

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDA Registration No 132. dated 4th September, 2007
FORM NL-1-B-RA

Revenue Account up to the Quarter Ended 31st December 2017

(Rs.' 000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17	For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17	For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17	For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17
1. Premiums earned (Net)	NL-4-Premium Schedule	138,266	401,652	134,187	345,653	107,954	317,998	109,950	348,244	3,171,574	8,573,466	2,528,436	7,321,291	3,417,794	9,293,116	2,772,573	8,015,188
2. Profit/Loss on sale/redemption of Investments		2,987	10,676	13,487	36,672	335	2,220	3,257	10,582	12,958	57,079	108,168	255,652	16,280	69,975	124,912	302,906
3. Others		97	597	218	646	24	381	119	636	1,523	11,280	3,719	13,481	1,644	12,258	4,056	14,763
4. Interest, Dividend & Rent - Gross		95,409	225,089	55,470	146,138	11,544	41,485	12,495	38,665	369,935	1,072,289	408,115	936,789	476,888	1,338,863	476,080	1,121,592
Total (A)		236,759	638,014	203,362	529,109	119,857	362,084	125,821	398,127	3,555,990	9,714,114	3,048,438	8,527,213	3,912,606	10,714,212	3,377,621	9,454,449
1. Claims Incurred (Net)	NL-5-Claims Schedule	82,975	212,381	124,633	312,655	89,757	202,538	69,773	250,055	2,408,754	6,541,422	1,847,499	5,896,976	2,581,486	6,956,341	2,041,905	6,459,686
2. Commission	NL-6-Commission Schedule	(10,917)	11,898	(10,126)	(471)	16,711	50,506	12,588	50,229	12,757	(122,937)	(128,528)	(288,828)	18,551	(60,533)	(126,066)	(239,070)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	93,141	207,151	64,405	156,788	28,914	99,067	42,110	149,988	1,135,623	3,251,110	1,135,062	3,106,228	1,257,678	3,557,328	1,241,577	3,413,004
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		165,199	431,430	178,912	468,972	135,382	352,111	124,471	450,272	3,557,134	9,669,595	2,854,033	8,714,376	3,857,715	10,453,136	3,157,416	9,633,620
Operating Profit/(Loss)		71,560	206,584	24,450	60,137	(15,525)	9,973	1,350	(52,145)	(1,144)	44,519	194,405	(187,163)	54,891	261,076	220,205	(179,171)
Appropriations																	
Transfer to Shareholders' Funds		71,560	206,584	24,450	60,137	(15,525)	9,973	1,350	(52,145)	(1,144)	44,519	194,405	(187,163)	54,891	261,076	220,205	(179,171)
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		71,560	206,584	24,450	60,137	(15,525)	9,973	1,350	(52,145)	(1,144)	44,519	194,405	(187,163)	54,891	261,076	220,205	(179,171)

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-2-B-PL

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

(Rs. ' 000)

Particulars	Schedule	For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17
1. Operating Profit/(Loss)					
(a) Fire Insurance		71,560	206,584	24,450	60,137
(b) Marine Insurance		(15,525)	9,973	1,350	(52,145)
(c) Miscellaneous Insurance		(1,144)	44,519	194,405	(187,163)
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		112,325	319,123	(4,705)	218,912
Add: Amortisation write up on Securities		(2,214)	(4,153)	787	4,530
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		4,415	17,815	(2,608)	62,080
Less : Loss on sale of investments		(460)	(961)	125	(925)
3. Other Income		46	135	(318)	-
Total (A)		169,003	593,035	213,486	105,426
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	4,171	6,520
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		10,404	24,824	5,286	13,152
(b) Bad Debts written off		-	5	897	897
(c) Others-CSR		495	1,389	37	319
Total (B)		10,899	26,218	10,391	20,888
Profit before Tax (A-B)		158,104	566,817	203,095	84,538
Provision for Taxation (MAT)		(33,653)	(120,006)	(14,844)	(14,844)
Minimum Alternate Tax-Credit		33,653	120,006	14,844	14,844
Deferred Tax		-	-	-	-
Profit / (Loss) after tax		158,104	566,817	203,095	84,538
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		(1,767,063)	(2,175,776)	(2,603,749)	(2,603,749)
Balance carried forward to Balance Sheet		(1,608,959)	(1,608,959)	(2,519,211)	(2,519,211)

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-3-B-BS

Balance Sheet as at 31st December 2017

(Rs.' 000)

Particulars	Schedule	As at 31st December 2017	As at 31st December 2016
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	8,098,037	8,098,037
Share Application Money			
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account			
Policy holder		24,321	7,176
Shareholder		5,471	1,675
Borrowings	NL-11-Borrowings Schedule	-	-
Total		8,127,829	8,106,888
Application of Funds			
Investments	NL-12-Investment Schedule	28,981,403	23,569,854
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		806,845	773,566
Less Accumulated Depreciation		671,980	612,784
Net Block		134,865	160,782
Capital Work in Process		8,877	12,352
		143,742	173,134
Deferred Tax Assets		-	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	748,144	1,771,085
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,232,985	3,026,779
		4,981,129	4,797,864
Current Liabilities	NL-17-Current Liabilities Schedule	19,920,422	17,569,609
Provisions	NL-18-Provisions Schedule	7,666,980	5,383,566
Total (B)		27,587,402	22,953,175
Net Current Assets (A - B)		(22,606,276)	(18,155,311)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		1,608,959	2,519,211
Total		8,127,829	8,106,888

Contingent Liabilities

Particulars	As at 31st December 2017	As at 31st December 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 1 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
IRDA Registration No 132. dated 4th September, 2007
FORM NL-4-PREMIUM SCHEDULE

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

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Premium from direct business written	742,473	1,883,257	113,739	450,285	214,961	742,393	422,750	1,716,850	93,163	302,087	-	826
Add : Premium on reinsurance accepted	70,577	316,952	3,593	7,186	-	-	-	-	26	9,468	-	-
Less: Premium on reinsurance ceded	616,209	1,646,125	18,210	103,845	27,731	100,481	117,773	452,289	77,758	239,667	-	815
Net Premium	196,841	554,084	99,122	353,626	187,230	641,912	304,977	1,264,561	15,431	71,888	-	11
Adjustment for change in reserve for unexpired risks	58,575	152,432	(8,832)	35,628	(145,940)	(67,650)	(121,669)	(37,389)	(11,942)	(7,336)	(102)	(815)
Total Premium Earned (Net)	138,266	401,652	107,954	317,998	333,170	709,562	426,646	1,301,950	27,373	79,224	102	826

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Premium from direct business written	40,483	121,830	1,356,802	3,800,815	1,220,548	-	3,798,093	-	58,868	184,877	392,582	1,083,184	4,656,369	14,084,497
Add : Premium on reinsurance accepted	2,592	2,592	-	-	-	-	-	-	-	-	-	-	76,788	336,198
Less: Premium on reinsurance ceded	25,979	75,580	74,209	251,015	66,422	-	211,122	-	3,179	9,992	120,316	387,770	1,147,786	3,478,701
Net Premium	17,096	48,842	1,282,593	3,549,800	1,154,126	-	3,586,971	-	55,689	174,885	272,266	695,414	3,585,371	10,941,994
Adjustment for change in reserve for unexpired risks	(1,695)	(8,396)	218,242	645,419	51,655	-	618,849	-	(2,255)	(1,511)	131,540	319,647	167,577	1,648,878
Total Premium Earned (Net)	18,791	57,238	1,064,351	2,904,381	1,102,471	-	2,968,122	-	57,944	176,396	140,726	375,767	3,417,794	9,293,116

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Premium from direct business written	392,397	1,336,276	99,720	440,268	107,114	361,863	298,460	1,320,747	81,782	266,455	29,132	29,825
Add : Premium on reinsurance accepted	56,524	202,092	-	3,656	-	-	-	1,280	7,137	16,738	-	-
Less: Premium on reinsurance ceded	313,427	1,179,980	16,407	91,160	18,503	57,563	69,328	379,710	65,175	196,179	30,471	31,044
Net Premium	135,494	358,388	83,313	352,764	88,611	304,300	229,132	942,317	23,744	87,014	(1,339)	(1,219)
Adjustment for change in reserve for unexpired risks	1,305	12,735	(26,638)	4,520	(26,519)	(47,966)	(78,476)	31,276	(7,463)	(19,202)	(1,226)	(1,350)
Total Premium Earned (Net)	134,189	345,653	109,951	348,244	115,130	352,266	307,608	911,041	31,207	106,216	(113)	131

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Premium from direct business written	37,960	120,559	1,365,491	4,153,337	794,893	-	2,548,461	-	57,639	200,692	1,013,776	1,745,134	4,278,364	12,523,617
Add : Premium on reinsurance accepted	-	-	-	-	-	675	-	(40,860)	-	-	138	264	64,474	183,170
Less: Premium on reinsurance ceded	21,233	55,471	485,592	1,481,154	46,947	-	142,644	-	4,751	12,484	764,683	1,224,617	1,836,517	4,852,006
Net Premium	16,727	65,088	879,899	2,672,183	747,946	675	2,405,817	(40,860)	52,888	188,208	249,231	520,781	2,506,321	7,854,781
Adjustment for change in reserve for unexpired risks	(4,657)	1,857	(105,733)	(387,974)	(57,350)	-	118,184	-	(8,475)	7,037	48,977	120,476	(266,255)	(160,407)
Total Premium Earned (Net)	21,384	63,231	985,632	3,060,157	805,296	675	2,287,633	(40,860)	61,363	181,171	200,254	400,305	2,772,576	8,015,188

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-5 - CLAIMS SCHEDULE

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

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Claims Paid												
Direct	205,822	611,400	81,856	244,809	120,752	364,645	556,495	1,438,039	24,287	75,755	1,373	(8,545)
Add : Reinsurance accepted	22,833	34,421	-	-	-	-	-	-	601	1,475	-	-
Less: Reinsurance ceded	182,259	463,887	12,271	77,744	6,978	23,771	136,372	346,968	12,670	52,662	1,349	(8,395)
Net Claims Paid	46,396	181,934	69,585	167,065	113,774	340,874	420,123	1,091,071	12,218	24,568	24	(150)
Add : Claims outstanding at the end	36,579	417,589	20,172	327,238	(47,619)	381,439	58,755	382,002	2,923	83,906	94	2,141
Less : Claims outstanding at the beginning	-	387,142	-	291,765	-	273,789	-	211,257	-	94,114	-	1,322
Total Claims Incurred	82,975	212,381	89,757	202,538	66,155	448,524	478,878	1,261,816	15,141	14,360	118	669

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18 TP	For Q3 2017-18 Pool	Upto Q3 2017-18 TP	Upto Q3 2017-18 Pool	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Claims Paid														
Direct	5,540	8,094	913,496	2,376,689	321,659	-	622,088	-	23,632	73,713	258,241	931,418	2,513,153	6,738,105
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	23,434	35,896
Less: Reinsurance ceded	4,317	5,689	220,722	646,725	14,516	-	37,179	-	1,211	3,736	138,878	591,301	731,543	2,241,267
Net Claims Paid	1,223	2,405	692,774	1,729,964	307,143	-	584,909	-	22,421	69,977	119,363	340,117	1,805,044	4,532,734
Add : Claims outstanding at the end	(2,473)	15,405	(135,761)	645,225	787,362	-	12,401,541	-	(21,954)	120,916	78,364	673,356	776,442	15,450,758
Less : Claims outstanding at the beginning	-	17,405	-	709,487	-	-	10,228,758	-	-	145,993	-	666,119	-	13,027,151
Total Claims Incurred	(1,250)	405	557,013	1,665,702	1,094,505	-	2,757,692	-	467	44,900	197,727	347,354	2,581,486	6,956,341

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Claims Paid												
Direct	391,757	1,236,266	102,671	323,720	65,199	193,697	379,649	1,104,229	37,125	135,339	-	190,000
Add : Reinsurance accepted	(7,606)	(2,755)	-	122	-	811	-	350	264	1,290	-	-
Less: Reinsurance ceded	323,739	1,046,963	23,471	90,657	5,203	16,929	113,366	324,384	25,520	99,452	-	186,667
Net Claims Paid	60,412	186,548	79,200	233,185	59,996	177,579	266,283	780,195	11,869	37,177	-	3,333
Add : Claims outstanding at the end	64,221	439,412	(9,427)	311,195	(14,102)	246,517	6,554	202,765	(914)	97,016	(243)	426
Less : Claims outstanding at the beginning	-	313,305	-	294,325	-	219,086	-	210,804	-	99,259	-	3,689
Total Claims Incurred	124,633	312,655	69,773	250,055	45,894	205,010	272,837	772,156	10,955	34,934	(243)	70

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17 TP	For Q3 2016-17 Pool	Upto Q3 2016-17 TP	Upto Q3 2016-17 Pool	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Claims Paid														
Direct	1,072	8,970	1,054,678	3,308,422	412,689	-	881,722	-	26,567	71,252	91,893	717,497	2,563,300	8,171,114
Add : Reinsurance accepted	-	-	-	-	(19,561)	-	(95,985)	-	-	-	-	1	(26,903)	(96,166)
Less: Reinsurance ceded	130	1,838	359,881	1,105,429	20,227	-	44,051	-	1,357	3,694	25,390	470,657	898,284	3,390,721
Net Claims Paid	942	7,132	694,797	2,202,993	392,462	(19,561)	837,671	(95,985)	25,210	67,558	66,503	246,841	1,638,113	4,684,227
Add : Claims outstanding at the end	(199)	15,384	(77,234)	756,269	259,550	-	9,653,177	-	25,649	139,255	149,940	710,121	403,795	12,571,537
Less : Claims outstanding at the beginning	-	13,918	-	869,164	-	-	8,162,587	-	-	91,624	-	518,317	-	10,796,078
Total Claims Incurred	743	8,598	617,563	2,090,098	652,012	(19,561)	2,328,261	(95,985)	50,859	115,189	216,443	438,645	2,041,908	6,459,686

Future Generali India Insurance Company Limited

 Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287

 IRDA Registration No 132. dated 4th September, 2007
 FORM NL-6-COMMISSION SCHEDULE

COMMISSION Up to the Quarter Ended 31st December 2017

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Commission Paid												
Direct	35,933	127,983	17,668	61,193	25,883	86,466	26,289	84,669	9,629	28,445	-	10
Add : Reinsurance accepted	905	11,755	270	539	-	-	-	-	3	127	-	-
Less: Commission on reinsurance Ceded	47,755	127,840	1,227	11,226	2,427	8,990	17,685	62,416	12,425	40,504	-	252
Net Commission	(10,917)	11,898	16,711	50,506	23,456	77,476	8,604	22,253	(2,793)	(11,932)	-	(242)
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	4,304	15,001	5,850	18,806	2,709	8,860	11,330	33,669	2,896	7,725	(0)	10
Brokers	15,448	68,016	11,814	42,388	12,255	42,743	8,499	39,488	4,949	15,817	-	-
Corporate Agency	15,721	44,133	7	(0)	10,920	34,862	6,475	11,374	1,029	4,003	-	-
Referral	7	24	1	3	0	1	0	0	(0)	0	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	452	809	(4)	(4)	-	-	(15)	137	755	900	-	-
Gross Commission	35,933	127,983	17,668	61,193	25,884	86,466	26,289	84,669	9,629	28,445	(0)	10

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18 TP	For Q3 2017-18 Pool	Upto Q3 2017-18 TP	Upto Q3 2017-18 Pool	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
Commission Paid														
Direct	4,068	13,184	112,552	275,900	2,390	-	8,940	-	7,063	21,436	29,804	71,498	271,279	779,724
Add : Reinsurance accepted	454	454	-	-	-	-	-	-	-	-	-	-	1,632	12,875
Less: Commission on reinsurance Ceded	4,510	18,955	105,840	361,988	3,052	-	9,500	-	440	1,384	58,999	210,077	254,360	853,132
Net Commission	12	(5,317)	6,712	(86,088)	(662)	-	(560)	-	6,623	20,052	(29,195)	(138,579)	18,551	(60,533)
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	586	1,793	49,627	147,907	1,677	-	6,600	-	4,431	13,359	4,785	12,430	88,196	266,161
Brokers	3,442	11,337	58,240	118,386	571	-	1,330	-	2,596	7,981	9,906	18,375	127,722	365,862
Corporate Agency	38	52	2,435	7,352	141	-	1,010	-	35	96	14,775	40,204	51,576	143,085
Referral	-	-	2	8	-	-	-	-	-	-	73	228	84	265
MISP	-	-	2,248	2,248	-	-	(0)	-	-	-	-	-	2,248	2,248
Others (pl.Coins)	1	1	-	-	-	-	-	-	-	-	264	260	1,453	2,102
Gross Commission	4,068	13,184	112,552	275,900	2,390	-	8,940	-	7,062	21,436	29,804	71,498	271,279	779,723

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Commission Paid												
Direct	26,706	99,675	13,740	57,197	12,195	39,824	23,418	75,818	6,293	20,084	17	34
Add : Reinsurance accepted	4,312	7,721	-	618	-	-	-	13	219	604	-	-
Less: Commission on reinsurance Ceded	41,146	107,867	1,153	7,586	1,101	8,007	14,072	75,075	10,592	33,873	1,601	1,633
Net Commission	(10,128)	(471)	12,587	50,229	11,094	31,817	9,346	756	(4,080)	(13,185)	(1,584)	(1,599)
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	3,105	13,090	5,373	18,701	3,552	10,490	10,349	29,794	1,988	5,790	17	34
Brokers	18,177	69,396	8,337	38,456	2,797	9,669	11,281	43,351	3,028	10,371	-	-
Corporate Agency	5,830	16,651	31	40	5,847	19,665	1,789	2,618	1,139	3,667	-	-
Referral	-	15	-	-	-	1	-	-	-	-	-	-
MISP	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(406)	523	-	-	-	-	-	56	138	256	-	-
Gross Commission	26,706	99,675	13,741	57,197	12,196	39,825	23,419	75,819	6,293	20,084	17	34

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17 TP	For Q3 2016-17 Pool	Upto Q3 2016-17 TP	Upto Q3 2016-17 Pool	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
Commission Paid														
Direct	5,268	16,267	67,149	204,280	-	-	-	-	4,477	15,350	17,218	54,235	176,481	582,764
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	18	19	4,549	8,975
Less: Commission on reinsurance Ceded	1,356	3,759	166,981	450,050	1,987	-	6,385	-	432	1,504	66,678	135,070	307,099	830,809
Net Commission	3,912	12,508	(99,832)	(245,770)	(1,987)	-	(6,385)	-	4,045	13,846	(49,442)	(80,816)	(126,069)	(239,070)
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	752	2,527	39,486	127,073	-	-	-	-	2,953	9,657	4,295	17,142	71,870	234,298
Brokers	4,514	13,711	26,603	73,646	-	-	-	-	1,509	5,624	7,152	18,897	83,398	283,121
Corporate Agency	2	29	1,060	3,558	-	-	-	-	14	68	5,770	18,148	21,482	64,444
Referral	-	-	-	3	-	-	-	-	-	-	-	47	-	66
MISP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	-	-	-	-	-	-	-	-	-	-	-	-	(268)	835
Gross Commission	5,268	16,267	67,149	204,280	-	-	-	-	4,476	15,349	17,217	54,234	176,482	582,764

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDA Registration No 132, dated 4th September, 2007
 FORM NI-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 31st December 2017
 (Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
1 Employees' Remuneration & Welfare Benefits	17,750	51,576	8,821	32,917	16,704	59,752	26,858	117,710	1,347	6,692	-	-
2 Travel, Conveyance and Vehicle Running Expenses	809	2,761	372	1,762	714	3,198	1,059	6,301	50	358	-	-
3 Training Expenses	2,879	9,023	1,382	5,759	2,634	10,453	4,091	20,593	200	1,171	-	-
4 Rents, Rates, and Taxes	3,131	8,489	1,601	5,418	3,015	9,834	4,981	19,373	254	1,101	-	-
5 Repairs	2,473	6,965	1,245	4,445	2,351	8,069	3,828	15,895	194	904	-	-
6 Printing & Stationery	783	2,300	387	1,468	733	2,664	1,174	5,249	58	298	-	-
7 Communication	892	2,695	436	1,720	828	3,122	1,309	6,151	65	350	-	-
8 Legal & Professional Charges	4,242	10,501	2,243	6,702	4,199	12,165	11,794	28,188	373	1,362	-	-
9 Auditors' Fees, Expenses etc.												
(a) as auditor	42	143	19	91	38	166	55	326	3	19	-	-
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	6	14	3	9	6	17	11	33	1	2	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	21,117	42,323	1,052	1,619	3,701	2,286	8,266	10,631	786	1,038	8	(4)
11 Interest & Bank Charges	134	458	63	293	119	531	177	1,046	8	59	-	-
12 Others												
(i) Outsourcing Expenses	4,072	10,347	2,133	6,604	4,000	11,987	7,229	24,937	350	1,342	-	-
(ii) Business Support	32,383	49,291	7,869	26,462	21,747	40,800	27,581	96,377	4,438	8,359	(65)	(14)
(iii) Entertainment	44	102	24	65	44	118	77	233	4	13	-	-
(iv) Gain/(Loss) on Foreign Exchange	21	30	13	19	23	34	44	67	3	4	-	-
(v) Subscription/Membership	164	517	78	330	149	599	231	1,180	11	67	-	-
(vi) Insurance	23	42	13	27	24	49	44	96	2	5	-	-
(vii) Pool Expenses	-	4,314	-	-	-	-	-	-	-	779	-	-
(viii) Miscellaneous	(112)	146	(91)	93	(159)	169	(359)	333	(22)	19	-	-
13 Depreciation	1,205	3,345	610	2,135	1,151	3,875	1,883	7,633	96	434	-	-
14 Service Tax Expenses	1,083	1,769	641	1,129	1,176	2,049	2,195	4,037	122	230	-	-
Total	93,141	207,151	28,914	99,067	63,197	171,937	102,528	366,389	8,343	24,606	(57)	(17)

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18	For Q3 2017-18	Upto Q3 2017-18
1 Employees' Remuneration & Welfare Benefits	1,540	4,546	115,775	330,433	103,552	-	333,889	-	4,994	16,279	24,669	64,732	322,010	1,018,527
2 Travel, Conveyance and Vehicle Running Expenses	70	243	5,302	17,688	4,583	-	17,873	-	220	871	1,153	3,465	14,332	54,520
3 Training Expenses	249	795	18,817	57,807	16,574	-	58,412	-	798	2,848	4,048	11,325	51,672	178,186
4 Rents, Rates, and Taxes	272	748	20,379	54,384	18,465	-	54,953	-	891	2,679	4,308	10,654	57,297	167,633
5 Repairs	215	614	16,110	44,620	14,496	-	45,088	-	699	2,198	3,420	8,741	45,031	137,539
6 Printing & Stationery	68	203	5,105	14,734	4,556	-	14,888	-	220	726	1,089	2,886	14,173	45,416
7 Communication	78	238	5,825	17,266	5,170	-	17,446	-	250	851	1,247	3,382	16,100	53,221
8 Legal & Professional Charges	370	926	31,225	77,209	28,674	-	78,017	-	1,226	3,314	6,202	18,576	90,548	236,960
9 Auditors' Fees, Expenses etc.														
(a) as auditor	4	13	276	916	240	-	926	-	11	45	60	179	748	2,824
(b) as adviser or in any other capacity, in respect of														
(i) Taxation matters	-	1	39	92	35	-	92	-	2	5	8	18	111	283
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	116	5	26,578	40,552	6,760	-	10,756	-	828	1,136	4,714	5,820	73,926	116,162
11 Interest & Bank Charges	11	40	883	2,937	765	-	2,968	-	37	145	192	575	2,389	9,052
12 Others														
(i) Outsourcing Expenses	354	912	30,020	76,597	24,248	-	66,983	-	1,172	3,266	5,553	12,986	79,131	215,961
(ii) Business Support	1,791	4,920	289,561	782,478	42,430	-	121,934	-	5,611	17,425	11,916	50,416	445,262	1,198,448
(iii) Entertainment	4	9	285	654	264	-	660	-	13	32	59	128	818	2,014
(iv) Gain/(Loss) on Foreign Exchange	2	3	135	190	131	-	191	-	6	9	27	37	405	584
(v) Subscription/Membership	15	46	1,068	3,312	940	-	3,347	-	45	163	230	649	2,931	10,210
(vi) Insurance	2	4	147	270	140	-	272	-	7	13	30	53	432	831
(vii) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	5,093
(viii) Miscellaneous	(10)	13	(700)	935	(810)	-	944	-	(40)	46	(122)	183	(2,425)	2,881
13 Depreciation	105	295	7,843	21,427	7,075	-	21,652	-	342	1,056	1,663	4,198	21,973	66,050
14 Service Tax Expenses	95	156	6,982	11,333	6,783	-	11,452	-	329	558	1,408	2,220	20,814	34,933
Total	5,351	14,730	581,655	1,555,834	285,071	-	862,743	-	17,661	53,665	71,874	201,223	1,257,678	3,557,328

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17	For Q3 2016-17	Upto Q3 2016-17
1 Employees' Remuneration & Welfare Benefits	20,098	43,866	14,446	43,178	14,246	37,246	39,288	115,339	3,903	10,650	(162)	(149)
2 Travel, Conveyance and Vehicle Running Expenses	958	2,601	575	2,561	620	2,209	1,584	6,840	166	632	(10)	(9)
3 Training Expenses	1,533	5,168	693	5,087	871	4,388	1,960	13,589	223	1,255	(20)	(18)
4 Rents, Rates, and Taxes	2,713	6,893	1,731	6,785	1,808	5,853	4,749	18,125	487	1,674	(25)	(23)
5 Repairs	2,470	5,793	1,685	5,703	1,703	4,919	4,599	15,233	464	1,407	(22)	(20)
6 Printing & Stationery	664	1,676	426	1,650	443	1,423	1,168	4,407	120	407	(7)	(6)
7 Communication	934	2,251	623	2,216	636	1,911	1,703	5,918	173	547	(9)	(8)
8 Legal & Professional Charges	3,264	5,390	2,734	5,305	2,518	4,576	7,215	14,225	705	1,309	(16)	(18)
9 Auditors' Fees, Expenses etc.												
(a) as auditor	38	108	23	107	25	92	62	285	6	26	-	-
(b) as adviser or in any other capacity, in respect of												
(i) Taxation matters	4	11	3	11	3	10	8	30	1	3	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	2,192	4,850	1,561	4,774	1,546	4,118	4,247	12,752	423	1,178	(17)	(16)
11 Interest & Bank Charges	200	525	125	517	133	446	344	1,381	35	127	(2)	(2)
12 Others												
(i) Outsourcing Expenses	2,990	6,548	2,144	6,445	2,117	5,560	5,833	17,216	580	1,590	(24)	(22)
(ii) Business Support	22,705	60,890	13,774	59,935	14,751	51,700	49,132	185,040	3,945	14,784	(228)	(207)
(iii) Entertainment	31	89	19	88	21	76	52	235	6	22	-	-
(iv) Gain/(Loss) on Foreign Exchange	3	15	1	15	2	13	3	40	1	4	-	-
(v) Subscription/Membership	193	410	142	404	138	348	384	1,078	38	100	(1)	(1)
(vi) Insurance	12	40	6	40	7	34	17	106	2	10	-	-
(vii) Pool Expenses	1,271	4,414	-	-	-	-	-	-	222	706	-	-
(viii) Miscellaneous	77	163	56	160	55	138	153	428	16	40	-	-
13 Depreciation	1,340	3,120	920	3,071	927	2,649	2,509	8,203	252	757	(12)	(11)
14 Service Tax Expenses	714	1,967	422	1,936	458							

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 31st December 2017

(Rs.'000)

	Particulars	As at 31st December 2017	As at 31st December 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	8,099,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	8,098,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	8,098,037	8,098,037
	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	8,098,037



Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 31st December 2017

Shareholder	As at 31st December 2017		As at 31st December 2016	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	603,253,705	74.49	603,253,705	74.5
Future Retail Limited	206,550,000		206,550,000	
Shendra Advisory Services Pvt Ltd.	396,703,705		396,703,705	
Foreign	206,550,000	25.51	206,550,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	206,550,000		206,550,000	
Others				
Total	809,803,705	100	809,803,705	100



Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 31st December 2017

(Rs. '000)

	Particulars	As at 31st December 2017	As at 31st December 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

IRDA Registration No 132. dated 4th September, 2007



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 31st December 2017

(Rs. '000)

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

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

Investments as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	9,576,693	6,444,450
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,068,348	6,784,882
(e) Other Securities	-	-
(f) Subsidiaries	40,311	40,134
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	6,807,045	4,150,862
5. Other than Approved Investments	-	-
Total Long Term Investment	22,492,398	17,420,328
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	40,993	364,438
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	226,485	247,527
(bb) Preference	-	-
(b) Mutual Funds	416,443	201,373
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	163,841	210,931
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	73,250	657,125
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	188,005	8,422
5. Other than Approved Investments	-	-
Total Short Term Investment	1,109,017	1,689,816
Total	23,601,415	19,110,144

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

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

Investments as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	2,183,026	1,503,933
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,383,292	1,583,379
(e) Other Securities	-	-
(f) Subsidiaries	9,189	9,366
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	1,551,679	968,682
5. Other than Approved Investments	-	-
Total Long Term Investment	5,127,186	4,065,360
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	9,344	85,048
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	51,628	57,765
(bb) Preference	-	-
(b) Mutual Funds	94,929	46,994
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	37,348	49,225
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	16,697	153,353
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	42,856	1,965
5. Other than Approved Investments	-	-
Total Short Term Investment	252,803	394,350
Total	5,379,988	4,459,710

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE

Loans as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 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	-	-

Future Generali India Insurance Company Limited
 CIN: U66030MH2006PLC165287
 IRDA Registration No 132. dated 4th September, 2007

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 31st December 2017

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April 2017	Additions	Deductions	As at 31st Dec 2017	As at 1st April 2017	For the Period	On Sales / Adjustments	As at 31st Dec 2017	As at 31st Dec 2017	As at 31st Dec 2016
Intangibles - Computer Softwares	288,026	20,488	-	308,514	244,174	23,310	-	267,484	41,030	40,503
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	175,127	6,500	15,713	165,914	128,604	14,502	15,713	127,393	38,521	53,473
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	48,535	1,716	2,636	47,615	40,019	2,719	2,650	40,088	7,527	9,963
Information & Technology Equipment	193,585	10,707	-	204,292	155,913	19,316	-	175,229	29,063	39,848
Vehicles	4,802	-	-	4,802	323	720	-	1,043	3,759	-
Office Equipment	75,724	4,215	4,231	75,708	59,884	5,481	4,622	60,743	14,965	16,995
Others	-	-	-	-	-	-	-	-	-	-
Total	785,799	43,626	22,580	806,845	628,917	66,048	22,985	671,980	134,865	160,782
Work in progress									8,877	12,352
Grand Total	785,799	43,626	22,580	806,845	628,917	66,048	22,985	671,980	143,742	173,134
Previous Year	693,199	88,900	8,533	773,566	552,252	68,376	7,844	612,784	173,134	162,485

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
1. Cash (including cheques, drafts and stamps)	4,625	1,568
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	741,634	1,767,632
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	748,144	1,771,085
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	748,144	1,771,085
Outside India	-	-

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	35,398	23,841
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	136,851	143,636
6. Others	-	-
(i) Other Deposits	108,942	93,119
(ii) Advances to Employees	3,916	1,555
(iii) Advances recoverable in cash or kind	84,228	57,814
(iv) Unutilized Service Tax	92,900	11,078
(v) Service Tax paid in Advance	-	-
(vi) MAT Credit Entitlement	310,366	117,287
Total (A)	772,601	448,330
Other Assets		
1. Income accrued on Investments	913,908	788,586
2. Outstanding Premiums	103,315	48,844
3. Agents' Balances	1,433	952
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	2,205,278	1,682,942
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	51,820	-
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	184,196	56,877
(ii) Interest Accrued other than investment	434	248
Total (B)	3,460,384	2,578,449
Total (A+B)	4,232,985	3,026,779

Note : Outstanding premium contains amount receivable against Bank Guarantee

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
1. Agents Balances	98,954	47,502
2. Balances due to other Insurance Companies	1,701,882	2,067,884
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	101,162	85,967
5. Unallocated Premium	1,203,285	912,329
6. Sundry Creditors	778,509	1,669,746
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	15,451,523	12,571,536
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	46,724	47,872
11. Others -		
(i) Advance Received	3,013	1,066
(ii) Statutory Dues	143,698	165,707
(iii) Book Overdraft	391,672	-
Total	19,920,422	17,569,609

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 31st December 2017

(Rs. '000)

Particulars	As at 31st December 2017	As at 31st December 2016
1. Reserve for Unexpired risk	7,405,432	5,156,342
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	261,548	227,224
Total	7,666,980	5,383,566

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA 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 December 2017

(Rs. '000)

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

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

**FORM NL-21 (Statement of Liabilities)***(Rs .in Lacs)*

Description	As on 31st December 2017		As on 31st December 2016	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	96,297	74,054	75,010	51,563
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	96,297	74,054	75,010	51,563
Outstanding Claim Reserve (other than IBNR reserve)....(d)	102,789	73,419	85,228	59,673
IBNR Reserve.... ('e)	93,919	81,096	79,997	66,042
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	293,004	228,570	240,235	177,279

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132, dated 4th September, 2007

FORM NI-22: Geographical Distribution of Business

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: OCTOBER 2017 - DECEMBER 2017

(Rs in Lakhs)

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	236.74	1,402.01	49.14	189.61	-	-	-	-	227.82	485.13	997.60	2,762.18	946.67	3,657.18	66.02	182.39	29.81	69.18	123.72	251.18	21.21	97.78	-	-	26.79	95.27	2,725.52	9,191.92	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	3.66	10.33	0.40	1.41	-	-	-	-	1.56	2.98	402.95	1,032.53	153.38	428.43	0.19	0.92	0.38	1.43	118.81	173.79	0.07	0.37	-	30.61	1.66	5.90	683.06	1,688.70	
Bihar	10.48	26.64	0.76	1.73	-	-	-	-	9.28	32.05	351.19	884.20	178.31	494.53	4.25	12.56	0.28	0.42	52.55	67.78	0.02	0.05	-	-	6.00	13.44	613.13	1,533.40	
Chandigarh	21.78	207.54	3.54	13.03	-	-	-	-	0.16	3.66	103.30	222.33	176.90	591.72	1.97	9.03	15.04	26.86	53.83	85.53	10.11	53.83	-	-	27.35	85.29	413.97	1,298.83	
Chhattisgarh	14.70	40.57	4.38	13.71	-	-	-	-	3.75	10.20	124.79	298.07	144.71	630.62	2.24	8.84	3.66	17.53	23.96	34.31	0.04	0.49	-	-	5.12	10.56	327.36	1,064.90	
Delhi	167.16	1,409.04	143.21	462.86	-	-	-	-	100.04	358.48	1,157.39	3,311.53	1,393.46	3,505.06	66.63	216.69	46.20	220.20	450.85	3,184.85	20.07	87.53	-	-	33.83	369.06	3,578.84	13,125.28	
Goa	2.04	6.72	0.06	0.06	-	-	-	-	0.53	0.53	39.33	158.61	26.87	84.57	-	-	0.21	0.57	0.59	1.53	0.35	1.45	-	-	1.09	3.68	71.07	257.72	
Gujarat	182.32	699.96	153.43	432.28	-	-	-	-	57.02	147.94	769.48	2,204.36	399.03	1,413.64	305.24	910.89	108.45	393.51	220.12	722.10	33.95	122.28	-	-	31.89	127.23	2,260.93	7,174.19	
Haryana	31.00	104.38	10.55	41.23	-	-	-	-	3.16	6.37	151.19	606.68	312.60	692.66	0.71	2.90	0.50	4.19	8.00	19.27	1.24	3.60	-	-	70.67	189.59	589.64	1,670.88	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	3.46	-	-	-	0.00	-	-	-	-	-	-	-	-	-	0.00	3.46
Jammu & Kashmir	0.77	4.74	-	-	-	-	-	-	-	-	45.17	106.31	43.74	95.89	0.08	0.63	0.12	0.54	1.08	5.56	0.08	0.41	-	-	1.82	7.24	92.86	221.32	
Jharkhand	3.73	27.92	0.20	1.31	-	-	-	-	8.81	48.48	354.04	886.75	233.95	755.15	1.01	3.60	0.87	1.45	37.33	62.77	0.03	0.44	-	-	2.03	8.40	642.00	1,796.27	
Karnataka	933.28	1,458.05	5.54	230.79	-	-	-	-	32.41	107.11	1,073.49	3,193.61	639.56	2,488.88	45.64	141.37	13.98	48.12	152.66	863.28	3.02	12.43	-	-	40.08	132.40	2,939.64	8,676.04	
Kerala	40.40	157.21	4.61	25.46	-	-	-	8.26	15.44	46.28	234.51	551.83	433.99	1,630.19	4.01	31.43	5.97	17.03	222.75	394.22	3.48	21.78	-	-	24.31	144.24	989.47	3,027.93	
Madhya Pradesh	25.73	78.00	18.73	51.99	-	-	-	-	4.28	12.75	204.32	516.18	204.72	761.87	15.07	47.92	12.79	36.55	23.76	69.75	1.70	7.35	-	-	20.40	110.15	531.51	1,692.52	
Maharashtra	5,117.79	10,358.82	570.83	2,296.18	-	-	-	-	333.48	1,168.89	4,534.69	12,680.76	4,254.13	11,142.14	368.21	1,182.36	1,534.23	5,218.25	1,333.02	7,390.32	92.94	385.24	247.03	431.16	2,715.05	7,156.18	21,101.39	59,410.30	
Orissa	17.00	47.64	7.15	14.51	-	-	-	-	30.05	75.82	134.59	382.49	123.29	387.24	2.97	7.36	3.02	8.29	61.11	106.91	-	1.10	-	-	14.06	41.97	393.24	1,073.32	
Punjab	16.95	72.40	11.30	25.72	-	-	-	-	0.12	0.71	286.56	680.78	165.29	520.77	0.60	1.60	3.62	23.69	25.94	94.26	48.76	182.88	-	-	43.87	144.47	603.01	1,747.28	
Rajasthan	26.04	81.45	9.06	16.31	-	-	-	-	11.49	28.61	215.39	722.30	459.58	1,553.83	9.03	28.71	9.34	27.10	16.64	47.22	3.04	16.39	-	-	23.56	65.48	783.16	2,587.41	
Tamil Nadu	342.07	1,848.78	113.59	443.77	-	-	-	-	50.56	318.47	842.96	2,539.33	557.43	2,524.62	88.76	220.53	199.94	361.22	472.97	717.21	10.98	45.29	-	-	78.50	347.17	2,757.76	9,366.40	
Telangana	5.06	15.60	0.27	0.27	-	-	-	-	2.43	2.89	113.16	288.92	105.63	410.64	0.28	1.71	1.61	4.44	4.83	8.51	0.33	0.33	-	-	1.02	3.01	234.62	736.34	
Tripura	0.37	0.48	-	-	-	-	-	-	-	-	1.81	6.46	14.36	41.16	0.04	0.04	0.01	0.01	5.26	5.96	-	0.01	-	-	0.24	0.46	22.10	54.59	
Uttar Pradesh	61.78	219.38	7.95	28.20	-	-	-	-	1.50	12.81	704.63	1,764.47	384.09	1,161.69	3.89	13.21	110.78	833.68	12.71	703.67	0.49	2.14	-	-	434.13	1,040.50	1,721.95	5,779.55	
Uttarakhand	39.73	116.84	0.09	0.96	-	-	-	-	0.25	0.58	147.93	430.43	93.03	263.54	0.05	1.18	33.01	75.23	38.59	44.03	0.48	0.98	-	-	27.17	72.62	380.31	1,006.40	
West Bengal	87.85	360.74	21.55	208.98	-	-	-	-	37.48	150.11	486.97	1,481.90	687.82	2,395.62	6.11	39.97	14.65	32.33	502.92	1,025.98	9.12	41.22	-	-	48.65	44.07	138.48	1,898.54	5,923.98
Puducherry	36.29	77.30	1.06	2.47	-	-	-	-	-	-	90.59	295.16	72.93	345.85	0.53	1.23	1.15	2.10	1.75	2.81	0.21	0.29	-	-	4.08	8.84	208.59	736.04	
	7,424.72	18,832.57	1,137.38	4,502.85	-	-	-	8.26	931.63	3,020.86	13,568.02	38,008.15	12,205.48	37,980.93	993.52	3,067.07	2,149.61	7,423.94	3,965.76	16,082.85	261.74	1,085.66	247.03	510.42	3,678.79	10,321.43	46,563.68	140,844.97	

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 December 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	3	677.54	18.98	-	7.41%
3	No. of Reinsurers with rating A but less than AA	24	698.10	118.51	1,040.19	41.16%
4	No. of Reinsurers with rating BBB but less than A	9	3,978.12	795.59	1,796.25	50.29%
5	No. of Reinsurers with rating less than BBB		-	-	-	0.00%
6	No. of Indian reinsurer other than GIC*	17	545.07	193.60	916.24	1.14%
	Total	53	5,898.83	1,126.67	3,752.68	100.00%

*Please Note, "No. of Indian reinsurer other than GIC" includes 13 Indian Insurance Companies and 4 number of Indian branch of Reinsurer

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 December 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	37	46	45	88	49	265	2,286.53
2	Marine Cargo	207	284	240	91	49	871	818.54
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	25	29	29	31	22	136	248.88
5	Motor OD	19,920	6,567	2,060	411	213	29,171	9,134.96
6	Motor TP	7	19	84	169	519	798	3,216.58
7	Health	13,392	4,557	266	23	1	18,239	5,547.72
8	Overseas Travel	36	43	11	6	3	99	122.36
9	Personal Accident	272	176	105	34	23	610	1,335.88
10	Liability	1		3		1	5	55.40
11	Crop	9	30	2,936	385		3,360	1,440.62
12	Miscellaneous	1,431	839	355	135	81	2,841	1,391.83

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	929	1,769	-	960	10,531	8,123	4,097	229	1,127	44	3,838	-	2,929	34,576
2	Claims reported during the period	286	1,011	-	176	26,359	772	20,134	230	935	18	18,218	-	3,125	71,264
3	Claims Settled during the period*	265	871	-	136	29,171	798	18,239	99	610	5	3,360	-	2,841	56,395
4		70	97	-	28	495	-	936	94	256	2	-	-	180	2,158
5	Claims closed during the period*	82	313	-	44	1,963	4	-	-	-	9	172	-	881	3,468
6	Claims O/S at End of the period	812	1,539	-	931	5,539	8,161	5,056	266	1,196	46	18,525	-	2,206	44,277
	Less than 3months	216	553	-	123	4,197	759	3,943	160	437	14	18,206	-	1,077	29,685
	3 months to 6 months	161	505	-	58	553	520	631	36	299	5	31	-	484	3,283
	6months to 1 year	206	329	-	79	284	1,218	416	28	309	10	79	-	275	3,233
	1year and above	229	152	-	671	505	5,664	66	42	151	17	209	-	370	8,076

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 December 2017

Name of Insurer: Future Generali India Insurance Co Ltd
IRDA 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	28,426	7,240	14,829	2,898	2,843	2,224	2,843
02	Marine Cargo	5,832	4,439	3,709	3,070	888	921	921
03	Marine Hull							
	Miscellaneous:							
04	Motor	99,271	89,660	71,282	58,991	17,932	17,697	17,932
05	Engineering	4,055	918	1,773	421	405	266	405
06	Aviation	12	28	1,306	18	6	196	196
07	Liability	1,721	721	482	34	258	108	258
08	Health Insurance	34,243	26,353	27,632	21,091	5,271	6,327	6,327
09	Miscellaneous	17,235	13,155	7,616	5,807	2,631	1,742	2,631
10	Crop Insurance	10,614	1,547	5,524	2,603	1,061	829	1,061
	Total	201,409	144,061	134,153	94,933	31,295	30,310	32,574

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: October 2017 - December2017

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	128	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	128	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	128	

FORM - 3B

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :31st December 2017

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

PART - A
(Rs in Lakhs)

Section I

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	236,532.35
	b. Investments (Shareholder's Fund)	8A	53,799.88
2	Loans	9	
3	Fixed Assets	10	1,437.42
4	Current Assets		
	a. Cash and Bank	11	7,481.44
	b. Advances and Other Assets	12	42,271.32
5	Current Liabilities		
	a. Current Liabilities	13	-199,145.69
	b. Provisions	14	-76,669.80
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and L A/c		-16,089.59
	Application of Funds as per Balance Sheet (A)		49,617.34

No.	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	1,437.42
3	Cash and Bank Balance (If any)	11	7,481.44
4	Advances and Other Assets (If Any)	12	42,271.32
5	Current Liabilities	13	(199,145.69)
6	Provisions	14	(76,669.80)
7	Misc Exp not written Off	15	
8	Debit Balance of P and L A/c		(16,089.59)
	TOTAL(B)		(240,714.90)
	(A-B)		290,332.24

'Investment Assets' as per FORM 3B

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%		13,740.03	60,275.97	74,016.00	25.52		74,016.00	72,931.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		21,923.70	96,176.86	118,100.56	40.72		118,100.56	117,365.87
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			5,857.44	25,695.93	31,553.37	10.88	0.00	31,553.37	82,559.30
	2. Other Investments			0.00	0.00					
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			10,087.27	44,251.75	54,339.03	18.74	3.56	54,342.59	5,631.92
	2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Approved Investments		31.17	15,765.56	69,298.49	85,095.22	29.34	340.98	85,436.20	87,248.38
	d) Other Investments	Not Exceeding 55%	0.00	175.64	770.51	946.15	0.33	(46.63)	899.52	899.52
	Total Investment Assets	100%	31.17	53,809.61	236,193.55	290,034.32	100.00	297.91	290,332.24	293,704.99

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 : 10th Feb 2017

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

2. Other Investments are as permitted under 27B(3)

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

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

Signature : _____ Sd/- _____
Full Name : Ritesh Jiwarajka
Head of Finance

Future Generali India Insurance Company Limited

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 December 31, 2017

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Dec 2017	As % of total for this class	As at 31 st Dec 2016	As % of total for this class	As at 31 st Dec 2017	as % of total for this class	As at 31 st Dec 2016	as % of total for this class
Break down by credit rating								
AAA rated	116,739.56	41.14	108,267.19	46.87	114,200.68	40.72	104,038.53	46.98
AA or better	49,690.63	17.51	40,773.65	17.65	48,122.06	17.16	38,838.78	17.54
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	117,365.87	41.36	81,942.10	35.48	118,100.56	42.12	78,580.98	35.48
Total	283,796.06	100.00	230,982.94	100.00	280,423.31	100.00	221,458.29	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,207.25	1.13	7,119.43	3.08	3,202.92	1.14	7,096.41	3.20
more than 1 year and upto 3years	34,077.22	12.01	27,241.73	11.79	33,580.40	11.97	26,661.57	12.04
More than 3years and up to 7years	76,705.99	27.03	75,030.25	32.48	74,619.93	26.61	71,801.88	32.42
More than 7 years and up to 10 years	106,137.10	37.40	69,892.30	30.26	105,245.78	37.53	66,797.42	30.16
above 10 years	63,668.51	22.43	51,699.22	22.38	63,774.28	22.74	49,101.00	22.17
Total	283,796.06	100.00	230,982.94	100.00	280,423.31	100.00	221,458.29	100.00
Breakdown by type of the issuer								
a. Central Government	79,835.42	28.13	58,357.17	25.26	80,858.74	28.83	56,225.14	25.39
b. State Government	37,530.46	13.22	23,584.93	10.21	37,241.83	13.28	22,355.84	10.09
c. Corporate Securities	166,430.19	58.64	149,040.84	64.52	162,322.75	57.88	142,877.31	64.52
Total	283,796.06	100.00	230,982.94	100.00	280,423.31	100.00	221,458.29	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 December 31, 2017					
Sl.No.	Particular	Total			
		For Q3 2017-18	Upto Q3 2017-18	For Q3 2016-17	Upto Q3 2016-17
1	Gross Direct Premium Growth Rate	9%	12%	22%	13%
	Fire	89%	41%	50%	14%
	Marine	14%	2%	-18%	-4%
	Accident	101%	105%	3%	2%
	Health	42%	30%	6%	28%
	Engineering	14%	13%	8%	-1%
	Aviation	-100%	-97%	5845%	1902%
	Liability	7%	1%	19%	5%
	Motor (OD)	-1%	-8%	-18%	-11%
	Motor (TP)	54%	49%	23%	31%
	Motor (Total)	19%	13%	-6%	1%
	Workmen Compensation	2%	-8%	14%	12%
	Others	-61%	-38%	286%	105%
	Miscellaneous (Total)	0%	9%	22%	14%
2	Gross Direct Premium to Net Worth	0.71	2.16	0.77	2.24
3	Growth rate of Net Worth	17%	17%	24%	24%
4	Net Retention Ratio	76%	76%	58%	62%
	Fire	24%	25%	30%	23%
	Marine	84%	77%	84%	79%
	Accident	87%	86%	83%	84%
	Health	72%	74%	77%	71%
	Engineering	17%	23%	27%	31%
	Aviation	NA	1%	-5%	-4%
	Liability	40%	39%	44%	54%
	Motor (OD)	95%	93%	64%	64%
	Motor (TP)	95%	94%	94%	94%
	Motor (Total)	95%	94%	75%	76%
	Workmen Compensation	95%	95%	92%	94%
	Others	69%	64%	25%	30%
	Miscellaneous (Total)	87%	85%	60%	67%
5	Net Commission Ratio	1%	-1%	-5%	-3%
	Fire	-6%	2%	-7%	0%
	Marine	17%	14%	15%	14%
	Accident	13%	12%	13%	10%
	Health	3%	2%	4%	0%
	Engineering	-18%	-17%	-17%	-15%
	Aviation	NA	-2200%	118%	131%
	Liability	0%	-11%	23%	19%
	Motor (OD)	1%	-2%	-11%	-9%
	Motor (TP)	0%	0%	0%	0%
	Motor (Total)	0%	-1%	-6%	-5%
	Workmen Compensation	12%	11%	8%	7%
	Others	-11%	-20%	-20%	-16%
	Miscellaneous (Total)	0%	-1%	-6%	-4%
6	Expense of Management to Gross Direct Premium	33%	31%	33%	32%
7	Expense of Management to Net Written Premium	43%	40%	57%	51%
8	Net Incurred Claims to Net Earned Premium	76%	75%	74%	81%
9	Combined Ratio	111%	107%	118%	121%
10	Technical Reserves to Net Premium Ratio	6.38	2.09	7.07	2.26
11	Underwriting Balance Ratio	(0.13)	(0.12)	(0.14)	(0.20)
12	Operating Profit Ratio	2%	3%	8%	-2%
13	Liquid Assets to Liabilities Ratio	0.09	0.09	0.22	0.22
14	Net Earning Ratio	4%	5%	8%	1%
15	Return on Net Worth Ratio	2%	9%	4%	2%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.73	1.73	1.83	1.83
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)		0.70		0.10
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.70		0.10
6	(iv) Book value per share (Rs)		8.05		6.90

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-31 - Related Party Transactions
Related Party Transactions for the period ended 31st December 2017

(Rs in '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st Dec 2017	Up to the Quarter ended 31st Dec 2017	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Future Enterprises Limited	Joint Venturer	Rent & Maintenance for premises hired	-	639	306	918
			Operating expenses	-	-	-	119
			Insurance Premium	4	1,721	665	1,340
			Insurance Claims paid	-	-	-	-
			Deposit Received	-	-	-	300
			Deposit Paid	-	-	-	300
			Unallocated Premium received / (paid)	236	706	-	291
			Equity Shares Issued	-	-	153,000	255,000
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	118,189	472,965	142,000	522,388
			Commission on reinsurance ceded	18,745	68,828	16,819	71,301
			Claims recovery on reinsurance	175,131	383,391	98,107	321,501
			Recovery towards Expenses Incurred	-	-	1,148	1,412
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	Nil	Nil	153,000	255,000
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	Nil	Nil	292,818	488,037
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary	Remuneration for the period	6,968	20,904	8,698	17,395
			Insurance Premium received	-	-	-	37
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	5,174	18,998	5,528	8,767
			Operating expenses incurred by our company on their behalf	3,576	9,873	-	-
			Rent/Elect. Deposits on our behalf	-	-	-	56
			Rent/Elect. Deposits by our company on their behalf	-	-	-	-
			Other transactions	-	-	2	116
			Settlement paid / (received)	7,500	17,500	2	28
			Insurance Premium	12	709	-	-
			Unallocated Premium received / (paid)	22	48	-	2,750
			Insurance Claims Paid	-	-	-	-
Insurance Premium Paid	-	6,286	-	2,750			

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-32

Date: October 2017 - December 2017

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

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	POS - Standard Fire & Special Perils Policy for Dwellings		IRDAN132P0002V01200708	Property		12-Oct-17	23-Oct-17
2	Additional Towing charges -- Add on cover for Commercial vehicle insurance--package		IRDAN132A0034V01201718	Motor		16-Aug-16	8-Dec-17
3	Additional towing charges --Add on cover for private car insurance--package		IRDAN132A0041V01201718	Liability		16-Aug-16	8-Dec-17
4	Additional Towing charges --Add on cover for two wheeler insurance policy-package		IRDAN132A0023V01201718	Liability		16-Aug-16	8-Dec-17
5	Basic Road side assistance -- Add on cover for Commercial vehicle insurance--package		IRDAN132A0035V01201718	Rural		16-Aug-16	8-Dec-17
6	Basic Road side assistance --Add on cover for two wheeler insurance -package		IRDAN132A0024V01201718	Personal Accident		16-Aug-16	8-Dec-17
7	Consumables --Add on cover for private car insurance--package		IRDAN132A0039V01201718	Health		16-Aug-16	8-Dec-17
8	cost of debris removal-- Add on cover for Commercial vehicle insurance--package		IRDAN132A0037V01201718	Liability		16-Aug-16	8-Dec-17
9	Cosumables -- Add on cover for Commercial vehicle insurance-package		IRDAN132A0029V01201718	Motor		16-Aug-16	8-Dec-17
10	Daily cash benefit -- Add on cover for Commercial vehicle insurance-package		IRDAN132A0030V01201718	Motor		16-Aug-16	8-Dec-17
11	Daily cash benefit --Add on cover for two wheeler insurance -package		IRDAN132A0019V01201718	Motor		16-Aug-16	8-Dec-17
12	Hospital cash cover -- Add on cover for Commercial vehicle insurance--package		IRDAN132A0038V01201718	Motor		16-Aug-16	8-Dec-17
13	Hospital cash cover Add on cover for two wheeler insurance policy-package		IRDAN132A0027V01201718	Motor		16-Aug-16	8-Dec-17
14	Increased property damage liability benefit Add on cover for Commercial vehicle insurance--package		IRDAN132A0033V01201718	Motor		16-Aug-16	8-Dec-17
15	Increased property damage liability benefit --Add on cover for two wheeler insurance -package		IRDAN132A0022V01201718	Motor		16-Aug-16	8-Dec-17
16	Increased property damageliability benefit --Add on cover for private car insurance--package		IRDAN132A0040V01201718	Motor		16-Aug-16	8-Dec-17
17	Loan protection cover Add on cover for two wheeler insurance policy-package		IRDAN132A0026V01201718	Motor		16-Aug-16	8-Dec-17
18	Loss of Driving licence / Registration certificate Add on (private car insurance Package)		IRDAN132A0042V01201718	Motor		16-Aug-16	8-Dec-17
19	Loss of driving licence / registration certificate--(Commercial vehicle insurance Package)		IRDAN132A0036V01201718	Motor		16-Aug-16	8-Dec-17
20	Loss of driving licence / registration certificate--Add on cover for two wheeler insurance -package		IRDAN132A0025V01201718	Motor		16-Aug-16	8-Dec-17
21	Loss of personal effects and belongings -Add on cover for Commercial vehicle insurance--package		IRDAN132A0031V01201718	Motor		16-Aug-16	8-Dec-17
22	Loss of personal effects and belongings --Add on cover for two wheeler insurance-package		IRDAN132A0020V01201718	Motor		16-Aug-16	8-Dec-17
23	Personal accident cover -- Add on cover for Commercial vehicle insurance-package		IRDAN132A0032V01201718	Motor		16-Aug-16	8-Dec-17
24	Personal accident cover--Add on cover for two wheeler insurance -package		IRDAN132A0021V01201718	Motor		16-Aug-16	8-Dec-17
25	Zero Depreciation Add on cover for Commercial vehicle insurance-package		IRDAN132A0028V01201718	Motor		16-Aug-16	8-Dec-17
26	Zero Depreciation--Add on cover for two wheeler insurance -package		IRDAN132A0017V01201718	Motor		16-Aug-16	8-Dec-17
27	POS - Health Total		IRDAI/Inter/PoS/FGIC/17-18	Health		30-Oct-17	30-Nov-17
28	POS - Health Suraksha		IRDAI/Inter/PoS/FGIC/17-18	Health		30-Oct-17	30-Nov-17

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007

Table II - Statement of Available Solvency Margin and Solvency Ratio as on 31st December 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)		278,624
	Deduct:		
(B)	Current Liabilities as per BS		30,530
(C)	Provisions as per BS		228,570
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		19,524
(F)	Available Assets		53,745
	Deduct:		
(G)	Other Liabilities		16,774
(H)	Excess in Shareholder's funds (F-G)		36,971
(I)	Total ASM (E+H)		56,495
(J)	Total RSM		32,574
(K)	Solvency Ratio (Total ASM / Total RSM)		1.73

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL- 34: Board of Directors & Key Persons

Date: October 2017 - December 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	Ms. Bhavna Doshi	Independent Director	Nil
8	Dr. Devi Singh	Independent Director	Nil
9	Mr. Abhinandan .K.Jain	Independent Director	Nil
10	Mr. K.G. Krishnamoorthy Rao	Managing Director & CEO	Nil
11	Mr. Easwara Narayanan	Chief Operating Officer	Nil
13	Mr. Milan P. Shirodkar	Chief Investment Officer	Nil
12	Mr. Raghavendra Rao	Head Retail Sales	Nil
13	Mr. Deepak Prasad	Head - Corporate Sales	Nil
14	Mr. Ajay Panchal	Chief Risk Officer	Nil
15	Mr. Ashwani Kumar Arora	Appointed Actuary	Nil
16	Mr. Krishnan Gopalakrishnan	Principal Compliance Officer, Company Secretary and Head - Legal	Nil
17	Mr. Ritesh Jiwarajka	Head of Finance	Nil
18	Mr. Piyush Patwa	Finance Controller	Resigned with effect from 8th November 2017

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

Form 7A



Name of the Fund: General Insurance

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

CIN: U66030MH2006PLC165287

STATEMENT AS ON: 31st December 2017

Details of Investment Portfolio
Periodicity of Submission : Quarterly

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:-

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

Signature

Sd/-

Full Name and Designation: **Ritesh Jivarajka**
 Head of Finance

FORM-2

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

CIN: U66030MH2006PLC165287

Registration Number : 132

Statement as on :31st December 2017

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

PART-A

(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>								
1									
2									
B	<i>As on Date</i>								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	279.89	09/10/2012	CARE	CARE	CARE	24/03/2017	
2	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,015.55	11/08/2016	CARE	CARE	CARE	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.

Signature : Sd/-
Full Name : Ritesh Jiwarajka
Head 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
- 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 December 31, 2017

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	7,424.72	29,350	3,923.95	17,250	18,832.57	91,016	13,362.76	57,053
2	Cargo & Hull	1,137.38	13,334	997.19	6,756	4,502.85	29,615	4,402.68	20,688
3	Motor TP	12,205.48	7,977	7,948.94	4,999	37,980.93	22,730	25,484.62	13,086
4	Motor OD	13,568.02	185,786	13,654.88	176,261	38,008.15	526,429	41,533.35	527,364
5	Engineering	931.63	1,512	817.82	1,478	3,020.86	4,748	2,664.55	4,397
6	Workmen's Compensation	588.68	3,781	576.39	3,801	1,848.77	11,622	2,006.92	11,901
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	291.32	2	8.26	2	298.25	4
9	Personal Accident	2,149.61	55,724	1,071.14	46,130	7,423.94	206,498	3,618.63	187,939
10	Health	4,227.50	23,944	2,984.59	23,012	17,168.51	77,908	13,207.47	77,661
11	Others*	4,330.65	400,529	10,517.36	31,753	12,050.14	567,625	18,656.95	91,302
		46,563.68	721,937	42,783.58	311,442	140,844.97	1,538,193	125,236.16	991,395

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-39



Date:

October 2017 - December 2017

(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	18501	1554.16	4060717.26
		Social			
2	Cargo & Hull	Rural	1973	256.91	644710.13
		Social			
3	Motor TP	Rural	4253	4878.52	0.00
		Social			
4	Motor OD	Rural	56484	3942.39	262569.96
		Social			
5	Engineering	Rural	453	205.96	527695.50
		Social			
6	Workmen's Compensation	Rural	1115	200.32	65076.88
		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	50327	371.29	166477.67
		Social			
10	Health	Rural	7033	342.24	6370.67
		Social			
11	Others*	Rural	94609	832.77	-1873000.89
		Social			
Total		Rural	234748	12584.57	3,860,617.18
		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

FORM NL-39

Date: October 2017 - December 2017

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels					Up to the period		Same period of the previous year	
	Channels	Current Quarter		Same quarter Previous Year		No. of Policies	Premium	No. of Policies	Premium
		No. of Policies	Premium	No. of Policies	Premium				
1	Individual agents	105405	11,715.95	86614	8,959.32	287868	35288.69	270503	30172.28286
2	Corporate Agents-Banks	99736	2,148.16	52592	1,076.58	321428	6133.54	196156	3381.645036
3	Corporate Agents -Others	14322	1,576.96	13396	941.69	47354	4400.81	40273	2507.87776
4	Brokers	411929	14,723.56	55745	10,849.85	586636	47522.47	155258	37593.06934
5	Micro Agents	0	3.84	1	0.34	1	6.06	4	1.5994428
6	Direct Business	86976	16085.87	101938	20890.48	286597	46948.13	324284	51267.05254
7	Others	2933	282.03	680	49.85	6011	453.67	2746	249.3089233
	Total (A)	721301	46536.37	310966	42768.11	1535895	140753.36	989224	125172.84
1	Referral (B)	636	27.31	476	15.47	2298	91.61	2171	63.32
	Grand Total (A+B)	721937	46563.68	311442	42783.58	1538193	140844.97	991395	125236.15

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: December 31, 2017

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO **October 1, 2017 to December 31, 2017** DURING THE FINANCIAL YEAR **2017-18**

Sl. 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	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	35	11	0	24	0	146
b)	Claim	3	79	21	10	50	1	348
c)	Policy Related	3	36	30	0	7	2	280
d)	Premium	0	0	0	0	0	0	7
e)	Refund	0	0	0	0	0	0	5
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	6
h)	Product	0	16	1	0	15	0	43
i)	Others	0	22	6	2	13	1	112
	Total Number of complaints:	6	188	69	12	109	4	947

2	Total No. of policies during previous year:	1373056
3	Total No. of claims during previous year:	219111
4	Total No. of policies during current year:	1532330
5	Total No. of claims during current year:	163024
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	3.91
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	21.35

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	4	0	4
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	4	0	4

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