

Future Generali India Insurance Company Limited

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

(Rs.' 000)

Particulars	Schedule	Total		Total	
		For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 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 Schedule				
3. Operating Expenses related to Insurance Business		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		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Total (C)		(1,32,000)	(6,18,760)	(1,52,691)	1,16,009

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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)		-	-	-	(1,02,443)
Minimum Alternate Tax-Credit		-	-	-	1,02,443
Deferred 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)

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FORM NL-3-B-BS

Balance Sheet as at 31st March 2016

(Rs.' 000)

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-Advances 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 (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		26,03,749	25,51,200
Total		70,79,512	71,15,217

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FORM NL-4-PREMIUM SCHEDULE

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

(Rs. ' 000)

Particulars	Total		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 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

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FORM NL-5 - CLAIMS SCHEDULE

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

(Rs. '000)

Particulars	Total		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 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

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FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st March 2016

(Rs.'000)

Particulars	Total		Total	
	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

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FORM NL-7-OPERATING EXPENSES SCHEDULE

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

(Rs. ' 000)

	Particulars	Total		Total	
		For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15	Upto Q4 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.				
	(a) as auditor	1,039	3,383	542	3,028
	(b) as adviser or in any other capacity, in respect of				
	(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) Miscellaneous	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

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FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st March 2016

(Rs.'000)

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

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st March 2016

Shareholder	As at 31st March 2016		As at 31st March 2015	
	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

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st March 2016

(Rs. '000)

	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	-	-

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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2016

(Rs. '000)

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

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FORM NL-12-INVESTMENT SCHEDULE

Investments as on 31st March 2016

(Rs. '000)

Particulars	As at 31st March 2016	As at 31st March 2015
Long Term Investments		
1. 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	-	-
(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
Total	202,19,532	197,48,222

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FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2016

(Rs. '000)

Particulars	As at 31st March 2016	As at 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	-	-
(b) Long - Term	-	-
Total	-	-

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FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st March 2016

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	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	

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st March 2016

(Rs. '000)		
Particulars	As at 31st March 2016	As at 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	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st March 2016

(Rs. '000)

Particulars	As at 31st March 2016	As at 31st March 2015
Advances		
1. 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 (Net of provision for taxation)	1,36,937	69,243
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		
1. 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

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FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st March 2016

(Rs. '000)

Particulars	As at 31st March 2016	As at 31st March 2015
1. 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

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FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2016

(Rs. '000)

Particulars	As at 31st March 2016	As at 31st March 2015
1. 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	-	-
4. For Proposed Dividends	-	-
5. For Dividend Distribution Tax	-	-
6. Others	-	-
a. Provision - Bonus & Employees benefits	1,37,980	1,85,582
Total	54,54,730	58,40,260

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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

(Rs. '000)

Particulars	As at 31st March 2016	As at 31st March 2015
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

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)

Particulars	For the year ended 31st Mar 2016	For the year ended 31st Mar 2016
A. 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
B. Cash Flow from Investment Activities		
1 Purchase of Fixed Assets	(1,19,878)	(37,567)
2 Proceeds from Sale of Fixed Assets	452	1,432
3 Purchase of Investments	(138,80,076)	(179,10,934)
4 Loans disbursed	-	-
5 Sale of Investments	140,13,405	134,79,594
6 Repayments received	-	-
7 Rent/Interests/Dividends Received	16,53,600	14,04,928
8 Investment in money market instruments and in liquid mutual fund (Net)*	(87,464)	(2,62,047)
9 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		
1 Proceeds from Issuance of Share Capital	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
5 Net Cash Flow from Financing 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
1 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	6,20,510	4,70,720

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

For and on behalf of **For and on behalf of Board of Directors**
Chhajed & Doshi
Chartered Accountants
FRN 101794W

G N Bajpai
Chairman

K K Rathi
Director

KG Krishnamoorthy Rao
Managing Director & CEO

Sanjay Khemani
Partner
Membership No. 044577

M.P.Chhajed
Partner
Membership No. 049357

Srinivasan Venugopalan
Chief Financial Officer

Manish Pahwa
Company Secretary

Place : Mumbai

Dated : May 05, 2016

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-21 - Statement of Liabilities

As on 31st March 2016

(Rs .in Lacs)

Description	As on 31st March 2016				As on 31st March 2015			
	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves	Reserves for unexpired risks	Reserve for outstanding claims	IBNR reserves	Total Reserves
Fire	4,363	2,586	547	7,497	3,895	1,651	543	6,089
Marine 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

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

CIN: U66030MH2006PLC165287

FORM NL-23 :Reinsurance Risk Concentration



(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
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	-	-	-	-	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%

Future Generali India Insurance Company Limited



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 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

Future Generali India Insurance Company Limited

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



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

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	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

*Note: For above claims settled cases inclusion of repudiation and closed without payment

Future Generali India Insurance Company Limited



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

Future Generali India Insurance Company Limited

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		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

Future Generali India Insurance Company Limited



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
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

No.	Investment Assets	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (b + c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%			57,396	57,396	28		57,396	57,548
2	Central Govt Sec, State Govt Sec or Other Approved Securities (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%								
	1. Approved Investments			9,909	14,180	24,089	12		24,089	24,258
	2. Other Investments									
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			19,149	28,530	47,679	24	(41)	47,638	47,951
	2. Other Investments			-		-	-	-	-	
	c) Approved Investments		3	24,173	27,083	51,259	25	(170)	51,089	52,494
	d) Other Investments	Not Exceeding 55%		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

Future Generali India Insurance Company Limited

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 Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Mar 2016	As % of total for this class	As at 31 st Mar 2015	As % of total for this class	As at 31 st Mar 2016	as % of total for this class	As at 31 st 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	-	-	-	-	-	-	-	-
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 RESIDUAL MATURITY								
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 3 years	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 issuer								
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.

Future Generali India Insurance Company Limited

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

FORM NL-30 Analytical Ratios

Date: As at March 31, 2016

Analytical Ratios				
Sl.No.	Particular	Total		
		For Q4 2015-16	Upto Q4 2015-16	For Q4 2014-15
				Upto Q4 2014-15
1	Gross Direct Premium Growth Rate	46%	8%	-7%
	Fire	25%	22%	86%
	Marine	-5%	6%	35%
	Accident	14%	13%	22%
	Health	21%	6%	81%
	Engineering	-2%	-2%	18%
	Aviation	175%	273%	NA
	Liability	48%	-5%	4%
	Motor (OD)	11%	10%	13%
	Motor (IP)	42%	18%	9%
	Motor (Total)	20%	12%	12%
	Workmen Compensation	17%	10%	9%
	Others	-182%	-20%	-187%
	Miscellaneous (Total)	53%	7%	-15%
2	Gross Direct Premium to Net Worth	1.00	3.47	0.67
3	Growth rate of Net Worth	-2%	-2%	16%
4	Net Retention Ratio	66%	66%	94%
	Fire	27%	25%	21%
	Marine	76%	81%	59%
	Accident	85%	87%	85%
	Health	66%	70%	59%
	Engineering	35%	41%	32%
	Aviation	29%	21%	9%
	Liability	54%	49%	59%
	Motor (OD)	66%	65%	95%
	Motor (IP)	95%	95%	95%
	Motor (Total)	76%	74%	95%
	Workmen Compensation	95%	95%	95%
	Others	38%	45%	-49%
	Miscellaneous (Total)	71%	71%	109%
5	Net Commission Ratio	-1%	1%	4%
	Fire	-11%	-7%	-9%
	Marine	13%	13%	15%
	Accident	11%	10%	11%
	Health	0%	1%	-10%
	Engineering	-12%	-10%	-19%
	Aviation	-7%	-13%	-53%
	Liability	18%	20%	17%
	Motor (OD)	-3%	2%	4%
	Motor (IP)	0%	0%	-1%
	Motor (Total)	-2%	1%	3%
	Workmen Compensation	8%	8%	8%
	Others	-10%	-8%	31%
	Miscellaneous (Total)	-1%	1%	4%
6	Expense of Management to Gross Direct Premium	29%	31%	33%
7	Expense of Management to Net Written Premium	42%	46%	34%
8	Net Incurred Claims to Net Earned Premium	78%	81%	85%
9	Combined Ratio	112%	120%	116%
10	Technical Reserves to Net Premium Ratio	5.28	1.54	4.99
11	Underwriting Balance Ratio	(0.17)	(0.19)	(0.19)
12	Operating Profit Ratio	-5%	-6%	-6%
13	Liquid Assets to Liabilities Ratio	0.10	0.10	0.10
14	Net Earning Ratio	-1%	-1%	-1%
15	Return on Net Worth Ratio	-1%	-1%	0%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.54	1.54	1.66
17	NPA Ratio			
	Gross NPA Ratio	NA	NA	NA
	Net NPA Ratio	NA	NA	NA
Equity Holding Pattern				
1	(a) No. of shares		7100,00,000	7100,00,000
2	(b) Percentage of shareholding (Indian / Foreign)		74.5% ; 25.5%	74.5% ; 25.5%
3	(c) % of Government holding (in case of public sector insurance companies)		NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		-0.07	0.85
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		-0.07	0.85
6	(iv) Book value per share (Rs)		6.30	6.43

Future Generali India Insurance Company Limited

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 ended 31st March 2016		For the ended 31st March 2015	
				Amount (Rs.'000)	Outstanding amounts carried to balance sheet. payable(receivable) (Rs.'000)	Amount (Rs.'000)	Outstanding amounts carried to balance sheet. payable(receivable) (Rs.'000)
1	Future Retail Limited	Joint Venturer	Rent & Maintenance for premises hired	3,600	-		
			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	-	-	-	-
			Share application pending allotment	-	-	-	-
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 Maatschappij Graafschap Holland N.V	Joint Venturer		-		-	-
4	Shendra Advisory Services Private Limited	Joint Venturer		-		-	-
5	K G Krishnamoorthy Rao, Srinivasan Venugopalan and Manish Pahwa	Key Managerial Personnel (MD & CEO, CFO and Company Secretary)	Remuneration for the year	41,393	-	31,863	-
			Insurance Premium received	92	-	84	-
6	Future Generali India Life Insurance Co. Ltd.	Two of the joint venturers having joint control	Operating expenses	13,981	10,765	17,432	1,890
			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



Future Generali India Insurance Company Limited

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/IS/07-08		Motor	Tariff Rated	05-02-2016	25-02-2016
2	POS-Accident Suraksha		IRDA/NL-HLT/FGII/P-P/V.1/73/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
3	POS-Future Travel suraksha		IRDA/NL-HLT/FGII/P-1/V.1/76/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
4	POS-Future Student Suraksha		IRDA/NL-HLT/FGII/P-1/V.1/77/13-14	Health	Internal Tariff Rated	05-02-2016	25-02-2016
5	POS-Home Secure Policy	17/RD/FGIICL/MISC/HOMESECURE		Miscellaneous	Tariff Rated	05-02-2016	25-02-2016
6	Sukshma Hospi-Cash (Micro-Insurance Product)		IRDAI/HLT/FGII/P-H/V.1/34/15-16	Micro Insurance	Internal Tariff Rated	16-Dec-15	31-Mar-16

Future Generali India Insurance Company Limited

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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

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007
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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	Nil
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	Nil
15	Mr. Neel Chheda	Apopinted Actuary	Nil
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

Future Generali India Insurance Company Limited

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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?						
COI	Company Name	Instrument Type	Interest rate % has there been any revision	Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal due from	Interest due from	Deferred principal	Deferred interest	Rolled Over?	Amount	Board Approval ref	Classification	Provision (%)	Provision (Rs)
NOT APPLICABLE																

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.

Date:

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

Signature

Full Name and Designation: K. G. KRISHNAMOORTHY RAO

Managing Director & CEO

Future Generali India Insurance Company Limited

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

Statement of Down Graded Investments

PART-A

Periodicity of Submission : Quarterly

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 Downgrade	Remarks
A	<i>During the quarter</i>								
B	<i>As on Date</i>								
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

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

Date :

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

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

FORM NL-38- Quarterly Business Returns



Date: January 2016 to March 2016

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous	
		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

Future Generali India Insurance Company Limited



IRDAI Registration No 132. dated 4th September, 2007

CIN: U66030MH2006PLC165287

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

Date: January to March 2016

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	7228	2,334.39	45,12,648.35
		Social			
2	Cargo & Hull	Rural	1106	323.28	7,52,110.81
		Social			
3	Motor TP	Rural	-	3,276.54	-
		Social			
4	Motor OD	Rural	75733	5,506.57	3,47,911.26
		Social			
5	Engineering	Rural	466	306.40	4,45,390.01
		Social			
6	Workmen's Compensation	Rural	1089	212.65	44,798.68
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	35423	458.49	9,95,920.84
		Social		-	-
10	Health	Rural	5083	302.05	58,056.71
		Social			
11	Others*	Rural	15624	2,032.25	3,86,631.09
		Social			
Total		Rural	141752	14752.61	75,43,467.74
		Social	-	-	-

*any other segment contributing more than 5% needs to be shown separately

Future Generali India Insurance Company Limited

IRDAI Registration No 132, dated 4th September, 2007

CIN: U66030MH2006PLC165287



FORM NL-40 - Business Acquisition through different channels

Date: January to March 2016

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	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

Note:

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

Future Generali India Insurance Company Limited

IRDAI Registration No 132. dated 4th September, 2007

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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

Sl. No.	Particulars	Opening Balance * As of beginning of	Additions during the quarter	the quarter			Pending at the end of the quarter	complaints registered upto the
				Fully Accepted	Partial Accepted	Rejected		
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
f)	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 Intermediaries	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

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