

Revenue Account up to the Quarter ended 30th September, 2020

(Rs. '000)

Particulars	Schedule	Fire				Marine				Miscellaneous				Total			
		For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20	For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20	For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20	For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20
1. Premiums Earned (Net)	NL-4-Premium Schedule	280,595	557,294	231,351	435,652	120,329	228,602	130,731	253,638	4,740,651	9,244,890	4,295,068	8,170,859	5,141,575	10,030,786	4,657,153	8,860,148
2. Profit/Loss on sale/redemption of Investments		9,515	13,368	677	7,667	1,196	1,567	145	1,272	55,257	65,529	19,308	42,142	65,969	80,463	20,110	51,080
3. Others		(15)	143	9	31	5	50	4	15	692	1,876	486	910	681	2,069	500	957
4. Interest, Dividend & Rent - Gross		59,229	248,357	40,857	188,003	9,866	27,434	7,956	30,835	662,108	1,150,627	557,293	1,022,175	731,203	1,426,418	606,107	1,241,013
Total (A)		349,324	819,161	272,894	631,352	131,396	257,653	138,839	285,760	5,458,708	10,462,922	4,872,156	9,236,086	5,939,428	11,539,736	5,283,889	10,153,198
1. Claims incurred (Net)	NL-5-Claims Schedule	110,430	445,913	130,357	247,974	121,482	197,016	104,826	150,933	3,330,138	6,102,873	2,314,297	4,804,231	3,562,050	6,745,802	2,549,479	5,203,138
2. Commission	NL-6-Commission Schedule	(5,886)	(2,920)	48,276	68,671	17,753	37,843	19,640	45,388	221,610	410,352	141,917	367,813	233,475	445,275	209,832	481,871
3. Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	101,220	298,816	170,757	292,508	33,330	78,408	38,870	90,969	1,801,946	3,248,541	1,916,331	3,567,182	1,936,496	3,625,766	2,125,958	3,950,659
4. Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)		205,762	741,809	349,390	609,152	172,566	313,268	163,336	287,291	5,353,693	9,761,767	4,372,544	8,739,226	5,732,021	10,816,843	4,885,270	9,635,668
Operating Profit/(Loss)		143,561	77,352	(76,495)	22,200	(41,169)	(55,615)	(24,496)	(1,530)	105,015	701,156	499,611	496,860	207,407	722,892	396,620	517,529
Appropriations																	
Transfer to Shareholders' Funds		143,561	77,352	(76,495)	22,200	(41,169)	(55,615)	(24,496)	(1,530)	105,015	701,156	499,611	496,860	207,407	722,892	398,620	517,529
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		143,561	77,352	(76,495)	22,200	(41,169)	(55,615)	(24,496)	(1,530)	105,015	701,156	499,611	496,860	207,407	722,892	396,620	517,529

(Rs. '000)

Particulars	Schedule	For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20
1. Operating Profit/(Loss)					
(a) Fire Insurance		143,561	77,352	(76,495)	22,200
(b) Marine Insurance		(41,169)	(55,615)	(24,496)	(1,530)
(c) Miscellaneous Insurance		105,015	701,156	499,611	496,860
2. Income from investments					
(a) Interest, Dividend & Rent - Gross		177,162	332,017	153,872	270,467
Add: Amortisation write up on Securities		(2,745)	(4,310)	2,871	4,512
Less: Amortisation write down on Securities		-	-	-	-
(b) Profit on sale of investments		18,646	29,302	6,050	12,570
Less : Loss on sale of investments		(3,165)	(10,590)	(530)	(1,228)
3. Other Income		-	-	-	-
Total (A)		397,305	1,069,312	560,882	803,850
4. Provisions (Other than taxation)					
(a) For diminution in the value of investments		18,235	143,154	-	-
(b) For Doubtful Debts		2,612	2,612	-	-
(c) Others (to be specified)		-	-	-	-
5. Other Expenses					
(a) Expenses other than those related to Insurance Business		8,488	37,595	36,783	45,754
(b) Bad Debts written off		-	-	-	-
(c) Others-CSR		4,138	4,138	-	2,065
(d) Contribution to Policyholders Fund towards excess EOM		-	-	-	-
Total (B)		33,472	187,498	36,783	47,819
Profit before Tax (A-B)		363,833	881,813	524,099	756,030
Provision for Taxation (MAT)		(78,769)	(241,268)	(131,774)	(233,334)
Minimum Alternate Tax-Credit		-	-	-	-
Deferred Tax		(13,852)	12,539	(179,391)	(158,528)
Profit / (Loss) after tax		271,212	653,084	212,934	364,169
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		1,166,506	784,634	(60,105)	(211,340)
Balance carried forward to Balance Sheet		1,437,718	1,437,718	152,829	152,829

(Rs. '000)

Particulars	Schedule	As at 30th September, 2020	As at 30th September, 2019
Source of Funds			
Share Capital	NL-8-Share Capital Schedule	9,048,037	8,598,037
Share Application Money Received		-	36,548
Stock Options Outstanding		134,033	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,437,718	152,829
Fair Value Change Account		-	-
Policy holder		(64,942)	(109,880)
Shareholder		(16,415)	(24,575)
Borrowings	NL-11-Borrowings Schedule	-	-
Total		10,538,431	8,652,959
Application of Funds			
Investments	NL-12-Investment Schedule	46,854,006	41,941,862
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule		
Gross Block		1,115,867	989,181
Less Accumulated Depreciation		947,540	837,526
Net Block		168,327	151,655
Capital Work in Process		179,026	11,129
		347,353	162,784
Deferred Tax Assets		350,942	327,421
Current Assets (A)			
(i) Cash and Bank balances	NL-15-Cash and bank balance Schedule	1,302,450	294,599
(ii) Advances and Other Assets	NL-16-Advances and Other Assets Schedule	8,794,928	5,856,906
		10,097,379	6,151,505
Current Liabilities	NL-17-Current Liabilities Schedule	35,879,050	29,391,939
Provisions	NL-18-Provisions Schedule	11,232,200	10,538,674
Total (B)		47,111,250	39,930,613
Net Current Assets (A - B)		(37,013,871)	(33,779,108)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit balance in Profit and Loss Account		-	-
Total		10,538,431	8,652,959

Contingent Liabilities

Particulars	As at 30th September, 2020	As at 30th September, 2019
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	8,349	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities indispute, not provided for	473,865	449,141
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others	-	-
Total	482,214	449,141

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Premium from direct business written	735,235	2,319,851	139,191	308,889	33	184	139,224	309,073	194,057	341,595	955,062	1,762,087	121,222	215,296	-	1,126
Add : Premium on reinsurance accepted	124,227	408,874	816	10,699	-	-	816	10,699	-	-	-	-	10,104	17,659	-	-
Less: Premium on reinsurance ceded	606,419	1,976,671	19,503	57,285	33	184	19,536	57,469	21,985	43,310	103,290	239,670	110,327	194,906	-	56
Net Premium	253,043	752,054	120,504	262,303	0	0	120,504	262,303	172,072	298,285	851,773	1,522,417	20,999	38,049	-	1,070
Adjustment for change in reserve for unexpired risks	(27,552)	194,761	185	33,719	(9)	(19)	33,700	33,700	16,360	(6,943)	72,497	51,519	(2,240)	(9,951)	(5,853)	(10,808)
Total Premium Earned (Net)	280,595	557,294	120,320	228,584	9	19	120,329	228,602	155,712	305,227	779,276	1,470,898	23,239	48,001	5,853	11,877

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Premium from direct business written	55,088	117,995	1,474,067	2,623,110	1,575,254	2,766,382	3,049,321	5,389,492	84,647	162,906	3,500,110	4,619,783	415,172	734,688	9,249,139	15,973,892
Add : Premium on reinsurance accepted	7,500	13,331	-	-	-	-	-	-	-	-	-	-	109	109	142,757	450,672
Less: Premium on reinsurance ceded	38,186	82,353	93,289	152,150	92,766	163,368	186,056	315,518	4,944	9,592	2,798,130	3,693,216	165,971	303,771	4,054,844	6,916,532
Net Premium	24,402	48,973	1,380,778	2,470,960	1,482,488	2,603,013	2,863,265	5,073,974	79,703	153,314	701,980	926,567	249,310	431,026	5,337,052	9,508,032
Adjustment for change in reserve for unexpired risks	2,409	6,382	61,493	(122,382)	(223,425)	(889,809)	(161,932)	(1,012,190)	4,944	6,924	271,375	236,027	19,296	(12,151)	105,477	(322,751)
Total Premium Earned (Net)	21,994	42,611	1,319,285	2,593,342	1,705,913	3,492,822	3,025,197	6,086,164	74,760	146,390	424,605	690,540	230,015	443,181	5,141,575	10,030,786

(Rs.' 000)

Particulars	Fire		Marine		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Premium from direct business written	696,393	1,754,446	135,839	355,982	-	-	135,839	355,982	185,224	341,985	647,280	1,475,875	129,574	264,777	-	-
Add : Premium on reinsurance accepted	116,052	459,177	5,544	11,232	-	-	5,544	11,232	-	-	-	-	8,411	17,494	-	-
Less: Premium on reinsurance ceded	569,668	1,613,408	20,901	69,229	-	-	20,901	69,229	21,888	42,256	94,512	258,839	111,202	218,135	-	-
Net Premium	242,777	600,215	120,483	297,985	-	-	120,483	297,985	163,337	299,729	552,768	1,217,037	26,783	64,136	-	-
Adjustment for change in reserve for unexpired risks	11,426	164,563	(10,250)	44,347	-	-	(10,250)	44,347	16,876	14,648	(69,477)	31,797	8,140	10,799	-	-
Total Premium Earned (Net)	231,351	435,652	130,733	253,638	-	-	130,733	253,638	146,461	285,081	622,185	1,185,840	18,642	53,336	-	-

(Rs.' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Premium from direct business written	53,190	96,615	1,226,305	2,455,958	1,877,055	3,635,782	3,103,360	6,091,741	74,726	156,064	3,002,258	3,002,258	374,333	702,917	8,402,178	14,242,661
Add : Premium on reinsurance accepted	7,393	13,572	-	-	-	-	-	-	-	-	-	-	4,400	4,400	141,800	505,875
Less: Premium on reinsurance ceded	36,806	72,122	88,032	160,906	169,348	208,261	257,381	369,187	4,435	9,259	2,391,515	2,391,515	65,174	174,327	3,573,480	5,218,286
Net Premium	23,777	38,065	1,138,272	2,295,033	1,707,707	3,427,522	2,845,979	5,722,554	70,291	146,805	610,744	610,744	313,560	532,980	4,970,498	9,530,249
Adjustment for change in reserve for unexpired risks	5,679	3,726	(44,044)	(58,595)	94,042	261,622	49,997	203,028	(1,640)	5,376	211,020	79,677	91,513	112,740	313,345	670,101
Total Premium Earned (Net)	18,098	34,339	1,182,317	2,353,627	1,613,665	3,165,899	2,795,982	5,519,526	71,930	141,429	399,724	531,067	222,047	420,240	4,657,153	8,860,148

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET] Up to the Quarter Ended 30th September, 2020

(Rs. ' 000)

Particulars	Fire		Marine Csrgo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Claims Paid																
Direct	267,015	465,146	102,383	143,872	-	-	102,383	143,872	34,710	49,382	627,525	1,098,287	26,255	42,850	-	18
Add : Reinsurance accepted	56,840	140,369	4,180	13,241	-	-	4,180	13,241	-	-	-	-	689	1,065	-	-
Less: Reinsurance ceded	214,635	423,520	10,885	13,130	-	-	10,885	13,130	8,431	10,253	163,624	311,029	23,117	36,866	-	1
Net Claims Paid	109,220	181,995	95,678	143,983	-	-	95,678	143,983	26,279	39,130	463,901	787,258	3,827	7,048	-	18
Add : Claims outstanding at the end	964,220	964,220	393,712	393,712	17	17	393,729	393,729	301,926	301,926	1,162,133	1,162,133	103,972	103,972	13,715	13,715
Less : Claims outstanding at the beginning	963,010	700,302	367,913	340,689	12	6	367,925	340,696	297,185	261,014	498,779	360,641	102,387	106,996	10,404	5,044
Total Claims Incurred	110,430	445,913	121,476	197,005	6	11	121,482	197,016	31,020	80,042	1,127,255	1,588,750	5,413	4,025	3,311	8,688

(Rs. ' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Claims Paid																
Direct	4,930	5,263	979,339	1,343,092	234,398	323,025	1,213,737	1,666,116	22,910	30,874	1,074,148	2,702,740	130,144	214,614	3,503,758	6,419,163
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,709	154,675
Less: Reinsurance ceded	1,435	1,572	51,721	48,674	45,550	69,808	97,271	118,481	1,146	1,544	832,204	2,086,532	23,950	43,054	1,376,697	3,045,982
Net Claims Paid	3,496	3,691	927,618	1,294,418	188,849	253,217	1,116,466	1,547,635	21,765	29,330	241,944	616,207	106,194	171,560	2,188,770	3,527,855
Add : Claims outstanding at the end	34,303	34,303	1,066,920	1,066,920	18,976,872	18,976,872	20,043,792	20,043,792	207,850	207,850	1,128,087	1,128,087	695,474	695,474	25,049,201	25,049,201
Less : Claims outstanding at the beginning	32,358	31,634	1,106,441	870,645	18,131,413	16,927,070	19,237,854	17,797,715	191,366	163,383	1,212,216	1,394,901	762,437	668,930	23,675,921	21,831,254
Total Claims Incurred	5,440	6,361	888,097	1,490,694	1,034,307	2,303,019	1,922,405	3,793,713	38,249	73,797	157,814	349,393	39,231	198,104	3,562,050	6,745,802

(Rs. ' 000)

Particulars	Fire		Marine Csrgo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Claims Paid																
Direct	361,198	572,892	86,864	154,186	-	-	86,864	154,186	55,694	115,781	581,510	1,150,071	17,240	71,318	-	-
Add : Reinsurance accepted	5,003	5,276	2,620	3,529	-	-	2,620	3,529	-	-	-	-	-	2,933	-	-
Less: Reinsurance ceded	237,961	367,877	20,324	39,660	-	-	20,324	39,660	10,672	21,504	187,801	345,486	13,421	60,353	-	-
Net Claims Paid	128,239	210,291	69,160	118,055	-	-	69,160	118,055	45,022	94,277	393,709	804,585	6,752	13,898	-	-
Add : Claims outstanding at the end	675,184	675,184	386,980	386,980	-	-	386,980	386,980	240,808	240,808	367,140	367,140	106,869	106,869	1,736	1,736
Less : Claims outstanding at the beginning	673,067	637,501	351,314	354,102	-	-	351,314	354,102	279,432	313,622	306,543	304,202	97,390	91,941	1,737	1,736
Total Claims Incurred	130,357	247,974	104,826	150,933	-	-	104,826	150,933	6,397	21,463	454,305	867,523	16,231	28,827	(1)	-

(Rs. ' 000)

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Claims Paid																
Direct	4,259	8,749	895,201	1,729,875	513,045	716,844	1,408,246	2,446,718	37,275	61,983	554,646	776,675	243,719	355,378	3,350,651	5,713,751
Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,556	11,738
Less: Reinsurance ceded	1,147	1,086	45,120	86,941	25,236	34,395	70,357	121,336	1,864	3,101	429,924	601,996	44,306	75,083	1,017,778	1,637,481
Net Claims Paid	3,112	7,663	850,081	1,642,933	487,808	682,448	1,337,889	2,325,382	35,411	58,883	124,722	174,679	199,412	280,295	2,343,429	4,088,008
Add : Claims outstanding at the end	17,699	17,699	920,016	920,016	16,131,047	16,131,047	17,051,062	17,051,062	151,804	151,804	930,683	930,683	653,150	653,150	20,583,116	20,583,116
Less : Claims outstanding at the beginning	17,132	16,978	861,036	808,323	16,122,906	15,391,351	16,983,942	16,199,674	150,130	140,155	625,571	536,685	890,807	871,390	20,377,065	19,467,986
Total Claims Incurred	3,678	8,384	909,061	1,754,626	495,949	1,422,144	1,405,010	3,176,770	37,085	70,532	429,835	568,677	(38,245)	62,055	2,549,479	5,203,138

COMMISSION Up to the Quarter Ended 30th September, 2020

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Commission Paid																
Direct	64,372	197,045	19,468	42,702	-	5	19,473	42,707	18,224	31,282	68,666	108,555	10,531	21,247	-	23
Add : Reinsurance accepted	6,584	31,399	34	1,251	-	-	34	1,251	-	-	-	-	1,219	1,289	-	-
Less: Commission on reinsurance Ceded	76,844	231,365	1,753	6,105	1	9	1,754	6,115	2,701	4,792	15,916	40,663	22,703	38,001	-	8
Net Commission	(5,888)	(2,920)	17,730	37,848	4	(4)	17,753	37,843	15,523	26,490	52,750	67,892	(10,953)	(15,465)	-	14
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	7,880	18,893	6,802	12,063	-	-	6,802	12,063	3,151	5,670	33,248	52,946	3,182	5,146	-	-
Brokers	56,389	178,109	12,666	30,640	-	-	12,666	30,640	11,441	19,881	23,918	38,754	7,374	16,099	-	23
Corporate Agency	-	0	0	1	-	-	-	1	3,410	5,314	1,335	2,194	2	2	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	102	29	-	(1)	5	5	-	4	221	416	10,166	14,681	(70)	1	-	-
Gross Commission	64,372	197,045	19,468	42,702	5	5	19,473	42,707	18,224	31,282	68,666	108,555	10,531	21,247	-	23

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21	For Q2 2020-21	Upto Q2 2020-21
Commission Paid																
Direct	4,900	12,195	244,931	417,660	31,872	49,193	276,803	466,853	8,523	18,581	-	-	39,229	68,572	510,722	967,059
Add : Reinsurance accepted	1,685	3,129	-	-	-	-	-	-	-	-	-	-	16	16	9,539	37,084
Less: Commission on reinsurance Ceded	7,298	14,893	11,055	19,666	3,939	6,127	14,993	26,594	637	1,274	110,824	143,161	33,116	52,000	286,786	538,867
Net Commission	(1,710)	430	233,877	397,994	27,933	42,265	261,810	440,259	7,887	17,307	(110,824)	(143,161)	6,129	16,587	233,475	445,275
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	507	1,038	50,919	98,858	8,947	15,543	59,866	114,401	4,529	9,708	-	-	3,269	6,755	122,431	226,620
Brokers	4,479	11,037	154,790	252,804	13,662	18,662	168,452	271,466	3,995	8,857	-	-	35,938	61,823	324,650	636,689
Corporate Agency	3	74	5,986	6,368	78	87	6,065	6,455	-	7	-	-	17	(13)	10,832	14,047
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	(87)	47	33,236	59,630	9,185	14,900	42,420	74,531	-	9	-	-	5	6	52,806	89,703
Gross Commission	4,900	12,195	244,931	417,660	31,872	49,193	276,803	466,853	8,523	18,581	-	-	39,229	68,572	510,722	967,059

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Commission Paid																
Direct	69,269	155,960	20,698	51,034	-	-	20,698	51,034	20,680	38,730	46,697	93,766	14,368	29,773	-	-
Add : Reinsurance accepted	3,026	21,833	381	801	-	-	381	801	-	-	-	-	795	1,560	-	-
Less: Commission on reinsurance Ceded	24,019	109,123	1,439	6,447	-	-	1,439	6,447	2,282	(2,291)	20,669	91,716	19,720	36,202	-	-
Net Commission	48,276	68,671	19,640	45,388	-	-	19,640	45,388	18,398	41,022	26,028	42,550	(536)	(4,869)	-	-
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	8,323	17,604	7,356	15,179	-	-	7,356	15,179	3,844	7,005	15,575	29,858	2,595	5,441	-	-
Brokers	60,929	138,291	13,385	35,897	-	-	13,385	35,897	10,637	19,626	11,621	27,951	11,765	24,325	-	-
Corporate Agency	(52)	(106)	-	-	-	-	-	-	5,965	11,676	16,740	31,510	(1)	(1)	-	-
Referral	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	109	(72)	(42)	(42)	-	-	(42)	(42)	244	424	2,755	4,447	9	9	-	-
Gross Commission	69,269	155,960	20,698	51,034	-	-	20,698	51,034	20,680	38,730	46,692	93,766	14,368	29,773	-	-

Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
Commission Paid																
Direct	5,747	10,737	166,556	330,698	23,276	43,460	189,833	374,158	9,377	19,561	29	29	29,724	54,179	406,422	827,928
Add : Reinsurance accepted	1,479	2,455	-	-	-	-	-	-	-	-	-	-	-	-	5,680	26,549
Less: Commission on reinsurance Ceded	11,577	17,635	9,213	18,300	7,848	9,087	17,061	27,386	560	1,170	88,877	88,877	20,065	36,942	202,269	372,705
Net Commission	(4,351)	(4,443)	157,343	312,398	15,428	34,373	172,772	346,772	8,816	18,392	(88,848)	(88,848)	9,659	17,237	209,832	481,871
Break-up of the commission (gross) incurred to procure business furnished as per details below																
Agent	884	1,542	45,118	90,358	8,891	16,654	54,009	107,011	5,809	12,053	-	-	3,449	7,253	101,845	202,946
Brokers	4,679	9,179	96,147	193,867	6,395	12,500	102,542	206,368	3,539	7,478	29	29	23,863	44,292	242,980	513,435
Corporate Agency	14	16	97	145	6	10	103	155	28	30	-	-	2,418	2,632	25,175	45,912
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
MISIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl.Coins)	170	-	25,193	46,328	7,984	14,296	33,177	60,624	-	-	-	-	1	3	36,422	65,636
Gross Commission	5,747	10,737	166,555	330,698	23,276	43,460	189,832	374,158	9,377	19,561	29	29	29,731	54,179	406,422	827,928

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Particulars	Liability		Motor Car		Motor Tr		Total Motor		Wear-and-Tear/Compensation		Wear-and-Trip		Others		Total	
	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021	Per Q3 2021	Qm Q3 2021
Provision: Transportation & Welfare Expenses	2,881	5,086			5,076	167,251	5,213	5,213	6,39,891	8,789	19,019	63,791	15,029	26,223	14,334	5,94,947
Travel, Convenience and Vehicle Insurance Expenses	192	441	44,525	21,000	1,003	2,185	1,070	4,531	463	188	290	81	153	357	525	1,02,428
Food Expenses	0	0	540	460	477	6,482	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Travel, Rates, and Taxes	0	0	536	10,077	21,010	16,389	28,449	10,066	10,122	10,122	10,122	10,122	10,122	10,122	10,122	10,122
Medical Expenses	0	0	1,540	491	1,540	491	1,540	491	1,540	491	1,540	491	1,540	491	1,540	491
Stationery & Postage	18	10	280	5,144	40	1,343	40	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344	1,344
Communication	22	168	1,088	7,486	2,732	7,866	1,000	7,812	81	464	1,853	289	380	1,596	273	28,853
Travel & Professional Charges	34	221	1,341	1,341	34	1,341	34	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341
Subtotal: Per, Expenses etc.	4	11	222	148	11	535	465	1,036	12	94	286	41	95	861	250	1,00,000
(a) As included in or in other capacity, in respect of																
(i) Director services	0	1	27	56	29	59	56	94	2	1	12	21	5	25	214	5
(ii) Management services, and, in or in other capacity																
(iii) As in other capacity																
(iv) Management services, and, in or in other capacity	993	2,371	14,007	12,742	77,739	1,65,891	2,20,446	4,88,225	1,20,021	1,20,021	15,351	52,794	10,521	49,434	3,67,620	7,62,620
Interest & Bank Charges	42	93	2,404	1,500	2,404	1,500	2,404	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
(v) Outstanding Expenses	247	602	31,576	63,179	28,507	53,100	60,635	1,26,271	1,26,271	2,389	12,612	79,794	2,626	15,895	99,622	2,00,000
(vi) Subtotal	1,685	3,200	1,08,000	2,10,000	23,000	45,000	52,000	1,21,000	1,21,000	1,21,000	1,21,000	1,21,000	1,21,000	1,21,000	1,21,000	1,21,000
(vii) Entertainment	15	175	1,050	1,050	175	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050
(viii) Expenses on Energy Charge	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(ix) Subscriptions/Membership	12	67	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536	1,536
(x) Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(xi) Self Pay Expenses	16	81	80	1,100	449	1,112	1,112	1,112	1,112	1,112	1,112	1,112	1,112	1,112	1,112	1,112
(xii) Depreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(xiii) Depreciation	1,00,013	2,00,000	79,94,410	16,00,000	799,013	17,00,014	5,00,000	10,00,014	4,00,013	4,00,013	4,00,013	4,00,013	4,00,013	4,00,013	4,00,013	4,00,013
Grand Total	66,47,000	1,00,00,000	48,35,251	66	66,47,000	1,00,00,000	48,35,251	66	66,47,000	1,00,00,000	48,35,251	66	66,47,000	1,00,00,000	48,35,251	66

Operating Expenses related to Insurance Business Up to the Quarter Ended 30th September, 2020

(Rs. '000)

	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Personal Accident		Health Insurance		Engineering		Aviation	
		For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
1	Employees' Remuneration & Welfare Benefits	24,748	63,090	12,231	11,322	-	-	12,281	31,352	16,975	31,505	56,670	1,27,926	2,735	4,752	-	-
2	Travel, Conveyance and Vehicle Running Expenses	1,406	3,251	689	1,614	-	-	698	1,614	919	1,623	3,163	6,592	155	347	-	-
3	Training Expenses	2,362	4,977	1,173	2,471	-	-	1,173	2,471	1,488	2,485	5,233	10,092	259	532	-	-
4	Rents, Rates, and Taxes	2,607	7,385	1,294	3,666	-	-	1,294	3,666	1,865	3,688	6,096	14,974	290	789	-	-
5	Repairs	3,302	8,085	1,839	3,994	-	-	1,839	3,994	2,206	4,017	4,669	16,312	364	860	-	-
6	Printing & Stationery	2,081	4,624	1,031	2,296	-	-	1,033	2,296	1,339	2,309	4,660	9,377	238	494	-	-
7	Communication	1,328	3,122	659	1,550	-	-	659	1,550	875	1,559	2,997	6,330	146	334	-	-
8	Legal & Professional Charges	65,620	90,775	1,771	2,518	-	-	1,771	2,518	18,297	31,063	10,426	18,355	7,936	15,289	-	-
9	Auditors' Fees, Expenses etc.																
	(a) as auditor	37	120	18	60	-	-	18	60	28	60	89	244	4	13	-	-
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	4	11	2	6	-	-	2	6	3	6	9	23	0	1	-	-
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	20,189	32,653	2,174	2,319	-	-	2,174	2,319	5,186	6,514	15,119	32,954	1,758	1,977	-	10
11	Interest & Bank Charges	422	1,357	209	674	-	-	209	694	321	678	1,014	2,732	47	145	-	-
12	Others																
	(i) Outsourcing Expenses	4,895	13,361	2,429	6,633	-	-	2,429	6,633	3,441	6,672	14,889	32,195	543	1,428	-	-
	(ii) Business Support	40,101	53,969	12,669	28,984	-	-	12,669	28,984	21,447	32,367	60,319	1,01,442	9,733	18,233	-	(1)
	(iii) Entertainment	83	157	41	78	-	-	41	78	50	78	180	317	9	17	-	-
	(iv) Gain/(Loss) on Foreign Exchange	3	18	2	9	-	-	2	9	9	36	9	2	9	2	-	-
	(v) Subscription/Membership	192	471	95	234	-	-	95	234	129	235	437	955	21	50	-	-
	(vi) Insurance	(12)	175	(6)	87	-	-	(6)	87	16	88	7	356	(1)	16	-	-
	(vii) Pool Expenses	169	439	84	218	-	-	84	218	116	219	389	890	19	47	-	-
	(viii) Miscellaneous	(288)	260	(143)	129	-	-	(143)	129	(79)	130	(492)	528	(30)	28	-	-
13	Depreciation	1,292	3,247	641	1,612	-	-	641	1,612	876	1,621	2,951	6,584	143	347	-	-
14	Service Tax Expenses	235	693	107	496	-	-	107	496	203	468	2,036	25	307	-	-	-
	Total	1,70,757	2,82,506	38,870	90,969	-	-	38,870	90,969	75,601	1,27,427	1,92,223	3,91,260	24,385	47,799	-	9

(Rs. '000)

	Particulars	Liability		Motor OD		Motor TP		Total Motor		Workmen Compensation		Weather/Crop		Others		Total	
		For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20	For Q2 2019-20	Upto Q2 2019-20
1	Employees' Remuneration & Welfare Benefits	2,488	4,001	1,17,152	2,41,238	1,75,792	3,60,277	2,92,844	6,01,514	7,223	15,431	64,197	64,197	32,486	56,023	5,12,627	10,01,752
2	Travel, Conveyance and Vehicle Running Expenses	132	206	6,459	12,431	9,887	18,565	16,146	30,996	400	795	3,308	3,308	1,754	2,887	28,081	51,620
3	Training Expenses	211	316	10,569	19,031	15,841	28,421	26,410	47,452	658	1,217	5,064	5,064	2,814	4,420	45,672	79,026
4	Rents, Rates, and Taxes	277	468	12,776	28,237	19,185	42,170	31,961	70,407	784	1,806	7,514	7,514	3,625	6,557	56,313	1,17,254
5	Repairs	321	510	15,413	30,761	23,122	45,940	38,535	76,700	952	1,968	8,186	8,186	4,232	7,144	67,239	1,27,735
6	Printing & Stationery	192	293	9,452	17,682	14,171	26,407	23,623	44,090	587	1,131	4,706	4,706	2,545	4,106	40,984	73,426
7	Communication	126	198	6,133	11,936	9,186	17,826	15,331	29,762	380	764	3,176	3,176	1,671	2,772	26,689	49,545
8	Legal & Professional Charges	262	322	5,370	19,423	21,723	28,965	27,093	48,387	918	1,241	14,512	14,512	25,031	73,536	1,71,867	2,95,999
9	Auditors' Fees, Expenses etc.																
	(a) as auditor	4	8	190	461	286	688	476	1,149	12	29	123	123	56	107	847	1,913
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	0	1	20	44	29	65	49	109	1	3	12	12	6	10	86	182
	(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and Publicity	493	540	84,624	2,01,708	38,887	59,748	1,23,511	2,61,457	1,264	1,398	28,076	31,616	11,735	19,667	2,09,504	3,91,105
11	Interest & Bank Charges	49	86	2,163	5,190	3,251	7,751	5,414	12,941	132	332	1,381	1,381	631	1,205	9,621	21,552
12	Others																
	(i) Outsourcing Expenses	509	847	32,043	64,439	35,563	76,298	67,605	1,40,735	1,456	3,268	15,881	16,387	6,667	11,864	1,18,316	2,33,389
	(ii) Business Support	1,892	2,931	1,16,951	2,62,679	4,46,985	8,34,669	5,63,936	10,97,348	9,784	19,926	56,464	30,907	22,672	28,477	7,99,017	14,14,583
	(iii) Entertainment	7	10	359	599	538	894	898	1,493	22	38	159	159	94	139	1,543	2,486
	(iv) Gain/(Loss) on Foreign Exchange	1	1	21	67	31	101	52	168	1	4	18	18	7	16	96	280
	(v) Subscription/Membership	19	30	898	1,801	1,347	2,690	2,246	4,491	55	115	479	479	247	418	3,920	7,478
	(vi) Insurance	4	11	64	671	103	1,002	164	1,673	3	43	179	179	41	156	395	2,186
	(vii) Pool Expenses	17	28	806	1,679	1,209	2,507	2,015	4,188	50	107	447	447	224	390	3,530	6,972
	(viii) Miscellaneous	(5)	17	(780)	996	(1,153)	1,487	(1,933)	2,483	(54)	64	265	265	(106)	231	(2,865)	4,134
13	Depreciation	128	206	6,089	12,415	9,136	18,541	15,225	30,956	376	794	3,304	3,304	1,684	2,883	26,619	51,554
14	Service Tax Expenses	32	63	1,282	3,821	1,932	5,707	3,714	9,528	76	244	1,017	1,017	406	887	5,860	15,808
	Total	7,138	11,093	4,26,055	9,37,307	8,26,859	15,80,716	12,54,915	25,18,023	25,061	50,719	2,18,468	1,96,957	1,18,521	2,23,896	21,25,958	39,50,659

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-8-SHARE CAPITAL SCHEDULE

**Share Capital as on 30th September, 2020**

(Rs. '000)

	Particulars	As at 30th September, 2020	As at 30th September, 2019
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 904,993,749 (Previous year 809,993,749) Equity Shares of Rs. 10 Each	9,049,937	8,599,937
3	Subscribed Capital 904,803,705 (Previous year 809,803,705) Equity Shares of Rs. 10 Each	9,048,037	8,598,037
4	Called Up Capital 904,803,705 (Previous year 809,803,705) Equity Shares of Rs. 10 Each	9,048,037	8,598,037
	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	9,048,037	8,598,037

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



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Share Capital Pattern of Shareholding as on 30th September, 2020

Shareholder	As at 30th September, 2020		As at 30th September, 2019	
	Number of Shares	% of Holdings	Number of Shares	% of Holdings
Promoters				
Indian	674,022,834	74.49	640,500,615	74.5
Future Enterprises Limited	230,780,872		219,303,091	
Shendra Advisory Services Pvt Ltd.	443,241,962		421,197,524	
Foreign	230,780,871	25.51	219,303,090	25.5
Generali Participations Netherlands N.V.	230,780,871		219,303,090	
Others				
Total	904,803,705	100	859,803,705	100

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Reserves and Surplus as on 30th September, 2020

(Rs. '000)

	Particulars	As at 30th September, 2020	As at 30th September, 2019
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	1,437,718	152,829
	Total	1,437,718	152,829

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



FORM NL-11-BORROWINGS SCHEDULE

Borrowings as on 30th September, 2020

(Rs. '000)

	Particulars	As at 30th September, 2020	As at 30th September, 2019
1	Debenture/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

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

Investments as on 30th September, 2020

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	15,994,369	11,037,162
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	11,483	149,681
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	7,103,088	6,264,348
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	12,843,193	11,775,147
5. Other than Approved Investments	628,924	778,884
Less: Provision for diminution in the value of investments	(101,568)	(29,624)
Total Long Term Investment	36,479,489	29,975,598
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	249,849	1,250,802
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	571	136,899
(c) Derivative Instruments		
(d) Debentures / Bonds	556,065	433,334
(e) Other Securities (incl. fixed deposits)	390,884	1,479,723
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	533,199	723,319
5. Other than Approved Investments	114,398	276,360
Less: Provision for diminution in the value of investments	(8,178)	-
Total Short Term Investment	1,836,789	4,300,438
Total	38,316,277	34,276,036



Investments as on 30th September, 2020

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
Long Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	3,563,906	2,468,458
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	2,559	33,476
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,582,728	1,401,020
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	2,861,752	2,633,509
5. Other than Approved Investments	140,138	174,197
Less: Provision for diminution in the value of investments	(22,632)	(6,626)
Total Long Term Investment	8,128,451	6,704,035
Short Term Investments		
1. Government Securities and Government guaranteed bonds including Treasury Bills	55,672	279,742
2. Other Approved Securities	-	-
3. Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	127	30,617
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	123,904	96,915
(e) Other Securities (incl. fixed deposits)	87,098	330,940
(f) Subsidiaries	-	-
(g) Investment properties - Real Estate	-	-
4. Investments in Infrastructure & Social Sector	118,809	161,770
5. Other than Approved Investments	25,491	61,808
Less: Provision for diminution in the value of investments	(1,822)	-
Total Short Term Investment	409,278	961,792
Total	8,537,729	7,665,827

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-13-LOANS SCHEDULE



Loans as on 30th September, 2020

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Fixed Assets as on 30th September, 2020

(Rs. '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 1st April 2020	Additions	Deductions	As at 30th September, 2020	As at 1st April 2020	For the Period	On Sales / Adjustments	As at 30th September, 2020	As at 30th September, 2020	As at 30th September, 2019
Intangibles - Computer Softwares	410,801	15,549	-	426,350	376,969	16,728	-	393,697	32,653	49,419
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	177,405	1,931	1,169	178,166	145,789	7,066	1,160	151,694	26,472	32,818
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	54,245	1,558	336	55,467	44,706	2,018	336	46,388	9,078	5,679
Information & Technology Equipment	331,074	21,609	-	352,683	245,886	27,158	-	273,044	79,640	43,258
Vehicles	4,802	-	-	4,802	3,204	480	-	3,684	1,118	2,559
Office Equipment	94,245	4,412	259	98,399	75,201	4,084	253	79,032	19,367	24,588
Others	-	-	-	-	-	-	-	-	-	-
Total	1,072,573	45,058	1,764	1,115,867	891,756	57,533	1,749	947,540	168,327	158,321
Work in progress									179,026	10,601
Grand Total	1,072,573	45,058	1,764	1,115,867	891,756	57,533	1,749	947,540	347,353	168,922
Previous Year	852,560	110,157	14,253	948,464	689,206	114,933	13,996	790,143	168,922	

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

**Cash and Bank Balances as on 30th September, 2020**

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
1. Cash (including cheques, drafts and stamps)	38,868	55,390
2. Bank Balances		
(a) Deposit Accounts		
(aa) Short - Term (due within 12 months)	-	-
(bb) Others	1,885	1,885
(b) Current Accounts	1,261,697	237,324
(c) Others	-	-
3. Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
4. Others	-	-
Total	1,302,450	294,599
Balances with non-scheduled banks included in 2 or 3 above	-	-
Cash and Bank Balances		
In India	1,302,450	294,599
Outside India	-	-

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE


Advances and Other Assets as on 30th September, 2020
(Rs. '000)

Particulars		As at 30th September, 2020	As at 30th September, 2019
Advances			
1. Reserve Deposits with ceding Companies		-	-
2. Application Money for Investments		-	-
3. Prepayments		69,769	50,607
4. Advances to Directors/Officers		-	-
5. Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)		-	42
6. Others		-	-
(i) Other Deposits		131,712	141,440
(ii) Advances to Employees		5,146	8,575
(iii) Advances recoverable in cash or kind		137,160	149,061
(iv) Unutilized GST		627,372	305,929
(v) MAT Credit Entitlement		15,959	182,083
(vi) Income Tax Refund Recoverable		-	-
Total (A)		987,118	837,738
Other Assets			
1. Income accrued on Investments		1,466,536	1,245,488
2. Outstanding Premiums		3,443,584	1,495,572
3. Agents' Balances		6,499	4,260
4. Foreign Agencies' Balances		-	-
5. Due from other entities carrying on insurance business		2,472,893	2,203,046
6. Due from Subsidiaries / Holding Company		-	-
7. Assets held for unclaimed amount of Policyholders		180,000	70,000
8. Deposit With Reserve Bank Of India [Pursuant to section 7 of Insurance Act, 1938]		-	-
9. Others			
(i) Unsettled Investments Contract Receivable		222,305	0
(ii) Redemption Receivable	275,000	-	-
Less: Provision for Impairment	260,000	15,000	-
(ii) Interest Accrued other than investment		994	801
Total (B)		7,807,811	5,019,168
Total (A+B)		8,794,928	5,856,906

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



FORM NL-17-CURRENT LIABILITIES SCHEDULE

Current Liabilities as on 30th September, 2020

(Rs. '000)		
Particulars	As at 30th September, 2020	As at 30th September, 2019
1. Agents Balances	140,006	91,809
2. Balances due to other Insurance Companies	5,435,338	4,829,460
3. Deposits held on Reinsurance ceded	-	-
4. Premiums received in advance	1,213,285	940,212
5. Unallocated Premium	1,598,676	1,344,314
6. Sundry Creditors	1,641,816	1,066,644
7. Due to Subsidiaries / Holding Company	-	-
8. Claims Outstanding	25,049,201	20,583,116
9. Due to Officers / Directors	-	-
10. Unclaimed amount of Policyholders	90,432	64,357
Add: investment income accruing on unclaimed amount	16,177	10,113
11. Others -	-	-
(i) Deposits Received	2,950	3,030
(ii) Statutory Dues	590,064	458,286
(ii) Unsettled Investment Contract Payable	101,105	598
Total	35,879,050	29,391,939

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



FORM NL-18-PROVISIONS SCHEDULE

Provisions as on 30th September, 2020

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
1. Reserve for Unexpired risk	10,829,644	10,203,083
2. For Taxation	52,667	9,544
(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	349,888	326,048
Total	11,232,200	10,538,674

Future Generali India Insurance Company Limited
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 30th September, 2020

(Rs. '000)

Particulars	As at 30th September, 2020	As at 30th September, 2019
1. Discount Allowed in issue of shares/Debentures	-	-
2. Others	-	-
Total	-	-

Receipts and payments for the half year ended 30th September 2020

Sr.No.	Particulars	For the half year ended	For the half year ended
		30th September 2020	30th September 2019
A.	Cash Flow from Operating Activities		
1	Premium received from Policyholders, including advance receipts and service tax	17,726,561	18,685,493
2	Others Receipts	-	-
3	Payment to Reinsurers, net of commissions and claims	(2,832,569)	(2,945,701)
4	Payment to Coinsurers, net of claims recovery	(193,819)	(85,924)
5	Payment of Claims	(6,511,947)	(5,815,603)
6	Payment of Commission and Brokerage	(887,666)	(796,859)
7	Payment of other Operating Expenses	(4,367,367)	(4,481,174)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, Advances and staff loans	1,120	(582)
10	Income tax paid (Net)	(195,445)	(79,347)
11	Service Tax / GST Paid	(790,234)	(1,145,463)
12	Other Payments	-	-
	Cash Flow before Extraordinary items	1,948,636	3,334,840
	Cash Flow from Extraordinary operations	-	-
	Net Cash Flow From Operating Activities	1,948,636	3,334,840
B	Cash Flow from Investment Activities		
1	Purchase of Fixed Assets	(206,906)	(45,568)
2	Proceeds from Sale of Fixed Assets	53	71
3	Purchase of Investments	(14,249,683)	(15,335,873)
4	Loans disbursed	-	-
5	Sale of Investments	10,043,917	11,503,399
6	Repayments received	-	-
7	Rent/Interests/Dividends Received	1,528,778	1,373,589
8	Investment in money market instruments and in liquid mutual fund (Net)*	(40,274)	(8,909)
9	Expenses related to investments	(2,208)	(1,185)
	Net Cash Flow from Investment Activities	(2,926,324)	(2,514,477)
C	Cash Flow from Financing Activities		
1	Proceeds from Issuance of Share Capital	-	499,999
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
5	Share application money pending allotment	(127,531)	-
	Net Cash Flow from Financing Activities	(127,531)	499,999
D	Effect of foreign exchange rates on cash and cash equivalents (Net)	-	-
E	Net Increase/(Decrease) in Cash and Cash Equivalents during the period	(1,105,219)	1,320,362
1	Cash and Cash Equivalent at the beginning of the year	2,885,650	640,808
2	Cash and Cash Equivalent at the end of the year	1,780,431	1,961,170
	Break-up of Cash & Cash Equivalents	As at 30th Sept, 2020	As at 30th Sept, 2019
1	Total Cash and Cash Equivalents	1,302,450	294,599
2	Less: Money Market Instruments	477,981	1,666,571

Total Cash and Cash Equivalents	1,780,431	1,961,170
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PERIODIC DISCLOSURES
FORM NL-21 (Statement of Liabilities)



Insurer: Future Generali India Insurance Company Ltd

Date: As on 30th September, 2020

(Rs .in Lacs)

Statement of Liabilities

Description	As on 30th September, 2020		As on 30th September, 2019	
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	153,044	108,296	140,033	102,031
Premium Deficiency Reserve (PDR)....(b)	0	0	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	153,044	108,296	140,033	102,031
Outstanding Claim Reserve (other than IBNR reserve)....(d)	137,914	94,173	126,268	86,890
IBNR Reserve.... ('e)	213,970	156,319	160,162	118,941
Total Reserves for Technical Liabilities(f)=(c)+(d)+('e)	504,928	358,788	426,463	307,862

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER

STATES	Fire		Marine (Cargo)		Marine (Yacht)		Aviation		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Dreadens medical Insurance		Corp Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr	For the qtr	Up to the qtr
Andaman & Nicobar Is.	1,537	7,154	7,892	8,887	-	-	-	-	2,813	28,174	278,885	459,337	1,132,897	693,133	1,132,897	56,385	28,174	5,717	7,223	228,274	198,948	9,203	1,537	5,717	5,717	1,537	5,717	1,537
Assam	11,718	5,107	5,105	1,165	-	-	-	-	2,197	2,197	739,724	493,373	238,440	475,452	45,305	5,105	5,105	5,105	5,105	188,274	187,265	12,274	5,105	188,274	187,265	12,274	5,105	188,274
Arunachal Pradesh	2,142	6,246	6,246	6,246	-	-	-	-	2,142	2,142	410,588	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748	273,748
Bihar	5,855	489,111	9,113	5,855	-	-	-	-	5,855	5,855	543,331	453,225	30,955	14,442	9,113	5,855	5,855	5,855	5,855	15,279	15,279	15,279	5,855	15,279	15,279	15,279	5,855	15,279
Chhattisgarh	22,882	7,100	6,922	1,244	-	-	-	-	2,882	2,882	45,555	69,009	626,173	124,442	3,191	1,999	4,051	2,236	74,754	86,115	10,508	22,882	74,754	86,115	10,508	22,882	74,754	
Delhi	127,007	2,416,564	184,015	127,007	-	-	-	-	127,007	127,007	1,708,265	3,211,511	1,775,738	3,442,522	50,008	295,513	50,008	295,513	680,934	2,406,005	6,182	127,007	680,934	2,406,005	6,182	127,007	680,934	
Dima Hasar	45,120	1,000	1,000	45,120	-	-	-	-	45,120	45,120	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Gujarat	199,736	676,510	1,144,622	289,899	-	-	-	-	1,144,622	1,144,622	731,881	1,194,411	445,051	889,661	454,151	751,288	116,665	258,388	1,794,448	1,888,193	2,194	199,736	1,794,448	1,888,193	2,194	199,736	1,794,448	
Haryana	44,010	194,515	6,005	44,010	-	-	-	-	44,010	44,010	1,944,442	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111	2,251,111
Himachal Pradesh	2,881	4,113	7,600	7,600	-	-	-	-	2,881	2,881	494,511	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111	275,111
Jammu & Kashmir	44,888	24,143	24,143	44,888	-	-	-	-	44,888	44,888	52,442	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143	24,143
Karnataka	98,999	777,618	7,913	98,999	-	-	-	-	98,999	98,999	1,044,888	1,000,111	74,115	295,115	7,913	29,915	10,000	30,271	395,115	404,115	9,999	98,999	395,115	404,115	9,999	98,999	395,115	
Kerala	55,886	186,642	1,138	24,645	-	-	-	-	4,225	51,89	285,499	506,56	1,123,644	4,388,12	12,25	21,15	7,053	12,39	336,26	577,486	6,64	1,80	577,486	577,486	6,64	1,80	577,486	
Madhya Pradesh	12,737	98,912	2,453	12,737	-	-	-	-	12,737	12,737	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442	154,442
Maharashtra	22,938	10,952,47	633,78	1,623,23	0.33	1.84	-	-	11,26	33,734	700,24	4,138,08	7,585,88	3,964,15	4,681,09	824,56	671,79	1,048,55	4,638,91	6,303,83	7,75	99	12,339,28	25,753,03	2,685,01	4,845,16	77,565,67	57,576,42
Orissa	16,538	12,189	18,223	16,538	-	-	-	-	16,538	16,538	28,252	202,281	3,933,28	1,101,287	4,431	6,64	1,888	1,045	199,17	215,537	59,102	16,538	199,17	215,537	59,102	16,538	199,17	
Punjab	1,413	146,64	2,15	1,413	-	-	-	-	1,413	1,413	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54	1,464,54
Rajasthan	11,734	14,888	8,624	16,888	-	-	-	-	9,709	11,635	20,265	1,333,81	133,81	441	25,30	22,95	22,95	77,238	10,000	70,238	70,238	11,734	77,238	70,238	11,734	77,238	70,238	
Tamil Nadu	69,779	1,653,718	18,134	227,74	-	-	-	-	7,715	146,004	683,47	511,157	1,262,58	1,197,24	100,72	174,04	84,90	148,15	27,739	547,03	6,132	10,00	84,90	27,739	547,03	6,132	10,00	84,90
Telangana	2,215,15	37,18	18,681	2,215,15	-	-	-	-	18,681	18,681	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121	1,109,121
Tripura	22,99	20,918	16,88	22,99	-	-	-	-	1,132	2,36	90,28	1,392,64	90,28	1,101,44	1,132	9,18	6,011	6,007	2,517	10,11	90,28	22,99	90,28	2,517	10,11	90,28	2,517	10,11
Uttar Pradesh	10,448	20,918	16,88	22,99	-	-	-	-	6,648	5,27	833,49	1,392,64	90,28	1,101,44	1,132	9,18	6,011	6,007	2,517	10,11	90,28	22,99	90,28	2,517	10,11	90,28	2,517	10,11
West Bengal	11,718	6,155	5,105	1,165	-	-	-	-	2,197	2,197	739,724	493,373	238,440	475,452	45,305	5,105	5,105	5,105	5,105	188,274	187,265	12,274	5,105	188,274	187,265	12,274	5,105	188,274
Andhra Pradesh	199,736	676,510	1,144,622	289,899	-	-	-	-	1,144,622	1,144,622	731,881	1,194,411	445,051	889,661	454,151	751,288	116,665	258,388	1,794,448	1,888,193	2,194	199,736	1,794,448	1,888,193	2,194	199,736	1,794,448	
Puducherry	7,61	2,274	2,274	7,61	-	-	-	-	7,61	7,61	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274	2,274
	7262.84	25,168.92	1,918.92	3,985.88	0.33	1.84	0.33	1.84	11.26	1,792.22	3,963.96	14,762.04	27,682.62	15,792.46	1,967.28	2,806.05	1,640.72	3,435.96	17,540.85	25,174	47.84	96,001.18	44,167.88	4,172.66	7,766.81	10,928.05	19,578.98	10,928.05

FORM NL-33

Reinsurance/Retrocession Risk Concentration

PERIODIC DISCLOSURES



Insurer: Future Generali India Insurance Company Limited

Date: 30-Sep-20

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	2	2,046	287	44	3.44%
3	No. of Reinsurers with rating A but less than AA	66	11,481	1,578	1,817	21.51%
4	No. of Reinsurers with rating BBB but less than A	11	4,052	478	67	6.65%
5	No. of Reinsurers with rating less than BBB	3	57	-	35	0.13%
	Total (A)	82	17,637	2,343	1,963	31.72%
	With In India					
1	Indian Insurance Companies	10	8	-	285	0.42%
2	FRBs	8	9,642	2,335	349	17.82%
3	GIC Re	1	32,457	2,143	4	50.03%
4	Other (to be Sepecified)	-	-	-	-	0.00%
	Total (B)	19	42,107	4,477	638	68.28%
	Grand Total (C)= (A)+(B)	101	59,744	6,820	2,601	100.00%

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative) is consistent with all relevant ILC forms. The aforementioned business figures are matching with all relevant ILC forms. In case of difference, please reason.

NL - 24 Ageing of Claims

As on quarter ended September 2020

(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	209	120	391	53	84	857	3239.11
2	Marine Cargo	328	168	57	68	170	791	1065.63
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	35	8	11	17	28	99	269.55
5	Motor OD	22846	4387	1347	497	106	29183	9793.39
6	Motor TP	87	1	27	115	213	443	2343.98
7	Health	15879	0	0	0	0	15879	6132.05
8	Overseas Travel	46	0	0	0	0	46	143.20
9	Personal Accident	262	0	0	0	0	262	347.10
10	Liability	0	0	0	0	1	1	49.30
11	Crop	1				2725	2726	10741.48
12	Miscellaneous	4990	819	265	158	61	6293	1530.55

Note: * Claims paid inclusion of partial payments

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



NL - 25 Quarterly Claims Data

As on quarter ended September 2020

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	1381	1051	0	978	7792	8522	5094	98	515	68	2829	0	3019	31347
2	Claims reported during the period	1107	1186	0	153	30181	513	20562	56	397	25	13	0	7393	61586
3	Claims Settled during the period*	857	791	0	99	29183	443	15879	46	262	1	2726	0	6293	56580
4	Claims Repudiated during the period	109	60	0	9	296	32	3382	27	99	1	0	0	197	4212
5	Claims closed during the period*	102	242	0	36	2188	9	0	0	0	4	0	0	1098	3679
6	Claims O/S at End of the period	1420	1144	0	987	6306	8551	6395	81	551	87	116	0	2824	28462
	Less than 3months	467	640	0	95	4785	383	6390	81	550	23	10	0	1556	14980
	3 months to 6 months	345	122	0	53	492	285	0	0	0	14	20	0	335	1666
	6months to 1 year	174	102	0	78	494	1418	0	0	0	18	24	0	496	2804
	1year and above	434	280	0	761	535	6465	5	0	1	32	62	0	437	9012

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, 2020

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	45,921	13,366	25,410	6,865	4,592	3,812	4,592
02	Marine Cargo	6,173	4,907	4,215	3,529	981	1,059	1,059
03	Marine Hull	65	0	70	-	7	11	11
	Miscellaneous:							
04	Motor	128,523	120,911	82,850	73,381	24,182	22,014	24,182
05	Engineering	5,085	1,054	2,381	363	508	357	508
06	Aviation	245	232	114	120	46	36	46
07	Liability	2,347	918	520	220	352	117	352
08	Health Insurance	50,150	38,361	36,438	27,666	7,672	8,300	8,300
09	Miscellaneous	19,814	14,936	9,289	7,211	2,987	2,163	2,987
10	Crop Insurance	107,400	21,445	63,402	14,477	10,740	9,510	10,740
	Total	365,722	216,130	224,689	133,832	52,067	47,379	52,777

PERIODIC DISCLOSURES**FORM NL-27** Offices information for Non-Life

Insurer: Future Generali India Insurance Company

Date: 30.09.20



Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		124
2	No. of branches approved during the quarter		1
3	No. of branches opened during the quarter	Out of approvals of previous quarter	4
4		Out of approvals of this quarter	0
5	No. of branches closed during the quarter		0
6	No of branches at the end of the quarter		128
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		128

(Read with Regulation 18)

Name of the Insurer : FUTURE GENERAL INDIA INSURANCE CO LTD

Registration Number :132

Statement as on :30th
September 2020
16. -18 Statement of Investment Assets (General Insurer)

(Business within India)

Particularity of Submission :
Quarterly
Section I

PART - A

(Rs in Lakhs)

Sl.	PARTICULARS	BSM	AMOUNT
1	Investments		
2	A. Investments (Shareholder's Fund)	8A	95620.90403
3	Cash	9	
4	Fixed Assets	10	3,473.51
5	Current Assets		
6	a. Cash and Bank	11	12,899.15
7	b. Advances and Other Assets	12	86,524.28
8	Current Liabilities	13	357,340.51
9	Provisions	14	112,322.00
10	11b) Exp not written off	15	0.00
11	c. Debt Balance of P and L A/c		0.00
12	Application of Funds as per Balance Sheet (A)		1,542,541.20

1	Less: Other Assets	5011	AMOUNT
2	Less (If Any)	9	
3	Fixed Assets (If Any)	10	
4	Cash and Bank Balance (If any)	11	12,899.15
5	Advances and Other Assets (If Any)	12	86,524.28
6	Current Liabilities	13	357,340.51
7	Provisions	14	112,322.00
8	11b) Exp not written off	15	0.00
9	Nett Balance of P and L A/c		
10	TOTAL(B)		572,898.38

Investment Assets' as per FORM 16

Section II

Sl.	Investment Assets	Reg. %	BSM	PIE	Block Value (B1 + B10)	% Actual	FOI Amount	Total	Market Value
			BSM (B)	PIE (C)	B1 + B10 (D)	(E)	(F)	(G)=(D)+(F)	(H)
1	Central Government Securities	Not Less than 20%	18,093.31	0.00	105,120.11	27.25		123,213.41	105,188.00
2	Central Govt Sec., State Govt Sec. & Other Approved Securities (including all debentures)	Not Less than 30%	18,155.42	152,492.54	168,637.96	41.85		186,637.96	205,318.85
3	Investment subject to 2-quartile rating								
4	a) Floating and credit to 2G for trading and FPE	Not Less than 5%							
5	1. Approved Investments		18,857.04	126,711.10	145,568.14	34.50	153,562.15	172,425.19	174,182.10
6	2. Other Investments		743.38	3,237.38	4,000.76	9.35	4,000.76	4,000.76	712.38
7	c) Approved Investments		0.00	17,662.75	80,842.38	38.01	20.00	58,385.07	165,033.51
8	d) Other Investments	Not Exceeding 10%	0.00	1,885.89	6,961.19	8.50	1.00	7,778.18	7,395.19
9	Total Investment Assets	100%	8,400	88,479.34	387,115.29	473,646.63	100.00	473,646.63	481,882.47

CERTIFICATION

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

Note: 1. (+) FPEB refers to Funds Representing Sundry Merges

- Other Investments are as permitted under 27B(2).
- Pattern of Investment is applicable to both Shareholders funds representing sundry margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Sundry Merges, held in a separate Custody Account.
- Impairment Provision is not considered.

Signature : _____

Full Name : David Dnyan Gang

Chief Financial Officer

FORM NL-29 **PERIODIC DISCLOSURES**
Detail regarding debt securities

FORM NL-29

Insurer:

Future Generali India Insurance Company Ltd

Date:

As on 30th September 2020

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2020	As % of total for this class	As at 30th September 2019	As % of total for this class	As at 30th September 2020	as % of total for this class	As at 30th September 2019	as % of total for this class
Break down by credit rating								
AAA rated	246,506.00	50.38	202,418.99	50.21	229,148.05	49.07	196,869.82	49.90
AA or better	29,932.29	6.12	36,620.10	9.08	28,590.25	6.12	36,592.97	9.28
Rated below AA but above A	5,854.57	1.20	6,755.18	1.68	5,423.66	1.16	6,488.38	1.64
Rated below A but above B	982.91	0.20	-	-	1,000.00	0.21	-	-
Rated B	1,275.85	0.26	3,768.00	0.93	4,759.12	1.02	4,754.38	1.21
Any other (Sovereign Rating)	204,756.06	41.85	153,567.90	38.09	198,094.09	42.42	149,813.38	37.97
Total	489,307.68	100.00	403,130.17	100.00	467,015.17	100.00	394,518.82	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	8,414.63	1.72	22,684.39	5.63	11,043.29	2.36	22,654.04	5.74
more than 1 year and upto 3 years	45,726.21	9.35	45,521.54	11.29	44,241.83	9.47	45,525.75	11.54
More than 3 years and up to 7 years	163,348.04	33.38	105,705.80	26.22	152,654.48	32.69	102,650.91	26.02
More than 7 years and up to 10 years	192,941.61	39.43	167,883.05	41.64	181,712.49	38.91	163,962.44	41.56
above 10 years	78,877.19	16.12	61,313.40	15.21	77,363.08	16.57	59,724.78	15.14
Total	489,307.68	100.00	403,130.17	100.00	467,015.17	100.00	394,518.82	100.00
Breakdown by type of the issuer								
a. Central Government	139,690.70	28.55	107,615.38	26.69	135,590.95	29.03	105,585.95	26.76
b. State Government	65,065.35	13.30	45,952.52	11.40	62,503.14	13.38	44,227.43	11.21
c. Corporate Securities	284,551.62	58.15	249,562.27	61.91	268,921.08	57.58	244,705.44	62.03
Total	489,307.68	100.00	403,130.17	100.00	467,015.17	100.00	394,518.82	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.



PERIODIC DISCLOSURES

FORM NI Analytical Ratios

Insurer: Future Generali India Insurance Co.Ltd

Date: 30/09/2020

30-Sep-20



Analytical Ratios					
Sl.No.	Particular	Total			
		For Q2 2020-21	Upto Q2 2020-21	For Q2 2019-20	Upto Q2 2019-20
1	Gross Direct Premium Growth Rate	10%	12%	31%	23%
	Fire	6%	32%	52%	43%
	Marine	2%	-13%	-5%	-6%
	Accident	5%	0%	19%	10%
	Health	48%	19%	22%	20%
	Engineering	-6%	-19%	16%	20%
	Aviation	N.A	N.A	N.A	N.A
	Liability	4%	22%	19%	12%
	Motor (OD)	20%	7%	9%	6%
	Motor (TP)	-16%	-24%	30%	21%
	Motor (Total)	-2%	-12%	21%	14%
	Workmen Compensation	13%	4%	6%	7%
	Weather\Crop	17%	54%	50%	50%
	Others	11%	5%	19%	14%
	Miscellaneous (Total)	11%	10%	31%	22%
2	Gross Direct Premium to Net Worth	0.89	1.54	0.98	1.65
3	Growth rate of Net Worth	21%	21%	18%	18%
4	Net Retention Ratio	57%	58%	58%	65%
	Fire	29%	28%	30%	27%
	Marine	86%	82%	85%	81%
	Accident	89%	87%	88%	88%
	Health	89%	86%	85%	82%
	Engineering	16%	16%	19%	23%
	Aviation	N.A	95%	N.A	N.A
	Liability	39%	37%	39%	35%
	Motor (OD)	94%	94%	93%	93%
	Motor (TP)	94%	94%	91%	94%
	Motor (Total)	94%	94%	92%	94%
	Workmen Compensation	94%	94%	94%	94%
	Weather\Crop	20%	20%	20%	20%
	Others	60%	59%	83%	75%
	Miscellaneous (Total)	59%	63%	61%	71%
5	Net Commission Ratio	4%	5%	4%	5%
	Fire	-2%	0%	20%	11%
	Marine	15%	14%	16%	15%
	Accident	9%	9%	11%	14%
	Health	6%	4%	5%	3%
	Engineering	-52%	-41%	-2%	-8%
	Aviation	N.A	1%	N.A	N.A
	Liability	-3%	1%	-18%	-12%
	Motor (OD)	17%	16%	14%	14%
	Motor (TP)	2%	2%	1%	1%
	Motor (Total)	9%	9%	6%	6%
	Workmen Compensation	10%	11%	13%	13%
	Weather\Crop	-16%	-15%	-15%	-15%
	Others	2%	4%	3%	3%
	Miscellaneous (Total)	4%	5%	3%	4%
6	Expense of Management to Gross Direct Premium	26%	29%	30%	34%
7	Expense of Management to Net Written Premium	46%	48%	51%	50%
8	Net Incurred Claims to Net Earned Premium	69%	67%	55%	59%
9	Combined Ratio	110%	110%	102%	105%
10	Technical Reserves to Net Premium Ratio	6.72	3.77	6.19	3.23
11	Underwriting Balance Ratio	(0.11)	(0.08)	(0.05)	(0.09)
12	Operating Profit Ratio	4%	7%	9%	6%
13	Liquid Assets to Liabilities Ratio	0.10	0.10	0.18	0.18
14	Net Earning Ratio	5%	7%	4%	4%
15	Return on Net Worth Ratio	3%	6%	2%	4%
16	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.65	1.65	1.58	1.58
17	NPA Ratio				
	Gross NPA Ratio	1.01	1.01	0.53	0.53
	Net NPA Ratio	0.17	0.17	0.44	0.44

Equity Holding Pattern

1	(a) No. of shares	904,803,705	859,803,705
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 EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.72	0.44
	(b) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.71	0.43
5	(a) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.72	0.44
	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.71	0.43
6	(iv) Book value per share (Rs)	11.50	10.02

Related Party Transactions

(Rs in '000s)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the half year ended 30th September 2020	Up to the half year ended 30th September 2020	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	-	-	-	-
			Operating expenses	-	-	-	-
			Insurance Premium	11,393	12,193	20,457	28,552
			Insurance Claims paid	80	80	1,150	5,565
			Deposit Received	-	-	-	-
			Deposit Paid	-	-	-	-
			Unallocated Premium received/(paid)	47	653	374	832
			Equity Shares Issued	-	-	-	127,531
2	Assicurazioni Generali SPA	Promoter Group Co.	Reinsurance premium ceded	29,586	93,437	98,296	205,247
			Commission on reinsurance ceded	4,910	12,385	10,009	15,712
			Claims recovery on reinsurance	36,928	78,010	17,935	50,631
			Recovery towards Expenses Incurred	10,585	10,585	-	-
3	Generali Participations Netherlands N.V	Joint Venturer	Equity Shares Issued	-	-	-	127,531
			Share application money pending allotment	-	-	-	-
4	Shendra Advisory Services Private Limited	Joint Venturer	Equity Shares Issued	-	-	-	244,938
5	Key Managerial Personnel	MD & CEO,CFO and Company Secretary & Other KMPs (as disclosed in Note 17)	Remuneration for the period	37,174	141,267	15,056	67,734
			Insurance Premium received	172	226	-	-
			Insurance Claims Paid	-	-	-	-
6	Future Generali India Life Insurance Co. Ltd.	Enterprise owned by Major Shareholders	Operating expenses incurred on our behalf	13,514	20,926	7,829	13,372
			Operating expenses incurred by our company on their behalf	6,142	9,441	7,319	13,177
			Rent/Elect. Deposits on our behalf	-	-	-	964
			Rent/Elect. Deposits by our company on their behalf	-	-	-	-
			Other transactions	-	-	-	-
			Settlement paid/(received)	-	-3,000	-	-
			Insurance Premium	1	1,058	100	521
			Unallocated Premium received/(paid)	-	234	15	157
			Insurance Claims Paid	21	21	80	128
			Insurance Premium Paid	-	-	-	4,644
7	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	216	449	669	890

Insurer:

Future Generali Insurance Corp

Date:

9/30/2020

Products Information							
List below the products and/or add one introduced during the period							
S. No.	Name of Product	Co. Ref. No.	RDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date RDA confirmed filing/ approval
1	Shubh Yatra	FGTIDP2011V011820	FGTIDP2019V011820	Travel		7/Mar/19	11/Jun/20
2	Future Poorna Suraksha - Group	FGHLPD2012V011820	FGHLPD2020V011820	Health		11/Feb/20	12/Feb/20
3	Corona Kavach Policy, Future Generali India Insurance Co. Ltd.	FGHLPD2016V00201	FGHLPD2018V00201	Health		9/Jul/20	9/Jul/20
4	Corona Rakshak Policy, Future Generali India Insurance Co. Ltd.	FGHLPD2017V00201	FGHLPD2019V00201	Health		9/Jul/20	9/Jul/20
5	Group Ananya Sajwani Policy, Future Generali India Insurance Co. Ltd.	FGHLPD21489V00201	FGHLPD21489V00201	Health		26/Sep/20	28/Sep/20
6	Future Secure Commercial Vehicle Package Policy	FGKC/2019/PRD/2019-20	BCIAN/12/NP/001V/02/202018	Motor Misc. (Engg) Misc. Others	19(i) Internal Tariff Total	29/Feb/20	09-07-2020, UNV allotted through BAF
7	Personal Cyber Risk Policy	FGKC/2014/PRD/2019-20	BCIAN/12/NP/001V/03/202021	Liability	19(iv) Exposure Rated Products	1/Oct/19	1/Jun/20
8							



FORM NL-33 - SOLVENCY MARGIN - KGII

FORM KG

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



Table II - Statement of Available Solvency Margin and Solvency Ratio as on 30th September, 2020

(Rs .in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)		462,108
	Deduct:		
(B)	Current Liabilities as per BS		83,540
(C)	Provisions as per BS		358,788
(D)	Other Liabilities		-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)		19,780
(F)	Available Assets		97,580
	Deduct:		
(G)	Other Liabilities		30,125
(H)	Excess in Shareholder's funds (F-G)		67,455
(I)	Total ASM (E+H)		87,235
(J)	Total RSM		52,777
(K)	Solvency Ratio (Total ASM / Total RSM)		1.65

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 2020 - September 2020

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G.N Bajpai	Non-Executive Chairman	-
2	Mr. Kishore Biyani	Non-Executive Director	-
3	Mr. Vijay Biyani	Non-Executive Director	-
4	Mr. Krishan Kant Rath	Non-Executive Director	-
5	Mr. Sanjay Jain	Non-Executive Director	-
6	Mr. Parth Gandhi	Non-Executive Director	Resigned w.e.f. September 30, 2020
7	Ms. Jennifer Sparks	Non-Executive Director	-
8	Mr. Fabrice Benard	Non-Executive Director	-
9	Mr. Abhinandan K. Jain	Independent Director	-
10	Ms. Bhavna Doshi	Independent Director	-
11	Dr. Devi Singh	Independent Director	-
12	Mr. Anup Rau	Managing Director & Chief Executive Officer	-
13	Mr. Shreeraj Deshpande	Chief Operating Officer	-
14	Mr. Devi Dayal Garg	Chief Financial Officer	-
15	Mr. Deepak Prasad	Chief - Corporate Sales	-
16	Mr. Raghavendra Rao	Chief - Retail Sales	-
17	Mr. Anurag Sinha	Chief Bancassurance Officer	-
18	Mr. Ajay Panchal	Chief Risk Officer	-
19	Mr. Milan P. Shirodkar	Chief of Investments	-
20	Ms. Ritu Sethi	Chief Internal Audit Officer	-
21	Mr. Jatin Arora	Appointed Actuary	-
22	Ms. Ruchika Malhan Varma	Chief Marketing Officer	-
23	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	-

STATEMENT AS ON: 30th September 2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

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)
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		480.32		117.30		22-Jan-18							85%	850.00
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		499.94		103.75		27-Aug-18							85%	850.00
IODS	Infrastructure Leasing & Financial Services Ltd	NCD		1,000.00	1,000.00	266.41	21-Sep-20	21-Sep-17							85%	850.00
IODS	ILFS Financial Services Ltd	NCD		250.00		71.04		28-Dec-17							100%	250.00
HODS	Dewan Housing Finance Ltd	NCD		100.10		21.00		16-Jul-18							100%	100.00
HODS	Dewan Housing Finance Ltd	NCD		1,500.00	1,500.00	297.87	25-Aug-20	25-Aug-18							100%	1,500.00
HODS	Dewan Housing Finance Ltd	NCD		250.00	250.00	39.33	21-Feb-20	22-Feb-19							100%	250.00
OLDB	Reliance Capital Limited	NCD		280.19		31.14		31-Aug-20							15%	42.00
OLDB	Reliance Capital Limited	NCD		394.68		43.12		30-Sep-20							25%	100.00

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.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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FORM-2

(Read with Regulation 16)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number : 132

Statement as on :30th September 2020

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 During the quarter									
1	7.40% Indian Renewable Energy Development Agency Ltd mat Date 03 Mar 2021	PTD	2,521.13	06/03/2020	FITCH	FITCH AAA	FITCH AA+	01/08/2020	
B As on Date									
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE AAA	CARE AA+	24/03/2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE AA+	CARE AA	08/10/2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE AA	CARE A+	08/03/2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	279.87	09/10/2012	CARE	CARE A	CARE BBB	18/05/2019	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE A+	CARE A	18/04/2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE BB	CARE D	20/08/2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09/10/2012	CARE	CARE BBB	CARE BB	24/08/2019	
8	10.30% LFS Financial Services Ltd (mat 28 Dec 2021)	ICDS	250.00	03/01/2012	CARE	CAREAAA	CARE D	17/08/2018	
9	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	ICRA AA+	ICRA AA	28/11/2018	
10	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	CARE AA+	CARE AA+	28/11/2018	
11	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	ICRA AA	ICRA AA-	03/05/2019	
12	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	CARE AA+	CARE AA-	09/05/2019	
13	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB	1,000.00	25/07/2011	ICRA	ICRA AA-	ICRA A+	24/07/2019	
14	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	LA+	LA	19/12/2019	
15	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	CARE	CARE A+	CARE A	30/12/2019	
16	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	LA	LA-	20/02/2020	
17	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	ICRA	LA	D	08/03/2020	
18	10.30% Yes Bank Limited (mat date 25 July 2021)	OLDB		25/07/2011	CARE	CARE A-	CARE B	06/03/2020	
19	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07/10/2014	ICRA	ICRA AA	ICRA AA-	05/08/2019	
20	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB	930.00	07/10/2014	CARE	CARE AA	AA-	19/08/2019	
21	10.35% Tata Motors Finance Ltd 2024 (Mat Date 26 SEPT 2024)	OLDB		07/10/2014	CRISIL	AA	AA-	14/08/2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	CARE	CARE AA+	CARE AA	08/10/2018	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR AAA	BWR AA	5/02/2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	CARE	CARE A+	CARE A	08/03/2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	CARE	CARE A	CARE BBB	18/05/2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR A	BWR BBB	26/06/2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	398.89	20/01/2012	CARE	CARE A+	CARE A	18/04/2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR AA	BWR A	19/04/2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR A	BWR A	04/05/2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	CARE	CARE BB	CARE D	20/09/2019	
31	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR BB	BWR D	25/09/2019	
32	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	CARE	CARE BBB	CARE BB	24/08/2019	
33	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20/01/2012	BRICKWORKS	BWR BBB	BWR BB	10/06/2019	
34	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB	2,493.34	03/01/2017	CARE	CARE AA+	CARE AA	18/02/2019	
35	7.50% Tata Motors 2021 (Mat Date 20 Oct 2021)	OLDB		03/01/2017	CARE	CARE AA	CARE AA-	19/08/2019	
36	8.25% IDFC Bank Ltd(mat 14th July 2022)	EPBT	1,498.99	21/12/2017	BRICKWORKS	BWR AAA	BWR AA+	28/05/2019	
37	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT		15/01/2015	ICRA	ICRA AA	ICRA A	21/05/2019	
38	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT	1,500.00	15/01/2015	FITCH	AAA(IND)	AA+(IND)	28/06/2018	
39	8.67% IDFC LTD (MAT DT 3 Jan 2025)	EPBT		15/01/2015	ICRA	ICRA AAA	ICRA AA+	14/11/2018	
40	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT		20/05/2015	ICRA	ICRA AA+	ICRA AA	21/08/2019	
41	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT	1,000.00	20/05/2015	FITCH	AA(IND)	AA+(IND)	28/06/2018	
42	8.70% IDFC LTD (MAT DT 20 May 2025)	EPBT		20/05/2015	ICRA	ICRA AAA	ICRA AA+	14/11/2018	
43	8.72%ILFS2025 (mat date 21 Jan 2025)	ICDS	480.32	29/08/2018	CARE	CAREAA+	CARE D	17/08/2018	
44	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA	1,001.34	24/04/2018	CARE	CARE AAA	CARE AA+	24/08/2019	
45	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA		24/04/2018	CARE	CARE AAA	BWR AA+	18/10/2019	
46	8.75% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021) Series-III	HTDA		24/04/2018	CARE	CARE AA+	CARE AA	15/02/2020	
47	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA		08/09/2017	CARE	CARE AAA	CARE AA	04/08/2019	
48	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA	503.90	08/09/2017	BRICKWORKS	BWR AAA	BWR AA+	18/10/2019	
49	8.90% Indiabulls Housing Finance Ltd (Mat Dt. 26 Sep 2021)	HTDA		08/09/2017	CARE	CARE AA+	CARE AA	15/02/2020	
50	9.10% IDFC Bank Ltd (Mat 31st May 2021)	EPBT	1,001.52	22/03/2018	BRICKWORKS	BWR AAA	BWR AA+	28/05/2019	
51	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	BRICKWORKS	BWR AA+	BWR AA	09/03/2019	
52	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	CARE	CARE AA-	CARE A	31/03/2019	
53	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	CARE	CARE AAA	CARE AA+	03/02/2019	
54	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	CARE	CARE AA+	CARE AA	08/03/2019	
55	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS	100.11	27/08/2015	BRICKWORKS	BWR AAA	BWR AA+	03/02/2019	
56	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	BRICKWORKS	BWR AA	BWR AA-	10/04/2019	
57	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	CARE	CARE A	CARE BBB-	14/05/2019	
58	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	BRICKWORKS	BWR AA-	BWR BBB+	17/05/2019	
59	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	CARE	CARE BBB-	CARE D	05/06/2019	
60	9.50% Dewan Housing Finance Corp. Ltd. 2025 (mat date 16/7/25)	HODS		27/08/2015	BRICKWORKS	BWR BBB+	BWR D	05/06/2019	
61	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB	500.00	19/09/2014	CARE	CARE AA	CARE AA	18/02/2019	
62	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19/09/2014	ICRA	ICRA AA	ICRA AA-	05/08/2019	
63	9.77% Tata Motors 2024 (Mat Date 12 SEPT 2024)	OLDB		19/09/2014	CARE	CARE AA	CARE AA	19/08/2019	
64	9.90%ILFS 2025 (mat 27 Aug 2025)	ICDS	499.94	29/09/2018	CARE	CARE AA	CARE D	17/08/2018	
65	7.40% Indian Renewable Energy Development Agency Ltd mat Date 03 Mar 2021	PTD	2,521.13	06/03/2020	FITCH	FITCH AAA	FITCH AA+	01/08/2020	
66	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16/07/2010	CARE	CARE A+	CARE A-	31/03/2019	
67	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16/07/2010	CARE	CARE AA+	CARE AA	03/02/2019	
68	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS	250.00	16/07/2010	CARE	CARE AA	CARE A+	06/03/2019	
69	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16/07/2010	CARE	CARE A-	CARE BBB-	14/05/2019	
70	9.80% Dewan Housing Finance Ltd. 2020 (mat date 21/02/20)	HODS		16/07/2010	CARE	CARE BBB-	CARE D	05/06/2019	
71	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	BRICKWORKS	BWR AA+	BWR AA	09/03/2019	
72	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	CARE	CARE AA-	CARE A	31/03/2019	
73	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	CARE	CARE AAA	CARE AA+	03/02/2019	
74	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	CARE	CARE AA	CARE A	08/03/2019	
75	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS	500.00	31/08/2015	BRICKWORKS	BWR AAA	BWR AA+	03/02/2019	
76	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	BRICKWORKS	BWR AA	BWR AA-	10/04/2019	
77	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	CARE	CARE BBB-	CARE D	05/06/2019	
78	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	BRICKWORKS	BWR AA-	BWR BBB+	17/05/2019	
79	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	CARE	CARE BBB-	CARE D	05/06/2019	
80	9.45% Dewan Housing Finance Corp. Ltd. 2020 (mat date 25/8/2020)	HODS		31/08/2015	BRICKWORKS	BWR BBB+	BWR D	05/06/2019	
81	9.80%ILFS2020 (mat date 21st Sep. 2020)	ICDS	1,000.00	31/08/2015	ICRA	ICRA AAA	ICRA D	17/08/2018	

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has

Signature :
Full Name : Devi Dayal Garg
Chief Financial Officer

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1
- 4 Category of Investment (COI) shall be as per INVGLN/001/2003-04

PERIODIC DISCLOSURES

FORM I Quarterly Business Returns across line of Business



Insurer **Future Generali India Insurance Co.Ltd** Date: **JUL 2020- SEP Q2**

(Rs in Lakhs) (Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		Upto the period		Same period of the previous	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7352.35	41628	6963.93	37670	23198.51	80149	17544.46	73190.00
2	Cargo & Hull	1392.24	12725	1358.39	16329	3090.73	21067	3559.82	32016.00
3	Motor TP	15752.54	83763	18770.55	30414	27663.82	133339	36357.82	55481.00
4	Motor OD	14740.67	263181	12263.05	214547	26231.10	456980	24559.58	406050.00
5	Engineering	1212.22	1707	1295.74	1519	2152.96	3010	2647.77	3063.00
6	Workmen's Compensation	846.47	4496	747.26	4505	1629.06	8021	1560.64	9196.00
7	Employer's Liability	0.00	0	0.00	0	0.00	0	0.00	0.00
8	Aviation	0.00	0	0.00	0	11.26	0	0.00	0.00
9	Personal Accident	1940.57	161001	1852.24	153190	3415.95	306222	3419.85	264207.00
10	Health	9550.62	224771	6472.80	31502	17620.87	247498	14758.75	67240.00
11	Others*	39703.71	82299	34297.82	79078	54724.66	171458	38017.90	134371.00
		92491.39	875571	84021.78	568754	159738.92	1427744	142426.61	1044814

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

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

PERIODIC DISCLOSURES

FORM NL-3 Rural & Social Obligations (Quarterly Returns)

Insurer: Future Generali India Insurance Co.Ltd

Date:

2020-21 2nd Qtr

(Rs in Lakhs)



Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	19985	2330.82	1438538.11
		Social			
2	Cargo & Hull	Rural	3175	283.60	832518.39
		Social			
3	Motor TP	Rural	30073	5158.38	0.00
		Social			
4	Motor OD	Rural	85055	4599.49	222275.78
		Social			
5	Engineering	Rural	648	420.16	276300.47
		Social			
6	Workmen's Compensation	Rural	1263	283.94	140413.30
		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	99211	513.33	1956959.52
		Social			
10	Health	Rural	230	9.23	10191.64
		Social			
11	Others*	Rural	44833	18828.51	1335558.48
		Social			
Total		Rural	284473	32427.46	6,212,755.69
		Social	-	-	-

PERIODIC DISCLOSURES

FORM NL-40



Insurer: Future Generali India Insurance Co.Ltd

Date: Jul 2020-Sep 2020

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	283647	16,946.13	155401	18,039.41	422823	30539.65	290822	35077.97
2	Corporate Agents-Banks	256183	4,784.63	199222	4,074.41	475776	8585.62	359452	7798.24
3	Corporate Agents -Others	13765	336.24	15552	1,709.44	20440	546.90	30993	3082.93
4	Brokers	147639	22,017.38	73361	17,780.41	236323	47239.67	143230	39857.04
5	Micro Agents	0	-	1	1.30	0	0.00	1	8.95
6	Direct Business	144050	46665.88	103973	41006.75	226544	69770.69	181431	53422.73
7	Others	30287	1741.12	21244	1410.01	45838	3056.40	38885	3178.70
	Total (A)	875571	92491.39	568754	84021.73	1427744	159738.92	1044814	142426.56
8	Referral (B)	0	-	0	0.05	0	0.00	0	0.05
	Grand Total (A+B)	875571	92491.39	568754	84021.78	1427744	159738.92	1044814	142426.61

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

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: Sept 30, 2020

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO July 1, 2020 to September 30, 2020 DURING THE FINANCIAL YEAR 2020-21



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	8	3	0	5	0	8
	b) Claim	3	56	21	0	33	5	106
	c) Policy Related	0	41	31	1	8	1	63
	d) Premium	0	1	0	0	1	0	1
	e) Refund	0	5	5	0	0	0	7
	f) Coverage	0	0	0	0	0	0	3
	g) Cover Note Related	0	2	2	0	0	0	3
	h) Product	1	2	1	0	1	1	7
	i) Others	2	26	11	0	16	1	38
	Total Number of complaints:	6	141	74	1	64	8	236

2	Total No. of policies during previous year:	2384197
3	Total No. of claims during previous year:	166364
4	Total No. of policies during current year:	1450098
5	Total No. of claims during current year:	59546
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.90
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	17.80

** Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	a) Upto 7 days	8	0	6
	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	8	0	6

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