



Revenue Account up to the Quarter Ended 31st March 2017

(Rs.' 000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16	For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16	For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16	For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16
1. Premiums earned (Net)	NL-4-Premium Schedule	111,578	457,231	131,477	431,460	121,725	469,969	149,822	486,555	2,630,548	9,951,839	2,425,230	9,896,395	2,863,851	10,879,039	2,706,529	10,814,410
2. Profit/ Loss on sale/ redemption of Investments		6,808	43,480	962	28,506	775	11,357	(35)	9,248	56,900	312,552	12,486	202,513	64,483	367,389	13,413	240,267
3. Others		280	926	235	521	141	777	219	544	5,390	18,871	4,740	10,928	5,811	20,574	5,194	11,993
4. Interest, Dividend & Rent - Gross		46,795	192,933	36,700	152,088	7,449	46,114	9,160	45,726	335,903	1,272,692	253,762	1,003,826	390,147	1,511,739	299,622	1,201,640
Total (A)		165,461	694,570	169,374	612,575	130,090	528,217	159,166	542,073	3,028,741	11,555,954	2,696,218	11,113,662	3,324,292	12,778,741	3,024,758	12,268,310
1. Claims Incurred (Net)	NL-5-Claims Schedule	16,778	329,433	88,689	346,579	55,943	305,998	49,215	367,293	1,878,476	7,775,452	1,966,861	8,075,078	1,951,197	8,410,883	2,104,765	8,788,950
2. Commission	NL-6-Commission Schedule	(17,229)	(17,700)	(15,231)	(33,251)	11,666	61,895	14,625	67,049	(80,574)	(369,402)	(33,941)	84,935	(86,137)	(325,207)	(34,547)	118,733
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	135,270	292,058	50,168	182,754	(65,786)	84,202	39,808	185,679	1,032,751	4,138,979	996,564	3,610,954	1,102,235	4,515,239	1,086,540	3,979,387
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		134,819	603,791	123,626	496,082	1,823	452,095	103,648	620,021	2,830,653	11,545,029	2,929,484	11,770,967	2,967,295	12,600,915	3,156,758	12,887,070
Operating Profit/(Loss)		30,642	90,779	45,748	116,493	128,267	76,122	55,518	(77,948)	198,088	10,925	(233,266)	(657,305)	356,997	177,826	(132,000)	(618,760)
Appropriations																	
Transfer to Shareholders' Funds		30,642	90,779	45,748	116,493	128,267	76,122	55,518	(77,948)	198,088	10,925	(233,266)	(657,305)	356,997	177,826	(132,000)	(618,760)
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		30,642	90,779	45,748	116,493	128,267	76,122	55,518	(77,948)	198,088	10,925	(233,266)	(657,305)	356,997	177,826	(132,000)	(618,760)

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

Profit and Loss Account Up to the Quarter Ended 31st March 2017


(Rs.' 000)

Particulars	Schedule	For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16
1. Operating Profit/(Loss)					
(a) Fire Insurance		30,642	90,779	45,748	116,493
(b) Marine Insurance		128,267	76,122	55,518	(77,948)
(c) Miscellaneous Insurance		198,088	10,925	(233,266)	(657,305)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		98,286	317,198	110,754	479,124
Add: Amortisation write up on Securities		527	5,057	2,426	12,179
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		18,773	80,853	4,042	104,201
Less : Loss on sale of investments		(561)	(1,486)	(675)	(4,836)
3. Other Income		1,528	1,528	-	-
Total (A)		475,550	580,976	(15,453)	(28,092)
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		(3,417)	3,103	1,363	776
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		132,177	145,329	6,015	23,094
(b) Bad Debts written off		2,565	3,462	-	587
(c) Others-CSR		790	1,109	-	-
Total (B)		132,115	153,003	7,378	24,457
Profit before Tax (A-B)		343,435	427,973	(22,831)	(52,549)
Provision for Taxation (MAT)		(73,074)	(87,918)	30,051	-
Minimum Alternate Tax-Credit		73,074	87,918	(30,051)	-
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		343,435	427,973	(22,831)	(52,549)
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		(2,519,211)	(2,603,749)	(2,603,749)	(2,551,200)
Balance carried forward to Balance Sheet		(2,175,776)	(2,175,776)	(2,626,580)	(2,603,749)

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 31st March 2017


Form B - BS

(Rs.' 000)

Particulars	Schedule	As at 31st March 2017	As at 31st March 2016
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	8,098,037	7,100,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account			
Policy holder		39,812	(16,802)
Shareholder		9,136	(3,686)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		8,146,985	7,079,512
Application of Funds			
Investments	NL-12-Investment Schedule	24,835,524	20,219,532
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		785,799	693,199
Less Accumulated Depreciation		628,917	552,252
Net Block		156,882	140,947
Capital Work in Process		5,769	33,261
		162,651	174,208
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	882,564	622,395
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,273,340	3,127,836
		5,155,904	3,750,231
Current Liabilities	NL-17-Current Liabilities Schedule	18,188,112	14,213,478
Provisions	NL-18-Provisions Schedule	5,994,758	5,454,730
Total (B)		24,182,870	19,668,208
Net Current Assets (A - B)		(19,026,966)	(15,917,977)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		2,175,776	2,603,749
Total		8,146,985	7,079,512

Contingent Liabilities

Particulars	As at 31st March 2017	As at 31st March 2016
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for (Note I below)	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (Note 2 below)	-	-
Total	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-4-PREMIUM SCHEDULE


Premium Earned (Net) Up to the Quarter Ended 31st March 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Premium from direct business written	555,936	1,892,212	125,666	565,934	242,920	604,783	722,159	2,042,906	91,624	358,079	384	30,209
Add : Premium on reinsurance accepted	86,487	288,579	52	3,708	-	-	-	1,280	2,286	19,024	-	-
Less: Premium on reinsurance ceded	472,502	1,652,482	35,483	126,643	30,840	88,403	205,395	585,105	73,959	270,138	(2,450)	28,594
Net Premium	169,921	528,309	90,235	442,999	212,080	516,380	516,764	1,459,081	19,951	106,965	2,834	1,615
Adjustment for change in reserve for unexpired risk	58,343	71,078	(31,490)	(26,970)	78,853	30,887	170,156	201,432	(842)	(20,044)	1,942	592
Total Premium Earned (Net)	111,578	457,231	121,725	469,969	133,227	485,493	346,608	1,257,649	20,793	127,009	892	1,023

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17 TP	For Q4 2016-17 Pool	Upto Q4 2016-17 TP	Upto Q4 2016-17 Pool	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Premium from direct business written	47,719	168,278	1,293,064	5,446,401	1,035,102	-	3,583,563	-	61,594	262,286	1,455,184	3,200,318	5,631,352	18,154,969
Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	(40,860)	-	-	-	264	88,825	271,995
Less: Premium on reinsurance ceded	24,499	79,970	443,892	1,925,046	55,082	-	197,726	-	2,574	15,058	914,339	2,138,956	2,256,115	7,108,121
Net Premium	23,220	88,308	849,172	3,521,355	980,020	-	3,385,837	(40,860)	59,020	247,228	540,845	1,061,626	3,464,062	11,318,843
Adjustment for change in reserve for unexpired risk	2,452	4,309	(55,082)	(443,056)	172,717	-	290,901	-	(3,625)	3,412	206,787	327,263	600,211	439,804
Total Premium Earned (Net)	20,768	83,999	904,254	3,964,411	807,303	-	3,094,936	(40,860)	62,645	243,816	334,058	734,363	2,863,851	10,879,039

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Premium from direct business written	447,663	1,620,030	150,381	611,354	147,636	500,999	504,310	1,539,461	102,462	372,061	870	2,360
Add : Premium on reinsurance accepted	69,569	272,075	88	2,494	-	1,905	17	1,606	4,361	23,241	-	-
Less: Premium on reinsurance ceded	378,211	1,413,814	35,866	114,100	22,007	67,213	173,596	462,855	69,176	235,157	617	1,858
Net Premium	139,021	478,291	114,603	499,748	125,629	435,691	330,731	1,078,212	37,647	160,145	253	502
Adjustment for change in reserve for unexpired risk	7,544	46,831	(35,219)	13,193	6,558	(23,968)	64,357	31,622	(4,920)	(6,170)	115	216
Total Premium Earned (Net)	131,477	431,460	149,822	486,555	119,071	459,659	266,374	1,046,590	42,567	166,315	138	286

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16 TP	For Q4 2015-16 Pool	Upto Q4 2015-16 TP	Upto Q4 2015-16 Pool	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Premium from direct business written	40,356	154,906	1,764,659	6,420,323	917,834	-	2,858,189	-	65,066	244,472	345,309	1,228,453	4,486,546	15,552,608
Add : Premium on reinsurance accepted	-	139	-	-	-	63,537	-	93,379	-	-	330	511	137,902	395,350
Less: Premium on reinsurance ceded	18,404	79,035	608,371	2,261,344	47,655	-	149,040	-	3,365	12,782	212,939	674,278	1,570,207	5,471,476
Net Premium	21,952	76,010	1,156,288	4,158,979	870,179	63,537	2,709,149	93,379	61,701	231,690	132,700	554,686	3,054,241	10,476,482
Adjustment for change in reserve for unexpired risk	1,468	4,534	65,692	(720,177)	226,637	-	271,040	-	4,723	7,657	10,757	37,294	347,712	(337,928)
Total Premium Earned (Net)	20,484	71,476	1,090,596	4,879,156	643,542	63,537	2,438,109	93,379	56,978	224,033	121,943	517,392	2,706,529	10,814,410

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 31st March 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Claims Paid												
Direct	292,551	1,528,817	91,517	415,237	71,143	264,840	403,941	1,508,170	25,624	160,963	148	190,148
Add : Reinsurance accepted	1,800	(955)	648	770	321	1,132	347	697	2,185	3,475	-	-
Less: Reinsurance ceded	225,303	1,272,266	16,792	107,449	5,540	22,469	107,199	431,583	16,530	115,982	146	186,813
Net Claims Paid	69,048	255,596	75,373	308,558	65,924	243,503	297,089	1,077,284	11,279	48,456	2	3,335
Add : Claims outstanding at the end	(52,270)	387,142	(19,430)	291,765	27,272	273,789	8,492	211,257	(2,902)	94,114	896	1,322
Less : Claims outstanding at the beginning	-	313,305	-	294,325	-	219,086	-	210,804	-	99,259	-	3,689
Total Claims Incurred	16,778	329,433	55,943	305,998	93,196	298,206	305,581	1,077,737	8,377	43,311	898	968

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17 TP	For Q4 2016-17 Pool	Upto Q4 2016-17 TP	Upto Q4 2016-17 Pool	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Claims Paid														
Direct	388	9,358	970,447	4,278,869	238,416	-	1,120,138	-	15,063	86,315	116,710	834,207	2,225,948	10,397,062
Add : Reinsurance accepted	-	-	-	-	-	-	-	(95,985)	-	-	-	1	5,301	(90,865)
Less: Reinsurance ceded	157	1,995	315,011	1,420,440	5,677	-	49,728	-	817	4,511	42,494	513,151	735,666	4,126,387
Net Claims Paid	231	7,363	655,436	2,858,429	232,739	-	1,070,410	(95,985)	14,246	81,804	74,216	321,057	1,495,583	6,179,810
Add : Claims outstanding at the end	2,021	17,405	(46,782)	709,487	575,581	-	10,228,758	-	6,738	145,993	(44,002)	666,119	455,614	13,027,151
Less : Claims outstanding at the beginning	-	13,918	-	869,164	-	-	8,162,587	-	-	91,624	-	518,317	-	10,796,078
Total Claims Incurred	2,252	10,850	608,654	2,698,752	808,320	-	3,136,581	(95,985)	20,984	136,173	30,214	468,859	1,951,197	8,410,883

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Claims Paid												
Direct	378,271	952,686	159,247	388,818	116,866	307,659	336,278	1,304,643	19,459	110,656	-	-
Add : Reinsurance accepted	7,744	345,395	42	121	412	412	1,668	1,668	8,966	9,322	-	-
Less: Reinsurance ceded	302,065	1,045,413	58,869	120,139	22,450	47,256	103,342	417,250	19,123	77,555	-	-
Net Claims Paid	83,950	252,668	100,420	268,800	94,828	260,815	234,604	889,061	9,302	42,423	-	-
Add : Claims outstanding at the end	4,739	313,305	(51,205)	294,325	(9,616)	219,086	38,100	210,804	(10,459)	99,259	286	3,689
Less : Claims outstanding at the beginning	-	219,394	-	195,832	-	197,546	-	154,113	-	103,541	-	7
Total Claims Incurred	88,689	346,579	49,215	367,293	85,212	282,355	272,704	945,752	(1,157)	38,141	286	3,682

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16 TP	For Q4 2015-16 Pool	Upto Q4 2015-16 TP	Upto Q4 2015-16 Pool	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Claims Paid														
Direct	6,466	8,421	1,301,002	4,185,363	273,120	-	1,197,801	-	22,100	73,137	318,159	1,618,219	2,930,968	10,147,403
Add : Reinsurance accepted	-	-	-	-	-	126,208	-	178,431	-	-	-	-	145,040	535,349
Less: Reinsurance ceded	5,147	6,378	474,603	868,079	12,357	-	62,527	-	1,224	3,995	207,084	693,016	1,206,264	3,341,608
Net Claims Paid	1,319	2,043	826,399	3,317,284	260,763	126,208	1,135,274	178,431	20,876	69,142	111,075	925,203	1,869,744	7,341,144
Add : Claims outstanding at the end	1,476	13,918	(5,944)	869,164	498,823	-	8,162,587	-	7,730	91,624	(238,909)	518,317	235,021	10,796,078
Less : Claims outstanding at the beginning	-	12,144	-	766,861	-	-	7,027,695	-	-	59,089	-	612,050	-	9,348,272
Total Claims Incurred	2,795	3,817	820,455	3,419,587	759,586	126,208	2,270,166	178,431	28,606	101,677	(127,834)	831,470	2,104,765	8,788,950

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE


COMMISSION Up to the Quarter Ended 31st March 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Commission Paid												
Direct	31,671	131,346	14,635	71,832	28,719	68,543	39,516	115,334	7,907	27,991	18	52
Add : Reinsurance accepted	534	8,255	-	618	-	-	-	13	24	628	-	-
Less: Commission on reinsurance Ceded	49,434	157,301	2,969	10,555	3,378	11,385	31,511	106,586	11,157	45,030	(1,350)	283
Net Commission	(17,229)	(17,700)	11,666	61,895	25,341	57,158	8,005	8,761	(3,226)	(16,411)	1,368	(231)
Break-up of the commission (gross) incurred to												
procure business furnished as per details below												
Agent	4,201	17,291	6,124	24,825	4,536	15,026	14,722	44,516	2,471	8,261	18	52
Brokers	19,589	88,985	8,429	46,885	13,549	23,218	22,032	65,382	4,194	14,565	-	-
Corporate Agency	7,455	24,106	24	64	10,633	30,298	2,762	5,380	1,196	4,863	-	-
Referral	9	24	-	-	1	1	-	-	-	-	-	-
Others (pl.Coins)	417	940	58	58	-	-	-	56	46	302	-	-
Gross Commission	31,671	131,346	14,635	71,832	28,719	68,543	39,516	115,334	7,907	27,991	18	52

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17 TP	For Q4 2016-17 Pool	Upto Q4 2016-17 TP	Upto Q4 2016-17 Pool	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
Commission Paid														
Direct	6,010	22,277	63,004	267,284	-	-	-	-	4,817	20,167	53,066	107,301	249,363	832,127
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	19	558	9,533
Less: Commission on reinsurance Ceded	2,226	5,985	148,853	598,903	2,590	-	8,975	-	462	1,966	84,828	219,898	336,058	1,166,867
Net Commission	3,784	16,292	(85,849)	(331,619)	(2,590)	-	(8,975)	-	4,355	18,201	(31,762)	(112,578)	(86,137)	(325,207)
Break-up of the commission (gross) incurred to														
procure business furnished as per details below														
Agent	715	3,242	37,210	164,283	-	-	-	-	3,100	12,757	4,320	21,462	77,417	311,715
Brokers	5,295	19,006	24,290	97,936	-	-	-	-	1,698	7,323	39,969	58,867	139,045	422,167
Corporate Agency	-	29	1,503	5,061	-	-	-	-	19	87	8,706	26,854	32,298	96,742
Referral	-	-	1	4	-	-	-	-	-	-	51	98	62	127
Others (pl.Coins)	-	-	-	-	-	-	-	-	-	-	20	20	541	1,376
Gross Commission	6,010	22,277	63,004	267,284	-	-	-	-	4,817	20,167	53,066	107,301	249,363	832,127

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-6-COMMISSION SCHEDULE


COMMISSION Up to the Quarter Ended 31st March 2016

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Commission Paid												
Direct	26,857	113,850	18,386	76,390	15,998	52,838	25,187	87,712	7,746	27,471	18	41
Add : Reinsurance accepted	(572)	15,071	2	29	-	19	-	16	101	1,163	-	-
Less: Commission on reinsurance Ceded	41,516	162,172	3,763	9,370	2,764	8,675	25,673	78,687	12,180	44,877	36	105
Net Commission	(15,231)	(33,251)	14,625	67,049	13,234	44,182	(486)	9,041	(4,333)	(16,243)	(18)	(64)
Break-up of the commission (gross) incurred to												
procure business furnished as per details below												
Agent	2,982	18,122	6,204	25,176	(1,762)	14,042	10,256	35,881	1,218	8,099	18	41
Brokers	14,184	76,651	12,147	51,151	4,531	13,194	14,569	51,107	4,166	14,569	-	-
Corporate Agency	9,640	18,045	21	36	13,228	25,601	290	652	2,277	4,418	-	-
Referral	13	22	-	-	1	1	-	-	-	-	-	-
Others (pl.Coins)	38	1,010	14	27	-	-	72	72	85	385	-	-
Gross Commission	26,857	113,850	18,386	76,390	15,998	52,838	25,187	87,712	7,746	27,471	18	41

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16 TP	For Q4 2015-16 Pool	Upto Q4 2015-16 TP	Upto Q4 2015-16 Pool	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
Commission Paid														
Direct	5,423	20,244	88,297	329,629	-	-	-	-	5,226	19,328	16,446	65,068	209,584	792,571
Add : Reinsurance accepted	-	4	-	-	-	-	-	-	-	-	25	37	(444)	16,339
Less: Commission on reinsurance Ceded	1,405	5,378	123,134	260,156	2,543	-	7,405	-	490	1,835	30,183	111,517	243,687	690,177
Net Commission	4,018	14,870	(34,837)	69,473	(2,543)	-	(7,405)	-	4,736	17,493	(13,712)	(46,412)	(34,547)	118,733
Break-up of the commission (gross) incurred to														
procure business furnished as per details below														
Agent	738	3,518	56,864	221,364	-	-	-	-	3,379	12,730	3,601	27,377	83,498	366,350
Brokers	4,682	16,512	27,212	102,377	-	-	-	-	1,830	6,571	6,296	26,737	89,617	358,869
Corporate Agency	1	7	1,705	3,072	-	-	-	-	17	27	6,522	10,752	33,701	62,610
Referral	-	-	2	302	-	-	-	-	-	-	27	52	43	377
Others (pl.Coins)	2	207	2,514	2,514	-	-	-	-	-	-	-	150	2,725	4,365
Gross Commission	5,423	20,244	88,297	329,629	-	-	-	-	5,226	19,328	16,446	65,068	209,584	792,571

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-7-OPERATING EXPENSES SCHEDULE
Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
1 Employees' Remuneration & Welfare Benefits	16,942	60,808	(13,379)	29,799	15,632	52,878	58,842	174,181	1,662	12,312	335	186
2 Travel , Conveyance and Vehicle Running Expenses	666	3,267	(960)	1,601	632	2,841	2,518	9,358	29	661	19	10
3 Training Expenses	2,631	7,799	(1,265)	3,822	2,393	6,781	8,749	22,338	324	1,579	42	24
4 Rents, Rates, and Taxes	2,638	9,531	(2,114)	4,671	2,434	8,287	9,174	27,299	256	1,930	52	29
5 Repairs	2,124	7,917	(1,823)	3,880	1,965	6,884	7,445	22,678	196	1,603	44	24
6 Printing & Stationery	534	2,210	(567)	1,083	499	1,922	1,922	6,329	40	447	13	7
7 Communication	910	3,161	(667)	1,549	838	2,749	3,137	9,055	93	640	18	10
8 Legal & Professional Charges	2,990	8,380	(1,198)	4,107	2,711	7,287	14,985	29,210	388	1,697	44	26
9 Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	61	169	(25)	82	55	147	198	483	8	34	1	1
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	4	15	(3)	8	3	13	14	44	-	3	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	9,381	14,231	(3,158)	1,616	2,582	6,700	10,305	23,057	1,156	2,334	35	19
11 Interest & Bank Charges	315	840	(105)	412	284	730	1,025	2,406	43	170	5	3
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	2,826	9,374	(1,851)	4,594	2,591	8,151	11,807	29,023	308	1,898	51	29
(ii) Business Support	89,760	150,650	(38,500)	21,435	8,818	60,518	(35,390)	149,650	10,914	25,698	256	49
(iii) Entertainment	41	130	(24)	64	37	113	138	373	4	26	-	-
(iv) Gain/(Loss) on Foreign Exchange	14	29	(1)	14	12	25	43	83	2	6	-	-
(v) Subscription/Membership	(155)	255	(279)	125	(126)	222	(348)	730	(48)	52	2	1
(vi) Insurance	17	57	(12)	28	16	50	58	164	2	12	-	-
(vii) Pool Expenses	1,095	5,509	-	-	-	-	-	-	210	916	-	-
(viii) Miscellaneous	102	265	(30)	130	92	230	330	758	14	54	1	1
13 Depreciation	1,258	4,378	600	3,671	1,630	4,279	3,887	12,090	129	886	24	13
14 Service Tax Expenses	1,116	3,083	(425)	1,511	1,011	2,681	3,659	8,830	146	624	16	9
Total	135,270	292,058	(65,786)	84,202	44,109	173,488	102,498	528,139	15,876	53,582	958	441

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17 TP	For Q4 2016-17 Pool	Upto Q4 2016-17 TP	Upto Q4 2016-17 Pool	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17	For Q4 2016-17	Upto Q4 2016-17
1 Employees' Remuneration & Welfare Benefits	2,197	10,164	71,752	396,194	85,394	-	377,495	-	5,419	28,456	58,450	122,193	303,246	1,264,666
2 Travel , Conveyance and Vehicle Running Expenses	74	546	2,045	21,286	2,960	-	20,283	-	163	1,529	2,785	6,565	10,931	67,947
3 Training Expenses	365	1,304	12,587	50,811	13,999	-	48,413	-	935	3,649	8,161	15,671	48,921	162,191
4 Rents, Rates, and Taxes	341	1,593	11,113	62,096	13,264	-	59,165	-	840	4,460	9,134	19,151	47,132	198,212
5 Repairs	271	1,323	8,735	51,584	10,571	-	49,149	-	663	3,705	7,490	15,909	37,681	164,656
6 Printing & Stationery	65	369	1,998	14,396	2,556	-	13,717	-	154	1,034	2,004	4,440	9,218	45,954
7 Communication	119	528	3,950	20,598	4,636	-	19,625	-	297	1,479	3,082	6,353	16,413	65,747
8 Legal & Professional Charges	422	1,401	14,716	61,435	16,472	-	58,535	-	1,092	3,922	9,359	16,458	61,981	192,458
9 Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	8	28	297	1,098	326	-	1,047	-	22	79	182	339	1,133	3,507
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	3	16	99	20	-	95	-	1	7	15	31	71	318
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(423)	458	12,946	48,816	(6,470)	-	25,824	-	(1,738)	809	3,363	10,410	27,979	134,274
11 Interest & Bank Charges	45	140	1,590	5,474	1,720	-	5,216	-	117	393	925	1,688	5,964	17,472
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	378	1,567	16,489	64,918	14,589	-	58,190	-	947	4,386	9,321	18,836	57,456	200,966
(ii) Business Support	(5,135)	5,923	697,370	1,147,719	(328,250)	-	77,209	-	1,430	33,406	25,536	143,997	426,809	1,816,254
(iii) Entertainment	6	22	189	850	216	-	810	-	14	61	132	262	753	2,711
(iv) Gain/(Loss) on Foreign Exchange	2	5	74	188	77	-	179	-	5	13	36	58	264	600
(v) Subscription/Membership	(31)	43	(1,373)	1,660	(1,148)	-	1,582	-	(96)	119	(84)	512	(3,686)	5,301
(vi) Insurance	3	10	74	374	87	-	356	-	6	27	56	115	307	1,193
(vii) Pool Expenses	-	-	-	-	-	-	-	977	-	-	-	-	1,305	7,402
(viii) Miscellaneous	14	44	520	1,725	558	-	1,643	-	38	124	295	532	1,934	5,506
13 Depreciation	165	732	5,929	29,004	7,116	-	27,890	-	411	2,049	4,264	8,797	25,413	93,789
14 Service Tax Expenses	158	515	5,539	20,085	6,043	-	19,139	-	410	1,443	3,337	6,195	21,010	64,115
Total	(955)	26,718	866,556	2,000,410	(155,264)	-	865,562	977	11,130	91,150	147,843	398,512	1,102,235	4,515,239

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-7-OPERATING EXPENSES SCHEDULE
Operating Expenses related to Insurance Business Up to the Quarter Ended 31st March 2016

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
1 Employees' Remuneration & Welfare Benefits	15,043	52,679	12,318	55,044	13,592	47,988	35,837	118,758	4,050	17,639	27	55
2 Travel , Conveyance and Vehicle Running Expenses	771	3,202	586	3,345	696	2,917	1,863	7,218	194	1,072	1	3
3 Training Expenses	1,619	6,240	1,275	6,520	1,462	5,685	3,888	14,068	421	2,089	4	7
4 Rents, Rates, and Taxes	2,166	7,669	1,767	8,014	1,957	6,986	5,165	17,289	581	2,568	4	8
5 Repairs	1,495	6,555	1,106	6,850	1,348	5,972	3,630	14,778	368	2,195	3	7
6 Printing & Stationery	817	2,657	688	2,776	739	2,420	1,937	5,990	226	890	2	3
7 Communication	912	2,916	772	3,047	825	2,656	2,158	6,573	252	976	2	3
8 Legal & Professional Charges	1,205	5,256	893	5,492	1,086	4,788	542	12,164	297	1,760	3	6
9 Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	47	154	39	161	43	141	112	348	13	52	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	5	14	4	14	5	13	11	31	2	5	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	6,153	24,775	4,746	25,886	5,549	22,568	14,821	55,850	1,571	8,295	12	26
11 Interest & Bank Charges	172	530	146	553	155	482	405	1,194	48	177	1	1
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	1,698	5,045	1,471	5,271	1,537	4,596	3,999	11,373	481	1,689	3	5
(ii) Business Support	14,991	53,776	12,163	56,189	13,538	48,985	37,297	165,125	4,003	18,006	27	56
(iii) Entertainment	35	123	28	128	32	112	84	277	9	41	-	-
(iv) Gain/(Loss) on Foreign Exchange	(16)	(20)	(17)	(21)	(15)	(18)	(37)	(45)	(6)	(7)	-	-
(v) Subscription/Membership	158	459	138	480	143	418	372	1,035	45	154	-	-
(vi) Insurance	11	39	8	40	9	35	24	87	3	13	-	-
(vii) Pool Expenses	959	5,048	-	-	-	-	-	-	223	1,007	-	-
(viii) Miscellaneous	72	163	67	171	66	149	167	368	22	55	-	-
13 Depreciation	949	2,994	806	3,128	858	2,727	2,242	6,749	263	1,002	1	3
14 Service Tax Expenses	906	2,480	804	2,591	820	2,259	2,122	5,590	262	830	2	3
Total	50,168	182,754	39,808	185,679	44,445	161,879	116,639	444,820	13,328	60,508	92	186

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16 TP	For Q4 2015-16 Pool	Upto Q4 2015-16 TP	Upto Q4 2015-16 Pool	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16	For Q4 2015-16	Upto Q4 2015-16
1 Employees' Remuneration & Welfare Benefits	2,375	8,372	129,159	464,311	97,190	-	302,451	-	6,662	25,519	14,283	61,095	330,536	1,153,911
2 Travel , Conveyance and Vehicle Running Expenses	122	509	6,574	28,219	5,126	-	18,382	-	333	1,551	690	3,713	16,956	70,131
3 Training Expenses	256	992	13,856	55,002	10,628	-	35,828	-	708	3,023	1,490	7,237	35,607	136,691
4 Rents, Rates, and Taxes	342	1,219	18,595	67,597	14,021	-	44,032	-	958	3,715	2,051	8,895	47,607	167,992
5 Repairs	236	1,042	12,721	57,778	10,041	-	37,636	-	641	3,176	1,310	7,603	32,899	143,592
6 Printing & Stationery	129	422	7,038	23,419	5,223	-	15,255	-	365	1,287	793	3,081	17,957	58,200
7 Communication	144	463	7,853	25,698	5,811	-	16,740	-	408	1,412	888	3,381	20,025	63,865
8 Legal & Professional Charges	190	835	6,678	42,756	11,970	-	53,472	-	516	2,546	1,722	6,706	25,102	135,781
9 Auditors' Fees , Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	8	25	407	1,361	303	-	887	-	21	75	46	179	1,039	3,383
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	2	40	122	30	-	80	-	2	7	5	16	105	304
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	970	3,937	52,530	218,361	40,678	-	142,239	-	2,670	12,001	5,570	28,732	135,270	542,670
11 Interest & Bank Charges	27	84	1,477	4,667	1,087	-	3,040	-	78	257	169	614	3,765	11,599
12 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outsourcing Expenses	269	802	14,661	44,465	10,711	-	28,965	-	767	2,444	1,688	5,851	37,285	110,506
(ii) Business Support	2,365	8,546	128,583	473,951	97,214	-	308,732	-	6,619	26,050	17,785	78,441	334,585	1,237,857
(iii) Entertainment	5	19	301	1,082	225	-	704	-	15	59	33	142	767	2,687
(iv) Gain/(Loss) on Foreign Exchange	(2)	(3)	(143)	(176)	(94)	-	(115)	-	(8)	(10)	(18)	(23)	(356)	(438)
(v) Subscription/Membership	25	73	1,367	4,048	996	-	2,637	-	71	222	159	533	3,474	10,059
(vi) Insurance	1	6	88	341	67	-	222	-	5	19	10	45	226	847
(vii) Pool Expenses	-	-	-	-	-	216	-	216	-	-	-	-	1,398	6,271
(viii) Miscellaneous	11	26	626	1,440	440	-	938	-	33	79	75	189	1,579	3,578
13 Depreciation	150	476	8,177	26,391	6,034	-	17,190	-	425	1,450	928	3,472	20,833	65,582
14 Service Tax Expenses	143	394	7,839	21,857	5,653	-	14,238	-	412	1,201	918	2,876	19,881	54,319
Total	7,767	28,241	418,427	1,562,690	323,354	216	1,043,553	216	21,701	86,083	50,595	222,778	1,086,540	3,979,387

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st March 2017

(Rs.'000)

	Particulars	As at 31st March 2017	As at 31st March 2016
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	10,000,000	10,000,000
2	Issued Capital 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,099,937	7,100,000
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	7,100,000
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	7,100,000
	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	8,098,037	7,100,000

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st March 2017

Shareholder	As at 31st March 2017		As at 31st March 2016	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	603,253,705	74.5	528,950,000	74.5
Future Enterprises Limited (Earlier Known as Future Retail Limited)	206,550,000		181,050,000	
Shendra Advisory Services Pvt Ltd.	396,703,705		347,900,000	
Foreign	206,550,000	25.5	181,050,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	206,550,000		181,050,000	
Others				
Total	809,803,705	100	710,000,000	100

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

**Reserves and Surplus as on 31st March 2017**

(Rs. '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
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	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st March 2017

(Rs. '000)

	Particulars	As at 31st March 2017	As at 31st March 2016
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-12 (A)-INVESTMENT SCHEDULE (POLICYHOLDERS)

Investments as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	7,485,885	6,307,176
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	7,053,157	5,322,993
(e) Other Securities	40,261	102,101
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	4,147,295	3,892,133
5. Other than Approved Investments	-	190,328
Total Long Term Investment	18,726,598	15,814,732
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	258,041	182,553
(bb) Preference	-	-
(b) Mutual Funds	358,772	434,574
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	374,073	41,005
(e) Other Securities (incl. fixed deposits)	452,159	82,009
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	22,992	14,642
5. Other than Approved Investments	7,287	12,349
Total Short Term Investment	1,473,324	767,131
Total	20,199,922	16,581,863

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-12 (B)-INVESTMENT SCHEDULE (SHAREHOLDERS)

Investments as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,717,907	1,383,646
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,618,602	1,167,739
(e) Other Securities	9,239	22,399
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	951,747	853,842
5. Other than Approved Investments	-	41,753
Total Long Term Investment	4,297,495	3,469,378
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	-	-
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	59,217	40,048
(bb) Preference	-	-
(b) Mutual Funds	82,333	95,335
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	85,845	8,995
(e) Other Securities (incl. fixed deposits)	103,764	17,991
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	5,276	3,212
5. Other than Approved Investments	1,672	2,709
Total Short Term Investment	338,107	168,291
Total	4,635,602	3,637,669

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
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	-	-

IRDAI Registration No 132. dated 4th September, 2007
FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st March 2017

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2016	Additions	Deductions	As at 31st March 2017	As at 1st April 2016	For the Period	On Sales / Adjustments	As at 31st March 2016	As at 31st March 2017	As at 31st March 2016
Intangibles - Computer Softwares	247,854	40,172	-	288,026	213,656	30,518	-	244,174	43,852	34,198
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	148,368	32,133	5,374	175,127	107,892	24,674	3,962	128,604	46,523	40,476
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	41,300	8,547	1,312	48,535	35,935	5,333	1,249	40,019	8,516	5,365
Information & Technology Equipment	180,565	18,530	5,510	193,585	136,296	25,127	5,510	155,913	37,672	44,269
Vehicles	2,272	4,802	2,272	4,802	2,272	323	2,272	323	4,479	-
Office Equipment	72,840	7,208	4,324	75,724	56,201	7,814	4,131	59,884	15,840	16,639
Others	-	-	-	-	-	-	-	-	-	-
Total	693,199	111,392	18,792	785,799	552,252	93,789	17,124	628,917	156,882	140,947
Work in progress									5,769	33,261
Grand Total	693,199	111,392	18,792	785,799	552,252	93,789	17,124	628,917	162,651	174,208
Previous Year	625,947	99,680	32,428	693,199	519,056	65,582	32,386	552,252	174,208	

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE****Cash and Bank Balances as on 31st March 2017**

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
1. Cash (including cheques, drafts and stamps)	220,259	140,091
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	660,420	480,419
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	882,564	622,395
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	882,564	622,395
Outside India	-	-

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
Advances and Other Assets as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	30,899	42,196
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	82,896	136,937
6. Others	-	-
(i) Other Deposits	97,032	93,749
(ii) Advances to Employees	1,015	1,644
(iii) Advances recoverable in cash or kind	44,865	34,973
(iv) Unutilized Service Tax	8,960	38,878
(v) Service Tax paid in Advance	15,111	69,925
(vi) MAT Credit Entitlement	190,361	102,443
Total (A)	471,139	520,745
Other Assets		
1. Income accrued on Investments	852,238	698,352
2. Outstanding Premiums	765,070	78,827
3. Agents' Balances	516	881
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	1,749,674	1,828,558
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	434,404	349
(ii) Interest Accrued other than investment	299	124
Total (B)	3,802,201	2,607,091
Total (A+B)	4,273,340	3,127,836

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE
Current Liabilities as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
1. Agents Balances	90,612	47,479
2. Balances due to other Insurance Companies	2,864,685	1,610,606
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	148,056	97,761
5. Unallocated Premium	866,968	620,041
6. Sundry Creditors	760,399	548,415
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	13,027,151	10,796,078
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	51,253	48,012
11. Others -		
(i) Advance Received	2,683	27,492
(ii) Statutory Dues	77,289	82,942
(iii) Book Overdraft	299,016	334,652
Total	18,188,112	14,213,478

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

FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
1. Reserve for Unexpired risk	5,756,553	5,316,750
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	238,205	137,980
Total	5,994,758	5,454,730

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 31st March 2017

(Rs. '000)

Particulars	As at 31st March 2017	As at 31st March 2016
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Future Generali India Insurance Company Limited

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IRDA IRegistration No 132. dated 4th September, 2007

Receipts and payments for the year ended 31st March 2017
FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

S.No.	Particulars	For the year ended	For the year ended
		31st Mar 2017	31st Mar 2016
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	20,625,015	18,837,402
2	Others Receipts	791	911
3	Payment to Reinsurers, net of commissions and claims	(1,338,490)	(973,487)
4	Payment to Coinsurers, net of claims recovery	112,720	(113,097)
5	Payment of Claims	(10,181,217)	(12,633,847)
6	Payment of Commission and Brokerage	(762,897)	(673,289)
7	Payment of other Operating Expenses	(4,366,092)	(3,976,696)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	144	(9,308)
10	Income tax paid (Net)	(537,855)	(550,051)
11	Service Tax Paid	(1,333,007)	(1,333,507)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	2,219,112	(1,424,969)
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	2,219,112	(1,424,969)
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(83,899)	(119,878)
2	Proceeds from Sale of Fixed Assets	776	452
3	Purchase of Investments	(18,520,142)	(13,880,076)
4	Loans disbursed	-	-
5	Sale of Investments	14,147,732	14,013,405
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	1,662,798	1,653,600
8	Investment in money market instruments and in liquid mutual fund (Net)*	(161,416)	(87,464)
9	Expenses related to investments	(2,829)	(3,395)
	Net Cash Flow from Investment Activities	(2,956,980)	1,576,644
C	Cash Flow from Financing Activities		
1	Proceeds from Issuance of Share Capital	998,037	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net Cash Flow from Financing Activities	998,037	-
D	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	260,169	151,675
	Cash and Cash Equivalent at the beginning of the year	622,395	470,720
	Cash and Cash Equivalent at the end of the year	882,564	622,395

*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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

**FORM NL-21 (Statement of Liabilities)****Statement of Liabilities as on March 31, 2017***(Rs .in Lacs)*

Statement of Liabilities				
	As on 31st March 2017		As on 31st March 2016	
Description	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	82,636	57,566	77,092	53,167
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	82,636	57,566	77,092	53,167
Outstanding Claim Reserve (other than IBNR	84,282	60,411	77,303	52,314
IBNR Reserve.... ('e)	89,875	69,861	63,090	55,646
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	256,793	187,838	217,485	161,127

Future Generali India Insurance Company Limited

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IRDAI Registration No 132. dated 4th September, 2007

FORM NL-22: Geographical Distribution of Business

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

Date: 2016-17 - 4th Qtr

STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	237.02	761.96	45.50	121.71	-	-	-	-	97.53	387.95	867.21	3,166.43	1,243.47	3,257.03	48.98	180.68	36.73	153.70	188.55	411.79	21.82	82.66	-	-	31.96	123.92	2,818.79	8,647.83
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	4.86	-	5.05	-	-	-	-	-	-	-	-	-	-	-	-	-	9.92
Assam	0.46	7.35	0.48	4.37	-	-	-	-	1.51	23.14	250.09	931.29	91.50	336.87	0.20	1.71	1.54	4.04	44.97	107.73	0.08	0.27	-	13.96	0.40	2.89	391.24	1,433.62
Bihar	0.56	7.85	0.89	2.09	-	-	-	-	13.57	31.70	273.84	1,047.89	149.94	522.97	9.31	25.31	0.35	1.55	5.33	19.30	-	0.30	-	3.66	0.83	5.03	454.62	1,667.65
Chandigarh	40.28	114.51	1.79	15.96	-	-	-	-	1.24	6.07	77.72	451.47	42.34	210.69	2.49	9.18	18.58	44.33	83.52	152.65	11.17	55.99	-	-	32.52	95.00	311.64	1,155.85
Chhattisgarh	6.21	34.91	3.73	24.97	-	-	-	-	9.41	11.81	30.71	249.95	162.43	520.11	2.53	27.41	6.57	30.96	4.83	38.98	0.44	1.53	-	-	2.68	7.37	229.54	948.01
Delhi	208.76	1,150.76	115.12	492.33	-	-	-	-	39.37	271.41	1,175.35	4,899.43	622.01	2,591.04	93.39	292.20	69.22	285.18	863.18	3,536.76	15.64	103.42	-	-	62.65	624.35	3,264.68	14,246.90
Goa	4.85	8.48	-	0.01	-	-	-	-	0.02	1.49	69.74	261.38	26.84	103.22	-	0.31	0.04	0.50	1.25	1.98	0.30	1.28	-	-	1.07	4.63	104.11	383.28
Gujarat	138.61	669.72	95.23	465.96	-	-	-	-	105.91	267.04	807.28	3,317.37	540.11	1,860.18	270.42	1,144.37	146.40	519.35	307.51	998.94	20.26	127.89	-	-	28.39	165.83	2,460.11	9,536.64
Haryana	29.94	150.29	11.25	56.75	-	-	-	-	1.22	8.83	258.03	1,510.76	90.71	596.74	3.07	9.53	2.46	18.27	8.38	26.31	-	4.70	-	-	50.89	167.39	455.95	2,549.57
Himachal Pradesh	0.00	6.16	-	-	-	-	-	-	-	-	0.01	3.31	1.81	13.52	-	-	0.03	0.05	-	-	-	0.03	-	-	-	21.84	1.85	44.92
Jammu & Kashmir	0.90	5.56	-	0.09	-	-	-	-	-	-	33.73	255.17	27.57	164.31	0.07	1.13	0.14	0.65	6.77	9.29	-	0.48	-	-	1.97	11.43	71.15	448.10
Jharkhand	1.17	39.34	(0.00)	8.53	-	-	-	-	29.20	75.05	268.16	1,039.62	213.94	673.19	0.10	4.92	0.85	2.84	23.31	52.12	0.06	1.50	-	45.28	0.67	5.27	537.47	1,947.67
Karnataka	737.76	2,072.92	70.97	247.41	-	-	-	-	71.86	162.83	1,134.79	4,730.97	712.69	2,626.45	74.83	212.56	46.22	97.89	1,021.58	2,258.94	1.67	24.33	-	-	50.94	204.39	3,923.32	12,638.70
Kerala	31.26	197.06	3.16	34.13	-	-	3.84	14.60	8.52	52.66	198.09	1,012.56	284.70	979.33	4.14	36.82	7.19	83.67	150.07	511.33	6.51	36.53	-	-	20.46	241.48	717.95	3,200.18
Madhya Pradesh	21.64	86.37	13.42	108.24	-	-	-	-	4.03	24.12	141.26	816.25	202.40	656.84	25.82	75.65	10.47	50.70	31.07	103.44	0.91	7.75	-	-	25.53	97.69	476.54	2,027.04
Maharashtra	3,307.97	9,502.18	793.48	3,228.79	-	-	-	287.49	392.01	1,588.99	4,608.04	18,740.40	3,046.99	11,461.10	435.65	1,720.26	1,669.87	3,174.43	3,456.88	8,372.60	65.87	402.76	10,096.00	18,285.59	3,705.96	7,280.09	31,578.72	84,044.67
Orissa	5.21	36.07	4.47	15.90	-	-	-	-	26.70	89.42	118.59	458.35	112.31	440.11	1.47	11.03	46.77	137.34	36.20	97.44	0.28	1.05	-	-	20.48	34.83	372.47	1,321.53
Punjab	20.76	88.58	9.64	31.50	-	-	-	-	0.15	1.32	263.89	1,192.80	132.65	579.12	0.43	2.03	4.38	33.03	73.45	144.79	30.43	183.02	-	-	47.57	217.45	583.36	2,473.65
Rajasthan	16.50	52.81	3.65	16.36	-	-	-	-	7.40	37.99	263.93	1,341.59	317.07	982.04	6.91	40.06	11.32	30.75	19.88	56.72	4.94	22.29	-	1.90	9.74	44.48	661.35	2,626.99
Tamil Nadu	397.04	1,826.51	57.37	477.50	-	-	-	-	44.22	254.06	818.96	3,405.30	842.48	2,594.54	60.17	291.98	122.71	656.66	117.63	750.16	8.43	50.31	-	-	85.12	403.22	2,554.12	10,710.25
Telangana	3.38	528.22	0.04	108.01	-	-	-	-	0.11	88.45	77.95	761.45	160.99	690.14	0.19	93.21	1.03	13.73	3.91	35.74	0.09	30.94	-	-	1.09	20.37	248.77	2,370.26
Tripura	-	0.03	-	0.09	-	-	-	-	0.66	0.99	9.90	24.55	23.85	64.66	0.37	0.45	-	0.00	0.45	4.37	-	-	-	-	0.01	0.55	35.24	95.70
Uttar Pradesh	59.52	162.93	5.58	27.18	-	-	-	-	9.38	16.69	498.69	2,242.90	386.72	1,248.98	4.09	17.30	185.45	556.86	32.33	92.84	0.14	1.73	7.26	2,726.12	200.03	683.13	1,389.19	7,776.67
Uttarakhand	28.58	114.74	0.40	1.20	-	-	-	-	0.56	1.09	126.27	480.67	75.00	242.27	-	2.70	32.23	107.81	2.36	34.51	0.17	0.48	-	-	31.72	100.05	297.30	1,085.50
West Bengal	260.99	1,278.04	20.49	170.00	-	-	-	-	51.64	177.69	481.77	1,983.51	768.88	2,304.98	48.48	104.81	8.67	43.51	542.27	1,428.99	6.70	40.16	-	220.72	35.87	142.03	2,225.77	7,894.44
Puducherry	-	18.76	-	0.25	-	-	-	-	-	-	76.67	133.76	71.60	110.17	-	0.02	-	0.02	-	(0.21)	-	0.14	-	-	-	1.25	148.27	264.15
	5,559.35	18,922.11	1,256.66	5,659.33	-	-	3.84	302.09	916.23	3,580.78	12,930.67	54,464.01	10,351.01	35,835.63	1,093.12	4,305.63	2,429.21	6,047.84	7,025.67	19,247.53	195.93	1,181.54	10,103.26	21,297.24	4,448.58	10,705.95	56,313.53	181,549.68

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-23 :Reinsurance Risk Concentration

Reinsurance Risk Concentration as on March 31, 2017

(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	-	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	4	706.84	18.68	(4.68)	2.86%
3	No. of Reinsurers with rating A but less than AA	46	4,231.02	330.13	2,442.70	27.82%
4	No. of Reinsurers with rating BBB but less than A	10	15,176.89	609.49	789.68	65.85%
5	No. of Reinsurers with rating less than BBB		-	-		0.00%
6	No. of Indian reinsurer other than GIC	10	-	-	870.77	3.46%
	Total	70	20,114.75	958.30	4,098.47	100.00%

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-24 Ageing of Claims

Ageing of Claims as on March 31, 2017

(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	62	79	84	87	56	368	2942.80
2	Marine Cargo	431	248	195	121	24	1019	921.65
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	30	31	26	23	16	126	275.30
5	Motor OD	24741	5097	1247	592	210	31887	9704.43
6	Motor TP	31	55	82	131	386	685	2384.16
7	Health	12419	1973	372	140	37	14941	3746.30
8	Overseas Travel	34	52	186	33	46	351	296.58
9	Personal Accident	256	378	220	93	70	1017	714.63
10	Liability	1	3	5	1	2	12	3.88
11	Crop	1	2	0	2	2	7	-3.07
12	Miscellaneous	359	267	211	131	55	1023	1322.28

Note: * Claims paid inclusion of partial payments

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

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	806	810	0	861	7484	6929	1933	377	757	44	387	0	1269	21657
2	Claims reported during the period	316	978	0	158	30744	832	15498	111	901	12	1	0	1278	50829
3	Claims Settled during the period*	282	763	0	70	29839	657	13988	120	707	5	4	0	774	47209
4	Claims Repudiated during the period	50	179	0	31	1594	18	162	8	33	4	3	0	189	2271
5	Claims closed during the period*	36	77	0	25	454	10	791	223	277	3	0	0	60	1956
6	Claims O/S at End of the period	779	825	0	905	6528	7177	3183	175	810	44	383	0	1575	22384
	Less than 3months	244	446	0	119	4825	762	3054	71	530	11	0	0	810	10872
	3 months to 6 months	243	152	0	69	752	465	75	23	54	4	0	0	236	2073
	6months to 1 year	134	127	0	57	430	1071	28	43	36	16	13	0	197	2152
	1year and above	158	100	0	660	521	4879	26	38	190	13	370	0	332	7287

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 2017

Name of Insurer: Future Generali India Insurance Co Ltd

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

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	18,477	4,104	18,337	3,294	1,848	2,751	2,751
02	Marine Cargo	3,408	2,666	4,250	3,060	533	918	918
03	Marine Hull							
	Miscellaneous:							
04	Motor	87,486	66,356	74,222	58,353	13,271	17,506	17,506
05	Engineering	3,169	1,020	2,398	653	317	360	360
06	Aviation	296	15	653	12	30	98	98
07	Liability	1,464	764	191	109	220	43	220
08	Health Insurance	20,815	16,566	18,425	13,759	3,313	4,146	4,146
09	Miscellaneous	12,385	8,767	5,300	3,688	1,753	1,113	1,753
10	Crop Insurance	0	0	17,298	2,693	-	2,595	2,595
	Total	147,500	100,258	141,074	85,621	21,285	29,530	30,347

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-27: OFFICES INFORMATION FOR NON-LIFE

Date: January 2017 - March 2017

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Qtr		133
2	No. of branches approved during the Qtr		0
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		5
6	No of branches at the end of the Qtr		128
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		128

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL 28 STATEMENT OF ASSEST FORM - 3B

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Statement as on :31st March 2017

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission : Quarterly

Section I

PART - A

Rs.Lakh

No.	PARTICULARS	SCH ++	AMOUNT
1	Investments	8	248,355.24
2	Loans	9	0.00
3	Fixed Assets	10	1,629.90
4	Current Assets		
	a. Cash and Bank	11	8,828.19
	b. Advances and Other Assets	12	44,121.74
5	Current Liabilities		
	a. Current Liabilities	13	183,254.86
	b. Provisions	14	59,929.20
	c. Misc Exp not written Off	15	
	d. Debit Balance of P and L A/c		21,718.84
	Application of Funds as per Balance Sheet (A)		81,469.85

	Less: Other Assets	SCH ++	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,629.90
3	Cash and Bank Balance (If any)	11	8,828.19
4	Advances and Other Assets (If Any)	12	44,121.74
5	Current Liabilities	13	183,254.86
6	Provisions	14	59,929.20
7	Misc Exp not written Off	15	
8	Investments held outside India		
9	Debit Balance of P and L A/c		21,718.84
	TOTAL(B)		(166,885.39)
	'Investment Assets ' as per FORM 3B	(A-B)	248,355.24

Section II

No.	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than		10,703.84	46,606.91	57,310.76	23.12		57,310.76	57,975.51
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less than		17,189.78	74,848.13	92,037.91	37.13		92,037.91	93,699.31
3	Investment subject to Exposure Norms			0	0.00					0
	a. Housing / Infra & Loans to SG for Housing and	Not Less than 15%		-	0.00					0
	1. Approved Investments			14,920.38	64,966.65	79,887.03	32.23	4.75	79,891.78	82,653.68
	2. Other Investments			0.00	0.00					0.00
	b) Approved Investments	Not Exceeding		14,166.39	61,683.62	75,850.01	30.60	485.94	76,335.96	78,702.60
	c) Other Investments			16.96	73.85	90.81	0.04	(1.21)	89.58	89.59
	Total Investment Assets	100%	0.00	46,293.51	201,572.25	247,865.76	100.00	489.48	248,355.24	255,145.18

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 : 27th Apr 2017

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

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

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

4. Exposure Norms applied to Funds held beyond Solvency Margin.

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

SD/-

Full Name : Milan P Shirodkar

Chief of Investment

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-29

Detail regarding debt securities

Insurer: Future Generali India Insurance Company Ltd

Date: As on 31st Mar 2017

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Mar 2017	As % of total for this class	As at 31 st Mar 2016	As % of total for this class	As at 31 st Mar 2017	as % of total for this class	As at 31 st Mar 2016	as % of total for this class
Break down by credit rating								
AAA rated	110,737.24	45.89	78,982.92	41.12	107,244.71	45.72	79,577.57	40.93
AA or better	42,372.22	17.56	34,958.93	18.20	40,648.43	17.33	36,255.22	18.65
Rated below AA but above A	-	-	2,320.81	1.21	-	-	2,346.42	1.21
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	88,226.17	36.56	75,833.44	39.48	86,652.55	36.94	76,249.11	39.22
Total	241,335.62	100.00	192,096.10	100.00	234,545.69	100.00	194,428.32	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,615.22	1.08	500.00	0.26	2,600.72	1.11	500.02	0.26
more than 1 year and upto 3 years	30,294.66	12.55	8,883.31	4.62	29,691.51	12.66	8,939.83	4.60
More than 3 years and up to 7 years	74,607.64	30.91	62,111.24	32.33	72,301.06	30.83	63,570.14	32.70
More than 7 years and up to 10 years	70,960.15	29.40	53,930.40	28.07	68,291.18	29.12	54,687.22	28.13
above 10 years	62,857.95	26.05	66,671.15	34.71	61,661.22	26.29	66,731.10	34.32
Total	241,335.62	100.00	192,096.10	100.00	234,545.69	100.00	194,428.32	100.00
Breakdown by type of the issuer								
a. Central Government	59,537.11	24.67	58,899.23	30.66	58,814.63	25.08	59,043.19	30.37
b. State Government	28,689.06	11.89	16,934.22	8.82	27,837.91	11.87	17,205.91	8.85
c. Corporate Securities	153,109.46	63.44	116,262.66	60.52	147,893.14	63.06	118,179.21	60.78
Total	241,335.62	100.00	192,096.10	100.00	234,545.69	100.00	194,428.32	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

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL-30 Analytical Ratios

Analytical Ratios as on March 31, 2017

Sl.No.	Particular	Total			
		For Q4 2016-17	Upto Q4 2016-17	For Q4 2015-16	Upto Q4 2015-16
1	Gross Direct Premium Growth Rate	26%	17%	46%	8%
	Fire	24%	17%	25%	22%
	Marine	-16%	-7%	-5%	6%
	Accident	65%	21%	14%	13%
	Health	43%	33%	21%	6%
	Engineering	-11%	-4%	-2%	-2%
	Aviation	-56%	1180%	175%	273%
	Liability	18%	9%	48%	-5%
	Motor (OD)	-25%	-15%	9%	10%
	Motor (TP)	13%	25%	42%	18%
	Motor (Total)	-12%	-3%	18%	12%
	Workmen Compensation	-5%	7%	17%	10%
	Others	286%	161%	-189%	-20%
	Miscellaneous (Total)	27%	18%	53%	7%
2	Gross Direct Premium to Net Worth	0.94	3.04	1.00	3.47
3	Growth rate of Net Worth	33%	33%	-2%	-2%
4	Net Retention Ratio	61%	61%	66%	66%
	Fire	26%	24%	27%	25%
	Marine	72%	78%	76%	81%
	Accident	87%	85%	85%	87%
	Health	72%	71%	66%	70%
	Engineering	21%	28%	35%	41%
	Aviation	738%	5%	29%	21%
	Liability	49%	52%	54%	49%
	Motor (OD)	66%	65%	65%	65%
	Motor (TP)	95%	94%	95%	95%
	Motor (Total)	79%	76%	76%	74%
	Workmen Compensation	96%	94%	95%	95%
	Others	37%	33%	42%	45%
	Miscellaneous (Total)	65%	66%	71%	71%
5	Net Commission Ratio	-2%	-3%	-1%	1%
	Fire	-10%	-3%	-11%	-7%
	Marine	13%	14%	13%	13%
	Accident	12%	11%	11%	10%
	Health	2%	1%	0%	1%
	Engineering	-16%	-15%	-12%	-10%
	Aviation	48%	-14%	-7%	-13%
	Liability	16%	18%	18%	20%
	Motor (OD)	-10%	-9%	-3%	2%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	-5%	-5%	-2%	1%
	Workmen Compensation	7%	7%	8%	8%
	Others	-6%	-11%	-9%	-8%
	Miscellaneous (Total)	-3%	-4%	-1%	1%
6	Expense of Management to Gross Direct Premium	24%	29%	29%	31%
7	Expense of Management to Net Written Premium	39%	47%	42%	46%
8	Net Incurred Claims to Net Earned Premium	68%	77%	78%	81%
9	Combined Ratio	97%	114%	112%	120%
10	Technical Reserves to Net Premium Ratio	5.42	1.66	5.28	1.54
11	Underwriting Balance Ratio	(0.04)	(0.16)	(0.17)	(0.19)
12	Operating Profit Ratio	12%	2%	-5%	-6%
13	Liquid Assets to Liabilities Ratio	0.14	0.14	0.10	0.10
14	Net Earning Ratio	10%	4%	-1%	-1%
15	Return on Net Worth Ratio	6%	7%	-1%	-1%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.72	1.72	1.54	1.54
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern

1	(a) No. of shares		809,803,705		710,000,000
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)		0.57		-0.07
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.57		-0.07
6	(iv) Book value per share (Rs)		7.37		6.30

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-31 - Related Party Transactions

Insurer: **Future Generali India Insurance Company Limited**

Date:

31-March-17

(Rs in '000)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended 31st Mar. 2017	up to the Quarter ended 31st Mar. 2017	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Future Retail Limited	Joint Venturer	Rent & Maintenance for premises hired	306	1,224	3,600	3,600
			Operating expenses	709	829	1,266	1,266
			Insurance Premium	523	1,863	1,166	1,955
			Insurance Claims paid	-	-	155	166
			Deposit Received	0	300	200	-
			Deposit Paid	0	300	-200	-200
			Unallocated Premium received/(paid)	-2	289	-	-
			Equity Shares Issued	0	255,000	-	-
2	Generali Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	181,526	703,914	333,035	679,440
			Commission on reinsurance ceded	21,555	92,856	46,266	106,291
			Claims recovery on reinsurance	64,176	385,677	263,217	611,554
			Other Transaction	106	1,517	506	506
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	-	255,000	Nil	Nil
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	-	488,037	Nil	Nil
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary	Remuneration for the period	15,441	41,727	17,581	41,393
			Insurance Premium received (CEO)	51	88	92	92
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareh	Operating expenses (Net)	1,090	9,857	6,753	13,981
			Rent/Elect. Deposits Received (Net)	860	860	2,051	2,051
			Other transactions	56	0	-414	-108
			Settlement paid/ (received)	12,500	12,500	10,000	10,000
			Insurance Premium Received	215	330	121	206
			Unallocated Premium	- 15	14	-	-
			Insurance Claims Paid	-	-	436	436
			Insurance Premium Paid	-	2,750	2,530	2,530

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132, dated 4th September, 2007

FORM NL-32 Products Information

Date: January 2017 - March 2017

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Group Loan Bima		IRDAI/HLT/FGII/P-H(G)/V.I/45/2016-17	Accident and Health	Use and File	16-Dec-16	04/01/2017
2	Future Criticare Proposal Form Modification		IRDA/NL-HLT/FGII/P-H(C)/V.I/74/13-14	Accident and Health	File and Use	22-12-2016	10/01/2017
3	Group Health Insurance (Revised)		IRDAI/HLT/FGII/P-H(G)/V.I/47/2016-17	Accident and Health	Use and File	22-12-2016	10/01/2017
4	Group Personal Accident (Revised)		IRDAI/HLT/FGII/P-P(G)/V.I/48/2016-17	Accident and Health	Use and File	22-12-2016	10/01/2017
5	Group Personal Accident (Death Cover only) for Salary Package Account Holders of State Bank of India		IRDA/HLT/FGII/P-P(G)/V.I/52/2016-17	Accident and Health	Use and File	03/01/2017	13/01/2017
6	Insurance Brokers Professional Indemnity Insurance		IRDAN132P0003VO1201617	Liability	Use and File	23/09/2015	10/03/2017

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-33 - SOLVENCY MARGIN - KGII
FORM KG
Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st March 2017
(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		247,701
	Deduct:		
(B)	Current Liabilities as per BS		39,310
(C)	Provisions as per BS		187,837
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		20,554
(F)	Available Assets		46,265
	Deduct:		
(G)	Other Liabilities		14,682
(H)	Excess in Shareholder's funds (F-G)		31,583
(I)	Total ASM (E+H)		52,137
(J)	Total RSM		30,347
(K)	Solvency Ratio (Total ASM / Total RSM)		1.72

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FORM NL- 34: Board of Directors & Key Person

Date: October 2016 - March 2017

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. Hayden Seach	Director	Nil
5	Ms. Jennifer Sparks	Director	Nil
6	Mr. Krishan Kant Rathi	Director	Nil
7	Mr. John Inniss Howell	Director	Resigned with effect from 27th September 2016
8	Ms. Bhavna Doshi	Independent Director	Nil
9	Dr. Devi Singh	Independent Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Easwara Narayanan	Chief Operating Officer	Nil
12	Mr. Srinivasan Venugopalan	Chief Financial Officer	Resigned with effect from 14th March 2017
13	Mr. Neel Chheda	Appointed Actuary	Resigned with effect from 14th December 2016
14	Mr. Milan P. Shirodkar	Chief of Investments	Nil
15	Mr. Raghavendra Rao	Head Retail Sales	Nil
16	Mr. Deepak Prasad	Head - Corporate Sales	Nil
17	Mr. Ajay Panchal	Head - Risk Management	Nil
18	Mr. Manish Pahwa	Company Secretary & Principal Compliance Officer	Resigned with effect from 31st December 2016
21	Mr. Ashwani Kumar Arora	Head of Actuary	Appointed on 21st February 2017
20	Mr. Krishnan Gopalakrishnan	Principal Compliance Officer, Company Secretary and Head - Legal	Appointed on 21st February 2017

Key Management Persons as defined in IRDAI Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-35-NON PERFORMING ASSETS-7A

Future Generali India Insurance Co. Ltd (Registration No 132)

Name of the Fund: General Insurance

STATEMENT AS ON: 31st Mar 2017

Details of Investment Portfolio
Periodicity of Submission : Quarterly

[illegible]

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-:

1. Total Investment Assets reconciled
2. Gross NPA is investments classified as
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions

Sd/-

Milan P Shirodkar
Chief of Investment

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-36-YIELD ON INVESTMENTS
(Read with Regulation 10)
Statement as on :31st March 2017

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

(Rs in Lakhs)

N	Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net	Investment (Rs)		Income on	Gross	Net
			Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%	Book Value	Market Value	(Rs)	%	%
1	A Central Government Securities																
2	A1 Central Government Bonds	CGSB	54,976.51	57,975.51	1,093.39	1.99	1.99	51,537.66	57,975.51	5,095.95	9.89	9.89	51,296.89	57,548.18	4,681.98	9.13	9.13
5	A4 Treasury Bills	CTRB	2,935.17	0.00	14.39	0.49	0.49	3,366.26	0.00	120.62	3.58	3.58	0.00	0.00	0.00	0.00	0.00
6	B Government Securities / Other Approved Securities																
8	B2 State Government Bonds/ Development Loans	SGGB	25,053.19	28,689.06	478.84	1.91	1.91	22,340.88	28,689.06	2,271.35	10.17	10.17	17,585.18	17,205.91	1,778.64	10.11	10.11
10	B4 Other Approved Securities (excluding Infrastructure	SGOA	6,895.51	7,034.74	137.67	2.00	2.00	5,604.94	7,034.74	452.91	8.08	8.08	3,233.03	2,573.62	410.32	12.69	12.69
12	C Housing and Loans to State Govt for housing and fire fighting																
21	C9 Bonds/Debentures issued by Authority constituted under anv	HTDA	29,620.18	30,814.65	641.41	2.17	2.17	25,868.78	30,814.65	2,352.45	9.09	9.09	18,880.53	21,671.20	1,938.17	10.27	10.27
22	C10 Bonds/Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00	0.00	2,846.91	0.00	95.53	3.36	3.36	2,391.68	2,586.81	107.54	4.50	4.50
25	C13Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	509.15	0.00	22.23	4.37	4.37
26	D Infrastructure Investments																
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	19.36	44.39	1.65	8.52	8.52	18.76	44.39	10.33	55.09	55.09	26.95	33.01	0.63	2.33	2.33
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	44.81	37.70	1.79	3.99	3.99	47.05	37.70	-3.38	-7.19	-7.19	231.32	145.52	-27.80	-12.02	-12.02
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,000.00	1,030.55	21.33	2.13	2.13	1,000.00	1,030.55	86.41	8.64	8.64	1,000.00	1,010.75	51.29	5.13	5.13
36	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	27,415.06	28,057.68	772.52	2.82	2.82	26,657.18	28,057.68	2,447.05	9.18	9.18	21,263.85	22,236.91	2,372.53	11.16	11.16
38	D12 Infrastructure - Other Corporate Securities- Debentures/	ICTD	21,275.79	22,668.70	466.59	2.19	2.19	18,539.12	22,668.70	1,795.26	9.68	9.68	22,021.69	19,038.25	2,544.66	11.56	11.56
41	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	0.00	0.00	0.00	0.00	0.00	5,289.35	0.00	292.11	5.52	5.52	5,847.14	5,486.31	223.09	3.82	3.82
44	E Approved Investment Subject To Exposure Norms																
45	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	121.81	146.14	2.36	1.94	1.94	129.00	146.14	5.77	4.47	4.47	235.74	111.37	-13.83	-5.87	-5.87
46	E2 Corporate Securities (Approved Investment) -Equity Shares	EACE	2,843.38	3,026.44	98.57	3.47	3.47	2,608.61	3,026.44	758.05	29.06	29.06	2,233.55	2,114.64	56.43	2.53	2.53
53	E9 Corporate Securities - Bonds - Taxable	EPBT	60,743.14	65,064.73	1,604.93	2.64	2.64	52,946.88	65,064.73	5,341.52	10.09	10.09	46,082.51	42,723.96	5,115.25	11.10	11.10
64	E20 Deposits - Deposit with scheduled banks	ECDB	1,245.00	1,245.00	41.99	3.37	3.37	1,255.96	1,245.00	165.06	13.14	13.14	1,702.38	2,245.00	199.87	11.74	11.74
68	E24 Commercial Papers issued by all India Financial Institutions	ECCP	5,827.53	4,809.23	105.71	1.81	1.81	4,504.89	4,809.23	237.61	5.27	5.27	0.00	0.00	0.00	0.00	0.00
69	E25 Application Money	ECAM	399.17	0.00	0.00	0.00	0.00	383.54	0.00	0.69	0.18	0.18	0.00	0.00	0.00	0.00	0.00
76	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,634.77	4,411.05	134.61	2.03	2.03	6,374.61	4,411.05	581.93	9.13	9.13	4,732.07	5,299.09	454.67	9.61	9.61
78	F Other than Approved Securities																
81	F3 Other than Approved Investments - Equity Shares (incl PSUs	OESH	71.02	89.59	3.43	4.82	4.82	60.12	89.59	6.25	10.40	10.40	0.00	0.00	0.00	0.00	0.00
83	F5 Other than Approved Investments -Debentures	OLDB	0.00	0.00	0.00	0.00	0.00	1,867.81	0.00	274.12	14.68	14.68	2,318.47	2,346.42	151.61	6.54	6.54
90	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	1,952.01	0.00	42.22	2.16	2.16	2,111.54	0.00	218.13	10.33	10.33	715.53	150.58	77.66	10.85	10.85
		TOTAL	249,073.39	255,145.18	5,663.39	2.27	2.27	235,359.83	255,145.18	22,605.74	9.60	9.60	204,080.05	204,527.54	20,189.08	9.89	9.89

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 :

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

- Based on daily simple Average of Investments
- Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- FORM-1 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.

Sd/-
Milan P Shirodkar
Chief of Investment

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-37-DOWN GRADING OF INVESTMENT

(Read with Regulation 10)

Statement as on :31st March 2017

Statement of Down Graded Investments

Periodicity of Submission : Quarterly



PART-A

(Rs in Crores)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	<u>During the quarter</u>								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	779.64	09/10/2012	CARE	CARE AAA	CARE AA+	24/03/2017	
2	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,018.58	11/08/2016	CARE	CARE AA+	CARE AA	18/01/2017	
B	<u>As on Date</u>								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	779.64	09/10/2012	CARE	CARE AAA	CARE AA+	24/03/2017	
2	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,018.58	11/08/2016	CARE	CARE AA+	CARE AA	18/01/2017	

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 : 27th Apr 2017

Sd/
Milan P Shirodkar1
Chief of Investment

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
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-38

Quarterly Business Returns across line of Business for as on March 31, 2017

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5559.35	24963.00	5,073.31	15041	18922.11	82016	18,529.47	61546
2	Cargo & Hull	1256.66	7151.00	1,502.04	6072	5659.33	27839	6,138.48	21453
3	Motor TP	10351.01	8367.00	8,839.11	3609	35835.63	21453	28,581.91	23375
4	Motor OD	12930.67	177489.00	17,007.39	216281	54464.01	704853	64,203.22	761731
5	Engineering	916.23	1504.00	1,048.85	1414	3580.78	5901	3,868.67	5662
6	Workmen's Compensation	615.94	4051.00	630.76	3540	2622.86	15952	2,561.35	13890
7	Employer's Liability	0.00	0.00	-	0	0.00	0	-	0
8	Aviation	3.84	0.00	8.69	0	302.09	4	23.60	4
9	Personal Accident	2429.21	80446.00	1,452.72	61619	6047.84	268385	5,029.04	211338
10	Health	7221.60	22757.00	4,688.00	18922	20429.07	100418	15,410.67	91361
11	Others*	15029.02	51802.00	4,100.91	30838	33685.97	143104	13,723.45	94321
		56313.53	378530.00	44,351.79	357336	181549.69	1369925	158,069.86	1284681

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

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

Date: 2016-17 4th Qtr

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	14266	3812.43	6808066.88
		Social			
2	Cargo & Hull	Rural	1517	284.29	538479.36
		Social			
3	Motor TP	Rural	6825	3844.64	0.00
		Social			
4	Motor OD	Rural	59020	4198.14	277971.48
		Social			
5	Engineering	Rural	505	132.64	280517.74
		Social			
6	Workmen's Compensation	Rural	1257	212.75	50354.96
		Social			
7	Employer's Liability	Rural	0	0.00	0.00
		Social			
8	Aviation	Rural	0	0.00	0.00
		Social			
9	Personal Accident	Rural	48348	513.93	5533958.76
		Social			
10	Health	Rural	6934	461.36	39950.24
		Social			
11	Others*	Rural	33576	9532.69	389935.04
		Social			
Total		Rural	172248	22992.86	13,919,234.46
		Social	-	-	-

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

Date: Jan 2017-Mar 2017

FORM NL-40 - Business Acquisition through different channels

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different 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	90950	10,641.50	110239	12,261.56	361453	40813.78342	419,903	45,909.40
2	Corporate Agents-Banks	95634	1,520.94	47849	828.19	291790	4902.583738	152,813	2,764.13
3	Corporate Agents -Others	17381	1,261.16	15114	787.57	57654	3769.040382	54,005	2,867.50
4	Brokers	67630	21,366.39	49458	13,237.94	222888	58959.45557	181,411	46,842.07
5	Micro Agents	0	-	1	0.25	4	1.5994428	1	0.25
6	Direct Business	105648	21461.43	133460	17129.42	429932	72728.48653	470,759	59,097.40
7	Others	681	41.62	890	99.75	3427	290.9275937	4,538	556.22
	Total (A)	377924	56293.04	357011	44344.67	1367148	181465.88	1283430	158036.97
1	Referral (B)	606	20.49	325	7.12	2777	83.8059382	1,251	32.88
	Grand Total (A+B)	378530	56313.53	357336	44351.79	1369925	181549.68	1284681	158069.86

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

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007



FROM NL-41 GRIEVANCE DISPOSAL

Date: **March 31, 2017**

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **January 1, 2017 to March 31, 2017** DURING THE FINANCIAL YEAR **2016-17**

SI. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	5	60	15	2	48	0	244
b)	Claim	5	125	29	6	93	2	702
c)	Policy Related	7	251	218	9	29	2	812
d)	Premium	0	7	1	0	6	0	20
e)	Refund	0	8	5	0	3	0	14
f)	Coverage	0	0	0	0	0	0	2
g)	Cover Note Related	2	6	3	0	5	0	57
h)	Product	6	10	6	0	9	1	39
i)	Others	2	36	6	0	32	0	174
	Total Number of complaints:	27	503	283	17	225	5	2064

2	Total No. of policies during previous year:	1285976
3	Total No. of claims during previous year:	222294
4	Total No. of policies during current year:	1373056
5	Total No. of claims during current year:	219111
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	9.92
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	32.04

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	5	0	5
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	5	0	5

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