IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-1-B-RA

## Revenue Account up to the Quarter Ended 31st March 2016



_		To	tal	Tota	(KS. 000)
Particulars	Schedule	For Q4	Upto Q4	For Q4	Upto Q4
		2015-16	2015-16	2014-15	2014-15
1. Premiums earned (Net)	NL-4-Premium Schedule	27,06,529	108,14,410	27,48,284	107,91,244
2. Profit/Loss on sale/redemption of Investments		13,413	2,40,267	37,032	1,26,668
3. Others		5,194	11,993	14,499	28,495
4. Interest, Dividend & Rent - Gross		2,99,622	12,01,640	3,22,440	11,68,917
Total (A)		30,24,758	122,68,310	31,22,255	121,15,324
1. Claims Incurred (Net)	NL-5-Claims Schedule	21,04,765	87,88,950	23,27,390	83,42,800
2. Commission	NL-6-Commission Schedule	(34,547)	1,18,733	1,18,576	1,83,607
	NL-7-Operating Expenses				
3. Operating Expenses related to Insurance Business	Schedule	10,86,540	39,79,387	8,28,980	34,72,908
4. Premium deficiency		-	-	-	-
Total (B)		31,56,758	128,87,070	32,74,946	119,99,315
Operating Profit/(Loss)		(1,32,000)	(6,18,760)	(1,52,691)	1,16,009
Appropriations					
Transfer to Shareholders' Funds		(1,32,000)	(6,18,760)	(1,52,691)	1,16,009
Transfer to Catastrophe Reserve		- 1	` -	- 1	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(1,32,000)	(6,18,760)	(1,52,691)	1,16,009

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287



FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st March 2016

(Rs.'000)					
Particulars	Schedule	For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 2014-15
1. Operating Profit/(Loss)					
(a) Fire Insurance		45,748	1,16,493	1,43,862	2,54,437
(b) Marine Insurance		55,518	(77,948)	37,527	7,839
(c) Miscellaneous Insurance		(2,33,266)	(6,57,305)	(3,34,080)	(1,46,267)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,10,754	4,79,124	1,15,856	4,39,298
Add: Amortisation write up on Securities		2,426	12,179	3,235	14,118
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		4,042	1,04,201	15,078	52,633
Less: Loss on sale of investments		(675)	(4,836)	(582)	(1,974)
3. Other Income		-	-	-	-
Total (A)		(15,453)	(28,092)	(19,104)	6,20,084
4. Provisions (Other than taxation )					
(a) For diminution in the value of investments		_	_	_	_
(b) For Doubtful Debts		1,363	776	1,625	2,640
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		6,015	23,094	1,350	14,518
(b) Bad Debts written off		-	587	-	-
(c) Others		-	-	-	-
Total (B)		7,378	24,457	2,975	17,158
Profit before Tax (A-B)		(22,831)	(52,549)	(22,079)	6,02,926
Provision for Taxation (MAT)		(22,031)	(32,349)	(22,079)	(1,02,443)
Minimum Alternate Tax-Credit				-	1,02,443
Deferred Tax				_	1,02,443
Deterred Tax		-	-	-	-
Profit / (Loss) after tax		(22,831)	(52,549)	(22,079)	6,02,926
Appropriations					
(a) Interim dividends paid during the period		-	-	-	-
(b) Proposed final dividend		-	-	-	-
(c) Dividend distribution tax		-	-	-	-
(d) Transfer to any Reserves or Other			_	_	_
Accounts ( to be specified )			-	-	-
Balance of profit / loss brought forward		(25,80,918)	(25,51,200)	(31,54,126)	(31,54,126)
Balance carried forward to Balance Sheet		(26,03,749)	(26,03,749)	(25,51,200)	(25,51,200)

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287



Balance Sheet as at 31st March 2016



Particulars	Schedule	As at 31st March 2016	As at 31st March 2015
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	71,00,000	71,00,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account		(20,488)	15,217
Borrowings	NL-11-Borrowings Schedule	-	-
Total		70,79,512	71,15,217
Application of Funds			
Investments	NL-12-Investment Schedule	202,19,532	197,48,222
Loans	NL-13-Loans Schedule	-	_
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		6,93,199	6,25,947
Less Accumulated Depreciation		5,52,252	5,19,056
Net Block		1,40,947	1,06,891
Capital Work in Process		33,261	29,113
		1,74,208	1,36,004
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	6,20,510	4,70,720
(ii) Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	31,29,721	17,99,660
		37,50,231	22,70,380
Current Liabilities	NL-17-Current Liabilities Schedule	142,13,478	117,50,329
Provisions	NL-18-Provisions Schedule	54,54,730	58,40,260
Total (B)		196,68,208	175,90,589
Net Current Assets (A - B)		(159,17,977)	(153,20,209)
Miscellaneous Expenditure	NL-19-Miscellaneous Expenditure Schedule	- 1	-
(to the extent not written off or adjusted)	·		
Debit balance in Profit and Loss Account		26,03,749	25,51,200
Total		70,79,512	71,15,217

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

### FORM NL-4-PREMIUM SCHEDULE

### Premium Earned (Net) Up to the Quarter Ended 31st March 2016

	To	tal	Total		
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	
	2015-16	2015-16	2014-15	2014-15	
Premium from direct business written	44,86,546	155,52,608	30,65,854	143,82,478	
Add: Premium on reinsurance accepted	1,37,902	3,95,350	1,45,774	4,20,031	
Less: Premium on reinsurance ceded	15,70,207	54,71,476	2,03,020	35,72,821	
Net Premium	30,54,241	104,76,482	30,08,608	112,29,688	
Adjustment for change in reserve for unexpired risks	3,47,712	(3,37,928)	2,60,324	4,38,444	
Total Premium Earned (Net)	27,06,529	108,14,410	27,48,284	107,91,244	





IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-5 - CLAIMS SCHEDULE

### CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2016

	To	Total		Total	
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	
	2015-16	2015-16	2014-15	2014-15	
Claims Paid					
Direct	29,30,968	101,47,403	28,06,975	84,37,799	
Add: Reinsurance accepted	1,45,040	5,35,349	83,654	3,31,376	
Less: Reinsurance ceded	12,06,264	33,41,608	9,01,896	23,35,780	
Net Claims Paid	18,69,744	73,41,144	19,88,733	64,33,395	
Add : Claims outstanding at the end	107,96,078	107,96,078	93,48,272	93,48,272	
Less : Claims outstanding at the beginning	105,61,057	93,48,272	90,09,615	74,38,867	
Total Claims Incurred	21,04,765	87,88,950	23,27,390	83,42,800	



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-6-COMMISSION SCHEDULE

### COMMISSION Up to the Quarter Ended 31st March 2016

	Tota	al	T	otal
Particulars	For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 2014-15
Commission Paid				
Direct	2,09,584	7,92,571	1,97,244	7,13,367
Add: Reinsurance accepted	(444)	16,339	4,058	21,451
Less: Commission on reinsurance Ceded	2,43,687	6,90,177	82,726	5,51,211
Net Commission	(34,547)	1,18,733	1,18,576	1,83,607
Break-up of the commission (gross) incurred to procure business furnished as per details below				
Agent	83,498	3,66,350	89,321	3,50,559
Brokers	89,617	3,58,869	96,637	3,24,587
Corporate Agency	33,701	62,610	11,228	36,580
Referral	43	377	45	143
Others (pl.Coins)	2,725	4,365	13	1,498
Gross Commission	2.09.584	7.92.571	1.97.244	7.13.367

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

### FORM NL-7-OPERATING EXPENSES SCHEDULE

### Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2016

	(Rs. '000')    Total						
Particulars				Upto Q4			
raruculars	For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	2014-15			
1 Employees' Remuneration & Welfare Benefits	3,30,536	11,53,911	2,29,037	10,30,450			
2 Travel, Conveyance and Vehicle Running Expenses	16,956	70,131	11,424	71,993			
3 Training Expenses	35,607	1,36,691	12,190	49,566			
4 Rents, Rates, and Taxes	47,607	1,67,992	26,393	2,10,790			
5 Repairs	32,899	1,43,592	29,932	1,32,916			
6 Printing & Stationery	17,957	58,200	7,883	45,300			
7 Communication	20,025	63,865	3,096	53,477			
8 Legal & Professional Charges	25,102	1,35,781	38,561	1,59,514			
9 Auditors' Fees, Expenses etc.	23,102	1,55,761	30,301	1,57,514			
(a) as auditor	1,039	3,383	542	3,028			
(b) as adviser or in any other capacity, in respect of	1,037	3,303	3.12	3,020			
(i) Taxation matters	105	304	70	276			
(ii) Insurance Matters	-	-	-	-			
(iii) Management services; and	_	_	_	_			
(c) in any other capacity	_	_	_	-			
10 Advertisement and Publicity	1,35,270	5,42,670	1,33,729	4,75,639			
11 Interest & Bank Charges	3,765	11,599	825	7,976			
12 Others	,	,		,			
(i) Outsourcing Expenses	37,285	1,10,506	20,838	76,018			
(ii) Business Support	3,34,585	12,37,857	3,74,682	11,53,167			
(iii) Entertainment	767	2,687	755	3,136			
(iv) Gain/(Loss) on Foreign Exchange	(356)	(438)	706	644			
(v) Subscription/Membership	3,474	10,059	1,298	7,360			
(vi) Insurance	226	847	42	382			
(vii) Pool Expenses	1,398	6,271	1,386	6,429			
(viii) Miscellaeous	1,579	3,578	(86,646)	(81,557)			
13 Depreciation	20,833	65,582	17,482	51,862			
14 Service Tax Expenses	19,881	54,319	4,755	14,542			
Total	10,86,540	39,79,387	8,28,980	34,72,908			





IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-8-SHARE CAPITAL SCHEDULE Share Capital as on 31st March 2016

		As at	As at
	Particulars	31st March 2016	31st March 2015
1	Authorized Capital	100,00,000	100,00,000
	1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	71,00,000	71,00,000
	710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	71,00,000	71,00,000
	710,000,000 (Previous year 710,000,000) Equity Shares of Rs. 10 Each		
4	Called Up Capital	71,00,000	71,00,000
	710,000,000 (Previous year 710,000,000) 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		
	Total	71,00,000	71,00,000



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

### Share Capital Pattern of Shareholding as on 31st March 2016

	As at 31st March 2016		As at 31st Ma	rch 2015
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	5289,50,000	74.5	5289,50,000	74.5
Future Retail Limited	1810,50,000		1810,50,000	
Shendra Advisory Services Pvt Ltd.	3479,00,000		3479,00,000	
Foreign	1810,50,000	25.5	1810,50,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	1810,50,000		1810,50,000	
Others				
Total	7100,00,000	100	7100,00,000	100

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287



FORM NL-10-RESERVE AND SURPLUS SCHEDULE

### Reserves and Surplus as on 31st March 2016

	Particulars	As at 31st March 2016	As at 31st March 2015
1	Capital Reserves	-	-
2	Capital Redemption Reserves	-	-
3	Share Premium	-	-
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less : Amount utilized for Buy - Back	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	Total	-	-



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-11-BORROWINGS SCHEDULE

## Borrowings as on 31st March 2016

	Particulars	As at 31st March 2016	As at 31st March 2015
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-12-INVESTMENT SCHEDULE

### Investments as on 31st March 2016

Particulars	As at	As at	
	31st March 2016	31st March 2015	
Long Term Investments			
Government Securities and Government guaranteed bonds including Treasury Bills	76,90,822	68,79,740	
2. Other Approved Securities	-	-	
3. Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures / Bonds	64,90,732	66,05,769	
(e) Other Securities	1,24,500	1,24,500	
(f) Subsidiaries	-	-	
(g) Investment properties - Real Estate	-	-	
4. Investments in Infrastructure & Social Sector	47,45,975	50,46,896	
5. Other than Approved Investments	2,32,081	-	
Total Long Term Investment	192,84,110	186,56,905	
Short Term Investments			
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	1,04,879	
2. Other Approved Securities	-	-	
3. Other Investments	-	-	
(a) Shares	-	-	
(aa) Equity	2,22,601	2,88,888	
(bb) Preference	· · ·		
(b) Mutual Funds	5,29,909	2,87,998	
(c) Derivative Instruments	-	<del>-</del>	
(d) Debentures / Bonds	50,000	1,99,999	
(e) Other Securities	1,00,000	75,000	
(f) Subsidiaries	-,,	=	
(g) Investment properties - Real Estate	-	_	
4. Investments in Infrastructure & Social Sector	17,854	1,27,981	
5. Other than Approved Investments	15,058	6,572	
Total Short Term Investment	9,35,422	10,91,317	
- CONTRACTOR CONTRACTO	3,00,122	10,71,011	
Total	202,19,532	197,48,222	



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-13-LOANS SCHEDULE

### Loans as on 31st March 2016

			(Rs. '000)
		As at	As at
Pa	rticulars		
		31st March 2016	31st March 2015
1.	Security - Wise Classification		
	Secured	-	-
	(a) On Mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	Total	-	-
2.	Borrower - Wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	_	-
	(d) Industrial Undertakings	-	-
	(e) Others	_	-
	Total	-	-
3.	Performance - Wise Classification		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non - Performing Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	-	-
4.	Maturity - Wise Classification		
	(a) Short - Term	-	-
L	(b) Long - Term	-	-
	Total	-	-



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-14-FIXED ASSETS SCHEDULE

### Fixed Assets as on 31st March 2016

		Cost / Gro	oss Block			Depreciat	tion		Net Block		
Particulars	As at 31st March 2015	Additions	Deductions	As at 31st March 2016	As at 31st March 2015	For the Period	On Sales / Adjustments	As at 31st March 2016	As at 31st March 2016	As at 31st March 2015	
Intangibles - Computer Softwares	2,13,218	34,636	-	2,47,854	1,96,058	17,598	-	2,13,656	34,198	17,160	
Land-Freehold	-	-	-	-	-	-	-	-	-	-	
Leasehold Improvements	1,52,235	7,785	11,652	1,48,368	99,397	20,147	11,652	1,07,892	40,476	52,838	
Buildings	-	-	-	-	-	-	-	-	-	-	
Furniture & Fittings	39,472	2,725	897	41,300	33,469	3,321	855	35,935	5,365	6,003	
Information & Technology Equipment	1,36,947	46,536	2,918	1,80,565	1,21,222	17,992	2,918	1,36,296	44,269	15,725	
Vehicles	2,272	-		2,272	2,272	-	-	2,272	-	-	
Office Equipment	81,803	7,998	16,961	72,840	66,638	6,524	16,961	56,201	16,639	15,165	
Others	-	-	-	-	-	-	-	-	-	-	
Total	6,25,947	99,680	32,428	6,93,199	5,19,056	65,582	32,386	5,52,252	1,40,947	1,06,891	
Work in progress			·	·					33,261	29,113	
Grand Total	6,25,947	99,680	32,428	6,93,199	5,19,056	65,582	32,386	5,52,252	1,74,208	1,36,004	
Previous Year	6,03,360	46,378	23,791	6,25,947	4,89,518	51,862	22,324	5,19,056	1,36,004		



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2016

Particulars	As at	As at
1 at uculais	31st March 2016	31st March 2015
1. Cash (including cheques, drafts and stamps)	1,40,091	1,47,372
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	-	-
(b) Current Accounts	4,80,419	3,23,348
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	6,20,510	4,70,720
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	6,20,510	4,70,720
Outside India	-	-



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

### Advances and Other Assets as on 31st March 2016

(Rs. '000)

Particulars	As at	As at
1 at ticulars	31st March 2016	31st March 2015
Advances		
Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	42,196	24,546
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source	1,36,937	69,243
(Net of provision for taxation)		
6. Others	-	-
(i) Other Deposits	95,758	79,631
(ii) Advances to Employees	1,644	1,333
(iii) Advances recoverable in cash or kind	1,04,898	43,166
(iv) Unutilized Service Tax	38,878	1,34,502
Total (A)	4,20,311	3,52,421
Other Assets		
Income accrued on Investments	6,98,352	7,72,961
2. Outstanding Premiums	78,827	2,31,080
3. Agents' Balances	881	1,694
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	18,28,558	2,21,667
6. Due from Subsidiaries / Holding Company	-	-
7. Deposit With Reserve Bank Of India	-	-
[Pursuant to section 7 of Insurance Act, 1938]		
8. Others		
(i) Investments Receivable	349	1,17,394
(ii) MAT Credit Entitlement	1,02,443	1,02,443
Total (B)	27,09,410	14,47,239
Total (A+B)	31,29,721	17,99,660

Note: Outstanding premium contains amount receivable against Bank Guarantee



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-17-CURRENT LIABILITIES SCHEDULE

### Current Liabilities as on 31st March 2016

Doubles land	As at	As at
Particulars	31st March 2016	31st March 2015
Agents Balances	47,479	57,927
2. Balances due to other Insurance Companies	16,10,606	8,46,553
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	97,761	80,873
5. Unallocated Premium	6,20,041	4,31,761
6. Sundry Creditors	8,83,067	8,56,915
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	107,96,078	93,48,272
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	48,012	61,804
11. Others -		
(i) Advance Received	27,492	
(ii) Statutory Dues	82,942	66,224
Total	142,13,478	117,50,329



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2016

		(As. 000)
Particulars	As at	As at
rarticulars	31st March 2016	31st March 2015
Reserve for Unexpired risk	53,16,750	56,54,678
2. For Taxation	-	-
(less advance tax paid and taxes deducted at source)		
3. Deferred Tax	-	-
For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
<ul> <li>a. Provision - Bonus &amp; Employees benefits</li> </ul>	1,37,980	1,85,582
Total	54,54,730	58,40,260



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 31st March 2016

		(K3. 000)
Particulars	As at	As at
1 di ticulars	31st March 2016	31st March 2015
Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-20 Receipts and payments for the year ended 31st Mar 2016

			(Rs.'000)
		For the year	For the year ended
	Particulars	ended	For the year chieu
		31st Mar 2016	31st Mar 2016
	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts	188,37,402	190,99,744
2	Other receipts	911	-
3	Payment to Reinsurers, net of commissions and claims	(9,73,487)	(5,51,164)
4	Payment to Coinsurers, net of claims recovery	(1,13,097)	(10,27,857)
5	Payment of Claims	(126,33,847)	(83,74,109)
6	Payment of Commission and Brokerage	(6,73,289)	(6,04,548)
7	Payment of other Operating Expenses	(39,76,696)	(32,62,584)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	(11,193)	(11,504)
10	Income tax paid (Net)	(5,50,051)	(6,67,151)
11	Service Tax Paid	(13,33,507)	(11,85,454)
12	Other payments	-	-
13	Cash Flow before Extraordinary items	(14,26,854)	34,15,373
14	Cash Flow from Extraordinary operations	-	-
15	Net Cash Flow From Operating Activities	(14,26,854)	34,15,373
В.	Cash Flow from Investment Activities		
	Purchase of Fixed Assets	(1,19,878)	(37,567)
	Proceeds from Sale of Fixed Assets	452	1,432
	Purchase of Investments	(138,80,076)	(179,10,934)
	Loans disbursed	-	-
	Sale of Investments	140,13,405	134,79,594
6	Repayments received	-	-
	Rent/Interests/Dividends Received	16,53,600	14,04,928
	Investment in money market instruments and in liquid mutual fund (Net)*	(87,464)	(2,62,047)
	Expenses related to investments	(3,395)	(2,985)
10	Net Cash Flow from Investment Activities	15,76,643	(33,27,580)
c.	Cash Flow from Financing Activities		
	Proceeds from Issuance of Share Capital		_
	Proceeds from borrowing	-	-
	Repayments of borrowing		
	Interest/dividends paid		
	Net Cash Flow from Financing Activities		_
J	1vet Cash I low from I manering Activities		-
D.	Effect of foreign exchange rates on cash and cash equivalents, net	_	-
E.	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	1,49,789	87,793
	Cash and Cash Equivalent at the beginning of the year	4,70,720	3,82,928
2	Cash and Cash Equivalent at the end of the year  *Investment in mutual fund where these are used as parking vehicles pending	6,20,510	4,70,720

<sup>\*</sup>Investment in mutual fund where these are used as parking vehicles pending investment are to be indicated (net).

The form referred to above forms an integral part of Financial Statements

For and on behalf of For and on behalf of For and on behalf of Board of Directors

M. M. Nissim & Co.
Chartered Accountants
FRN 107122W

Chartered Accountants
FRN 101794W

G N Bajpai K K Rathi KG Krishnamoorthy Rao Chairman Director Managing Director & CEO

 Sanjay Khemani
 M.P.Chhajed
 Srinivasan Venugopalan
 Manish Pahwa

 Partner
 Partner
 Chief Financial Officer
 Company Secretary

Membership No. 044577 Membership No. 049357

Place : Mumbai Dated : May 05, 2016



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-21 - Statement of Liabilities

### As on 31st March 2016

(Rs .in Lacs)

		As on 31st March	2016			As on 31st Ma	rch 2015	
Description	Reserves for unexpired risks		IBNR reserves			Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	4,363	2,586	547	7,497	3,895	1,651	543	6,089
<b>Marine</b> Sub-class: Marine Cargo Marine Hull	1,426	2,145	798	4,369	1,294	1,464	494	3,252
Miscellaneous	40,285	45,515	52,071	1,37,871	44,342	47,772	38,042	1,30,156
Motor	35,545	41,655	48,663	1,25,863	40,037	44,476	33,470	1,17,982
Engineering	731	563	430	1,724	793	611	424	1,828
Aviation	2	34	3	39	0	0	0	0
Liability	353	81	58	492	308	64	57	429
Rural Insurance	-	-	-	0	0	0	0	0
Others	3,654	3,182	2,918	9,753	3,204	2,621	4,091	9,916
Health Insurance	7,092	2,069	2,230	11,391	7,016	1,741	1,776	10,532
Total Liabilities	53,167	52,314	55,646	1,61,127	56,547	52,628	40,854	1,50,030



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287 FORM NL-22 - Geographical Distribution of Business



STATES	Fig		Marine	(Carpo)	Marin	e (Hulf)	Avis	tion	Engin	eering	Motor Ov	m Damage	Mater 1	Third Party	Liabilit	r insurance	Personal A	Accident	Medical	Inturance	Overseas medi		Crop In	eurance .	All Other h	tiscellaneous	Grand 1	Total
	For the etr		For the otr	Upto the atr4	For the otr	Uato the str4	For the atr	Upto the otr4	For the atr	Upto the atr4	For the otr	Usto the otr4	For the otr	Uato the otr4	For the atr	Uoto the str4	For the otr	Uato the ctr4	For the atr	Upto the atr4		Upto the atr4 Fr	or the str	Upto the otre	For the atr	Upto the atr4	For the otr	Upto the otr4
Andhra Pradesh	249.99	1.561.65	43.46	216.96					189.78	629.30	976.63	3,600,66	692.95	1.918.94	11.12	79.67	149.75	266.86	203.96	410.54	29.11	155.78			93.77	257.08	2,627,41	9.207.33
Andaman & Nicebar Is.	0.06	0.95	0.06	0.56					0.25	0.25	5,94	22.71	5,39	35.25	,							0.06					11.59	70.67
Assam	2.95	24.97	0.38	2.52					1.94	11.20	154.63	599.76	51.62	196.79	0.03	0.14	0.37	2.74	5.47	22.22	0.05	0.25	(2.19)	25.79	2.05	12.07	216.09	889.43
Sihar	0.22	3.09	0.09	2.54					2.22	15.42	251.79	962.96	94,67	226.74			0.59	5.92	1.48	5.53	(0.67)	(0.24)		293.59	2.10	41.33	354.58	1.566.87
Chandigarh	9.23	41.39		2.19					0.51	3.09	369.16	1.129.47	146.62	407.04	0.46	1.49	13.23	31.96	17.21	22.65	7.71	51.24			10.56	75.91	569.67	1.776.63
Chhattisearh	6.50	30.07	2.45	19.64					11.96	23.05	99.48	490.30	207.44	472.45	0.31	1.62	2.09	29.09	9.26	42.74	0.03	1.99			9.20	41.71	347.72	1.143.54
Debi	199.66	1.154.49	90.51	289.05					149.66	496.29	1.958.65	7.125.10	765.66	2,459,73	59.87	183.91	72.50	239.36	661.27	2.702.37	16.36	105.56			49.70	400.04	4,020,93	15.254.77
Goa	3.33	7.19		0.10			-		0.02	1.29	67.60	251.78	20.04	79.49		0.31	0.20	0.56	0.64	0.97	0.14	1.79			1.04	2.94	93.02	345.31
Gularat	169.46	627.95	122.26	574.32					56.32	195.95	1,222,74	4.919.51	525.76	1.959.41	7.66	176.72	159.72	534.71	253.23	909.50	21.32	132.00			276.63	1,239.03	2.915.09	11.259.10
Harvana	66.75	242.42	47.39	119.33					4.41	25.90	900.31	2.979.95	392.72	1.132.89	4.10	13.20	10.06	29.22	\$1.35	69.04	1.49	9.82		(0.89)	32.34	167.53	1,510,90	4.785.29
Himachal Pradesh	5.09	21.31					-				2.92	16.12	9.09	31.50			0.01	0.01	0.02	0.02		0.37			18.02	61.15	34.14	130.49
Jammy & Kashmir	1.33	9.93		(0.09)							107.79	400.68	72.02	232.33	,	0.20	0.34	1.73	2.35	2.44	0.13	0.50			4.26	27.66	199.22	675.69
Sharkhand	1.34	36.92	0.56	10.72					14.27	49.31	255.04	969.73	169.96	511.07	0.05	0.45	1.51	3.62	29.91	26.50	0.71	1.80		(2.70)	1.20	22.99	473.25	1.639.30
Kamataka	430.27	1.022.19	44.76	232.57					114.85	231.01	1.471.71	5,449,13	604.34	2.094.06	43.25	129.17	54.94	117.90	546.68	1.095.86	6.66	26.40		27.17	63.87	223.05	2.391.23	10.643.39
Kerala	26.75	174.53	2.94	25.53			9,69	23.60	6.69	50.97	423.09	1.746.91	254.11	669.70	1.29	20.79	40.49	129.50	29.63	137.39	5.85	32.54			73.62	295.93	973.15	3.327.36
Madhya Pradesh	12.96	95.11	35.19	120.47					5.52	20,67	332.51	1.361.20	245.20	907.47	3.29	12.21	11.57	97.95	20.12	75.07	1.64	9.24			(7.69)	222.69	660,30	2.902.09
Maharasthra	2.262.22	11.105.91	1.007.60	3,659,29					370.12	1.626.54	4.713.41	18.919.25	2.377.96	9.732.24	197.53	769.72	597.32	2,234,18	2.113.23	6.519.87	66.17	389.82			1.593.24	5.189.63	16,399,92	59.045.33
Orissa	9.16	4.49		0.21					5.79	23.01	69.70	203.50	105.14	236.03	,		0.24	0.93	1.93	4.51	(0.23)	0.02			1.49	39.72	194,20	512.31
Puniab	15.57	67.49	3.96	19.28					0.15	4.16	630.47	2.042.41	249.28	792.69	0.14	1.09	5.42	25.66	54.22	103.91	29.91	176.15			57.93	276.36	1.046.96	2.509.10
Rajaethan	12.93	49.99	4.11	16.51					12.94	40.90	612.26	2.373.12	249.49	965.09	0.43	2.39	4.52	17.96	19.03	45.16	5.75	32.19		652.76	12.43	155.66	932.99	4.250.61
Tamil Nadu	295.39	1.401.97	57.79	459.94					35.73	224.23	969.11	3,150,40	554.78	1.619.00	33.02	104.90	156.70	663.55	92.16	927.99	12.15	72.74			90.69	502.05	2,197,51	9.026.57
Telangana												-		-														
Tripura		0.56	0.40	0.40					0.65	0.97	3.05	11.94	25.91	51.64			0.00	0.01	0.17	2.91					0.37	1.15	30.44	70.49
Uttar Pradesh	30.51	122.91	10.17	74.91					0.85	21.60	799,79	3.023.20	249,09	1.071.77	0.66	1.70	147.17	506,59	14.64	44.03	0.54	2.64	1.927.66	3.929.16	89.25	229.03	3,250,33	9.927.54
Uttrakhand	17.79	70.14	0.01	0.59					1.04	2.03	94.25	365.09	75.13	222.69		0.09	12.34	35.06	0.67	20.17	(0.07)	0.23		0.41	20.61	69.15	221.76	776.92
West Bengal	119.52	523.41	27.09	199.90					62.19	172.63	537,64	2.005.36	536.41	1.475.33	27.70	51.49	21.96	69.05	349.91	1.054.03	7.42	39.02			26.02	241.79	1.734.76	5,820,90
Puducherry	37.33	139.69	1.00	4.37			-		-		79.02	283.09	61.77	161.41		0.21	0.90	1.24	5.30	99.9	0.19	2.19		-	2.60	12.75	199.03	614.91
	5.072.31	19,529,47	1.502.04	6,129,49			9,69	22,60	1.049.95	2,969,67	17.007.39	64,203,22	9.939.11	29.591.90	400.99	1,550,45	1.452.72	5,029,04	4.476.75	14.167.37	211.25	1.243.30	1,904,49	4.922.29	2.526.22	9.901.08	44,351,79	1.59.059.96



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

CIN: U66030MH2006PLC165287

FORM NL-23 :Reinsurance Risk Concentration

						(NS III LUKIIS)
	Reinsura	nce Risk Co	ncentration			
			Premi	nsurers		
S.No.	Reinsurance Placements	No. of reinsurers	Proportional	Non- Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5.00	764.04	36.77	-	5.15%
3	No. of Reinsurers with rating A but less than AA	66.00	1,903.04	495.03	2,093.83	28.87%
4	No. of Reinsurers with rating BBB but less than A	14.00	9,898.75	89.57	50.62	64.52%
5	No. of Reinsurers with rating less than BBB	-	1	-	-	0.00%
6	No. of Indian reinsurer other than GIC	12	0.35	-	228.04	1.47%
	Total	97	12,566.18	621.36	2,372.49	100.00%



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-24 - : Quarterly claims data for Non-Life

(Rs in Lakhs)

	Ageing of Claims												
Sl.No.	Line of Business	No. of claims paid					*Total amount of claims paid						
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year							
1	Fire	82	131	85	69	41	408	3860.10					
2	Marine Cargo	442	231	204	103	64	1044	1592.89					
3	Marine Hull	0	0	0	0	0	0	0.00					
4	Engineering	40	31	37	37	24	169	284.10					
5	Motor OD	26122	8955	1852	507	141	37577	13010.01					
6	Motor TP	79	109	80	159	487	914	2731.21					
7	Health	11799	2049	414	179	173	14614	3254.44					
8	Overseas Travel	32	41	70	17	6	166	125.03					
9	Personal Accident	322	216	150	120	142	950	1172.78					
10	Liability	4	1	6		2	13	64.66					
11	Crop	5	352	5	9	14	385	2344.46					
12	Miscellaneous	213	211	183	141	70	818	1058.15					

Note: \* Claims paid inclusion of partial payments

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

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



No. of claims only

													140. Of Clair		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneo us	Total
1	Claims O/S at the beginning of the period	732	930	0	894	11285	6313	3497	176	702	46	741	0	1205	26521
2	Claims reported during the period	432	912	0	161	36190	1004	14912	141	639	12	36	0	825	55264
3	Claims Settled during the period*	408	1044	0	169	37577	914	14614	166	950	13	385	0	818	57058
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Claims closed during the period*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	770	887	0	894	10064	6537	4592	197	558	46	397	0	1260	26202
	Less than 3months	329	394	0	109	7438	843	3489	102	250	8	31	0	523	13516
	3 months to 6 months	183	179	0	60	1533	390	1062	30	50	3	327	0	222	4039
	6months to 1 year	115	124	0	351	557	853	10	34	51	19	17	0	220	2351
	1year and above	143	190	0	374	536	4451	31	31	207	16	22	0	295	6296

<sup>\*</sup>Note: For above claims settled cases inclusion of repudiation and closed without payment



IRDA Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

### FORM KG

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

FORM NL-26 - CLAIMS INFORMATION - KG Table I

STATEMENT OF SOLVENCY MARGIN (GENERAL INSURERS) AS AT 31st March 2016

Classification: Business within India / Total Business

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

(Rs .in Lacs)

Item No:	Description ( Class Of Business)	Gross Written Premium	Net Written Premium	Gross Claims Incurred	Net Claims Incurred	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
01	Fire	15,249	4,795	8,179	3,466	1,525	2,454	2,454
02	Marine Cargo	3,595	2,852	3,069	3,673	570	1,102	1,102
03	Marine Hull							
	Miscellaneous:							
04	Motor	90,622	66,781	52,034	56,898	13,593	17,069	17,069
05	Engineering	3,427	1,361	1,237	789	343	371	371
06	Aviation	17	5	979	37	2	294	294
07	Liability	1,360	679	95	71	204	29	204
08	Rural Insurance	-	-	-	-	-	-	-
09	Others	8,655	5,832	10,010	9,330	1,212	3,003	3,003
10	Health Insurance	16,117	12,550	12,940	12,282	2,510	3,882	3,882
	Total	1,39,042	94,855	88,543	86,546	19,959	28,203	28,379



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

### FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: January 2016 - March 2016

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		138
2	No. of branches approved during the Qtr	10	
3	No. of branches opened during the Qtr	Out of approvals of previous year	0
4	0	Out of approvals of this year	0
5	No. of branches closed during the Qtr		0
6	No of branches at the end of the Qtr		138
7	No. of branches approved but not opened	15	
8	No. of rural branches	0	
9	No. of urban branches		138

### IRDA Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-28- Statement of Investment Assets (General Insurer)

FORM - 3B (Read with Regulation 10)

Statement as on :31st March 2016

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	2,02,195.32
2	Loans	9	
3	Fixed Assets	10	1,742.09
4	Current Assets		
	a. Cash and Bank	11	6,205.10
	b. Advances and Other Assets	12	31,297.21
5	Current Liabilities		
	a. Current Liabilities	13	-1,42,134.78
	b. Provisions	14	-54,547.30
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		26,037.48
	Application of Funds as per Balance Sheet (A)		70,795.12
	Less: Other Assets	SCH	AMOUNT

	Less. Office Assets	SCII	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,742.09
3	Cash and Bank Balance (If any)	11	6,205.10
4	Advances and Other Assets (If Any)	12	31,297.21
5	Current Liabilities	13	-1,42,134.78
6	Provisions	14	-54,547.30
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		26,037.48
-	_	TOTAL(B)	(1,31,400.20)

'Investment Assets 'as per FORM 3B (A-B) 2,02,195.32

Section II

Investment Assets No.	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
		Balance (a)	FRSM* (b)	(c)	d = (b + c)	('e)	(f)	(g)=(d+f)	(h)
1 Central Government Securities	Not Less than 20%			57,396	57,396	28		57,396	57,548
Central Govt Sec, State Govt Sec or Other Approved Securities 2 (including (i) above)	Not Less than 30%			76,908	76,908	38		76,908	77,328
3 Investment subject to Exposure Norms									
a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
Approved Investments			9,909	14,180	24,089	12		24,089	24,258
2. Other Investments									
b) Infrastructure Investments	Not Less than 10%								
Approved Investments			19,149	28,530	47,679	24	(41)	47,638	47,951
2. Other Investments			-		-		-	-	
c) Approved Investments	Not Exceeding 55%	3	24,173	27,083	51,259	25	(170)	51,089	52,494
d) Other Investments	140t Exceeding 55 /6		2,466		2,466	1	6	2,471	2,497
Total Investment Assets	100%	2.54	55,696.36	1,46,701.31	2,02,400.20	100.00	(204.88)	2,02,195.32	2,04,527.54

CERTIFICATION

Date: 6th May 2016





IRDA Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-29 - Detail regarding debt securities

As on 31st March 2016

(Rs in Lakhs)

			Detail Regar	ding debt securi	ties			
		MARKET	VALUE	Ĭ.		Book	Value	
	As at 31 <sup>st</sup> Mar 2016	As % of total for this class	As at 31 <sup>st</sup> Mar 2015	As % of total for this class	As at 31 <sup>st</sup> Mar 2016	as % of total for this class	As at 31 <sup>st</sup> Mar 2015	as % of total for this class
Break down by credit rating								
AAA rated	78,982.92	41.12	78,758.99	40.02	79,577.57	40.93	75,317.92	39.77
AA or better	34,958.93	18.20	51,062.32	25.95	36,255.22	18.65	48,427.53	25.57
Rated below AA but above A	2,320.81	1.21	500.28	0.25	2,346.42	1.21	500.28	0.26
Rated below A but above B	-	-	-	-	1	-	1	-
Any other (Sovereign Rating)	75,833.44	39.48	66,469.35	33.78	76,249.11	39.22	65,126.15	34.39
Total	1,92,096.10	100.00	1,96,790.93	100.00	1,94,428.32	100.00	1,89,371.88	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	500.00	0.26	4,053.01	2.06	500.02	0.26	4,047.83	2.14
more than 1 year and upto 3years	8,883.31	4.62	7,402.77	3.76	8,939.83	4.60	7,309.55	3.86
More than 3 years and up to 7 years	62,111.24	32.33	64,992.96	33.03	63,570.14	32.70	62,428.21	32.97
More than 7 years and up to 10 years	53,930.40	28.07	74,169.63	37.69	54,687.22	28.13	71,256.95	37.63
above 10 years	66,671.15	34.71	46,172.57	23.46	66,731.10	34.32	44,329.34	23.41
Total	1,92,096.10	100.00	1,96,790.93	100.00	1,94,428.32	100.00	1,89,371.88	100.00
Breakdown by type of the issurer								
a. Central Government	58,899.23	29.86	48,277.29	24.53	59,043.19	30.37	47,396.93	25.03
b. State Government	16,934.22	8.51	18,192.06	9.24	17,205.91	8.85	17,729.22	9.36
c. Corporate Securities	1,16,262.66	61.64	1,30,321.59	66.22	1,18,179.21	60.78	1,24,245.73	65.61
Total	1,92,096.10	100.00	1,96,790.93	100.00	1,94,428.32	100.00	1,89,371.88	100.00

### Note

- 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

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



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-30 Analytical Ratios

	Particular	For Q4	Tota Upto Q4 2015-16	For Q4	Upto Q4 2014
		2015-16	_	2014-15	15
	Gross Direct Premium Growth Rate Fire	46% 25%	8% 22%	-7% 86%	14%
_	Marine	-5%	6%	35%	13%
	Accident	14%	13%	22%	-129
	Health	21%	6%	81%	10%
	Engineering	-2%	-2%	18%	09
	Aviation	175%	273%	NA	N/
	Liability Motor (OD)	48%	-5%	4%	139
	Motor (OD) Motor (TP)	11% 42%	10% 18%	13% 9%	179 179
	Motor (Total)	20%	12%	12%	17
	Workmen Compensation	17%	10%	9%	109
	Others	-182%	-20%	-187%	169
	Miscellaneous (Total)	53%	7%	-15%	149
	Gross Direct Premium to Net Worth	1.00	3.47	0.67	3.15
	Growth rate of Net Worth	-2%	-2%	16%	169
_	Net Retention Ratio Fire	66% 27%	66% 25%	94% 21%	76°
	Marine	76%	81%	59%	719
	Accident	85%	87%	85%	84
	Health	66%	70%	59%	689
	Engineering	35%	41%	32%	331
	Aviation	29%	21%	9%	55
	Liability	54%	49%	59%	44
	Motor (OD)	66%	65%	95%	95
	Motor (TP)	95%	95% 74%	95% 95%	95
	Motor (Total) Workmen Compensation	76% 95%	74% 95%	95% 95%	95° 91°
	Others	38%	45%	-49%	47
	Miscellaneous (Total)	71%	71%	109%	83
	Net Commission Ratio	-1%	1%	4%	2'
	Fire	-11%	-7%	-9%	-14
	Marine	13%	13%	15%	139
_	Accident	11%	10%	11%	10
	Health	0%	1%	-10%	-2'
_	Engineering Aviation	-12% -7%	-10% -13%	-19% -53%	-22°
_	Liability	18%	20%	17%	209
-	Motor (OD)	-3%	2%	4%	5
	Motor (TP)	0%	0%	-1%	-1'
	Motor (Total)	-2%	1%	3%	3
	Workmen Compensation	8%	8%	8%	8
	Others (Total)	-10%	-8%	31%	-11
	Miscellaneous (Total)	-1%	1%	4%	2'
	Expense of Management to Gross Direct Premium	29%	31%	33%	29
	Expense of Management to Net Written Premium	42%	46%	34%	375
	Net Incurred Claims to Net Earned	78%	81%	85%	77'
	Combined Ratio	112%	120%	116%	110
	Technical Reserves to Net Premium Ratio	5.28	1.54	4.99	1.34
	Underwriting Balance Ratio	(0.17)	(0.19)	(0.19)	(0.13
	Operating Profit Ratio	-5%	-6%	-6%	19
_	Liquid Assets to Liabilities Ratio	0.10	0.10	0.10	0.10
	Net Earning Ratio	-1%	-1%	-1%	5'
	Return on Net Worth Ratio  Available Solvency argin Ratio to Required	-1%	-1%	0%	13
	Solvency Margin Ratio  NPA Ratio	1.54	1.54	1.66	1.6
-	Gross NPA Ratio	NA	NA	NA	N.
	Net NPA Ratio	NA	NA	NA	N.
7]	Holding Pattern				
	(a) No. of shares		7100,00,000		7100,00,00
	(b) Percentage of shareholding (Indian /		74.5%; 25.5%		74.5% ; 25.5
	Foreign) (c) %of Government holding (in case of		NA		N.
	public sector insurance companies)		INA		N
	(a) Basic and diluted EPS before		0.05		
	extraordinary items (net of tax expense) for the period (not to be annualized)		-0.07		0.8
					<b></b>
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not		-0.07		0.8



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287 FORM NL-31 - Related Party Transactions

Date: March 31, 2016 (Rs in '000)

Sr no.	Related Party	Relationship	Nature of transaction	For the en	ded 31st March 2016	For the en	ded 31st March 2015
	,	,		Amount (Rs.'000)	Outstanding amounts carried to balance sheet. payable(receivable)	Amount (Rs.'000)	Outstanding amounts carried to balance sheet. payable(receivable) (Rs.'000)
				(NS. 000)	(NS. 000)	(NS. 000)	(KS. 000)
1	Future Retail Limited	Joint Venturer	Rent & Maintenance for premises hired	3,600	-		
•	T data rotal Elithod	John Vontaroi	Operating expenses	1,266		1.405	
			Insurance Premium received	1,955		1,901	
			Insurance Claims paid	166		337	
			Unallocated Premium		343		232
			Deposit Received/(Paid)	-200		200	200
			Equity Shares Issued		-	-	200
			Share application pending allotment		-	-	
			orare application perioning allottrions				
2	Assicurazioni Generali SPA	Parent Company of Joint Venturer	Reinsurance premium paid/payable	6.79.440		4.62.799	2.710
_			Commission on reinsurance ceded	1.06,291		73,730	
			Claims recovery on reinsurance	6.11.554		2.64.060	
			Other Transaction (Reimbursement Received)	506.09	438		
		*					
3	Participatie Maatschappii Graafsschap Holland N.V	Joint Venturer		-			-
4	Shendra Advisory Services Private Limited	Joint Venturer		-		-	-
		•					
5	K G Krishnamoorthy Rao, Srinivasan Venugopalan and	Key Managerial Personnel (MD &	Remuneration for the year	41,393	-	31,863	-
	Manish Pahwa	CEO,CFO and Company Secretary)	Insurance Premium received	92	-	84	-
6	Future Generali India Life Insurance Co. Ltd.	Two of the joint venturers having joint	Operating expenses	13,981	10,765	17,432	1,890
		control	Rent Deposits Received (Net)	2,051		140	
			Settlement paid/ (received)	10,000			
			Other transactions expense/(received)	-108		254	
			Insurance Premium Received	206		163	-
			Insurance Claims Paid	436		-	475
			Insurance Premium Paid	2,530	-94	2,333	-102
			Unallocated Premium		92		55



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-32- Products Information

Date : Jan 2016 to March 2016

Products Information
List below the products and/or add-ons introduced during the period

Sr. No.	Name of the product	Co.Ref.No.	IRDA Ref. No.	Class of Business*	Para 19 category of product	Date of filing of product	Date IRDA Confirmed filing
1	POS-Motor Secure	1/RD/FGIICL/MOTORS/FS/07-08		Motor	Tariff Rated	05-02-2016	25-02-2016
2	POS-Accident Suraksha		IRDA/NL-HLT/FGII/P-P/V.I/73/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
3	POS-Future Travel suraksha		IRDA/NL-HLT/FGII/P-T/V.I/76/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
4	POS-Future Student Suraksha		IRDA/NL-HLT/FGII/P-T/V.I/77/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
5	POS-Home Secure Policy	17/RD/FGIICL/MISC/HOMESECURE		Miscelleanous	Tariff Rated	05-02-2016	25-02-2016
6	Sukehma Hoeni Cach (Micro Incurance Product)		IRDAI/HLT/ECII/P-H/V I/34/15-16	Micro Insurance	Internal Tariff Rated	16 Dec 15	21 Mar 16



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-33 - SOLVENCY MARGIN - KGII

### FORM KG

 $Table\ II-Statement\ of\ Available\ Solvency\ Margin\ and\ Solvency\ Ratio\ as\ on\ 31st\ March\ 2016$ 

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Funds:		1,84,892
	Deduct:		
02	Liabilities		1,84,892
03	Other Liabilities		-
04	Excess in Policyholder's fund		-
05	Available Assets in Shareholders Funds:		55,491
	Deduct:		
06	Other Liabilities		11,790
07	Excess in Shareholder's fund		43,702
08	Total ASM (04)+(07)		43,702
09	Total RSM		28,379
10	Solvency Ratio (Total ASM / Total RSM)		1.54



# IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL- 34: Board of Directors & Key Person

Date: January 2016 - March 2016

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Chairman	Nil
2	Mr. Kishore Biyani	Director	Nil
3	Mr. Vijay Biyani	Director	Nil
4	Mr. Ooi Teik Chong	Director	Ceased to be a Director by virtue of resignation w.e.f. February 01, 2016
5	Mr. Dario Pieralisi	Director	Ceased to be a Director by virtue of resignation w.e.f. January 18, 2016
6	Mr. Hayden Seach	Additional Director	Appointed as an Additional Director on February 01, 2016
7	Ms. Jennifer Sparks	Additional Director	Appointed as an Additional Director on February 01, 2016
8	Mr. Krishan Kant Rathi	Director	Nil
9	Mr. John Inniss Howell	Director	Nil
10	Ms. Bhavna Doshi	Independent Director	NII
11	Dr. Devi Singh	Independent Director	Nil
12	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
13	Mr. Easwara Narayanan	Chief Operating Officer	Nil
14	Mr. Srinivasan Venugopalan	Chief Financial Officer	NII
15	Mr. Neel Chheda	Apopinted Actuary	NII
16	Mr. Milan P. Shirodkar	Chief of Investments	Nil
17	Mr. Prashant Chikhal	Chief of Internal Audit	Resiged w.e.f. January 11, 2016
18	Mr. Raghavendra Rao	Head Retail Sales	Nil
19	Mr. Deepak Prasad	Head - Corporate Sales	Nil
20	Mr. Ajay Panchal	Head - Risk Management	Nil
21	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Nil

Key Persons as defined in IRDAI Registration of Companies, Regulations 2000 & Guidelines issued by IRDA on October 09, 2013

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-35- NPA's Form 7A - Details of Investment Portfolio STATEMENT AS ON: March 31 2016



Interest rate Has there been any principal waiver?													
. I. /	Instrument	Interest rate % has there been any revision	Total O/S (Book	Principal (Book	*	Principal due from	Interest due from			Rolled Over?	Board Approval ref	Provision (%)	Provision (Rs)
							NOT APPL	ICABLE					

### CERTIFICATION

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

Note-:

A Category of investment ( COI) shall be as per INV/GLN/001/2003-04
B Form 7A shall be submitted in respect of each fund
C Classification shall be as per 'F&A circulars-169-jan-07 dt.24-01-07

Full Name and Designation: K. G. KRISHNAMOORTHY RAO

Managing Director & CEO



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-36- Yield on Investments Form 1 - (Read with Regulation 10)

Statement of Investment and Income on Investment Periodicity of Submission : Quarterly

Statement as on : March 31, 2016

Content content	h	Category of Investment	To .	,														(Rs in Lakhs)
A Company of the Co	No C	ategory of Investment	Category Code			Current Quarter												
A March Control of the Control of				Investme	ent (Rs)	Income on Investment	Gross Yield	Net Yield	Investme	ent (Rs)	Income on Investment	Gross Yield	Net Yield	Investm	ent (Rs)	Income on Investment	Gross Yield	Net Yield
1.   Section   1.	H.	Control Community Committee		Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1.   All Comments and Assert	2	A1 Central Government Bonds	CGSB	56,847.55	57,548.18	1,120.48	1.97	1.97	51,296.89	57,548.18	4,681.98	9.13	9.13	38,693.37	45,086.91	3,648.54	9.43	9.43
Description of the content of the	3	A2 Special Deposits A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0.00	0			0.00		0.00	0.00 44.16	0.00 2.49	0.00 2.49	0.00 1,772.61	0.00 1,715.81		0.00 6.87	0.00 6.87
P.   Control	5 1	A4 Treasury Bills	CTRB	0.00	0	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Part	7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL	0.00	0		0.00	0.00				0.00		0.00				0.00 9.53
10   10   10   10   10   10   10   10	9	B2 State Government Bonds / Development Loans B3 State Government Guaranteed Loans	SGGB SGGL	15,753.25	17,205.91 0	339.02 0.00	2.15 0.00	2.15 0.00	17,585.18 0.00		1,778.64	10.11 0.00	10.11	16,450.21	18,192.06 0.00	1,567.47	9.53	9.53 0.00
Company and the set of the Company and the Company of the Compan	10	B4 Other Approved Securities (excluding Infrastructure Investments) B5 Guaranteed Equity			2,573.62									6,693.64				11.77
Company for the Principle of Ten Princ																		
Company	14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	0.00	0	0.00		0.00	0.00	0.00	0.00		0.00			0.00	0.00	0.00
Company   Comp	15 16	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB C4 Commercial Papers - NHB/Institutions accredited by NHB			0													0.00
Company of the Comp	17	C5 Housing - Securitised Assets ( Approved Investment)	HMBS		0	0.00		0.00		0.00	0.00	0.00	0.00			0.00	0.00	0.00
Company   Comp	19	C7 Bonds/Debentures issued by HUDCO	HTHD		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Column   C	20 21 8	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building theme approved by Central/State/any Authority or Body constituted by central/State Act.	HTDA		-,0.1	493.95	2.29	2.29	18,880.53	21,671.20	1,938.17	10.27	10.27	12,292.88	16,384.49	1,160.76	9.44	0.00 9.44 0.00
Company   Comp	23	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Description of the content of the	0	onstituted by Central/State Act.	HORE				p		Fon **		27.77	4	,	Par Tr	Four Pr			
Description	26 I	Infrastructure Investments	nGLS		0													0.06
Proceedings	27 28	D1 Infrastructure - Other Approved Securities D2 Infrastructure - PSU - Equity shares - Quoted	ISAS ITPE		0 33.01	0.00 0.59	0.00 2.31		0.00 26.95	0.00 33.01	0.00	0.00 2.33	0.00 2.33			0.00	0.00 1.90	0.00 1.90
10   10   10   10   10   10   10   10	29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted D4 Infrastructure - PS1 - Equity Shares - Unquoted				-3.11 0.00	-1.51 p.nn				-27.80 0.00							19.88
D. C.   Company   Compan	31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)		0.00	0							0.00						0.00
Mathematical Mathematical Color Services   Color   C	33	D7 Infrastructure - Securitised Assets (Approved)	IESA	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
Fig.   Continues   Continues	34 35	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group			0 1,010.75				0.00 1,000.00	0.00 1,010.75	0.00 51.29	0.00 5.13	0.00 5.13			0.00	0.00	0.00
Description of the Common function Continues from the Common function of the Common funct	36	D10 Infrastructure - PSU - Debentures / Bonds	IPTD				2.10	2.10									9.20	9.20 0.00
Column   C	38	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds		18,257.25	19,038.25	422.08	2.31	2.31	22,021.69	19,038.25	2,544.66	11.56	11.56	24,000.84	31,292.18	2,429.11		10.12
Column   C	39 40	D14 Infractination Torm Loans (with Channe)	ICCP	0.00	0	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Description of the property	41	D15 Infrastructure - PSU - Debentures / Bonds D16 Infrastructure - Other Corporate Securities - Debentures / Bonds			5,486.31			1.78		5,486.31	223.09	3.82	3.82			0.00		0.00
Description	43 I	17 Infrastructure - Equity (including unlisted)			0							0.00						0.00
El Compant South Cologonal Southers   Supply States   Supply Sta	45 46	E1 PSU - (Approved Investment)-Equity Shares quoted		162.01 2,298.47	111.37 2,114.64	3.69 -6.04	2.28 -0.26	2.28 -0.26	235.74 2,233.55	111.37 2,114.64	-13.83 56.43	-5.87 2.53	-5.87 2.53	110.49 965.65	230.58 2,658.31	27.37 152.33	24.77 15.77	24.77 15.77
Fig.   Company Annahomous Manufacture (Assemble Manufacture)   Company Annahomous Manufacture (Assemble Manufacture)   Company Annahomous Ma	47	E3 PSU-(Approved Investments) -Equity Shares -quoted	ETPE	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fig.	48	E4 Corporate Securities (Approved Investment ) - Equity Shares - Quoted	ETCE		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
Production   Pro		E6 PSU - Equity Shares - Unquoted	EEUQ	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Description founds a family control and products and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a services for the family control and a services and a service	51	egulations)		0.00	0		0.00					0.00			0.00			0.00
Fig.   10   10   10   10   10   10   10   1	52				42 723 96													0.00 10.03
Extracoration (Approach Institution   ICCS		E10 Corporate Securities - Bonds - Tax free	EPBF	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B   St. Composite Securities. Districtional Production for Securities   St. Composite Securities   S	56	E12 Corporate Securities (Approved Investment ) -Investment in Subsidiaries	ECIS	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Page   10   Company Securitive (Approach Internative	57 58	E13 Corporate Securities (Approved Investment ) -Debentures E14 Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group			0										0.00			0.00
Fig.	59	E15 Corporate Securities (Approved Investment ) -Derivative Instruments	ECDI FINP	0.00	0		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fig.   Parameter   Parameter		E17 Loans - Policy Loans			0	0.00				0.00								0.00
Fig.   Expression   Characteristics   Characte	63	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expression Mover at all and best entities with this // Repos   ECMB   0.00	65	E21 Deposits - CDs with Scheduled Banks			2,245.00 0	39.38 0.00		3.07 0.00	1,702.38 0.00	2,245.00 0.00	199.87 0.00	11.74 0.00	11.74 0.00	4,072.86 0.00		441.65 0.00	10.84	10.84 0.00
Section   Pages   Pa	66	E22 Deposits - Money at call and short notice with banks /Repo E23 CCIL (Approved Investement) - CBLO	ECMR ECBO	0.00 0.00	0	0.00	0.00 p.nn	0.00 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1   22   Properties (the Internance of Text Land Capital Inseed by PSE Reads   EPD   0.00	68	E24 Commercial Papers issued by all India Financial Institutions rated very strong	ECCP	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	479.07	0.00	41.40	8.64	8.64
1   127 Perpendit Mc Information of The Land E (cylind based by PSE (Basis   EUT)   0.00	69			0.00	0		0.00					0.00		0.00	0.00			0.00
22   Expression for first and Explainal smooth Synchrolia (1975)   6.00   6.0	70 71	E26 Deposit with Primary Dealers duly recognised by RBI E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks		0.00	0		0.00					0.00			0.00			0.00
Best   Complete   Co	72	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU Banks		0.00	0	0.00	0.00		0.00	0.00	0.00		0.00	0.00			0.00	0.00
Bod 2 Copied Limited by Non-SES Rokes   100	73 a	nd 2 Capital issued by PSU Banks			0													0.00
7   13   Marked Punks   (order Improved Securities   10   10   10   10   10   10   10   1	75	nd 2 Capital issued by Non-PSU Banks			0													
For the Proposed Securities	76	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,917.25	5,299.09	131.62	1.90	1.90	4,732.07	5,299.09	454.67	9.61	9.61	2,347.59	2,879.98	277.57	11.82	0.00 11.82
Feb   To Dear than Approved Institution, Sanda, PSU: Taskade   OBT   OBS   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	78 I	Other than Approved Securities			0													0.00
The Conference of the Confer	79 80	F1 Other than Approved Investments -Bonds -PSU- Taxable			0			0.00 0.00		0.00	0.00				0.00 p.nn	0.00		0.00
15   F5 Debr than Approved Introductionals -Debrutiums	81	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	3.25	21.50	21.50
12   The Deleteration Ready CPV Lease etc Promoter Colorge   ODFC   020   0.00	83	F5 Other than Approved Investments -Debentures	OLDB	0.00 2,319.59	2,346.42	0.00 58.09	0.00 2.50	2.50		2,346.42		0.00 6.54	6.54	0.00	0.00	0.00	0.00	0.00
1   1   1   1   1   1   1   1   1   1	85	F7 Commercial Paners	OACP	0.00	0	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Section   Fig.   Fig.	86	P8 Other than Approved Investments -Pref Shares	OPSH	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fig.   The Manual Funds - Chelly Recommod Found   Liquid Schemes   OMES   1448   113.05   0.09   0.09   0.09   0.00   715.55   115.05   77.66   118.55   108.55   122.55   132.65   112.45   1	88	F10 Other than Approved Investments -Short Trem Loans (Unsecured Deposits)	OSLU	0.00	0	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F1   F1   Marked Funds - (made Funds - (ma					0 150 58		0.00 p.nn											0.00 12.19
F15 Securitised Assets (underlying assets Housing Lanr) Infrastructure assets   OPSA   0.00	91	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95 F17 Investment properties - Immovable OIPI 0.00 0 0.00 0.00 0.00 0.00 0.00 0.00	93	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets)			0													0.00
TOTAL 1,99,595.30 2,04,527.54 4,243.78 2,04,980.05 2,04,527.54 20,189.08 1,75,142.23 2,04,901.28 17,202.81					0		0.00	0.00				0.00	0.00				0.00	0.00
	Ш		TOTAL		2,04,527.54													

CERTIFICATION

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

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

1. Based on daily simple Avenue of Investments

2. Yeld metal for a great column, figures of the corresponding Year to date of the previous financial year shall be absent.

3. In the previous part column, figures of the corresponding Year to date of the previous financial year shall be absent.

4. TORDA: I shall be prepared in revegers of each fined. In case of UTIP TORDA: I shall be prepared at Segregated Fund (SEN) level and also at controllated level.

Signature : \_\_\_\_\_ Full Name : Srinivasan Venugopalan Chief of Finance



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-37- Downgrading of Investments FORM-2 - (Read with Regulation 10)

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

PART-A

Statement as on March 31, 2016 (Rs in Lakhs)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrad e	Remarks
A	During the quarter								
В	As on Date								
1	9.60% Hindalco Industries Ltd (mat date 2nd Aug 2022)	OLDB	196.22	02/06/2014	CRISIL	AA	AA-	04/08/2015	NA
2	9.55% Hindalco Industries Ltd (mat date 25th Apr 2022)	OLDB	2,124.59	28/10/2014	CRISIL	AA	AA-	04/08/2015	NA

### CERTIFICATION

Contified th	at the information give	n harain ara carract	complete and nothing	has been conseeded or	r currenceed to the bee	t of my knowledge and belief

Date :	
	Signature:
	Full Name : Srinivasan
	Chief of Finance

### 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-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
  4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-38- Quarterly Business Returns



Date: January 2016 to March 2016

		Current	Quarter	Same Quarter	previous year	Upto th	e period	Same period of	of the previous
Sl.No.	Line of Business	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,073.31	15041	4,574.69	13635	18,529.47	61546	15,810.67	47266
2	Cargo & Hull	1,502.04	6072	1,581.55	3898	6,138.48	21453	5,802.59	14723
3	Motor TP	8,839.11	3609	6,708.45	10549	28,581.91	23375	24,350.37	32843
4	Motor OD	17,007.39	216281	16,402.29	192708	64,203.22	761731	58,724.15	719016
5	Engineering	1,048.85	1414	1,066.03	1408	3,868.67	5662	3,948.53	5219
6	Workmen's Compensation	630.76	3540	555.00	3104	2,561.35	13890	2,229.14	12215
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	8.69	0	3.16	0	23.60	4	6.32	1
9	Personal Accident	1,452.72	61619	1,300.40	52548	5,029.04	211338	4,434.41	133541
10	Health	4,688.00	18922	4,215.70	20862	15,410.67	91361	14,514.65	89658
11	Others*	4,100.91	30838	(3,934.02)	19833	13,723.45	94321	16,988.70	77730
		44,351.79	357336	32,473.24	318545	1,58,069.86	1284681	1,46,809.52	1132212

- Note:

  1. Premium stands for amount of premium

  2. The line of business which are not applicable for any company should be filled up with NA. Figure '0' in those fields will imply no business in the segment.

  \*any other segment contributing more than 5% of the total premium needs to be shown separately



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-39 - Rural & Social Obligations (Quarterly Returns)

Date: January to March 2016

		1	N. (D.1)	· ·	(Ks in Lakns)
61.11			No of Policies	Premium	
Sl.No.	Line of Business	Particular	Issued	Collected	Sum Assured
1	Fire	Rural	7228	2,334.39	45,12,648.35
1	THE	Social			
2	Cargo & Hull	Rural	1106	323.28	7,52,110.81
	Cargo & Fruii	Social			
3	Motor TP	Rural	-	3,276.54	-
3	Wiotor 11	Social			
4	Motor OD	Rural	75733	5,506.57	3,47,911.26
4	Motor OD	Social			
5	Emainosuina	Rural	466	306.40	4,45,390.01
3	Engineering	Social			
-	IAZ-ulum anda Camananatian	Rural	1089	212.65	44,798.68
6	Workmen's Compensation	Social			
7	Employanta Liability	Rural	-	-	-
/	Employer's Liability	Social			
8	Aviation	Rural	-	-	-
0	Aviation	Social			
9	Personal Accident	Rural	35423	458.49	9,95,920.84
9	rersonal Accident	Social		-	-
10	Health	Rural	5083	302.05	58,056.71
10	rieaitti	Social			
11	Others*	Rural	15624	2,032.25	3,86,631.09
11	Others	Social			
F-1-1		Rural	141752	14752.61	75,43,467.74
Total		Social	-	-	-

<sup>\*</sup>any other segment contributing more than 5% needs to be shown separately



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287

FORM NL-40 - Business Acquisition through different channels

Date: January to March 2016

	Business Acq	uisition thro	ough different	channels						
		Curren	nt Quarter		rter Previous Year	Up to the	period	Same period of the previous year		
Sl.No.	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	110239	12,261.56	111776	11,627.10	4,19,903	45,909.40	424906	43792.23	
2	Corporate Agents-Banks	47849	828.19	32123	520.87	1,52,813	2,764.13	53587	1243.54	
3	Corporate Agents -Others	15114	787.57	12465	534.82	54,005	2,867.50	45964	2092.03	
4	Brokers	49458	13,237.94	42865	10,807.60	1,81,411	46,842.07	158970	43749.78	
5	Micro Agents	1	0.25	6	0.02	1	0.25	25	0.09	
6	Direct Business	133460	17129.42	118918	8969.78	4,70,759	59,097.40	446136	55852.71	
7	Others	890	99.75	10	0.92	4,538	556.22	10	0.92	
	Total (A)	357011	44344.67	318163	32461.10	12,83,430	158036.97	1129598	146731.31	
1	Referral (B)	325	7.12	382	12.14	1,251	32.88	2614	78.21	
	Grand Total (A+B)	357336	44351.79	318545	32473.24	12,84,681	158069.86	1132212	146809.52	

<sup>1.</sup> Premium means amount of premium received from business acquired by the source 2. No of Policies stand for no. of policies sold



IRDAI Registration No 132. dated 4th September, 2007 CIN: U66030MH2006PLC165287 FROM NL-41 GRIEVANCE DISPOSAL

Date: March 31, 2016

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO October 1, 2015 to December 31, 2015 DURING THE FINANCIAL YEAR 2015-16

		Balance *	Additions		the quarter		Pending at the	complaints
SI. No.	Particulars	As of beginning of	during the	Fully Accepted	Partial Accepted	Rejected	end of the quarter	registered upto the
1	Complaints made by the customers							
a)	Proposal Related	2	60	8	1	53	0	153
b)	Claim	28	440	186	10	272	0	1980
c)	Policy Related	11	318	287	2	40	0	1475
d)	Premium	0	6	2	0	4	0	19
e)	Refund	0	7	3	0	4	0	19
	Coverage	0	0	0	0	0	0	1
g)	Cover Note Related	0	26	16	0	9	1	114
h)	Product	1	47	13	0	35	0	171
i)	Others	5	87	34	0	58	0	319
	Total Number of complaints:	47	991	549	13	475	1	4251

2	Total No. of policies during previous year:	1132212
3	Total No. of claims during previous year:	185133
4	Total No. of policies during current year:	1285976
5	Total No. of claims during current year:	222294
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	17.66
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	89.07

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediari es	Total
a)	Upto 7 days	1	0	1
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	1	0	1

<sup>\*</sup> Opening balance should tally with the closing balance of the previous financial year