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 30TH JUNE, 2024



(₹ lakhs)

																	(X IAKIIS)
	Schedule		Fi	re			Mar	ine			Miscella	aneous			To	tal	
Particulars	Ref. Form	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	No.	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
1 Premiums Earned (Net)	NL-4	3,733.71	3,733.71	3,484.61	3,484.61	2,102.51	2,102.51	1,943.46	1,943.46	87,015.94	87,015.94	66,241.38	66,241.38	92,852.16	92,852.16	71,669.46	71,669.46
Profit/Loss on sale/redemption of Investments		107.91	107.91	15.19	15.19	17.25	17.25	2.27	2.27	550.02	550.02	67.76	67.76	675.18	675.18	85.23	85.23
Interest, Dividend & Rent - Gross (Refer Note 1)		1,706.48	1,706.48	1,810.57	1,810.57	272.85	272.85	244.68	244.68	8,698.21	8,698.21	7,324.40	7,324.40	10,677.54	10,677.54	9,379.64	9,379.64
4 Others																	
(a)Other Income																	
(i)Miscellaneous Income		0.57	0.57	0.47	0.47	0.26	0.26	0.23	0.23	11.73	11.73	10.88	10.88	12.56	12.56	11.58	11.58
(b)Contribution from Shareholders Fund																	
(i)Towards Excess Expenses of Management		191.58	191.58	222.85	222.85	30.63	30.63	33.33	33.33	976.54	976.54	993.92	993.92	1,198.75	1,198.75	1,250.10	1,250.10
TOTAL (A)		5,740.26	5,740.26	5,533.69	5,533.69	2,423.50	2,423.50	2,223.97	2,223.97	97,252.43	97,252.43	74,638.36	74,638.36	105,416.19	105,416.19	82,396.02	82,396.02
5 Claims Incurred (Net)	NL-5	4,978.99	4,978.99	2,867.93	2,867.93	858.32	858.32	1,402.50	1,402.50	66,837.57	66,837.57	41,103.54	41,103.54	72,674.88	72,674.88	45,373.97	45,373.97
5 Commission	NL-6	(1,344.85)	(1,344.85)	(1,238.52)	(1,238.52)	631.08	631.08	539.77	539.77	16,998.96	16,998.96	17,271.78	17,271.78	16,285.18	16,285.18	16,573.04	16,573.04
7 Operating Expenses related to Insurance Business	NL-7	2,739.56	2,739.56	3,329.21	3,329.21	360.44	360.44	507.26	507.26	10,879.58	10,879.58	15,049.80	15,049.80	13,979.58	13,979.58	18,886.27	18,886.27
8 Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		6,373.70	6,373.70	4,958.62	4,958.62	1,849.83	1,849.83	2,449.53	2,449.53	94,716.11	94,716.11	73,425.12	73,425.12	102,939.64	102,939.64	80,833.28	80,833.28
9 Operating Profit/(Loss) C= (A - B)		(633,45)	(633,45)	575.07	575.07	573.68	573.68	(225.56)	(225,56)	2,536,32	2,536,32	1,213,23	1,213,23	2,476,55	2,476,55	1,562,74	1,562,74
C= (A - B)		(033.43)	(033.43)	3/3.0/	373.07	3/3.00	3/3.08	(223.30)	(223.30)	2,330.32	2,330.32	1,213.23	1,213.23	2,470.55	2,470.55	1,302.74	1,302.74
10 APPROPRIATIONS																	
Transfer to Shareholders' Funds		(633.45)	(633.45)	575.07	575.07	573.68	573.68	(225.56)	(225.56)	2,536.32	2,536.32	1,213.23	1,213.23	2,476.55	2,476.55	1,562.74	1,562.74
Transfer to Catastrophe Reserve		-		-			-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		(633.45)	(633.45)	575.07	575.07	573.68	573.68	(225.56)	(225.56)	2,536.32	2,536.32	1,213.23	1,213.23	2,476.55	2,476.55	1,562.74	1,562.74

Note - 1

		Fi	re			Mar	ine			Miscella	neous			To	al	
Pertaining to Policyholder's funds	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
Interest, Dividend & Rent	1,673.42	1,673.42	1,643.11	1,643.11	267.56	267.56	245.74	245.74	8,529.69	8,529.69	7,328.30	7,328.30	10,470.67	10,470.67	9,217.15	9,217.15
Add/Less:-		-		-		-		-		-		-	-			
Investment Expenses	-	-	-	-	-	-	-	-	_	-	-	-	-	_	-	-
Amortisation of Premium/ Discount on Investments	33.06	33.06	(7.07)	(7.07)	5.29	5.29	(1.06)	(1.06)	168.52	168.52	(31.55)	(31.55)	206.86	206.86	(39.68)	(39.68)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	_	-	-	-	-	_	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	_	-	-	-	-	_	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	174.53	174.53	-	-	-	-	-	-	27.65	27.65	-	-	202.18	202.18
Interest, Dividend & Rent – Gross*	1,706.48	1,706.48	1,810.57	1,810.57	272.85	272.85	244.68	244.68	8,698.21	8,698.21	7,324.40	7,324.40	10,677.54	10,677.54	9,379.64	9,379.64

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 30TH JUNE, 2024

					(₹ lakhs)
Particulars	Schedule	For Q1	Upto Q1	For Q1	Upto Q1
	Ref. Form	2024-25	2024-25	2023-24	2023-24
1 OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		(633.45)	(633.45)	575.07	575.07
(b) Marine Insurance		573.68	573.68	(225.56)	(225.56)
(c) Miscellaneous Insurance		2,536.32	2,536.32	1,213.23	1,213.23
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent - Gross		3,251.89	3,251.89	3,103.98	3,103.98
(b) Profit on sale of investments		220.07	220.07	28.71	28.71
(c) (Loss on sale/ redemption of investments)		(10.37)	(10.37)	(0.00)	(0.00)
(d) Amortization of Premium / Discount on Investments		64.25	64.25	(13.36)	(13.36)
OTHER INCOME					
(a) Bad debts/balances written back		-	-	-	-
(b) Interest on Income Tax Refund		220.44	220.44	-	-
TOTAL (A)		6,222.82	6,222.82	4,682.06	4,682.06
PROVISIONS (OTHER THAN TAXATION)					
(a) For diminution in the value of investments		12.29	12.29	(2.01)	(2.01)
(b) For Doubtful Debts		12.2)	12.2)	1.45	1.45
(c) Others (to be specified)			-	-	1.43
(c) Others (to be specified)		-	-	-	<u> </u>
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		260.61	260.61	210.84	210.84
(b) Bad Debts written off		-	-	-	-
(c) Interest on subordinated debt		1,182.38	1,182.38	848.88	848.88
(d) Expenses towards CSR activities		80.50	80.50	80.81	80.81
(e) Penalties		-	-	-	-
(f) Contribution to Policyholders' A/c					
(g) Towards Excess Expenses of Management		1,198.75	1,198.75	1,250.10	1,250.10
(h) Others					
(i) Investments written off		-	-	-	-
TOTAL (B)		2,734.52	2,734.52	2,390.08	2,390.08
Profit before Tax (A-B)		3,488.30	3,488.30	2,291.98	2,291.98
Provision for Taxation		950.95	950.95	614.84	614.84
Deferred Tax		(59.23)	(59.23)	(27.06)	(27.06)
Profit / (Loss) after tax		2,596.58	2,596.58	1,704.21	1,704.21
Front / (Loss) after tax		2,390.38	2,390.30	1,704.21	1,/04.21
APPROPRIATIONS					
(a) Interim dividends paid during the period		-	=	-	-
(b) Final dividend paid		-	-	-	-
(c) Transfer to any Reserves or Other Accounts (to be specified)					
Balance of profit / loss brought forward		27,000.54	27,000.54	43,829.45	43,829.45
Issue of bonus shares through accumulated reserves		-	-	-	-
Balance carried forward to Balance Sheet		29,597.12	29,597.12	45,533.66	45,533.66



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

(₹ lakhs)

	Calcadada Daf	As at	(₹ lakhs)
Particulars	Schedule Ref. Form	30th June 2024	30th June 2023
SOURCES OF FUNDS	2 72	30th June 2024	Soth June 2025
SHARE CAPITAL	NL-8	120,640.49	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT	112.0	-	-
STOCK OPTIONS OUTSTANDING		_	3,705.00
RESERVES AND SURPLUS	NL-10	29,597.12	45,533.66
FAIR VALUE CHANGE ACCOUNT	112 10	25,3571.12	13,333.00
-Shareholders' Funds		269.64	293.77
-Policyholders' Funds		798.53	112.33
BORROWINGS	NL-11	51,700.00	45,200.00
TOTAL	NL-11	203,005.78	185,325.13
A DDY (GA TYON) OF EVINDS			
APPLICATION OF FUNDS	NH 12	104 701 02	100 215 02
INVESTMENTS-Shareholders	NL-12	194,791.93	189,215.03
INVESTMENTS-Policyholders	NL-12A	576,861.40	494,831.00
LOANS	NL-13	- 0.221.05	
FIXED ASSETS	NL-14	9,321.85	6,475.48
DEFERRED TAX ASSET (Net)		2,213.30	2,160.38
CURRENT ASSETS			
Cash and Bank Balances	NL-15	12,842.05	6,626.36
Advances and Other Assets	NL-16	71,335.40	84,349.05
Sub-Total (A)		84,177.45	90,975.41
CURRENT LIABILITIES	NL-17	445,625.92	417,018.43
PROVISIONS	NL-18	218,734.23	181,313.73
Sub-Total (B)		664,360.15	598,332.16
NET CURRENT ASSETS (C) = (A - B)		(580,182.70)	(507,356,75)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	=
TOTAL		203,005.78	185,325.13

CONTINGENT LIABILITIES

Particulars	As at 30th June 2024	As at 30th June 2023
1.Partly paid-up investments	4,000.00	6,000.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	-
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	7,905.45	6,202.15
6. Reinsurance obligations to the extent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	11,905.45	12,202.15

FORM NL-4-PREMIUM SCHEDULE

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

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

Premium Earned (Net)

Premium Earned (Net)																						(₹ lakhs)
															Miscell	aneous						
	Fi	re	Marine	Cargo	Marir	ne Hull	Total N	darine .	Moto	r OD	Moto	or TP	Total	Motor	Health Ir	nsurance	Personal	Accident	Travel I	nsurance	Total 1	Health
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	21,604.45	21,604.45	3,726.97	3,726.97	0.16	0.16	3,727.13	3,727.13	19,497.96	19,497.96	25,816.24	25,816.24	45,314.20	45,314.20	58,581.71	58,581.71	3,468.00	3,468.00	270.55	270.55	62,320.26	62,320.26
Add: Premium on reinsurance accepted	2,057.89	2,057.89	56.24	56.24	-	-	56.24	56.24	-	-	-	_	_	-	-	_	-	-	_	-	-	-
Less: Premium on reinsurance ceded	16,903.88	16,903.88	712.83	712.83	0.02	0.02	712.84	712.84	892.11	892.11	1,293.25	1,293.25	2,185.36	2,185.36	5,264.73	5,264.73	286.48	286.48	245.27	245.27	5,796.48	5,796.48
Net Written Premium	6,758.47	6,758.47	3,070.39	3,070.39	0.14	0.14	3,070.53	3,070.53	18,605.85	18,605.85	24,522.99	24,522.99	43,128.84	43,128.84	53,316.98	53,316.98	3,181.52	3,181.52	25.28	25.28	56,523.78	56,523.78
Add: Opening balance of UPR	14,713.86	14,713.86	2,351.47	2,351.47	13.42	13.42	2,364.89	2,364.89	38,212.63	38,212.63	45,954.25	45,954.25	84,166.88	84,166.88	62,729.98	62,729.98	7,256.22	7,256.22	10.57	10.57	69,996.77	69,996.77
Less: Closing balance of UPR	17,738.62	17,738.62	3,319.46	3,319.46	13.46	13.46	3,332.91	3,332.91	38,108.26	38,108.26	48,216.69	48,216.69	86,324.94	86,324.94	79,343.74	79,343.74	7,236.34	7,236.34	15.26	15.26	86,595.35	86,595.35
Net Earned Premium	3,733.71	3,733.71	2,102.40	2,102.40	0.11	0.11	2,102.51	2,102.51	18,710.23	18,710.23	22,260.55	22,260.55	40,970.78	40,970.78	36,703.22	36,703.22	3,201.39	3,201.39	20.59	20.59	39,925.20	39,925.20
Gross Direct Premium																						
- In India	21,604.45	21,604.45	3,726.97	3,726.97	0.16	0.16	3,727.13	3,727.13	19,497.96	19,497.96	25,816.24	25,816.24	45,314.20	45,314.20	58,581.71	58,581.71	3,468.00	3,468.00	270.55	270.55	62,320.26	62,320.26
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	llaneous								(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avi	ation	Crop Ir	surance	Otl	hers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	1,047.10	1,047.10	555.48	555.48	2,624.28	2,624.28	-	-	57.50	57.50	8,575.80	8,575.80	120,494.62	120,494.62	145,826.20	145,826.20
Add : Premium on reinsurance accepted	-	-	0.00	0.00	116.23	116.23	-	-	-	-	-	-	116.23	116.23	2,230.37	2,230.37
Less: Premium on reinsurance ceded	53.72	53.72	380.70	380.70	2,169.06	2,169.06	-	-	12.57	12.57	1,968.58	1,968.58	12,566.46	12,566.46	30,183.18	30,183.18
Net Written Premium	993.38	993.38	174.78	174.78	571.45	571.45	-	-	44.93	44.93	6,607.23	6,607.23	108,044.39	108,044.39	117,873.39	117,873.39
Add: Opening balance of UPR	1,331.28	1,331.28	689.60	689.60	774.78	774.78	-	-	366.66	366.66	10,632.75	10,632.75	167,958.73	167,958.73	185,037.48	185,037.48
Less: Closing balance of UPR	1,501.52	1,501.52	557.32	557.32	1,044.09	1,044.09	-	-	42.11	42.11	12,921.87	12,921.87	188,987.19	188,987.19	210,058.72	210,058.72
Net Earned Premium	823.14	823.14	307.06	307.06	302.15	302.15	-	-	369.49	369.49	4,318.11	4,318.11	87,015.94	87,015.94	92,852.16	92,852.16
Gross Direct Premium																
- In India	1,047.10	1,047.10	555.48	555.48	2,624.28	2,624.28	-	-	57.50	57.50	8,575.80	8,575.80	120,494.62	120,494.62	145,826.20	145,826.20
- Outside India	-		-		-	-	_	-	-	-		-	-		_	-

FORM NL-4-PREMIUM SCHEDULE

Premium Earned (Net)

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





(₹ lakhs)

Miscellaneous Motor OD Motor TP Total Health Marine Hull Total Marine Total Motor Health Insurance Personal Accident Travel Insurance For Q1 Upto Q1 2023-24 Gross Direct Premium 18,393.78 18,393.78 3,171.62 3,171.62 3,171.62 3,171.62 21,252.04 21,252.04 26,158.30 26,158.30 47,410.35 47,410.35 28,014.04 28,014.04 3,588.71 3,588.71 183.89 183.89 31,786.64 31,786.64 Add: Premium on reinsurance accepted 2.965.32 2,965.32 22.74 22.74 22.74 22.74 Less: Premium on reinsurance ceded 16.325.70 16,325,70 733.21 733.21 733.21 733.21 969.19 969.19 1.450.91 1.450.91 2,420,10 2,420,10 1.801.70 1.801.70 288.02 288.02 163.55 163.55 2.253.27 2.253.27 24,707.39 24,707.39 44,990.24 44,990.24 3,300.69 29,533.37 29,533.37 Net Written Premium 5,033.39 5,033.39 2,461.15 2,461.15 2,461.15 2,461.15 20,282.85 20,282.85 26,212.34 26,212.34 3,300.69 20.33 20.33 Add: Opening balance of UPR 0.37 0.37 35,320,77 14,295,14 14.295.14 2.313.55 2.313.55 2.313.92 2.313.92 41,708,42 41.708.42 47,287,50 47.287.50 88,995,92 88,995,92 29,859,99 29,859,99 5,452,78 5,452,78 7.99 7.99 35,320,77 Less: Closing balance of UPR 15.843.92 15,843,92 2,831.42 2.831.42 0.18 0.18 2,831.61 2.831.61 42,454,64 42,454,64 49,951.02 49.951.02 92,405,66 92,405,66 40,755.78 40,755,78 6,503.56 6.503.56 12.82 12.82 47,272.16 47,272.16 Net Earned Premium 3,484.61 3,484.61 1,943.27 1,943.27 0.19 0.19 1,943.46 1,943.46 19,536.63 19,536.63 22,043.87 22,043.87 41,580.50 41,580.50 15,316.55 15,316.55 2,249.92 2,249.92 15.51 15.51 17,581.98 17,581.98 Gross Direct Premium - In India 18,393.78 18,393.78 3,171.62 3,171.62 3,171.62 3,171.62 21,252.04 21,252.04 26,158.30 26,158.30 47,410.35 47,410.35 28,014.04 28,014.04 3,588.71 3,588.71 183.89 183.89 31,786.64 31,786.64 - Outside India

							Miscell	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avia	ntion	Crop In	surance	Oth	ers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	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	1,070.04	1,070.04	693.26	693.26	2,182.64	2,182.64	(0.94)	(0.94)	4,810.68	4,810.68	7,076.58	7,076.58	95,029.26	95,029.26	116,594.65	116,594.65
Add : Premium on reinsurance accepted	1	-	48.75	48.75	183.90	183.90		1		-	-		232.66	232.66	3,220.71	3,220.71
Less: Premium on reinsurance ceded	60.12	60.12	360.42	360.42	2,179.43	2,179.43	(0.05)	(0.05)	3,840.14	3,840.14	3,181.57	3,181.57	14,295.02	14,295.02	31,353.93	31,353.93
Net Written Premium	1,009.92	1,009.92	381.59	381.59	187.11	187.11	(0.89)	(0.89)	970.54	970.54	3,895.02	3,895.02	80,966.90	80,966.90	88,461.43	88,461.43
Add: Opening balance of UPR	1,516.55	1,516.55	633.51	633.51	803.08	803.08	0.44	0.44	849.16	849.16	15,553.29	15,553.29	143,672.70	143,672.70	160,281.76	160,281.76
Less: Closing balance of UPR	1,627.02	1,627.02	716.75	716.75	732.24	732.24	0.18	0.18	6.95	6.95	15,637.25	15,637.25	158,398.21	158,398.21	177,073.73	177,073.73
Net Earned Premium	899.44	899.44	298.35	298.35	257.95	257.95	(0.63)	(0.63)	1,812.75	1,812.75	3,811.05	3,811.05	66,241.38	66,241.38	71,669.46	71,669.46
																I
Gross Direct Premium																I
- In India	1,070.04	1,070.04	693.26	693.26	2,182.64	2,182.64	(0.94)	(0.94)	4,810.68	4,810.68	7,076.58	7,076.58	95,029.26	95,029.26	116,594.65	116,594.65
- Outside India		-		-	-					-	-		-	-	-	-

FORM NL-5 - CLAIMS SCHEDULE

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

FUTURE GENERALI

Claims Incurred [NET]								-														(₹ lakhs)
															Miscel	laneous						
	Fi	ire	Marine	e Cargo	Marin	e Hull	Total ?	Marine	Moto	or OD	Mot	or TP	Total	Motor	Health l	insurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	7,453.16	7,453.16	1,564.01	1,564.01	-	-	1,564.01	1,564.01	15,560.97	15,560.97	4,635.10	4,635.10	20,196.07	20,196.07	33,209.11	33,209.11	1,442.42	1,442.42	0.94	0.94	34,652.47	34,652.47
Add: Re-insurance accepted to direct claims	108.16	108.16	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	3,658.86	3,658.86	285.23	285.23	-	-	285.23	285.23	809.50	809.50	176.13	176.13	985.63	985.63	5,823.01	5,823.01	56.29	56.29	27.14	27.14	5,906.44	5,906.44
Net Claim Paid	3,902.46	3,902.46	1,278.78	1,278.78			1,278.78	1,278.78	14,751.47	14,751.47	4,458.97	4,458.97	19,210.44	19,210.44	27,386.10	27,386.10	1,386.13	1,386.13	(26.20)	(26.20)	28,746.03	28,746.03
Add: Claims outstanding at the end	18,065.55	18,065.55	4,541.96	4,541.96	1.27	1.27	4,543.22	4,543.22	9,438.98	9,438.98	244,244.13	244,244.13	253,683.12	253,683.12	15,454.58	15,454.58	5,691.96	5,691.96	172.84	172.84	21,319.38	21,319.38
Less : Claims outstanding at the beginning	16,989.01	16,989.01	4,962.49	4,962.49	1.20	1.20	4,963.69	4,963.69	8,882.42	8,882.42	235,744.87	235,744.87	244,627.30	244,627.30	10,539.58	10,539.58	5,504.75	5,504.75	173.80	173.80	16,218.13	16,218.13
Net Incurred Claims	4,978.99	4,978.99	858.25	858.25	0.07	0.07	858.32	858.32	15,308.03	15,308.03	12,958.23	12,958.23	28,266.26	28,266.26	32,301.09	32,301.09	1,573.34	1,573.34	(27.15)	(27.15)	33,847.28	33,847.28
Claims Paid (Direct)																						
-In India	7,453.16	7,453.16	1,529.49	1,529.49		-	1,529.49	1,529.49	15,560.97	15,560.97	4,635.10	4,635.10	20,196.07	20,196.07	33,209.11	33,209.11	1,442.42	1,442.42	0.94	0.94	34,652.47	34,652.47
-Outside India	-	-	34.51	34.51	-	-	34.51	34.51	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,584.63	1,584.63	1,043.95	1,043.95	1.19	1.19	1,045.14	1,045.14	1,431.26	1,431.26	119,037.85	119,037.85	120,469.10	120,469.10	8,143.33	8,143.33	4,048.00	4,048.00	56.89	56.89	12,248.22	12,248.22
Estimates of IBNR and IBNER at the beginning of the period (net)	1,569.93	1,569.93	1,103.48	1,103.48	1.15	1.15	1,104.63	1,104.63	1,465.35	1,465.35	123,723.00	123,723.00	125,188.35	125,188.35	6,245.57	6,245.57	3,730.52	3,730.52	60.37	60.37	10,036.46	10,036.46

							Miscel	laneous							1	(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avia	ation	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	440.17	440.17	0.39	0.39	1,005.19	1,005.19	4.02	4.02	6,663.84	6,663.84	4,357.10	4,357.10	67,319.25	67,319.25	76,336.42	76,336.42
Add: Re-insurance accepted to direct claims	-		-	-	1.74	1.74	-	-	-	-		-	1.74	1.74	109.91	109.91
Less: Re-insurance Ceded to claims paid	18.01	18.01	0.07	0.07	524.55	524.55	(1.22)	(1.22)	4,813.32	4,813.32	1,021.06	1,021.06	13,267.85	13,267.85	17,211.93	17,211.93
Net Claim Paid	422.17	422.17	0.32	0.32	482.38	482.38	5.24	5.24	1,850.52	1,850.52	3,336.04	3,336.04	54,053.15	54,053.15	59,234.39	59,234.39
Add : Claims outstanding at the end	3,381.95	3,381.95	887.65	887.65	1,716.40	1,716.40	307.42	307.42	4,208.98	4,208.98	7,034.14	7,034.14	292,539.03	292,539.03	315,147.80	315,147.80
Less : Claims outstanding at the beginning	3,300.31	3,300.31	872.28	872.28	2,248.60	2,248.60	305.91	305.91	5,988.77	5,988.77	6,193.32	6,193.32	279,754.61	279,754.61	301,707.31	301,707.31
Net Incurred Claims	503.81	503.81	15.70	15.70	(49.82)	(49.82)	6.75	6.75	70.73	70.73	4,176.86	4,176.86	66,837.57	66,837.57	72,674.88	72,674.88
Claims Paid (Direct)																
-In India	440.17	440.17	0.39	0.39	1,005.19	1,005.19	4.02	4.02	6,663.84	6,663.84	4,357.10	4,355.32	67,319.25	67,317.47	76,301.90	76,300.12
-Outside India	-	-	-	-	-	-	-	-	-	-	-	1.78	-	1.78	34.51	36.30
Estimates of IBNR and IBNER at the end of the period (net)	1,141.42	1,141.42	476.14	476.14	352.39	352.39	234.76	234.76	3,281.90	3,281.90	2,327.70	2,327.70	140,531.63	140,531.63	143,161.40	143,161.40
Estimates of IBNR and IBNER at the beginning of the period (net)	1.206.55	1.206.55	473.85	473.85	365.22	365.22	234.76	234.76	5.093.30	5.093.30	2.298.41	2.298.41	144 896 88	144 896 88	147.571.45	147.571.45

FORM NL-5 - CLAIMS SCHEDULE

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

Claims Incurred [NET]



Total Health Fire Marine Cargo Marine Hull Total Marine Motor OD Motor TP Total Motor Health Insurance Personal Accident Travel Insurance For Q1 Upto Q1 Q 2023-24 Claims Paid (Direct) 3,359.84 3,359.84 997.85 997.85 997.85 997.85 16,623.52 16,623.52 4,990.99 4,990.99 21,614.51 21,614.51 11,339.92 11,339.92 993.08 993.08 6.00 6.00 12,339.00 12,339.00 141.77 141.77 24.07 24.07 Add: Re-insurance accepted to direct claims 24.07 24.07 121.02 237.61 3.231.82 3.231.82 52.26 52.26 Less: Re-insurance Ceded to claims paid 2.185.52 2.185.52 121.02 121.02 121.02 674 39 674 39 237.61 912.00 912.00 (14.50)(14.50)3.269.58 3.269.58 Net Claim Paid 1,316.09 1,316.09 900.90 900.90 900.90 900.90 15,949.14 15,949.14 4,753.38 4,753.38 20,702.51 20,702.51 8,108.10 8,108.10 940.82 940.82 20.50 20.50 9,069.42 9,069.42 Add: Claims outstanding at the end 13,580.03 13,580,03 6.014.95 6.014.95 0.98 0.98 6.015.93 6.015.93 11,491.04 11,491.04 231,531.93 231,531.93 243,022.97 243,022.97 10,202.29 10,202.29 5.147.94 5.147.94 139.85 139.85 15,490.07 15,490.07 Less: Claims outstanding at the beginning 12,028.19 12,028.19 5,513.25 5,513.25 1.07 5,514.33 9,839.60 9,839.60 227,150.83 227,150.83 236,990.43 236,990.43 7,901.02 7,901.02 5,142.95 5,142.95 209.30 13,253.26 13,253.26 1,402.50 17,600.57 9,134.47 9,134.47 (48.95) 11,306.24 11,306.24 Net Incurred Claims 2,867.93 2,867.93 1,402.60 1,402.60 (0.10)(0.10)1,402.50 17,600.57 26,735.05 26,735.05 10,409.38 10,409.38 945.81 945.81 (48.95) Claims Paid (Direct) -In India 3,359,84 3,359,84 943.09 943.09 943.09 943.09 16,623,52 16,623,52 4,990.99 4,990.99 21.614.51 21,614.51 11.339.92 11.339.92 993.08 993.08 5.89 5.89 12.338.89 12.338.89 -Outside India 54.76 54.76 54.76 54.76 0.11 0.11 0.11 0.11 Estimates of IBNR and IBNER at the end of the period (net) 1,730.61 1,730.61 1,752.69 1,752.69 0.93 0.93 1,753.61 1,753.61 1,632.96 1,632.96 133,089.84 133,089.84 134,722.79 134,722.79 3,836.60 3,836.60 3,724.89 3,724.89 64.58 64.58 7,626.06 7,626.06 1,572.87 1,572.87 135,986.83 135,986.83 137,559.69 137,559.69 Estimates of IBNR and IBNER at the beginning of the period (net) 1,771.36 1,771.36 1,693.81 1.693.81 1.02 1.02 1,694.84 1,694.84 3,684.50 3,684.50 3,737.16 75.29 75.29 7,496.95 7,496.95

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avia	ation	Crop In	surance	Oth	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	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)	634.73	634.73	67.12	67.12	384.29	384.29	171.66	171.66	12,913.85	12,913.85	5,674.90	5,674.90	53,800.06	53,800.06	58,157.75	58,157.75
Add: Re-insurance accepted to direct claims	-	-	-	-	0.00	0.00	-	-		-	-	-	0.00	0.00	165.84	165.84
Less: Re-insurance Ceded to claims paid	28.92	28.92	39.36	39.36	278.73	278.73	8.58	8.58	9,381.57	9,381.57	2,189.70	2,189.70	16,108.44	16,108.44	18,414.98	18,414.98
Net Claim Paid	605.82	605.82	27.76	27.76	105.56	105.56	163.07	163.07	3,532.28	3,532.28	3,485.20	3,485.20	37,691.62	37,691.62	39,908.61	39,908.61
Add: Claims outstanding at the end	3,093.94	3,093.94	761.77	761.77	2,027.79	2,027.79	335.44	335.44	6,513.76	6,513.76	6,760.50	6,760.50	278,006.25	278,006.25	297,602.21	297,602.21
Less : Claims outstanding at the beginning	3,072.90	3,072.90	726.00	726.00	1,825.66	1,825.66	252.64	252.64	11,457.71	11,457.71	7,015.73	7,015.73	274,594.33	274,594.33	292,136.84	292,136.84
Net Incurred Claims	626.86	626.86	63.53	63.53	307.69	307.69	245.87	245.87	(1,411.66)	(1,411.66)	3,229.97	3,229.97	41,103.54	41,103.54	45,373.97	45,373.97
Claims Paid (Direct)																
-In India	634.73	634.73	67.12	67.12	384.29	384.29	171.66	171.66	12,913.85	12,913.85	5,674.90	5,674.90	53,799.95	53,799.95	58,102.88	58,102.88
-Outside India	-	-	-	_	-	-	-	-	-	-	-	-	0.11	0.11	54.87	54.87
Estimates of IBNR and IBNER at the end of the period (net)	1,203.96	1,203.96	405.72	405.72	859.76	859.76	233.57	233.57	5,493.56	5,493.56	2,961.21	2,961.21	153,506.64	153,506.64	156,990.86	156,990.86
Estimates of IBNR and IBNER at the beginning of the period (net)	1,218.41	1,218.41	366.39	366.39	746.22	746.22	234.20	234.20	9,317.58	9,317.58	3,331.50	3,331.50	160,270.95	160,270.95	163,737.14	163,737.14

FORM NL-6-COMMISSION SCHEDULE

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



Commission																						(₹ lakhs)
															Miscell	aneous						
	F	ire	Marin	e Cargo	Marir	e Hull	Total	Marine	Moto	r OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total I	Health
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Commission & Remuneration	2,780.44	2,780.44	750.23	750.23	0.02	0.02	750.25	750.25	5,116.79	5,116.79	7,823.05	7,823.05	12,939.85	12,939.85	3,642.34	3,642.34	523.29	523.29	113.75	113.75	4,279.38	4,279.38
Rewards	-	-	-	-	-	-	-	-	243.15	243.15	3.23	3.23	246.38	246.38	-	-	-	-		-	-	-
Distribution fees	0.00	0.00	(0.00)	(0.00)	-	-	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)	-	-	-	-		-	-	-
Gross Commission	2,780.44	2,780.44	750.23	750.23	0.02	0.02	750.25	750.25	5,359.94	5,359.94	7,826.29	7,826.29	13,186.23	13,186.23	3,642.34	3,642.34	523.29	523.29	113.75	113.75	4,279.38	4,279.38
Add: Commission on Re-insurance Accepted	164.16	164.16	6.81	6.81	-	-	6.81	6.81	-	-	-	-	-	-	-	-	-	-		-	-	-
Less: Commission on reinsurance Ceded	4,289.45	4,289.45	124.86	124.86	1.12	1.12	125.99	125.99	328.15	328.15	405.26	405.26	733.41	733.41	984.04	984.04	110.10	110.10	122.09	122.09	1,216.23	1,216.23
Net Commission	(1.344.85)	(1.344.85)	632.18	632.18	(1.10)	(1.10)	631.08	631.08	5.031.80	5.031.80	7.421.03	7.421.03	12.452.82	12.452.82	2,658,30	2.658.30	413.19	413.19	(8.34)	(8.34)	3.063.15	3.063.15

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

Individual Agents	469.07	469.07	335.46	335.46	-	-	335.46	335.46	742.50	742.50	628.91	628.91	1,371.41	1,371.41	592.98	592.98	64.01	64.01	58.52	58.52	715.50	715.50
Corporate Agents-Banks/FII/HFC	314.60	314.60	0.17	0.17	-	-	0.17	0.17	49.68	49.68	2.20	2.20	51.88	51.88	256.38	256.38	151.88	151.88	0.54	0.54	408.79	408.79
Corporate Agents-Others	0.02	0.02	0.00	0.00	-	-	0.00	0.00	224.53	224.53	40.87	40.87	265.40	265.40	907.32	907.32	162.76	162.76	1.89	1.89	1,071.97	1,071.97
Insurance Brokers	1,995.45	1,995.45	412.74	412.74	0.02	0.02	412.76	412.76	3,572.63	3,572.63	5,084.70	5,084.70	8,657.33	8,657.33	1,671.64	1,671.64	130.29	130.29	27.98	27.98	1,829.91	1,829.91
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	243.15	243.15	3.23	3.23	246.38	246.38	-	-	-	-	-	-	-	-
Web Aggregators	(0.06)	(0.06)	-	-	-	-	-	-	0.85	0.85	0.04	0.04	0.90	0.90	0.09	0.09	-	-	-	-	0.09	0.09
Insurance Marketing Firm	0.91	0.91	1.86	1.86	-	-	1.86	1.86	47.55	47.55	191.46	191.46	239.01	239.01	9.80	9.80	2.83	2.83	0.17	0.17	12.80	12.80
Common Service Centers	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00		-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-		-	-	128.55	128.55	8.29	8.29	-	-	136.84	136.84
Point of Sales (Direct)	0.44	0.44	-	-	-	-	-	-	479.05	479.05	1,874.87	1,874.87	2,353.92	2,353.92	75.57	75.57	3.24	3.24	24.65	24.65	103.47	103.47
Others:																					-	-
Direct - Corporate	-	-	-	-	-	-	-		-	-			-		0.01	0.01	-	-	-	-	0.01	0.01
Direct - Personal	-	-	-	-	-	-	-		-	-			-			-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-		-	-			-			-	-	-	-	-	-	-
TOTAL	2,780.44	2,780.44	750.23	750.23	0.02	0.02	750.25	750.25	5,359.94	5,359.94	7,826.29	7,826.29	13,186.23	13,186.23	3,642.34	3,642.34	523.29	523.29	113.75	113.75	4,279.38	4,279.38
Commission and Rewards on (Excluding Reinsurance) Business written:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In India	2,780.44	2,780.44	750.23	750.23	0.02	0.02	750.25	750.25	5,359.94	5,359.94	7,826.29	7,826.29	13,186.23	13,186.23	3,642.34	3,642.34	523.29	523.29	113.75	113.75	4,279.38	4,279.38
Outside India	-	-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engir	eering	Avia	ation	Crop Ir	surance	Otl	hers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
																ı
Commission & Remuneration	246.65	246.65	86.14	86.14	494.78	494.78	-	-	0.55	0.55	2,487.93	2,487.93	20,535.28	20,535.28	24,065.98	24,065.98
Rewards	-	-	-			-	-	-		-			246.38	246.38	246.38	246.38
Distribution fees	0.00	0.00	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)	-		0.00	0.00	0.00	0.00	0.00	0.00
Gross Commission	246.65	246.65	86.14	86.14	494.78	494.78	(0.00)	(0.00)	0.55	0.55	2,487.93	2,487.93	20,781.66	20,781.66	24,312.36	24,312.36
Add: Commission on Re-insurance Accepted	-	-	1.80	1.80	15.18	15.18	-	-	-	-	-	-	16.97	16.97	187.94	187.94
Less: Commission on reinsurance Ceded	10.17	10.17	50.99	50.99	708.87	708.87	4.47	4.47	605.16	605.16	470.38	470.38	3,799.68	3,799.68	8,215.12	8,215.12
Net Commission	236.48	236.48	36.94	36.94	(198.91)	(198.91)	(4.47)	(4.47)	(604.61)	(604.61)	2,017.56	2,017.56	16,998.96	16,998.96	16,285.18	16,285.18

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

Individual Agents	136.57	136.57	20.98	20.98	180.43	180.43	-	-	-	-	206.45	206.45	2,631.35	2,631.35	3,435.87	3,435.87
Corporate Agents-Banks/FII/HFC	0.33	0.33	0.10	0.10	1.68	1.68	-	-	-	-	1,885.98	1,885.98	2,348.77	2,348.77	2,663.54	2,663.54
Corporate Agents-Others	-	-	-	-	-	-	-	-	0.00	0.00	0.43	0.43	1,337.81	1,337.81	1,337.83	1,337.83
Insurance Brokers	108.66	108.66	62.78	62.78	312.30	312.30	(0.00)	(0.00)	0.55	0.55	390.80	390.80	11,362.32	11,362.32	13,770.54	13,770.54
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-		-		-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	246.38	246.38	246.38	246.38
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	0.99	0.99	0.93	0.93
Insurance Marketing Firm	1.09	1.09	2.28	2.28	0.37	0.37	-	-	-	-	4.15	4.15	259.70	259.70	262.47	262.47
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	136.84	136.84	136.84	136.84
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.13	0.13	2,457.51	2,457.51	2,457.95	2,457.95
Others:														-		-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.01	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-		-		-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-		-		-
TOTAL	246.65	246.65	86.14	86.14	494.78	494.78	(0.00)	(0.00)	0.55	0.55	2,487.93	2,487.93	20,781.66	20,781.66	24,312.36	24,312.36
Commission and Rewards on (Excluding Reinsurance) Business written:	-	-				-	-	-		-		-	-	-		-
In India	246.65	246.65	86.14	86.14	494.78	494.78	(0.00)	(0.00)	0.55	0.55	2,487.93	2,487.93	20,781.66	20,781.66	24,312.36	24,312.36
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

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



																						(₹ lakhs)
															Miscel	laneous						
	F	ire	Marine	e Cargo	Mari	ne Hull	Total	Marine	Moto	r OD	Mote	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	isurance	Total F	Health
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	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	2,297.19	2,297.19	628.81	628.81	-	-	628.81	628.81	5,916.75	5,916.75	7,642.48	7,642.48	13,559.23	13,559.23	1,496.29	1,496.29	993.91	993.91	54.28	54.28	2,544.48	2,544.48
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	-	-	(0.00)	(0.00)	0.04	0.04	0.00	0.00	0.04	0.04	(0.00)	(0.00)	(0.00)	(0.00)		-	(0.00)	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	203.46	203.46	2.50	2.50	205.97	205.97	-	-		-		-	-	-
Gross Commission	2,297.19	2,297.19	628.81	628.81	-	-	628.81	628.81	6,120.25	6,120.25	7,644.98	7,644.98	13,765.24	13,765.24	1,496.29	1,496.29	993.91	993.91	54.28	54.28	2,544.48	2,544.48
Add: Commission on Re-insurance Accepted	285.06	285.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-
Less: Commission on reinsurance Ceded	3,820.76	3,820.76	89.04	89.04	-	-	89.04	89.04	127.51	127.51	52.75	52.75	180.25	180.25	248.91	248.91	60.85	60.85	74.64	74.64	384.40	384.40
Net Commission	(1,238.52)	(1,238.52)	539.77	539.77	-	-	539.77	539.77	5,992.75	5,992.75	7,592.24	7,592.24	13,584.98	13,584.98	1,247.38	1,247.38	933.06	933.06	(20.36)	(20.36)	2,160.08	2,160.08
Break-up of the expenses (Gross) incurred to procure business to be furnished as	per details indic	ated below:																				
	-																					

Individual Agents	278.65	278.65	259.88	259.88	-	-	259.88	259.88	713.78	713.78	1,176.40	1,176.40	1,890.18	1,890.18	486.39	486.39	49.86	49.86	30.58	30.58	566.84	566.84
Corporate Agents-Banks/FII/HFC	302.64	302.64	0.07	0.07		-	0.07	0.07	33.91	33.91	2.66	2.66	36.58	36.58	9.64	9.64	756.80	756.80	0.60	0.60	767.05	767.05
Corporate Agents-Others	(0.02)	(0.02)	0.01	0.01		-	0.01	0.01	176.03	176.03	34.51	34.51	210.53	210.53	5.95	5.95	142.96	142.96	0.03	0.03	148.95	148.95
Insurance Brokers	1,720.37	1,720.37	367.62	367.62		-	367.62	367.62	4,538.90	4,538.90	3,677.71	3,677.71	8,216.62	8,216.62	839.94	839.94	38.49	38.49	15.30	15.30	893.73	893.73
Direct Business - Onlinec	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
MISP (Direct)	-	-	-	-		-		-	203.47	203.47	2.50	2.50	205.98	205.98	-	-	-	-	-	-	-	- 1
Web Aggregators	(0.07)	(0.07)	-	-		-		-	2.01	2.01	3.78	3.78	5.80	5.80	2.10	2.10	-	-	-	-	2.10	2.10
Insurance Marketing Firm	0.56	0.56	1.24	1.24		-	1.24	1.24	1.15	1.15	0.20	0.20	1.35	1.35	8.10	8.10	2.30	2.30	0.20	0.20	10.60	10.60
Common Service Centers	-	-	-	-		-		-	-	-	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	- 1
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.03	-	-	-	-	0.03	0.03
Point of Sales (Direct)	1.46	1.46	-	-	-	-	-	-	451.00	451.00	2,747.21	2,747.21	3,198.21	3,198.21	144.13	144.13	3.49	3.49	7.56	7.56	155.18	155.18
Others:																						
Direct - Corporate	(6.82)	(6.82)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	0.41	0.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,297.19	2,297.19	628.81	628.81			628.81	628.81	6,120.25	6,120.25	7,644.98	7,644.98	13,765.24	13,765.24	1,496.29	1,496.29	993.91	993.91	54.28	54.28	2,544.48	2,544.48
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	2,297.19	2,297.19	628.81	628.81	-	-	628.81	628.81	6,120.25	6,120.25	7,644.98	7,644.98	13,765.24	13,765.24	1,496.29	1,496.29	993.91	993.91	54.28	54.28	2,544.48	2,544.48
Outside India	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

															_	
							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engir	eering	Avi	ation	Crop In	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	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	245.11	245.11	94.60	94.60	362.33	362.33	(0.02)	(0.02)		-	2,136.44	2,136.44	18,942.18	18,942.18	21,868.18	21,868.18
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)		-	(0.00)	(0.00)	0.04	0.04	0.04	0.04
Distribution fees		-		-	-	-	-	-		-		-	205.97	205.97	205.97	205.97
Gross Commission	245.11	245.11	94.60	94.60	362.33	362.33	(0.02)	(0.02)		-	2,136.44	2,136.44	19,148.18	19,148.18	22,074.18	22,074.18
Add: Commission on Re-insurance Accepted		-	4.62	4.62	23.47	23.47	-	-		-		-	28.09	28.09	313.15	313.15
Less: Commission on reinsurance Ceded	6.42	6.42	26.94	26.94	636.27	636.27	(0.01)	(0.01)	286.93	286.93	383.30	383.30	1,904.49	1,904.49	5,814.30	5,814.30
Net Commission	238.69	238.69	72.28	72.28	(250.46)	(250.46)	(0.01)	(0.01)	(286.93)	(286.93)	1,753.15	1,753.15	17,271.78	17,271.78	16,573.04	16,573.04

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

Individual Agents	128.69	128.69	12.06	12.06	89.15	89.15	-	-	-	-	152.95	152.95	2,839.86	2,839.86	3,378.39	3,378.39
Corporate Agents-Banks/FII/HFC	0.25	0.25	0.07	0.07	0.76	0.76	-	-	-	-	1,702.66	1,702.66	2,507.37	2,507.37	2,810.08	2,810.08
Corporate Agents-Others	-	-	0.04	0.04	-	-	-	-	-	-	0.12	0.12	359.64	359.64	359.63	359.63
Insurance Brokers	113.67	113.67	79.68	79.68	270.70	270.70	(0.02)	(0.02)	-	-	279.21	279.21	9,853.60	9,853.60	11,941.58	11,941.58
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-		-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-		205.98	205.98	205.98	205.98
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-		7.90	7.90	7.83	7.83
Insurance Marketing Firm	2.51	2.51	2.75	2.75	0.66	0.66	-	-	-	-	1.49	1.49	19.36	19.36	21.15	21.15
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-		0.00	0.00	0.00	0.00
Micro Agents	-	-	-	-	-	-	-	-	-	-			0.03	0.03	0.03	0.03
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.11	0.11	3,353.49	3,353.49	3,354.95	3,354.95
Others:	-	-	-	-	-	-	-	-	-	-			-	-	-	-
Direct - Corporate	-	-	-	-	1.06	1.06	-	-	-	-	(0.02)	(0.02)	1.04	1.04	(5.78)	(5.78
Direct - Personal	-	-	-	-	-	-	-	-	-	-	(0.07)	(0.07)	(0.07)	(0.07)	0.34	0.34
Direct - Staff	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	245.11	245.11	94.60	94.60	362.33	362.33	(0.02)	(0.02)	-	-	2,136.44	2,136.44	19,148.18	19,148.18	22,074.18	22,074.18
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	245.11	245.11	94.60	94.60	362.33	362.33	(0.02)	(0.02)	-	-	2,136.44	2,136.44	19,148.18	19,148.18	22,074.18	22,074.18
Outside India	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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



															Miscell	aneous						
	F	ire	Marine	Cargo	Marir	e Hull	Total	Marine	Moto	r OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024
Employees' Remuneration & Welfare Benefits	1,307.32	1,307.32	209.02	209.02	0.01	0.01	209.03	209.03	1,077.24	1,077.24	1,426.32	1,426.32	2,503.57	2,503.57	3,236.58	3,236.58	191.60	191.60	14.95	14.95	3,443.14	3,44
Travel , Conveyance and Vehicle Running Expenses	61.73	61.73	9.87	9.87	0.00	0.00	9.87	9.87	50.86	50.86	67.35	67.35	118.21	118.21	152.82	152.82	9.05	9.05	0.71	0.71	162.58	16
Training Expenses	21.29	21.29	5.79	5.79	0.00	0.00	5.79	5.79	27.27	27.27	23.24	23.24	50.51	50.51	44.97	44.97	39.30	39.30	0.19	0.19	84.46	
Rents, Rates, and Taxes	38.17	38.17	6.10	6.10	-		6.10	6.10	31.45	31.45	41.64	41.64	73.09	73.09	94.49	94.49	5.59	5.59	0.44	0.44	100.52	1
Repairs	149.81	149.81	23.95	23.95	0.00	0.00	23.95	23.95	123.45	123.45	163.45	163.45	286.90	286.90	370.90	370.90	21.96	21.96	1.71	1.71	394.57	3
Printing & Stationery	16.46	16.46	2.63	2.63	0.00	0.00	2.63	2.63	13.56	13.56	17.95	17.95	31.51	31.51	40.74	40.74	2.41	2.41	0.19	0.19	43.34	
Communication expenses	6.11	6.11	0.98	0.98	0.00	0.00	0.98	0.98	5.04	5.04	6.67	6.67	11.70	11.70	15.13	15.13	0.90	0.90	0.07	0.07	16.09	
Legal & Professional Charges	74.08	74.08	11.84	11.84	0.00	0.00	11.84	11.84	68.78	68.78	80.82	80.82	149.60	149.60	183.40	183.40	10.86	10.86	0.85	0.85	195.10	1
Auditors' Fees , Expenses etc.																						
(a) as auditor	2.47	2.47	0.40	0.40	0.00	0.00	0.40	0.40	2.04	2.04	2.70	2.70	4.74	4.74	6.13	6.13	0.36	0.36	0.03	0.03	6.52	
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.19	0.19	0.03	0.03	-	-	0.03	0.03	0.15	0.15	0.20	0.20	0.36	0.36	0.46	0.46	0.03	0.03	0.00	0.00	0.49	
(ii) Insurance Matters	-		-	-									-	-	-	-						
(iii) Management services; and	-		-	-											-	-				1		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	682.06	682.06	29.88	29.88	0.00	0.00	29.88	29.88	204.74	204.74	30.64	30.64	235.38	235.38	516.55	516.55	55.13	55.13	1.35	1.35	573.03	- 5
Interest & Bank Charges	47.74	47.74	7.63	7.63	0.00	0.00	7.63	7.63	39.34	39.34	52.09	52.09	91.43	91.43	118.20	118.20	7.00	7.00	0.55	0.55	125.74	1
Depreciation	71.43	71.43	11.42	11.42	0.00	0.00	11.42	11.42	58.86	58.86	77.93	77.93	136.79	136.79	176.84	176.84	10.47	10.47	0.82	0.82	188.13	1
Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Information Technology Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Goods and Services Tax (GST)	9.57	9.57	1.53	1.53	0.00	0.00	1.53	1.53	7.89	7.89	10.44	10.44	18.33	18.33	23.70	23.70	1.40	1.40	0.11	0.11	25.21	
Others					-										-		-		-		-	
(a) Business Support	187.22	187.22	29.13	29.13	0.00	0.00	29.13	29.13	95.26	95.26	51.32	51.32	146.58	146.58	94.81	94.81	8.22	8.22	0.64	0.64	103.68	1
(b) Entertainment	6.59	6.59	1.05	1.05	0.00	0.00	1.05	1.05	5.43	5.43	7.19	7.19	12.63	12.63	16.32	16.32	0.97	0.97	0.08	0.08	17.37	
(c) Gain/(Loss) on Foreign Exchange	(0.33)	(0.33)	(0.05)	(0.05)	-		(0.05)	(0.05)	(0.28)	(0.28)	(0.36)	(0.36)	(0.64)	(0.64)	(0.83)	(0.83)	(0.05)	(0.05)	(0.00)	(0.00)	(0.88)	1
(d) Subscription/Membership	17.05	17.05	2.73	2.73	0.00	0.00	2.73	2.73	14.05	14.05	18.60	18.60	32.66	32.66	42.22	42.22	2.50	2.50	0.19	0.19	44.91	
(e) Insurance	3.35	3.35	0.54	0.54	0.00	0.00	0.54	0.54	2.76	2.76	3.66	3.66	6.42	6.42	8.30	8.30	0.49	0.49	0.04	0.04	8.83	
(f) Pool Expenses	15.67	15.67	2.51	2.51	0.00	0.00	2.51	2.51	12.91	12.91	17.09	17.09	30.01	30.01	38.79	38.79	2.30	2.30	0.18	0.18	41.27	
(g) Miscellaneous	21.58	21.58	3.45	3.45	0.00	0.00	3.45	3.45	17.78	17.78	23.54	23.54	41.32	41.32	53.42	53.42	3.16	3.16	0.25	0.25	56.82	
TOTAL	2,739.56	2,739.56	360.42	360.42	0.01	0.01	360.44	360.44	1,858.60	1,858.60	2,122.51	2,122.51	3,981.10	3,981.10	5,233.95	5,233.95	373.64	373.64	23.32	23.32	5,630.92	5,6
In India	2,739.56	2,739.56	360.42	360.42	0.01	0.01	360.44	360.44	1,858.60	1,858.60	2,122.51	2,122.51	3,981.10	3,981.10	5,233.95	5,233.95	373.64	373.64	23.32	23.32	5,630.92	5,6
Outside India	-	-	-	-		-	-	-	-	-		-	-	-	-	-	-	-	-	-		

							Misce	llaneous								(₹ lakhs)
	Workmen C	Compensation	Lial	bility	Engir	eering	Avi	ation	Crop II	surance	Otl	hers	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
1 Employees' Remuneration & Welfare Benefits	57.85	57.85	30.69	30.69	151.41	151.41	-	-	3.18	3.18	473.81	473.81	6,663.64	6,663.64	8,179.99	8,179.99
2 Travel, Conveyance and Vehicle Running Expenses	2.73	2.73	1.45	1.45	7.15	7.15	-	-	0.15	0.15	22.37	22.37	314.64	314.64	386.24	386.24
3 Training Expenses	1.31	1.31	0.45	0.45	3.23	3.23	-	-	0.04	0.04	12.84	12.84	152.84	152.84	179.92	179.92
4 Rents, Rates, and Taxes	1.69	1.69	0.90	0.90	4.42	4.42	-	-	0.09	0.09	13.83	13.83	194.55	194.55	238.82	238.82
5 Repairs	6.63	6.63	3.52	3.52	17.35	17.35	-	-	0.36	0.36	54.30	54.30	763.62	763.62	937.39	937.39
6 Printing & Stationery	0.73	0.73	0.39	0.39	1.91	1.91	-	-	0.04	0.04	5.96	5.96	83.88	83.88	102.97	102.97
7 Communication	0.27	0.27	0.14	0.14	0.71	0.71	-	-	0.01	0.01	2.21	2.21	31.15	31.15	38.23	38.23
8 Legal & Professional Charges	3.28	3.28	1.74	1.74	8.58	8.58	-	-	77.18	77.18	26.85	26.85	462.33	462.33	548.26	548.26
9 Auditors' Fees , Expenses etc.													-	-	-	-
(a) as auditor	0.11	0.11	0.06	0.06	0.29	0.29	-	-	0.01	0.01	0.90	0.90	12.61	12.61	15.48	15.48
(b) as adviser or in any other capacity, in respect of													-	-	-	-
(i) Taxation matters	0.01	0.01	0.00	0.00	0.02	0.02	-	-	0.00	0.00	0.07	0.07	0.95	0.95	1.17	1.17
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
10 Advertisement and Publicity	27.00	27.00	0.26	0.26	30.87	30.87	-	-	0.11	0.11	14.75	14.75	881.40	881.40	1,593.34	1,593.34
11 Interest & Bank Charges	2.11	2.11	1.12	1.12	5.53	5.53	-	-	0.12	0.12	17.30	17.30	243.35	243.35	298.72	298.72
12 Depreciation	3.16	3.16	1.68	1.68	8.27	8.27	-	-	0.17	0.17	25.89	25.89	364.10	364.10	446.95	446.95
13 Brand/Trade Mark usage fee/charges		-		-	-	-	-	-		-			-	-	-	-
14 Business Development and Sales Promotion Expenses		-		-	-	-	-	-		-			-	-	-	-
15 Information Technology Expenses		-		-	-		-	-				-		-	-	-
16 Goods and Services Tax (GST)	0.42	0.42	0.22	0.22	1.11	1.11	-	-	0.02	0.02	3.47	3.47	48.80	48.80	59.90	59.90
17 Others							-							-	-	-
(a) Business Support	7.31	7.31	4.28	4.28	39.70	39.70	-	-	0.08	0.08	34.35	34.35	335.98	335.98	552.33	552.33
(b) Entertainment	0.29	0.29	0.15	0.15	0.76	0.76	-	-	0.02	0.02	2.39	2.39	33.61	33.61	41.25	41.25
(c) Gain/(Loss) on Foreign Exchange	(0.01)	(0.01)	(0.01)	(0.01)	(0.04)	(0.04)	-	-	(0.00)	(0.00)	(0.12)	(0.12)	(1.70)	(1.70)	(2.09)	(2.09)
(d) Subscription/Membership	0.75	0.75	0.40	0.40	1.97	1.97	-	-	0.04	0.04	6.18	6.18	86.92	86.92	106.70	106.70
(e) Insurance	0.15	0.15	0.08	0.08	0.39	0.39	-	-	0.01	0.01	1.22	1.22	17.10	17.10	20.99	20.99
(f) Pool Expenses	0.69	0.69	0.37	0.37	1.81	1.81	-	-	0.04	0.04	5.68	5.68	79.87	79.87	98.04	98.04
(g) Miscellaneous	0.95	0.95	0.51	0.51	2.50	2.50	-	-	0.05	0.05	7.82	7.82	109.97	109.97	135.00	135.00
TOTAL	117.44	117.44	48.39	48.39	287.95	287.95			81.73	81.73	732.06	732.06	10,879.58	10,879.58	13,979.58	13,979.58
In India	117.44	117.44	48.39	48.39	287.95	287.95	-	-	81.73	81.73	732.06	732.06	10,879.58	10,879.58	13,979.58	13,979.58
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

Operating Expenses related to Insurance Business



(₹ lakhs) Marine Cargo Marine Hull Total Marine Motor OD Motor TP Total Motor Health Insurance Personal Accident Travel Insurance Total Health Particulars For O1 Upto O1 Upto O1 Upto O1 For O1 Upto O1 For O1 Upto O1 For O1 Upto O1 For O1 Upto O1 2023-24 1 Employees' Remuneration & Welfare Benefits 1,660.59 1,660.59 248.35 248.35 248.35 248.35 1,652.26 1,652.26 2,033.71 2,033.71 3,685.97 3,685.97 2,179.90 2,179.90 279.01 279.01 12.38 12.38 2,471.29 2,471.29 2 Travel, Conveyance and Vehicle Running Expenses 55.01 55.01 8.23 8.23 8.23 8.23 54.74 54.74 67.38 67.38 122.12 122.12 72.16 72.16 9.24 9.24 0.47 0.47 81.87 81.87 3 Training Expenses 19.40 19.40 2.90 2.90 2.90 2.90 24.96 24.96 23.76 23.76 48.72 48.72 29 69 29 69 3.26 3.26 0.17 0.17 33 11 33.11 4 Rents, Rates, and Taxes 91.81 91.81 13.73 13.73 13.73 13.73 91.35 91.35 112.44 112.44 203.79 203.79 120.42 120.42 15.43 15.43 0.79 0.79 136.63 136.63 264.67 264.67 39.58 39.58 39.58 39.58 263.34 263.34 324.14 324.14 587.48 587.48 347.13 347.13 44.47 44.47 2.28 2.28 393.88 393.88 5 Repairs 6 Printing & Stationery 10.39 10.39 1.55 1.55 1.55 1.55 10.34 10.34 12.72 23.06 23.06 13.63 13.63 1.75 0.09 0.09 15.46 15.46 7 Communication 23.22 3 47 3 47 3.47 3.47 23 10 23 10 28 43 28 43 51 53 51 53 30.45 30.45 3.90 3 90 0.20 0.20 34 55 34 55 8 Legal & Professional Charges 94.88 94.88 14.19 14.19 14.19 14.19 79.05 79.05 117.44 117.44 196.49 196.49 124.45 124.45 15.94 15.94 0.82 0.82 141.21 141.21 9 Auditors' Fees , Expenses etc. (a) as auditor 0.39 0.39 0.39 0.39 2.57 2.57 3.16 3.16 3.84 (b) as adviser or in any other capacity, in respect of (i) Taxation matters 0.20 0.20 0.03 0.03 0.03 0.03 0.20 0.20 0.25 0.25 0.45 0.45 0.27 0.27 0.03 0.03 0.00 0.00 0.30 0.30 (ii) Insurance Matters (iii) Management services; and (c) in any other capacity 10 Advertisement and Publicity 857 44 857.44 143.31 143.31 143 31 143.31 759 97 759.97 418.35 418 35 1 178 32 1,178.32 2,304.74 2 304 74 289.20 289.20 19.15 19.15 2,613.10 2,613.10 11 Interest & Bank Charges 67.66 67.66 10.12 10.12 10.12 10.12 67.32 67.32 82.87 82.87 150.19 150.19 88.74 88.74 11.37 11.37 0.58 0.58 100.70 100.70 12 Depreciation 75.48 75.48 11.29 11.29 11.29 11.29 75.10 75.10 92.44 92.44 167.54 167.54 99.00 99.00 12.68 12.68 0.65 0.65 112.33 112.33 13 Brand/Trade Mark usage fee/charges 14 Business Development and Sales Promotion Expenses 15 Information Technology Expenses 16 Goods and Services Tax (GST) 8.97 8.97 1.34 1.34 1.34 1.34 8.93 8.93 10.99 10.99 19.91 19.91 11.77 11.77 1.51 1.51 0.08 0.08 13.35 13.35 (a) Business Support 52.51 52.51 2.13 2.13 2.13 2.13 61.92 61.92 91.23 91.23 153.16 153.16 60.89 60.89 5.24 5.24 0.06 0.06 66.20 66.20 (b) Entertainment 4.31 4.31 0.64 0.64 0.64 0.64 4.29 4.29 5.28 5.28 9.56 9.56 5.65 5.65 0.72 0.72 0.04 0.04 6.41 6.41 (c) Gain/(Loss) on Foreign Exchange 0.06 0.06 0.01 0.01 0.01 0.01 0.06 0.06 0.08 0.08 0.14 0.14 0.08 0.08 0.01 0.01 0.00 0.00 0.09 0.09 (d) Subscription/Membership 8.85 8.85 1.32 8.80 8.80 10.83 10.83 19.63 19.63 11.60 1.49 0.08 0.08 13.16 13.16 (e) Insurance 4.81 4.81 0.72 0.72 0.72 0.72 4.79 4.79 5.89 5.89 10.68 10.68 631 6.31 0.81 0.81 0.04 0.04 7 16 7.16 (f) Pool Expenses 17.16 17.16 2.57 2.57 2.57 2.57 17.07 17.07 21.01 21.01 38.09 38.09 22.50 22.50 2.88 2.88 0.15 0.15 25.54 25.54 (g) Miscellaneous 9.20 9.20 1.38 1.38 1.38 1.38 9.15 9.15 11.27 11.27 20.42 20.42 12.07 12.07 1.55 1.55 0.08 0.08 13.69 13.69 TOTAL 3,329.21 3,329.21 507.26 507.26 507.26 507.26 3,219.31 3,219.31 3,473.67 3,473.67 6,692.98 6,692.98 5,544.83 5,544.83 700.92 700.92 38.12 38.12 6,283.87 6,283.87 In India 3,329.21 3,329.21 507.26 507.26 507.26 507.26 3,219.31 3,219.31 3,473.67 3,473.67 6,692.98 6,692.98 5,544.83 5,544.83 700.92 700.92 38.12 38.12 6,283.87 6,283.87 Outside India

								Misce	llaneous								(₹ lakhs)
		Workmen C	Compensation	Lial	bility	Engin	eering	Avis	ation	Crop II	surance	Otl	hers	Total Mi	scellaneous	Grand Total	Grand Total
	Particulars	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1	For Q1	Upto Q1
		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
	Employees' Remuneration & Welfare Benefits	83.19	83.19	57.69	57.69	183.99	183.99		-	377.63	377.63	546.56	546.56	7,406.31	7,406.31	9,315.25	9,315.25
	Travel, Conveyance and Vehicle Running Expenses	2.76	2.76	1.91	1.91	6.10	6.10	-	-	12.39	12.39	18.23	18.23	245.37	245.37	308.61	308.61
	Training Expenses	0.97	0.97	0.67	0.67	2.15	2.15	-	-	4.37	4.37	6.43	6.43	96.43	96.43	118.74	118.74
	Rents, Rates, and Taxes	4.60	4.60	3.19	3.19	10.17	10.17	-	-	20.68	20.68	30.42	30.42	409.49	409.49	515.03	515.03
	Repairs	13.26	13.26	9.19	9.19	29.32	29.32	-	-	59.61	59.61	87.69	87.69	1,180.43	1,180.43	1,484.68	1,484.68
	Printing & Stationery	0.52	0.52	0.36	0.36	1.15	1.15	-	-	2.34	2.34	3.44	3.44	46.34	46.34	58.28	58.28
7	Communication	1.16	1.16	0.81	0.81	2.57	2.57	-	-	5.23	5.23	7.69	7.69	103.54	103.54	130.23	130.23
8		4.75	4.75	3.30	3.30	10.51	10.51	-	-	25.31	25.31	31.44	31.44	413.01	413.01	522.08	522.08
9	Auditors' Fees , Expenses etc.	-		-		-		-				-		-	-	-	-
	(a) as auditor	0.13	0.13	0.09	0.09	0.29	0.29	-	-	0.58	0.58	0.86	0.86	11.52	11.52	14.49	14.49
	(b) as adviser or in any other capacity, in respect of	-		-		-		-				-		-	-	-	-
L	(i) Taxation matters	0.01	0.01	0.01	0.01	0.02	0.02	-	-	0.05	0.05	0.07	0.07	0.91	0.91	1.14	1.14
	(ii) Insurance Matters	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-		-	-	-	-	-	-	-	
10	Advertisement and Publicity	48.61	48.61	15.37	15.37	90.37	90.37	(0.03)	(0.03)	10.44	10.44	54.95	54.95	4,011.12	4,011.12	5,011.88	5,011.88
	Interest & Bank Charges	3.39	3.39	2.35	2.35	7.50	7.50	-	-	15.24	15.24	22.42	22.42	301.78	301.78	379.56	379.56
	Depreciation	3.78	3.78	2.62	2.62	8.36	8.36	-	-	17.00	17.00	25.01	25.01	336.64	336.64	423.41	423.41
12	Brand/Trade Mark usage fee/charges		-	-	-	-	-	-	-	-	-		-	-	-	-	-
	Business Development and Sales Promotion Expenses	-	-	-	-	-	-		-	-	-		-	-		-	
14	Information Technology Expenses		-	-	-	-	-	-	-	-	-		-	-	-	-	-
	Goods and Services Tax (GST)	0.45	0.45	0.31	0.31	0.99	0.99	-	-	2.02	2.02	2.97	2.97	40.01	40.01	50.32	50.32
16	Others	-		-		-		-				-		-	-	-	-
	(a) Business Support	0.53	0.53	7.39	7.39	3.76	3.76	-	-	1.03	1.03	16.87	16.87	248.94	248.94	303.58	303.58
	(b) Entertainment	0.22	0.22	0.15	0.15	0.48	0.48	-	-	0.97	0.97	1.43	1.43	19.21	19.21	24.17	24.17
	(c) Gain/(Loss) on Foreign Exchange	0.00	0.00	0.00	0.00	0.01	0.01	-	-	0.01	0.01	0.02	0.02	0.28	0.28	0.35	0.35
	(d) Subscription/Membership	0.44	0.44	0.31	0.31	0.98	0.98	-	-	1.99	1.99	2.93	2.93	39.45	39.45	49.62	49.62
L	(e) Insurance	0.24	0.24	0.17	0.17	0.53	0.53	-	-	1.08	1.08	1.59	1.59	21.45	21.45	26.98	26.98
L	(f) Pool Expenses	0.86	0.86	0.60	0.60	1.90	1.90		-	3.86	3.86	5.68	5.68	76.53	76.53	96.25	96.25
L	(g) Miscellaneous	0.46	0.46	0.32	0.32	1.02	1.02		-	2.07	2.07	3.05	3.05	41.04	41.04	51.61	51.61
L																	
L	TOTAL	170.33	170.33	106.81	106.81	362.18	362.18	(0.03)	(0.03)	563.92	563.92	869.74	869.74	15,049.80	15,049.80	18,886.27	18,886.27
L	In India	170.33	170.33	106.81	106.81	362.18	362.18	(0.03)	(0.03)	563.92	563.92	869.74	869.74	15,049.80	15,049.80	18,886.27	18,886.27
L	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.	a actual s	30th June, 2024	30th June 2023
1	Authorized Capital	140,000.00	100,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	120,659.50	90,499.37
	12,065,949,84 (Previous year 904,993,749) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	120,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
4	Called Up Capital	120,640.49	90,480.37
	12,064,049,40 (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	120,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	Total	120,640.49	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 30th Ju	ne 2024	As at 30th Ju	ne 2023
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	597,098,544	49.49%	447,823,908	49.49%
Future Enterprises Limited	6,109,261		4,581,946	
Shendra Advisory Services Pvt Ltd.	590,989,283		443,241,962	
Foreign	609,306,396	50.51%	456,979,797	50.51%
Generali Participations Netherlands N.V.	609,306,396		456,979,797	
Others	-	-	-	_
TOTAL	1,206,404,940	100%	904,803,705	100%

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 30th June 2024.

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED June 30, 2024

SI. No.	Category	No. of Investors	No. of shares held	% of share-	Paid up equity		d or otherwise	Shares under	Lock in Period
(I)	(II)		(III)	holdings (IV)	(Rs. In lakhs) (V)	encun Number of	As a percentage	Number of	As a percentage
	,		()	()	()	shares (VI)	of Total Shares held (VII) = (VI)/(III)*100	shares (VIII)	of Total Shares held (IX) = (VIII)/(III)*100
Α	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	61,09,261 59,09,89,283	0.506 48.988	610.93 59,098.93	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	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	60,93,06,396	50.506	60,930.64	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)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii) viii) ix) x)	Provident Fund/Pension Fund Alternative Investment Fund NBFCs registered with RBI Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3) i) ii) iii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs 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	1,20,64,04,940	100	120640.494	0	0	o	o

- Foot Notes:
 (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
 (b) Indian Pr+B72omoters As defined under Regulation 3(1)(1) of the Insurance Regulatory and Development Authority (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024
 (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)

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledge	d or otherwise	Shares under	Lock in Period
(I)	(II)	1111031013	(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)*1
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Future Enterprises Limited (ii) Future Corporate Resources Private Limited	2	13,50,29,966 60,18,864	49.82% 2.22%	13,503 602	0	0	0	0 0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	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	12,99,83,492	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 NBFCs registered with RBI FII belonging to Foreign promoter (*) FII belonging to Foreign promoter of Indian Promoter (#) Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify)	-		-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3) i) ii) iii) iii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF Any other (Please Specify)	-	-		-	-	-	-	
B.2 2.1)	Non Public Shareholders Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2) 2.3)	Employee Benefit Trust Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	27,10,32,322.00	100.00%	27,103.23	0	0	0	0

- Foot Notes:

 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 19(2) of the Insurance Regulation and Development Authority (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers) Regulations, 2024.

 3. All holdings, above 1% of the paid up equity, have to be separately disclosed.
- 4. Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.

 5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.
- # 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 Bodies Corporate, indicating those Bodies Corporate 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	
ш	(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)								
Щ	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.	<u> </u>	,	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 pledged or otherwise encumbered*		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 - 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

DI CA, BORGA-GOOL JA, MANGALIAN

DI CA, CA, BORGA-GOOL JA, MANGALIAN

SON CA, BORGA-GOOL JA, MANGA

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	As at
		30th June, 2024	30th June 2023
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	-	<u>-</u>
7	Balance of Profit in Profit & Loss Account	29,597.12	45,533.66
	TOTAL	29,597.12	45,533.66

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
	Tarteurars	30th June, 2024	30th June 2023
1	Debenture/Bonds	51,700.00	45,200.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	ı
	Total	51,700.00	45,200.00

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).
- d) 6,50,000 units of face value of INR 1000 each issued on 15th of March 2024, for a tenure of 10 years with fixed coupon rate of 8.99 % 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



Investment

		NL -	12A	NL ·	-12	(₹ lal	khs)
		Shareh	olders	Policyh	olders	Tot	al
	Particulars	As at					
	raruculars	30th June 2024	30th June 2023	30th June 2024	30th June 2023	30th June 2024	30th June 2023
	LONG TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bills	99,304.71	97,116.34	294,083.31	253,976.53	393,388.02	351,092.87
2	Other Approved Securities	-	-	-	-		
3	Other Investments	-	-	-	-		
	(a) Shares	-	-	-	-		
	(aa) Equity	2,080.37	23.39	6,160.85	61.16	8,241.22	84.55
	(bb) Preference	-	-	-		-	-
	(b) Mutual Funds	-	-	-		-	-
	(c) Derivative Instruments	-	-	-		-	-
	(d) Debentures / Bonds	34,779.17	26,459.45	102,995.85	69,196.17	137,775.02	95,655.63
	(e) Other Securities	-	-	-		-	-
	(f) Subsidiaries	-	-	-		-	-
	(g) Investment properties - Real Estate	-	-	-		-	-
4	Investments in Infrastructure and Housing	52,937.45	60,021.44	156,770.21	156,966.74	209,707.66	216,988.18
5	Other than Approved Investments	1,020.32	1,076.57	3,021.59	2,815.41	4,041.90	3,891.98
	Less:Provision for diminution in the value of investments	(120.83)	(274.63)	(357.83)	(718.21)	(478.66)	(992.84)
	TOTAL	190,001.19	184,422.55	562,673.98	482,297.81	752,675.17	666,720,37
		,	,	ŕ	,	,	,
	SHORT TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bills	-	889.18	-	2,325.36		3,214.54
2	Other Approved Securities	-	-	-			_
3	Other Investments		-				
	(a) Shares		-				
	(aa) Equity	-		-		-	-
	(bb) Preference	-	-	-			-
	(b) Mutual Funds	-	-	-			
	(c) Derivative Instruments	-	-	-			-
	(d) Debentures / Bonds	1,624.89	1,860.63	4,811.97	4,865.88	6,436.86	6,726.51
	(e) Other Securities	2,343.88	1,904.37	6,941,23	4,980,28	9,285.11	6,884.65
	(f) Subsidiaries						
	(g) Investment properties - Real Estate	-	-	-			-
4	Investments in Infrastructure & Social Sector	821.98	138.30	2,434.22	361.67	3,256.19	499.96
5	Other than Approved Investments	121.87	-	360.90	-	482.77	-
F	Less:Provision for diminution in the value of investments	(121.87)	-	(360.90)	-	(482.77)	-
	TOTAL	4,790.74	4,792.48	14,187.42	12,533.18	18,978.16	17,325.66
	GRAND TOTAL	194,791.93	189,215.03	576,861.40	494,831.00	771,653.33	684,046.03

	A) Aggregate	e value of Investments other	than Listed Equity Secur	ities and Derivative Instru	<u>iments</u>		
						_	(₹ lakhs)
		Shareh	olders	Policyl	olders	Tot	al
	<u>Particulars</u>	As at	As at	As at	As at	As at	As at
		30th June, 2024	30th June, 2023	30th June, 2024	30th June, 2023	30th June, 2024	30th June, 2023
	Long Term Investments						
	Book Value	186,360.86	183,112.20	551,893.43	478,871.00	738,254.29	661,983.20
	Market Value	184,761.09	181,099.22	547,155.84	473,606.70	731,916.94	654,705.92
Ĺ							
	Short Term Investments						
	Book Value	4,790.74	4,792.48	14,187.42	12,533.18	18,978.16	17,325.66
. –	Market Value	4.830.23	4.798.90	14.304.35	12.549.97	19.134.58	17.348.87

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
- 11 10 10 10 10 10 10 10 10 10 10 10 10	30th June, 2024	30th June 2023
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	-	
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				Depre	ciation		Net Block		
Particulars	As at 1st April 2024	Additions	Deductions	As at 30th June 2024	As at 1st April 2024	For the Period	On Sales / Adjustments	As at 30th June 2024	As at 30th June 2024	As at 30th June 2023	
Goodwill	-	=	=	=	=	=	- 1	=	-	=	
Intangibles - Computer Softwares	9,955.09	606.11	-	10,561.20	6,241.10	410.30	1	6,651.40	3,909.80	1,113.07	
Land-Freehold	=	-	=	=	=	=	-	-	=	=	
Leasehold Improvements	1,959.03	19.55	=	1,978.58	1,628.74	38.64	ı	1,667.37	311.20	351.14	
Buildings	-	-	-	-	-	ı	1	ī	-	-	
Furniture & Fittings	636.01	5.94	-	641.95	551.21	14.12	-	565.33	76.62	102.40	
Information & Technology Equipment	4,514.15	16.93	5.94	4,525.14	3,796.91	146.34	6.35	3,936.91	588.23	876.34	
Vehicles	76.96	-	-	76.96	25.87	3.85	1	29.73	47.23	62.65	
Office Equipment	1,089.02	10.39	1.97	1,097.44	854.21	28.12	1.45	880.87	216.57	245.15	
Others	-	-	-		ı	-	1	-	-	-	
TOTAL	18,230.26	658.92	7.91	18,881.26	13,098.05	641.37	7.80	13,731.62	5,149.65	2,750.75	
Work in progress	3,967.11								4,172.20	3,724.72	
Grand Total	22,197.36	658.92	7.91	18,881.26	13,098.05	641.37	7.80	13,731.62	9,321.85	6,475.48	
PREVIOUS YEAR	17,295.22	387.11	5.44	14,394.80	11,226.03	423.41	5.40	11,644.04	6,475.48		

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

	Particulars	As at 30th June, 2024	As at 30th June 2023			
1	Cash (including cheques, drafts and stamps)*	807.96	345.42			
2	Bank Balances					
2	(a) Deposit Accounts					
	(aa) Short - Term	605.43	-			
	(due within 12 months)					
	(bb) Others	(0.00)	28.37			
	(b) Current Accounts	11,428.65	6,252.56			
	(c) Others	-	=			
3	Money at Call and Short Notice					
	(a) With Banks	-	-			
	(b) With Other Institutions	-	-			
4	Others	-	-			
	TOTAL	12,842.05	6,626.36			
	Balances with non-scheduled banks included in 2 or 3 above	-	-			
	CASH & BANK BALANCES					
	In India	12,842.05	6,626.36			
	Outside India	-	-			

^{*} Cheques in hand amount to Rs. 812.82 lakhs Previous Year: Rs. 338.49 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

		As at	(₹ lakhs) As at
	Particulars	30th June, 2024	30th June 2023
	ADVANCES	30th June, 2024	30th June 2023
1	Reserve Deposits with ceding Companies	_	
2	Application Money for Investments	_	
3	Prepayments	1,302.60	1,653.49
4	Advances to Directors/Officers	-	- -
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	182.23	259.92
6	Others	102.20	207.172
	(i) Other Deposits	1,420.28	1,509.82
	(ii) Advances to Employees	64.13	77.09
	(iii) Advances recoverable in cash or kind	4,661.46	2,226.04
	(iv) Unutilized GST	2,147.85	1,915.66
	(v) Service Tax paid in Advance	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	9,778.54	7,642.01
	OTHER ASSETS		
1	Income accrued on Investments	18,599.01	16,333.85
2	Outstanding Premiums	2,091.09	24,476.77
	Less: Provisions for doubtful, if any	-	-
3	Agents' Balances	61.13	44.50
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	37,192.51	31,513.90
	Less: Provisions for doubtful, if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for uncliamed amount of Policyholders	3,550.53	4,333.00
8	Others		
	(i) Unsettled Investments Contract Receivable	52.14	=
	(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	10.45	5.02
	(iv) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	61,556.86	76,707.04
	TOTAL (A+B)	71,335.40	84,349.05

FORM NL-17-CURRENT LIABILITIES SCHEDULE

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



Current Liabilities

	D (1)	As at	As at
	Particulars	30th June, 2024	30th June 2023
1	Agents Balances	8,826.61	8,770.54
2	Balances due to other Insurance Companies	39,878.56	40,217.82
3	Deposits held on Reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	14,244.79	15,982.18
	(b) for Other Policies	2,674.11	1,664.80
5	Unallocated Premium	34,141.02	18,280.91
6	Sundry Creditors	20,416.54	22,223.24
7	Due to Subsidiaries / Holding Company	-	-
8	Claims Outstanding	315,147.80	297,602.22
9	Due to Officers / Directors	-	-
10	Unclaimed amount of Policyholders	2,777.25	3,879.29
11	Income accrued on Unclaimed amounts	632.58	419.13
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	1,700.42	2,593.78
14	Others -		
	(i) Deposits Received	24.80	25.30
	(ii) Statutory Dues	3,514.10	2,183.72
	(iii) Unsettled Investment Contract Payable	340.87	2,006.90
	(iv) Interest accrued but not due on Borrowings	1,301.29	1,141.79
	(v) Other Payables	5.17	26.81
	Total	445,625.92	417,018.43

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 at ticulars	30th June, 2024	30th June 2023
1	Reserve for Unexpired risk	210,058.72	177,073.73
2	Reserve for Premium Deficiency	-	-
3	For Taxation	-	-
	(less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	5,547.19	4,239.99
5	Others		
	(i) Employee Stock Ownership Plan	3,128.32	-
	TOTAL	218,734.23	181,313.73

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 30th June, 2024	As at 30th June 2023
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	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 June 2024	Upto the quarter ended June 2024	For the quarter ended June 2023	Upto the quarter ended June 2023
1	Gross Direct Premium Growth Rate	25%	25%	35%	35%
2	Gross Direct Premium to Net Worth	0.97	0.97	0.86	0.86
3	Growth rate of Net Worth	10%	10%	8%	8%
4	Net Retention Ratio	80%	80%	74%	74%
5	Net Commission Ratio	14%	14%	19%	19%
6	Expense of Management to Gross Direct Premium	26%	26%	35%	35%
7	Expense of Management to Net Written Premium	32%	32%	46%	46%
8	Net Incurred Claims to Net Earned Premium	78%	78%	63%	63%
9	Claims paid to claims provisions	19%	19%	13%	13%
10	Combined Ratio	104%	104%	103%	103%
11	Investment income ratio	0.91%	0.46%	0.91%	0.46%
12	Technical Reserves to Net Premium Ratio	4.46	4.46	5.37	5.37
13	Underwriting Balance Ratio	(0.11)	(0.11)	(0.13)	(0.13)
14	Operating Profit Ratio	1%	1%	0%	0%
15	Liquid Assets to Liabilities Ratio	0.06	0.06	0.05	0.05
16	Net Earning Ratio	2%	2%	2%	2%
17	Return on Net Worth Ratio	2%	2%	1%	1%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.12	2.12	2.27	2.27
19	NPA Ratio				
	Gross NPA Ratio	-	0.36%	-	0.43%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.34	0.34	0.33	0.33
21	Debt Service Coverage Ratio	3.59	3.59	2.75	2.75
22	Interest Service Coverage Ratio	3.59	3.59	2.75	2.75
23	Earnings per share	0.22	0.22	0.19	0.19
24	Book value per share	12.45	12.45	15.03	15.03

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



** Segmental Reporting up to

** Segmental Reporting up to										
Segments Upto the quarter ended on 30-June-2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**		Underwriting balance ratio
FIRE										
Current Period	17%	29%	-20%	26%	82%	133%	22%	154%	2.62	-71%
Previous Period	6%	24%	-25%	31%	112%	82%	10%	124%	3.15	-42%
Marine Cargo										
Current Period	18%	81%	21%	30%	36%	41%	28%	73%	1.08	12%
Previous Period	-2%	77%	22%	36%	46%	72%	15%	115%	1.15	-26%
Marine Hull										
Current Period	0%	90%	-765%	20%	22%	60%	0%	-696%	93.30	1035%
Previous Period	-100%	0%	0%	0%	0%	-51%	0%	0%	0.00	151%
Total Marine										
Current Period	18%	81%	21%	30%	36%	41%	28%	73%	1.09	12%
Previous Period	-2%	77%	22%	36%	46%	72%	15%	115%	1.15	-26%
Motor OD										
Current Period	-8%	95%	27%	37%	39%	82%	156%	119%	2.05	-19%
Previous Period	23%	95%	30%	44%	46%	90%	139%	136%	2.09	-37%
Motor TP										
Current Period	-1%	95%	30%	39%	41%	58%	2%	97%	1.97	-1%
Previous Period	24%	94%	31%	43%	45%	41%	2%	86%	2.02	8%
Total Motor										
Current Period	-4%	95%	29%	38%	40%	69%	8%	107%	2.00	-9%
Previous Period	24%	95%	30%	43%	45%	64%	9%	109%	2.05	-13%
Health	400		***	4 #	4=	20-1	488	400-		10-
Current Period	109%	91%	5%	15%	17%	88%	177%	103%	1.49	-10%
Previous Period	93%	94%	5%	25%	27%	68%	79%	94%	1.55	-12%
Personal Accident	-3%	020/	120/	2.50/	200/	400/	240/	74%	2.27	2.00
Current Period	-3% 104%	92% 92%	13% 28%	26% 47%	28% 51%	49% 42%	24% 18%	92%	1.97	26%
Previous Period	104%	92%	28%	4/%	51%	42%	18%	92%	1.97	-15%
Travel Insurance Current Period	47%	9%	-33%	51%	542%	-132%	-31%	-73%	0.60	159%
Previous Period	15%	11%	-100%	51%	342% 464%	-316%	-51% 15%	-73%	0.63	289%
Total Health	1370	11/0	-100/0	3170	40470	-310/0	1370	-219/0	0.03	20970
Current Period	96%	91%	5%	16%	18%	85%	135%	100%	1.53	-7%
Previous Period	93%	93%	7%	28%	30%	64%	59%	93%	1.60	-12%
Workmen's Compensation/ Employer's liability	,5,0	,5,0	770	2070	3070	0170	3770	7570	1.00	1270
Current Period	-2%	95%	24%	35%	37%	61%	12%	97%	1.51	-4%
Previous Period	8%	94%	24%	39%	41%	70%	20%	110%	1.61	
Public/ Product Liability	0,0	, 1,0	2170	3,770	1170	7070	2070	110/0	1.01	1370
Current Period	-20%	31%	21%	24%	77%	5%	0%	54%	3.19	67%
Previous Period	-8%	51%	19%	29%	53%	21%	4%	68%	1.88	19%
Engineering	***	***					.,,			
Current Period	20%	21%	-35%	30%	137%	-16%	28%	-1%	1.83	87%
Previous Period	11%	8%	-134%	33%	387%	119%	5%	179%	3.91	-63%
Aviation										
Current Period	-100%	0%	0%	0%	0%	0%	2%	0%	0.00	0%
Previous Period	-103%	95%	1%	5%	5%	-39006%	49%	-39001%	-0.20	39100%
Crop Insurance										
Current Period	-99%	78%	-1346%	143%	183%	19%	44%	-1145%	0.94	222%
Previous Period	450%	20%	-30%	12%	58%	-78%	54%	-49%	0.01	163%
Other segments **										
Current Period	21%	77%	31%	38%	49%	97%	47%	138%	1.96	-60%
Previous Period	7%	55%	45%	42%	77%	85%	52%	152%	4.01	-54%
Total Miscellaneous										
Current Period	27%	90%	16%	26%	29%	77%	18%	103%	1.75	-9%
Previous Period	44%	85%	21%	36%	42%	62%	14%	102%	1.96	-11%
Total-Current Period	25%	80%	14%	26%	32%	78%	19%	104%	4.46	-11%
Total-Previous Period	35%	74%	19%	35%	46%	63%	13%	103%	5.37	-13%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE Rel Par 2024-25 Q1

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



For the quarter ending 30th June, 2024

		PA	ART-A Related Party Transaction	S			
				Co	nsideration paid	received (₹ lakhs	5)
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 30th June 2024	Up to the quarter ended 30th June 2024	For the quarter ended 30th June 2023	Up to the quarter ended 30th June 2023
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	616.18	616.18	610.55	610.55
			Commission on reinsurance ceded	96.54	96.54	120.99	120.99
			Claims recovery on reinsurance	243.95	243.95	133.31	133.31
			Recovery towards Expenses Incurred	0.00	0.00	32.47	32.47
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate	Reinsurance premium ceded	473.09	473.09	854.99	854.99
		Holding Co	Commission on reinsurance ceded	167.83	167.83	169.67	169.67
			Claims recovery on reinsurance	30.49	30.49	3.14	3.14
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of	Boingurance promium coded	32.41	32.41	(3.58)	(2.50)
3	Assicurazioni Generali G.F.A. Florig Rong	Ultimate Holding Co	Reinsurance premium ceded Commission on reinsurance ceded	6.72	6.72	0.33	(3.58)
			Claims recovery on reinsurance	0.11	0.11	9.25	9.25
	1	l	·		I.		
4	Assicurazioni Generali S.P.A	Luxembourg Branch of	Reinsurance premium ceded	3,065.91	3,065.91	739.96	739.96
	Luxembourg	Ultimate Holding Co	Commission on reinsurance ceded	399.25	399.25	137.08	137.08
			Claims recovery on reinsurance	4,493.81	4,493.81	2,764.01	2,764.01
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	156.10	156.10	391.19	391.19
		,	Commission on reinsurance ceded	21.86	21.86	38.85	38.85
			Claims recovery on reinsurance	8.37	8.37	2.26	2.26
6	Generali Italia S.P.A.	Fellow Subsidiary	D.:	4400	1100	00.00	00.00
ь	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	14.30 2.79	14.30 2.79	20.66 4.25	20.66
			Commission on reinsurance ceded Claims recovery on reinsurance	33.79	33.79	14.75	4.25 14.75
	<u> </u>		Claims recovery on remsurance	33.19	33.79	14.73	14.73
7	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	-	-	20,640.00	20,640.00
•			Interest accrued on Sub-debt - Non Convertible Debentures	1,182.38	1,182.38	848.88	848.88
8	Key Managerial Personnel	MD & CEO and other KMPs and Directors	Remuneration for the period	2,744.55	2,744.55	2,470.56	2,470.56
			Insurance Premium received	6.30	6.30	1.07	1.07
			Insurance Claims Paid	0.15	0.15	0.08	0.08
9	Future Generali India Life Insurance Company Limited	Fellow Subsidiary	Operating expenses incurred on our behalf	12.52	12.52	1.45	1.45
			Operating expenses incurred by our	29.29	29.29	20.42	20.42
			company on their behalf Rent/Elect. Deposits on our behalf	3.60	3.60	0.02	0.02
			Rent/Elect. Deposits by our company	0.67			
			on their behalf	0.67	0.67	4.36	4.36
			Settlement paid/ (received)	-	-	-	-
			Insurance Premium Received Unallocated Premium received/(paid)	0.55 5.42	0.55 5.42	4.80 4.65	4.80 4.65
			Insurance Claims Paid	5.42			- 4.03
			Insurance Premium Paid	132.56	132.56	120.17	120.17
		I	1		T	1	T
		Joint Venture of Future	Commission paid	0.18	0.18	1.69	1.69
10	FG & G Distribution Private Limited	Enterprises & Generali	Insurance Premium Received	-	-	-	-
		Group	Insurance Claims Paid	- 0.45	- 0.45	-	-
		l	Unallocated Premium received/(paid)	0.45	0.45	5.05	5.05
11	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	-	-	9.71	9.71
			RSA Fees, Health & Wellness service & Cyber Service	89.90	89.90	59.48	59.48
12	Europ Assistance India Private Limited	Fellow Subsidiary	Insurance Claims Paid	-	-	0.06	0.06
			Unallocated Premium received/(paid)	-	-	0.04	0.04
40	Entere Enterediene Lieute I	Inima Veneza	T		T	1	T
13	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	-	0.11	0.11
			Insurance Claims paid	-	-	2.26	2.26
		I	Unallocated Premium received/(paid)		_	3.26	3.26

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007. For the year ended 30th June, 2024



	PART-B Related Party Transaction Balances - As on June 30, 2024							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Provision for doubtful debts relating to the outstanding balance	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	54.99	Receivable	-	-	-	-
2	FG & G Distribution Private Limited	Joint Venturer	0.38	Receivable	-	-	-	-
3	Europ Assistance India Private Limited	Fellow Subsidiary	(122.44)	Payable	-	-	-	-
4	Assicurazioni Generali SPA	Ultimate Holding Company	(496.98)	Payable	-	-	-	-
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(551.93)	Payable	-	-	-	-
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(2,128.65)	Payable	-	-	-	-
7	Generali Espana De Seguros	Fellow Subsidiary	(168.62)	Payable	-	-	-	-
8	Generali Iard S.A.	Fellow Subsidiary	(74.67)	Payable	-	-	-	-
9	Generali Italia S.P.A.	Fellow Subsidiary	(208.61)	Payable	-	-	-	-
10	Assicurazioni Generali S.P.A Luxembourg	Fellow Subsidiary	(5,427.67)	Payable	-	-	-	-
11	Generali Versicherung AG	Fellow Subsidiary	(13.21)	Payable	-	-	-	-
12	Generali Horizon B.V.	Fellow Subsidiary	(53,001.29)	Payable	-	-	-	-
13	-	Fellow Subsidiary	64.95	Receivable	-	-	-	-
14	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	(130.69)	Payable	-	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS : AS AT 30TH JUNE, 2024

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	-	194,792	194,792
	Policyholders as per NL-12 A of BS	576,861	-	576,861
(A)	Total Investments as per BS	576,861	194,792	771,653
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	9,322	-	9,322
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	388	-	388
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	12,842	-	12,842
(F)	Advances and Other assets as per BS	61,494	11,501	72,995
(G)	Total Current Assets as per BS(E)+(F)	74,336	11,501	85,837
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,372	1,799	17,171
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	799	270	1,069
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	660,520	206,293	866,813
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	16,559	2,069	18,628
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	643,961	204,225	848,186

(₹ 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	77	-	77
	(b)Leasehold improvements	311	-	311
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	61	=	61
	(b) Premiums receivables relating to State/Central government sponsored schemes	9	-	9
	(c) Deferred Tax Assets	-	1,660	1,660
	(d) Co-insurer's balances outstanding for more than ninety days	5,124	-	5,124
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,144	-	6,144
	(f) Other Reinsurer's balances outstanding for more than 180 days;	132	-	132
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	352	64	416
	(h) GST Unutilized Credit outstanding for more than ninety days;	-	74	74
	(i) Assets held for uncliamed amount of Policyholders	3,551	-	3,551

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 30th June, 2024			
Item No.	Reserve	Gross Reserve	Net Reserve		
(a)	Unearned Premium Reserve (UPR)	272,757	210,059		
(b)	Premium Deficiency Reserve (PDR)	-	-		
(c)	Unexpired Risk Reserve (URR)(a)+(b)	272,757	210,059		
(d)	Outstanding Claim Reserve (other than IBNR reserve)	224,023	171,674		
(e)	IBNR reserve	174,196	143,161		
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	670,977	524,894		

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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



TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH JUNE, 2024

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	65,675	18,865	22,625	15,416	6,568	4,625	6,568
2	Marine Cargo	11,834	8,689	7,713	5,137	1,738	1,541	1,738
3	Marine - Other than Marine Cargo	264	14	86	0	26	13	26
4	Motor	171,968	162,593	119,626	116,814	32,519	35,044	35,044
5	Engineering	9,440	1,883	3,045	852	944	457	944
6	Aviation	1	1	547	548	0	164	164
7	Liability	3,111	1,201	261	240	467	72	467
8	Health Insurance	193,354	159,641	127,933	105,439	31,928	31,632	31,928
9	Miscellaneous	35,554	26,741	25,268	17,637	5,348	5,306	5,348
10	Crop	37,319	8,361	40,146	10,777	3,732	6,022	6,022
	Total	528,521	387,989	347,250	272,860	83,270	84,876	88,250

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

FORM NL-26 - SOLVENCY MARGIN - (TABLE IB)



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

Solvency Margin as at 30th June 2024

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	643,961
	Deduct:	
(B)	Current Liabilities as per BS	90,938
(C)	Provisions as per BS	525,207
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	27,816
	Shareholder's FUNDS	
(F)	Available Assets	204,225
	Deduct:	
(G)	Other Liabilities	44,805
(H)	Excess in Shareholder's funds (F-G)	159,420
(I)	Total ASM (E+H)	187,236
(J)	Total RSM	88,250
(K)	Solvency Ratio (Total ASM / Total RSM)	2.12

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

PERIODIC DISCLOSURES

FORM NL-27 Products Information
Insurer: Future Generali India Insurance Company Ltd

Date: 30.06.2024

Products Information

FUTURE GENERALI

List below the products and/or add-ons introduced during the period April, May & June 2024

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN
1	Surety Bond Insurance	NA	IRDAN132RP0083V01202425	Miscellaneous	Retail	02-May-24
2	Return to Invoice	NA	IRDAN132RP0016V03200708/A0073V01202425	Motor	Retail	01-Apr-24
3	Engine & Gear Box Protector	NA	IRDAN132RP0016V03200708/A0074V01202425	Motor	Retail	01-Apr-24
4	Tyre Protection	NA	IRDAN132RP0016V03200708/A0075V01202425	Motor	Retail	01-Apr-24
5	EMI cover	NA	IRDAN132RP0016V03200708/A0076V01202425	Motor	Retail	01-Apr-24
6	Battery Guard	NA	IRDAN132RP0016V03200708/A0077V01202425	Motor	Retail	01-Apr-24
7	Return to Invoice	NA	IRDAN132RP0015V02200708/A0078V01202425	Motor	Retail	01-Apr-24
8	Tyre Protection	NA	IRDAN132RP0015V02200708/A0079V01202425	Motor	Retail	01-Apr-24
9	Engine & Gear Box Protector	NA	IRDAN132RP0015V02200708/A0080V01202425	Motor	Retail	01-Apr-24
10	Key and lock replacement cover	NA	IRDAN132RP0015V02200708/A0081V01202425	Motor	Retail	01-Apr-24
11	Battery Guard (Electric / Hybrid Vehicle)	NA	IRDAN132RP0015V02200708/A0082V01202425	Motor	Retail	01-Apr-24
12	Ayushman Bharat- Pradhan Mantri Jan Arogya		FGIHGSP25029V012425	Health	Group	22-May-24
13	Future Health Suraksha	NA	FGIHLIP25017V052425	Health	Retail	30-Apr-24

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)

(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number:132

Statement as on :30th June 2024

Statement ds on: 30th June 2024
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

(Rs in Lakhs)

FUTURE GENERALI

No.	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	1,94,792
	b. Investments-Policyholders	8A	5,76,861
2	Loans	9	
3	Fixed Assets	10	9,322
4	Current Assets		
	a. Cash and Bank	11	12,842
	b. Advances and Other Assets	12	71,335
5	Current Liabilities		
	a. Current Liabilities	13	4,45,626
	b. Provisions	14	2,18,734
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		2,00,792

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	9,322
3	Cash and Bank Balance (If any)	11	12,842
4	Advances and Other Assets (If Any)	12	71,335
5	Current Liabilities	13	4,45,626
6	Provisions	14	2,18,734
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-5,70,861
		(A-B)	7,71,653

Section	DII 11									
No.	Investment Assets	Reg. %	s	SH		Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	(d) = (b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%		48,182	1,42,688	1,90,870	24.68	-	1,90,870	1,89,138
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	-	99,305	2,94,083	3,93,388	50.86	-	3,93,388	3,89,119
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	Approved Investments			53,702	1,59,035	2,12,737	27.51	364	2,13,101	2,11,117
	Other Investments			541	1,602	2,143	0.28	0	2,143	
	c) Approved Investments	Not Exceeding 55%		40,627	1,20,315	1,60,943	20.81	658	1,61,601	1,61,423
	d) Other Investments	NOT EXCEPTING 55%		1,060	3,138	4,198	0.54	46	4,243	
	Total Investment Assets	100%	-	1,95,235	5,78,173	7,73,408	100.00	1,068	7,74,476	7,65,472

- Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
 - 2. Other Investments' are as permitted under 27A(2)
 - 3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - 4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - 5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
 - 6. Investment Regulations, as amended from time to time, to be referred

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 Balance (A)	% to Opening Balance	Net Accretion for Qtr. (B)	% to Total Accrual	Total (A+B)	% to Total
1	Central Government Securities		1,86,614	24.88	4,256	18.32	1,90,870	24.68
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		3,86,272	51.49	7,116	30.64	3,93,388	50.86
3	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	Approved Investments		74,815	9.97	1,020	4.39	75,835	9.81
	Other Investments		-	-	-			-
	b) Infrastructure Investments							
	Approved Investments		1,38,848	18.51	(1,946)	(8.38)	1,36,902	17.70
	Other Investments		2,131	0.28	12	0.05	2,143	0.28
	c) Approved Investments		1,45,573	19.41	15,369	66.17	1,60,943	20.81
	d) Other Investments		2,543	0.34	1,655	7.13	4,198	0.54
	Total		7,50,182	100.00	23,226	100.00	7,73,408	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Date: 30th June 2024



(Rs in Lakhs)

Detail Regarding debt securi

		Det	ail Regarding d	ebt securities				
		Market '	Value			Book V	alue	
	As at 30th June	as % of total	As at 30th	as % of total	As at 30th June	as % of total	As at 30th	as % of total
	2024	for this class	June 2023	for this class	2024	for this class	June 2023	for this class
Break down by credit rating								
AAA rated	3,17,194	42.23	2,89,573	43.09	3,19,350	42.17	2,89,889	42.67
AA or better	38,109	5.07	26,884	4.00	38,121	5.03	26,714	3.93
Rated below AA but above A	-	-	4,482	0.67	-	-	4,429	0.65
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	3,88,599	51.74	3,46,616	51.58	3,92,863	51.88	3,53,777	52.08
Any other (Unrated)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	6,899	0.92	4,500	0.67	6,899	0.91	4,500	0.66
Rated D	250	0.03	-	-	-	-	-	-
Total (A)	7,51,052	100.00	6,72,055	100.00	7,57,232	100.00	6,79,309	100.00
Break down by Residual Maturity								
Up to 1 year	19,135	2.55	17,349	2.58	18,978	2.51	17,326	2.55
more than 1 year and upto 3years	88,585	11.79	59,451	8.85	88,616	11.70	59,179	8.71
More than 3years and up to 7years	3,52,492	46.93	2,97,198	44.22	3,56,830	47.12	2,98,240	43.90
More than 7 years and up to 10 years	2,10,341	28.01	2,28,655	34.02	2,12,520	28.07	2,34,239	34.48
above 10 years	80,499	10.72	69,403	10.33	80,288	10.60	70,325	10.35
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	7,51,052	100.00	6,72,055	100.00	7,57,232	100.00	6,79,309	100.00
Break down by type of the issuer								
a. Central Government	1,89,183	25.19	1,65,973	24.70	1,90,915	25.21	1,69,365	24.93
b. State Government	1,99,416	26.55	1,80,643	26.88	2,01,948	26.67	1,84,412	27.15
c. Corporate Securities	3,55,554	47.34	3,20,939	47.75	3,57,470	47.21	3,21,032	47.26
Any other (Fixed Deposit)	-	-	-		-	-	-	-
Any other (Reverse Repo)	6,899	0.92	4,500	0.67	6,899	0.91	4,500	0.66
Total (C)	7,51,052	100.00	6,72,055	100.00	7,57,232	100.00	6,79,309	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)

DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Name of the Fund :

Date: 30 June 2024



(Rs in Lakhs)

		Bonds / D	ebentures	Loa	ans	Other Debt	instruments	All Othe	r Assets	TOTAL	
N	PARTICULARS	YTD									
0	1711112027110	(As on 30 Jun									
		2024)	2023)	2024)	2023)	2024)	2023)	2024)	2023)	2024)	2023)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,57,494	3,21,040	-	-	9,285	6,885	4,06,629	3,58,638	7,73,408	6,86,563
2	Gross NPA	2,823	2,923	-	-	-	-	ı	-	2,823	2,923
3	% of Gross NPA on Investment Assets(2/1)	0.79	0.91	-	-	-	-	ı	-	0.36	0.43
4	Provision made on NPA	2,823	2,923	ı	ı	-	-	ı	ı	2,823	2,923
5	Provision as a % of NPA(4/2)	100.00	100.00	ı	ı	-	-	ı	ı	100.00	100.00
6	Provision on standard assets	-	ı	ı	ı	-	-	ı	ı	ı	-
7	Net Investment Assets(1 - 4)	3,54,671	3,18,117	·		-	-	ı	1	7,70,585	6,83,640
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	•	-
10	Write off made during the Period	-	-	ı	-	-	-	ı	ı	ı	-

Shareholder's Fund

CERTIFICATION

Certified 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 within the return are within the exhaustive

Note:

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



Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number: 132
Statement as on 30 Jun 2024
Statement of Investment and Income on Investment
Parisolicity of Submission. Jourterly
Io. Category of Investment Category | Current Quarter | Year To Date(Current Year) | To Date(Purrent Year A Central Government Securities
A1 Central Government Bonds
A2 Special Deposits
A3 Deposit under Sec 7 of Insurance Act, 1938
A4 Treasury Bills 1.90.359 1.30 1.90.359 1.65.682 6 A5 Sovereign Green Bonds
7 B Government Securities / Other Approved Securities
8 B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds 2,02,741 2,02,741 1,82,818 2 224 BS Guaranteed Equity
C Housing and Loans to State Govt for housing and fire fighting
C1 Loans to State Govt for Housing HLSH HLSF HTLH HTLN C. I came to teach Coorf. for I housines
C. I came to teach Coorf. for I for Individual Conferences
C. I came to teach Coorf. for I for Individual Conferences
C. I came to teach Coorf. for I for Individual Conferences
C. I teachers Coorfined Assess Approvated Conferences
C. I beauty Conferences Coorfined Assess Approvated Conferences
C. I beauty Conferences Search by Authority Conferences assess by the Conference Conferences
C. I beauty Conferences Search by Authority Conferences assess and the Autho 1.73 6,473 6,473 6,538 67,394 1,233 1.37 67,394 1.83 73,890 18.21 13.61 13.61 2.03 6.499 97.247 94.976 18 Di Liffestructure - 1941 - 1979

19 Di Liffestructure - 1941 - 1979

19 Di Liffestructure - 1941 15.089 15,089 1.86 1.39 18.315 17,542 992 Ex rusers Secured Loans Horizone De French and Selection Loan)

Ex rusers Secured Loans Horizone De French and Selection Loan)

Ex rusers Secured Loans Horizone De French and Selection Loan)

Ex Ruser Loans Loa 0.07 2,499 2,499 2,036 5.1 3.85 PIC Control Co

Note: Catagory of Investment (COI) shall be as per Guideline, as amended from time to time

1 based on dayl propie Amerger of Investments

3 in the censes, were creature. In Fearure of the consecuration Year to date of the censious financial very shall be shown

5 YID score or investment shall be recorded with financia PAB and Revenue account

6 investment Securities.

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number: 132 Statement as on: 30th June 2024 Statement of Down Graded Investments Periodicity of Submission: Quarterly



(Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of	Rating Agency	Original Grade	Current Grade	Date of	Remarks
	, , , , , , , , , , , , , , , , , , , ,			Purchase				Downgrade	
Α	During the guarter								
-	NIL								
1	INIL								
В	As on Date								
ь	AS ON Date								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	i	09-10-2012		CARE AA+	CARE AA	08-10-2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AA	CARE A+	06-03-2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	09-10-2012		CARE A+	CARE A	18-04-2019	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012		CARE A	CARE BBB	18-05-2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	i	09-10-2012		CARE BBB	CARE BB	24-08-2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	i	09-10-2012	CARE	CARE BB	CARE D	20-09-2019	
8	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250	03-01-2012		CAREAAA	CARE D	17-09-2018	
9	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		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	500	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)	ILBI	300	15-01-2015		AAA(IND)	AA+(IND)	28-06-2018	
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		15-01-2015		AAA(IND)	ICRA AA+	14-11-2018	
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015		ICRA AA	ICRA AA+	23-05-2023	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	20-05-2015		AAA(IND)	ICRA AA	21-05-2019	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	20-05-2015		AAA(IND)	AA+(IND)	28-06-2018	
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		20-05-2015		AAA(IND)	ICRA AA+	14-11-2018	Rating upgraded only by ICRA
	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	483	29-08-2018		AAA(IND)	CARE D	17-09-2018	
18	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	483	29-08-2018	CARE	AAA(IND)	CARE D	17-09-2018	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012		AAA(IND)	CARE AA	08-10-2018	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB				AAA(IND)	BWR AA	15-02-2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012		AAA(IND)	CARE A+	06-03-2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012		AAA(IND)	CARE A	18-04-2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB				AAA(IND)	BWR A+	19-04-2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400			AAA(IND)	BWR A	04-05-2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	.50	20-01-2012		AAA(IND)	CARE BBB	18-05-2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB				AAA(IND)	BWR BBB	26-06-2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012		AAA(IND)	CARE BB	24-08-2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB				AAA(IND)	BWR BB	10-09-2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012		AAA(IND)	CARE D	20-09-2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB				AAA(IND)	BWR D	25-09-2019	
31	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	931	21-09-2015	ICKA	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: 30-06-2024

FUTURE
GENERALI
TOTAL INSURANCE SOLUTIONS

(Rs in Lakhs)

	Reinsurance R	isk Concentra	ation			
S.No.	Reinsurance Placements	No. of	Premium ced	led to reinsurers (Upto t	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	3	15	22	17	0.18%
3	No. of Reinsurers with rating A but less than AA	63	8,570	1,153	925	35.28%
4	No. of Reinsurers with rating BBB but less than A	12	30	47	88	0.54%
5	No. of Reinsurres with rating less than BBB	1	-	(0)	-	0.00%
	Total (A)	79	8,615	1,222	1,029	36.00%
	With In India					
1	Indian Insurance Companies	10			800	2.65%
2	FRBs	8	6,426	3,086	236	32.30%
3	GIC Re	1	7,978	750	41	29.05%
4	Other (to be Sepecified)		-	-	-	0.00%
	Total (B)	19	14,404	3,836	1,077	64.00%
	Grand Total (C)= (A)+(B)	98	23,019	5,058	2,106	100.00%

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

(b) Figures are to be provided upto the quarter

PERIODIC DISCLOSURES FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS 1

FUTURE CRVERVLI

										,		Miscellaneous								
il.No.	State / Union Territory	For the Quarter	Marine Hull For the Quarter	Marine Cargo For the Quarter	Total Marine For the Quarter	Motor OD For the Quarter	Motor TP For the Quarter	Total Motor For the Quarter Fo	Health r the Ouarter	Personal Accident For the Quarter	Travel Insurance For the Quarter	Total Health For the Quarter	Workmen's For the Quarter	Public/ Product Liability For the Quarter	Engineering For the Quarter	Aviation For the Quarter	Crop Insurance For the Quarter	Other seaments (N) For the Quarter	Total Miscellaneous For the Quarter	Total For the Ox
	STATES*	Por the Counter	POI LIN COUNTRY	FOR the Country	FOI LINE COLLECTION	FOR time Countries	POR UNE COUNTER	FOI USE COMITES FO	t the Curren	POR UNE COMMITTEE	FOI DIS COUNTER	FOI USE COUNTER	roi tini Guartan	FOI UNE COMITE	FOR the Counter	FOR USE COUNTER	FOI DIS COSITE	FOR THE CHARTES	FOI THE COMME	ror time to
1	Andhra Pradesh	58			1	340	716	1.057	129	19	6	135	20	2	17			17	1.267	/
2	Arunachal Pradesh							-,	-									-	4-2-	+
3	Assam	52			1 0	224	497	715	139	2	0	139	3	0	7		-	A4	910	
4	Bhar	97			1 1	116	81		16	0	0	16	1	0	21			105	340	,
5	Chhattisearh	49		10	10	99	184	283	10	7		11	1	0	9			186	497	/
6	Goa	6				52	38	90	2		0	3					-	2	95	
7	Gujarat	1.601		318	318	798	427	1.225	914	159	18	932	136	31	202			175	2.860	,
8	Harvana	61		20					50			52			20			60	878	
9	Himarhal Pradesh	40				11	17	28	1	2	0	2	ń	0				53	84	
10	Jharkhand	59			7	172	166		334	26	1	935	5	0	14		-	65	783	
11	Karnataka	634		319	319	1.774			4.506	40	4	4,510	25	31	68		14	77	9.937	,+
12	Kerala	114			6				780						13			42	5.701	
13	Madhya Pradesh	143		- 2	34	363			149			151	24		16			104	1,370	
14	Maharashtra	9,958		1.766					26.660		49				580		44	5.819	46.252	
15	Maninur	-								-									-	_
16	Meghalaya																			_
17	Mizoram																-			+
18	Nagaland								3.034			3.034					-		3.034	4
19	Odisha	55			1	72	140	212	168		1	169	1		8		-	66	466	
20	Puniab	143		76	79				467			559			6			76	2,360	
21	Rajasthan	80		41					80			82		2	79		-	84	1.921	
22	Cibbins					16			2	2		2	6				-	2	73	
23	Tamil Nadu	1.091		199	193				1.418			1.423			177			215	4 722	
24	Telangana	2.851		179	173	949	1.183	2.131	2 325	270	22	2,347	336	31	808		-	249	6.171	.+
25	Tripura	11				5	28		3	0		3					-	14	51	
26	Uttarakhand	77			1	163	116		5	15	0	5	2		4		-	48	354	4
27	Littar Pradech	516		- 4	34				751			753			48			298	5.130	
28	West Benzal	1.657		190					1.658			1,664	15	7	108	-		185	2,924	
	TOTAL (a)	19,358		3.196	3.198	16.097	23,261		43,602		243		1.009	464	2.249		58	7.987	98.177	
	UNION TERRITORIES:	,		4	400								-,				-	-,		_
1	Andaman and Nicobar Islands					0		1											1	
2	Chandisarh	164		117	112			1.083	85	12	14	98	14	7	an an	-		19	1.264	
1	Dadra and Nagar Haveli	-		-	-				-					1					4	+
4	Daman & Diu							-								-		-		+
5	Govt. of NCT of Delhi	2,058		417	417	2,632	1,837	4,469	14,890	248	14	14,904	23	84	345	-		558	20,630	
6	Jammy & Kashmir				1 0	56			2.955			2,000			0.0				169	
7	Ladakh			,	, ,	~	204	100		·	·	•				-		Ů		+
8	Lakshadweep							-								-		-		+
9	Puducherry	21				62	180	242		2	0		0	0			-	6	253	
-	TOTAL (B)	2.246		526	529	3.401	2.555		14,979	261	38	15,007	18	91	375			589	22.318	
	.Olac(u)	2,240	' 	34	, 529	3,401	2,333	3,956	14,979	201		15,007	30	31	3/5	· ·	-	389	22,318	+
	Outside India																			+
			1	1	1						1	-						-		+
1	TOTALICI		+ .	t .	t .	!		t			!									+
			1	· ·	1	1			-		1	-			•			-		+
	Grand Total (A)+(B)+(C)	21.604		3,721	3,727	19,498	25.816	45.314	58,582	3.468	271	58.852	1.047	555	2.624		58	8.576	1.20.495	

Note:

(5) Separate disclosure to be made for regment/sub-segment which contributes more than 10 percent of the total gross direct premium
(4) Any charges under States / Union Territories by Goot. of India are to be suitably incorporated in the statement
(4) For the Quarter and Upto the Quarter information are to be shown in separate sheets

PERIODIC DISCLOSURES FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS



Name of the Insurer: Future Generali India Insurance Co.Ltd Q1-2024-25

Date: (Amount in Rs. Lakhs) APRIL 2024-JUNE 2024

SI.No.	Line of Business	For the Quart	er	For the corresponding qu	arter of the previous	upto the o	quarter	Up to the corresponding	quarter of the previous year
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	21,604	75,771	18,394	72,418	21,604	75,771	18,394	72,418
2	Marine Cargo	3,727	17,705	3,172	16,922	3,727	17,705	3,172	16,922
3	Marine Other than Cargo	0	-			0		-	
4	Motor OD	19,498	3,12,301	21,252	3,73,508	19,498	3,12,301	21,252	3,73,508
5	Motor TP	25,816	1,08,740	26,158	1,26,031	25,816	1,08,740	26,158	1,26,031
6	Health	58,582	25,252	28,014	27,464	58,582	25,252	28,014	27,464
7	Personal Accident	3,468	40,513	3,589	31,755	3,468	40,513	3,589	31,755
8	Travel	271	7,053	184	4,182	271	7,053	184	4,182
9	Workmen's Compensation/	1,047	4,926	1,070	4,829	1,047	4,926	1,070	4,829
10	Public/ Product Liability	555	1,605	693	1,301	555	1,605	693	1,301
11	Engineering	2,624	1,500	2,183	1,446	2,624	1,500	2,183	1,446
12	Aviation	-	-	(1)			-	(1)	
13	Crop Insurance	58	50	4,811	34	58	50	4,811	34
14	Other segments **	-						-	-
15	Miscellaneous	8,576	1,08,781	7,077	99,827	8,576	1,08,781	7,077	99,827
	Grand Total	1.45.826	7.04.197	1.16.595	7.59.717	1.45.826	7.04.197	1.16.595	7.59.717

- 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

PERIODIC DISCLOSURES FORM NL-36- BUSINESS -CHANNELS WISE

FUTURE GENERALI TOTA SERVICE SOUTORS

Name of the Insurer: Future Generali India Insurance Co.Ltd Q1-2024-25

APRIL 2024- JUNE 2024

SI.No.	Channels	For th	e Quarter	Upto the	Quarter	For the corresponding	quarter of the	Up to the correspond	ling quarter of the previous
						previous y	year		year
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
			(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	1,01,981	15,345	1,01,981	15,345	1,18,609	13,200	1,18,609	13,200
2	Corporate Agents-Banks	1,72,731	8,880	1,72,731	8,880	1,64,492	8,685	1,64,492	8,685
3	Corporate Agents -Others	24,375	3,220	24,375	3,220	18,915	1,081	18,915	1,081
4	Brokers	2,78,814	93,776	2,78,814	93,776	2,92,026	63,722	2,92,026	63,722
5	Micro Agents	4	484	4	484	-	0	-	0
6	Direct Business- Officers/Employees-Online (Through								
ь	Company Website)-Others	34,207	15,256	34,207	15,256	55,507	20,291	55,507	20,291
7	Common Service Centres(CSC)	-		-	-	1	0	1	0
8	Insurance Marketing Firm	9,919	610	9,919	610	728	82	728	82
9	Point of sales person (Direct)	79,025	7,487	79,025	7,487	1,06,705	8,903	1,06,705	8,903
10	MISP (Direct)	3,085	761	3,085	761	2,463	602	2,463	602
11	Web Aggregators	56	8	56	8	271	29	271	29
12	Referral Arrangements	-		-	-		-	-	
13	Other (to be sepcified)(i)(ii)	-			-	-	-	-	-
	Total (A)	7,04,197	1,45,826	7,04,197	1,45,826	7,59,717	1,16,595	7,59,717	1,16,595
14	Business outside India (B)	-		-	-	-	-		
	Grand Total (A+B)	7,04,197	1,45,826	7,04,197	1,45,826	7,59,717	1,16,595	7,59,717	1,16,595

FORM NL-37-CLAIMS DATA

Name of the Insurer: Future Generali India Insurance Co. Ltd. Upto the year ending 30-June-2024



																			No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,558	1,626		1,632	8,480	10,830	19,310	12,598		86	13,371	621	82	509	86	681	-	1,768	39,6
2	Claims reported during the period	1,300	3,626	5	3,631	54,545	2,347	56,892	69,040		60	70,018	309	29	439		355		27,787	1,60,70
	(a) Booked During the period	1,217	3,473	5	3,478	54,212	2,232	56,444	66,814		60	67,610	292	28	422	-	353	-	27,542	1,57,3
	(b) Reopened during the Period	83	153		153	333	115	448	2.226	182		2.408	17	1	17	3	2		245	3.3
	(c) Other Adjustment (to be specified) (i)							-				-								-
3	Claims Settled during the period	1,022	3,129	-	3,129	51,608	651	52,259	61,684	740	10	62,434	264	7	309	3	119		27,034	1,46,58
	(a) paid during the period	866	2,884		2,884	47,798	641	48,439	61,684	740	10	62,434	145	2	222	2	106		25,993	1,41,0
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	156	245	-	245	3,810	10	3,820	-	-	-	-	119	5	87	1	13	-	1,041	5,41
4	Claims Repudiated during the period	72	39	-	39	403	117	520	5.482	188	2	5,672	10		11				171	6.4
	Other Adjustment (to be specified) (i)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	7	15	-	15	416	130	546	15	10	-	25	5	-	3	-	34	46,271		46,9
6	Claims O/S at End of the period	1,764	2,084	11		11,014	12,409	23,423	14,472		134	15,283	656	104	628	86	917		2,350	47,3 28.4
	Less than 3months	522	1,093	5	1,098	9,613	2,173	11,786	12,010	318	51	12,379	258	21	308		340	-	1,755	28,4
	3 months to 6 months	190	371	1	372	620	1,727	2,347	833	134	36	1,003	160	15	102		86		246	4,5
	6months to 1 year	417	263	1	264	240	2,431	2,671	1,165		37	1,286	147	37	76		156	-	114	5,1
	Tyear and above	635	357	4	361	541	6.078	6,619	464	141	10	615	91	31	142	86	335		235	9.1

Notes:(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Reputated means rejected, partial rejection on account of
policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the year ending 30-June-2024 (Apr24-June24)

																.,		(Amount in Rs. Lakhs)		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	41,026	5,998	40	6,039	7,854 16,743	1,20,013	1,27,867	5,430	2,018	226	7,674	2,187	513	5,793	75	2,105		7,215	2,00,494
2	Claims reported during the period	12,415	1,689	3	1,692	16,743	18,177	34,932	51,204	1,804	36	53,045	795	30	771	3	7,087	-	5,820	1,16,576
	(a) Booked During the period	12,320	1,589	3	1,592	16,450	17,609	34,071	44,698	1,561	22	46,281	726	28	763		7,086	-	5,820	1,08,677
	(b) Reopened during the Period	95	99	-	99	292	568	860	6,507	243	14	6,764	68	2	7	3	0	-	0	7,899
	(c) Other Adjustment (to be specified) (i)(ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	7,561	1,564	-	1,564	15,561	4,635	20,196	33,209	1,442	1	34,652	440	0	1,007	4	6,664	-	4,357	76,446
	(a) paid during the period	7,561	1,564		1,564	15,561	4,635	20,196	33,209	1,442	1	34,652	440	0	1,007	4	6,664		4,357	76,446
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period																	-	-	
	Other Adjustment (to be specified) (i)	-	-	-	÷	-		-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	2	-	2	148	138	286	3	4	-	7	3		1		13	2,449	7	2,777
6	Claims O/S at End of the period	45,163	5,950	43	5,993	8,389	1,33,634	1,42,023	8,864	1,953	233	11,050	2,340	535		76	2,240	-	8,362	2,23,074
	Less than 3months	11,253	904	3	907	5,256	16,962	22,218	7,495	594	22	8,120	692	27	643		393		2,116	46,360
	3 months to 6 months	2,563	1,461	1	1,462	1,163	15,798	16,961	444	299	37	780	446	39	677	-	90	-	985	24,001
	Smonths to 1 year	15,785	522	1	523	457	23,484	23,941	558	298	49	905	635	228			114	-	779	44,853
	Ivear and above	15,562	3,063	38	3,101	1,512	77,391	78,903	367	762	126	1,255	567	242	2,028	76	1,644	-	4,481	1,07,861

Notes:(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Reputalised means rejected, partial rejection on account of
policy terms and confilions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS

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



(Amount in Rs. Lakhs)

For the quarter ending 30-June-2024 (April24- June24)

	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
Sl.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	465	203	82	67	42	3	4	1,191	428	428	3,646	1,746	121	0	866	7,561
2	Marine Cargo	2,100	544	141	69	27	1	2	534	242	288	378	65	4	54	2,884	1,564
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	40,862	5,736	895	234	48	3	20	9,905	3,622	1,477	407	111	4	34	47,798	15,561
5	Motor TP	35	41	119	180	176	42	48	993	246	523	952	1,142	321	457	641	4,635
6	Health	59,417	2,016	188	35	28	-	-	31,722	1,319	117	14	37	-	-	61,684	33,209
7	Personal Accident	659	53	17	5	4	1	1	1,297	57	42	7	18	20	2	740	1,442
8	Travel	1	8	1	-	-	-	-	0	1	0	0	-	-	-	10	1
9	Workmen's Compensation/ Employer's liability	3	24	62	46	9	1		23.54	41.63	160.45	151.62	62.66	0.13	0.15	145	440
10	Public/ Product Liability	2	-	-	1	-	-		0.21	0.18	-	-	-	-	-	2	0
11	Engineering	39	80	64	18	21	-	-	53	123	80	449	303	-	-	222	1,007
12	Aviation	-	-	-	-	1	-	1	-	-	-	1	3	-	-	2	4
13	Crop Insurance	13	-	4	86	2	-	1	5,827	801	2	32	1	-	0	106	6,664
14	Other segments (a)	-	-	-	•	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	24,614	989	224	129	32	3	2	3,487	332	209	229	97	1	1	25,993	4,357

Note: (a) Other segments includes Credit Insurance.

Upto the quarter ending 30-June-2024 (April24- June24) (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
Sl.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	465	203	82	67	42	3	4	1,191	428		3,646		121	0	866	7,561
2	Marine Cargo	2,100	544	141	69	27	1	2	534	242	288	378	65	4	54	2,884	1,564
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	40,862	5,736	895	234	48	3	20	9,905	3,622	1,477	407	111	4	34	47,798	15,561
5	Motor TP	35	41	119	180	176	42	48	993	246	523	952	1,142	321	457	641	4,635
6	Health	59,417	2,016	188	35	28	-	-	31,722	1,319	117	14	37	-	-	61,684	33,209
7	Personal Accident	659	53	17	5	4	1	1	1,297	57	42	7	18	20	2	740	1,442
8	Travel	1	8	1	-	-	-	-	0	1	0	0	-	-	-	10	1
9	Workmen's Compensation/ Employer's liability	3	24	62	46	9	1	-	24	42	160	152	63	0	0	145	440
10	Public/ Product Liability	2	-		-	-	-	-	0	0	-	-	-	-	-	2	0
11	Engineering	39	80	64	18	21	-	-	53	123	80	449	303	-	-	222	1,007
12	Aviation	-	-	-	-	1	-	1	-	-	-	1	3	-	-	2	4
13	Crop Insurance	13	-	4	86	2	-	1	5,827	801	2	32	1	-	0	106	6,664
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	24,614	989	224	129	32	3	2	3,487	332	209	229	97	1	1	25,993	4,357

Note: (a) Other segments includes Credit Insurance.

FORM NL-41 OFFICES INFORMATION

As at:



Name of the Insurer: Future Generali India Insurance Company Limited

Date: June 30, 2024

SI. No.	Office	Information	Number
1	No. of offices at the beginning of the	year	160
2	No. of branches approved during the	year	0
3	No. of branches opened during the	Out of approvals of previous year	0
4	year	Out of approvals of this year	0
5	No. of branches closed during the ye		0
6	No of branches at the end of the year		160
7	No. of branches approved but not op	ened	2
8	No. of rural branches		0
9	No. of urban branches		160
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (MD & CEO) (c) 8 (including 3 Independent Directors) (d) 1 (e) 1 (MD & CEO)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) 2665 (b) 1028 (c) 3693
12	No. of Insurance Agents and Interme (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Provider (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be	s (DIRECT)	(a) 9681 (b) 32 (c) 30 (d) 663 (e) 7 (f) 38 (g) 102 (h) 27840 (i) -

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	3691	37643
quarter		
Recruitments during the quarter	413	869
Attrition during the quarter	411	119
Number at the end of the quarter	3693	38393

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED



Board of Directors and Key Management Persons St. No Name of newscare - Designation - Designatio													
SI. No.	Name of person	Designation	Role / Category	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)										
8	Mr. Ajai Kumar	Non-Executive Director (Additional)	Non-Executive Director (Additional)										
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	-									
10	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	Key Management Person	-									
11	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person	-									
12	Mr. Jatin Arora	Appointed Actuary	Key Management Person	-									
13	Mr. Deepak Prasad	Chief Operating Officer	Key Management Person	-									
14	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person	-									
15	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person	-									
16	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person	-									
17	Ms. Ruchika Malhan Varma	Chief Marketing Officer	Key Management Person	· · · · · · · · · · · · · · · · · · ·									
18	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person	-									
19	Mr. Akshaya Kashyap	Chief People Officer	Key Management Person	-									
20	Ms. Smita Tibrewal	Chief Insurance Officer	Key Management Person	-									
21	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person	Appointed w.e.f. April 01, 2024									

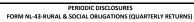
Date: 30 June 2024

Notes:

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

⁽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







Upto the Quarter ended June, 2024 30th June 2024

(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	5,543	1,327	17,56,131
1	riie	Social	=	-	-
2	Marine Cargo	Rural	571	101	3,86,103
2	Wallie Cargo	Social	-	-	-
3	Marine Other Than Cargo	Rural	=	-	-
,	Marine Other Hiali Cargo	Social	-	-	-
4	Motor OD	Rural	20,609	1,327 101	97,930
7	Width 05	Social	-	-	-
5	Motor TP	Rural	9,673	1,962	-
,	WOLD! IF	Social	=	-	-
6	Health	Rural	1,008	565	12,124
U	riealtii	Social	13	2,554	5,842
7	Personal Accident	Rural	2,607	47	27,808
,	Fersorial Accident	Social	3	164	1,79,551
8	Travel	Rural	606	23	69,363
0	Havei	Social	=	-	-
9	Workmen's Compensation/ Employer's liability	Rural	198	30	43,432
,	Workmen's Compensation/ Employer's liability	Social	-	-	-
10	Public/ Product Liability	Rural	35	9	6,516
10	Fublic/ Floudet Elability	Social	=	-	-
11	Engineering	Rural	43	465	3,50,264
11	Engineering	Social	-	-	-
12	Aviation	Rural	-	-	-
12	Aviation	Social		-	-
13	Crop	Rural	-	14	78
13	Стор	Social	-	-	-
14	Miscellaneous	Rural	11,860	256	2,87,292
17	Wildelighteous	Social	-	-	-
	Total	Rural	52,753	5,773	30,37,041
	Total		16	2,718	1,85,393

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

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

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: 491,090 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 93,997 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 571,107 policy count

Statement Period: period ending 30th June 2024

	(₹ lal	khs)
Items	For the quarter ended June, 2024	Upto the quarter ended June, 2024
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	5,911.36	5,911.36
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	19,904.88	19,904.88
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	25,816.24	25,816.24
Total Gross Direct Motor Own damage Insurance		
Business Premium	19,497.96	19,497.96
Total Gross Direct Premium Income	145,826.20	145,826.20

FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED GRIEVANCE DISPOSAL FOR THE PERIOD April 1, 2024 to June 30, 2024 DURING THE FINANCIAL YEAR 2024-25

Date: June 30, 2024



SI. No.	Particulars	Opening Balance *		esolved / Settle	ed during the	Complaints Pending at the	Total complaints registered upto the	
		As of beginning of the quarter	Additions during the quarter	Fully Accepted	Partial Accepted	Rejected	end of the guarter	quarter during the financial year
1	Complaints made by the customers	trie quarter	the quarter	Accepted	Accepted	Rejected	quarter	illianciai year
	Proposal Related	0	0	0	0	0	0	0
	Claim	8	185	55	8	122	8	185
c)	Policy Related	1	74	66	0	8	1	74
d)	Premium	0	2	1	0	1	0	2
e)	Refund	0	5	1	1	3	0	5
f)	Coverage	0	2	2	0	0	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others	1	7	5	0	3	0	7
	Total Number of complaints:	10	275	130	9	137	9	275

2	Total No. of policies during previous year:	2785105
3	Total No. of claims during previous year:	626219
4	Total No. of policies during current year:	704197
5	Total No. of claims during current year:	160763
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.28
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	11.51

^{**} 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	9	0	9
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	9	0	9

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer : Future Generali India Insurance Company Limited



For the Quarter ending: Q1 FY24-25

Statement as on :30th June 2024

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