FORM NL-1-B-RA

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER, 2023



(₹ lakhs)

																_	(Claritis)
	Schedule		Fir	e			Mai	rine			Miscell	aneous			To	tal	
Particulars	Ref. Form	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	No.	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
1 Premiums Earned (Net)	NL-4	2,992.17	10,431.42	4,101.32	11,338.34	2,035.54	5,910.93	1,999.27	5,219.07	82,946.44	2,23,612.46	68,872.58	1,87,130.57	87,974.16	2,39,954.81	74,973.17	2,03,687.97
2 Profit/Loss on sale/redemption of Investments		16.76	73.06	37.98	109.95	1.76	11.66	7.17	19.83	84.78	398.74	282.82	652.88	103.29	483.46	327.97	782.67
3 Interest, Dividend & Rent - Gross (Refer Note 1)		1,805.95	4,727.48	959.33	3,698.44	186.95	669.99	165.09	616.39	7,653.89	22,999.17	7,119.81	20,339.46	9,646.78	28,396.64	8,244.23	24,654.29
4 Others																	
(a)Other Income																	
(i)Miscellaneous Income		1.59	2.23	0.28	1.30	0.74	1.07	0.19	0.68	29.15	67.00	9.44	32.15	31.47	70.31	9.91	34.13
(b)Contribution from Shareholders Fund																	
(i)Towards Excess Expenses of Management		_	-	_	_	-	-	-	-	-		-	-		-	-	1
TOTAL (A)		4,816.47	15,234.19	5,098.92	15,148.03	2,224.98	6,593.65	2,171.71	5,855.97	90,714.25	2,47,077.36	76,284.65	2,08,155.05	97,755.70	2,68,905.21	83,555.27	2,29,159.05
5 Claims Incurred (Net)	NL-5	4,540.03	10,563.87	320.85	4,585.84	957.48	2,977.81	1,684.84	5,516.30	61,159.57	1,60,605.58	49,178.58	1,27,648.39	66,657.08	1,74,147.26	51,184.28	1,37,750.53
6 Commission	NL-6	(53.12)	(3,192.02)	(1,273.12)	(2,330.21)	410.68	1,399.53	196.70	861.33	10,672.07	41,382.23	1,884.66	4,772.68	11,029.63	39,589.75	808.24	3,303.81
7 Operating Expenses related to Insurance Business	NL-7	2,406.86	6,264.21	2,253.04	9,003.37	285.26	952.49	590.65	1,851.93	11,968.23	35,984.88	26,811.97	68,955.11	14,660.35	43,201.59	29,655.66	79,810.41
8 Premium deficiency		_	-	_	_	-	-	-	-	-		-	-		-	-	1
TOTAL (B)		6,893.76	13,636.07	1,300.77	11,259.00	1,653.42	5,329.83	2,472.20	8,229.56	83,799.87	2,37,972.70	77,875.21	2,01,376.18	92,347.05	2,56,938.60	81,648.17	2,20,864.75
9 Operating Profit/(Loss)																	
C= (A - B)		(2,077.29)	1,598.13	3,798.15	3,889.03	571.56	1,263.82	(300.49)	(2,373.59)	6,914.38	9,104.67	(1,590.56)	6,778.87	5,408.65	11,966.61	1,907.10	8,294.31
10 APPROPRIATIONS																	
Transfer to Shareholders' Funds		(2,077.29)	1,598.13	3,798.15	3,889.03	571.56	1,263.82	(300.49)	(2,373.59)	6,914.38	9,104.67	(1,590.56)	6,778.87	5,408.65	11,966.61	1,907.10	8,294.31
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-		-		-			-		-	-	
TOTAL (C)		(2,077.29)	1,598.13	3,798.15	3,889.03	571.56	1,263.82	(300.49)	(2,373.59)	6,914.38	9,104.67	(1,590.56)	6,778.87	5,408.65	11,966.61	1,907.10	8,294.31

Note - 1

		Fi	re			Mai	rine			Miscell	aneous			Tot	al	
Pertaining to Policyholder's funds	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
Interest, Dividend & Rent	1,434.20	4,177.26	852.18	3,433.59	184.13	666.48	165.16	619.39	7,502.33	22,797.93	7,114.82	20,388.00	9,120.67	27,641.67	8,132.16	24,440.99
Add/Less:-		-		-		-		-		-		-	-			
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	18.07	22.02	0.01	(16.64)	2.82	3.51	(0.07)	(3.00)	98.13	120.16	(13.19)	(98.79)	119.01	145.69	(13.25)	(118.43)
Amount written off in respect of depreciated investments	-	-	i	-	-	-	-	-	-		-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-
Investment income from Pool	353.68	528.21	107.14	281.49	-	-	-	-	53.42	81.08	18.18	50.24	407.10	609.29	125.31	331.73
Interest, Dividend & Rent - Gross*	1,805.95	4,727.48	959.33	3,698.44	186.95	669.99	165.09	616.39	7,653.89	22,999.17	7,119.81	20,339.46	9,646.78	28,396.64	8,244.23	24,654.29

FUTURE
GENERALI
TOTAL INSURANCE SOLUTIONS

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

PROFIT AND LOSS ACCOUNT FOR PERIOD ENDED 31ST DECEMBER, 2023

					(₹ lakh
Particulars	Schedule	For Q3	Upto Q3	For Q3	Upto Q3
I di dicularis	Ref. Form	2023-24	2023-24	2022-23	2022-23
OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		(2,077.29)	1,598.13	3,798.15	3,889.0
(b) Marine Insurance		571.56	1,263.82	(300.49)	(2,373.5
(c) Miscellaneous Insurance		6,914.38	9,104.67	(1,590.56)	6,778.8
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent - Gross		3,374.67	9,854.40	2,399.10	6,860.7
(b) Profit on sale of investments		40.44	173.46	96.05	225.5
(c) (Loss on sale/ redemption of investments)		(1.09)	(1.10)	(0.75)	(5.8
(d) Amortization of Premium / Discount on Investments		42.61	51.94	(4.47)	(33.2
OTHER INCOME					
(a) Bad debts/balances written back		-	4.60	-	-
(b) Interest on Income Tax Refund		-	-	172.89	172.8
TOTAL (A)		8,865.28	22,049.91	4,569.92	15,514.4
PROVISIONS (OTHER THAN TAXATION)					
(a) For diminution in the value of investments		(125.71)	(129.07)	1.16	5.3
(b) For Doubtful Debts		9.58	15.82	(8.74)	(7.1
(c) Others (to be specified)		-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		38.63	1,599.89	139.29	2,433.
(b) Bad Debts written off		1.12	2.34	15.79	15.
(c) Interest on subordinated debt		1,048.84	2,946.62	23.31	23
(d) Expenses towards CSR activities		80.81	242.44	91.07	336.
(e) Penalties		0.31	0.31	-	-
(f) Contribution to Policyholders' A/c		-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-
(g) Others		-	-	-	-
(i) Investments written off		=	-	-	-
TOTAL (B)		1,053.59	4,678.34	261.87	2,807.8
Profit before Tax (A-B)		7,811.69	17,371.57	4,308.06	12,706.0
Provision for Taxation		2,058.63	4,623.12	1,221.47	3,446.
Deferred Tax		(20.74)	(133.62)	(89.10)	(132.8
Profit / (Loss) after tax		5,773.80	12,882.07	3,175.68	9,392.
APPROPRIATIONS					
(a) Interim dividends paid during the period		-	-	-	-
(b) Final dividend paid		-	-	-	-
(c) Transfer to any Reserves or Other Accounts (to be specified)					
•		50,937.72	43,829.45	39,420.65	33,203.0
Balance of profit / loss brought forward				,	-,



FORM NL-3-B-BS Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007

BALANCE SHEET

(₹ lakhs)

			(₹ lakhs)
Particulars	Schedule Ref.	As at	As at
	Form	31st December, 2023	31st December, 2022
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	90,480.37	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		4,636.76	4,252.60
RESERVES AND SURPLUS	NL-10	56,711.52	42,596.33
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		3.93	117.13
-Policyholders' Funds		10.24	460.95
BORROWINGS	NL-11	45,200.00	9,500.00
TOTAL		1,97,042.82	1,47,407.37
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,96,729.90	1,52,034.18
INVESTMENTS-Policyholders	NL-12A	5,12,842.17	4,67,858.11
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	8,527.93	6,021.62
DEFERRED TAX ASSET (Net)		2,266.93	2,008.49
CURRENT ASSETS			
Cash and Bank Balances	NL-15	11,066.19	5,778.84
Advances and Other Assets	NL-16	82,153.33	86,415.71
Sub-Total (A)		93,219.52	92,194.55
CURRENT LIABILITIES	NL-17	4,50,091.73	4,35,916.26
PROVISIONS	NL-18	1,66,451.90	1,36,793.31
Sub-Total (B)		6,16,543.63	5,72,709.58
NET CURRENT ASSETS $(C) = (A - B)$		(5,23,324.11)	(4,80,515.03)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	(-)==,==================================
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		1,97,042.82	1,47,407.37

CONTINGENT LIABILITIES

Particulars	As at 31st December, 2023	As at 31st December, 2022
	0130 2 000113011, 2020	0130 2 00011301, 2022
1.Partly paid-up investments	6,000.00	9,250.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	166.64
3.Underwriting commitmentsoutstanding (in respect of shares and securities)	-	-
4.Guarantees given by or onbehalf of the Company	-	-
5.Statutory demands/ liabilities indispute, not provided for	16,927.82	12,398.40
6. Reinsurance obligations to the extent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	22,927.82	21,815.04

FORM NL-4-PREMIUM SCHEDULE

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



Premium Earned (Net)																						(₹ lakhs)
								[Miscel	laneous						
	Fi	ire	Marine	Cargo	Marii	ne Hull	Total I	Marine	Moto	r OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Gross Direct Premium	15,052.32	44,346.43	1,931.40	7,965.39	264.07	264.19	2,195.48	8,229.57	17,778.63	58,402.99	12,993.92	59,765.15	30,772.55	1,18,168.14	24,241.82	83,422.25	3,641.49	10,574.63	157.75	523.12	28,041.06	94,520.00
Add : Premium on reinsurance accepted	2,397.48	7,581.83	26.80	55.55	-	-	26.80	55.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	13,308.10	39,193.05	359.18	1,924.86	250.80	250.81	609.98	2,175.66	762.80	2,611.02	1,165.69	3,759.47	1,928.50	6,370.49	6,511.52	14,025.72	431.41	1,048.49	140.67	469.77	7,083.61	15,543.98
Net Written Premium	4,141.69	12,735.21	1,599.02	6,096.08	13.27	13.38	1,612.30	6,109.46	17,015.83	55,791.97	11,828.23	56,005.67	28,844.06	1,11,797.65	17,730.30	69,396.53	3,210.08	9,526.14	17.08	53.35	20,957.45	78,976.02
Add: Opening balance of UPR	15,449.40	14,295.14	2,935.59	2,313.55	0.11	0.37	2,935.70	2,313.92	40,619.58	41,708.42	45,856.43	47,287.50	86,476.00	88,995.92	47,367.97	29,859.99	6,635.48	5,452.78	12.66	7.99	54,016.11	35,320.77
Less: Closing balance of UPR	16,598.92	16,598.92	2,499.08	2,499.08	13.38	13.38	2,512.45	2,512.45	37,096.69	37,096.69	35,395.23	35,395.23	72,491.92	72,491.92	41,571.65	41,571.65	6,715.25	6,715.25	11.92	11.92	48,298.82	48,298.82
Net Earned Premium	2,992.17	10,431.42	2,035.54	5,910.55	0.00	0.38	2,035.54	5,910.93	20,538.72	60,403.70	22,289.42	67,897.94	42,828.14	1,28,301.64	23,526.62	57,684.87	3,130.31	8,263.68	17.82	49.42	26,674.75	65,997.97
1																						ı
Gross Direct Premium											•											i
- In India	15,052.32	44,346.43	1,931.40	7,965.39	264.07	264.19	2,195.48	8,229.57	17,778.63	58,402.99	12,993.92	59,765.15	30,772.55	1,18,168.14	24,241.82	83,422.25	3,641.49	10,574.63	157.75	523.12	28,041.06	94,520.00
- Outside India				_	-		-	-	_		-		-	_		-	-	-	-			-

							Miscell	aneous								(₹ lakhs)
	Workmen C	ompensation	Liab	ility	Engin	eering	Avia	tion	Crop In	surance	Oth	ers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24
Gross Direct Premium	747.52	2,755.93	803.12	2,275.22	2,012.25	6,026.48	(0.13)	(0.08)	19,373.31	34,662.99	9,211.93	24,250.90	90,961.60	2,82,659.58	1,08,209.40	3,35,235.58
Add: Premium on reinsurance accepted	-	-	61.71	234.42	125.87	511.36	-	-	-	-	-	-	187.58	745.78	2,611.85	8,383.16
Less: Premium on reinsurance ceded	40.11	147.88	426.37	1,335.31	1,797.45	5,677.24	(0.01)	(0.00)	15,119.62	27,171.71	2,596.52	7,953.52	28,992.17	64,200.12	42,910.26	1,05,568.84
Net Written Premium	707.41	2,608.05	438.46	1,174.33	340.66	860.60	(0.12)	(0.08)	4,253.69	7,491.28	6,615.40	16,297.38	62,157.01	2,19,205.23	67,911.00	2,38,049.90
Add: Opening balance of UPR	1,608.72	1,516.55	756.88	633.51	708.67	803.08	(0.00)	0.44	924.48	849.16	15,564.05	15,553.29	1,60,054.91	1,43,672.70	1,78,440.02	1,60,281.76
Less: Closing balance of UPR	1,430.22	1,430.22	832.41	832.41	706.51	706.51	(0.00)	(0.00)	384.34	384.34	15,121.25	15,121.25	1,39,265.48	1,39,265.48	1,58,376.86	1,58,376.86
Net Earned Premium	885.90	2,694.38	362.93	975.43	342.82	957.16	(0.12)	0.36	4,793.82	7,956.10	7,058.21	16,729.42	82,946.44	2,23,612.46	87,974.16	2,39,954.81
Gross Direct Premium																
- In India	747.52	2,755.93	803.12	2,275.22	2,012.25	6,026.48	(0.13)	(0.08)	19,373.31	34,662.99	9,211.93	24,250.90	90,961.60	2,82,659.58	1,08,209.40	3,35,235.58
- Outside India																

FORM NL-4-PREMIUM SCHEDULE

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



FUTURE GENERALI

Premium Earned (Net)

															Miscella	neous						
	Fi	ire	Mar	ine	Marine	Hull	Total I	Marine	Motor	OD	Moto	r TP	Total	Motor	Health In	surance	Personal a	Accident	Travel In	surance	Total F	lealth
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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
Gross Direct Premium	12,213.75	38,126.70	2,328.10	7,778.42	242.95	245.82	2,571.05	8,024.24	17,001.01	52,520.39	21,860.76	59,138.21	38,861.77	1,11,658.60	14,624.04	43,282.59	2,299.81	6,369.30	102.46	393.16	17,026.32	50,045.05
Add: Premium on reinsurance accepted	1,246.36	6,709.10	(4.00)	63.79	-	-	(4.00)	63.79	-	-	-	-	-	-	-	-	-	19.96	-	-	-	19.96
Less: Premium on reinsurance ceded	10,715.34	33,570.83	576.31	1,996.15	242.18	245.05	818.49	2,241.19	687.84	2,312.65	1,262.89	3,316.62	1,950.73	5,629.27	8,082.67	14,367.22	462.07	911.03	113.09	328.85	8,657.82	15,607.11
Net Written Premium	2,744.77	11,264.97	1,747.79	5,846.07	0.77	0.77	1,748.56	5,846.84	16,313.17	50,207.74	20,597.87	55,821.59	36,911.03	1,06,029.34	6,541.37	28,915.36	1,837.75	5,478.24	(10.62)	64.30	8,368.49	34,457.90
Add: Opening balance of UPR	16,738.98	15,455.80	2,793.79	1,915.12	-	0.17	2,793.79	1,915.30	35,074.16	35,801.73	38,554.13	47,913.08	73,628.29	83,714.81	21,136.70	17,991.14	4,095.58	4,625.16	26.49	53.35	25,258.77	22,669.66
Less: Closing balance of UPR	15,382.43	15,382.43	2,542.51	2,542.51	0.56	0.56	2,543.07	2,543.07	33,940.37	33,940.37	38,172.81	38,172.81	72,113.18	72,113.18	16,925.50	16,925.50	3,625.46	3,625.46	2.25	2.25	20,553.21	20,553.21
Net Earned Premium	4,101.32	11,338.34	1,999.06	5,218.68	0.21	0.39	1,999.27	5,219.07	17,446.95	52,069.10	20,979.19	65,561.86	38,426.14	1,17,630.97	10,752.57	29,981.01	2,307.86	6,477.94	13.62	115.40	13,074.05	36,574.35
Gross Direct Premium																						
- In India	12,213.75	38,126.70	2,328.10	7,778.42	242.95	245.82	2,571.05	8,024.24	17,001.01	52,520.39	21,860.76	59,138.21	38,861.77	1,11,658.60	14,624.04	43,282.59	2,299.81	6,369.30	102.46	393.16	17,026.32	50,045.05
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscell	laneous							Ī	(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avia	ntion	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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
Gross Direct Premium	866.27	2,774.78	711.05	2,099.52	1,741.50	5,445.18	0.76	37.44	38,177.36	72,151.23	7,478.61	21,380.57	1,04,863.63	2,65,592.36	1,19,648.43	3,11,743.31
Add: Premium on reinsurance accepted	-	-	(9.51)	161.22	43.45	452.82	-		-	-	-	-	33.93	634.00	1,276.29	7,406.89
Less: Premium on reinsurance ceded	42.84	137.43	404.12	1,314.47	1,332.05	4,426.59	0.04	1.86	30,519.63	57,634.12	2,679.46	8,344.57	45,586.69	93,095.41	57,120.53	1,28,907.43
Net Written Premium	823.43	2,637.35	297.42	946.27	452.90	1,471.41	0.72	35.58	7,657.73	14,517.11	4,799.15	13,035.99	59,310.87	1,73,130.95	63,804.20	1,90,242.76
Add: Opening balance of UPR	1,538.96	1,465.52	685.41	631.59	893.29	679.63	175.89	489.46	2,704.37	994.00	16,420.20	15,098.43	1,21,305.19	1,25,743.10	1,40,837.96	1,43,114.20
Less: Closing balance of UPR	1,466.90	1,466.90	672.11	672.11	903.75	903.75	0.69	0.69	0.71	0.71	16,032.93	16,032.93	1,11,743.48	1,11,743.48	1,29,668.99	1,29,668.99
Net Earned Premium	895.49	2,635.97	310.72	905.75	442.45	1,247.29	175.92	524.35	10,361.39	15,510.40	5,186.42	12,101.49	68,872.58	1,87,130.57	74,973.17	2,03,687.97
Gross Direct Premium																
- In India	866.27	2,774.78	711.05	2,099.52	1,741.50	5,445.18	0.76	37.44	38,177.36	72,151.23	7,478.61	21,380.57	1,04,863.63	2,65,592.36	1,19,648.43	3,11,743.31
- Outside India	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET]																						(₹ lakhs)
															Miscell	aneous						
	Fi	re	Marin	e Cargo	Marin	e Hull	Total !	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total H	.Health
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	6,158.36	15,654.84	1,389.55	3,787.32	1.15	1.15	1,390.70	3,788.47	18,683.38	56,167.05	13,745.60	29,914.95	32,428.98	86,081.99	31,815.89	65,453.84	1,042.45	3,313.38	14.73	37.10	32,873.08	68,804.32
Add: Re-insurance accepted to direct claims	140.64	379.68	21.27	45.34	-	-	21.27	45.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	4,551.02	9,763.16	158.05	467.97	1.15	1.15	159.20	469.12	416.67	1,817.81	1,231.16	1,959.55	1,647.83	3,777.36	6,812.83	14,898.19	43.84	287.63	13.19	2.72	6,869.86	15,188.53
Net Claim Paid	1,747.98	6,271.36	1,252.78	3,364.69	0.00	0.00	1,252.78	3,364.69	18,266.71	54,349.24	12,514.44	27,955.39	30,781.15	82,304.63	25,003.06	50,555.65	998.61	3,025.75	1.55	34.38	26,003.22	53,615.79
Add: Claims outstanding at the end	16,320.70	16,320.70	5,126.24	5,126.24	1.21	1.21	5,127.45	5,127.45	10,147.47	10,147.47	2,33,366.14	2,33,366.14	2,43,513.61	2,43,513.61	9,519.89	9,519.89	5,030.49	5,030.49	181.07	181.07	14,731.46	14,731.46
Less : Claims outstanding at the beginning	13,528.65	12,028.19	5,421.55	5,513.25	1.20	1.07	5,422.75	5,514.33	10,313.02	9,839.60	2,34,386.79	2,27,150.83	2,44,699.82	2,36,990.43	10,316.08	7,901.02	5,221.37	5,142.95	299.19	209.30	15,836.64	13,253.26
Net Incurred Claims	4,540.03	10,563.87	957.47	2,977.68	0.01	0.13	957.48	2,977.81	18,101.15	54,657.10	11,493.79	34,170.70	29,594.94	88,827.80	24,206.88	52,174.53	807.73	2,913.30	(116.57)	6.16	24,898.03	55,093.98
Claims Paid (Direct)																						
-In India	6,158.36	15,654.84	1,297.15	3,595.19	1.15	1.15	1,298.30	3,596.34	18,683.38	56,167.05	13,745.60	29,914.95	32,428.98	86,081.99	31,815.89	65,453.84	1,042.45	3,313.38	8.19	25.29	32,866.54	68,792.51
-Outside India	-	-	92.40	192.13	-	-	92.40	192.13	-	-	-		-	-	-	-	-		6.54	11.81	6.54	11.81
Estimates of IBNR and IBNER at the end of the period (net)	1,816.13	1,816.13	1,275.13	1,275.13	1.16	1.16	1,276.29	1,276.29	1,560.42	1,560.42	1,28,785.81	1,28,785.81	1,30,346.23	1,30,346.23	5,611.04	5,611.04	3,431.98	3,431.98	66.74	66.74	9,109.76	9,109.76
Estimates of IBNR and IBNER at the beginning of the period (net)	1,709.88	1,771.36	1,369.75	1,693.81	1.15	1.02	1,370.90	1,694.84	1,579.50	1,572.87	1,30,402.90	1,35,986.83	1,31,982.40	1,37,559.69	4,576.65	3,684.50	3,496.88	3,737.16	68.48	75.29	8,142.01	7,496.95

	Miscellaneous														1	(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engir	eering	Avi	ation	Crop In	surance	Otl	ners	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	511.52	1,749.47	1.51	76.80	737.28	1,518.43	185.23	544.36	6,331.31	28,625.99	5,673.61	17,281.96	78,742.52	2,04,683.32	86,291.58	2,24,126.63
Add: Re-insurance accepted to direct claims	-	-	-	-	2.04	4.04	-	-	-	-	-	-	2.04	4.04	163.96	429.07
Less: Re-insurance Ceded to claims paid	26.89	78.33	0.27	39.84	547.18	1,060.38	9.26	27.22	4,618.05	20,914.99	1,168.72	5,147.41	14,888.06	46,234.06	19,598.28	56,466.35
Net Claim Paid	484.63	1,671.13	1.24	36.95	192.14	462.09	175.97	517.15	1,713.26	7,711.01	4,504.90	12,134.56	63,856.50	1,58,453.31	66,857.27	1,68,089.35
Add : Claims outstanding at the end	2,990.41	2,990.41	890.68	890.68	2,103.57	2,103.57	254.79	254.79	6,524.11	6,524.11	5,737.97	5,737.97	2,76,746.60	2,76,746.60	2,98,194.75	2,98,194.75
Less : Claims outstanding at the beginning	3,079.80	3,072.90	885.63	726.00	1,983.37	1,825.66	409.91	252.64	5,106.89	11,457.71	7,441.47	7,015.73	2,79,443.53	2,74,594.33	2,98,394.94	2,92,136.84
Net Incurred Claims	395.23	1,588.64	6.29	201.64	312.35	740.00	20.85	519.29	3,130.48	2,777.41	2,801.39	10,856.80	61,159.57	1,60,605.58	66,657.08	1,74,147.26
Claims Paid (Direct)																
-In India	511.52	1,749.47	1.51	76.80	737.28	1,518.43	185.23	544.36	6,331.31	28,625.99	5,673.61	17,281.96	78,735.98	2,04,671.51	86,192.65	2,23,922.69
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	6.54	11.81	98.94	203.94
Estimates of IBNR and IBNER at the end of the period (net)	1,191.19	1,191.19	454.16	454.16	378.74	378.74	234.76	234.76	5,673.71	5,673.71	2,588.56	2,588.56	1,49,977.11	1,49,977.11	1,53,069.53	1,53,069.53
Estimates of IBNR and IBNER at the beginning of the period (net)	1,202.75	1,218.41	439.57	366.39	459.87	746.22	234.88	234.20	4,104.35	9,317.58	2,771.49	3,331.50	1,49,337.33	1,60,270.95	1,52,418.10	1,63,737.14

FORM NL-5 - CLAIMS SCHEDULE

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

Claims Incurred [NET]



															Miscell	laneous						
	Fi	re	Marine	Cargo	Marin	e Hull	Total 1	Marine	Moto	or OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel Ir	surance	Total I	Health
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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
Claims Paid (Direct)	6,624.72	12,109.89	1,198.52	8,046.12	2.96	3.69	1,201.48	8,049.81	15,837.95	45,534.79	10,891.92	24,091.35	26,729.88	69,626.14	13,591.79	35,779.09	1,219.63	3,215.47	4.30	22.55	14,815.72	39,017.11
Add: Re-insurance accepted to direct claims	1,057.21	1,605.92	4.43	45.08	-		4.43	45.08		-	-	-	-	-	-	6.25	-	15.24	-		-	21.48
Less: Re-insurance Ceded to claims paid	4,935.55	8,611.80	88.52	4,213.31	2.94	3.66	91.46	4,216.97	753.54	2,400.95	456.14	1,693.42	1,209.68	4,094.38	5,167.27	12,916.78	178.50	434.63	12.03	15.84	5,357.80	13,367.25
Net Claim Paid	2,746.38	5,104.01	1,114.43	3,877.89	0.02	0.02	1,114.45	3,877.92	15,084.42	43,133.84	10,435.78	22,397.93	25,520.19	65,531.77	8,424.52	22,868.55	1,041.13	2,796.08	(7.73)	6.71	9,457.92	25,671.34
Add : Claims outstanding at the end	13,185.80	13,185.80	5,505.15	5,505.15	0.66	0.66	5,505.81	5,505.81	8,845.84	8,845.84	2,25,559.32	2,25,559.32	2,34,405.16	2,34,405.16	8,128.02	8,128.02	4,700.73	4,700.73	221.44	221.44	13,050.19	13,050.19
Less: Claims outstanding at the beginning	15,611.32	13,703.96	4,934.86	3,866.98	0.56	0.45	4,935.41	3,867.43	10,616.21	10,000.83	2,24,599.54	2,14,740.60	2,35,215.76	2,24,741.44	8,300.20	6,308.90	3,963.49	3,311.13	149.49	187.58	12,413.18	9,807.61
Net Incurred Claims	320.85	4,585.84	1,684.72	5,516.07	0.12	0.23	1,684.84	5,516.30	13,314.04	41,978.84	11,395.56	33,216.65	24,709.60	75,195.49	8,252.34	24,687.68	1,778.38	4,185.69	64.22	40.56	10,094.94	28,913.92
Claims Paid (Direct)																						
-In India	6,624.72	12,109.89	1,112.79	7,840.48	2.96	3.69	1,115.75	7,844.16	15,837.95	45,534.79	10,891.92	24,091.35	26,729.88	69,626.14	13,591.79	35,778.79	1,219.63	3,215.47	4.28	12.05	14,815.70	39,006.31
-Outside India	-	-	85.73	205.65	-	-	85.73	205.65	-	-	-	-	-	-	-	0.30	-	-	0.02	10.50	0.02	10.80
Estimates of IBNR and IBNER at the end of the period (net)	1,817.09	1,817.09	1,613.74	1,613.74	0.60	0.60	1,614.34	1,614.34	1,507.91	1,507.91	1,39,738.28	1,39,738.28	1,41,246.19	1,41,246.19	3,498.24	3,498.24	3,289.76	3,289.76	70.67	70.67	6,858.67	6,858.67
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	1,38,785.51	1,42,081.06	1,40,222.97	1,43,403.25	2,924.02	2,645.26	2,551.15	2,346.84	66.07	82.97	5,541.24	5,075.07

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avia	ation	Crop In	surance	Oth	ers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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
Claims Paid (Direct)	517.17	1,574.83	39.52	278.86	865.00	2,616.21	237.90	573.75	9,336.38	34,549.17	5,409.35	14,800.96	57,950.91	1,63,037.03	65,777.11	1,83,196.73
Add: Re-insurance accepted to direct claims	-	-	-	-	20.92	36.73	-	-	-	-	-	-	20.92	58.21	1,082.56	1,709.21
Less: Re-insurance Ceded to claims paid	25.12	77.75	(0.81)	38.09	786.37	2,327.19	11.90	28.69	6,557.94	26,239.14	2,135.84	5,275.64	16,083.83	51,448.12	21,110.85	64,276.90
Net Claim Paid	492.05	1,497.08	40.33	240.77	99.55	325.74	226.01	545.06	2,778.44	8,310.02	3,273.51	9,525.33	41,888.00	1,11,647.12	45,748.82	1,20,629.04
Add : Claims outstanding at the end	3,016.19	3,016.19	684.81	684.81	1,619.07	1,619.07	342.84	342.84	15,137.41	15,137.41	6,718.02	6,718.02	2,74,973.69	2,74,973.69	2,93,665.30	2,93,665.30
Less: Claims outstanding at the beginning	3,180.01	3,072.84	854.99	687.26	1,624.22	1,306.60	188.50	215.15	7,625.20	12,043.32	6,581.25	7,098.21	2,67,683.10	2,58,972.42	2,88,229.84	2,76,543.81
Net Incurred Claims	328.23	1,440.43	(129.86)	238.32	94.40	638.22	380.35	672.75	10,290.65	11,404.11	3,410.28	9,145.14	49,178.58	1,27,648.39	51,184.28	1,37,750.53
Claims Paid (Direct)																
-In India	517.17	1,574.83	39.52	278.86	865.00	2,616.21	237.90	573.75	9,336.38	34,549.17	5,409.35	14,800.96	57,950.90	1,63,026.23	65,691.37	1,82,980.28
-Outside India	-										-		0.02	10.80	85.74	216.45
Estimates of IBNR and IBNER at the end of the period (net)	1,197.28	1,197.28	344.40	344.40	602.09	602.09	233.95	233.95	14,237.92	14,237.92	3,321.82	3,321.82	1,68,042.32	1,68,042.32	1,71,473.75	1,71,473.75
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	1,55,854.68	1,65,183.16	1,58,909.96	1,67,952.21

FORM NL-6-COMMISSION SCHEDULE

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



(₹ lakhs)

Commission

															Miscell	aneous						
	Fi	ire	Marine	Cargo	Marin	e Hull	Total !	Marine	Moto	r OD	Moto	or TP	Total 1	Motor	Health Ir	surance	Personal	Accident	Travel I	nsurance	Total H	ealth
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	1,665.14	5,695.28	441.38	1,604.46	1.29	1.30	442.67	1,605.76	4,592.47	15,703.94	1,888.22	15,115.00	6,480.69	30,818.94	1,693.70	5,162.04	1,277.49	3,362.21	62.57	187.49	3,033.76	8,711.74
Rewards	(0.20)	0.00	(0.00)	(0.00)	-	-	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	0.00	(0.00)	0.00	-	(0.00)	-	(0.00)	-	-	-	(0.00)
Distribution fees	-	-	-	-				-	268.18	768.05	2.96	8.16	271.14	776.21	(0.02)	-	-	-	-	-	(0.02)	-
Gross Commission	1,664.93	5,695.28	441.38	1,604.46	1.29	1.30	442.67	1,605.76	4,860.64	16,471.99	1,891.18	15,123.17	6,751.82	31,595.15	1,693.67	5,162.04	1,277.49	3,362.21	62.57	187.49	3,033.73	8,711.74
Add: Commission on Re-insurance Accepted	192.57	570.49	5.63	8.92			5.63	8.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on reinsurance Ceded	1,910.63	9,457.79	30.03	207.19	7.59	7.96	37.62	215.15	106.68	600.47	27.10	435.83	133.78	1,036.31	838.31	2,125.21	83.94	211.13	64.02	212.65	986.27	2,548.99
Net Commission	(53.12)	(3,192.02)	416.99	1,406.19	(6.30)	(6.66)	410.68	1,399.53	4,753.96	15,871.51	1,864.08	14,687.33	6,618.05	30,558.84	855.36	3,036.82	1,193.55	3,151.09	(1.45)	(25.16)	2,047.46	6,162.75

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	209.53	722.53	228.29	718.74	-	-	228.29	718.74	779.20	2,346.94	385.11	2,649.14	1,164.32	4,996.08	614.47	1,671.03	75.11	191.33	34.56	98.37	724.14	1,960.73
Corporate Agents-Banks/FII/HFC	324.86	975.72	0.19	0.47	-	-	0.19	0.47	50.69	128.64	2.79	7.75	53.47	136.39	10.68	36.39	958.83	2,508.18	0.82	5.07	970.33	2,549.65
Corporate Agents-Others	(0.12)	(0.17)	-	0.01	-	-	-	0.01	204.93	613.49	25.65	87.79	230.58	701.28	4.25	16.32	165.17	470.03	0.30	0.73	169.72	487.07
Insurance Brokers	1,127.69	3,997.97	210.48	879.57	1.29	1.30	211.77	880.87	3,058.45	11,128.23	814.82	7,004.37	3,873.28	18,132.60	510.94	2,419.60	64.90	152.43	11.54	44.65	587.38	2,616.68
Direct Business - Onlinec	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
MISP (Direct)	-	-	-	-	-	-	-	-	268.18	768.45	2.96	8.98	271.14	777.43	(0.02)	-	-		-	-	(0.02)	-
Web Aggregators	(0.00)	(0.09)	-	-	-	-	-	-	2.01	6.75	0.11	7.82	2.11	14.57	0.00	2.46	-		-	-	0.00	2.46
Insurance Marketing Firm	1.44	2.09	2.42	5.94	-	-	2.42	5.94	29.89	32.47	43.55	48.42	73.44	80.88	8.86	27.36	1.49	5.56	0.19	0.61	10.54	33.53
Common Service Centers	-	-	-	-	-	-	-	-	-	-	0.00	0.01	0.00	0.01	-	-	-		-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	431.01	564.85	4.90	13.93	-	-	435.91	578.78
Point of Sales (Direct)	1.54	4.25	-	-	-	-	-	-	467.30	1,447.01	616.18	5,308.90	1,083.48	6,755.91	113.50	424.03	7.10	20.75	15.16	38.06	135.75	482.84
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
Direct - Corporate	-	(7.02)	-	(0.26)	-	-	-	(0.26)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
TOTAL	1,664.93	5,695.28	441.38	1,604.46	1.29	1.30	442.67	1,605.76	4,860.64	16,471.99	1,891.18	15,123.17	6,751.82	31,595.15	1,693.67	5,162.04	1,277.49	3,362.21	62.57	187.49	3,033.73	8,711.74
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,664.93	5,695.28	441.38	1,604.46	1.29	1.30	442.67	1,605.76	4,592.47	15,703.94	1,888.22	15,115.00	6,480.69	30,818.94	1,693.70	5,162.04	1,277.49	3,362.21	62.57	187.49	3,033.76	8,711.74
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	ility	Engin	eering	Avia	ntion	Crop In	surance	Oth	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	198.11	675.57	84.78	345.81	403.23	1,096.83	(0.00)	(0.44)	6.30	9.50	3,356.91	7,944.97	13,563.76	49,602.91	15,671.57	56,903.96
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	-	0.00	-	-	0.00	0.00	(0.00)	(0.00)	(0.20)	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	271.11	776.21	271.11	776.21
Gross Commission	198.11	675.57	84.78	345.81	403.23	1,096.83	(0.00)	(0.44)	6.30	9.50	3,356.91	7,944.97	13,834.87	50,379.12	15,942.48	57,680.17
Add: Commission on Re-insurance Accepted	-	-	8.04	36.31	21.30	67.27	-	-	-	-	-	-	29.33	103.59	227.53	682.99
Less: Commission on reinsurance Ceded	4.48	30.69	22.24	78.31	777.47	2,003.22	(0.00)	2.40	983.84	2,303.24	284.06	1,097.31	3,192.14	9,100.48	5,140.38	18,773.41
Net Commission	193.62	644.87	70.58	303.82	(352.94)	(839.12)	(0.00)	(2.85)	(977.55)	(2,293.74)	3,072.85	6,847.65	10,672.07	41,382.23	11,029.63	39,589.75

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

	110.20	205.71	22.62	****	160.64	261.50					10402	564.22	2 202 02	0.222.00	2 020 05	0.775.07
Individual Agents	118.39	395.71	22.63	55.56	168.64	361.50	-	-	-	-	184.92	564.22	2,383.03	8,333.80	2,820.85	9,775.07
Corporate Agents-Banks/FII/HFC	0.33	0.88	0.71	0.89	0.96	2.07	-	-	-	-	2,817.46	6,494.17	3,843.26	9,184.05	4,168.31	10,160.24
Corporate Agents-Others	0.01	0.01	-	0.09	-	-	-	-	1.34	4.55	0.09	0.26	401.74	1,193.27	401.62	1,193.11
Insurance Brokers	76.94	272.94	57.70	281.42	233.61	732.63	(0.00)	(0.44)	4.95	4.95	349.55	876.08	5,183.40	22,916.86	6,522.86	27,795.70
Direct Business - Onlinec	-	-	-	-	-	-	-		-		,	-	,	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	271.11	777.43	271.11	777.43
Web Aggregators	-	0.02		-	-	-	-		-			-	2.11	17.05	2.11	16.96
Insurance Marketing Firm	2.44	6.01	3.73	7.85	0.03	0.80	-		-		4.65	9.86	94.82	138.93	98.69	146.96
Common Service Centers	-	-		-	-	-	-		-			-	0.00	0.01	0.00	0.01
Micro Agents	-	-	-	-	-	-	-		-			-	435.91	578.78	435.91	578.78
Point of Sales (Direct)	-	-		-	-	-	-		-		0.24	0.47	1,219.47	7,239.22	1,221.02	7,243.47
Others:	-	-	-	-	-	-	-		-			-	-	-	-	-
Direct - Corporate	-	-		-	-	(0.17)	-	-	-			(0.02)	-	(0.19)	-	(7.47)
Direct - Personal	-	-		-	-	-	-		-			(0.07)	-	(0.07)	-	(0.07)
Direct - Staff	-	-	-	-	-	-	-		-			-	-	-	-	-
TOTAL	198.11	675.57	84.78	345.81	403.23	1,096.83	(0.00)	(0.44)	6.30	9.50	3,356.91	7,944.97	13,834.87	50,379.12	15,942.48	57,680.17
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	198.11	675.57	84.78	345.81	403.23	1,096.83	(0.00)	(0.44)	6.30	9.50	3,356.91	7,944.97	13,563.76	49,602.91	15,671.37	56,903.96
Outside India	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

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



																						(₹ lakhs)
															Miscell	laneous						
	Fi	ire	Marine	Cargo	Marin	e Hull	Total M	farine	Moto	r OD	Moto	or TP	Total !	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total F	fealth
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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	932.80	3,023.57	272.46	981.59	0.00	0.00	272.46	981.59	2,363.55	7,316.70	336.46	893.79	2,700.01	8,210.49	852.60	2,465.44	210.13	683.09	6.41	24.74	1,069.14	3,173.27
Rewards	145.49	386.47	(12.33)	60.09		-	(12.33)	60.09	308.20	900.83	85.29	213.62	393.49	1,114.44	22.48	47.48	0.20	0.31	0.26	0.28	22.95	48.07
Distribution fees	-	-	-	-	-	-	-	-	94.81	281.29	2.40	6.18	97.20	287.46		-	-	-	-	-	-	-
Gross Commission	1,078.29	3,410.03	260.12	1,041.68	0.00	0.00	260.13	1,041.69	2,766.55	8,498.82	424.15	1,113.58	3,190.70	9,612.40	875.09	2,512.92	210.33	683.40	6.67	25.02	1,092.08	3,221.34
Add: Commission on Re-insurance Accepted	37.43	461.30	(0.70)	10.19	-	-	(0.70)	10.19	-	-	-	-	-	-	-	-	-	0.20	-	-	-	0.20
Less: Commission on reinsurance Ceded	2,388.85	6,201.54	55.45	182.93	7.27	7.61	62.72	190.54	101.94	700.53	44.67	652.39	146.62	1,352.92	1,132.48	2,428.97	73.17	178.36	39.41	144.97	1,245.05	2,752.29
Net Commission	(1,273.12)	(2,330.21)	203.97	868.94	(7.26)	(7.60)	196.70	861.33	2,664.61	7,798.29	379.48	461.19	3,044.09	8,259.48	(257.39)	83.95	137.16	505.24	(32.74)	(119.95)	(152.97)	469.25
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Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

·																						
Individual Agents	64.48	237.83	109.48	336.21	-	-	109.48	336.21	514.81	1,454.88	154.76	288.73	669.57	1,743.61	274.81	815.65	24.81	75.52	4.60	16.31	304.22	907.47
Corporate Agents-Banks/FII/HFC	246.31	697.87	0.11	0.35	-	-	0.11	0.35	26.76	63.64	3.04	9.38	29.80	73.01	191.92	416.39	110.53	393.10	0.05	0.37	302.50	809.86
Corporate Agents-Others	0.00	0.03	0.02	0.06	-	-	0.02	0.06	96.09	294.32	2.09	6.35	98.18	300.67	3.33	12.71	48.88	135.27	0.00	0.50	52.21	148.48
Insurance Brokers	757.61	2,456.44	149.69	703.91	0.00	0.00	149.69	703.91	1,730.97	5,488.33	109.79	489.53	1,840.76	5,977.86	305.69	1,029.69	24.43	74.79	0.72	3.67	330.84	1,108.15
Direct Business - Onlinec	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	94.76	281.25	2.40	6.18	97.16	287.42	-	-	-	-	-	-	-	-
Web Aggregators	(0.00)	1.17	-	-	-	-	-		1.57	5.23	(0.02)	0.75	1.56	5.98	0.65	3.65	0.00	0.00	-	-	0.65	3.65
Insurance Marketing Firm	-	-	0.49	0.56	-	-	0.49	0.56	0.03	0.44	0.00	0.02	0.04	0.47	0.19	1.35	0.04	0.12	0.02	0.07	0.25	1.54
Common Service Centers	-	0.00	-	-	-	-	-	-	-	-	(0.00)	0.01	(0.00)	0.01	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-		-	-	-	-	-	-	0.13	0.20	-	-	-	-	0.13	0.20
Point of Sales (Direct)	0.74	2.91	-	-	-	-	-		301.55	910.73	152.10	312.63	453.64	1,223.37	98.37	233.27	1.64	4.61	1.28	4.12	101.28	241.99
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	8.37	11.70	0.33	0.59	-	-	0.33	0.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	0.79	2.08	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,078.29	3,410.03	260.12	1,041.68	0.00	0.00	260.13	1,041.69	2,766.55	8,498.82	424.15	1,113.58	3,190.70	9,612.40	875.09	2,512.92	210.33	683.40	6.67	25.02	1,092.08	3,221.34
Commission and Rewards on (Excluding Reinsurance) Business written:																						
In India	1,078.29	3,410.03	260.12	1,041.68	0.00	0.00	260.13	1,041.69	2,671.75	8,217.53	421.76	1,107.40	3,093.50	9,324.93	875.09	2,512.92	210.33	683.40	6.67	25.02	1,092.08	3,221.34
Outside India	-	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	aneous]	(₹ lakhs)
	Workmen C	ompensation	Lial	bility	Engin	eering	Avia	ition	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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	84.47	255.10	66.27	185.70	190.28	566.25	0.02	0.73		6.35	787.73	2,229.19	4,897.91	14,627.08	6,103.18	18,632.23
Rewards	3.02	11.23	16.98	39.52	11.71	39.99	(0.01)	0.20		-	46.70	109.03	494.82	1,362.49	627.98	1,809.06
Distribution fees	-	-	-		-	-	-	-		-	-	-	97.20	287.46	97.20	287.46
Gross Commission	87.49	266.33	83.24	225.22	201.99	606.24	0.00	0.93	-	6.35	834.42	2,338.22	5,489.93	16,277.03	6,828.36	20,728.75
Add: Commission on Re-insurance Accepted	-	-	(6.66)	8.49	5.05	63.73	-	-		-	-	-	(1.61)	72.41	35.12	543.90
Less: Commission on reinsurance Ceded	5.20	39.12	35.05	134.47	206.94	960.76	0.01	1.20	1,499.37	4,304.42	465.44	2,031.57	3,603.67	11,576.76	6,055.24	17,968.85
Net Commission	82.29	227.20	41.54	99.24	0.09	(290.79)	(0.00)	(0.27)	(1,499.37)	(4,298.07)	368.99	306.64	1,884.66	4,772.68	808.24	3,303.81

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

										-						
Individual Agents	37.00	106.40	7.35	16.95	27.46	72.15	-	-	-	-	64.88	190.60	1,110.48	3,037.19	1,284.44	3,611.23
Corporate Agents-Banks/FII/HFC	(0.12)	0.63	0.23	0.38	42.95	168.03	-	-	-	-	561.60	1,582.42	936.96	2,634.32	1,183.38	3,332.54
Corporate Agents-Others	0.05	0.13	-	0.04	0.04	0.04	-	-	-	-	0.07	0.86	150.56	450.23	150.59	450.33
Insurance Brokers	50.43	159.02	72.12	203.15	131.84	365.86	0.00	0.93	-	6.35	209.89	557.44	2,635.88	8,378.76	3,543.18	11,539.11
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	97.16	287.42	97.16	287.42
Web Aggregators	-	-	-	-	-	-	-	-	-	-	(0.00)	2.54	2.21	12.17	2.21	13.34
Insurance Marketing Firm	0.13	0.15	0.76	0.97	-	-	-	-	-	-	1.78	1.79	2.95	4.91	3.43	5.47
Common Service Centers	-	-	-	-		-	-	-	-	-	-	-	(0.00)	0.01	(0.00)	0.01
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	0.13	0.20	0.13	0.20
Point of Sales (Direct)	-	-		-	-	-	-	-	-	-	0.07	2.46	555.00	1,467.82	555.74	1,470.73
Others:	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	(0.00)	-	2.79	3.73	(0.31)	0.17	-	-	-	-	(0.00)	(0.00)	2.48	3.90	11.18	16.19
Direct - Personal	-	-	-	-	-	-	-	-	-	-	(3.87)	0.10	(3.87)	0.10	(3.08)	2.18
Direct - Staff		-		-	-	-		-	-	-	-	-	-	-	-	-
TOTAL	87.49	266.33	83.24	225.22	201.99	606.24	0.00	0.93	-	6.35	834.42	2,338.22	5,489.93	16,277.03	6,828.36	20,728.75
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	87.49	266.33	83.24	225.22	201.99	606.24	0.00	0.93	-	6.35	834.42	2,338.22	5,392.73	15,989.57	6,731.15	20,441.29
Outside India	-	-	-	-	-	-		-	-	-	-	-	-	-	·	-

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



perating Expenses related to Insurance Business															N.C D.							(₹ lakhs)
	P		M	C	M	. TT11	Total l	Manadan a	Mari	or OD	Mote	Trn	T-4-1	Matan	Miscella		n		T1 X		T-4-1	TT leb
n		ire	Marine		Marin									Motor	Health In			Accident		nsurance		Health
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-2
Employees' Remuneration & Welfare Benefits	1,737.59	3,224.82	183.93	445.44	19.13	19.14	203.06	464.58	(24.83)	1,727.50	1,402.16	3,419.64	1,377.32	5,147.13	1,845.09	4,397.84	355.93	654.99	22.14	37.90	2,223.16	5,090
2 Travel, Conveyance and Vehicle Running Expenses	40.99	124.40	4.55	19.22	0.63	0.63	5.18	19.85	41.64	139.92	30.03	143.18	71.67	283.09	56.69	199.85	8.56	25.33	0.37	1.25	65.62	226
Training Expenses	8.27	30.80	0.80	4.76	0.16	0.16	0.95	4.91	8.09	40.29	4.88	35.45	12.98	75.73	10.81	55.33	1.74	6.27	0.07	0.31	12.62	61
Rents, Rates, and Taxes	48.27	151.53	5.25	23.41	0.77	0.77	6.02	24.18	48.76	170.42	34.32	174.40	83.08	344.82	66.19	243.43	10.09	30.86	0.43	1.53	76.72	27.
Repairs	292.62	731.06	35.83	112.92	3.72	3.72	39.54	116.64	305.62	822.22	246.64	841.40	552.26	1,663.61	421.89	1,174.45	60.71	148.87	2.72	7.36	485.32	1,330
Printing & Stationery	12.53	41.07	1.33	6.34	0.21	0.21	1.53	6.55	12.57	46.19	8.56	47.27	21.13	93.46	17.00	65.98	2.63	8.36	0.11	0.41	19.74	7-
Communication expenses	9.16	55.54	0.42	8.58	0.28	0.28	0.71	8.86	7.82	62.47	1.00	63.92	8.82	126.39	9.61	89.23	1.98	11.31	0.07	0.56	11.66	10
Legal & Professional Charges	80.13	189.34	10.01	29.04	0.97	0.97	10.98	30.01	91.89	193.13	69.82	233.90	161.70	427.02	116.58	289.39	16.60	38.13	0.75	1.89	133.93	32
Auditors' Fees, Expenses etc.																						₩
(a) as auditor	1.39	5.40	0.13	0.83	0.03	0.03	0.16	0.86	1.35	6.07	0.78	6.22	2.13	12.29	1.80	8.68	0.29	1.10	0.01	0.05	2.10	
(b) as adviser or in any other capacity, in respect of																						└
(i) Taxation matters	0.16	0.50	0.02	0.08	0.00	0.00	0.02	0.08	0.16	0.56	0.11	0.57	0.27	1.13	0.22	0.80	0.03	0.10	0.00	0.01	0.25	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- A	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	(74.42)	1,079.56	(19.94)	168.86	13.37	13.37	(6.57)	182.23	303.17	1,291.94	(170.58)	185.93	132.59	1,477.87	1,624.69	7,073.80	166.75	637.52	(0.24)	19.97	1,791.20	7,73
Interest & Bank Charges	33.08	132.53	2.98	20.47	0.67	0.67	3.66	21.15	31.87	149.05	17.62	152.53	49.49	301.58	42.20	212.91	6.99	26.99	0.28	1.34	49.47	24
Depreciation	88.09	222.02	10.74	34.29	1.13	1.13	11.87	35.42	91.90	249.70	73.84	255.53	165.74	505.23	126.79	356.68	18.28	45.21	0.82	2.24	145.88	40
Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information Technology Expenses	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6 Goods and Services Tax (GST)	13.07	55.83	1.11	8.62	0.28	0.28	1.39	8.91	12.41	62.79	6.25	64.26	18.67	127.05	16.30	89.70	2.77	11.37	0.11	0.56	19.18	10
7 Others																						
(a) Business Support	63.40	73.90	(0.13)	4.95	0.02	0.02	(0.11)	4.97	(36.43)	17.91	229.33	301.58	192.91	319.49	15.53	191.60	12.54	23.64	1.28	2.32	29.34	21
(b) Entertainment	8.69	16.53	1.18	2.55	0.08	0.08	1.26	2.64	9.36	18.59	8.40	19.03	17.75	37.62	13.11	26.56	1.79	3.37	0.08	0.17	14.98	3
(c) Gain/(Loss) on Foreign Exchange	0.73	7.74	(0.04)	1.20	0.04	0.04	0.00	1.24	0.44	8.71	(0.61)	8.91	(0.16)	17.62	0.40	12.44	0.17	1.58	0.00	0.08	0.57	1
(d) Subscription/Membership	14.79	30.58	1.95	4.72	0.16	0.16	2.10	4.88	15.79	34.40	13.77	35.20	29.56	69.59	22.02	49.13	3.05	6.23	0.14	0.31	25.22	5
(e) Insurance	4.28	12.18	0.49	1.88	0.06	0.06	0.55	1.94	4.39	13.70	3.30	14.02	7.69	27.72	6.01	19.57	0.89	2.48	0.04	0.12	6.94	2
(f) Pool Expenses	7.77	37.10	0.57	5.73	0.19	0.19	0.76	5.92	7.17	41.72	2.92	42.70	10.09	84.42	9.26	59.60	1.66	7.55	0.06	0.37	10.99	6
(g) Miscellaneous	16.25	41.78	1.96	6.45	0.21	0.21	2.18	6.67	16.91	46.99	13.45	48.09	30.36	95.08	23.30	67.12	3.37	8.51	0.15	0.42	26.82	7
TOTAL	2,406.86	6,264.21	243.13	910.36	42.13	42.14	285.26	952.49	950.05	5,144.27	1,996.01	6,093.69	2,946.06	11,237.96	4,445.47	14,684.06	676.84	1,699.78	29.40	79.16	5,151.70	16,46
In India	2,406.86	6,264.21	243.13	910.36	42.13	42.14	285.26	952.49	950.05	5,144.27	1,996.01	6,093.69	2,946.06	11,237.96	4,445.47	14,684.06	676.84	1,699.78	29.40	79.16	5,151.70	16,46
Outside India		.,	-	-	-				-										_,,,,,			

							Miscel	llaneous]	(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avia	ition	Crop Ir	surance	Oth	ers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
1 Employees' Remuneration & Welfare Benefits	42.99	129.62	106.61	177.56	239.68	429.46	(0.00)		1,653.92	1,953.44	451.46	1,100.17	6,095.14	14,028.11	8,035.79	17,717.51
2 Travel, Conveyance and Vehicle Running Expenses	1.74	6.60	2.03	6.01	5.02	15.66	(0.00)	-	46.05	83.04	21.72	58.10	213.85	678.95	260.03	823.20
3 Training Expenses	0.32	1.63	0.41	1.49	1.00	3.88	(0.00)	-	18.57	34.91	4.48	14.38	50.38	193.93	59.60	229.65
4 Rents, Rates, and Taxes	2.03	8.04	2.40	7.32	5.90	19.08	(0.00)		55.36	101.15	25.72	70.77	251.20	826.99	305.49	1,002.69
5 Repairs	13.26	38.80	14.42	35.33	36.09	92.04	(0.00)	-	293.57	488.00	150.17	341.41	1,545.08	3,989.88	1,877.25	4,837.59
6 Printing & Stationery	0.52	2.18	0.62	1.98	1.53	5.17	(0.00)	-	14.76	27.41	6.73	19.18	65.03	224.14	79.10	271.77
7 Communication	0.25	2.95	0.47	2.68	1.07	6.99	(0.00)		16.51	37.07	5.71	25.94	44.48	303.12	54.35	367.52
8 Legal & Professional Charges	3.68	8.21	3.94	9.10	9.90	23.39	(0.00)	-	92.66	146.24	40.83	88.60	446.64	1,031.96	537.76	1,251.31
9 Auditors' Fees , Expenses etc.																
(a) as auditor	0.05	0.29	0.07	0.26	0.17	0.68	(0.00)	-	1.83	3.61	0.77	2.52	7.13	29.48	8.68	35.74
(b) as adviser or in any other capacity, in respect of													-	-	-	-
(i) Taxation matters	0.01	0.03	0.01	0.02	0.02	0.06	-	-	0.18	0.33	0.08	0.23	0.82	2.71	0.99	3.28
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-									-		-	-	-	-
10 Advertisement and Publicity	4.99	81.31	(3.18)	17.56	3.17	254.16	(0.00)	(0.03)	(110.38)	(76.00)	25.32	1,114.70	1,843.72	10,600.86	1,762.72	11,862.65
11 Interest & Bank Charges	1.24	7.03	1.66	6.41	3.99	16.69	(0.00)	-	44.36	88.47	18.51	61.89	168.74	723.30	205.47	876.97
12 Depreciation	3.98	11.78	4.34	10.73	10.86	27.95	(0.00)	-	88.81	148.20	45.27	103.69	464.89	1,211.71	564.85	1,469.16
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-									-		-	-	-	-
16 Goods and Services Tax (GST)	0.47	2.96	0.66	2.70	1.57	7.03	(0.00)	-	18.31	37.27	7.42	26.07	66.28	304.72	80.75	369.46
17 Others																
(a) Business Support	0.61	1.56	(3.12)	5.67	3.06	5.24	(0.03)		27.99	34.96	178.55	454.19	429.30	1,038.66	492.59	1,117.53
(b) Entertainment	0.42	0.88	0.43	0.80	1.08	2.08	(0.00)	-	7.56	11.04	4.30	7.72	46.53	90.23	56.48	109.40
(c) Gain/(Loss) on Foreign Exchange	0.00	0.41	0.04	0.37	0.08	0.97	(0.00)	-	2.06	5.17	0.56	3.62	3.14	42.25	3.87	51.23
(d) Subscription/Membership	0.70	1.62	0.72	1.48	1.84	3.85	(0.00)		13.41	20.41	7.39	14.28	78.85	166.90	95.74	202.37
(e) Insurance	0.19	0.65	0.21	0.59	0.53	1.53	(0.00)	-	4.63	8.13	2.24	5.69	22.43	66.49	27.26	80.62
(f) Pool Expenses	0.26	1.97	0.39	1.79	0.93	4.67	(0.00)	-	11.76	24.76	4.53	17.32	38.95	202.46	47.49	245.48
(g) Miscellaneous	0.73	2.22	0.80	2.02	2.00	5.26	(0.00)	-	16.57	27.89	8.38	19.51	85.66	228.02	104.09	276.47
TOTAL	78.45	310.75	133.94	291.89	329.49	925.85	(0.03)	(0.03)	2,318.47	3,205.49	1,010.15	3,549.98	11,968.23	35,984.88	14,660.35	43,201.59
In India	78.45	310.75	133.94	291.89	329.49	925.85	(0.03)	(0.03)	2,318.47	3,205.49	1,010.15	3,549.98	11,968.23	35,984.88	14,660.35	43,201.59
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



Operating Expenses related to Insurance Business

															Miscella	maone						(₹ lakhs)
	Fi	re	Marine	Cargo	Marin	ne Hull	Total !	Marine	Mote	or OD	Mot	or TP	Total	Motor		nsurance	Personal	Accident	Travel Ir	nsurance	Total	Health
Particulars	For O3	Upto O3	For O3	Unto O3	For O3	Upto O3	For O3	Upto O3	For O3	Upto Q3	For O3	Upto O3	For O3	Upto O3	For O3	Upto Q3	For O3	Upto O3	For O3	Upto O3	For O3	Upto Q3
	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
1 Employees' Remuneration & Welfare Benefits	973.74	3,809.23	167.59	666.27	20.63	20.88	188.21	687.16	1,252,15	4,462,12	1.655.52	5,024.36	2,907.67	9,486,48	1.087.34	3,677,27	173.26	542.83	7.13	33.40	1.267.73	4,253,51
2 Travel, Conveyance and Vehicle Running Expenses	46.34	130.80	8.02	22.88	0.71	0.72	8.73	23.60	57.61	153.22	72.18	172.53	129.79	325.75	49.12	126.27	7.63	18.64	0.36	1.15	57.12	146.06
3 Training Expenses	10.44	26.52	1.81	4.64	0.14	0.15	1.95	4.78	12.86	31.07	15.87	34.98	28.73	66.05	10.91	25.60	1.68	3.78	0.08	0.23	12.68	29.61
4 Rents, Rates, and Taxes	23.39	135.47	3.98	23.69	0.73	0.74	4.72	24.44	31.80	158.69	45.52	178.68	77.32	337.37	28.40	130.78	4.70	19.30	0.15	1.19	33.25	151.27
5 Repairs	164.45	530.29	28.41	92.75	2.87	2.91	31.28	95.66	207.02	621.18	264.79	699.45	471.81	1,320.63	177.76	511.92	27.88	75.57	1.26	4.65	206.90	592.14
6 Printing & Stationery	22.87	68.59	3.96	12.00	0.37	0.38	4.33	12.37	28.59	80.35	36.15	90.47	64.74	170.82	24.45	66.21	3.82	9.77	0.18	0.60	28.45	76.59
7 Communication	26.36	69.42	4.57	12.14	0.38	0.38	4.94	12.52	32.57	81.32	40.40	91.56	72.97	172.88	27.68	67.01	4.28	9.89	0.21	0.61	32.17	77.52
8 Legal & Professional Charges	47.62	172.04	8.21	30.09	0.93	0.94	9.14	31.04	73.49	198.97	79.48	239.99	152.98	438.97	52.44	161.09	8.30	24.52	0.36	1.51	61.09	187.12
9 Auditors' Fees , Expenses etc.																						
(a) as auditor	0.91	4.62	0.16	0.81	0.02	0.03	0.18	0.83	1.21	5.41	1.68	6.09	2.89	11.51	1.07	4.46	0.17	0.66	0.01	0.04	1.25	5.16
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.11	0.41	0.02	0.07	0.00	0.00	0.02	0.07	0.14	0.48	0.19	0.54	0.33	1.03	0.12	0.40	0.02	0.06	0.00	0.00	0.14	0.46
(ii) Insurance Matters	-	-	-	-		-						-	-	-	-	-	-			-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	483.45	2,055.01	55.91	133.13	31.73	31.75	87.64	164.87	663.16	3,617.30	2,610.11	4,978.06	3,273.27	8,595.36	2,398.96	5,707.65	293.54	733.87	1.68	9.49	2,694.18	6,451.01
11 Interest & Bank Charges	22.36	106.36	3.83	18.60	0.58	0.58	4.41	19.19	29.49	124.58	40.48	140.28	69.98	264.87	25.95	102.67	4.21	15.16	0.15	0.93	30.31	118.76
12 Depreciation	41.08	197.13	7.04	34.48	1.07	1.08	8.10	35.56	54.26	230.92	74.61	260.02	128.87	490.94	47.77	190.30	7.75	28.09	0.28	1.73	55.80	220.13
13 Brand/Trade Mark usage fee/charges	-	-	-	-		-						-	-	-	-	-	-			-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	12.03	30.12	2.09	5.27	0.16	0.17	2.25	5.43	14.80	35.28	18.24	39.72	33.04	75.00	12.55	29.07	1.93	4.29	0.10	0.26	14.59	33.63
17 Others																						
(a) Business Support	335.61	1,555.61	226.78	714.23	0.02	0.01	226.80	714.24	1,490.35	3,546.12	3,788.83	9,670.49	5,279.18	13,216.60	344.76	1,152.31	99.94	374.38	31.30	120.14	476.00	1,646.83
(b) Entertainment	4.63	10.85	0.80	1.90	0.06	0.06	0.86	1.96	5.67	12.71	6.93	14.31	12.60	27.01	4.80	10.47	0.74	1.55	0.04	0.10	5.57	12.11
(c) Gain/(Loss) on Foreign Exchange	0.44	(0.34)	0.08	(0.06)	(0.00)	(0.00)	0.08	(0.06)	0.48	(0.39)	0.47	(0.44)	0.96	(0.83)	0.38	(0.32)	0.05	(0.05)	0.00	(0.00)	0.44	(0.37)
(d) Subscription/Membership	11.55	24.02	2.01	4.20	0.13	0.13	2.14	4.33	14.01	28.13	16.86	31.68	30.88	59.81	11.79	23.19	1.80	3.42	0.10	0.21	13.69	26.82
(e) Insurance	10.00	10.09	1.75	1.76	0.06	0.06	1.80	1.82	11.72	11.82	13.21	13.31	24.93	25.13	9.66	9.74	1.43	1.44	0.09	0.09	11.18	11.27
(f) Pool Expenses	7.74	41.09	1.32	7.19	0.22	0.23	1.54	7.41	10.38	48.13	14.58	54.20	24.96	102.33	9.21	39.67	1.51	5.86	0.05	0.36	10.77	45.88
(g) Miscellaneous	7.93	26.04	1.37	4.55	0.14	0.14	1.51	4.70	10.00	30.50	12.83	34.34	22.83	64.84	8.60	25.14	1.35	3.71	0.06	0.23	10.01	29.07
TOTAL	2,253.04	9,003.37	529.70	1,790.60	60.95	61.33	590.65	1,851.93	4,001.78	13,477.91	8,808.92	21,774.64	12,810.70	35,252.54	4,333.71	12,060.91	645.99	1,876.74	43.60	176.91	5,023.30	14,114.56
In India	2,253.04	9,003.37	529.70	1,790.60	60.95	61.33	590.65	1,851.93	4,001.78	13,477.91	8,808.92	21,774.64	12,810.70	35,252.54	4,333.71	12,060.91	645.99	1,876.74	43.60	176.91	5,023.30	14,114.56
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

							Misce	llaneous							1	(₹ lakhs)
	Workmen C	ompensation	Liab	ility	Engin	eering	Avia	ntion	Crop Ir	surance	Oth	iers	Total Mi	scellaneous	Grand Total	Grand Total
Particulars	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	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	63.27	235.74	51.16	192.07	129.39	501.09	(0.13)	3.18	3,059.65	6,129.94	560.14	1,816.49	8,038.86	22,618.50	9,200.82	27,114.89
2 Travel, Conveyance and Vehicle Running Expenses	2.96	8.09	2.40	6.60	6.13	17.21	0.01	0.11	119.04	210.49	24.95	62.37	342.39	776.67	397.47	931.07
3 Training Expenses	0.66	1.64	0.54	1.34	1.38	3.49	0.00	0.02	25.26	48.59	5.52	12.65	74.77	163.39	87.16	194.69
4 Rents, Rates, and Taxes	1.57	8.38	1.26	6.83	3.13	17.82	(0.02)	0.11	96.64	218.00	14.94	64.60	228.08	804.39	256.18	964.30
5 Repairs	10.56	32.82	8.56	26.74	21.80	69.76	0.02	0.44	457.22	853.36	90.78	252.88	1,267.65	3,148.77	1,463.38	3,774.72
6 Printing & Stationery	1.46	4.24	1.19	3.46	3.03	9.02	0.00	0.06	60.87	110.38	12.45	32.71	172.19	407.28	199.39	488.24
7 Communication	1.68	4.30	1.36	3.50	3.49	9.13	0.01	0.06	65.08	111.71	14.02	33.10	190.77	412.20	222.07	494.14
8 Legal & Professional Charges	3.08	10.65	2.49	8.67	6.32	22.63	(0.00)	0.14	183.26	359.45	26.91	82.04	436.14	1,109.67	492.90	1,312.75
9 Auditors' Fees , Expenses etc.																
(a) as auditor	0.06	0.29	0.05	0.23	0.12	0.61	(0.00)	0.00	3.41	7.44	0.56	2.20	8.34	27.43	9.43	32.89
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	0.01	0.03	0.01	0.02	0.01	0.05	(0.00)	0.00	0.34	0.66	0.06	0.20	0.90	2.44	1.04	2.93
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-								-		-	-	-	-	_	-
10 Advertisement and Publicity	30.96	59.88	19.17	33.95	142.58	529.75	0.90	5.74	613.09	791.52	961.83	3,601.42	7,735.99	20,068.62	8,307.08	22,288.50
11 Interest & Bank Charges	1.47	6.58	1.19	5.36	2.98	13.99	(0.01)	0.09	80.20	171.15	13.50	50.72	199.61	631.52	226.37	757.06
13 Depreciation	2.71	12.20	2.19	9.94	5.48	25.93	(0.02)	0.16	148.26	317.23	24.86	94.01	368.14	1,170.54	417.32	1,403.24
12 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Information Technology Expenses	-	-	-	-	-	-	-	-		-	-		-	-	-	-
15 Goods and Services Tax (GST)	0.76	1.86	0.62	1.52	1.59	3.96	0.00	0.03	28.88	48.46	6.35	14.36	85.84	178.83	100.12	214.38
16 Others																
(a) Business Support	131.05	447.25	22.75	79.51	121.25	226.60	(0.00)	0.00	884.84	1,396.57	440.82	(242.05)	7,355.89	16,771.30	7,918.30	19,041.15
(b) Entertainment	0.29	0.67	0.24	0.55	0.61	1.43	0.00	0.01	10.73	17.45	2.42	5.17	32.46	64.41	37.96	77.21
(c) Gain/(Loss) on Foreign Exchange	0.03	(0.02)	0.02	(0.02)	0.06	(0.04)	0.00	(0.00)	0.30	(0.54)	0.18	(0.16)	1.98	(1.99)	2.49	(2.38)
(d) Subscription/Membership	0.73	1.49	0.59	1.21	1.52	3.16	0.01	0.02	25.14	38.65	5.93	11.45	78.48	142.61	92.16	170.96
(e) Insurance	0.62	0.62	0.50	0.51	1.32	1.33	0.01	0.01	16.14	16.24	4.77	4.81	59.47	59.92	71.27	71.83
(f) Pool Expenses	0.51	2.54	0.41	2.07	1.03	5.41	(0.00)	0.03	30.01	66.13	4.82	19.60	72.51	243.99	81.80	292.50
(g) Miscellaneous	0.51	1.61	0.41	1.31	1.05	3.43	0.00	0.02	22.30	41.90	4.39	12.42	61.51	154.61	70.95	185.34
TOTAL	254.96	840.87	117.11	385.37	454.27	1,465.75	0.77	10.24	5,930.66	10,954.79	2,220.20	5,930.98	26,811.97	68,955.11	29,655.66	79,810.41
In India	254.96	840.87	117.11	385.37	454.27	1,465.75	0.77	10.24	5,930.66	10,954.79	2,220.20	5,930.98	26,811.97	68,955.11	29,655.66	79,810.41
Outside India	-	-	-	-	-	-	-	-		-	-		-	-	-	-

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

S.No.	Particulars	As at	As at
5.110.	i ai icuiais	31st December, 2023	31st December, 2022
1	Authorized Capital	1,40,000.00	1,00,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	90,499.37	90,499.37
	904,993,749 (Previous year 904,993,749) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	90,480.37	90,480.37
	904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
4	Called Up Capital	90,480.37	90,480.37
	904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	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	90,480.37	90,480.37
	904,803,705 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	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

	As at 31st Decer	nber, 2023	As at 31st December, 2022			
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings		
Promoters						
Indian	44,78,23,908	49.49%	44,78,23,908	49.49%		
Future Enterprises Limited	45,81,946		45,81,946			
Shendra Advisory Services Pvt Ltd.	44,32,41,962		44,32,41,962			
Foreign	45,69,79,797	50.51%	45,69,79,797	50.51%		
Generali Participations Netherlands N.V.	45,69,79,797		45,69,79,797			
Others	-	-	-	-		
TOTAL	90,48,03,705	100%	90,48,03,705	100%		

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st December 2023.

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS



PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED December 31, 2023

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		ed or otherwise	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: (i) Future Enterprises Limited (ii) Shendra Advisory Services Private Limited (under liquidation)	2	4,581,946 443,241,962	0.506 48.988	458.19 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: (i) Generali Participations Netherlands N.V.	1	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
В.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
i) ii) iii) iv) v) vi) vii) viii) ix)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
ii) iii) iv)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-		-	-	-	-	-	-
	Any other (Please Specify)								
	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust 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)

CI No	Catagoni	No of	No of shares 5-13	% of share-	Paid up equity	Charge aled	d or otherwise	Charas un -	Lock in Period
Sl. No.	Category (II)	No. of	No. of shares held (III)	% or snare-	(V)	Number of	As a	Number of	As a
A	Promoters & Promoters Group		(111)	(14)	(•)	Number of	A3 u	Number of	A3 u
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
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
В.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1) i) ii) iii) iv) v) vi) vii) viii) ix)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter of Indian FII belonging to Foreign promoter of Indian Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify)	-	-		-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3) i) ii) iii) iv)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs NBPCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-		-	-	-	-	-	-
v)	Any other (Please Specify)								
B.2 2.1) 2.2) 2.3)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust 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
- (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.

PART B:

Name of the Indian Promoter: Future Enterprises Limited - In CIRP

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

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise nbered*		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
	Promoters & Promoters Group								
	Indian Promoters Individuals / HUF	١ .	0	0.00	0.00	0	0.00	0	0.00
	individuals / HOF	├ ──	- ·	0.00	0.00		0.00		0.00
ii)	Bodies Corporate:								
	(i) *Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	3,20,00,000	68.72	0	
	(ii) (*)(**)Future Corporate Resources Pvt. Ltd. (iii) Surplus Finvest Pvt. Ltd.	1	2,78,20,408	6.12	556.41	1,37,50,000	49.42	0	
_	(iii) Surpius Finvest Pvt. Ltd. (iv) Akar Estate And Finance Pvt. Ltd.	1 1	77,534 1,000	0.02 0.00	1.55 0.02	0	0.00		
\vdash	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00		
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
Ш	Trust	ļ	ļ	0.00		0			
\vdash	(i) Infra Trust (ii) Retail Trust	0		0.00	0.00 0.00	0	0.00		
	(iii) Lifestyle Trust	0		0.00	0.00	0	0.00		****
	(iv) Consumer Goods Trust	0		0.00	0.00	0	0.00		0.00
	Financial Institutions / Banks	0		0.00	0.00	0	0.00		
	Central Government / State Government(s) / President of India Persons acting in Concert (Please specify)	0	0	0.00	0.00 0.00	0	0.00		
	Any other (Please specify)	1 6	0	0.00	0.00	0	0.00		****
	- my cancer (a cancer appears)								
A.2	Foreign Promoters								
<u>i)</u>	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
11)	Bodies Corporate \$:	 	- "	0.00	0.00		0.00	- ·	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
É	3 ,								
В	Non Promoters								
B.1	Public Shareholders	<u> </u>							
	Institutions Mutual Funds	1 1	500	0.00	0.01	0	0.00	0	0.00
	Foreign Portfolio Investors	2		0.00	2.04	0	0.00		
	Financial Institutions / Banks		0	0.00	0.00	0	0.00		
	Insurance Companies	1	26,16,004	0.58	52.32	0			0.00
	FII belonging to Foreign Promoter #	0		0.00	0.00	0			
	FII belonging to Foreign Promoter of Indian Promoter # Provident Fund / Pension Fund	1 0		0.00	0.00	0	0.00		
	Alternative Investment Fund	 	0	0.00	0.00	0	0.00		0.00
	Any other (Please specify)	0	0	0.00	0.00	0	0.00		
1 2)	Central Government / State Government(s) / President of India	1	1,000	0.00	0.02	0	0.00	0	0.00
1.2)	Central Government / State Government(s) / Fresident of India	 	1,000	0.00	0.02	·	0.00	-	0.00
	Non-Institutions								
	Individual share capital upto Rs. 2 Lakh	1,37,289		44.03	4,006.38	0	0.00		0.00
ii)	Individual share capital in excess of Rs. 2 Lakh Roop Singh Rathore (***)	223	6,14,64,458 76,03,717	13.51 1.67	1,229.29 152.07	0	0.00 0.00	0	0.00 0.00
iii)	NBFCs registered with RBI	1	2,262	0.00	0.05	0	0.00	0	0.00
	Others:	†		5.50			3.00	Ť	3.00
	-Trusts	2	655	0.00		0			
	-Non Resident Indian (NRI)	855	65,28,869	1.44	130.58	0	0.00		
\vdash	-Clearing Members -Bodies Corporate	17 292	4,83,899 10,08,14,170	0.11 22.16	9.68 2,016.28	0	0.00		
\vdash	Bennett, Coleman And Company Limited (***)	1 292	8,39,09,915	18.44	1,678.20	0	0.00		
	-IEPF	1	6,45,532	0.14	12.91	0			
V)	Any other (Please specify)								
\vdash	Hindu Undivided Family	1,228 13	72,76,650	1.60	145.53 4.14	0	0.00		0.00
\vdash	-LLP	13	2,07,205	0.05	4.14	- "	0.00	 "	0.00
B.2	Non Public Shareholders	†							1
	Custodian / DR Holder	0		0.00	0.00	0	0.00		
	Employee Benefit Trust	0		0.00	0.00	0	0.00		
2.3)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
\vdash	Total - I	1,39,932	45,49,30,401	100.00	0.000.64	4,57,50,000	10.06	0	0.00
\Box	rotal - I	1,35,532	40,40,00,401	100.00	9,098.61	7,37,30,000	10.06		J.00

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

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*			under Lock in Period
(I)	(11)		(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
	Promoters & Promoters Group								
	Indian Promoters 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	0.00
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0	
	(iv) Kishore Biyani (v) Laxminarayan Biyani	1	2,121 2,121	0.01 0.01	0.04 0.04	0	0.00		****
_	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0			
	(vii) Sunil Biyani	1	2,121	0.01	0.04	0	0.00		
	(viii) Vijay Biyani	1	2,121	0.01	0.04	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
\sqsubseteq	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00		
\vdash	(iii) Surplus Finvest Pvt. Ltd. (iv) Future Capital Investment Pvt. Ltd.	1	27,009 100	0.07 0.00	0.54 0.00	0	0.00		0.00
\vdash	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	
	,						3100		
	Trust								
\vdash	(i) Infra Trust (ii) Retail Trust	0	0		0.00 0.00	0	0.00	0	****
\vdash	(ii) Ketali Trust (iii) Lifestyle Trust	0			0.00	0	0.00	0	****
	(iv) Consumer Goods Trust	0			0.00	0		0	
	Financial Institutions / Banks Central Government / State Government(s) / President of India	0			0.00	0			0.00
	Persons acting in Concert (Please specify)	- 0			0.00	0	0.00		0.00
	Any other (Please specify)	0			0.00	0		0	
	Foreign Promoters Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00		0.00
	Bodies Corporate \$:	0		0.00	0.00	0	0.00		
 "'	Bodies corporate v.		,	0.00	0.00		0.00	Ť	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
В	Non Promoters								
B.1	Public Shareholders								
	Institutions Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00
	Foreign Portfolio Investors	- 		0.00	0.00	0	0.00		
iii)	Financial Institutions / Banks	0		0.00	0.00	0	0.00	0	0.00
	Insurance Companies	1	400	0.00	0.01	0			
	FII belonging to Foreign Promoter # FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00 0.00	0	0.00	0	0.00
	Provident Fund / Pension Fund	0	0		0.00	0	0.00	0	****
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
	Non-Institutions								
	Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0			
	Individual share capital in excess of Rs. 2 Lakh NBFCs registered with RBI	10	27,00,213 0	6.86 0.00	54.00 0.00	0	0.00		****
	Others:	— "		0.00	0.00	U	0.00	— "	0.00
	-Trusts	1	127	0.00	0.00	0			
<u> </u>	-Non Resident Indian (NRI)	233	2,27,787	0.58	4.56	0	0.00		0.00
<u> </u>	-Clearing Members -Bodies Corporate	9 135	5,040 5,04,671	0.01 1.28	0.10 10.09	0			
	-Bodies Corporate	1	80,461	0.20	1.61	0			****
V)	Any other (Please specify)								
	Hindu Undivided Family	200	1,21,927	0.31	2.44	0	0.00		****
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00
	Non Public Shareholders								
	Custodian / DR Holder	0			0.00 0.00	0	0.00		0.00
	Employee Benefit Trust Any other (Please specify)	0			0.00	0			
2.0)						-			
	Total - II	19,686	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 pledge encum	d or otherwise bered*	Shares under Lock in Period	
		(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
 Section - I: SHAREHOLDING PATTERN - EQUITY SHARES	1,39,932	45.49.30.401		9,098,61	4.57.50.000	10.06	0	0.00
Section -1 : Shareholding Pattern - Equit Shares	1,39,932	45,49,30,401		9,096.61	4,57,50,000	10.06	<u> </u>	0.00
Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,686	3,93,74,679		787.49	0	0.00	0	0.00
TOTAL - Section I + Section II	1,59,618	49,43,05,080		9,886.10	4,57,50,000	9.26	0	0.00

Footnotes

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 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.
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
- 4 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 FIIs, indicating those FIIs 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 -in CIRP

Jitender Kothari Interim Resolution Professional Acting as Resolution Professional u/s 16(5) of IBC 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



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

Reserves and Surplus

	Particulars	As at 31st December, 2023	As at 31st December, 2022
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	56,711.52	42,596.33
	TOTAL	56,711.52	42,596.33

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
	l articulars	31st December, 2023	31st December, 2022
1	Debenture/Bonds	45,200.00	9,500.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	45,200.00	9,500.00

Note:

'Debentures/Bonds' above include unsecured non-convertible debentures of:

- a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).
- b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- c) 20,64,000 units of face value of INR 1000 each issued on 4th of May 2023, for a tenure of 10 years with fixed coupon rate of 9.04 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

FORM NL-12 & 12A -INVESTMENT SCHEDULE

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



Investments

	NL ·	-12A	NL -12		(₹ la	akhs)	
	Sharel	olders	Policyl	olders	To	tal	
Particulars	As at						
1 at uculat 5	31st December, 2023	31st December, 2022	31st December, 2023	31st December, 2022	31st December, 2023	31st December, 2022	
LONG TERM INVESTMENTS							
1 Government Securities and Government guaranteed bonds including Treasury Bills	1,00,232.27	77,085.65	2,61,288.87	2,37,217.36	3,61,521.14	3,14,303.01	
2 Other Approved Securities	-	-	-	-	1	-	
3 Other Investments							
(a) Shares	-	-	-	-		-	
(aa) Equity	70.70	22.22	184.31	68.37	255.01	90.58	
(bb) Preference	-	-	-	-		-	
(b) Mutual Funds	-	_	-	-		-	
(c) Derivative Instruments	-	-	-	-	1	-	
(d) Debentures / Bonds	31,491.99	21,435.68	82,094.39	65,964.48	1,13,586.38	87,400.16	
(e) Other Securities	-	-	-	-	1	-	
(f) Subsidiaries	_	-	_				
(g) Investment properties - Real Estate	-	-	-	-	-	-	
4 Investments in Infrastructure and Housing	56,824.62	46,220.58	1,48,132.35	1,42,235.62	2,04,956.97	1,88,456.21	
5 Other than Approved Investments	262.50	769.28	684.29	2,367.32	946.79	3,136.60	
Less:Provision for diminution in the value of investments	(259.75)	(242.95)	(677.12)	(747.63)	(936.86)	(990.57)	
TOTAL	1,88,622.33	1,45,290.46	4,91,707.09	4,47,105.52	6,80,329.41	5,92,395.98	
SHORT TERM INVESTMENTS							
1 Government Securities and Government guaranteed bonds including Treasury Bills	141.75	171.65	369.51	528.21	511.25	699.85	
2 Other Approved Securities	-	-	-	-	-	-	
3 Other Investments							
(a) Shares	-	_	-	-		-	
(aa) Equity	-	-	-	-	1	-	
(bb) Preference	-	_	-	-		-	
(b) Mutual Funds	-	-	-	-	1	-	
(c) Derivative Instruments	-	_	-	-		-	
(d) Debentures / Bonds	1,431.46	1,373.64	3,731.58	4,227.13	5,163.04	5,600.77	
(e) Other Securities	6,049.28	5,198.43	15,769.47	15,997.26	21,818.75	21,195.69	
(f) Subsidiaries	-	-	-	-	-	-	
(g) Investment properties - Real Estate	-	-	-	-	1	-	
4 Investments in Infrastructure & Social Sector	485.08	-	1,264.52	-	1,749.60	-	
5 Other than Approved Investments	-	-	-	-	-	-	
Less:Provision for diminution in the value of investments	-	-	-	-	-	-	
TOTAL	8,107.57	6,743.72	21,135.08	20,752.59	29,242.65	27,496.31	
GRAND TOTAL	1,96,729.90	1,52,034.18	5,12,842.17	4,67,858.11	7,09,572.07	6,19,892.29	

A) Aggregate valu	e of Investments other than	Listed Equity Securities	and Derivative Instrumen	<u>ts</u>		
						(₹ lakhs)
	Sharel	olders	Policyl	olders	To	tal
<u>Particulars</u>	As at	As at	As at	As at	As at	As at
	31st December, 2023	31st December, 2022	31st December, 2023	31st December, 2022	31st December, 2023	31st December, 2022
Long Term Investments						
Book Value	1,87,906.78	1,44,446.24	4,89,841.78	4,44,507.60	6,77,748.56	5,88,953.85
Market Value	1,84,649.58	1,41,123.94	4,81,350.80	4,34,283.79	6,66,000.39	5,75,407.72
Short Term Investments						
Book Value	8,107.57	6,743.72	21,135.08	20,752.59	29,242.65	27,496.31
Market Value	8,120.40	6,748.64	21,168.53	20,767.72	29,288.93	27,516.36

FORM NL-13-LOANS SCHEDULE



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

Loans

Particulars	As at	As at
I di deditito	31st December, 2023	31st December, 2022
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

	Cost / Gross Block					Depreciation				Net Block		
Particulars	As at 1st April 2023	Additions	Deductions	As at 31st December, 2023	As at 1st April 2023	For the Period	On Sales / Adjustments	As at 31st December, 2023	As at 31st December, 2023	As at 31st December, 2022		
Goodwill	-	-	•	-	-	-	-	-	-	-		
Intangibles - Computer Softwares	6,276.45	2,788.43	-	9,064.88	5,223.03	688.89	-	5,911.92	3,152.96	924.00		
Land-Freehold	-	-	-	-	-	-	-	-	-	-		
Leasehold Improvements	1,861.29	31.32	-	1,892.61	1,483.05	113.54	-	1,596.60	296.01	345.48		
Buildings	-	-	-	-	-	-	-	-	-	-		
Furniture & Fittings	578.81	49.92	8.86	619.87	466.23	74.79	8.82	532.20	87.67	117.89		
Information & Technology Equipment	4,276.48	312.14	104.87	4,483.74	3,295.92	500.01	114.28	3,681.66	802.09	1,105.20		
Vehicles	76.96	-	-	76.96	10.45	11.56	-	22.02	54.94	70.39		
Office Equipment	943.14	131.63	10.01	1,064.76	747.34	80.36	0.60	827.10	237.66	205.58		
Others	-	-	-	-	-	-	-	-	-	-		
TOTAL	14,013.12	3,313.44	123.74	17,202.82	11,226.03	1,469.16	123.70	12,571.49	4,631.33	2,768.54		
Work in progress	3,282.10	-	-	-	-	-	-	-	3,896.60	3,253.07		
Grand Total	17,295.22	3,313.44	123.74	17,202.82	11,226.03	1,469.16	123.70	12,571.49	8,527.93	6,021.62		
PREVIOUS YEAR	15,192.47	1,494.81	762.69	13,673.93	10,249.65	1,403.24	747.50	10,905.39	6,021.62			

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

		As at	As at
	Particulars	31st December, 2023	31st December, 2022
1	Cash (including cheques, drafts and stamps)*	36.73	537.31
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short - Term	856.23	-
	(due within 12 months)		
	(bb) Others	-	28.37
	(b) Current Accounts	10,173.23	5,213.16
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	11,066.19	5,778.84
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES		
	In India	11,066.19	5,778.84
	Outside India	-	-

^{*} Cheques in hand amount to Rs. 29.30 lakhs Previous Year: Rs. 530.00 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

	D. 4. L	As at	As at		
	Particulars	31st December, 2023	31st December, 2022		
	ADVANCES				
1	Reserve Deposits with ceding Companies	-	-		
2	Application Money for Investments	-	-		
3	Prepayments	970.40	943.29		
4	Advances to Directors/Officers	-	-		
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	_	_		
6	Others				
	(i) Other Deposits	1,537.58	1,361.16		
	(ii) Advances to Employees	100.84	78.00		
	(iii) Advances recoverable in cash or kind	2,213.25	1,535.32		
	(iv) Unutilized GST	3,776.48	2,007.71		
	(v) Service Tax paid in Advance	-	-		
	(vi) Income Tax Refund Recoverable	-	-		
	TOTAL (A)	8,598.54	5,925.48		
	OTHER ASSETS				
1	Income accrued on Investments	16,272.85	13,334.09		
2	Outstanding Premiums	18,122.39	37,225.62		
	Less: Provisions for doubtful, if any	-	-		
3	Agents' Balances	49.84	68.61		
4	Foreign Agencies' Balances	-	-		
5	Due from other entities carrying on insurance business	35,467.06	26,624.79		
	Less: Provisions for doubtful, if any	-	-		
6	Due from Subsidiaries / Holding Company	-	-		
7	Investments held for uncliamed amount of Policyholders	3,630.90	3,233.00		
8	Others				
	(i) Unsettled Investments Contract Receivable	-	-		
	(ii) Redemption Receivable	1,861.43	1,930.00		
	Less: Provision for Impairment	(1,861.43)	(1,930.00)		
	(iii) Interest Accured other than investment	11.74	4.14		
	(iv) Deposit With Reserve Bank Of India	-			
	[Pursuant to section 7 of Insurance Act, 1938]				
	TOTAL (B)	73,554.79	80,490.24		
	TOTAL (A+B)	82,153.33	86,415.71		

FORM NL-17-CURRENT LIABILITIES SCHEDULE Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007



Current Liabilities

			(< lakns)	
	Particulars	As at	As at	
	T at the date of	31st December, 2023	31st December, 2022	
1	Agents Balances	6,052.25	2,242.63	
2	Balances due to other Insurance Companies	40,417.31	54,005.86	
3	Deposits held on Reinsurance ceded	-	-	
4	Premiums received in advance			
	(a) For Long term policies	15,331.20	13,964.79	
	(b) for Other Policies	6,807.91	10,303.90	
5	Unallocated Premium	47,303.60	26,894.53	
6	Sundry Creditors	21,828.60	25,188.54	
7	Due to Subsidiaries / Holding Company	-	-	
8	Claims Outstanding	2,98,194.75	2,93,665.30	
9	Due to Officers / Directors	-	-	
10	Unclaimed amount of Policyholders	3,068.99	2,855.47	
11	Income accrued on Unclaimed amounts	546.09	349.69	
12	Interest payable on debentures/bonds	-	-	
13	GST Liabilities	3,550.41	2,411.80	
14	Others -			
	(i) Deposits Received	25.05	60.70	
	(ii) Statutory Dues	1,439.97	1,349.59	
	(iii) Unsettled Investment Contract Payable	3,346.58	2,601.44	
	(iv) Interest accrued but not due on Borrowings	2,179.03	22.03	
	(v) Other Payables		-	
	Total	4,50,091.73	4,35,916.26	

FORM NL-18-PROVISIONS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



Provisions

	Particulars	As at	As at
	1 aruculars	31st December, 2023	31st December, 2022
1	Reserve for Unexpired risk	1,58,376.86	1,29,668.99
2	Reserve for Premium Deficiency	-	-
3	For Taxation	846.36	727.66
	(less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	7,228.69	6,396.66
5	Others	-	-
	TOTAL	1,66,451.90	1,36,793.31

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)

	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Discount Allowed in issue of shares/Debentures	-	1
2	Others	-	ı
	TOTAL	-	-

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

FORM NL-20 Analytical Ratios Schedule



Sl.No.	Particular	For the quarter ended December 2023	Upto the half year ended December 2023	For the quarter ended December 2022	Upto the half year ended December 2022
1	Gross Direct Premium Growth Rate	-10%	8%	10%	7%
2	Gross Direct Premium to Net Worth	0.74	2.28	0.90	2.34
3	Growth rate of Net Worth	11%	11%	10%	10%
4	Net Retention Ratio	61%	69%	53%	60%
5	Net Commission Ratio	16%	17%	1%	2%
6	Expense of Management to Gross Direct Premium	28%	30%	30%	32%
7	Expense of Management to Net Written Premium	45%	42%	57%	53%
8	Net Incurred Claims to Net Earned Premium	76%	73%	68%	68%
9	Claims paid to claims provisions	22%	56%	16%	41%
10	Combined Ratio	114%	107%	116%	111%
11	Investment income ratio	0.49%	1.46%	0.42%	1.18%
12	Technical Reserves to Net Premium Ratio	6.72	1.92	6.63	2.23
13	Underwriting Balance Ratio	(0.05)	(0.07)	(0.09)	(0.08)
14	Operating Profit Ratio	6%	5%	3%	4%
15	Liquid Assets to Liabilities Ratio	0.09	0.09	0.08	0.08
16	Net Earning Ratio	9%	5%	5%	5%
17	Return on Net Worth Ratio	4%	9%	2%	7%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.28	2.28	1.93	1.93
19	NPA Ratio				
	Gross NPA Ratio	-	0.39%	-	47.00%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.31	0.31	0.07	0.07
21	Debt Service Coverage Ratio	95.04	9.32	196.57	577.71
22	Interest Service Coverage Ratio	95.04	9.32	196.57	577.71
23	Earnings per share	0.64	1.42	0.35	1.04
24	Book value per share	16.27	16.27	14.71	14.71

Notes: -

 $1.\ Net\ worth\ definition\ to\ include\ Head\ office\ capital\ for\ Reinsurance\ branch$

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



Personal profession of the personal profession	** Segmental Reporting up to										
Second Period 166 230 250 270	Segments Upto the period ended on 31-December-2023	Premium Growth	Net Retention Ratio		Management to Gross Direct Premium	Management to Net Written Premium	to Net Earned		Combined Ratio**		
Present Probed	FIRE										
James	Current Period										
Secret Pries 28 766 275 276 27	Previous Period	5%	25%	-21%	33%	110%	40%	39%	100%	1.3	7 1%
Proceedings	Marine Cargo										
Annex	Current Period	2%	76%	23%	32%	41%	50%	66%	88%	0.4	10%
June Probad 76 55 506 508 509 509 501 100 507 100 10	Previous Period	27%	75%	15%	36%	48%	106%	70%	151%	0.43	-57%
revision Period	Marine Hull										
Section Period Part Pa	Current Period	7%	5%			325%	36%	0%	301%	1.00	
James Period 30 240 236 318 428 506 606 896 0.41 1 1 1 1 1 1 1 1 1	Previous Period	46%	0%	-984%	25%	7935%	60%	4%	7011%	0.73	-13848%
review Period 276 728 158 366 496 1066 7076 1578 0.43 5.5 376 3776 378	Total Marine										
Age	Current Period										
Servest Period 115 996 228 278 396 396 310 310 0.06 2.2	Previous Period	27%	72%	15%	36%	49%	106%	70%	152%	0.43	-58%
Person P	Motor OD										
Interest Period	Current Period										
Servest Period 18	Previous Period	3%	96%	16%	42%	44%	81%	488%	123%	0.68	-21%
Person Period -46	Motor TP										
Previous Period Property Pr	Current Period			26%				12%			
Surrent Period 66	Previous Period	-4%	94%	1%	39%	41%	51%	10%	90%	0.68	3 15%
Previous Period 1-19	Total Motor										
Selith S	Current Period										
Surrent Period 93% 83% 49% 24% 29% 90% 531% 110% 0.60 2-2	Previous Period	-1%	95%	8%	40%	42%	64%	28%	105%	0.68	-1%
Personal Accident 23% 67% 09% 34% 50% 82% 281% 124% 0.59 2	Health										
Nerround Ferricol So	Current Period										
Determine	Previous Period	23%	67%	0%	34%	50%	82%	281%	124%	0.59	-23%
Previous Péried 38 86% 9% 40% 47% 65% 59% 108% 0.66	Personal Accident										
Travel Instance	Current Period										6%
Direct Period 338 10% 4-7% 5.1% 5.0% 12% 19% 1.14% 0.02 2-2	Previous Period	3%	86%	9%	40%	47%	65%	59%	108%	0.60	-1%
Previous Period 210% 16% 187% 51% 314% 35% 3% 124% 0.04 1.00 1.00 1.00	Travel Insurance										
Control Hends	Current Period										-22%
Surrent Period 89% 84% 89% 27% 32% 83% 364% 112% 0.61 -1	Previous Period	210%	16%	-187%	51%	314%	35%	3%	124%	0.04	15%
Previous Period 20% 69% 19% 35% 59% 79% 197% 121% 0.60 -1	Total Health										
Northmer's Compensation Employer's liability	Current Period										
Current Period 1-1% 1-5%	Previous Period	20%	69%	1%	35%	50%	79%	197%	121%	0.60	-19%
Person P											
Public Product Liability	Current Period										
Current Period 8% 47% 26% 28% 54% 21% 4% 71% 0.71 1 1	Previous Period	4%	95%	9%	40%	42%	55%	50%	95%	0.50	5 5%
Period Period 0% 42% 10% 29% 65% 26% 35% 78% 0.71 2 2 2 2 2 2 2 2 2	Public/ Product Liability										
Surrent Period 11% 13% -98% 34% 235% 77% 22% 87% 0.82 1											1 18%
Current Period 11% 13% -98% 34% 235% 77% 22% 87% 0.82 1		0%	42%	10%	29%	65%	26%	35%	78%	0.7	1 20%
Period Priod 19% 25% -20% 38% 141% 51% 20% 131% 0.61 -4 Avaion	Engineering										
Aviation											2 14%
Current Period -100% 95% 3581% 564% 594% 145734% 203% 149351% 0.00 -14482		19%	25%	-20%	38%	141%	51%	20%	131%	0.6	-45%
Perious Period 220% 95% -1% 30% 31% 128% 159% 156% 0.02 -3 Trop Insurance											
Crop Insurance Crop	Current Period										
Current Period -52% 22% -31% 9% 43% 35% 118% 47% 0.05 55		220%	95%	-1%	30%	31%	128%	159%	156%	0.02	-30%
Perious Period 996 2096 -3096 1596 7696 7496 5596 11996 0.00 -1 Other segments ** Current Period 1396 6676 4296 4796 7196 6596 21196 12996 0.93 -2 Perious Period 51596 6196 2996 3996 6396 7696 14296 12396 1.23 -2 Current Period 6976 7796 1996 3396 3996 7296 5796 10796 0.64 -2 Perious Period 6976 7996 5596 3996 3296 4996 6896 4196 11196 0.65 -2 Total Current Period 6976 6996 1796 3096 4296 7396 5696 10796 1.92 -2 Total Current Period 6976 5996 17976 3096 4296 73976 5696 10796 1.92 -2 Total Current Period 6976 5996 17976 30976 42977 59977 5	Crop Insurance									ļ	
Other segments ** Current Period 13% 67% 42% 47% 71% 65% 211% 129% 0.93 -2 Previous Period 15% 61% 2% 39% 63% 76% 142% 123% 1.23 -2 Cotal Miscellaneous Current Period 6% 77% 19% 31% 39% 72% 57% 107% 0.64 - Previous Period 5% 3% 32% 49% 68% 41% 111% 0.65 - Cotal-Current Period 8% 69% 17% 30% 42% 73% 56% 107% 1.92 -											
Current Period 13% 67% 42% 47% 71% 65% 211% 129% 0.93 -2 Previous Period 15% 61% 2% 39% 63% 76% 142% 123% 1.23 -2 Otal Miscellaneous 5 3 31% 39% 72% 57% 107% 0.64 Current Period 6% 77% 19% 31% 39% 72% 57% 107% 0.64 Previous Period 7% 65% 3% 32% 49% 68% 41% 111% 0.65 Fotal-Current Period 8% 69% 17% 30% 42% 73% 56% 10% 1.92		9%	20%	-30%	15%	76%	74%	55%	119%	0.00	-16%
Perious Period 15% 61% 2% 39% 63% 76% 142% 123% 1.23 -2 Potal Miscellaneous 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5											
Cotal Miscellaneous	Current Period										
Current Period 6% 77% 19% 31% 39% 72% 57% 107% 0.64 - Previous Period 7% 65% 3% 32% 49% 68% 41% 111% 0.65 - Fotal-Current Period 8% 69% 17% 30% 42% 73% 56% 107% 1.92 -		15%	61%	2%	39%	63%	76%	142%	123%	1.23	3 -27%
Previous Period 7% 65% 3% 32% 49% 68% 41% 111% 0.65 - Fotal-Current Period 8% 69% 17% 30% 42% 73% 56% 107% 1.92 -											
Fotal-Current Period 8% 69% 17% 30% 42% 73% 56% 107% 1.92 -	Current Period										
	Previous Period										
Cotal-Previous Period 7% 60% 2% 32% 53% 68% 41% 111% 2.25	Total-Current Period										
	Total-Previous Period	7%	60%	2%	32%	53%	68%	41%	111%	2.25	-8%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

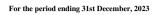




	PART-A Related Party Transactions Consideration paid / received (₹ lakhs)								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st Dec 2023	Up to the quarter ended 31st Dec 2023	For the quarter ended 31st Dec 2022	Up to the quarter ended 31st Dec 2022		
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	827.74	2,024.09	191.98	714.30		
			Commission on reinsurance ceded	151.98	387.53	33.59	189.53		
			Claims recovery on reinsurance	313.11	644.56	266.00	728.56		
			Recovery towards Expenses Incurred	8.63	62.74	27.62	80.08		
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate	Deinessen an area issue and ad	193.52	4 000 07	118.60	1,615.94		
_	Additional General C. 7. C. C.	Holding Co	Reinsurance premium ceded Commission on reinsurance ceded	73.26	1,898.87 362.35	42.85	227.94		
			Claims recovery on reinsurance	12.66	106.46	20.83	69.65		
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of	Reinsurance premium ceded	147.80	293.44	406.67	741.87		
		Ultimate Holding Co	Commission on reinsurance ceded	32.67	52.12	77.55	138.34		
			Claims recovery on reinsurance	1,065.88	1,075.13	11.89	12.91		
	Assicurazioni Generali S.P.A Luxembourg	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded	5,555.07	10,859.95	7,525.38	12,750.61		
	Luxembourg	Ollimate Floraling Co	Commission on reinsurance ceded	749.40	1,583.71	1,094.81	2,034.92		
			Claims recovery on reinsurance	5,528.58	12,460.50	4,648.00	11,425.95		
5	Generali Espana De Seguros	Fellow Subsidiary	Determine a section and d	0.00	005.57	45.54	007.00		
٦	Generali Espana De Geguros	1 ellow Subsidiary	Reinsurance premium ceded Commission on reinsurance ceded	2.03 0.65	395.57 40.17	15.51 2.97	287.96 69.10		
			Claims recovery on reinsurance	0.05	68.92	2.65	15.74		
			Claims recovery on remsurance	0.57	00.92	2.00	13.74		
6	Generali lard S.A.	Fellow Subsidiary	Reinsurance premium ceded	33.57	33.57	0.00	0.79		
			Commission on reinsurance ceded	2.88	2.88	0.00	0.16		
			Claims recovery on reinsurance	-	-	(10.02)	(3.54)		
		•							
7	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	3.44	319.87	(74.19)	225.12		
			Commission on reinsurance ceded	0.77	24.29	(0.28)	20.92		
			Claims recovery on reinsurance	4.42	446.84	1,023.26	1,061.30		
8	Constell Versiahar in a AC	Fallow Cubaidian		ı					
٥	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	-	11.40	0.00	6.63		
			Commission on reinsurance ceded Claims recovery on reinsurance	-	1.33	(0.00)	0.97		
			claims recovery on remsurance			-			
	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible	_	20,640.00	9,500.00	9,500.00		
9		-	Debentures Interest accrued on Sub-debt - Non		•	·			
			Convertible Debentures	1,153.72	3,218.27	23.31	23.31		
10	Key Managerial Personnel	MD & CEO,CFO and		<u> </u>		<u> </u>			
10	ncy managenai reisonilei	Company Secretary,	Remuneration for the period	305.25	3,159.87	329.61	3,134.12		
		Other KMPs & Directors	Insurance Premium received	4.64	7.56	1.94	4.88		
			Insurance Claims Paid	0.09	0.37	7.99	7.99		
	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	20.71	60.92	51.49	140.29		
			Operating expenses incurred by our	21.30	65.55	41.58	78.03		
			company on their behalf Rent/Elect. Deposits on our behalf	(4.00)		0.50	0.50		
			Rent/Elect. Deposits by our company on their behalf	(4.36)	0.58	3.96	3.96		
			Settlement paid/ (received)	(53.10)	(53.10)	40.00	40.00		
			Insurance Premium Received	0.03	5.00	1.34	10.49		
			Unallocated Premium received/(paid)	0.00	0.20	(0.03)	1.55		
		1				· ·			
			Insurance Claims Paid	-	-	1.25	1.88		

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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





	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 31st Dec 2023	Up to the quarter ended 31st Dec 2023	For the quarter ended 31st Dec 2022	Up to the quarter ended 31st Dec 2022		
			Commission paid	0.82	3.74	4.40	13.55		
			Insurance Premium Received	-	4.29	-	7.39		
12	FG & G Distribution Private Limited	Enterprises & Generali Group	Insurance Claims Paid	-	2.90	-	0.53		
		2 - 1	Unallocated Premium received/(paid)	(0.07)	0.45	-	0.15		
13	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	9.96	19.67	-	-		
			RSA Fees, Health & Wellness service & Cyber Service	78.08	270.32	28.86	144.12		
14	Europ Assistance India Private Limited	Fellow Subsidiary	Insurance Claims Paid	-	0.14	-	-		
			Unallocated Premium received/(paid)	-	0.04	-	0.04		
	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement Services	130.69	130.69	-	-		
16	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	-	-	25.41		
			Insurance Claims paid	-	-	-	3.68		
			Unallocated Premium received/(paid)	·	-	-	3.26		

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007. For the period ended 31st December, 2023

PART-B Related Party Transaction Balances - As on December 31, 2023								
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	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 dobutful debts due from the related party(₹ lakhs)
1	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	(14.00)	Payable	-	-	-	-
2	FG & G Distribution Private Limited	Joint Venturer	0.05	Receivable	-	-	-	-
3	Europ Assistance India Private Limited	Fellow Subsidiary	(0.14)	Payable	-	-	-	-
4	Assicurazioni Generali SPA	Ultimate Holding Company	(555.58)	Payable	_	-	-	-
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(346.15)	Payable	_	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(1,472.01)	Payable	-	-	-	-
7	Generali Espana De Seguros	Fellow Subsidiary	19.86	Receivable	_	-	-	-
8	Generali Iard S.A.	Fellow Subsidiary	(70.47)	Payable	-	-	-	-
9	Generali Italia S.P.A.	Fellow Subsidiary	(32.65)	Payable	-	-	-	-
10	Assicurazioni Generali S.P.A Luxembourg	Fellow Subsidiary	2,165.41	Receivable	-	-	-	-
11	Generali Versicherung AG	Fellow Subsidiary	(10.07)	Payable	-	-	-	-
12	Generali China Insurance Co. Ltd	Associate	(13.35)	Payable	_	-	-	-
13	Generali Horizon B.V.	Fellow Subsidiary	47,479.03	Payable	-	-	-	-
14	Shendra Advisory Services Private Limited	Fellow Subsidiary	26.67	Receivable	_	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS: AS AT 31st December, 2023

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

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	-	1,96,730	1,96,730
	Policyholders as per NL-12 A of BS	5,12,842	-	5,12,842
(A)	Total Investments as per BS	5,12,842	1,96,730	7,09,572
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	8,528	-	8,528
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	384	-	384
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	11,066	-	11,066
(F)	Advances and Other assets as per BS	73,543	10,877	84,420
(G)	Total Current Assets as per BS(E)+(F)	84,609	10,877	95,486
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	16,744	2,368	19,111
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	10	4	14
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	6,05,979	2,07,607	8,13,586
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	17,137	2,372	19,509
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	5,88,842	2,05,235	7,94,077

(₹ 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	88	-	88
	(b)Leasehold improvements	296	-	296
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	50	-	50
	(b) Premiums receivables relating to State/Central government sponsored schemes	1,100	-	1,100
	(c) Deferred Tax Assets	-	2,267	2,267
	(d) Co-insurer's balances outstanding for more than ninety days	4,880	-	4,880
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,173	-	6,173
	(f) Other Reinsurer's balances outstanding for more than 180 days;	356	-	356
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	553	101	654
	(h) Assets held for uncliamed amount of Policyholders	3,631	-	3,631

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



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

STATEMENT OF LIABILITIES

(₹ lakhs)

		as on 31st December, 2023		
No.	Reserve	Gross Reserve	Net Reserve	
(a)	Unearned Premium Reserve (UPR)	2,13,673	1,58,377	
(b)	Premium Deficiency Reserve (PDR)	-	-	
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,13,673	1,58,377	
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,95,210	1,45,125	
(e)	IBNR reserve	1,96,915	1,53,070	
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	6,05,798	4,56,572	

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 31ST DECEMBER, 2023

(₹ lakhs)

								(< lakiis)
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	62,620	16,237	22,544	11,764	6,262	3,529	6,262
2	Marine Cargo	10,951	8,088	6,980	4,918	1,618	1,475	1,618
3	Marine - Other than Marine Cargo	264	13	108	1	26	16	26
4	Motor	1,76,615	1,67,498	1,24,961	1,14,883	33,500	34,465	34,465
5	Engineering	8,125	1,290	3,138	1,081	812	471	812
6	Aviation	(0)	(0)	699	664	(0)	199	199
7	Liability	3,291	1,473	472	376	494	113	494
8	Health Insurance	1,32,436	1,07,035	85,834	65,658	21,407	19,697	21,407
9	Miscellaneous	36,320	25,979	25,257	16,477	5,196	5,304	5,304
10	Crop	56,526	11,291	44,593	10,112	5,653	6,689	6,689
	Total	4,87,149	3,38,905	3,14,588	2,25,935	74,968	71,959	77,276

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 31st December, 2023

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	5,88,842
	Deduct:	
(B)	Current Liabilities as per BS	1,09,860
(C)	Provisions as per BS	4,56,572
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,410
	Shareholder's FUNDS	
(F)	Available Assets	2,05,235
	Deduct:	
(G)	Other Liabilities	51,134
(H)	Excess in Shareholder's funds (F-G)	1,54,101
(I)	Total ASM (E+H)	1,76,511
(J)	Total RSM	77,276
(K)	Solvency Ratio (Total ASM / Total RSM)	2.28

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

NL-27-Prod

PERIODIC DISCLOSURES FORM NL-27 Products Information Insurer: Future Generali India Insurance Company Ltd Date: 02-01-2024 **Products Information** List below the products and/or add-ons introduced during the period October, November & Decemeber 2023 Category of product Date of allotment of UIN Wall charger and associated components/accessories NA IRDAN132RP0001V06201213 / A0010V01202324 Motor Retail 31-Oct-23 App Protection cover NA IRDAN132RP0001V06201213 / A0011V01202324 Motor Retail 31-Oct-23 Battery Guard NA IRDAN132RP0001V06201213 / A0012V01202324 Motor Retail 31-Oct-23 NA IRDAN132RP0001V06201213 / A0013V01202324 Motor Retail 31-Oct-23 Key and Locks Replacement Cover Public Liability Policy - Non Industrial Risks NA IRDAN132CP0014V01202324 Commercial 21-Nov-23 Liability Public Liability Policy - Non Industrial Risks (Retail) NA IRDAN132RP0015V01202324 Liability Retail 21-Nov-23 6 Multinational All Risks Insurance NA IRDAN132CP0045V01202324 Fire Commercial 13-Dec-23 Disability Income Protection NA FGIHLGP24118V012324 Health 28-Nov-23 Group

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)

PART A

(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number: 132
Statement as on: 31st December 2023
Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)
Periodicity of Submission: Ouarterly
Section I
PARTICIAL PRE

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

No.	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	1,96,730
	b. Investments-Policyholders	8A	5,12,842
2	Loans	9	
3	Fixed Assets	10	8,528
4	Current Assets		
	a. Cash and Bank	11	11,066
	b. Advances and Other Assets	12	82,153
5	Current Liabilities		
	a. Current Liabilities	13	4,50,092
	b. Provisions	14	1,66,452
	c. Misc Exp not written Off	15	0
	d. Debit Balance of P and L A/c		0
	Application of Funds as per Balance Sheet (A)		1.94.776

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Anv)	10	8,528
3	Cash and Bank Balance (If any)	11	11,066
4	Advances and Other Assets (If Any)	12	82,153
5	Current Liabilities	13	4,50,092
6	Provisions	14	1,66,452
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
		TOTAL(B)	-5,14,796
		(A-B)	7,09,572

Secti	on II									
	Investment Assets	Reg. %	S	Н	PH	Book Value	%	FVC	Total	Market Value
No.		-				(SH + PH)	Actual	Amount		
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b + c)	(e)	(f)	(q)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%		48.320	1.25.963	1.74.283	24		1.74.283	1.70.625
	Central Govt Sec, State Govt Sec or Other Approved	Not Less than 30%		1,00,374	2,61,658	3,62,032	51		3,62,032	3,53,002
2	Securities (including (i) above)									
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	Approved Investments			57.324	1.49.434	2.06.758	29	(51)	2.06.707	2.03.730
	Other Investments			587	1.531	2.118	0	0	2.118	937
	c) Approved Investments	Not Exceeding 55%	0	39,026	1,01,734	1,40,760	20	64	1,40,823	1,41,128
	d) Other Investments	Not Exceeding 3370	0	191	497	688	0	2	690	10
	Total Investment Assets	100%	0	1,97,502	5,14,854	7,12,356	100	14	7.12.370	6,98,807

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

- Other Investments' are as permitted under 27A(2)
- 3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 Schiller of the S

PART - B

NL-28
(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Statement of Accretion of Assets
(Business within India)

	Periodicity of Submission : Quarterly							(Rs.in Lakhs)
No (Category Investments	COI	Opening	% to Opening	Net Accretion	% to Total	Total	% to Total
			Balance (A)	Balance	for Qtr. (B)	Accrual	(A+B)	
1 (Central Government Securities		1.74.597	24.87	(314)	(3.02)	1.74.283	24.47
	Central Govt Sec, State Govt Sec or Other Approved		3,63,186	51.74	(1,154)	(11.12)	3,62,032	50.82
2 9	Securities (including (i) above)							
3]	investment subject to Exposure Norms							
	A) Housing and Loans to SG for housing and FFE							
	Approved Investments		72,478	10.32	(2,081)	(20.05)	70,396	9.88
	Other Investments		0	0.00	0	0.00	0	0.00
	b) Infrastructure Investments							
	Approved Investments		1.39.020	19.80	(2,659)	(25.61)	1,36,362	19.14
	Other Investments		2,244	0.32	(126)	(1.21)	2,118	0.30
	c) Approved Investments		1,24,359	17.72	16,400	157.99	1,40,760	19.76
	d) Other Investments		688	0.10	0	0.00	688	0.10
	Fotal		7,01,976	100.00	10,381	100.00	7,12,356	100.00

Date: 31st December 2023

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Future Generali India Insurance Company Limited



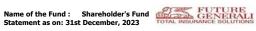
		Do	etail Regarding	debt securities	5			
		MARKET	VALUE			Book \	/alue	
	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class
Break down by credit rating								
AAA rated	2,89,567	41.65	2,49,013	41.30	2,92,381	41.36	2,51,131	40.74
AA or better	30,301	4.36	26,803	4.45	30,180	4.27	26,724	4.34
Rated below AA but above A	3,441	0.49	2,966	0.49	3,428	0.48	2,930	0.48
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	3,52,483	50.70	3,02,945	50.25	3,61,505	51.13	3,14,470	51.01
Any other (Unrated)	-	-	21,196	3.52	-	-	21,196	3.44
Any other (Reverse Repo)	19,497	2.80	-	-	19,497	2.76	-	-
Total (A)	6,95,289	100.00	6,02,924	100.00	7,06,991	100.00	6,16,450	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	29,289	4.21	27,516	4.56	29,243	4.14	27,496	4.46
more than 1 year and upto 3years	72,544	10.43	40,380	6.70	72,556	10.26	40,119	6.51
More than 3years and up to 7years	3,31,574	47.69	2,47,814	41.10	3,36,634	47.62	2,49,879	40.54
More than 7 years and up to 10 years	2,07,957	29.91	2,20,015	36.49	2,13,821	30.24	2,28,565	37.08
above 10 years	53,925	7.76	67,199	11.15	54,737	7.74	70,390	11.42
Any other (Please specify)								
Total (B)	6,95,289	100.00	6,02,924	100.00	7,06,991	100.00	6,16,450	100.00
Breakdown by type of the issuer								
a. Central Government	1,71,635	24.69	1,48,794	24.68	1,75,287	24.79	1,54,507	25.06
b. State Government	1,80,848	26.01	1,54,151	25.57	1,86,218	26.34	1,59,963	25.95
c. Corporate Securities	3,23,309	46.50	2,78,783	46.24	3,25,989	46.11	2,80,785	45.55
Any other (Fixed Deposit)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	19,497	2.80	21,196	3.52	19,497	2.76	21,196	3.44
Total (C)	6,95,289	100.00	6,02,924	100.00	7,06,991	100.00	6,16,450	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 (Read with Regulation 10)



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

(Rs in Lakhs)

N	PARTICULARS	Bonds / D	ebentures	Loa	ans	Other	r Debt	All Othe	r Assets	TO [*]	TAL
О		YTD	YTD								
		(As on 31	(As on 31								
		Dec 2023)	Dec 2022)	Dec 2023)	Dec 2022)						
1	Investment Asset (As per Form3A/3B - Total	3,25,938	2,83,172	-	-	21,819	21,196	3,64,599	3,17,867	7,12,356	6,22,235
	Fund)										
2	Gross NPA	2,798	2,921	-	-	-	-	-	-	2,798	2,921
3	% of Gross NPA on Investment Assets(2/1)	0.86%	1.03%	-	-	-	-	-	-	0.39	0.47
4	Provision made on NPA	2,798	2,921	-	-	-	-	-	-	2,798	2,921
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	3,23,140	2,80,252	-	-	-	-	-	-	7,09,558	6,19,314
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	0%	0%	-	-	-	-	-	-	0%	0%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATIONCertified that the information given herein are correct, complete to the best of my knowledge. Also certified that the various investments made and covered in the return are with in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

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

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number: 11: 102
Statement as on: 31st December 2023
Statement of Investment and Income on Investment Periodicity of Submission: Ouarterly



No.	licity of Submission : Ouarterly Category of Investment	Category		Current Qua	arter			Year To Date(Cur	rent Year)		Y	ear to date(P	revious Year	(Rs Lakhs
		Code	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield
			(Rs.)1	Investment (Rs.)	(%)1	(%)²	(Rs.)1	Investment (Rs.)	(%)1	(%)²	(Rs.)1	Investment (Rs.)	(%)1	(%)2
		CGSB	1.72.739	2.968	1.72	1.28	1.69.654	8.717	5.14	3.82	1.50.024	7.623	5.08	3.76
	A3 Deposit under Sec 7 of Insurance Act. 1938	CSPD	-	-	-	-	-	:	- :	- :		-		E i
5	A4 Treasury Bills A5 Sovereign Green Bonds	CTRB CSGB	2,263	40	1.78	1.32	1,700	91	5.35	3.98	4.785	- 32	0.67	0.50
5 7	B Government Securities / Other Approved Securities B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL	-		-	-			-	-	-	-	-	-
В		SGGB	1.85.234	3.250	1.75	1.30	1.84.704	9.678	5.24	3.89	1.53.674	8.015	5.22	3.86
9 10	B3 State Government Guaranteed Loans B4 Other Approved Securities (excluding Infrastructure Investments)	SGGL SGOA	2,023	34	1.70	1.26	2,154	106	4.93	3.66	2,710	135	4.97	3.67
11		SGGE											-	-
	C Housing and Loans to State Govt for housing and fire fighting equipment													
13 14	C2 Loans to State Govt, for Fire Fighting Equipments	HLSH HLSF	-	-	-	-	- :	-	-	-	- :	- :	- :	-
15 16	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLH HTLN	-	-	- :	- :	- :	-	- :	- :	- :	- :	- :	
17 18	C5 Housing - Securitised Assets (Approved Investment)	HMBS HDPG	-		-	-	:	:	-	-	:	:	-	_ :
19 20		HTHD HTDN	6.506	114	1.75	1.30	6.522	342	5.25	3.90	6.585	346	5.25	3.88
21	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body	HTDA	64,581	1,187	1.84	1.37	68,136	3,775	5.54	4.12	65,739	3,811	5.80	4.29
22	constituted by Central/State Act. C10 Bonds/Debentures issued by HUDCO	HFHD	-						-	-			-	-
23	1 1	HFDA HFDA	-	-	-	-	-	-			-		-	-
25	Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HODS		-				-	_		_			-
26 27	D Infrastructure Investments	ISAS										_		
28 29	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE ITCE	294	60	20.50	15.23	294	60	20.50	15.23	- :			
30 31	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENO IEUQ	-		-	-	-		-		-	-	-	
32	Group)	IEPG	-		-		-				-			
33	Group) D7 Infrastructure - Securitised Assets (Approved)	IESA	-		-		-		-					-
34 35	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG IDDF	2.501	- 50	2.00	- 140	3.504	-	- 242	2.55	-	-	-	-
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD IPCP	2,501 97,612	1,787	1.83	1.49 1.36	2,501 96,620	86 5,286	3,43 5,47	4.07	82,600	4,854	5.88	4.34
37 38		ICTD	18,084	361	2.00	1.48	18,412	1,088	5.91	4.39	16,702	983	5.88	4.35
39 40		ICCP ILWC	-	-	-	-	-	-	-	-		-	-	-
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD EIIT	2.378	- 59	2,47	1.83	2,404	174	7,25	- 5,39	2,339	182	7.79	5.76
42 43	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	2.3/0	- 39	2.4/	1.03	2,404	- 1/4	7.23	2,29	2,339	- 102	- 7.79	
44	D20 Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	17,552	357	2.03	1.51	17,554	1,061	6.04	4.49	8,586	294	3.42	2.53
45	D16/Infrastructure - Debentures / Bonds / CPs / Joans	IODS	957	8	0.82	0.61	981	10	1.04	0.77	989	3	0.35	0.26
47 48	E Approved Investment Subject To Exposure Norms	IOEO EAEO	80	19	23.36	17.36	260	226	86.84	64.55	41	-		
49	E2 Corporate Securities (Approved Investment) -Equity Shares	EACE	-	- 19	- 25.30	- 17.30	- 200		- 00.04	- 04.55	- "	-	-	-
50 51	(ordinary)-Quoted E3 PSU-(Approved Investments) -Equity Shares -quoted	ETPE ETCE	-		-	-			- :	-	-	-	-	-
52		EENQ	-		-	-	-					-		-
53		EEUO	-	-		-					-	-		· -
54	E7 Equity Shares - Companies incorporated outside India (invested prior	EFES	-		-	-	-		-	-	-	-	- :	
55	to IRDA Regulations) E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-		-	-			-	-		-	-	-
56 57		EPBT EPBF	1.14.138	2.364	2.07	1.54	1,09,526	6,820	6.23	4.63	78,157	4,910	6.28	4.64
58 59	E11 Corporate Securities (Approved Investment) - Pref Shares	EPNO ECIS	-	:	-	-	- :	-		- :	-	- :	- :	_
60	Subsidiaries	ECOS	-	-	-	-	-		-	-	-	-	-	<u> </u>
61	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter	EDPG	-	-	-	-	-	-	-	-	-	-	-	
62	Group E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI	-		-	-	-		-	-	-	-	-	-
63		EINP	-	-		-	-	-			-	-	-	-
64 65		ELPL ELMI	-		-	-	-		-	-	-	-	-	-
66		ELMO	-		-	-			-	-	-	-	-	-
67		ECDB			-	-		-	-	-	15	0	1.79	1.33
68 69	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	2.418 7.230	12 126	0.51 1.74	0.38 1.29	2,389 9.579	101 481	4.25 5.02	3.16 3.74	10.445	392	3.76	2.78
70 71	E24 Commercial Papers issued by all India Financial Institutions rated	ECBO ECCP	-		-	-	- :		-	-	983	22	2.20	1.63
72		ECAM	2.320			-	2.320						-	-
73 74	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU	EDPD EUPD	-	:	-	-	-		-	-	-	-	-	-
75		EPPD	-		-	-			-	-	-	-	-	-
76		EUPS	-		-	-			-	-	-	-	-	-
77		EPPS	-		-	-	-		-	-	-	-	-	-
78		EGMF	0				0				0		-	-
79 80	E31 Exchange Traded Fund	EMPG EETF	-	:	-	- :	- :	:	- :	- :	- :	- :	- :	
B1 B2	F Other than Approved Securities F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-				-				-	-	-	
83 84	F3 Other than Approved Investments - Equity Shares (incl PSUs and	OBPF OESH	- 8	- 2	31.24	23.22	224	224	100.01	74.33	1,404	401	28.53	21.09
85	(Inlisted)	OEPG	-	-	-	-	1	0	0.16	0.12	3	-	-	-
86	F5 Other than Approved Investments -Debentures	OLDB	-	-	-	-	930	28	3.03	2.26	2,138	149	6.99	5.17
87 88	F6 Debentures/ Bonds/ CPs/ Loans etc Promoter Group F7 Commercial Papers	ODPG OACP	-	-	- :	- :	-	:	- :	- :	:	- :		-
89 90	F8 Other than Approved Investments - Pref Shares F9 Other than Approved Investments - Venture fund	OPSH OVNF	- :	- :	-	-	- :	-	- :	- :	- :	-	-	- :
91	F10 Other than Approved Investments -Short Trem Loans (Unsecured Denosits)	OSLU	-	-	-	-		-			-	-	-	
92	F11 Other than Approved Investments - Term Loans (without charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
93 94		OMGS OMPG	0			- :	0	:	- :	- :	. 0			
95	F14 Derivative Instruments	OCDI OPSA	-	-		-		-	- :	:	-	-	-	- :
	assets)	OEPU	-		1				<u> </u>					-
97														

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number: 132 Statement as on:31st December, 2023 Statement of Down Graded Investments Periodicity of Submission: Quarterly



(Rs in Lakhs)

									(Rs in Lakhs)
No.	Name of the Security	COI	Amount	Date of Purchase		Original Grade	Current Grade	Date of Downgrade	Remarks
	+	_		Purchase				Downdrade	
Α	During the guarter								
	N.Y.								
1	NIL	_	_						
_	 	_							
В	As on Date	_	-						
_	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CADE	CARE AAA	CARE AA+	24-03-2017	
_	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	09-10-2012			CARE AA	08-10-2018	
-	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	09-10-2012			CARE A+	06-03-2019	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280.00	09-10-2012		CARE A+	CARE A	18-04-2019	
-	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	- 200.00	09-10-2012		CARE A	CARE BBB	18-05-2019	
-5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	09-10-2012	CARE		CARE BB	24-08-2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	1	09-10-2012			CARE D	20-09-2019	
-	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	03-01-2012			CARE D	17-09-2018	
9	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	250.00	15-01-2015		ICRA AA	ICRA AA+	23-05-2023	Rating upgraded only by ICRA
10	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		15-01-2015		ICRA AA+	ICRA AA	21-05-2019	Rating upgraded only by ICRA
11	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	TLBI	500.00	15-01-2015		AAA(IND)	AA+(IND)	28-06-2018	rading apgraded only by Tere
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	1	15-01-2015		AAA(IND)	ICRA AA+	14-11-2018	Rating upgraded only by ICRA
13	8,70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015	ICRA	ICRA AA	ICRA AA+	23-05-2023	Rating upgraded only by ICRA
14	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	ICRA	AAA(IND)	ICRA AA	21-05-2019	Rating upgraded only by ICRA
15	8,70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	, ., .,,
16	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1	20-05-2015		AAA(IND)	ICRA AA+	14-11-2018	Rating upgraded only by ICRA
17	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	467.40	29-08-2018	CARE	AAA(IND)	CARE D	17-09-2018	
18	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	469.46	29-08-2018	CARE		CARE D	17-09-2018	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012			CARE AA	08-10-2018	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1		BRICKWORKS		BWR AA	15-02-2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012			CARE A+	06-03-2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012			CARE A	18-04-2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB			BRICKWORKS		BWR A+	19-04-2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400.00		BRICKWORKS		BWR A	04-05-2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	100.00	20-01-2012			CARE BBB	18-05-2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB			BRICKWORKS		BWR BBB	26-06-2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	20-01-2012			CARE BB	24-08-2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1		BRICKWORKS		BWR BB	10-09-2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1	20-01-2012			CARE D	20-09-2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB			BRICKWORKS		BWR D	25-09-2019	
31	8.80%TLFS2020 (mat date 21st Sep. 2020)	TODS	931 43	21-09-2015	ITCRA	AAA(IND)	ICRA D	17-09-2018	

- Note:

 1 Provide details of Down Graded Investments during the Quarter.

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

 3 FORM shall be prepared in respect of each fund.

 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

 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:	31-12-2023

	Reinsurance Ri	sk Concentr	ation			
S.No.	Reinsurance Placements	No. of	the Quarter)	Premium ceded to		
		reinsurers	Proportional	Non-Proportional	Facultative	reinsurers / Total
	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	6	453	0	228	0.64%
3	No. of Reinsurers with rating A but less than AA	66	27,995	3,031	4,572	33.72%
4	No. of Reinsurers with rating BBB but less than A	11	3,084	728	56	3.66%
5	No. of Reinsurres with rating less than BBB	2	2	-	92	0.09%
	Total (A)	85	31,535	3,759	4,948	38.12%
	With In India					
1	Indian Insurance Companies	12	3	-	721	0.69%
2	FRBs	8	26,793	9,338	557	34.75%
3	GIC Re	1	26,002	1,818	97	26.44%
4	Other (to be Sepecified)		-	-	-	0.00%
	Total (B)	21	52,797	11,156	1,375	61.88%
	Grand Total (C)= (A)+(B)	106	84,332	14,914	6,323	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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS Name of the Insurer: Future Generali India Insurance Co.Ltd

Period: For the quarter ended December 31, 2023 GROSS DIRECT PREMIUM UNDERWRITTEN

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

													ellaneous							(Amount in Rs. Lakhs
SI.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other seaments (b)	Total Miscellaneous	Total
31.140.	State / Onion Territory	For the Ouarter	For the Quarter	For the Quarter	For the Ouarter	For the	For the	For the Quarter	For the Ouarter	For the	For the Quarter	For the	For the Quarter	For the Ouarter	For the Quarter	For the	For the Quarter	For the Quarter	For the Quarter	For the Quarter
	STATES*																			
1	Andhra Pradesh	52			2	291	524	815	58	17		60	14	0	15		-	19	940	95
2	Arunachal Pradesh						- 243			- "					-	-			240	
3	Assam	40	1	- 1	1	173	253		70			70				-	327	cc	878	9
- 4	Bhar	99				117					0			1	16	-	327	128	362	4
5	Chhattisoarh	41			2						ŏ				1	-		65	238	21
	Gra	72				- 65	38				0					-		2	108	1
7	Gilarat	651		226	226	824	491		711	164	11			32	184	-		109	2.701	3.5
8		76		11			238		43		- 1				100	-		Ed	816	91
-	Himachal Pradesh	7		- 4	10		14		0						_			17	42	
10	Jharkhand	60		- 0	6	196		334	259						14	-		97	740	8
	Karnataka	403		49			981		1,129	40	4		17			-	10.011	48	13,708	14.1
12	Kerala	903		1 12	42		779		614		15				30	-	10,011	72	1.852	1.9
	Madhya Pradesh	106		24			364			17		162			13	-		192	1.089	1.2
14	Maharashtra	9.675	264	980	4 245	5.962	3.287	0.240	0.225	2.254	32			333			(7,674)	6.376		20.7
15	Manarasnoa Manipur	9.6/5		980	1.245	5.962	3.287	9.249	8.225	2,254	- 44		259	333	/30	(0)	(/,b/4)	6.3/6	19.784	30.7
10	Meghalaya	-	-		-	_	-	-	-	- :		-	-	-	-	-			- :	
10	Miggram		-		- :			- :		- :				-			-		- :	
17	Mgoram								- :								-			
	Nagaland Odisha	77				- 64	91	-									16 686	76		
	Puniab			39			488			48	44				18		16,686	- 2	17.473	17.5
		85		29							- 49				30			bb 01	1.779	1.8
	Ralasthan	76		18		271	430	702	92				19				23	91	988	1.08
	Sikkim			_		7													14	
23	Tamil Nadu	419		159			448		1.715		- 6		37					186	3.251	3.82
24	Telangana	1.554		73						125	12							103	5.736	7.36
- 2	Trioura	14			0		- 11											10	29	- 4
26	Uttarakhand	46			0		86			21	0				5			49	359	40
27	Uttar Pradesh	135		21			1.136			401	1	795			20			144	3,858	4.01
28	West Bengal	571		80	80	262	347	610	1.613	43	2	1.616	7					208	2,575	3,22
	TOTAL (A)	14.249	264	1.690	1.954	14.786	11.243	26.029	19,222	3,395	139	19,361	707	556	1.769	(0)	19.373	8.130	79.318	95.52
	UNION TERRITORIESC																			
1	Andaman and Nicobar Islands					1	4												6	
2	Chandigarh	88		55	55	396	225		105	5		112	14	8	6			65	832	97
3	Dadra and Nagar Haveli																			
- 4	Daman & Diu																			
5	Govt, of NCT of Delhi	696		186			1.443			240	12				238			1.004	10,606	11.48
- 6	Jammu & Kashmir	5			0	38	50	87	2	0		2						8	98	10
- 7	Ladakh																			
8	Lakshadweep																			
9	Puducherry	17		0	0		29		3	1								6	101	- 11
	TOTAL (B)	805		241	241	2.992	1.751	4,744	5.020	247	19	5.039	41	247	244			1.082	11.643	12.69
	Outside India																			
1	TOTAL (C)																-			
	Grand Total (A)+(B)+(C)	15.055	264	1.931	2.195	17,779	12.994	30,773	24.242	3,641	158	24,400	748	803	2.012	(0)	19,373	9.212	90.962	1.08.212

Note:
(a) The candistral of GROSS DIRECT PREPAIRM INDERWRITTEN is consistent with the all relevant Nr. forms
(b) Seconds decident to be made for acometrized-acomet which contributes more than 10 accent of the botal cross direct overnium
(c) any chances under States / Union Territories by the over of India are to be suitable inconsorated in the statement
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PORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
Name of the Insurer: Poture General India Insurance Co.Ltd
Paried: Upto the quarter ended December 31, 203
GENERALING
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TORS DIRECT PREMIUM UNDERWELTHER
TORS DIRECT PREMIUM UNDERWELTHER TORS

												M	scellaneous						(Az	nount in Rs. Lakhs
		Fire	Marina Hull	Marine Carno	Total Marine	Motor OD	Meter TP	Total Motor	Health	Personal	Travel Insurance	Total Health	Workman's	Dublic/ Product	Fnninearing	Aviation	Cron Insurance	Other seaments (k)	Total Miscellaneous	Total
No. Stat	te / Union Territory	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the	Upto the	Upto the quarter	Upto the	Upto the	Upto the quarter	Upto the	Upto the quarter	Upto the quarter	Upto the quarter		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarte
						quarter	quarter		quarter	quarter		quarter				quarter				
	STATES*																			
1 Andrea D		157		3	3	872	3,187	4,059	183	47	8	191	50	1	59	-		48	4.454	4.61
Anmarka	d Prodush																			
Accorn.		100		2	2	520	982	1.502	191	(1)	n	191	0				548	196	2 377	2.45
1 Rhir		250		1	1	420		605	1 125	3	n	1 126	4	1	16			413	2.279	2.53
Chlottico	oarh.	157		- 11	11	202		546	20	7	2	22	4	1	10			197	787	
Gna		10		0		225	132	357	7	- 1	1	8	1					6	372	36
Ciriarat		1964		701	701	2.555	1.417	3.972	2.360	512	42	2.402	267	97	404			387		
Hamana		223		14	34	1.247	841	2.088	123	126	3	126	6	2				205	2 569	2.83
) Himarhal	Drarlosh	14		0		14		45	2	3	0	2	1	0				21	73	
0 Sharkhare	d	190		21	21	627	527	1 205	1 1 1 9 0	45	1	1 140	19	1	90			226	2.660	2.81
1 Karnataka		1.428		847	847	4.607	6.150	10.757	1.738	92	10	1 748	42	274	96		12 167	251	25.426	27.70
2 Kerala		185		8	8	1.614	6.720	8 342	1.854	40	41	1 844	17	13	24	600		121	10.411	10.6
3 Martina I	Drawlook	364		82	82	923	1.004	2.418	548	50	9	557	49	10	47			421	3 545	3.00
4 Maharash	Wa.	24,340	264	3.751	4.015	18.517	12,372	30.889	39,470	6517	118	39,588	790	1,144	1.932	607	2.374	16.273	99,507	1.27.86
5 Manipur					-		-		-			-		-						
6 Mechalin	a																			
7 Mizoram																				
S Nanaland																				
9 0644		207		11	11	242	715	957	1,620	13	1	1.622	4	0	46		16,686	221	19,549	19.76
O Dunish		471		125	125	3.159	1,578	4,736		118	144		6	1				188		6.39
2 Paraethan		248		45	45	1.216	2,199	3,415	588 266	118 50	8		45	7	109		2.557	278		
2 Shirter		7				29		43	1	0		1	0		-			6		
3 Yamil Nam	alle I	2.541		647	647	2.312		5,756	2.132	182	18	2.151	164	96	436			393		
4 Yelangan		4.081		322	322	3,055	3,956	7.011	7.814	534	49		651	88				384	17,974	22.33
5 Trinuna		39		1		10		87	14	1			0					35	137	12
6 Ittorakha	red	144		1	1	388	294	682	88	59	n	88	9	1	- 5			136	975	111
7 I Har Pray		642		122	122		4 280	9.232	1.822	1.478		1.826	12		110			787		14.21
28 West Bon		2.034		407		953	1.667	2 620	6.190	190	12		37				-	604	9.948	
-	TOTAL (A)	39 770			7 407	48 661	52.753	1.01.414	69 245	10.078	471	69.716	2.659			(0)	24 222	21.739	2.46.804	
																	-			
	ION TERRITORIES																			
	and Nicobar Islands	,					- 15	20											26	
2 Chandina		546	1 2	83	83	1 130	924			24	16	290		16	8			22		
	rl Nanar Haveli		3			446		4360	1 4/4	- 43	- "	4.00				,			A./A	-
4 Daman S		· · · · · · · · · · · · · · · · · · ·	3		, ×		1 - 7				1			1		1		1 7	;	
	NCT of Debi	3 977	3	738	730	8 230	5524	13 754	13.886	466	91	13 922		481	854			2.583	32.131	36.8
	Kashwir	11		- /30	/ / /	142				ACC	1	10		***			-	7.30		
7 Ladakh	Laborer			-				300	- 0						_	-	-		***	_
Laksharfe				_		_	_	-	-	- 0					_	-	-	-		
2 Durkerher		43			- "	236	266	532	-	- 0		-	_		_	4	-		561	
P. District	TOTAL (B)	4 579		822	822					497	5	14 230	90	7 493	99			2.841		
		45/4	·	****		472	7.00	16.70	12.177	207	1	12.74			- "	-	-	/		
Outside	Terdin						1 /				1 .							1 .		
- Internal			1				_		-		· · · · · · · · · · · · · · · · · · ·			4	'	-	1	· · · · · · · · · · · · · · · · · · ·		1
	TOTAL (C)										· .		· ,	,				· ,		
-			9				_		-					•	·		-	· · · · · ·		+
	otal (A)+(B)+(C)	44,346	264	7.965	8,230	58.403	59,765	1.18.168	83.422	10.575	521	83.945	2,750	2,275	6.026		34.333	24.583	2.82.660	3,35,23

Note: >

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FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS Name of the Insurer: Future Generali India Insurance Co.Ltd

Period: For the quarter ended December 31, 2023



(Amount in Rs. Lakhs)

SI.No.	Line of Business		ended December 023	For the Quarter end 2022		Upto the Quarter end 2023	led December	Upto the Quar December	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	15,055	86,581	12,208	70,876	44,349	2,41,788	38,127	1,96,459
2	Marine Cargo	1,931	17,032	2,328	17,839	7,965	51,019	7,778	57,648
3	Marine Other than Cargo	264	2	243	2	264	3	246	2
4	Motor OD	17,779	2,27,203	17,001	3,87,202	58,403	8,88,442	52,520	10,69,532
5	Motor TP	12,994	38,027	21,861	88,178	59,765	2,53,479	59,138	2,61,216
6	Health	24,242	27,819	14,624	33,439	83,422	86,515	43,283	95,558
7	Personal Accident	3,641	39,635	2,300	1,22,812	10,575	1,16,810	6,369	4,36,681
8	Travel	158	5,276	102	3,237	523	14,610	393	10,619
9	Workmen's Compensation/ Employer's liability	748	5,656	866	4,693	2,756	15,937	2,775	14,180
10	Public/ Product Liability	803	1,539	711	1,260	2,275	4,201	2,100	3,904
11	Engineering	2,012	1,637	1,741	1,359	6,026	4,540	5,445	4,384
12	Aviation	(0)		1	-	(0)	-	37	2
13	Crop Insurance	19,373	212	38,177	138	34,333	422	72,151	29,747
14	Other segments (a)	-	•	1	-	-	-	-	-
15	Miscellaneous	9,212	1,21,509	7,484	1,07,234	24,581	3,54,274	21,381	3,46,391
	Grand Total	1.08.212	5.72.128	1.19.648	8.38.269	3,35,238	20.32.040	3.11.743	25.26.323

- I,08,212 5,72,128 1,19,648 8,38,269

 Notes:
 (a) Premium stands for amount of gross direct premium written in India
 (b) The line of business which are not applicable for any company should be filled up with NA.
 (c) Figure '0' in those fields will imply no business in the segment.
 (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
 (e) 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

Period: For the quarter ended December 31, 2023



(Amount in Rs. Lakhs)

SI.No.	Channels	For the Quart	er ended December 2023		er ended December 2023	For the Quar Decembe		Upto the Qua Decembe	
		No. of	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
		Policies	(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	1.04.310	12.988	3.41.969	39.818	1.45.755	13.428	3.54.483	34.514
2	Corporate Agents-Banks	1,93,095	9,714	5,41,438	26,945	2,56,112	8,158	8,20,278	23,754
3	Corporate Agents -Others	21,094	1,192	61,291	3,634	19,098	1,002	54,183	3,022
4	Brokers	1,51,880	44,150	6,62,754	1,63,830	2,10,691	31,580	7,12,036	1,09,569
5	Micro Agents	3	552	8	740		1	5	1
6	Direct Business- Officers/Employees-Online (Through Company Website)-Others	35,093	33,392	1,45,013	75,501	94,652	56,312	2,98,215	1,19,192
7	Common Service Centres(CSC)	1	0	5	0	(17)	0	65	1
8	Insurance Marketing Firm	5,817	345	8,176	527	83	27	179	46
9	Point of sales person (Direct)	57,193	5,055	2,61,370	21,900	1,10,102	8,416	2,76,685	19,407
10	MISP (Direct)	3,538	812	9,430	2,274	2,799	693	8,956	2,114
11	Web Aggregators	104	12	586	67	(1,006)	32	1,238	125
12	Referral Arrangements						-		0
13	Other (to be sepcified)(i) (ii)			-			-		-
	Total (A)	5,72,128	1,08,212	20,32,040	3,35,238	8,38,269	1,19,648	25,26,323	3,11,743
14	Business outside India (B)						-		-
	Grand Total (A+B)	5.72.128	1,08,212	20,32,040	3,35,238	8,38,269	1,19,648	25,26,323	3.11.743

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.q. NL-4 etc., as applicable

FORM L-27-CADIS DATA

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																			No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Hotor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1.310	975	4	979	20.023	9.274	19.297	9.168	922	23	11.002	570	96	275	132			2.305	34.472
2	Claims reported during the period	3,382		1	12,676	190,249	5,772	196,021	140,091	2,367	212		1,095	90	1,062	54	1,792		106,253	468,417
	(a) Booked During the period	3,2%		1	12,638	189,772	5,539	195,332	142,079	2,044	209	144,332	1,042	96	1,020	49	1,768		105,366	464,939
	(b) Reopened during the Period	96	340		340	476	213	689	1.012	223	1	1,239	S1	- 4	42	36	14		967	2,479
	(c) Other Adjustment (to be specified) (i)																			
1	Claims Settled during the period	2,814	11,648		11.649	199,221	4.400	193,621	129,102	1.756	Ω.	129,900	1.022	96	959	125	1,792		106.424	448.401 430,797
	(a) paid during the period	2,3%	10,761		10,761	176,903	4,332	191,235	129,162	1,756	- 2	129,900	571	10	629	124	1,722		103,440	430,797
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	419	867		667	12,318	60	12,386			-	-	461	ж	330	1	70		2,964	17,604
- 4	Claims Reguldated during the period	207	147		147	1.967	465	2,442	11,339	319	104	11.702	34	- 1	29				609	15,234
	Other Adjustment (to be specified) (0,		-			-	-	-	-	-	-	-			-		-		-	-
s	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)		17		17	651	142	790	40	16		×	s	1	7		э	40,006	49	50,966
- 6	Claims O/S at End of the period	1,671	2,157	2	2,102	9,094	10,161 1,793 1,381	19,255	11,919	751	109	12,6%	609	92	449	91	629		1,625	36,254 25,139 1,136 1,138 7,631
	Less than 3months	676			1,565		1,793	1,889			54	11,150	272	20	202		200			25,139
	3 mostly to 6 mostly	223	177		177	176	1.381	1.757	536	201	29	625	185	29	- 6		99		199	1126
	Smooths to 1 year	198			79	129	1,954	1,933	584	301	10	607	74	11	29	25			40	3,150
		590	327		341	492	5.183	3/676		200		196	76	27			271		225	

I have non-shown notate— (a) The Calers (s) Figures are consistent with all relevant NL forms (s) Republished frames rejected, partial rejection on account of policy terms and conditions (c) Calers o/s should be exclusive of 1898 AND ISBNE reserves

the quarter	ending 31-Dec-2	023 (Apr - Dec)	

																		(Amount is Re. Lakhe)		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Hotor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	44,505	5,763		5,900	9,673	97,783	106,455	5,666		220	7,634	1,945	571	3,363	19			5,944	193,312
2	Claims reported during the period	22.425	4.412	1	4.412	\$7.638	47.657	105.295	89.291	4.291	136	92,618	2.143	268	4.234	152			21.494	299.377
	(a) Booked During the period	33.168 507	4.292	1	4.282	57.60	46.234	103.301	76.038	4.225	162	83.005	1.964	307	4.194	131	24.137		19.676	273.407
	(b) Reopened during the Period	307	130		130	576	1,404	1,994	10,253	156	34	10,440	179	1	- 40	22	- 2		2,667	15,990
	(c) Other Adjustment (to be specified) (i)																			
2	Claims Settled during the period	16,035	2,622	1	2,634	24,507	29,615	66,002	65,454		27	68,934	1,726	100	1,522	544			17,292	224,535
	(a) paid during the period	16,035	2.622	1	2.934	56.167	29.915	96.002	65,454	3.313	27	68.904	1.726	100	1.522	544	28.626		17.292	224.555
	(b) Other Adjustment (to be specified) (i) Closed without payment		-	-	-		-	-		-							-		-	
4	Claims Regudated during the period																			
	Other Adjustment (to be specified) (i)				-	-	-	-					-		-		-		-	
s	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)		2		2	172	147	319	4	7			3	0	2		п	2,783		3,070
6	Claims O/S at End of the period	42,932	5.477	40	5.517	9.370	112.135	121.505	5.011	1.536	251	7.099	1.990	544	5.762	21	1.918		7.422	194,610
	Less than Imporths	13,616	915	1	917	6,300	15,421	21,729	4,236	999	31	5,365	586	- 40	1,530		229		221	94,144 27,981 28,153 94,332
	2 months to 6 months	8,714			GE7	964	12,666	13,604			41	527	460	172	1,274		94		2,251	27,991
	Emonths to 1 year	5.404	393		262	624	19.650	19.274	399	192	17	596	250	81	922	10	613		519	28.153
	I year and above	15,198	3,462	39	3,531	1,540	65,159	66,698	90	474	102	730	464	10	2,027	12	962		4,440	94,332

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Future Generali India Insurance Co. Ltd.



For the Quarter ending on 31-Dec-2023 (Oct - Dec)

(Amount in Rs. Lakhs)

						A	geing of Clai	ms (Claims	paid)								
				No.	of claims paid						Amour	nt of claims pa	id			Total No. of claims paid	Total amount of claims paid
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 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		> 3 years and <= 5 years	> 5 years		
1	Fire	488	208	226	111	72	33	2	1,080	302	922	753	2,611	77	553	1,140	6,299
2	Marine Cargo	5,605	269	170	80	40	2	1	459	261	413	253	26	-1	0	6,167	1,411
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-		1	-	-	-	-	1
4	Motor OD	50,214	7,607	1,112	331	68	7	12	11,842	4,374	1,575	698	137	17	41	59,351	18,683
5	Motor TP	83	167	478	651	470	139	145	-38	940	2,677	3,086	3,963	1,380	1,738	2,133	13,746
6	Health	55,616	4,013	540	115	63	-	1	28,964	2,303	391	93	65	-	0	60,348	31,816
7	Personal Accident	520	48	22	9	2	-	3	812	110	49	14	54	-0	3	604	1,042
8	Travel	1	6	8	4	1	-	-	0	1	4	9	1	1	-	20	15
9	Workmen's Compensation/ Employer's liability	9	27	66	55	18	2	3	34	34	160	172	54	9	48	180	511.52
10	Public/ Product Liability	0	0	1	0	0	0	0	0	0	1	0	0	0	0	1	1.51
11	Engineering	102	97	37	21	10	5	2	206	165	49	196	122	1	0	274	739
12	Aviation	-	-	-	5	8	-	-	7	2	16	18	142	-	-	13	185
13	Crop Insurance	181	282	65	2	5	-	12	3,140	3,190	1	-	-	-	-	547	6,331
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	24,558	1,282	2,638	12,873	17,853	3	11	4,283	387	628	287	3	14	72	59,218	5,674

Note: (a) Other segments includes Credit Insurance.

Upto the Quarter ending on 31-Dec-2023 (Apr - Dec)

(Rs in Lakhs)

	Ageing of Claims (Claims paid)																
				No.	of claims paid						Amour	nt of claims pa	nid			Total No. of claims paid	Total amount of claims paid
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 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		> 3 years and <= 5 years			
1	Fire	1,160	399	339	259	157	54	27	2,261	1,828	2,131	3,447	4,594	393	1,382	2,395	16,035
2	Marine Cargo	8,991	911	538	202	83	13	23	1,227	752	919	736	198	-1	1	10,761	3,833
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
4	Motor OD	148,849	23,526	3,394	816	236	19	63	36,308	13,117	4,365	1,733	374	36	234	176,903	56,167
5	Motor TP	120	325	996	1,352	919	284	336	3,669	1,947	5,436	6,827	7,171	2,236	2,629	4,332	29,915
6	Health	111,475	13,726	2,473	273	147	3	5	53,493	9,847	1,743	196	163	6	6	128,102	65,454
7	Personal Accident	1,494	146	65	22	6	3	20	2,773	287	122	47	61	12	12	1,756	3,313
8	Travel	12	18	12	7	2	-	1	14	3	6	13	1	-	0	52	37
9	Workmen's Compensation/ Employer's liability	22	144	216	133	46	5	5	142	145	571	527	256	38	71	571	1,749
10	Public/ Product Liability	-	2	5	-	2	-	1	6	0	41	1	28	0	0	10	77
11	Engineering	246	163	73	95	40	7	5	299	264	203	429	320	4	3	629	1,522
12	Aviation	12	8	27	23	41	13	-	34	16	102	159	223	10	-	124	544
13	Crop Insurance	423	897	258	120	12	-	12	4,556	17,507	5,812	751	1	-	-	1,722	28,626
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	65,994	3,205	3,091	13,207	17,893	16	34	12,535	1,499	1,461	1,508	116	21	142	103,440	17,282

Note: (a) Other segments includes Credit Insurance.



Name of the Insurer: Future Generali India Insurance Company Limited

Date: December 31, 2023

SI. No.	Office	Information	Number
1	No. of offices at the beginning of the	year	153
2	No. of branches approved during the	year	11
3	No. of branches opened during the	Out of approvals of previous year	1
4	year	Out of approvals of this year	9
5	No. of branches closed during the ye		3
6	No of branches at the end of the year	r	160
7	No. of branches approved but not op	ened	2
8	No. of rural branches		0
9	No. of urban branches		160
	No. of Directors:-		
	(a) Independent Director		(a) 3
10	(b) Executive Director		(b) 1 (MD & CEO)
10	(c) Non-executive Director		(c) 8 (including 3 Independent Directors)
	(d) Women Director		(d) 1
	(e) Whole time director		(e) 1 (MD & CEO)
	No. of Employees		
11	(a) On-roll:		(a) 2620
"	(b) Off-roll:		(b) 1089
	(c) Total		(c) 3709
	No. of Insurance Agents and Interme	<u>diaries</u>	
	(a) Individual Agents,		(a) 8850
	(b) Corporate Agents-Banks		(b) 31
	(c)Corporate Agents-Others		(c) 26
12	(d) Insurance Brokers		(d) 622
12	(e) Web Aggregators		(e) 9
	(f) Insurance Marketing Firm		(f) 29
	(g) Motor Insurance Service Provider	s (DIRECT)	(g) 100
	(h) Point of Sales persons (DIRECT)		(h) 26969
	(i) Other as allowed by IRDAI (To be	specified)	(i) -

Employees and Insurance Agents and Intermediaries - Movement

	5 dila Insurance Agents and Intermedi	
Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	3715	35937
quarter		
Recruitments during the quarter	602	961
Attrition during the quarter	608	262
Number at the end of the quarter	3709	36636

FORM NL-42 **BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: 31 December, 2023



Board of Directors and Key Management Persons								
SI. No.	Name of person	Designation	Details of change in the period, if any					
1	Mr. Parveen Kumar Gupta	Independent Director (Chairman)	Independent Director (Chairman)					
2	Dr. Devi Singh	Independent Director	Independent Director					
3	Mr. Shailesh Haribhakti	Independent Director	Independent Director					
4	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director					
5	Ms. Valentina Sarrocco	Non-Executive Director	Non-Executive Director					
6	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director	-				
7	Mr. K B Vijay Srinivas	Non-Executive Director (Additional)	Non-Executive Director (Additional)	Appointed w.e.f. November 08, 2023				
8	Mr. Ajai Kumar	Non-Executive Director (Additional)	Non-Executive Director (Additional)	Appointed w.e.f. November 08, 2023				
9	Mr. Pankaj Jaju	Non-Executive Director	Non-Executive Director	Resigned w.e.f. November 08, 2023				
10	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person					
11	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	Key Management Person					
12	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person	-				
13	Mr. Jatin Arora	Appointed Actuary	Key Management Person	-				
14	Mr. M. Raghavendra Rao	Chief Distribution Officer	Key Management Person	-				
15	Mr. Deepak Prasad	Chief Operating Officer	Key Management Person					
16	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person					
17	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person					
18	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person	-				
19	Ms. Ruchika Malhan Varma	Chief Marketing Officer	Key Management Person	-				
20	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person	-				
21	Mr. Akshaya Kashyap	Chief People Officer	Key Management Person	Re-designated w.e.f. October 01, 2023				

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) Name of the Insurer: Future Generali India Insurance Co.Ltd

Period: Upto the quarter ended December 31, 2023



(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	18,415	2,109	21,87,958			
1	FIRE	Social	-	-	-			
2	MARINE CARGO	Rural	1,823	210	11,41,545			
2	MARINE CARGO	Social	-	-	-			
3	MARINE OTHER THAN CARGO	Rural	1	252	78,739			
	MARINE OTHER THAN CARGO	Social	-	-	-			
4	MOTOR OD	Rural	5,631	2,648	2,39,577			
7	MOTOR OD	Social	-	-	-			
5	MOTOR TP	Rural	73,146	4,211	-			
5	MOTOR IP	Social	-	-	-			
6	HEALTH	Rural	3,422	962	30,104			
U	HLALIII	Social	39	10,729	11,660			
7	PERSONAL ACCIDENT	Rural	7,408	136	1,10,561			
,	PERSONAL ACCIDENT	Social	7	254	2,82,139			
8	TRAVEL	Rural	890	33	1,00,424			
0	INAVLL	Social	-	-	-			
9	Workmen's Compensation/ Employer's liability	Rural	551	94	79,223			
,	Workmen's Compensation/ Employer's liability	Social	-	-	-			
10	Public/ Product Liability	Rural	94	29	24,473			
10	Tublic/ Troduct Elability	Social	-	-	-			
11	Engineering	Rural	271	347	5,56,834			
11	Engineering	Social	-	-	-			
12	Aviation	Rural	-	-	-			
	Avidani	Social	-	-	-			
13	Crop	Rural	110	14,725	27,736			
15	Стор	Social	-	-	-			
14	Miscellaneous	Rural	36,549	742	7,82,460			
	cciluncous	Social	-	-	-			
	Total	Rural	1,48,311	26,497	53,59,634			
	local	Social	46	10,983	2,93,800			

- 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: 454,624 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 90,852 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 93,581 lakhs

Statement Period: period ending 31st December, 2023

	(₹ lakhs)			
Items	For the quarter ended December, 2023	Upto the quarter ended December, 2023		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of liability only policies (L)	1,953.84	13,026.46		
Gross Direct Motor Third Party Insurance Business				
Premium in respect of package policies (P)	11,040.08	46,738.69		
Total Gross Direct Motor Third Party Insurance				
Business Premium (L+P)	12,993.92	59,765.15		
Total Gross Direct Motor Own damage Insurance				
Business Premium	17,778.63	58,402.99		
Total Gross Direct Premium Income	1,08,209.40	3,35,235.58		



Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED Date: December 31, 2023
GRIEVANCE DISPOSAL FOR THE PERIOD UPTO October 1, 2023 to December 31, 2023 DURING THE FINANCIAL YEAR 2023-24

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter Fully Partial Accepted Accepted Rejected		Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year	
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	5	156	35	4	111	11	494
c)	Policy Related	2	23	21	0	3	1	89
d)	Premium	0	1	0	0	1	0	5
e)	Refund	0	1	1	0	0	0	7
f)	Coverage	0	1	0	0	1	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0	1
i)	Others	0	8	7	0	1	0	33
	Total Number of complaints:	7	191	65	4	117	12	631

2	Total No. of policies during previous year:	3418454		
3	Total No. of claims during previous year: 489389			
4	Total No. of policies during current year:	2028050		
5	Total No. of claims during current year:	468417		
6	Total No. of Policy Complaints (current year) per	0.68		
ь	10,000 policies (current year)	0.08		
7	Total No. of claim Complaints (current year) per	10.55		
	10,000 claims registered (current year)	10.33		

^{**} 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	12	0	12
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	12	0	12

^{*} Opening balance should tally with the closing balance of the previous Quarter



Statement as on: 31st December 2023

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Future Generali India Insurance Company Limited

For the Quarter ending: Q3 FY23-24

Meeting Date	Investee Company Name	Type of Meeting	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/	Reason supporting the vote decision	
	NIL							