

Revenue Account up to the Quarter Ended 30th September 2018

(Rs. ' 000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18	For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18	For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18	For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18
1. Premiums earned (Net)	NL-4-Premium Schedule	2,18,808	3,85,848	1,65,788	2,63,386	1,18,861	2,41,223	1,02,881	2,10,044	36,06,203	68,69,614	28,29,367	54,01,892	39,43,872	74,96,685	30,98,036	58,75,322
2. Profit/Loss on sale/redemption of Investments		1,577	4,696	1,870	7,689	410	1,190	490	1,885	17,264	31,096	16,691	44,121	19,252	36,982	19,051	53,695
3. Others		13	20	487	500	7	13	345	357	347	663	9,515	9,757	367	696	10,147	10,614
4. Interest, Dividend & Rent - Gross		39,542	1,33,544	56,098	1,29,680	10,329	32,636	13,148	29,941	4,56,996	8,53,843	3,71,451	7,02,354	5,06,867	10,20,023	4,40,697	8,61,975
Total (A)		2,59,940	5,24,108	2,24,243	4,01,255	1,29,607	2,75,062	1,16,864	2,42,227	40,80,810	77,55,216	32,26,824	61,58,124	44,70,358	85,54,386	35,67,931	68,01,606
1. Claims Incurred (Net)	NL-5-Claims Schedule	1,91,315	3,34,524	1,12,018	1,29,406	1,15,634	1,74,491	38,725	1,12,781	18,26,212	43,15,941	22,03,018	41,32,668	21,33,161	48,24,956	23,53,761	43,74,855
2. Commission	NL-6-Commission Schedule	18,103	27,143	10,895	22,815	22,060	47,580	13,852	33,795	1,09,189	2,94,845	(1,30,862)	(1,35,694)	1,49,352	3,69,568	(1,06,115)	(79,084)
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,07,086	2,19,810	55,225	1,14,010	45,428	91,000	31,021	70,153	14,39,604	24,31,843	10,86,630	21,15,487	15,92,118	27,42,653	11,72,876	22,99,650
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		3,16,504	5,81,477	1,78,138	2,66,231	1,83,122	3,13,071	83,598	2,16,729	33,75,005	70,42,629	31,58,786	61,12,461	38,74,631	79,37,177	34,20,522	65,95,421
Operating Profit/(Loss)		(56,564)	(57,369)	46,105	1,35,024	(53,515)	(38,009)	33,266	25,498	7,05,806	7,12,587	68,038	45,663	5,95,727	6,17,209	1,47,409	2,06,185
Appropriations																	
Transfer to Shareholders' Funds		(56,564)	(57,369)	*****	1,35,024	(53,515)	(38,009)	33,266	25,498	7,05,806	*****	68,038	45,663	*****	6,17,209	1,47,409	2,06,185
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		(56,564)	(57,369)	*****	1,35,024	(53,515)	(38,009)	33,266	25,498	7,05,806	*****	68,038	45,663	*****	6,17,209	1,47,409	2,06,185

(Rs. ' 000)

Particulars	Schedule	For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18
1. Operating Profit/(Loss)					
(a) Fire Insurance		(56,564)	(57,369)	46,105	1,35,024
(b) Marine Insurance		(53,515)	(38,009)	33,266	25,498
(c) Miscellaneous Insurance		7,05,806	7,12,587	68,038	45,663
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		1,16,784	2,20,935	1,06,353	2,06,798
Add: Amortisation write up on Securities		(2,023)	(4,583)	(1,315)	(1,939)
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		5,379	9,763	4,884	13,400
Less : Loss on sale of investments		(1,041)	(1,875)	(279)	(501)
3. Other Income		-	-	45	89
Total (A)		7,14,826	8,41,449	2,57,097	4,24,032
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		-	-	-	-
(b) For Doubtful Debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		4,422	35,138	10,666	14,420
(b) Bad Debts written off		-	-	5	5
(c) Others-CSR		4,095	4,104	883	894
Total (B)		8,517	39,242	11,554	15,319
Profit before Tax (A-B)		7,06,309	8,02,207	2,45,543	4,08,713
Provision for Taxation (MAT)		(1,97,512)	(1,76,994)	(51,581)	(86,353)
Minimum Alternate Tax-Credit		20,518	-	51,581	86,353
Deferred Tax		-	85,568	-	-
Profit / (Loss) after tax		7,06,309	7,10,781	2,45,543	4,08,713
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		(12,93,600)	(13,89,495)	(20,12,608)	(21,75,778)
Balance carried forward to Balance Sheet		(5,87,291)	(6,78,714)	(17,67,065)	(17,67,065)

Form B - BS

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 30th September 2018



(Rs.' 000)

Particulars	Schedule	As at 30th September 2018	As at 30th September 2017
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	80,98,037	80,98,037
Share Application Money			
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	-	-
Fair Value Change Account			
Policy holder		(80,903)	26,126
Shareholder		(17,219)	5,248
Borrowings	NL-11-Borrowings Schedule	-	-
Total		79,99,916	81,29,411
Application of Funds			
Investments	NL-12-Investment Schedule	3,19,80,037	2,75,62,206
Loans	NL-13-Loans Schedule		
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		8,81,510	7,92,496
Less Accumulated Depreciation		7,27,315	6,64,297
Net Block		1,54,195	1,28,199
Capital Work in Process		8,799	17,712
		1,62,994	1,45,911
Deferred Tax Assets		85,568	-
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	6,91,381	5,82,462
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	64,44,106	41,07,204
		71,35,030	46,89,666
Current Liabilities	NL-17-Current Liabilities Schedule	2,31,90,361	1,85,85,733
Provisions	NL-18-Provisions Schedule	88,52,523	74,49,701
Total (B)		3,20,42,884	2,60,35,434
Net Current Assets (A - B)		(2,49,07,854)	(2,13,45,769)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		6,78,714	17,67,063
Total		79,99,916	81,29,411

Contingent Liabilities

Particulars	As at 30th September 2018	As at 30th September 2017
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	4,12,056	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others	-	-
Total	4,12,056	-

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 30th September 2018

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Premium from direct business written	4,57,524	12,31,099	1,42,981	3,76,887	1,55,158	3,11,716	5,30,440	12,29,715	1,11,615	2,21,543	-	-
Add : Premium on reinsurance accepted	1,05,904	2,68,188	3,030	3,030	264	264	-	-	(16,637)	(12,736)	-	-
Less: Premium on reinsurance ceded	3,70,013	10,50,911	31,466	87,106	15,613	48,369	71,221	2,20,217	71,369	1,59,864	-	-
Net Premium	1,93,415	4,48,376	1,14,545	2,92,811	1,39,809	2,63,611	4,59,219	10,09,498	23,609	48,943	-	-
Adjustment for change in reserve for unexpired risks	(25,393)	62,528	(4,316)	51,588	10,133	44,033	(4,769)	1,09,444	(7,428)	(15,370)	-	(5)
Total Premium Earned (Net)	2,18,808	3,85,848	1,18,861	2,41,223	1,29,676	2,19,578	4,63,988	9,00,054	31,037	64,313	-	5

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19 TP	For Q2 2018-19 Pool	Upto Q2 2018-19 TP	Upto Q2 2018-19 Pool	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Premium from direct business written	45,123	86,903	11,24,412	23,07,944	14,40,099	-	30,15,872	-	70,526	1,46,386	23,14,467	26,15,195	63,92,345	1,15,43,260
Add : Premium on reinsurance accepted	1,793	4,907	-	-	-	-	-	-	-	-	-	-	94,354	2,63,653
Less: Premium on reinsurance ceded	32,130	58,544	74,404	1,39,626	80,138	-	1,67,495	-	3,849	7,999	17,43,377	18,29,934	24,93,579	37,70,064
Net Premium	14,786	33,266	10,50,008	21,68,318	13,59,961	-	28,48,377	-	66,677	1,38,387	5,71,089	7,85,260	39,93,120	80,36,849
Adjustment for change in reserve for unexpired risks	(1,484)	256	(1,29,348)	(2,11,905)	19,390	-	2,31,593	-	1,729	11,546	1,90,734	2,56,456	49,248	5,40,164
Total Premium Earned (Net)	16,270	33,010	11,79,357	23,80,224	13,40,572	-	26,16,785	-	64,948	1,26,841	3,80,355	5,28,804	39,43,872	74,96,685

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Premium from direct business written	4,28,644	11,40,784	1,27,145	3,36,546	2,55,343	5,27,432	5,82,375	12,94,100	81,303	2,08,924	384	826
Add : Premium on reinsurance accepted	85,267	2,46,375	3,593	3,593	-	-	-	-	3,774	9,442	-	-
Less: Premium on reinsurance ceded	3,11,983	10,29,916	25,303	85,635	34,078	72,750	2,09,636	3,34,516	65,448	1,61,909	382	815
Net Premium	2,01,928	3,57,243	1,05,435	2,54,504	2,21,265	4,54,682	3,72,739	9,59,584	19,629	56,457	2	11
Adjustment for change in reserve for unexpired risks	36,140	93,857	2,554	44,460	4,955	78,290	(82,965)	84,280	(4,560)	4,606	(355)	(713)
Total Premium Earned (Net)	1,65,788	2,63,386	1,02,881	2,10,044	2,16,310	3,76,392	4,55,704	8,75,304	24,189	51,851	357	724

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Premium from direct business written	43,004	81,347	12,21,536	24,44,013	13,00,885	-	25,77,545	-	58,456	1,26,009	2,96,731	6,90,602	43,95,806	94,28,128
Add : Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	92,634	2,59,410
Less: Premium on reinsurance ceded	26,913	49,601	83,757	1,76,806	72,622	-	1,44,700	-	3,160	6,813	1,17,184	2,67,454	9,50,465	23,30,915
Net Premium	16,091	31,746	11,37,779	22,67,207	12,28,263	-	24,32,845	-	55,296	1,19,196	1,79,547	4,23,148	35,37,975	73,56,623
Adjustment for change in reserve for unexpired risks	(2,254)	(6,701)	1,89,375	4,27,177	2,35,645	-	5,67,194	-	(2,606)	744	64,010	1,88,107	4,39,939	14,81,301
Total Premium Earned (Net)	18,345	38,447	9,48,404	18,40,030	9,92,618	-	18,65,651	-	57,902	1,18,452	1,15,537	2,35,041	30,98,036	58,75,322

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 30th September 2018

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Claims Paid												
Direct	2,66,388	4,64,864	99,247	1,64,206	99,844	2,20,911	4,87,766	9,88,142	31,091	53,451	-	-
Add : Reinsurance accepted	35,609	37,475	-	1,393	-	-	-	-	-	667	-	-
Less: Reinsurance ceded	2,41,219	3,88,625	23,154	38,780	5,794	13,515	1,21,176	2,50,708	23,424	40,655	-	-
Net Claims Paid	60,778	1,13,714	76,093	1,26,819	94,050	2,07,396	3,66,590	7,37,434	7,667	13,463	-	-
Add : Claims outstanding at the end	680,488	6,80,488	356,238	3,56,238	198,441	1,98,441	313,360	3,13,360	88,870	88,870	1,736	1,736
Less : Claims outstanding at the beginning	549,951	4,59,678	316,697	3,08,566	256,761	3,43,768	297,799	3,14,209	95,938	90,914	1,736	1,732
Total Claims Incurred	1,91,315	3,34,524	1,15,634	1,74,491	35,730	62,069	3,82,151	7,36,585	599	11,419	-	4

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19 TP	For Q2 2018-19 Pool	Upto Q2 2018-19 TP	Upto Q2 2018-19 Pool	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Claims Paid														
Direct	1,417	1,578	7,70,983	15,79,887	4,85,006	-	8,17,881	-	23,798	38,351	1,86,241	2,79,636	24,51,781	46,08,907
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	35,609	39,535
Less: Reinsurance ceded	62	(1,246)	54,666	1,54,488	18,245	-	37,154	-	1,245	1,946	60,178	77,920	5,49,163	10,02,545
Net Claims Paid	1,355	2,824	7,16,317	14,25,399	4,66,761	-	7,80,727	-	22,553	36,405	1,26,063	2,01,716	19,38,227	36,45,897
Add : Claims outstanding at the end	15,126	15,126	787,579	7,87,579	14,123,335	-	1,41,23,335	-	145,818	1,45,818	948,167	9,48,167	17,659,158	1,76,59,158
Less : Claims outstanding at the beginning	13,398	13,024	820,237	7,57,822	14,181,134	-	1,32,93,753	-	123,807	1,11,384	806,766	7,85,249	17,646,224	1,64,80,099
Total Claims Incurred	3,083	4,926	6,83,659	14,55,156	4,08,962	-	16,10,309	-	44,564	70,839	2,67,464	3,64,634	21,33,161	48,24,956

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Claims Paid												
Direct	1,76,454	4,05,578	87,239	1,62,953	1,48,068	2,43,893	4,99,483	8,81,544	40,236	51,468	-	(9,918)
Add : Reinsurance accepted	6,928	11,588	-	-	-	-	-	-	49	874	-	-
Less: Reinsurance ceded	1,24,662	2,81,628	31,561	65,473	8,672	16,793	1,06,052	2,10,596	31,554	39,992	-	(9,744)
Net Claims Paid	58,720	1,35,538	55,678	97,480	1,39,396	2,27,100	3,93,431	6,70,948	8,731	12,350	-	(174)
Add : Claims outstanding at the end	381,010	3,81,010	307,066	3,07,066	429,058	4,29,058	323,247	3,23,247	80,983	80,983	2,047	2,047
Less : Claims outstanding at the beginning	327,712	3,87,142	324,019	2,91,765	327,172	2,73,789	302,468	2,11,257	85,613	94,114	1,690	1,322
Total Claims Incurred	1,12,018	1,29,406	38,725	1,12,781	2,41,282	3,82,369	4,14,210	7,82,938	4,101	(781)	357	551

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Claims Paid														
Direct	1,309	2,554	6,10,922	14,63,193	1,69,342	-	3,00,429	-	31,825	50,081	1,62,606	6,73,177	19,27,484	42,24,952
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	6,977	12,462
Less: Reinsurance ceded	1,097	1,372	1,62,303	4,26,003	12,619	-	22,663	-	1,611	2,525	76,608	4,52,423	5,56,739	15,09,724
Net Claims Paid	212	1,182	4,48,619	10,37,190	1,56,723	-	2,77,766	-	30,214	47,556	85,998	2,20,754	13,77,722	27,27,690
Add : Claims outstanding at the end	17,878	17,878	780,986	7,80,986	11,614,179	-	1,16,14,179	-	142,870	1,42,870	594,992	5,94,992	14,674,316	1,46,74,316
Less : Claims outstanding at the beginning	17,188	17,405	684,929	7,09,487	10,853,692	-	1,02,28,758	-	142,706	1,45,993	631,088	6,66,119	13,698,277	1,30,27,151
Total Claims Incurred	902	1,655	5,44,676	11,08,689	9,17,210	-	16,63,187	-	30,378	44,433	49,902	1,49,627	23,53,761	43,74,885

COMMISSION Up to the Quarter Ended 30th September 2018

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Commission Paid												
Direct	41,974	99,120	24,684	58,052	16,223	31,973	30,179	63,739	11,306	20,483	-	-
Add : Reinsurance accepted	2,085	4,434	379	379	-	-	-	-	(5,417)	(5,402)	-	-
Less: Commission on reinsurance Ceded	25,956	76,411	3,003	10,851	1,531	4,086	10,453	31,117	9,535	24,065	-	-
Net Commission	18,103	27,143	22,060	47,580	14,692	27,887	19,726	32,622	(3,646)	(8,984)	-	-
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	4,716	11,352	7,163	14,704	3,559	6,581	11,985	23,949	3,091	5,672	-	-
Brokers	21,098	56,586	17,510	43,320	1,237	3,005	7,975	20,602	7,258	12,785	-	-
Corporate Agency	16,150	32,848	11	14	11,427	22,387	10,219	19,182	967	2,046	-	-
Referral	1	2	1	1	-	-	-	-	-	0	-	-
MISF	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	9	(1,669)	-	13	0	0	1	7	(10)	(19)	-	-
Gross Commission	41,974	99,120	24,684	58,052	16,223	31,973	30,179	63,739	11,306	20,483	-	-

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19 TP	For Q2 2018-19 Pool	Upto Q2 2018-19 TP	Upto Q2 2018-19 Pool	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19	For Q2 2018-19	Upto Q2 2018-19
Commission Paid														
Direct	5,519	9,840	1,38,372	2,88,798	11,191	-	23,461	-	8,915	18,660	14,329	35,628	3,02,692	6,49,754
Add : Reinsurance accepted	359	748	-	-	-	-	-	-	-	-	-	-	(2,594)	159
Less: Commission on reinsurance Ceded	8,454	12,541	8,433	17,310	3,601	-	7,544	-	528	1,097	79,252	95,323	1,50,746	2,80,345
Net Commission	(2,576)	(1,953)	1,29,939	2,71,488	7,590	-	15,917	-	8,387	17,563	(64,923)	(59,695)	1,49,352	3,69,568
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	859	1,369	48,270	98,850	7,604	-	16,288	-	4,997	10,707	3,862	7,802	96,105	1,97,273
Brokers	4,601	8,447	76,936	1,62,647	2,908	-	5,868	-	3,878	7,851	2,693	6,714	1,46,094	3,27,825
Corporate Agency	13	24	2,586	5,140	499	-	971	-	39	103	7,721	20,947	49,631	1,03,663
Referral	-	-	0	2	0	-	0	-	-	-	27	68	29	73
MISF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	46	-	10,580	22,158	179	-	334	-	1	0	27	97	10,833	20,920
Gross Commission	5,519	9,840	1,38,372	2,88,798	11,191	-	23,461	-	8,915	18,660	14,329	35,628	3,02,692	6,49,754

(Rs.' 000)

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Commission Paid												
Direct	33,798	92,050	16,164	43,525	30,235	60,583	29,199	58,380	8,099	18,816	3	10
Add : Reinsurance accepted	4,998	10,850	269	269	-	-	-	-	8	124	-	-
Less: Commission on reinsurance Ceded	27,901	80,085	2,581	9,999	3,142	6,563	30,462	44,731	11,353	28,079	58	252
Net Commission	10,895	22,815	13,852	33,795	27,093	54,020	(1,263)	13,649	(3,246)	(9,139)	(55)	(242)
Break-up of the commission (gross) incurred to procure business furnished as per details below												
Agent	4,610	10,697	5,737	12,957	3,410	6,132	11,303	22,339	2,370	4,830	3	10
Brokers	14,521	52,568	10,355	30,574	14,690	30,488	15,231	30,989	4,504	10,868	-	-
Corporate Agency	14,415	28,412	14	(8)	12,135	23,943	2,513	4,900	1,131	2,974	-	-
Referral	8	17	1	2	0	0	0	0	0	0	-	-
MISF	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	245	357	57	(0)	-	-	152	152	94	144	-	-
Gross Commission	33,798	92,050	16,164	43,525	30,235	60,583	29,199	58,380	8,099	18,816	3	10

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP				Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18 TP	For Q2 2017-18 Pool	Upto Q2 2017-18 TP	Upto Q2 2017-18 Pool	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
Commission Paid														
Direct	4,937	9,116	79,815	1,63,348	6,550	-	6,550	-	7,061	14,373	18,763	41,694	2,34,624	5,08,445
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	5,275	11,243
Less: Commission on reinsurance Ceded	9,107	14,445	1,29,170	2,56,148	6,448	-	6,448	-	438	944	1,26,793	1,51,078	3,47,453	5,98,772
Net Commission	(4,170)	(5,329)	(49,355)	(92,800)	102	-	102	-	6,623	13,429	(1,08,030)	(1,09,384)	(1,07,554)	(79,084)
Break-up of the commission (gross) incurred to procure business furnished as per details below														
Agent	721	1,207	47,313	98,280	4,922	-	4,922	-	4,259	8,927	4,192	7,645	88,840	1,77,966
Brokers	4,205	7,895	29,945	60,145	759	-	759	-	2,778	5,385	2,990	8,469	99,979	2,38,141
Corporate Agency	11	14	2,552	4,916	868	-	868	-	24	61	11,525	25,429	45,188	91,509
Referral	-	-	4	6	-	-	-	-	-	-	56	155	70	181
MISF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	-	-	-	-	-	-	-	-	-	-	0	(4)	548	649
Gross Commission	4,937	9,116	79,815	1,63,348	6,550	-	6,550	-	7,061	14,373	18,763	41,694	2,34,624	5,08,445

FORM NL-7-OPERATING EXPENSES SCHEDULE

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September 2018

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
1 Employee Remuneration & Welfare Benefits	17,159	57,417	10,353	24,435	11,902	35,440	30,467	74,446	2,087	4,094	-	-
2 Travel, Conveyance and Vehicle Running Expenses	539	1,700	276	1,297	984	1,125	3,619	47	-	-	-	-
3 Training Expenses	499	5,638	2,817	5,297	1,042	5,306	5,586	12,602	(1,309)	182	(19)	-
4 Bounts, Rates, and Taxes	3,092	4,934	1,843	4,355	2,239	4,863	7,319	15,568	375	755	-	-
5 Repairs	2,618	5,625	1,075	4,672	1,097	2,487	5,797	12,245	115	414	-	-
6 Printing & Stationery	811	2,403	38	1,170	171	903	18,664	22,096	10	168	-	-
7 Communication	1,095	1,297	1,096	1,399	1,332	1,399	5,312	13,157	-	-	-	-
8 Legal & Professional Charges	4,623	7,367	2,464	4,321	3,094	4,607	11,477	21,077	311	803	-	-
9 Auditor's Fee - Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	56	116	34	76	-	36	131	261	7	13	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	4	10	3	7	3	6	12	23	-	3	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	10	-
10 Advertisement and Publicity	21,220	50,114	5,649	9,960	3,347	7,393	5,071	8,462	2,311	5,124	-	2
11 Interest & Bank Charges	819	952	320	409	490	540	1,454	2,009	95	182	-	-
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outwarding Expenses	4,967	10,560	2,385	6,302	3,493	6,213	12,422	25,385	598	1,554	-	-
(ii) Business Support	44,888	80,511	14,907	27,337	18,217	40,362	50,174	89,776	4,051	15,744	-	-
(iii) Entertainment	37	142	22	40	27	54	68	207	5	19	-	-
(iv) Gate/(Leak) on Foreign Exchange	(1)	(245)	10	(199)	(25)	(145)	(25)	(548)	(9)	(27)	-	-
(v) Subscriptions/Membership	244	503	148	328	170	295	573	1,171	29	55	-	-
(vi) Insurance	13	73	13	48	19	43	58	165	3	8	-	-
(vii) Fuel Expenses	2,094	4,503	509	-	-	-	-	-	434	883	-	-
(viii) Miscellaneous	368	222	188	145	104	130	387	499	19	24	-	-
13 Depreciation	1,286	2,871	769	1,849	934	1,684	5,040	6,774	155	309	-	-
14 Service Tax Expenses	289	734	211	511	136	138	429	592	21	36	-	-
Total	1,07,098	2,13,535	45,428	99,400	47,497	95,493	1,69,492	3,02,071	10,473	30,751	99	2

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
1 Employee Remuneration & Welfare Benefits	1,319	2,778	1,253,140	2,96,311	1,253,140	2,96,311	-	-	2,095	11,549	44,338	66,323
2 Travel, Conveyance and Vehicle Running Expenses	30	123	9,448	14,558	3,796	-	-	-	188	514	1,941	2,616
3 Training Expenses	300	417	3,312	27,337	30,726	-	35,727	-	853	1,736	10,220	9,651
4 Bounts, Rates, and Taxes	256	531	16,475	33,438	21,614	-	43,923	-	1,659	2,114	14,002	12,111
5 Repairs	199	417	16,530	20,724	18,411	-	35,362	-	889	1,755	7,323	9,848
6 Printing & Stationery	(1)	114	1,436	6,003	6,616	-	12,784	-	27	424	1,578	2,024
7 Communication	73	165	5,910	11,464	6,772	-	14,164	-	332	688	2,848	3,912
8 Legal & Professional Charges	353	546	34,459	58,954	20,931	-	54,084	-	1,445	2,372	21,751	24,518
9 Auditor's Fee - Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	5	9	296	560	394	-	736	-	19	36	152	203
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	1	1	22	49	32	-	64	-	1	3	13	18
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	188	239	30,725	85,633	11,033	-	14,833	-	1,340	1,331	9,468	10,519
11 Interest & Bank Charges	41	69	4,010	4,309	5,261	-	5,923	-	256	268	1,838	1,633
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outwarding Expenses	378	794	31,245	59,807	34,430	-	67,138	-	1,687	3,262	13,603	18,509
(ii) Business Support	1,886	3,094	3,377,416	4,537,857	723,499	-	1,13,156	-	30,553	25,714	5,366,363	8,71,760
(iii) Entertainment	3	7	282	262	383	-	583	-	13	26	114	161
(iv) Gate/(Leak) on Foreign Exchange	-	(18)	(1,118)	(1,176)	(1,375)	-	(1,343)	-	(7)	(75)	(223)	(426)
(v) Subscriptions/Membership	18	57	1,686	2,431	1,682	-	3,192	-	153	663	880	4,984
(vi) Insurance	1	5	138	355	176	-	466	-	9	23	87	128
(vii) Fuel Expenses	-	-	-	-	-	-	-	-	-	-	-	-
(viii) Miscellaneous	12	36	841	1,072	1,302	-	1,409	-	53	68	544	388
13 Depreciation	88	219	6,915	13,497	9,986	-	17,955	-	375	5,652	4,059	26,244
14 Service Tax Expenses	14	17	364	1,133	1,199	-	1,487	-	30	79	371	401
Total	5,383	10,378	6,36,885	10,74,371	3,72,072	-	6,70,819	-	23,867	43,765	1,73,447	2,08,088

Particulars	Fire		Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
1 Employee Remuneration & Welfare Benefits	30,491	1,03,526	30,491	24,106	23,577	10,161	30,491	9,051	1,081	5,361	-	-
2 Travel, Conveyance and Vehicle Running Expenses	1,391	1,932	373	1,390	1,230	2,484	2,023	5,342	398	309	-	-
3 Training Expenses	2,292	4,144	2,798	4,577	1,798	3,436	16,362	1,76	973	-	-	-
4 Bounts, Rates, and Taxes	3,172	5,338	1,718	3,817	3,533	6,933	6,131	14,392	329	847	-	-
5 Repairs	2,754	4,492	1,141	3,261	1,141	4,492	5,133	12,867	300	779	-	-
6 Printing & Stationery	848	1,517	439	1,181	926	1,931	1,549	4,075	81	240	-	-
7 Communication	1,074	1,403	984	1,284	1,339	2,294	2,088	4,842	112	285	-	-
8 Legal & Professional Charges	3,429	4,429	3,713	5,712	7,966	6,939	16,766	308	899	1,676	-	-
9 Auditor's Fee - Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	43	103	34	72	-	48	128	273	7	14	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	5	8	3	6	4	11	9	22	-	1	-	-
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(1,196)	21,206	562	507	(1,792)	(1,415)	1,022	2,365	346	252	(1)	(12)
11 Interest & Bank Charges	189	324	99	201	289	422	353	869	19	31	-	-
12 Others	-	-	-	-	-	-	-	-	-	-	-	-
(i) Outwarding Expenses	3,009	4,275	2,125	4,471	4,333	7,987	8,897	17,738	412	882	-	-
(ii) Business Support	12,238	16,908	8,666	16,351	(3,780)	19,053	37,015	66,736	12,048	5,923	57	51
(iii) Entertainment	24	58	6	41	23	74	27	156	1	9	-	-
(iv) Gate/(Leak) on Foreign Exchange	18	9	7	6	12	11	26	23	1	1	-	-
(v) Subscriptions/Membership	225	353	139	252	237	450	464	949	26	56	-	-
(vi) Insurance	11	19	6	14	15	31	50	1	3	9	-	-
(vii) Fuel Expenses	3,049	4,314	6	-	-	-	-	-	440	779	-	-
(viii) Miscellaneous	181	239	110	184	212	329	402	23	45	61	-	-
13 Depreciation	1,211	2,140	433	1,101	1,102	1,327	2,774	2,239	579	118	398	-
14 Service Tax Expenses	103	486	116	455	467	873	1,341	1,442	116	308	-	-
Total	46,225	1,14,030	31,021	70,153	48,738	1,06,736	1,16,641	2,63,063	16,951	36,293	56	49

Particulars	Liability		Motor OD		Motor TP		Workmen Compensation		Others		Total	
	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18	For Q2 2017-18	Upto Q2 2017-18
	Pre-Q2	Post-Q2	Pre-Q2	Post-Q2	Pre-Q2	Post-Q2	Pre-Q2	Post-Q2	Pre-Q2	Post-Q2	Pre-Q2	Post-Q2
1 Employee Remuneration & Welfare Benefits	1,620	3,036	1,143,335	2,14,058	1,23,605	-	2,30,337	-	5,626	11,295	16,490	40,163
2 Travel, Conveyance and Vehicle Running Expenses	47	173	6,196	12,386	6,067	-	13,290	-	651	927	3,181	9,258
3 Training Expenses	269	546	14,613	39,900	15,819	-	41,838	-	871	2,680	2,019	7,227
4 Bounts, Rates, and Taxes	1,856	3,405	14,405	34,683	14,405	-	34,683	-	1,286	2,017	6,186	56,580
5 Repairs	225	399	13,943	26,510	17,190	-	30,592	-	788	1,499	2,611	5,321
6 Printing & Stationery	48	113	4,716	9,639	5,147	-	10,132	-	748	1,797	1,443	3,279
7 Communication	87	160	6,142	11,441	6,423	-	12,276	-	301	401	992	1,313
8 Legal & Professional Charges	273	356	22,430	43,964	24,211	-	45,552	-	924	2,188	770	70,056
9 Accident Fund - Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	5	9	349	480	35	-	686	-	14	56	119	1,054
(b) in respect of or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
10 Insurance	1	1	28	33	-	-	-	-	2	3	5	89
(a) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(b) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(c) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(e) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(f) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(g) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(h) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(i) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(j) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(k) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(l) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(m) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(n) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(o) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(p) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(q) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(r) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(s) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(t) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(u) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(v) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(w) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(x) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(y) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(z) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(aa) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ab) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ac) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ad) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ae) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(af) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ag) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ah) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ai) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(aj) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ak) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(al) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(am) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(an) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ao) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ap) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(aq) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ar) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(as) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(at) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(au) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(av) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(aw) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ax) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ay) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(az) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(ba) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bb) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bc) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bd) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(be) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bf) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bg) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bh) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bi) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bj) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bk) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bl) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bm) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bn) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bo) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bp) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bq) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(br) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bs) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bt) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bu) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(bv) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-

Future Generali India Insurance Company Limited
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FORM NL-8-SHARE CAPITAL SCHEDULE

Share Capital as on 30th September 2018

(Rs.'000)

	Particulars	As at 30th September 2018	As at 30th September 2017
1	Authorized Capital 1,000,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each	1,00,00,000	1,00,00,000
2	Issued Capital 809,993,749 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,99,937	80,99,937
3	Subscribed Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,98,037	80,98,037
4	Called Up Capital 809,803,705 (Previous year 710,000,000) Equity Shares of Rs. 10 Each	80,98,037	80,98,037
	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	80,98,037	80,98,037

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September 2018

Shareholder	As at 30th September 2018		As at 30th September 2017	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	60,32,53,705	74.49	60,32,53,705	74.5
Future Retail Limited	20,65,50,000		20,65,50,000	
Shendra Advisory Services Pvt Ltd.	39,67,03,705		39,67,03,705	
Foreign	20,65,50,000	25.51	20,65,50,000	25.5
Participatie Maatschappij Graafschap Holland N.V.	20,65,50,000		20,65,50,000	
Others				
Total	80,98,03,705	100	80,98,03,705	100

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th September 2018

(Rs. '000)			
	Particulars	As at 30th September 2018	As at 30th September 2017
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
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FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September 2018

(Rs. '000)			
	Particulars	As at 30th September 2018	As at 30th September 2017
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 30th September 2018

(Rs. '000)

Particulars	As at 30th September 2018	As at 30th September 2017
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	1,07,51,484	86,05,824
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	55,02,138	58,17,600
(e) Other Securities	-	-
(f) Subsidiaries	40,813	40,193
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	80,49,581	63,28,803
5. Other than Approved Investments	2,55,755	-
Total Long Term Investment	2,45,99,771	2,07,92,421
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	82,383	2,04,800
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	2,12,411	2,19,584
(bb) Preference	-	-
(b) Mutual Funds	5,679	5,92,472
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	12,17,781	1,22,274
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	-	1,99,550
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,02,575	2,34,310
5. Other than Approved Investments	47,417	14,603
Total Short Term Investment	17,68,245	15,87,592
Total	2,63,68,017	2,23,80,013

Future Generali India Insurance Company Limited

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

Investments as on 30th September 2018

(Rs. '000)

Particulars	As at 30th September 2018	As at 30th September 2017
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	22,88,285	19,92,717
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	11,71,044	13,47,091
(e) Other Securities	-	-
(f) Subsidiaries	8,687	9,307
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	17,13,228	14,65,463
5. Other than Approved Investments	54,433	-
Total Long Term Investment	52,35,677	48,14,579
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	17,534	47,422
2. Other Approved Securities	-	-
3. Other Investments	-	-
(a) Shares	-	-
(aa) Equity	45,208	50,846
(bb) Preference	-	-
(b) Mutual Funds	1,209	1,37,190
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,59,186	28,313
(e) Other Securities (incl. fixed deposits)	-	-
(f) Subsidiaries	-	46,207
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	43,115	54,256
5. Other than Approved Investments	10,092	3,381
Total Short Term Investment	3,76,343	3,67,614
Total	56,12,020	51,82,193

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FORM NL-13-LOANS SCHEDULE

Loans as on 30th September 2018

(Rs. '000)

Particulars	As at 30th September 2018	As at 30th September 2017
1. Security - Wise Classification		
Secured	-	-
(a) On Mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities	-	-
(c) Others	-	-
Unsecured	-	-
Total	-	-
2. Borrower - Wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Industrial Undertakings	-	-
(e) Others	-	-
Total	-	-
3. Performance - Wise Classification		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - Performing Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
4. Maturity - Wise Classification		
(a) Short - Term	-	-
(b) Long - Term	-	-
Total	-	-

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FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th September 2018

(Rs. '000)

vb	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2018	Additions	Deductions	As at 30th September 2018	As at 1st April 2018	For the Period	On Sales / Adjustments	As at 30th September 2018	As at 30th September 2018	As at 30thSeptember 2017
Intangibles - Computer Softwares	3,38,111	12,005	-	3,50,116	2,77,425	21,015	-	2,98,440	51,677	34,446
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,60,421	5,942	3,964	1,62,399	1,25,116	7,062	3,934	1,28,244	34,155	37,215
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	45,520	1,166	1,979	44,707	39,384	1,496	1,865	39,015	5,692	7,434
Information & Technology Equipment	2,21,245	17,561	6,259	2,32,547	1,84,135	17,205	6,259	1,95,081	37,466	30,675
Vehicles	4,802	0	-	4,802	1,283	480	-	1,763	3,039	3,999
Office Equipment	82,461	5,142	664	86,939	61,863	3,489	579	64,773	22,166	14,430
Others	-	-	-	-	-	-	-	-	-	-
Total	8,52,560	41,816	12,866	8,81,510	6,89,206	50,746	12,637	7,27,315	1,54,195	1,28,199
Work in progress									8,799	17,712
Grand Total	8,52,560	41,816	12,866	8,81,510	6,89,206	50,746	12,637	7,27,315	1,62,994	1,45,911
Previous Year	7,85,799	30,759	18,792	7,97,766	6,28,917	22,849	2,206	6,49,560	1,56,059	-

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Cash and Bank Balances as on 30th September 2018

(Rs. '000)		
Particulars	As at 30th September 2018	As at 30th September 2017
1. Cash (including cheques, drafts and stamps)	82,472	3,473
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term	-	-
(due within 12 months)		
(bb) Others	1,885	1,885
(b) Current Accounts	6,07,023	5,77,104
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	6,91,381	5,82,462
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	6,91,381	5,82,462
Outside India	-	-

Future Generali India Insurance Company Limited
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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Advances and Other Assets as on 30th September 2018

(Rs. '000)		
Particulars	As at 30th September 2018	As at 30th September 2017
Advances		
1. Reserve Deposits with ceding Companies	-	-
2. Application Money for Investments	-	-
3. Prepayments	36,248	29,536
4. Advances to Directors/Officers	-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	35,836	1,06,096
6. Others	-	-
(i) Other Deposits	1,24,267	1,03,328
(ii) Advances to Employees	1,428	2,160
(iii) Advances recoverable in cash or kind	1,79,161	70,891
(iv) Unutilized Service Tax	4,60,146	2,69,013
(v) Service Tax paid in Advance	-	-
(vi) MAT Credit Entitlement	3,57,126	2,76,714
Total (A)	11,94,213	8,57,738
Other Assets		
1. Income accrued on Investments	10,64,593	8,44,549
2. Outstanding Premiums	20,01,978	1,63,928
3. Agents' Balances	3,397	972
4. Foreign Agencies' Balances	-	-
5. Due from other entities carrying on insurance business	19,40,362	20,07,801
6. Due from Subsidiaries / Holding Company	-	-
7. Assets held for unclaimed amount of Policyholders	63,002	50,994
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9. Others	-	-
(i) Investments Receivable	1,75,926	1,80,834
(ii) Interest Accrued other than investment	635	388
Total (B)	52,49,892	32,49,466
Total (A+B)	64,44,106	41,07,204

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FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September 2018

(Rs. '000)		
Particulars	As at 30th September 2018	As at 30th September 2017
1. Agents Balances	69,795	73,005
2. Balances due to other Insurance Companies	27,99,771	17,05,941
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	1,87,272	82,611
5. Unallocated Premium	10,10,407	8,06,389
6. Sundry Creditors	9,27,460	6,82,827
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	1,76,59,158	1,46,74,317
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	48,305	44,631
11. Others -		
(i) Advance Received	2,710	3,048
(ii) Statutory Dues	4,85,484	2,89,696
(iii) Book Overdraft	-	2,23,268
Total	2,31,90,361	1,85,85,733

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FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September 2018

(Rs. '000)		
Particulars	As at 30th September 2018	As at 30th September 2017
1. Reserve for Unexpired risk	86,05,443	72,37,853
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	2,47,079	2,11,848
Total	88,52,523	74,49,701

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FORM NL-19 MISC EXPENDITURE SCHEDULE

Miscellaneous Expenditure (to the extent not written off or adjusted) as on 30th September 2018

(Rs. '000)		
Particulars	As at 30th September 2018	As at 30th September 2017
1. Discount Allowed in issue of shares/Debtentures	-	-
2. Others	-	-
Total	-	-

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FORM NL-21 (Statement of Liabilities)

Description	As on 30th September 2018		As on 30th September 2017	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1,16,701	86,054	94,041	67,979
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1,16,701	86,054	94,041	67,979
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,14,668	84,025	89,029	64,725
IBNR Reserve (e)	1,10,785	92,567	87,651	72,258
Total Reserves for Technical Liabilities(f)=(c)+(d)+(e)	3,42,154	2,62,646	2,70,721	2,04,962

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC46587

IRDAI Registration No.172, dated 08 September, 2007

FORM NR-26: Geographical Distribution of Business

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JULY 2018 - SEPTEMBER 2018



(Rs. in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Aviation	Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Dermatological Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year		For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year	For the year	Upto the year
Andhra Pradesh	100.00	1,123.14	30.11	317.49	-	-	-	227.51	439.14	763.17	1,425.14	1,425.16	5,303.16	130.14	202.11	54.00	49.14	49.14	101.14	11.14	110.14	-	-	47.14	73.14	5,331.14	7,311.14
Assam	1.04	7.14	0.11	1.14	-	-	-	0.01	0.01	300.14	302.04	1,100.04	1,107.04	0.01	0.14	0.01	1.14	300.04	300.14	0.01	0.14	-	-	0.01	7.14	1,407.14	1,414.14
Bihar	11.04	30.01	0.01	0.14	-	-	-	0.01	11.04	30.14	100.14	100.14	1,101.14	1,101.14	0.01	0.01	0.01	11.04	100.14	0.01	0.14	-	-	0.01	11.04	1,111.14	1,111.14
Chhattisgarh	10.04	100.14	1.14	10.14	-	-	-	1.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	10.14	-	-	10.14	10.14	10.14	10.14
Goa	1.04	1.04	0.01	0.01	-	-	-	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	-	-	1.04	1.04	1.04	1.04
Gujarat	100.14	1,001.14	100.14	1,001.14	-	-	-	100.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	1,001.14	-	-	1,001.14	1,001.14	1,001.14	1,001.14
Haryana	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	1.14	1.14	0.01	0.01	-	-	-	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	-	-	1.14	1.14	1.14	1.14
Karnataka	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Kerala	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Madhya Pradesh	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Maharashtra	1,000.14	10,001.14	1,000.14	10,001.14	-	-	-	1,000.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	10,001.14	-	-	10,001.14	10,001.14	10,001.14	10,001.14
Odisha	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Punjab	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Rajasthan	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Tamil Nadu	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Telangana	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Uttar Pradesh	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Uttarakhand	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
West Bengal	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Yodhasth	10.04	100.14	10.04	100.14	-	-	-	10.04	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	100.14	-	-	100.14	100.14	100.14	100.14
Grand Total	4,579.29	14,101.00	1,420.01	9,704.47	-	-	-	1,110.14	2,211.41	11,244.11	20,079.44	14,400.00	50,150.71	1,150.44	2,002.00	1,001.00	1,111.14	4,004.41	11,000.00	1,000.00	1,000.00	20,000.00	20,000.00	1,144.00	6,151.00	63,021.00	1,15,412.00

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 upto the Quarter ended September 30, 2018



(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	2.00	1,260.48	365.18	26.63	4.38%
3	No. of Reinsurers with rating A but less than AA	44	6,414	1,339	2,626	27.5%
4	No. of Reinsurers with rating BBB but less than A	12	20,585	3,392	420	64.7%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian reinsurer other than GIC	10	800.00	25	448	3.38%
	Total	68	29,059	5,121	3,520	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 September 30, 2018

(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	57	51	44	26	37	215	3018.72
2	Marine Cargo	152	261	121	64	50	648	992.47
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	18	20	30	26	12	106	310.91
5	Motor OD	20544	3448	667	191	88	24938	7709.83
6	Motor TP	5	22	112	172	509	820	4850.06
7	Health	18202	911	151	30	1	19295	4907.58
8	Overseas Travel	42	42	14	0	0	98	74.21
9	Personal Accident	285	132	77	70	1	565	1114.06
10	Liability	0	1	3	0	2	6	14.17
11	Crop	0	3	6499	10506	1	17009	307.82
12	Miscellaneous	917	627	257	188	77	2066	1792.57

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	922	1633	0	967	5752	8843	3956	248	994	46	21979	0	2921	48261
2	Claims reported during the period	438	1395	0	143	26955	816	21372	253	682	15	4	0	3629	55702
3	Claims Settled during the period*	215	648	0	106	24938	820	19295	98	565	6	17009	0	2066	65766
4	Claims Repudiated during the period	60	68	0	27	281	142	1322	116	165	2	0	0	214	2397
5	Claims closed during the period*	104	389	0	36	1861	0	0	0	0	7	0	0	1236	3633
6	Claims O/S at End of the period	981	1923	0	941	5627	8697	4711	287	946	46	4974	0	3034	32167
	Less than 3months	310	913	0	116	4348	717	3938	177	397	11	1	0	1802	12730
	3 months to 6 months	212	275	0	72	569	769	356	59	251	5	0	0	428	2996
	6months to 1 year	204	238	0	85	229	1333	373	25	160	11	4931	0	361	7950
	1year and above	255	497	0	668	481	5878	44	26	138	19	42	0	443	8491

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 30th September 2018

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	29,193	8,397	17,107	5,112	2,919	2,566	2,919
02	Marine Cargo	6,301	4,854	4,240	3,065	971	920	971
03	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous:							
04	Motor	1,06,757	1,00,756	72,857	65,586	20,151	19,676	20,151
05	Engineering	4,571	1,110	2,164	386	457	325	457
06	Aviation	-	-	686	16	-	103	103
07	Liability	1,864	687	126	107	280	32	280
08	Health Insurance	30,968	24,598	25,877	18,736	4,920	5,822	5,822
09	Miscellaneous	17,018	13,698	8,228	6,882	2,740	2,065	2,740
10	Crop Insurance	19,600	3,810	8,181	1,565	1,960	1,227	1,960
	Total	2,16,273	1,57,910	1,39,466	1,01,455	34,398	32,736	35,403

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: July 2018 - September 2018

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		126
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the Quarter		1
6	No of branches at the end of the Quarter		125
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		125

FORM - 3B
(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number :132
Statement as on :30th September 2018
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission : Quarterly
Section I



PART - A
(Rs in Lakhs)

No.	PARTICULARS	SCH	AMOUNT
1	Investments	8	2,63,461.93
	b. Investments (Shareholder's Fund)	8A	56,338.44
2	Loans	9	
3	Fixed Assets	10	1,629.94
4	Current Assets		
	a. Cash and Bank	11	6,708.91
	b. Advances and Other Assets	12	64,441.06
5	Current Liabilities		
	a. Current Liabilities	13	2,32,091.64
	b. Provisions	14	88,525.23
	c. Misc Exp not written Off	15	0.00
	d. Debit Balance of P and L A/c		6,787.11
	Application of Funds as per Balance Sheet (A)		7,19,984.25

	SCH	AMOUNT
Less: Other Assets	9	-
1 Loans (If Any)	10	1,629.94
2 Fixed Assets (If Any)	11	6,708.91
3 Cash and Bank Balance (If any)	12	64,441.06
4 Advances and Other Assets (If Any)	13	2,32,091.64
5 Current Liabilities	14	88,525.23
6 Provisions	15	
7 Misc Exp not written Off		6,787.11
8 Debit Balance of P and L A/c		

TOTAL(B) 4,00,183.88
'Investment Assets' as per FORM 3B (A-B) 3,19,800.37

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%		13,705.97	64,094.82	77,800.79	24.25		77,800.79	73,710.27
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		23,147.86	1,08,248.99	1,31,396.85	40.96		1,31,396.85	1,25,875.41
3	Investment subject to Exposure Norms									
	a) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	1. Approved Investments			5,656.92	26,454.13	32,111.05	10.01	0.00	32,111.05	29,814.14
	2. Other Investments			394.28	1,843.81	2,238.09	0.70	0.00	2,238.09	1,552.37
	b) Infrastructure Investments	Not Less than 10%								
	1. Approved Investments			11,583.62	54,169.83	65,753.45	20.50	(14.10)	65,739.35	65,861.01
	2. Other Investments			0.00	0.00	0.00	0.00	(3.49)	(3.49)	0.00
	c) Approved Investments	Not Exceeding 55%	68.60	14,927.19	70,126.56	85,122.35	26.54	(480.80)	84,641.55	83,074.59
	d) Other Investments		0.00	732.82	3,426.97	4,159.78	1.30	(482.81)	3,676.97	3,574.53
	Total Investment Assets	100%	68.60	56,442.69	2,64,270.29	3,20,781.58	100.00	(981.21)	3,19,800.37	3,09,752.06

CERTIFICATION

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

- Note: 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 Details regarding Debt Securities

As on September 30, 2018

Insurer: Future Generali India Insurance Company Limited

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 th Sep 2018	As % of total for this class	As at 30 th Sep 2017	As % of total for this class	As at 30 th Sep 2018	as % of total for this class	As at 30 th Sep 2017	as % of total for this class
Break down by credit rating								
AAA rated	1,37,875.85	45.07	1,15,665.38	42.51	1,40,613.26	44.50	1,11,178.97	42.37
AA or better	40,641.60	13.28	50,535.02	18.57	41,748.83	13.21	48,078.46	18.32
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	1,539.12	0.50	-	-	2,221.34	0.70	-	-
Any other (Sovereign Rating)	1,25,875.41	41.14	1,05,903.09	38.92	1,31,396.85	41.58	1,03,155.64	39.31
Total	3,05,931.97	100.00	2,72,103.49	100.00	3,15,980.29	100.00	2,62,413.06	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	18,057.10	5.90	5,841.21	2.15	18,120.80	5.73	5,820.57	2.22
more than 1 year and upto 3years	47,627.89	15.57	33,441.95	12.29	48,394.70	15.32	32,597.16	12.42
More than 3years and up to 7years	80,242.58	26.23	76,523.19	28.12	82,175.10	26.01	73,051.66	27.84
More than 7 years and up to 10 years	1,19,599.26	39.09	98,283.48	36.12	1,24,835.21	39.51	94,792.95	36.12
above 10 years	40,405.14	13.21	58,013.65	21.32	42,454.48	13.44	56,150.72	21.40
Total	3,05,931.97	100.00	2,72,103.49	100.00	3,15,980.29	100.00	2,62,413.06	100.00
Breakdown by type of the issuer								
a. Central Government	79,260.38	25.91	68,707.30	25.25	83,541.53	26.44	67,221.93	25.62
b. State Government	46,615.02	15.24	37,195.78	13.67	47,855.32	15.15	35,933.71	13.69
c. Corporate Securities	1,80,056.57	58.86	1,66,200.40	61.08	1,84,583.43	58.42	1,59,257.42	60.69
Total	3,05,931.97	100.00	2,72,103.49	100.00	3,15,980.29	100.00	2,62,413.06	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 30th September, 2018					
Sl.No.	Particular	Total			
		For Q2 2018-19	Upto Q2 2018-19	For Q2 2017-18	Upto Q2 2017-18
1	Gross Direct Premium Growth Rate	45%	22%	19%	14%
	Fire	7%	8%	26%	21%
	Marine	12%	12%	-3%	-1%
	Accident	-39%	-41%	108%	107%
	Health	-9%	-5%	16%	27%
	Engineering	37%	6%	4%	13%
	Aviation	-100%	-100%	22%	19%
	Liability	5%	7%	6%	-2%
	Motor (OD)	-8%	-6%	-6%	-12%
	Motor (TP)	11%	17%	60%	47%
	Motor (Total)	2%	6%	19%	11%
	Workmen Compensation	21%	16%	-9%	-12%
	Others	680%	279%	5%	-6%
	Miscellaneous (Total)	51%	25%	20%	14%
2	Gross Direct Premium to Net Worth	0.87	1.58	0.69	1.48
3	Growth rate of Net Worth	15%	15%	32%	32%
4	Net Retention Ratio	62%	68%	79%	76%
	Fire	34%	30%	39%	26%
	Marine	78%	77%	81%	75%
	Accident	90%	84%	87%	86%
	Health	87%	82%	64%	74%
	Engineering	25%	23%	23%	26%
	Aviation	N.A	N.A	1%	1%
	Liability	32%	36%	37%	39%
	Motor (OD)	93%	94%	93%	93%
	Motor (TP)	94%	94%	94%	94%
	Motor (Total)	94%	94%	94%	94%
	Workmen Compensation	95%	95%	95%	95%
	Others	25%	30%	61%	61%
	Miscellaneous (Total)	64%	73%	84%	85%
5	Net Commission Ratio	4%	5%	-3%	-1%
	Fire	9%	6%	5%	6%
	Marine	19%	16%	13%	13%
	Accident	11%	11%	12%	12%
	Health	4%	3%	0%	1%
	Engineering	-15%	-18%	-17%	-16%
	Aviation	N.A	N.A	-2750%	-2200%
	Liability	-17%	-6%	-26%	-17%
	Motor (OD)	12%	13%	-4%	-4%
	Motor (TP)	1%	1%	0%	0%
	Motor (Total)	6%	6%	-2%	-2%
	Workmen Compensation	13%	13%	12%	11%
	Others	-11%	-8%	-60%	-26%
	Miscellaneous (Total)	3%	4%	-4%	-2%
6	Expense of Management to Gross Direct Premium	30%	29%	32%	30%
7	Expense of Management to Net Written Premium	47%	42%	40%	38%
8	Net Incurred Claims to Net Earned Premium	54%	64%	76%	74%
9	Combined Ratio	98%	103%	106%	105%
10	Technical Reserves to Net Premium Ratio	6.58	3.27	6.43	3.09
11	Underwriting Balance Ratio	0.02	(0.06)	(0.10)	(0.12)
12	Operating Profit Ratio	15%	8%	5%	4%
13	Liquid Assets to Liabilities Ratio	0.11	0.11	0.11	0.11
14	Net Earning Ratio	15%	9%	7%	6%
15	Return on Net Worth Ratio	8%	10%	4%	6%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.85	1.85
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		80,98,03,705		80,98,03,705
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)		0.88		0.22
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.88		0.22
6	(iv) Book value per share (Rs)		9.04		7.86

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDA Registration No 132. dated 4th September, 2007.



FORM NL-31 - Related Party Transactions

Related Party Transactions for the period ended 30th September 2018

(Rs in '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 30th Sept 2018	Up to the Quarter ended 30th Sept 2018	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	-	-	320	320
			Operating expenses	-	-	-	-
			Insurance Premium	13,587	36,298	858	858
			Insurance Claims paid	-	-	-	-
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium received/(paid)	142	2,107	235	235
			Equity Shares Issued	-	-	-	-
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	1,16,008	2,88,623	1,90,041	3,54,776
			Commission on reinsurance ceded	11,251	39,484	29,660	50,084
			Claims recovery on reinsurance	1,82,279	2,62,994	1,03,860	2,08,260
			Recovery towards Expenses Incurred	-	-	-	205
3	Participatie Maatschappij Graafschap Holland N.V.	Joint Venturer	Equity Shares Issued	-	-	-	-
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	-	-	-	-
5	Key Managerial Personnel	MD & CEO,CFO and Company	Remuneration for the period	-275	17,266	6,968	13,936
			Insurance Premium received	-	-	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	13,551	16,085	4,230	9,595
			Operating expenses incurred by our company on their behalf	10,713	15,482	263	6,297
			Rent/Elect. Deposits on our behalf	-39	760	-	-
			Rent/Elect. Deposits by our company on their behalf	-	-	-	-
			Other transactions	-	-	-	-
			Settlement paid/ (received)	-	-	-	10,000
			Insurance Premium	2	469	349	349
			Unallocated Premium received/(paid) balance as on date	194	194	13	13
			Insurance Claims Paid	152	152	-	-
			Insurance Premium Paid	-	4,095	3,143	3,143

Future Generali India Insurance Company Limited

CIN: U66030MH2006PLC165287

IRDAI Registration No 132. dated 4th September, 2007

FORM NL-32



Date: July 2018 - September 2018

Products Information							
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	CSC - Accident Suraksha		FGIHCSP19008V011819	Personal Accident		24-Feb-18	16-Apr-18
2	Future Vector Care - Group		FGIHLGP19022V011819	Health		21-May-18	29-May-18

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 30th September 2018

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		3,08,540
	Deduct:		
(B)	Current Liabilities as per BS		40,458
(C)	Provisions as per BS		2,62,646
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		5,436
(F)	Available Assets		69,809
	Deduct:		-
(G)	Other Liabilities		17,325
(H)	Excess in Shareholder's funds (F-G)		52,484
(I)	Total ASM (E+H)		57,920
(J)	Total RSM		35,403
(K)	Solvency Ratio (Total ASM/ Total RSM)		1.64

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: July 2018 - September 2018

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 Rath	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
17	Ms. Ritu Sethi	Head - Internal Audit	Nil
18	Mr. Anurag Sinha	SVP Bancassurance	Nil
19	Mr. Ritesh Jiwarajka	Head of Finance	Nil

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



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

CIN: U66030MH2006PLC165287

STATEMENT AS ON: 30th September 2018

Form 7A

Name of the Fund:

General Insurance

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.

Note:-

1. Total Investment Assets reconciled with
2. Gross NPA is investments classified as NPA,
3. Net Investment assets is net of 'provisions'
4. Net NPA is gross NPAs less provisions
5. Default of Interest ageing more than 90 days is nil.

Signature: sd/-

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

Form 1

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on :30th September 2018

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly



(Rs in Lakhs)

No	Category of Investment	Category	Current Quarter					Year To Date(Current Year)					Year to date(Previous Year)				
			Investment (Rs)		Income on (Rs)	Gross	Net	Investment (Rs)		Income on (Rs)	Gross	Net	Investment (Rs)		Income on (Rs)	Gross	Net
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	A Central Government Securities																
2	A1 Central Government Bonds	CGSB	75,977.71	73,710.27	1,406.79	1.85	1.85	76,337.25	73,710.27	2,814.63	3.68	3.68	60,282.44	58,074.80	2,304.71	3.82	3.82
3	A2 Special Deposits	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	A3 Deposit under Sec 7 of Insurance Act, 1938	CRDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	A4 Treasury Bills	CTRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,160.82	3,994.22	33.82	1.57	1.57
6	B Government Securities / Other Approved Securities																
7	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	B2 State Government Bonds/ Development Loans	SGCB	44,655.45	46,615.02	885.12	1.98	1.98	43,006.39	46,615.02	1,694.10	3.94	3.94	34,517.27	36,921.06	1,346.96	3.90	3.90
9	B3 State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	5,746.49	5,550.11	114.85	2.00	2.00	5,799.75	5,550.11	242.37	4.18	4.18	6,871.19	7,082.16	271.46	3.95	3.95
11	B5 Guaranteed Equity	SGEL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	C Housing and Loans to State Govt for housing and fire fighting																
13	C1 Loans to State Govt. for Housing	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	C3 Term Loans - HUDCO/NHB/Institutions accredited by NHB	HLTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	C5 Housing - Securitised Assets (Approved Investment)	HMBIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HJPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	C7 Bonds/ Debentures issued by HUDCO	HJDCO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	C8 Bonds/ Debentures issued by NHB/ Institutions accredited by NHB	HTNV	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	C9 Bonds/ Debentures issued by Authority constituted under any	HTDA	32,505.08	31,103.98	709.52	2.65	2.65	32,574.39	31,103.98	1,400.49	4.79	4.79	29,616.28	30,814.47	1,298.24	4.38	4.38
22	C10 Bonds/ Debentures issued by HUDCO	HJHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	C11 Bonds/ Debentures issued by NHB/ Institutions accredited by NHB	HTND	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	C12 Bonds/ Debentures issued by Authority constituted under any	HJDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	C13 Debentures / Bonds / CPs / Loans	HJCS	0.00	249.28	0.00	0.00	0.00	0.00	249.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	D Infrastructure Investments																
27	D1 Infrastructure - Other Approved Securities	BSAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	74.84	47.66	-0.83	-1.11	-1.11	76.19	47.66	-1.91	-2.51	-2.51	51.90	54.09	1.83	3.52	3.52
29	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	49.73	44.02	0.54	0.69	0.69	50.79	44.02	-0.72	-1.42	-1.42	25.43	26.15	5.68	22.33	22.33
30	D4 Infrastructure - PSU - Equity Shares - Unquoted	ITNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	D7 Infrastructure - Securitised Assets (Approved)	ITSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	ITPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDMF	1,000.00	997.98	2.46	2.18	2.18	1,000.00	997.98	43.57	4.34	4.34	1,000.00	1,033.56	43.57	4.34	4.34
36	D10 Infrastructure - PSU - Debenture Bonds	ITPD	34,800.81	33,761.13	721.97	2.07	2.07	34,612.42	33,761.13	1,428.34	4.13	4.13	27,297.12	28,379.09	1,127.70	4.13	4.13
37	D11 Infrastructure - PSU - CPs	ITPC	26.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ITCD	26,847.36	29,010.02	586.79	2.19	2.19	25,722.30	29,010.02	1,117.46	4.34	4.34	22,054.62	23,270.71	1,043.61	4.73	4.73
39	D13 Infrastructure - Other Corporate Securities - CPs	ITCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	D14 Infrastructure - Term Loans (with Charge)	ITLC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	D15 Infrastructure - PSU - Debentures/ Bonds	ITPD	469.24	461.70	9.91	2.11	2.11	469.14	461.70	14.26	3.04	3.04	0.00	0.00	0.00	0.00	0.00
42	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ITCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	D17 Infrastructure - Debentures / Bonds / CPs / Loans	ITDS	2,050.78	1,539.12	-133.09	-6.49	-6.49	2,050.78	1,539.12	-133.09	-6.49	-6.49	0.00	0.00	0.00	0.00	0.00
44	D17 Infrastructure - Equity (including unlisted)	ITQE	18.75	13.26	0.00	0.00	0.00	16.75	13.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	E Approved Investment Subject To Exposure Norms																
46	E1 PSU - (Approved Investment) Equity Shares quoted	EAHQ	172.68	145.75	-1.57	-0.91	-0.91	179.38	145.75	-2.67	-1.49	-1.49	167.03	171.48	5.45	3.26	3.26
47	E2 Corporate Securities (Approved Investment) - Equity Shares (ordinary)	EACE	2,852.72	2,430.44	8.93	0.31	0.31	2,829.48	2,430.44	23.06	0.81	0.81	2,387.15	3,139.33	97.53	4.09	4.09
48	E3 PSU (Approved Investment) - Equity Shares - Unquoted	EAQU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	E4 Corporate Securities (Approved Investment) - Equity Shares - Quoted	ETCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	E5 Corporate Securities (Approved Investment) - Equity Shares - Unquoted	ETQU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	E6 PSU - Equity Shares - Unquoted	ETQU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	E7 Equity Shares - Companies incorporated outside India (Invested prior	ETQS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	ETPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	E9 Corporate Securities - Bonds - Taxable	ETBT	84,342.29	79,934.53	1,863.73	2.21	2.21	83,166.30	79,934.53	3,678.29	4.42	4.42	67,836.27	70,188.97	3,068.68	4.52	4.52
55	E10 Corporate Securities - Bonds - Tax free	ETBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	E11 Corporate Securities (Approved Investment) - Pref Shares	ETNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	E12 Corporate Securities (Approved Investment) - Investment in	ETCS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
58	E13 Corporate Securities (Approved Investment) - Debentures	ETCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter	ETPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	E15 Corporate Securities (Approved Investment) - Derivative Instruments	ETDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	E16 Investment Properties - Immovable	ETNP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	E17 Loans - Policy Loans	ETPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	E18 Loans Secured Loans - Mortgage of Property in India (Term Loan)	ETML	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	E19 Loans Secured Loans - Mortgage of Property outside India (Term Loan)	ETML	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	E20 Deposits - Deposit with scheduled banks	ETDS	495.00	495.00	0.00	0.00	0.00	495.00	495.00	0.00	0.00	0.00	495.00	495.00	0.00	0.00	0.00
66	E21 Deposits - CDs with Scheduled Banks	ETDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	E22 Deposits - Money at call and short notice with banks /Repo	ETDMR	3,971.71	0.00	1.32	0.03	0.03	3,971.71	0.00	1.32	0.03	0.03	0.00	0			

FORM-2

(Read with Regulation 10)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on :30th September 2018

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	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	1,000.00	21-09-2015	ICRA	ICRA AAA	ICRA D	17-09-2018	
2	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	471.18	29-08-2018	CARE	CAREAAA+	CARE D	17-09-2018	
3	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	03-01-2012	CARE	CAREAAA	CARE D	17-09-2018	
4	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	500.17	29-08-2018	CARE	CAREAAA+	CARE D	17-09-2018	
B	<i>As on Date</i>								
1	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15-01-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
2	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20-05-2015	FITCH	AAA(IND)	AA+(IND)	28-06-2018	
3	9.15% Tata Steel Ltd (Mat Dt.24 Jan 2021) SeriesII	EPBT	1,011.41	11-08-2016	CARE	CARE AA+	CARE AA	18-01-2017	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	EPBT	286.57	09-10-2012	CARE	CARE AAA	CARE AA	24-03-2017	
5	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	1,000.00	21-09-2015	ICRA	ICRA AAA	ICRA D	17-09-2018	
6	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	471.18	29-08-2018	CARE	CAREAAA+	CARE D	17-09-2018	
7	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250.00	03-01-2012	CARE	CAREAAA	CARE D	17-09-2018	
8	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	500.17	29-08-2018	CARE	CAREAAA+	CARE D	17-09-2018	

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 September 30, 2018



(Rs in Lakhs)

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	4575.25	34531	4,286.45	31462	12311.00	68798.00	11408	61666
2	Cargo & Hull	1429.81	15686	1,271.46	7425	3768.87	30777.00	3365	16281
3	Motor TP	14400.99	18892	13,008.84	5917	30158.72	40445.00	25775	14753
4	Motor OD	11244.11	174388	12,215.37	168866	23079.44	356709.00	24440	340643
5	Engineering	1116.15	1503	813.01	1558	2215.43	3145.00	2089	3236
6	Workmen's Compensation	705.26	4195	584.56	3762	1463.86	8483.00	1260	7841
7	Employer's Liability	0.00	0	-	0	0.00	0.00	0	0
8	Aviation	0.00	0	3.84	0	0.00	0.00	8	2
9	Personal Accident	1551.58	107975	2,553.43	84455	3117.16	212026.00	5274	150774
10	Health	5304.40	28060	5,823.77	24342	12297.15	61818.00	12941	53964
11	Others*	23595.88	58261	3,397.36	106227	27020.98	116051.00	7719	167096
		63923.43	443491	43958.09	434014	115432.60	898252	94281.29	816256.00

Future Generali India Insurance Company Limited
CIN: U66030MH2006PLC165287
IRDAI Registration No 132. dated 4th September, 2007
FORM NL-39



Date: July 2018 -September 2018

(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	19702	1409.82	38647917.22
		Social			
2	Cargo & Hull	Rural	5857	351.12	11464517.19
		Social			
3	Motor TP	Rural	9269	4727.54	0.00
		Social			
4	Motor OD	Rural	62065	4974.65	1702978.74
		Social			
5	Engineering	Rural	433	267.97	1237957.47
		Social			
6	Workmen's Compensation	Rural	1246	266.95	508539.62
		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	71388	464.26	972884.58
		Social			
10	Health	Rural	5135	134.55	25737.30
		Social			
11	Others*	Rural	45595	9299.07	5557362.07
		Social			
Total		Rural	220690	21895.92	6,01,17,894.19
		Social	-	-	-

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

FORM NL-40

Date: July 2018 - September 2018

(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	120098	13,775.58	92095	11,747.95	239118	28437.03	182463	23,572.74
2	Corporate Agents-Banks	154715	2,453.39	120522	2,137.51	306832	4907.00	221692	3,985.38
3	Corporate Agents -Others	16543	1,255.88	16298	1,207.05	31180	2847.69	33032	2,823.86
4	Brokers	61019	13,607.23	112686	14,310.17	129595	30597.43	174707	32,798.90
5	Micro Agents	0	5.21	1	2.21	6	9.51	1	2.21
6	Direct Business	77133	31372.41	90369	14454.45	162720	45614.06	199621	30862.26
7	Others	13710	1444.28	1299	70.61	28264	2997.35	3078	171.64
	Total (A)	443218	63913.99	433270	43929.96	897715	115410.07	814594	94216.99
1	Referral (B)	273	9.44	744	28.13	537	22.53	1662	64.30
	Grand Total (A+B)	443491	63923.43	434014	43958.09	898252	115432.60	816256	94281.29

Note:

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

FROM NL-41 GRIEVANCE DISPOSAL

Date: September 30, 2018

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO JULY 1, 2018 to September 30, 2018 DURING THE FINANCIAL YEAR 2018-19

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	1	21	7	0	14	1	42
	b) Claim	1	66	15	5	46	1	126
	c) Policy Related	0	31	23	0	7	1	71
	d) Premium	0	1	0	0	1	0	1
	e) Refund	0	3	1	0	2	0	4
	f) Coverage	0	0	0	0	0	0	0
	g) Cover Note Related	0	0	0	0	0	0	1
	h) Product	0	13	8	1	4	0	26
	i) Others	1	27	9	0	18	1	52
	Total Number of complaints:	3	162	63	6	92	4	323

2	Total No. of policies during previous year:	2012574
3	Total No. of claims during previous year:	207182
4	Total No. of policies during current year:	895219
5	Total No. of claims during current year:	75105
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	2.20
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	16.78

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