.60
27	Uttar Pradesh	518.33	29.41	103.34
28	West Bengal	1411.53	121.78	178.41
	TOTAL (A)	22063.37	2001.11	2824.45
	UNION TERRITORIES^c			
1	Andaman and Nicobar Islands	0.00	0.00	0.00
2	Chandigarh	453.14	7.50	11.81
3	Dadra and Nagar Haveli	0.00	0.00	0.00
4	Daman & Diu	0.00	0.00	0.00
5	Govt. of NCT of Delhi	3367.27	220.00	388.33
6	Jammu & Kashmir	5.09	0.00	0.00
7	Ladakh	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00
9	Puducherry	29.72	0.00	0.00
	TOTAL (B)	3855.21	227.50	400.14
	Outside India		0.00	0.00
		0.00		
1	TOTAL (C)	0.00	0.00	0.00
	Grand Total (A)+(B)+(C)	25918.58	2228.61	3224.58

Note :-

- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporate
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
2.15	541.42	1793.32	2334.74	82.41	9.80
0.00	0.00	0.00	0.00	0.00	0.00
1.01	341.97	398.59	740.57	131.85	3.41
1.69	359.89	279.22	639.11	1216.31	4.41
6.12	267.74	308.23	575.97	18.75	5.40
0.03	94.77	66.37	161.14	3.83	0.58
457.95	1559.44	921.12	2480.57	1269.02	284.12
30.16	511.76	483.17	994.93	63.27	11.25
0.00	0.00	0.00	0.00	0.00	0.00
5.67	428.45	427.16	855.61	706.54	8.00
214.75	3010.40	3498.19	6508.59	459.61	37.63
7.37	1449.10	4507.29	5956.39	797.69	19.33
57.97	460.63	1063.61	1524.24	323.82	27.81
2932.61	11349.67	7406.39	18756.06	13177.47	1591.10
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	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
13.71	307.41	576.80	884.21	770.62	13.00
46.34	1752.76	1140.16	2892.92	311.33	44.13
27.13	883.10	1712.63	2595.73	142.41	25.79
0.00	0.00	0.00	0.00	0.00	0.00
309.39	1421.75	3276.95	4698.70	312.18	45.91
277.89	2138.24	2414.65	4552.89	660.37	115.84
0.00	5.15	47.11	52.26	6.56	2.28
0.67	305.49	251.54	557.03	21.00	39.37
132.75	2032.35	2012.75	4045.10	160.38	1448.68
300.19	764.15	992.58	1756.73	2643.31	82.93
4825.56	29985.65	33577.83	63563.48	23278.70	3820.77
0.00	0.00	0.00	0.00	0.00	0.00
19.31	668.71	703.44	1372.15	136.93	21.46
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
608.33	4551.93	2566.33	7118.26	5233.97	224.51
0.00	152.41	182.90	335.31	5.74	0.30
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	160.68	246.96	407.64	3.19	2.44
627.64	5533.73	3699.62	9233.35	5379.84	248.72
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
5453.19	35519.38	37277.45	72796.84	28658.55	4069.49

total gross direct premium
ad in the statement

Miscellaneous					
Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
6.60	89.01	24.16	0.25	31.42	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.85	132.70	0.00	0.00	0.00	0.00
0.21	1216.51	5.06	0.03	52.16	0.00
1.41	20.16	1.65	0.28	10.30	0.00
0.00	3.83	0.38	0.00	0.01	0.00
12.38	1281.40	697.70	55.47	142.73	0.00
0.30	63.57	2.07	2.58	2.66	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.53	707.07	6.00	0.43	18.96	0.00
3.75	463.35	20.80	262.04	73.25	0.00
13.00	810.68	16.08	5.21	13.00	1.08
2.58	326.40	31.23	11.62	15.78	0.00
55.13	13232.60	436.28	680.49	1726.85	35.60
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	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.34	770.96	1.90	0.57	33.32	0.00
125.51	436.83	2.93	0.82	3.80	0.00
2.21	144.61	17.60	3.67	19.18	0.00
0.00	0.00	0.00	0.00	0.00	0.00
7.53	319.70	119.62	68.95	178.15	0.00
28.54	688.92	400.84	49.73	670.67	0.00
0.09	6.65	0.42	0.06	0.00	0.00
0.02	21.02	1.45	0.00	0.00	0.00
2.25	162.63	5.16	2.19	30.97	0.00
7.36	2650.67	57.51	18.44	122.47	0.00
270.57	23549.27	1848.83	1162.84	3145.67	36.68
0.00	0.00	0.00	0.00	0.00	0.00
9.58	146.51	3.89	6.16	7.26	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
10.41	5244.39	54.28	219.30	550.69	0.00
0.13	5.88	0.22	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
0.00	3.19	1.28	0.17	0.06	0.00
20.13	5399.97	59.67	225.63	558.00	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
290.69	28949.24	1908.50	1388.48	3703.68	36.68

Crop Insurance	Other segments	Total Miscellaneous	Total
Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
0.00	27.69	2517.07	2638.47
0.00	0.00	0.00	0.00
419.23	83.94	1379.84	1449.00
0.00	229.64	2146.92	2269.69
0.00	72.27	686.03	767.88
0.00	3.68	169.62	189.99
0.00	236.31	5178.31	6246.51
0.00	102.47	1179.52	1283.05
0.00	0.00	0.00	0.00
0.00	122.46	1718.52	1787.67
27232.92	183.11	34781.68	35750.00
0.00	98.03	6919.80	7049.15
0.00	175.64	2112.73	2394.55
97.73	8853.58	45410.29	60547.65
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	0.00
0.00	129.00	1832.96	1977.04
0.00	97.04	3478.47	3835.82
6224.00	218.10	9248.68	9455.01
0.00	0.00	0.00	0.00
0.00	231.10	5662.13	7719.38
0.00	182.31	6661.20	10107.53
0.00	30.25	91.92	138.11
0.00	84.91	703.78	799.10
0.00	674.37	6369.09	7020.17
0.00	346.06	5034.81	6746.53
33973.87	12181.95	143283.37	170172.30
0.00	0.00	0.00	0.00
0.00	135.42	1692.84	2165.30
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	1563.67	14975.10	18950.70
0.00	10.14	351.85	356.94
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	5.15	419.93	449.65
0.00	1714.38	17439.73	21922.58
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
33973.87	13896.32	160723.10	192094.88

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer:
Future Generali India Insurance Co.Ltd
Q2-2022-23
Date:
JUL 2022- SEP 2022


Sl.No.	Line of Business	For the Quarter		For the corresponding		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	8589.74	66804	8029.97	38647	25918.58	125583	23810.96	76366
2	Marine Cargo	2225.74	19255	1903.23	19793	5450.32	39805	4445.91	38160
3	Marine Other than Cargo	0.00	0	0.47	0	2.87	0	-1.44	0
4	Motor OD	18288.19	327611	18700.73	380053	35519.38	683802	33142.34	649010
5	Motor TP	16133.75	63071	23312.42	137492	37277.45	171566	38356.43	214317
6	Health	14117.01	33852	12001.47	29959	28658.55	62171	23524.69	58705
7	Personal Accident	2313.97	162545	2484.78	203097	4069.49	313842	4184.58	340468
8	Travel	131.09	3635	44.75	1440	290.69	7382	64.70	1871
9	Workmen's Compensation/ Employer's liability	921.59	4757	886.73	4923	1908.50	9487	1769.77	9174
10	Public/ Product Liability	635.17	1246	645.15	1052	1388.48	2644	1405.05	2258
11	Engineering	1735.44	1368	1804.87	1431	3703.68	3025	3130.69	2875
12	Aviation	6.23	2	2.96	2	36.68	2	11.27	2
13	Crop Insurance	33099.53	218	35898.98	100	33973.87	29609	37140.25	113
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	7297.51	119135	6098.91	87546	13896.32	239157	10776.43	168285
	Grand Total	105494.96	803499	111815.40	905535	192094.88	1688075	181761.63	1561604

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer:

Future Generali India Insurance Co.Ltd

Q2-2022-23

Date: JUL 2022- SEP 2022



Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	108528	10586.42	208780	21086.29	123281	11021.69	227402	21386.62
2	Corporate Agents-Banks	292762	7749.12	564165	15596.25	266700	5923.72	471820	10316.21
3	Corporate Agents -Others	18685	1164.13	35092	2020.49	15651	840.54	26037	1374.93
4	Brokers	201883	33245.70	501332	77988.55	237724	35860.05	373983	67916.46
5	Micro Agents	3	0.52	5	0.52	0	0.00	0	0.00
6	Direct Business- Officers/Employeees-O	99122	46549.63	203554	62880.03	135425	50314.19	237456	66544.06
7	Common Service Centres(CSC)	7	0.06	82	0.55	83	2.01	94	2.43
8	Insurance Marketing Firm	47	7.65	95	18.64	219	15.87	274	22.20
9	Point of sales person (Direct)	77934	5409.46	166575	10990.77	120882	6921.18	199103	11753.59
10	MISP (Direct)	3055	730.95	6157	1420.60	3634	775.91	6418	1278.88
11	Web Aggregators	1473	51.31	2238	92.19	1936	140.25	19017	1166.24
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0.00
13	Other (to be sepcified)(i)	(ii)	0	0	0.00	0	0.00	0	0.00
	Total (A)	803499	105494.96	1688075	192094.88	905535	111815.40	1561604	181761.63
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	803499	105494.96	1688075	192094.88	905535	111815.40	1561604	181761.63

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: Future Generali India Insurance Co Ltd

Upto the quarter ending 30-Sep-2022 (Apr - Sep)



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims Q/S at the beginning of the period	1172	883	4	887	8134	7859	16003	7675	478	45	8198	708	144	418	23	410		5219	33182
2	Claims reported during the period	1367	8639	3	8652	103861	3222	107083	60539	1451	94	70695	613	18	370	289	8774	0	54886	235921
	(a) Booked during the period	1272	8073	2	8075	103596	3077	106333	56604	1265	94	67963	794	17	345	99	9772		54694	249724
	(b) Reopened during the Period	55	186	1	187		355	550	1935	166	0	2101	29	1	25	101	2		186	3237
	(c) Other Adjustment (to be specified)																			
	(i)																			0
	(ii)				0			0				0								0
3	Claims Settled during the period	1096	7824	2	7826	100700	1885	102585	57571	1033	29	58633	794	18	511	198	4153	0	56736	212520
	(a) paid during the period	928	7159	2	7161	94087	1863	95950	57571	1033	29	58633	486	4	386	198	3600		53936	222282
	(b) Other Adjustment (to be specified)																			
	(i) Closed without payment																			
	(ii)	168	665	0	665	6613	22	6635		0	0	0	308		14	125	0	553		2800
4	Claims Reopened during the period	78	141	0	141	1101	242	1343	6331	204	39	6574	33	2	16	0	0		389	11268
	Other Adjustment (to be specified)																			8576
	(i)																			
	(ii)				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	35	0	35	1074	127	1201	64	22	0	86	6	1	13	0	22		85	1457
6	Claims Q/S at End of the period	1325	1177	5	1182	10194	8964	10158	12312	672	71	13055	694	142	461	25	6031	0	2974	45047
	Less than 3 months	359	691	1	692	8454	1470	9933	11950	667	71	12718	325	11	149	0	128		2257	28612
	3 months to 6 months	141	139	0	139	924	1080	2004	73	1	0	74	157	3	61	0	5736		351	8666
	6 months to 1 year	144	64	2	86	205	1370	1635	31	1	0	32	102	25	59	2	44		80	2189
	1 year and above	681	283	2	285	551	5035	5986	228	3	0	231	110	103	192	23	123		246	7380

Notes:-

(a) The Claims Q/S figures are consistent with all relevant NL forms

(b) Reopened means rejected, partial rejection on account of policy terms and conditions

(c) Claim q/s should be exclusive of IBNR AND IBNER reserves

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims Q/S at the beginning of the period	44491.247	4204.968	48.321	4253.489	9179.085	77949.957	87129.042	4963.408	1370.265	110.778	6444.451	1993.261	583.559	5989.007	2.730	6963.046		4567.031	162116.863
2	Claims reported during the period	16216.42	7397.27	3.688	7400.957	39357.318	26901.514	66258.832	28921.505	2955.726	30.004	31887.234	1353.536	48.088	1722.109	337.330	21305.526	0.000	11245.331	157775.362
	(a) Booked during the period	14171.447	7243.002	3.043	7246.045	38983.729	22956.223	64839.961	27341.352	2396.754	30.004	22768.149	1291.252	38.088	1395.460	129.243	21305.526		11062.738	153408.950
	(b) Reopened during the Period	1882.931	154.267	0.645	154.913	473.579	945.291	1418.871	1580.113	538.972	0.000	2119.085	62.284	10.000	326.649	208.087	0.000		182.592	6365.411
	(c) Other Adjustment (to be specified)																			
	(i)				0.000			0.000				0.000								0.000
	(ii)				6888.983		29696.840	13199.426	42896.266	22193.549	2011.069	18.252	24222.871	1057.654	239.341	1766.757	335.847	25212.789	0.000	9391.619
3	Claims Settled during the period	8033.663	6888.258	0.725	6888.983	29696.840	13199.426	42896.266	22193.549	2011.069	18.252	24222.871	1057.654	239.341	1766.757	335.847	25212.789		9391.619	118045.791
	(a) paid during the period	4893.463	4888.258	0.725	6888.983	29696.840	13199.426	42896.266	22193.549	2011.069	18.252	24222.871	1057.654	239.341	1766.757	335.847	25212.789		9391.619	118045.791
	(b) Other Adjustment (to be specified)																			
	(i) Closed without payment	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000
	(ii)																			
4	Claims Reopened during the period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000
	Other Adjustment (to be specified)																			
	(i)																			
	(ii)				0.000			0.000				0.000								0.000
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8.260	5.536		5.536	212.407	97.461	309.868	2.804	13.573	0.000	16.377	3.198	0.031	2.684		10.845		11.943	368.743
6	Claims Q/S at End of the period	53662.417	5385.540	51.483	5437.024	9660.478	92258.278	101918.757	7253.925	1674.770	101.319	9030.614	2035.828	630.637	4396.969	4.213	3231.997	0.000	5603.905	184951.761
	Less than 3 months	8414.095	1738.858	2.961	1741.821	6043.453	13563.927	19807.380	6660.251	1666.040	101.319	8427.610	526.583	22.011	640.592	0.000	489.997		2490.531	423807.20
	3 months to 6 months	4463.803	315.212	0.000	315.212	1538.246	10306.660	11844.906	81.170	0.030	0.000	91.200	491.358	16.060	650.720	0.000	116.205		590.844	18499.311
	6 months to 1 year	5511.812	326.648	4.771	331.419	14361.179	470.922	14832.101	46.440	0.500	0.000	46.940	465.947	59.310	745.735	1.483	2068.900		312.802	24376.449
	1 year and above	34272.706	3004.823	43.750	3048.573	1507.857	54026.512	55634.369	456.064	8.200	0.000	464.264	551.840	533.256	2359.922	2.730	556.891		2290.729	99715.280

Notes:-

(a) The Claims Q/S figures are consistent with all relevant NL forms

(b) Reopened means rejected, partial rejection on account of policy terms and conditions

(c) Claim q/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS



Name of the Insurer: Future Generali India Insurance Co Ltd
For the Quarter ending on 30-Sep-2022 (Jul - Sep)

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	281	55	51	41	44	5	2	124.35	600.17	616.74	472.62	1483.95	381.44	0.62	479	3679.88
2	Marine Cargo	1772	426	155	38	8	0	6	428.46	384.57	2984.46	132.30	802.52	-0.03	1.87	2405	4734.15
3	Marine Other than Cargo	1	0	0	0	0	0	0	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1	0.08
4	Motor OD	39704	6541	1071	272	50	6	20	8458.94	4230.94	1597.08	504.57	111.32	10.80	53.80	47664	14967.44
5	Motor TP	23	141	406	388	219	104	123	405.14	788.74	1820.17	2423.26	1631.12	862.81	1180.29	1404	9111.55
6	Health	25788	6163	520	121	61	2	4	8119.10	3432.27	419.36	110.29	49.54	0.77	4.27	32659	12135.60
7	Personal Accident	407	153	43	11	5	3	6	816.11	205.52	59.68	8.10	20.24	9.72	8.28	628	1127.65
8	Travel	4	10	2	0	0	0	0	0.49	1.84	0.46	0.00	0.00	0.00	0.00	16	2.78
9	Workmen's Compensation/ Employer's liability	10	85	99	38	14	0	2	10.30	99.49	185.15	125.78	99.02	0.14	13.12	248	532.99
10	Public/ Product Liability	0	0	0	1	2	0	0	0.01	0.00	0.00	0.54	233.80	0.00	0.00	3	234.34
11	Engineering	123	15	15	13	11	7	0	28.73	21.18	471.40	214.40	394.83	352.64	0.39	184	1483.56
12	Aviation	65	4	24	36	15	0	0	63.05	6.33	43.53	53.55	28.54	0.00	0.00	144	194.99
13	Crop Insurance	2486	687	138	140	35	4	0	6658.22	2053.15	543.43	108.41	1021.87	0.00	0.00	3490	6184.09
14	Other segments ^(a)															0	0.00
15	Miscellaneous	26525	1430	999	3311	136	5	9	4034.97	297.53	160.61	117.39	91.60	10.85	-1.79	32415	4711.15

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Upto the Quarter ending on 30-Sep-2022 (Apr - Sep)

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	535	91	88	98	97	15	4	262.61	673.00	966.78	1105.80	2608.37	414.65	2.46	928	6033.66
2	Marine Cargo	6040	747	226	85	38	16	7	798.79	645.41	4249.33	308.70	860.48	20.29	5.26	7159	6888.26
3	Marine Other than Cargo	1	0	0	0	1	0	0	0.08	0.00	0.00	0.00	0.65	0.00	0.00	2	0.73
4	Motor OD	79044	12320	2003	558	107	10	45	17353.96	7769.04	3082.58	1148.79	218.72	22.91	100.84	94087	29696.84
5	Motor TP	35	212	499	474	294	163	186	604.09	1095.28	2409.13	3197.42	2679.39	1407.34	1806.79	1863	13199.43
6	Health	47413	9030	853	172	95	3	5	15328.65	5961.14	655.57	138.33	100.16	2.80	6.89	57571	22193.55
7	Personal Accident	671	200	98	32	14	7	11	1230.70	307.67	240.81	143.02	31.13	46.04	11.70	1033	2011.07
8	Travel	14	6	5	2	1	1	0	1.45	5.15	6.54	4.96	0.08	0.09	0.00	29	18.25
9	Workmen's Compensation/ Employer's liability	18	148	182	109	23	2	4	14.83	163.27	332.85	356.62	133.82	14.49	41.78	486	1057.65
10	Public/ Product Liability	0	0	0	2	2	0	0	0.02	0.00	0.00	4.30	235.03	0.00	0.00	4	239.34
11	Engineering	219	47	46	46	20	8	0	58.68	32.72	499.44	318.93	487.36	369.23	0.40	386	1766.76
12	Aviation	72	8	27	76	15	0	0	66.36	9.60	60.92	140.90	58.06	0.00	0.00	198	335.85
13	Crop Insurance	2528	726	167	140	35	4	0	10443.87	6645.46	3944.36	3124.06	1055.04	0.00	0.00	3600	25212.79
14	Other segments ^(a)															0	0.00
15	Miscellaneous	46874	2342	1177	3361	154	8	20	7255.72	741.99	659.69	356.10	314.62	21.94	41.57	53936	9391.62

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION
As at:

Name of the Insurer: Future Generali India Insurance Company Limited
Date: 30 September 2022

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	148
2	No. of branches approved during the year	0
3	No. of branches opened during the year	0
4	Out of approvals of previous year	0
	Out of approvals of this year	0
5	No. of branches closed during the year	3
6	No of branches at the end of the year	145
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	145
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 2 (b) 1 (MD & CEO) (c) 7 (including 2 Independent Directors) (d) 1 (e) 1 (MD & CEO)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 2412 (b) 1142 (c) 3554
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	(a) 7647 (b) 26 (c) 15 (d) 533 (e) 11 (f) 11 (g) 98 (h) 23960

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3636	31629
Recruitments during the quarter	399	746
Attrition during the quarter	481	74
Number at the end of the quarter	3554	32301

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: 30 September 2022



Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Parveen Kumar Gupta	Additional Independent Director (Chairman)	Additional Independent Director (Chairman)	Appointed as Independent Director & Chairman w.e.f August 09, 2022
2	Mr. Vijay Laxminarayan Biyani	Non-Executive Director	Non-Executive Director	-
3	Mr. Pankaj Jaju	Non-Executive Director	Non-Executive Director	-
4	Dr. Devi Singh	Independent Director	Independent Director	Ceased to be the Chairman of the Board w.e.f August 09, 2022
5	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director	-
6	Ms. Gurpreet Kaur Grewal	Non-Executive Director	Non-Executive Director	-
7	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director	-
8	Mr. Anup Rau	Managing Director & Key Management Person	Managing Director & Chief Executive Officer	-
9	Mr. Ashish Lakhtakia	Key Management Person	Chief Legal & Compliance Officer and Company Secretary	-
10	Mr. Devi Dayal Garg	Key Management Person	Chief Financial Officer	-
11	Mr. Jatin Arora	Key Management Person	Appointed Actuary	-
12	Mr. Ajay Panchal	Key Management Person	Chief Risk Officer	-
13	Mr. Milan P. Shirodkar	Key Management Person	Chief of Investments	-
14	Ms. Ritu Sethi	Key Management Person	Chief Internal Audit Officer	-
15	Mr. Deepak Prasad	Key Management Person	Chief Operating Officer	-
16	Mr. M. Raghavendra Rao	Key Management Person	Chief Distribution Officer	-
17	Mr. Anurag Sinha	Key Management Person	Chief Bancassurance Officer	Superannuated w.e.f September 30, 2022
18	Ms. Ruchika Malhan Varma	Key Management Person	Chief Marketing Officer	-

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LTD
For the Quarter Q2_FY-2022-23
30th SEP 2022
(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	4838	160.50	574899.23
		Social			
2	MARINE CARGO	Rural	540	45.76	141725.48
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social			
4	MOTOR OD	Rural	3372	739.64	59251.78
		Social			
5	MOTOR TP	Rural	21045	921.90	0.00
		Social			
6	HEALTH	Rural	1431	218.94	9302.56
		Social	11	2219.55	2754.01
7	PERSONAL ACCIDENT	Rural	16417	142.61	298769.06
		Social	0	4.86	5495.00
8	TRAVEL	Rural	337	12.04	20288.44
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	146	21.33	13012.08
		Social			
10	Public/ Product Liability	Rural	25	6.19	9880.89
		Social			
11	Engineering	Rural	91	177.58	3573.01
		Social			
12	Aviation	Rural	0	0.00	0.00
		Social			
13	Crop	Rural	123	32967.20	0.00
		Social			
14	Miscellaneous	Rural	10048	140.37	323060.46
		Social			
	Total	Rural	58413	35554.06	1453762.98
		Social	11	2224.41	8249.01

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LTD
Upto the Quarter: Q2_FY-2021-22 30th SEPT 2022
(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	8941	1367.27	1505228.93
		Social			0.00
2	MARINE CARGO	Rural	1227	123.91	598693.57
		Social			0.00
3	MARINE OTHER THAN CARGO	Rural	0	0.00	0.00
		Social			0.00
4	MOTOR OD	Rural	25573	1528.36	124368.68
		Social			0.00
5	MOTOR TP	Rural	29371	2169.03	0.00
		Social			0.00
6	HEALTH	Rural	2129	462.37	17493.20
		Social	35	4073.56	5900.22
7	PERSONAL ACCIDENT	Rural	31735	265.46	376229.00
		Social	0	8.40	9505.00
8	TRAVEL	Rural	629	23.18	41488.04
		Social			0.00
9	Workmen's Compensation/ Employer's liability	Rural	306	56.70	31815.81
		Social			0.00
10	Public/ Product Liability	Rural	58	29.83	23914.25
		Social			0.00
11	Engineering	Rural	188	356.98	111806.79
		Social			0.00
12	Aviation	Rural	0	0.00	0.00
		Social			0.00
13	Other Segment ^(a)	Rural	3384	33459.65	0.00
		Social			0.00
14	Miscellaneous	Rural	19671	296.51	494734.49
		Social			
	Total	Rural	123212	40139.24	3325772.77
		Social	35	4081.96	15405.22

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS

- (i) Name of the Insurer: Future Generali India Insurance Company Limited
(ii) Registration No.132. and Date of Registration with the IRDAI: 4TH SEPTEMBER, 2007
(iii) Gross Direct Premium Income during immediate preceding FY: 413,798 lakhs
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 91,156 lakhs
(v) Obligation of the Insurer to be met in a financial year: 88,285 lakhs

Statement Period: Half year ending 30th September, 2022

Items	(₹ lakhs)	
	For the Half year ended September, 2022	Up to the Half year ended September, 2022
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2,310.42	7,174.43
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	13,823.32	30,103.03
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	16,133.75	37,277.45
Total Gross Direct Motor Own damage Insurance Business Premium	18,288.19	35,519.38
Total Gross Direct Premium Income	105,494.96	192,094.88

FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: Sep 30, 2022



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO July 1, 2022 to September 30, 2022 DURING THE FINANCIAL YEAR 2022-23

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 year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	2	1	0	1	0	3
b)	Claim	2	140	57	1	81	3	272
c)	Policy Related	1	30	30	0	1	0	52
d)	Premium	0	1	1	0	0	0	6
e)	Refund	0	5	4	0	0	1	9
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	1	10	8	0	3	0	15
i)	Others	3	33	28	0	6	2	68
	Total Number of complaints:	7	221	129	1	92	6	425

2	Total No. of policies during previous year:	3522212
3	Total No. of claims during previous year:	473084
4	Total No. of policies during current year:	1688075
5	Total No. of claims during current year:	252991
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.91
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	10.75

** Total number of claims have been considered as reported claims
No of policies and claims (reported) during previous year are reported for the entire previous FY.

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	6	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	6	0	6

* Opening balance should tally with the closing balance of the previous Quarter



Meeting Date	Investee Company Name	Type of Meeting (AGM)	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
				N.A.			