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

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2024

																		(Clarits)
		Schedule		Fir	e			Ma	ine			Miscell	aneous			To	tal	
	Particulars	Ref. Form	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
		No.	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
1	Premiums Earned (Net)	NL-4	6,290.17	16,721.59	4,588.85	15,927.18	2,131.18	8,042.11	2,221.37	7,440.44	85,445.40	3,09,057.86	63,432.38	2,50,562.95	93,866.75	3,33,821.56	70,242.60	2,73,930.57
2	Profit/Loss on sale/redemption of Investments		2.30	75.36	(16.38)	93.57	2.03	13.69	(1.27)	18.57	107.12	505.86	14.67	667.55	111.44	594.90	(2.98)	779.68
3	Interest, Dividend & Rent - Gross (Refer Note 1)		756.44	5,483.92	694.97	4,393.41	191.58	861.57	172.39	788.78	8,956.14	31,955.31	8,092.81	28,432.27	9,904.15	38,300.80	8,960.17	33,614.46
4	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a)Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)Miscellaneous Income		0.94	3.17	12.17	13.48	0.43	1.50	6.47	7.15	25.62	92.62	227.73	259.88	26.98	97.29	246.37	280.50
	(b)Contribution from Shareholders Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i)Towards Excess Expenses of Management		-	-	-	-	-	-	644.26	644.26	-	-	14,945.90	14,945.90	-	-	15,590.16	15,590.16
	TOTAL (A)		7,049.84	22,284.03	5,279.61	20,427.64	2,325.21	8,918.86	3,043.22	8,899.19	94,534.28	3,41,611.64	86,713.48	2,94,868.53	1,03,909.33	3,72,814.54	95,036.31	3,24,195.37
5	Claims Incurred (Net)	NL-5	2,740.60	13,304.48	1,199.72	5,785.56	1,418.01	4,395.82	925.88	6,442.18	61,551.08	2,22,156.66	40,657.95	1,68,306.34	65,709.70	2,39,856.96	42,783.56	1,80,534.09
6	Commission	NL-6	587.40	(2,604.62)	(1,548.70)	(3,878.91)	363.82	1,763.35	165.93	1,027.26	21,735.85	63,118.08	4,763.58	9,536.26	22,687.06	62,276.81	3,380.81	6,684.62
7	Operating Expenses related to Insurance Business	NL-7	702.78	6,966.99	1,225.34	10,228.71	304.16	1,256.65	485.64	2,337.56	15,845.02	51,829.90	31,581.57	1,00,536.68	16,851.96	60,053.55	33,292.54	1,13,102.95
8	Premium deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		4,030.78	17,666.85	876.37	12,135.37	2,085.99	7,415.82	1,577.45	9,807.01	99,131.95	3,37,104.65	77,003.10	2,78,379.28	1,05,248.72	3,62,187.32	79,456.91	3,00,321.66
9	Operating Profit/(Loss) C= (A - B)		3.019.06	4.617.18	4.403.24	8,292,27	239.23	1,503.04	1,465.77	(907.82)	(4.597.67)	4,506,99	9,710.39	16.489.26	(1.339.39)	10.627.22	15,579,40	23.873.71
	C-(A-D)		.,	/	4,403.24	.,		1,505.04	1,405.77	(907.82)	()	4,500.99	9,710.39	.,	()	.,	.,	.,
10	APPROPRIATIONS		-		-	-						-			-	-		-
	Transfer to Shareholders' Funds		3.019.06	4.617.18	4.403.24	8.292.27	239.23	-	1,465.77	(907.82)	- (4.597.67)	4,506,99	9,710.39	- 16.489.26	(1.339.39)	10.627.22	15,579.40	23,873.71
	Transfer to Shareholders Funds		.,	<i>,</i>	4,403.24	6,292.27		,	1,405.77	(907.82)	(4,397.07)	,	9,710.39	10,409.20	(1,339.39)		,	,
-	Transfer to Catastrophe Reserve		-	-				-		-		-				-	-	-
-	TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IUIAL(C)		3,019.06	4,617.18	4,403.24	8,292.27	239.23	1,503.04	1,465.77	(907.82)	(4,597.67)	4,506.99	9,710.39	16,489.26	(1,339.39)	10,627.22	15,579.40	23,873.71

Note - 1

		Fi	re			Mar	ine			Miscell	aneous			To	tal	
Pertaining to Policyholder's funds	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24	2022-23	2022-23
Interest, Dividend & Rent	530.13	4,707.39	568.85	4,002.44	188.49	854.97	174.78	794.17	8,801.43	31,599.36	8,165.49	28,553.50	9,520.06	37,161.72	8,909.12	33,350.11
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	14.32	36.33	(10.54)	(27.18)	3.09	6.60	(2.39)	(5.39)	123.74	243.90	(95.08)	(193.87)	141.14	286.83	(108.01)	(226.44)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	211.99	740.20	136.66	418.14	-	-	-	-	30.97	112.04	22.40	72.64	242.96	852.24	159.06	490.79
Interest, Dividend & Rent – Gross*	756.44	5,483.92	694.97	4,393.41	191.58	861.57	172.39	788.78	8,956.14	31,955.31	8,092.81	28,432.27	9,904.15	38,300.80	8,960.17	33,614.46



FORM NL-2-B-PL



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

PROFIT AND LOSS ACCOUNT FOR PERIOD ENDED 31ST MARCH, 2024

	Schedule	For Q4	Upto Q4	For Q4	Upto Q4
Particulars	Ref. Form	2023-24	2023-24	2022-23	2022-23
OPERATING PROFIT/(LOSS)	NL-1		2020 21	2022 20	2022 20
(a) Fire Insurance		3,019.07	4,617.19	4,403.25	8,292.28
(b) Marine Insurance		239.24	1,503.05	1,465.79	(907.80
(c) Miscellaneous Insurance		(4,597.65)	4,507.01	9,710.41	16,489.28
INCOME FROM INVESTMENTS		-	-	-	-
(a) Interest, Dividend & Rent - Gross		3,387.10	13,241.50	2,761.02	9,621.77
(b) Profit on sale of investments		74.33	247.79	7.22	232.79
(c) (Loss on sale/ redemption of investments)		(34.71)	(35.81)	(1.97)	(7.8
(d) Amortization of Premium / Discount on Investments		50.26	102.20	(32.09)	(65.33
OTHER INCOME		-	-	-	-
(a) Bad debts/balances written back		-	4.60	-	-
(b) Interest on Income Tax Refund		61.13	61.13	-	172.89
TOTAL (A)		2,198.76	24,248.67	18,313.63	33,828.04
		-	-	-	-
PROVISIONS (OTHER THAN TAXATION)		-	-	-	-
(a) For diminution in the value of investments		3.26	(125.81)	2.38	7.77
(b) For Doubtful Debts		(12.20)	3.61	(3.13)	(10.32
(c) Others (to be specified)		-	-	-	-
		-	-	-	-
OTHER EXPENSES		-	-	-	-
		-	-	-	-
(a) Expenses other than those related to Insurance Business		542.86	2,142.75	288.86	2,722.49
(b) Bad Debts written off		11.96	14.29	226.29	242.07
(c) Interest on subordinated debt		1,063.62	4,010.24	396.47	419.77
(d) Expenses towards CSR activities		80.81	323.26	67.31	404.20
(e) Penalties		0.00	0.31	127.80	127.80
(f) Contribution to Policyholders' A/c		-	-	-	-
(i) Towards Excess Expenses of Management		-	-	15,590.16	15,590.10
(g) Others		-	-	-	-
(i) Investments written off		-	-	-	-
TOTAL (B)		1,690.31	6,368.65	16,696.13	19,503.94
		-	-	-	-
Profit before Tax (A-B)		508.45	17,880.02	1,617.50	14,324.10
Provision for Taxation		(53.57)	4,569.55	509.19	3,955.95
Deferred Tax		112.87	(20.75)	(124.82)	(257.63
		-	-	-	-
Profit / (Loss) after tax		449.15	13,331.22	1,233.13	10,625.78
		-	-	-	-
APPROPRIATIONS		-	-	-	-
(a) Interim dividends paid during the period		-	-	-	-
(b) Final dividend paid		-	-	-	-
(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit / loss brought forward		56,711.52	43,829.45	42,596.33	33,203.68
Issue of bonus shares through accumulated reserves		-	(30,160.12)	-	-
Balance carried forward to Balance Sheet	1 1	57,160.67	27,000.55	43,829.46	43,829.40

FORM NL-3-B-BS Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 BALANCE SHEET



			(₹ lakhs)
Particulars	Schedule Ref.	As at	As at
	Form	31st March, 2024	31st March, 2023
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	120,640.49	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		-	-
RESERVES AND SURPLUS	NL-10	27,000.54	43,829.45
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(10.30)	97.91
-Policyholders' Funds		(31.43)	304.69
BORROWINGS	NL-11	51,700.00	24,560.00
TOTAL		199,299.31	159,272.41
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	184,391.93	164,100.85
INVESTMENTS-Policyholders	NL-12A	562,937.65	510,690.90
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,099.31	6,069.19
DEFERRED TAX ASSET (Net)		2,154.06	2,133.31
CURRENT ASSETS			
Cash and Bank Balances	NL-15	33,034.81	11,659.25
Advances and Other Assets	NL-16	63,624.97	72,503.33
Sub-Total (A)		96,659.79	84,162.58
CURRENT LIABILITIES	NL-17	457,321.02	435,398.12
PROVISIONS	NL-18	198,622.41	172,486.31
Sub-Total (B)		655,943.44	607,884.43
NET CURRENT ASSETS (C) = (A - B)		(559,283.65)	(523,721.85)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	_	
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	
TOTAL		199,299.31	159,272.41

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2024	As at 31st March, 2023
1.Partly paid-up investments	6,000.00	9,250.00
2.Claims, other than against policies, not acknowledged asdebts by the company	-	166.64
3.Underwriting commitmentsoutstanding (in respect of shares and securities)	-	-
4.Guarantees given by or onbehalf of the Company	-	-
5.Statutory demands/ liabilities indispute, not provided for	8,499.67	834.36
6. Reinsurance obligations to theextent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	14,499.67	10,251.00

FORM NL-4-PREMIUM SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Premium Earned (Net)

Premium Earned (Net)																						(₹ lakhs)
															Miscel	laneous						
	Fi	re	Marine	Cargo	Marin	e Hull	Total !	Marine	Motor	OD	Mote	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel In	surance	Total	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Gross Direct Premium	10,776.56	55,122.99	3,198.26	11,163.65	0.05	264.23	3,198.31	11,427.88	21,664.19	80,067.18	34,232.07	93,997.22	55,896.26	174,064.40	63,457.07	146,879.32	4,704.52	15,279.16	138.53	661.65	68,300.13	162,820.13
Add : Premium on reinsurance accepted	667.14	8,248.97	26.42	81.97	-	-	26.42	81.97	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	7,038.59	46,231.64	1,241.11	3,165.96	0.00	250.81	1,241.11	3,416.77	1,072.19	3,683.21	2,166.84	5,926.31	3,239.03	9,609.52	13,574.50	27,600.23	927.10	1,975.60	123.56	593.33	14,625.17	30,169.15
Net Written Premium	4,405.11	17,140.31	1,983.58	8,079.66	0.04	13.42	1,983.62	8,093.09	20,592.00	76,383.97	32,065.24	88,070.91	52,657.23	164,454.88	49,882.57	119,279.10	3,777.42	13,303.56	14.97	68.32	53,674.96	132,650.98
Add: Opening balance of UPR	16,598.92	14,295.14	2,499.08	2,313.55	13.38	0.37	2,512.45	2,313.92	37,096.69	41,708.42	35,395.23	47,287.50	72,491.92	88,995.92	41,571.65	29,859.99	6,715.25	5,452.78	11.92	7.99	48,298.82	35,320.77
Less: Closing balance of UPR	14,713.86	14,713.86	2,351.47	2,351.47	13.42	13.42	2,364.89	2,364.89	38,212.63	38,212.63	45,954.25	45,954.25	84,166.88	84,166.88	62,729.98	62,729.98	7,256.22	7,256.22	10.57	10.57	69,996.77	69,996.77
Net Earned Premium	6,290.17	16,721.59	2,131.19	8,041.74	0.00	0.38	2,131.19	8,042.12	19,476.05	79,879.76	21,506.22	89,404.16	40,982.28	169,283.92	28,724.23	86,409.11	3,236.45	11,500.13	16.32	65.74	31,977.00	97,974.97
Gross Direct Premium																						
- In India	10,776.56	55,122.99	3,198.26	11,163.65	0.05	264.23	3,198.31	11,427.88	21,664.19	80,067.18	34,232.07	93,997.22	55,896.26	174,064.40	63,457.07	146,879.32	4,704.52	15,279.16	138.53	661.65	68,300.13	162,820.13
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscell	aneous								(₹ lakhs)
	Workmen Co	ompensation	Liab	ility	Engin	eering	Avia	tion	Crop In	surance	Oth	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2022-23	2022-23	2023-24	2023-24
Gross Direct Premium	797.53	3,553.47	781.42	3,056.64	2,421.20	8,447.68	_	(0.08)	7,409.41	42,072.40	6,273.34	30,524.24	141,879.30	424,538.87	155,854.16	491,089.74
Add : Premium on reinsurance accepted	-	-	6.76	241.18	106.81	618.17	-	-	-	-	-	-	113.57	859.35	807.14	9,190.30
Less: Premium on reinsurance ceded	44.15	192.02	554.66	1,889.97	1,890.13	7,567.36	-	(0.00)	5,614.56	32,786.27	1,886.51	9,840.03	27,854.21	92,054.33	36,133.90	141,702.74
Net Written Premium	753.39	3,361.44	233.52	1,407.85	637.88	1,498.48	-	(0.08)	1,794.85	9,286.13	4,386.83	20,684.21	114,138.67	333,343.90	120,527.40	358,577.30
Add: Opening balance of UPR	1,430.22	1,516.55	832.41	633.51	706.51	803.08	(0.00)	0.44	384.34	849.16	15,121.25	15,553.29	139,265.48	143,672.70	158,376.86	160,281.76
Less: Closing balance of UPR	1,331.28	1,331.28	689.60	689.60	774.78	774.78	-	-	366.66	366.66	10,632.75	10,632.75	167,958.73	167,958.73	185,037.48	185,037.48
Net Earned Premium	852.33	3,546.71	376.33	1,351.76	569.61	1,526.78	(0.00)	0.36	1,812.53	9,768.63	8,875.33	25,604.75	85,445.41	309,057.87	93,866.77	333,821.58
Gross Direct Premium																
- In India	797.53	3,553.47	781.42	3,056.64	2,421.20	8,447.68	-	(0.08)	7,409.41	42,072.40	6,273.34	30,524.24	141,879.30	424,538.87	155,854.16	491,089.74
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GENERALI

FORM NL-4-PREMIUM SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Premium Earned (Net)

															Miscell	aneous						
	Fi	ire	Ma	rine	Marin	e Hull	Total !	Marine	Mote	or OD	Moto	r TP	Total	Motor	Health Ir	surance	Personal	Accident	Travel I	isurance	Total	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Gross Direct Premium	10,051.54	48,178.25	2,914.73	10,693.15	-	245.82	2,914.73	10,938.97	26,733.50	79,253.89	31,713.78	90,851.99	58,447.28	170,105.88	33,333.91	76,616.50	4,497.57	10,866.87	84.06	477.22	37,915.55	87,960.59
Add : Premium on reinsurance accepted	640.22	7,349.32	15.12	78.91	-	-	15.12	78.91	-	-	-	-	-	-	-	-	-	19.96	-	-	-	19.96
Less: Premium on reinsurance ceded	7,190.21	40,761.04	937.63	2,933.77	-	245.05	937.63	3,178.82	1,162.40	3,475.05	1,584.15	4,900.76	2,746.55	8,375.82	9,200.19	23,567.41	553.01	1,464.04	102.91	431.76	9,856.11	25,463.21
Net Written Premium	3,501.55	14,766.52	1,992.22	7,838.29	-	0.77	1,992.22	7,839.06	25,571.09	75,778.84	30,129.63	85,951.23	55,700.73	161,730.06	24,133.73	53,049.09	3,944.56	9,422.80	(18.85)	45.46	28,059.44	62,517.34
Add: Opening balance of UPR	15,382.43	15,455.80	2,542.51	1,915.12	0.56	0.17	2,543.07	1,915.30	33,940.37	35,801.73	38,172.81	47,913.08	72,113.18	83,714.81	16,925.50	17,991.14	3,625.46	4,625.16	2.25	53.35	20,553.21	22,669.66
Less: Closing balance of UPR	14,295.14	14,295.14	2,313.55	2,313.55	0.37	0.37	2,313.92	2,313.92	41,708.42	41,708.42	47,287.50	47,287.50	88,995.92	88,995.92	29,859.99	29,859.99	5,452.78	5,452.78	7.99	7.99	35,320.77	35,320.77
Net Earned Premium	4,588.85	15,927.18	2,221.18	7,439.86	0.19	0.58	2,221.37	7,440.44	17,803.05	69,872.16	21,014.94	86,576.80	38,817.99	156,448.96	11,199.23	41,180.24	2,117.24	8,595.18	(24.59)	90.81	13,291.88	49,866.23
Gross Direct Premium																						
- In India	10,051.54	48,178.25	2,914.73	10,693.15	-	245.82	2,914.73	10,938.97	26,733.50	79,253.89	31,713.78	90,851.99	58,447.28	170,105.88	33,333.91	76,616.50	4,497.57	10,866.87	84.06	477.22	37,915.55	87,960.59
- Outside India	-	-	-	-	-		-	-	-	-		-	-	-	-	-	-		-	-	-	

							Miscell	aneous								(₹ lakhs)
	Workmen Co	ompensation	Liab	ility	Engine	ering	Avia	tion	Crop In	surance	Oth	ers	Total Mise	cellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Gross Direct Premium	960.41	3,735.19	778.05	2,877.57	1,596.34	7,041.52	-	37.44	21,863.46	94,014.69	8,352.94	29,733.51	129,914.02	395,506.38	142,880.29	454,623.60
Add : Premium on reinsurance accepted	-	-	3.70	164.91	(9.34)	443.48	-	-	-	-	-	-	(5.65)	628.35	649.70	8,056.58
Less: Premium on reinsurance ceded	48.14	185.57	483.46	1,797.93	1,157.39	5,583.98	-	1.86	18,063.88	75,698.00	2,191.25	10,535.82	34,546.78	127,642.19	42,674.62	171,582.05
Net Written Premium	912.26	3,549.62	298.28	1,244.55	429.61	1,901.02	-	35.58	3,799.58	18,316.69	6,161.69	19,197.69	95,361.60	268,492.55	100,855.37	291,098.13
Add: Opening balance of UPR	1,466.90	1,465.52	672.11	631.59	903.75	679.63	0.69	489.46	0.71	994.00	16,032.93	15,098.43	111,743.48	125,743.10	129,668.99	143,114.20
Less: Closing balance of UPR	1,516.55	1,516.55	633.51	633.51	803.08	803.08	0.44	0.44	849.16	849.16	15,553.29	15,553.29	143,672.70	143,672.70	160,281.76	160,281.76
Net Earned Premium	862.62	3,498.59	336.89	1,242.64	530.28	1,777.57	0.26	524.61	2,951.13	18,461.53	6,641.33	18,742.82	63,432.38	250,562.95	70,242.60	273,930.57
Gross Direct Premium																
- In India	960.41	3,735.19	778.05	2,877.57	1,596.34	7,041.52	-	37.44	21,863.46	94,014.69	8,352.94	29,733.51	129,914.02	395,506.38	142,880.29	454,623.60
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



FORM NL-5 - CLAIMS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Claims Incurred [NET]

Claims Incurred [NET]																						(₹ lakhs)
															Miscell	ancous						
	Fi	ire	Marin	e Cargo	Marin	e Hull	Total	Marine	Mote	or OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	3,847.30	19,502.13	2,021.61	5,808.93	-	1.15	2,021.61	5,810.08	18,154.98	74,322.03	8,726.95	38,641.90	26,881.93	1,12,963.93	30,302.85	95,756.69	1,837.22	5,150.60	54.22	91.32	32,194.29	1,00,998.61
Add: Re-insurance accepted to direct claims	72.50	452.19	-	45.34	-	-	-	45.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	1,834.31	11,597.47	439.84	907.81	-	1.15	439.84	908.96	932.16	2,749.96	608.12	2,567.67	1,540.28	5,317.64	5,677.65	20,575.84	89.19	376.81	48.09	50.81	5,814.93	21,003.46
Net Claim Paid	2,085.49	8,356.85	1,581.77	4,946.46	-	0.00	1,581.77	4,946.46	17,222.83	71,572.06	8,118.83	36,074.22	25,341.66	1,07,646.29	24,625.20	75,180.85	1,748.04	4,773.79	6.13	40.51	26,379.36	79,995.15
Add : Claims outstanding at the end	16,975.82	16,975.82	4,962.49	4,962.49	1.20	1.20	4,963.69	4,963.69	8,882.42	8,882.42	2,35,744.87	2,35,744.87	2,44,627.30	2,44,627.30	10,539.58	10,539.58	5,442.41	5,442.41	173.80	173.80	16,155.79	16,155.79
Less : Claims outstanding at the beginning	16,320.70	12,028.19	5,126.24	5,513.25	1.21	1.07	5,127.45	5,514.33	10,147.47	9,839.60	2,33,366.14	2,27,150.83	2,43,513.61	2,36,990.43	9,519.89	7,901.02	5,030.49	5,142.95	181.07	209.30	14,731.46	13,253.26
Net Incurred Claims	2,740.60	13,304.48	1,418.02	4,395.69	(0.01)	0.13	1,418.01	4,395.82	15,957.78	70,614.89	10,497.56	44,668.26	26,455.35	1,15,283.15	25,644.89	77,819.42	2,159.95	5,073.25	(1.15)	5.01	27,803.69	82,897.68
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	3,847.30	19,502.13	1,931.64	5,526.83	-	1.15	1,931.64	5,527.98	18,154.98	74,322.03	8,726.95	38,641.90	26,881.93	1,12,963.93	30,256.44	95,710.28	1,837.22	5,150.60	50.28	75.57	32,143.94	1,00,936.45
-Outside India	-	-	89.97	282.10	-	-	89.97	282.10	-	-	-	-	-	-	46.41	46.41	-	-	3.94	15.75	50.34	62.16
Estimates of IBNR and IBNER at the end of the period (net)	1,569.93	1,569.93	1,103.48	1,103.48	1.15	1.15	1,104.63	1,104.63	1,465.35	1,465.35	1,23,723.00	1,23,723.00	1,25,188.35	1,25,188.35	6,245.57	6,245.57	3,730.52	3,730.52	60.37	60.37	10,036.46	10,036.46
Estimates of IBNR and IBNER at the beginning of the period (net)	1,816.13	1,771.36	1,275.13	1,693.81	1.16	1.02	1,276.29	1,694.84	1,560.42	1,572.87	1,28,785.81	1,35,986.83	1,30,346.23	1,37,559.69	5,611.04	3,684.50	3,431.98	3,737.16	66.74	75.29	9,109.76	7,496.95

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liał	oility	Engin	eering	Avis	tion	Crop Ir	surance	Oth	iers	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Claims Paid (Direct)	322.15	2,071.62	27.36	104.15	919.87	2,438.30	30.09	574.46	6,376.84	35,002.83	5,643.76	22,925.72	72,396.28	2,77,079.61	78,265.19	3,02,391.82
Add: Re-insurance accepted to direct claims	-	-	-	-	164.22	168.26	-	-	-	-	-	-	164.22	168.26	236.72	665.79
Less: Re-insurance Ceded to claims paid	14.05	92.38	1.10	40.95	783.65	1,844.03	1.50	28.72	3,450.53	24,365.51	2,136.44	7,283.85	13,742.48	59,976.54	16,016.63	72,482.98
Net Claim Paid	308.10	1,979.24	26.25	63.21	300.43	762.52	28.59	545.73	2,926.31	10,637.32	3,507.31	15,641.87	58,818.01	2,17,271.32	62,485.27	2,30,574.63
Add : Claims outstanding at the end	3,300.31	3,300.31	872.28	872.28	2,248.60	2,248.60	305.91	305.91	5,988.77	5,988.77	5,980.71	5,980.71	2,79,479.66	2,79,479.66	3,01,419.16	3,01,419.16
Less : Claims outstanding at the beginning	2,990.41	3,072.90	890.68	726.00	2,103.57	1,825.66	254.79	252.64	6,524.11	11,457.71	5,737.97	7,015.73	2,76,746.60	2,74,594.33	2,98,194.75	2,92,136.84
Net Incurred Claims	618.00	2,206.65	7.85	209.49	445.46	1,185.46	79.70	599.00	2,390.97	5,168.38	3,750.05	14,606.85	61,551.07	2,22,156.65	65,709.69	2,39,856.95
	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	322.15	2,071.62	27.36	104.15	919.87	2,438.30	30.09	574.46	6,376.84	35,002.83	5,643.76	22,925.72	72,345.94	2,77,017.45	78,124.87	3,02,047.56
-Outside India	-				-				-		-		50.34	62.16	140.31	344.25
Estimates of IBNR and IBNER at the end of the period (net)	1,206.55	1,206.55	473.85	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	1,44,896.88	1,44,896.88	1,47,571.45	1,47,571.45
Estimates of IBNR and IBNER at the beginning of the period (net)	1,191.19	1,218.41	454.16	366.39	378.74	746.22	234.76	234.20	5,673.71	9,317.58	2,588.56	3,331.50	1,49,977.11	1,60,270.95	1,53,069.53	1,63,737.14



FORM NL-5 - CLAIMS SCHEDULE

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

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Claims Incurred [NET]

															Miscel	aneous						
	Fi	ire	Marino	e Cargo	Marin	ie Hull	Total	Marine	Mot	or OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Claims Paid (Direct)	7,283.61	19,393.50	1,243.57	9,289.70	2.67	6.36	1,246.24	9,296.05	15,141.12	60,675.91	9,477.54	33,568.89	24,618.66	94,244.80	13,763.92	49,543.01	1,333.21	4,548.68	62.19	84.74	15,159.32	54,176.43
Add: Re-insurance accepted to direct claims	1,005.33	2,611.25	4.01	49.09			4.01	49.09	-	-	-			-	-	6.25		15.24	-	-	-	21.48
Less: Re-insurance Ceded to claims paid	5,931.61	14,543.41	330.23	4,543.54	2.66	6.32	332.89	4,549.86	645.93	3,046.88	502.88	2,196.30	1,148.80	5,243.18	4,622.77	17,539.56	148.05	582.67	27.30	43.14	4,798.13	18,165.37
Net Claim Paid	2,357.33	7,461.34	917.36	4,795.25	0.01	0.04	917.37	4,795.29	14,495.19	57,629.03	8,974.67	31,372.59	23,469.86	89,001.63	9,141.14	32,009.69	1,185.17	3,981.24	34.88	41.60	10,361.19	36,032.53
Add : Claims outstanding at the end	12,028.19	12,028.19	5,513.25	5,513.25	1.07	1.07	5,514.33	5,514.33	9,839.60	9,839.60	2,27,150.83	2,27,150.83	2,36,990.43	2,36,990.43	7,901.02	7,901.02	5,142.95	5,142.95	209.30	209.30	13,253.26	13,253.26
Less : Claims outstanding at the beginning	13,185.80	13,703.96	5,505.15	3,866.98	0.66	0.45	5,505.81	3,867.43	8,845.84	10,000.83	2,25,559.32	2,14,740.60	2,34,405.16	2,24,741.44	8,128.02	6,308.90	4,700.73	3,311.13	221.44	187.58	13,050.19	9,807.61
Net Incurred Claims	1,199.72	5,785.56	925.46	6,441.52	0.43	0.66	925.88	6,442.18	15,488.96	57,467.80	10,566.18	43,782.82	26,055.14	1,01,250.62	8,914.14	33,601.81	1,627.38	5,813.06	22.74	63.31	10,564.26	39,478.18
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	7,283.61	19,393.50	1,227.07	9,067.54	2.67	6.36	1,229.74	9,073.90	15,141.12	60,675.91	9,477.54	33,568.89	24,618.66	94,244.80	13,763.92	49,542.71	1,333.21	4,548.68	37.78	49.83	15,134.91	54,141.22
-Outside India	-		16.50	222.15			16.50	222.15		-	-			-	-	0.30		-	24.40	34.90	24.40	35.20
Estimates of IBNR and IBNER at the end of the period (net)	1,771.36	1,771.36	1,693.81	1,693.81	1.02	1.02	1,694.84	1,694.84	1,572.87	1,572.87	1,35,986.83	1,35,986.83	1,37,559.69	1,37,559.69	3,684.50	3,684.50	3,737.16	3,737.16	75.29	75.29	7,496.95	7,496.95
Estimates of IBNR and IBNER at the beginning of the period (net)	1,817.09	1,570.58	1,613.74	1,198.08	0.60	0.39	1,614.34	1,198.47	1,507.91	1,322.20	1,39,738.28	1,42,081.06	1,41,246.19	1,43,403.25	3,498.24	2,645.26	3,289.76	2,346.84	70.67	82.97	6,858.67	5,075.07

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engin	eering	Avia	tion	Crop In	surance	Oth	iers	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Claims Paid (Direct)	636.84	2,211.66	52.82	331.68	698.67	3,314.88	247.19	820.94	11,770.11	46,319.28	4,606.91	19,407.87	57,790.51	2,20,827.54	66,320.37	2,49,517.10
Add: Re-insurance accepted to direct claims	-	-	-	-	4.00	40.73	-	-	-	-	-	-	4.00	62.21	1,013.34	2,722.55
Less: Re-insurance Ceded to claims paid	29.76	107.50	3.47	41.56	568.35	2,895.55	12.36	41.05	8,660.67	34,899.81	1,535.66	6,811.29	16,757.19	68,205.31	23,021.69	87,298.59
Net Claim Paid	607.08	2,104.16	49.35	290.12	134.31	460.06	234.83	779.89	3,109.44	11,419.47	3,071.25	12,596.58	41,037.32	1,52,684.44	44,312.01	1,64,941.06
Add : Claims outstanding at the end	3,072.90	3,072.90	726.00	726.00	1,825.66	1,825.66	252.64	252.64	11,457.71	11,457.71	7,015.73	7,015.73	2,74,594.33	2,74,594.33	2,92,136.84	2,92,136.84
Less : Claims outstanding at the beginning	3,016.19	3,072.84	684.81	687.26	1,619.07	1,306.60	342.84	215.15	15,137.41	12,043.32	6,718.02	7,098.21	2,74,973.69	2,58,972.42	2,93,665.30	2,76,543.81
Net Incurred Claims	663.79	2,104.22	90.54	328.86	340.90	979.12	144.63	817.38	(570.26)	10,833.85	3,368.96	12,514.10	40,657.95	1,68,306.34	42,783.56	1,80,534.09
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-In India	636.84	2,211.66	52.82	331.68	698.67	3,314.88	247.19	820.94	11,770.11	46,319.28	4,606.91	19,407.87	57,766.11	2,20,792.34	66,279.46	2,49,259.74
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	24.40	35.20	40.91	257.36
Estimates of IBNR and IBNER at the end of the period (net)	1,218.41	1,218.41	366.39	366.39	746.22	746.22	234.20	234.20	9,317.58	9,317.58	3,331.50	3,331.50	1,60,270.95	1,60,270.95	1,63,737.14	1,63,737.14
Estimates of IBNR and IBNER at the beginning of the period (net)	1,197.28	1,181.66	344.40	354.78	602.09	314.58	233.95	212.56	14,237.92	10,448.90	3,321.82	4,192.36	1,68,042.32	1,65,183.16	1,71,473.75	1,67,952.21



FORM NL-6-COMMISSION SCHEDULE

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

Commission																						(₹ lakhs)
															Miscel	llaneous						
	F	ïre	Marin	e Cargo	Marin	e Hull	Total	Marine	Moto	r OD	Moto	or TP	Total ?	fotor	Health I	insurance	Personal	l Accident	Travel I	nsurance	Total I	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,105.26	19,809.20	13,429.89	28,544.90	17,535.15	48,354.09	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Rewards	0.00	0.00	0.00	(0.00)		-	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	(0.00)	0.00	-	(0.00)	-	(0.00)	-	-		(0.00)
Distribution fees	-	-	-	-	-	-	-	-	301.86	1,069.91	2.94	11.10	304.80	1,081.01	-	-	-	-	-	-	I	
Gross Commission	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,407.12	20,879.10	13,432.83	28,556.00	17,839.95	49,435.10	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Add: Commission on Re-insurance Accepted	8.67	579.16	1.98	10.90	-	-	1.98	10.90	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Commission on reinsurance Ceded	1,308.71	10,766.50	145.65	352.84	0.00	7.96	145.65	360.80	129.99	730.47	69.71	505.54	199.70	1,236.01	1,609.13	3,734.35	112.90	324.03	55.99	268.64	1,778.02	4,327.02
Net Commission	587.40	(2.604.62)	363.81	1.770.00	0.00	(6.65)	363.82	1.763.35	4.277.12	20.148.64	13.363.12	28.050.46	17.640.25	48,199,09	1.246.95	4.283.78	763.19	3.914.28	4.60	(20.56)	2.014.74	8.177.49

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	275.52	998.05	249.93	968.67	-	-	249.93	968.67	887.19	3,234.13	1,037.59	3,686.73	1,924.78	6,920.86	667.47	2,338.51	76.87	268.21	35.75	134.11	780.09	2,740.83
Corporate Agents-Banks/FII/HFC	393.58	1,369.29	0.37	0.85	-	-	0.37	0.85	51.79	180.44	2.65	10.40	54.45	190.84	39.15	75.55	469.54	2,977.72	0.41	5.48	509.10	3,058.75
Corporate Agents-Others	(0.05)	(0.22)	0.00	0.01	-	-	0.00	0.01	216.56	830.05	67.32	155.11	283.88	985.16	4.16	20.48	181.82	651.84	0.13	0.86	186.11	673.18
Insurance Brokers	1,224.18	5,222.15	255.72	1,135.28	0.01	1.31	255.72	1,136.59	2,350.68	13,478.91	9,279.88	16,284.25	11,630.56	29,763.16	1,655.11	4,074.71	125.20	277.63	12.77	57.41	1,793.07	4,409.75
Direct Business - Onlinec	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-		301.86	1,070.31	2.94	11.91	304.80	1,082.23	-	-	-	-	-	-	-	-
Web Aggregators	(0.00)	(0.09)	-	-	-	-	-		1.00	7.75	0.17	7.98	1.17	15.74	-	2.46	-	-	-	-	-	2.46
Insurance Marketing Firm	0.38	2.47	1.44	7.38	-	-	1.44	7.38	35.31	67.78	276.65	325.07	311.96	392.84	7.00	34.35	2.21	7.78	0.10	0.71	9.30	42.84
Common Service Centers	-	-	-	-	-	-	-		-	-	-	0.01	-	0.01	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-		-	-	-	-	-	-	378.00	942.84	15.17	29.10	-	-	393.17	971.94
Point of Sales (Direct)	0.52	4.77	-	-	-	-	-	-	562.74	2,009.74	2,765.63	8,074.53	3,328.37	10,084.28	105.21	529.24	5.28	26.03	11.44	49.50	121.93	604.77
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	(2.41)	(9.43)	0.02	(0.25)	-	-	0.02	(0.25)	-	-	-	-	-	-	(0.01)	(0.01)	-	-	-	-	(0.01)	(0.01)
Direct - Personal	(4.08)	(4.08)	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	(0.20)	(0.20)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,407.12	20,879.10	13,432.83	28,556.00	17,839.95	49,435.10	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,887.44	7,582.72	507.48	2,111.94	0.01	1.31	507.49	2,113.25	4,105.26	19,809.20	13,429.89	28,544.90	17,535.15	48,354.09	2,856.08	8,018.12	876.09	4,238.30	60.59	248.08	3,792.77	12,504.51
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engir	ieering	Avia	ation	Crop In	surance	Otl	ners	Total Misc	ellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Commission & Remuneration	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,377.58	73,980.49	26,772.50	83,676.46
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	-	0.00	-	-	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	304.80	1,081.01	304.80	1,081.01
Gross Commission	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,682.37	75,061.50	27,077.30	84,757.47
Add: Commission on Re-insurance Accepted	-	-	16.18	52.49	8.84	76.11	-	-	-	-	-	-	25.02	128.60	35.67	718.66
Less: Commission on reinsurance Ceded	4.78	35.48	66.87	145.18	313.67	2,316.89	-	2.40	348.22	2,651.46	260.29	1,357.60	2,971.56	12,072.03	4,425.92	23,199.33
Net Commission	184.56	829.44	77.30	381.12	179.42	(659.70)	(0.05)	(2.90)	(345.59)	(2,639.33)	1,985.20	8,832.85	21,735.83	63,118.07	22,687.05	62,276.80

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	120.02	515.72	40.86	96.42	183.18	544.69	-	-	-	-	206.08	770.30	3,255.01	11,588.80	3,780.45	13,555.53
Corporate Agents-Banks/FII/HFC	0.30	1.18	0.14	1.04	1.46	3.52	-	-	-	-	1,612.69	8,106.86	2,178.14	11,362.19	2,572.09	12,732.33
Corporate Agents-Others	-	0.01	-	0.09	-	-	-	-	2.62	7.17	0.01	0.27	472.62	1,665.89	472.57	1,665.68
Insurance Brokers	66.93	339.87	82.96	364.38	297.58	1,030.21	(0.05)	(0.50)	-	4.95	420.25	1,296.32	14,291.28	37,208.14	15,771.18	43,566.88
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	304.80	1,082.23	304.80	1,082.23
Web Aggregators	-	0.02	-	-	-	-	-	-	-	-	-	-	1.17	18.22	1.17	18.12
Insurance Marketing Firm	2.10	8.12	4.00	11.85	1.65	2.45	-	-	-	-	6.01	15.87	335.03	473.96	336.86	483.81
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	0.01
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	393.17	971.94	393.17	971.94
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.49	0.95	3,450.78	10,690.00	3,451.31	10,694.77
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	-	-	0.18	0.18	-	(0.17)	-	-	-	-	(0.02)	(0.04)	0.16	(0.03)	(2.23)	(9.71)
Direct - Personal	-	-	-	-	0.39	0.39	-	-	-	-	-	(0.07)	0.39	0.32	(3.69)	(3.76)
Direct - Staff	-	-	(0.15)	(0.15)	(0.00)	(0.00)	-	-	-	-	(0.01)	(0.01)	(0.16)	(0.16)	(0.37)	(0.37)
TOTAL	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,682.37	75,061.50	27,077.30	84,757.47
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	189.35	864.91	127.99	473.80	484.25	1,581.09	(0.05)	(0.50)	2.62	12.13	2,245.49	10,190.45	24,377.58	73,980.49	26,772.50	83,676.46
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GENERALI

FORM NL-6-COMMISSION SCHEDULE

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

																						(₹ lakhs)
															Miscel	laneous					1	
	F	ire	Marine	Cargo	Marin	e Hull	Total	Marine	Moto	r OD	Mote	or TP	Total M	lotor	Health I	nsurance	Personal	Accident	Travel Ir	nsurance	Total H	Jealth
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	970.57	3,994.14	257.43	1,239.02	-	0.00	257.43	1,239.03	3,252.90	10,569.60	27.19	920.97	3,280.08	11,490.57	922.10	3,387.54	393.72	1,076.81	5.14	29.88	1,320.96	4,494.23
Rewards	178.86	565.33	20.34	80.44	-	-	20.34	80.44	1,230.32	2,131.14	637.98	851.60	1,868.30	2,982.74	37.54	85.02	0.05	0.36	0.01	0.29	37.60	85.67
Distribution fees	-	-	-	-	-	-	-	-	101.77	383.06	1.02	7.20	102.79	390.25	-	-	-	-	-	-	-	-
Gross Commission	1,149.43	4,559.46	277.78	1,319.46	-	0.00	277.78	1,319.46	4,584.98	13,083.80	666.19	1,779.77	5,251.17	14,863.57	959.64	3,472.56	393.77	1,077.17	5.15	30.17	1,358.56	4,579.90
Add: Commission on Re-insurance Accepted	0.82	462.12	-	10.19	-	-	-	10.19	-	-	-	-	-		-	-	-	0.20	-	-	-	0.20
Less: Commission on reinsurance Ceded	2,698.94	8,900.49	111.85	294.78	-	7.61	111.85	302.39	160.43	860.96	64.39	716.78	224.82	1,577.74	1,067.05	3,496.01	58.48	236.84	61.57	206.54	1,187.10	3,939.39
Net Commission	(1,548.70)	(3,878.91)	165.93	1,034.87	-	(7.60)	165.93	1,027.26	4,424.55	12,222.84	601.80	1,062.99	5,026.35	13,285.83	(107.41)	(23.45)	335.29	840.53	(56.42)	(176.37)	171.46	640.70

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	87.05	324.89	99.85	436.07	-	-	99.85	436.07	592.62	2,047.50	149.55	438.28	742.17	2,485.78	349.47	1,165.11	28.90	104.42	2.98	19.28	381.34	1,288.82
Corporate Agents-Banks/FII/HFC	285.39	983.26	0.18	0.52	-	-	0.18	0.52	26.83	90.46	2.67	12.05	29.50	102.51	7.63	424.03	252.44	645.53	0.13	0.49	260.20	1,070.05
Corporate Agents-Others	0.01	0.04	-	0.06	-	-	-	0.06	95.59	389.90	1.70	8.05	97.29	397.96	3.27	15.98	45.66	180.93	0.01	0.51	48.93	197.42
Insurance Brokers	777.44	3,233.88	176.90	880.81	-	0.00	176.90	880.82	3,384.57	8,872.91	337.26	826.79	3,721.83	9,699.69	496.48	1,526.18	64.97	139.76	1.23	4.90	562.68	1,670.83
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	101.77	383.01	1.02	7.20	102.79	390.21	-	-	-	-	-	-	-	-
Web Aggregators	(0.03)	1.14	-	-	-	-	-	-	0.75	5.98	0.31	1.06	1.06	7.04	0.30	3.95	-	0.00	-	-	0.30	3.95
Insurance Marketing Firm	0.06	0.06	1.13	1.69	-	-	1.13	1.69	0.28	0.73	0.03	0.05	0.31	0.78	2.37	3.72	0.12	0.24	0.03	0.10	2.51	4.05
Common Service Centers	-	0.00	-	-	-	-	-	-	-	-	0.00	0.01	0.00	0.01	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.25	-	-	-	-	0.05	0.25
Point of Sales (Direct)	0.90	3.81	-	-	-	-	-	-	382.57	1,293.30	173.65	486.28	556.22	1,779.58	100.08	333.35	1.68	6.28	0.78	4.90	102.54	344.53
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	(1.56)	10.15	(0.29)	0.30	-	-	(0.29)	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Personal	0.16	2.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,149.43	4,559.46	277.78	1,319.46	-	0.00	277.78	1,319.46	4,584.98	13,083.80	666.19	1,779.77	5,251.17	14,863.57	959.64	3,472.56	393.77	1,077.17	5.15	30.17	1,358.56	4,579.90
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,149.43	4,559.46	277.78	1,319.46	-	0.00	277.78	1,319.46	4,483.22	12,700.75	665.17	1,772.57	5,148.38	14,473.31	959.64	3,472.56	393.77	1,077.17	5.15	30.17	1,358.56	4,579.90
Outside India	-		-	-	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	laneous							1	(₹ lakhs)
	Workmen C	Compensation	Lia	bility	Engir	eering	Avi	ation	Crop In	surance	Otl	hers	Total Mise	cellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Commission & Remuneration	86.79	341.89	56.83	242.53	131.34	697.59	-	0.73	-	6.35	979.70	3,208.89	5,855.70	20,482.78	7,083.71	25,715.94
Rewards	4.62	15.85	10.25	49.77	22.35	62.34	0.00	0.21	-	-	32.86	141.89	1,975.97	3,338.47	2,175.18	3,984.23
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	102.79	390.25	102.79	390.25
Gross Commission	91.41	357.73	67.08	292.31	153.69	759.93	0.00	0.93	-	6.35	1,012.56	3,350.78	7,934.47	24,211.50	9,361.67	30,090.43
Add: Commission on Re-insurance Accepted	-	-	27.36	35.84	(8.31)	55.42	-	-	-	-	-	-	19.05	91.46	19.86	563.77
Less: Commission on reinsurance Ceded	5.76	44.88	56.20	190.67	524.81	1,485.58	-	1.20	858.66	5,163.08	332.58	2,364.16	3,189.94	14,766.70	6,000.73	23,969.58
Net Commission	85.64	312.85	38.23	137.48	(379.44)	(670.23)	0.00	(0.27)	(858.66)	(5,156.73)	679.98	986.63	4,763.58	9,536.26	3,380.81	6,684.62

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	36.14	142.54	10.26	27.21	29.83	101.98	-	-	-	-	78.21	268.82	1,277.95	4,315.14	1,464.86	5,076.09
Corporate Agents-Banks/FII/HFC	0.11	0.74	0.03	0.40	0.93	168.96	-	-	-	-	761.20	2,343.62	1,051.96	3,686.28	1,337.53	4,670.07
Corporate Agents-Others	0.01	0.14	-	0.04	0.00	0.05	-	-	-	-	0.10	0.97	146.34	596.58	146.36	596.68
Insurance Brokers	54.86	213.88	58.92	262.07	122.24	488.09	0.00	0.93	-	6.35	170.55	727.99	4,691.09	13,069.85	5,645.43	17,184.54
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	102.79	390.21	102.79	390.21
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	2.54	1.36	13.53	1.33	14.67
Insurance Marketing Firm	0.28	0.43	1.61	2.58	0.20	0.20	-	-	-	-	2.45	4.24	7.37	12.28	8.57	14.03
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.01	0.00	0.01
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.25	0.05	0.25
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	0.10	2.56	658.86	2,126.68	659.76	2,130.49
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Corporate	-	-	(3.73)	-	-	0.17	-	-	-	-	0.02	0.02	(3.71)	0.18	(5.56)	10.63
Direct - Personal	-	-	-	-	0.49	0.49	-	-	-	-	(0.08)	0.02	0.41	0.51	0.57	2.74
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	91.41	357.73	67.08	292.31	153.69	759.93	0.00	0.93	-	6.35	1,012.56	3,350.78	7,934.47	24,211.50	9,361.67	30,090.43
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	91.41	357.73	67.08	292.31	153.69	759.93	0.00	0.93	-	6.35	1,012.56	3,350.78	7,831.68	23,821.25	9,258.88	29,700.17
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GENERALI TOTAL INSURANCE SOLUTIONS

FORM NL-7-OPERATING EXPENSES SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Operating Expenses related to Insurance Business

GENERALI

															Miscell	aneous						
	F	ire	Marine	Cargo	Marin	e Hull	Total !	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-2
Employees' Remuneration & Welfare Benefits	419.34	3,644.16	158.84	604.29	(1.52)	17.62	157.32	621.91	1,246.40	2,973.90	1,840.75	5,260.39	3,087.16	8,234.29	3,294.21	7,692.05	238.48	893.47	6.22	44.12	3,538.91	8,629
Travel, Conveyance and Vehicle Running Expenses	18.69	143.10	6.18	25.39	(0.04)	0.60	6.14	25.99	40.88	180.80	69.07	212.25	109.96	393.05	131.81	331.67	9.17	34.50	0.24	1.49	141.22	367
Training Expenses	2.16	32.95	1.09	5.85	(0.02)	0.14	1.07	5.99	7.00	47.28	13.43	48.88	20.43	96.16	26.90	82.23	80.44	86.72	0.03	0.34	107.38	169
Rents, Rates, and Taxes	21.46	172.99	7.29	30.70	(0.05)	0.72	7.24	31.42	48.14	218.56	82.19	256.59	130.33	475.15	157.52	400.95	10.85	41.71	0.28	1.81	168.65	444
Repairs	79.51	810.58	30.92	143.84	(0.34)	3.38	30.58	147.22	201.91	1,024.12	360.91	1,202.30	562.81	2,226.43	704.26	1,878.71	46.56	195.43	1.10	8.46	751.92	2,082
Printing & Stationery	1.33	42.40	1.18	7.52	(0.03)	0.18	1.15	7.70	7.37	53.57	15.62	62.88	22.99	116.45	32.28	98.26	1.86	10.22	0.03	0.44	34.17	108
Communication expenses	16.69	72.23	4.24	12.82	0.02	0.30	4.26	13.12	28.80	91.26	43.22	107.14	72.01	198.40	78.19	167.41	6.11	17.42	0.19	0.75	84.49	185
Legal & Professional Charges	65.14	254.48	15.94	44.99	0.10	1.07	16.04	46.05	110.83	303.96	160.50	394.40	271.34	698.36	286.61	576.00	22.85	60.98	0.75	2.64	310.21	639
Auditors' Fees , Expenses etc.	-		-							-			-	-	-	-	-					
(a) as auditor	0.36	5.76	0.19	1.02	(0.00)	0.02	0.18	1.05	1.20	7.28	2.33	8.55	3.53	15.83	4.68	13.35	0.29	1.39	0.01	0.06	4.97	14
(b) as adviser or in any other capacity, in respect of	-		-			-			-	-			-	-	-	-	-	-			-	
(i) Taxation matters	0.06	0.56	0.02	0.10	(0.00)	0.00	0.02	0.10	0.15	0.71	0.26	0.83	0.41	1.54	0.50	1.30	0.03	0.14	0.00	0.01	0.54	1
(ii) Insurance Matters	-		-						-	-			-	-	-	-	-	-	-		-	
(iii) Management services; and	-		-						-	-			-	-	-	-	-	-	-		-	
(c) in any other capacity	-		-						-	-			-	-	-	-	-	-	-		-	
Advertisement and Publicity	0.33	1,079.89	44.93	213.79	(0.39)	12.99	44.54	226.77	1,835.65	3,127.59	406.26	592.19	2,241.91	3,719.78	866.32	7,940.12	272.32	909.84	(0.04)	19.93	1,138.61	8,869
Interest & Bank Charges	17.60	150.13	6.17	26.64	(0.05)	0.63	6.12	27.27	40.63	189.68	70.15	222.68	110.78	412.37	135.06	347.96	9.21	36.20	0.23	1.57	144.50	385
2 Depreciation	37.85	259.87	11.82	46.12	(0.05)	1.08	11.78	47.20	78.63	328.33	129.93	385.46	208.55	713.79	245.63	602.31	17.44	62.66	0.48	2.71	263.55	667
Brand/Trade Mark usage fee/charges	-		-						-	-			-	-	-	-	-	-	-		-	
Business Development and Sales Promotion Expenses	-		-						-	-			-	-	-	-	-	-	-		-	
5 Information Technology Expenses	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
5 Goods and Services Tax (GST)	4.05	59.88	2.00	10.63	(0.03)	0.25	1.97	10.88	12.87	75.66	24.56	88.82	37.43	164.48	49.10	138.80	3.07	14.44	0.06	0.63	52.23	153
7 Others	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
(a) Business Support	(27.10)	46.80	4.21	9.16	0.06	0.08	4.27	9.25	63.39	81.30	2.39	303.97	65.78	385.27	217.67	409.27	7.91	31.55	0.56	2.88	226.14	443
(b) Entertainment	2.92	19.45	0.90	3.45	(0.00)	0.08	0.89	3.53	5.98	24.57	9.82	28.85	15.80	53.42	18.52	45.08	1.32	4.69	0.04	0.20	19.88	49
(c) Gain/(Loss) on Foreign Exchange	4.58	12.32	0.99	2.19	0.01	0.05	1.00	2.24	6.86	15.57	9.37	18.28	16.23	33.85	16.13	28.56	1.39	2.97	0.05	0.13	17.57	31
(d) Subscription/Membership	4.65	35.23	1.53	6.25	(0.01)	0.15	1.52	6.40	10.12	44.51	17.06	52.25	27.17	96.76	32.52	81.65	2.27	8.49	0.06	0.37	34.85	90
(e) Insurance	0.75	12.94	0.41	2.30	(0.01)	0.05	0.41	2.35	2.64	16.35	5.17	19.19	7.81	35.54	10.41	29.99	0.64	3.12	0.01	0.14	11.06	3
(f) Pool Expenses	14.31	51.41	3.39	9.12	0.03	0.21	3.42	9.34	23.23	64.95	33.56	76.25	56.78	141.20	59.55	119.15	4.84	12.39	0.16	0.54	64.56	132
(g) Miscellaneous	18.08	59.86	4.17	10.62	0.04	0.25	4.21	10.87	28.64	75.63	40.70	88.78	69.33	164.41	71.61	138.73	5.92	14.43	0.20	0.62	77.74	153
					-					-		-	-		-	-	-	-	-	-		
TOTAL	702.78	6,966.99	306.42	1,216.78	(2.28)	39.85	304.14	1,256.63	3,801.32	8,945.59	3,337.25	9,430.94	7,138.57	18,376.53	6,439.49	21,123.55	742.98	2,442.76	10.67	89.84	7,193.15	23,656
In India	702.78	6,966.99	306.42	1,216.78	(2.28)	39.85	304.14	1,256.63	3,801.32	8,945.59	3,337.25	9,430.94	7,138.57	18,376.53	6,439.49	21,123.55	742.98	2,442.76	10.67	89.84	7,193.15	23,656
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	

							Misce	llaneous								(₹ lakhs)
	Workmen G	Compensation	Lia	bility	Engin	eering	Avi	ation	Crop Ir	isurance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
1 Employees' Remuneration & Welfare Benefits	33.75	163.37	38.09	215.65	125.46	554.92			162.96	2,116.40	234.05	1,334.21	7,220.38	21,248.49	7,797.05	25,514.56
2 Travel, Conveyance and Vehicle Running Expenses	1.42	8.02	1.43	7.45	4.81	20.47	-	-	11.96	95.00	10.83	68.93	281.63	960.58	306.47	1,129.67
3 Training Expenses	0.21	1.85	0.23	1.71	0.84	4.71	-	-	1.32	36.23	1.49	15.87	131.90	325.83	135.13	364.77
4 Rents, Rates, and Taxes	1.66	9.70	1.68	9.00	5.67	24.75	-	-	13.70	114.85	12.56	83.32	334.25	1,161.23	362.95	1,365.64
5 Repairs	6.65	45.45	6.85	42.18	23.92	115.96	-	-	50.14	538.14	49.02	390.43	1,451.31	5,441.19	1,561.40	6,398.99
6 Printing & Stationery	0.20	2.38	0.22	2.21	0.89	6.07	-	-	0.73	28.15	1.24	20.42	60.45	284.59	62.92	334.69
7 Communication	1.10	4.05	1.07	3.76	3.34	10.33	-	-	10.88	47.95	8.85	34.79	181.75	484.87	202.70	570.22
8 Legal & Professional Charges	4.23	12.43	4.10	13.20	12.59	35.98	-	-	94.18	240.42	34.17	122.77	730.82	1,762.77	812.00	2,063.31
9 Auditors' Fees , Expenses etc.	-	-			-	-	-	-	-	-	-	-		-	-	-
(a) as auditor	0.04	0.32	0.04	0.30	0.14	0.82	-	-	0.22	3.83	0.25	2.78	9.20	38.68	9.74	45.49
(b) as adviser or in any other capacity, in respect of	-	-			-	-	-	-	-	-	-	-		-	-	-
(i) Taxation matters	0.01	0.03	0.01	0.03	0.02	0.08	-	-	0.04	0.37	0.04	0.27	1.06	3.76	1.14	4.43
(ii) Insurance Matters	-													-	-	-
(iii) Management services; and	-													-	-	-
(c) in any other capacity	-									-				-	-	-
10 Advertisement and Publicity	20.73	102.04	17.33	34.89	62.43	316.59	0.03	-	54.36	(21.64)	399.33	1,514.03	3,934.73	14,535.59	3,979.60	15,842.25
11 Interest & Bank Charges	1.38	8.42	1.41	7.81	4.79	21.48	-	-	11.21	99.67	10.42	72.31	284.49	1,007.79	308.21	1,185.19
12 Depreciation	2.79	14.57	2.79	13.52	9.22	37.18	-	-	24.32	172.53	21.49	125.17	532.72	1,744.43	582.34	2,051.50
13 Brand/Trade Mark usage fee/charges	-	-	-	-			-	-	-	-	-	-		-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-			-	-	-	-	-	-		-	-	-
15 Information Technology Expenses	-						-			-				-	-	-
16 Goods and Services Tax (GST)	0.39	3.36	0.42	3.12	1.54	8.57			2.49	39.76	2.77	28.84	97.27	401.98	103.29	472.75
17 Others	-						-	-	-	-				-	-	-
(a) Business Support	1.78	3.34	(2.49)	3.18	3.43	8.67			(21.84)	13.12	(166.85)	287.34	105.95	1,144.61	83.12	1,200.65
(b) Entertainment	0.21	1.09	0.21	1.01	0.70	2.78			1.88	12.91	1.65	9.37	40.34	130.56	44.15	153.55
(c) Gain/(Loss) on Foreign Exchange	0.28	0.69	0.27	0.64	0.79	1.76			3.01	8.18	2.32	5.94	40.48	82.73	46.06	97.29
(d) Subscription/Membership	0.35	1.98	0.36	1.83	1.19	5.04	-	-	2.97	23.39	2.69	16.97	69.58	236.49	75.75	278.11
(e) Insurance	0.08	0.73	0.08	0.67	0.32	1.85	-	-	0.46	8.59	0.54	6.23	20.35	86.84	21.51	102.13
(f) Pool Expenses	0.91	2.88	0.88	2.68	2.68	7.35	-	-	9.37	34.13	7.44	24.76	142.63	345.09	160.35	405.83
(g) Miscellaneous	1.14	3.36	1.10	3.11	3.30	8.56	-	-	11.85	39.74	9.32	28.83	173.78	401.80	196.06	472.53
	-	-			-	-	-	-	-	-	-	-			-	-
TOTAL	79.31	390.06	76.07	367.96	268.07	1,193.93	0.03	-	446.22	3,651.71	643.61	4,193.59	15,845.04	51,829.92	16,851.96	60,053.55
In India	79.31	390.06	76.07	367.96	268.07	1,193.93	0.03	-	446.22	3,651.71	643.61	4,193.59	15,845.04	51,829.92	16,851.96	60,053.55
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

Operating Expenses related to Insurance Business

															Miscell	aneous						
	F	ire	Marine	Cargo	Marii	ne Hull	Total !	Marine	Mot	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total	l Health
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
Employees' Remuneration & Welfare Benefits	492.52	4,301.75	169.67	835.94	(3.26)	17.62	166.41	853.56	1,677.73	6,139.85	2,013.99	7,038.36	3,691.72	13,178.20	2,251.10	5,928.37	300.58	843.41	10.72	44.12	2,562.40	6,815.9
Travel , Conveyance and Vehicle Running Expenses	7.56	138.36	3.98	26.86	(0.12)	0.60	3.86	27.45	44.27	197.49	53.86	226.39	98.12	423.87	64.34	190.61	8.49	27.13	0.35	1.49	73.17	219.2
Training Expenses	20.09	46.61	8.14	12.78	(0.01)	0.14	8.13	12.92	61.87	92.93	53.65	88.63	115.51	181.56	65.32	90.92	8.15	11.93	0.11	0.34	73.59	103.2
Rents, Rates, and Taxes	41.99	177.46	10.80	34.49	(0.02)	0.72	10.77	35.21	94.60	253.29	111.67	290.36	206.28	543.65	113.80	244.58	15.49	34.79	0.62	1.81	129.91	281.
5 Repairs	114.50	644.79	31.81	124.56	0.47	3.38	32.28	127.94	299.12	920.30	355.52	1,054.97	654.64	1,975.27	374.83	886.75	50.85	126.42	3.81	8.46	429.49	1,021.0
5 Printing & Stationery	20.54	89.13	5.51	17.51	(0.20)	0.18	5.31	17.68	46.87	127.21	55.36	145.83	102.22	273.04	57.09	123.30	7.70	17.47	(0.16)	0.44	64.63	141.2
7 Communication	5.09	74.51	2.34	14.48	(0.08)	0.30	2.26	14.79	25.03	106.35	30.35	121.92	55.39	228.27	35.68	102.70	4.72	14.61	0.15	0.75	40.55	118.0
Legal & Professional Charges	30.40	202.44	8.93	39.02	0.12	1.07	9.05	40.09	67.15	266.13	119.18	359.18	186.33	625.30	103.86	264.95	15.17	39.69	1.13	2.64	120.16	307.2
Auditors' Fees , Expenses etc.	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
(a) as auditor	0.48	5.10	0.18	0.99	(0.00)	0.02	0.18	1.01	1.87	7.28	2.25	8.35	4.12	15.63	2.56	7.02	0.34	1.00	0.02	0.06	2.92	8.0
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
(i) Taxation matters	0.06	0.48	0.02	0.09	0.00	0.00	0.02	0.09	0.20	0.68	0.24	0.78	0.43	1.46	0.26	0.66	0.03	0.09	0.00	0.01	0.29	0.1
(ii) Insurance Matters	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
(iii) Management services; and	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
(c) in any other capacity	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
0 Advertisement and Publicity	431.68	2,486.69	39.13	172.25	(18.76)	12.99	20.37	185.24	872.40	4,489.70	3,056.54	8,034.60	3,928.94	12,524.30	4,154.64	9,862.29	674.11	1,407.97	10.44	19.93	4,839.19	11,290.1
1 Interest & Bank Charges	21.35	127.71	6.11	24.71	0.04	0.63	6.15	25.34	57.69	182.28	68.67	208.95	126.36	391.23	73.07	175.74	9.88	25.04	0.63	1.57	83.59	202.3
2 Depreciation	22.26	219.39	7.97	42.45	0.00	1.08	7.97	43.53	82.21	313.13	98.94	358.96	181.15	672.09	111.58	301.89	14.92	43.01	0.98	2.71	127.49	347.0
3 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
4 Business Development and Sales Promotion Expenses	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
5 Information Technology Expenses	-	-	-	-	-	-		-	-		-	-	-	-	-	-		-			-	
6 Goods and Services Tax (GST)	6.48	36.59	1.74	7.01	0.08	0.25	1.83	7.26	16.95	52.23	20.15	59.87	37.10	112.10	21.11	50.18	2.88	7.17	0.36	0.63	24.35	57.
7 Others	-	-	-	-		-		-	-		-	-	-	-	-	-		-			-	
(a) Business Support	14.80	1,570.40	209.83	924.06	0.07	0.08	209.90	924.14	2,529.84	6,075.96	6,563.43	16,233.92	9,093.27	22,309.88	(216.98)	935.33	171.19	545.57	(117.26)	2.88	(163.05)) 1,483.
(b) Entertainment	2.80	13.65	0.73	2.63	0.02	0.08	0.75	2.71	6.78	19.48	8.03	22.34	14.81	41.82	8.28	18.75	1.13	2.68	0.11	0.20	9.52	21.
(c) Gain/(Loss) on Foreign Exchange	(23.62)	(23.96)	(4.75)	(4.81)	0.05	0.05	(4.69)	(4.75)	(33.80)	(34.20)	(38.76)	(39.20)	(72.56)	(73.39)	(33.07)	(33.39)	(4.65)	(4.70)	0.13	0.13	(37.59)) (37.
(d) Subscription/Membership	3.80	27.81	1.17	5.37	0.02	0.15	1.19	5.52	11.56	39.70	13.83	45.51	25.39	85.20	15.06	38.25	2.03	5.45	0.16	0.37	17.25	44.
(e) Insurance	1.75	11.84	0.53	2.30	(0.00)	0.05	0.53	2.35	5.08	16.91	6.07	19.38	11.15	36.28	6.57	16.31	0.88	2.32	0.05	0.14	7.50	18.
(f) Pool Expenses	3.56	44.65	1.46	8.65	(0.01)	0.21	1.45	8.86	15.60	63.73	18.86	73.06	34.46	136.79	21.79	61.46	2.90	8.75	0.18	0.54	24.87	70
(g) Miscellaneous	7.25	33.29	1.81	6.36	0.11	0.25	1.92	6.61	16.99	47.49	20.10	54.44	37.09	101.94	20.44	45.57	2.81	6.52	0.40	0.62	23.65	52.
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,225.34	10,228.71	507.11	2,297.71	(21.47)	39.85	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	18,531.96	53,784.50	7,251.33	19,312.24	1,289.62	3,166.35	(87.08)	89.84	8,453.87	22,568
In India	1,225.34	10,228.71	507.11	2,297.71	(21.47)	39.85	485.64	2,337.56	5,900.01	19,377.92	12,631.94	34,406.58	18,531.96	53,784.50	7,251.33	19,312.24	1,289.62	3,166.35	(87.08)	89.84	8,453.87	22,568.
Outside India	-		-				-	-	-	-	-	-	-	-	-	-	-		-		-	-

		Miscellaneous												1	(₹ lakhs)	
	Workmen C	ompensation	Lia	bility	Engin	eering	Avi	ation	Crop Is	isurance	Ot	hers	Total Mi	scellaneous	Grand Total	Grand Total
Particulars	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4	For Q4	Upto Q4
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23
1 Employees' Remuneration & Welfare Benefits	53.62	289.37	43.63	235.70	78.78	579.87	(0.28)	2.90	1,153.43	7,283.37	486.99	2,303.47	8,070.29	30,688.79	8,729.21	35,844.11
2 Travel, Conveyance and Vehicle Running Expenses	1.21	9.31	0.99	7.58	1.44	18.65	(0.02)	0.09	23.78	234.27	11.72	74.09	210.42	987.09	221.84	1,152.91
3 Training Expenses	2.62	4.26	2.32	3.66	4.50	7.99	0.02	0.05	77.94	126.53	27.79	40.44	304.30	467.69	332.53	527.22
4 Rents, Rates, and Taxes	3.55	11.94	2.89	9.72	6.10	23.92	0.01	0.12	82.46	300.46	30.43	95.03	461.63	1,266.02	514.40	1,478.70
5 Repairs	10.55	43.37	8.59	35.33	17.16	86.92	(0.01)	0.43	238.34	1,091.70	92.39	345.27	1,451.15	4,599.92	1,597.93	5,372.65
6 Printing & Stationery	1.75	6.00	1.43	4.88	2.99	12.01	0.00	0.06	40.53	150.90	15.02	47.73	228.56	635.84	254.41	742.65
7 Communication	0.72	5.01	0.58	4.08	0.91	10.04	(0.01)	0.05	14.45	126.16	6.80	39.90	119.38	531.58	126.74	620.88
8 Legal & Professional Charges	3.08	13.73	2.43	11.10	4.65	27.28	(0.01)	0.14	72.87	432.32	26.23	108.27	415.75	1,525.42	455.21	1,767.96
9 Auditors' Fees , Expenses etc.							-			-				-	-	-
(a) as auditor	0.06	0.34	0.05	0.28	0.08	0.69	(0.00)	0.00	1.20	8.64	0.53	2.73	8.96	36.40	9.62	42.51
(b) as adviser or in any other capacity, in respect of							-			-				-	-	-
(i) Taxation matters	0.01	0.03	0.01	0.03	0.01	0.06	(0.00)	0.00	0.14	0.81	0.06	0.26	0.95	3.40	1.04	3.97
(ii) Insurance Matters				-			-	-	-	-	-	-	-	-	-	-
(iii) Management services; and			-	-		-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity			-	-		-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	14.24	74.13	0.45	34.39	68.61	598.37	(0.02)	5.71	170.41	961.92	972.51	4,573.93	9,994.32	30,062.94	10,446.37	32,734.87
11 Interest & Bank Charges	2.01	8.59	1.63	7.00	3.22	17.21	(0.00)	0.09	45.08	216.23	17.67	68.38	279.56	911.08	307.07	1,064.13
13 Depreciation	2.56	14.76	2.08	12.02	3.64	29.57	(0.02)	0.15	54.22	371.45	23.47	117.48	394.60	1,565.14	424.83	1,828.06
12 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Business Development and Sales Promotion Expenses	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Information Technology Expenses	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Goods and Services Tax (GST)	0.60	2.46	0.49	2.01	0.97	4.93	(0.00)	0.02	13.49	61.96	5.23	19.59	82.23	261.06	90.54	304.91
16 Others	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Business Support	149.10	596.35	46.15	125.65	97.00	323.60	0.00	0.00	(209.41)	1,187.15	444.61	202.56	9,457.66	26,228.97	9,682.36	28,723.51
(b) Entertainment	0.25	0.92	0.20	0.75	0.41	1.84	0.00	0.01	5.66	23.11	2.14	7.31	32.98	97.39	36.54	113.75
(c) Gain/(Loss) on Foreign Exchange	(1.59)	(1.61)	(1.30)	(1.31)	(3.19)	(3.23)	(0.02)	(0.02)	(40.02)	(40.56)	(12.67)	(12.83)	(168.93)	(170.92)	(197.24)	(199.63)
(d) Subscription/Membership	0.38	1.87	0.31	1.52	0.59	3.75	(0.00)	0.02	8.44	47.09	3.44	14.89	55.81	198.42	60.79	231.75
(c) Insurance	0.17	0.80	0.14	0.65	0.27	1.60	(0.00)	0.01	3.82	20.05	1.53	6.34	24.58	84.50	26.86	98.69
(f) Pool Expenses	0.46	3.00	0.37	2.45	0.61	6.02	(0.00)	0.03	9.48	75.60	4.32	23.91	74.57	318.56	79.58	372.07
(g) Miscellaneous	0.63	2.24	0.51	1.82	1.06	4.49	0.00	0.02	14.44	56.34	5.40	17.82	82.78	237.38	91.94	277.28
	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	245.99	1,086.86	113.95	499.32	289.84	1,755.59	(0.35)	9.89	1,780.73	12,735.52	2,165.58	8,096.56	31,581.57	1,00,536.68	33,292.54	1,13,102.95
In India	245.99	1,086.86	113.95	499.32	289.84	1,755.59	(0.35)	9.89	1,780.73	12,735.52	2,165.58	8,096.56	31,581.57	1,00,536.68	33,292.54	1,13,102.95
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GENERALI

FORM NL-8-SHARE CAPITAL SCHEDULE

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

Share Capital

S.No.	Particulars	As at	As at
		31st March 2024	31st March 2023
1	Authorized Capital	1,40,000.00	1,00,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	1,20,659.50	90,499.37
	12,065,949,84 (Previous year 904,993,749) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
4	Called Up Capital	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	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		
5	Paid-up Capital	1,20,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	Total	1,20,640.49	90,480.37

(₹ lakhs)

FUTURE GENERALI

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 [As certified by the Management]

Share Capital Pattern of Shareholding

	As at 31st Ma	rch 2024	As at 31st March 2023			
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings		
Promoters						
Indian	59,70,98,544	49.49%	44,78,23,908	49.49%		
Future Enterprises Limited	61,09,261		45,81,946			
Shendra Advisory Services Pvt Ltd.	59,09,89,283		44,32,41,962			
Foreign	60,93,06,396	50.51%	45,69,79,797	50.51%		
Generali Participations Netherlands N.V.	60,93,06,396		45,69,79,797			
Others	-	-	-	-		
TOTAL	1,20,64,04,940	100%	90,48,03,705	100%		

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 31st March 2024.

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

DETAILS OF EQUITY HOLDING OF INSURERS

ANNEXURE A

FUTURE GENERALI

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED March 31, 2024

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		d or otherwise nbered	Shares under	Lock in Period
(I) A	(II) Promoters & Promoters Group		(III)	(IV)	(V)	Number of	As a percentage	Number of	As a percentage
A.1	Indian Promoters								
	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
-	Bodies Corporate: (i) Future Enterprises Limited (ii) Shendra Advisory Services Private Limited <i>(under liquidation)</i>	2	6,109,261 590,989,283	0.506 48.988	610.93 59,098.93	0 0	0 0	0 0	0 0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	609,306,396	50.506	60,930.64	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
в.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
i) ii) iv) v) vi) vii) viii) ix)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify) Central Government/ State Government(s)/	-	-		-	-	-	-	-
1.3) i) ii) iii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-	-	-	-	-	-		-
	Any other (Please Specify)								
2.1) 2.2)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust Any other (Please specify)	-				-	- - -	-	
	Total	3	1,206,404,940	100	120640.494	0	o	0	o

Foot Notes: (a) All holdings, above 1% of the paid up equity, have to be separately disclosed. (b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000 (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PART B:

Name of the Indian Promoter / Indian Investor: SHENDRA ADVISORY SERVICES PRIVATE LIMITED (Under Liquidation)

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)



(Please	epeat the tabulation in case of more than one Indian Pr	omoter / Indian	Investor)						
SI. No.	Category (II)	No. of	No. of shares held (III)	% of share-	Paid up equity	Shares pledged Number of		Shares under L	ock in Period As a
(I) A	Promoters & Promoters Group		(111)	(IV)	(V)	Number or	As a	Number of	AS a
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Future Enterprises Limited (ii) Future Corporate Resources Private Limited	2	135,029,966 6,018,864	49.82% 2.22%	13,503 602	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) /	0	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	0	0	0	0	0	0	0	0
vi)	Any other (Please specify)	0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
ii)	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	129,983,492	47.96%	12,998	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
в.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1) i) ii) iii) iv) v) vi) vii) viii) ix)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter of Indian Promoter FII belonging to Foreign promoter of Indian Promoter Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3) i) ii) iii) iv)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
B.2 2.1) 2.2) 2.3)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust Any other (Please specify)	-		-	-	- - -	-	- - -	-
	Total	3	271,032,322.00	100.00%	27,103.23	0	0	o	0

Foot Notes: (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately

mentioned.

- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
 (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is
- (d) Details of investors (excluding employees houng dider LSOr) have to be provided where the insurance company is listed.
 (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

PART B:

Name of the Indian Promoter: Future Enterprises Limited - In CIRP

Section I - Shareholding Pattern of Equity Shares : (1 vote for every one equity share)

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise bered*		under Lock in Period
(I)	(II)		(111)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
Α	Promoters & Promoters Group								
	Indian Promoters								
i)	Individuals / HUF	0	0	0.00	0.00	0	0.00	0	0.00
i)	Bodies Corporate: (i) *Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	3,20,00,000	68.72		0.00
<u> </u>	(ii) (*)(**)Future Corporate Resources Pvt. Ltd.	1	2,78,20,408	6.12	556.41	1,37,50,000		0	0.00
	(iii) Surplus Finvest Pvt. Ltd.	1	77,534	0.12	1.55	1,07,00,000			0.00
	(iv) Akar Estate And Finance Pvt. Ltd.	1	1,000	0.00	0.02	0			0.00
	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	Trust								
	(i) Infra Trust	0		0.00	0.00	0			0.00
⊢	(ii) Retail Trust	0		0.00	0.00	0			0.00
L	(iii) Lifestyle Trust	0		0.00	0.00	0			0.00
<u> </u>	(iv) Consumer Goods Trust		0	0.00	0.00	0	0.00	0	0.00
	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	Central Government / State Government(s) / President of India	0		0.00	0.00	0			0.00
	Persons acting in Concert (Please specify)	0		0.00	0.00	0			0.00
	Any other (Please specify)	0		0.00	0.00	0			0.00
	···· · · · · · · · · · · · · · · · · ·								
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders)	0		0.00	0.00	0			0.00
ii)	Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
В	Non Promoters								
B.1	Public Shareholders								
	Institutions	1		0.00					
	Mutual Funds Foreign Portfolio Investors	2	500 1,02,166	0.00	0.01 2.04	0			0.00
	Financial Institutions / Banks		1,02,100	0.02	0.00	0			0.00
	Insurance Companies	1 1	26,16,004	0.58	52.32	0		-	0.00
(v)	FII belonging to Foreign Promoter #	0		0.00	0.00	0			0.00
vi)	FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0	0.00	0	0.00
	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
	Alternative Investment Fund	0	-	0.00	0.00	0			
ix)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
1 2)	Central Government / State Government(s) / President of India	1	1,000	0.00	0.02	0	0.00	0	0.00
1.2)	Central Covernment / State Covernment(3) / Tresident of India	· · ·	.,	0.00	0.02		0.00		0.00
1.3)	Non-Institutions								
	Individual share capital upto Rs. 2 Lakh	1,37,289	20,03,19,179	44.03	4,006.38	0	0.00	0	0.00
	Individual share capital in excess of Rs. 2 Lakh	223	6,14,64,458	13.51	1,229.29	0		0	0.00
	Roop Singh Rathore (***)		76,03,717	1.67	152.07	0	0.00	0	0.00
	NBFCs registered with RBI	1	2,262	0.00	0.05	0	0.00	0	0.00
iv)	Others:								
⊢	-Trusts	2	655	0.00	0.01	0	0.00		0.00
<u> </u>	-Non Resident Indian (NRI)	855		1.44	130.58 9.68	0			0.00
<u> </u>	-Clearing Members -Bodies Corporate	292		0.11 22.16	9.68 2,016.28	0			0.00
I	Bennett, Coleman And Company Limited (***)	- 292	8,39,09,915	18.44	1,678.20	0			
<u> </u>	-IEPF	1	6,45,532	0.14	12.91	0			0.00
(V	Any other (Please specify)						5100	i	
Ľ	Hindu Undivided Family	1,228	72,76,650	1.60	145.53	0	0.00	0	0.00
	-LLP	13	2,07,205	0.05	4.14	0	0.00	0	0.00
	Non Public Shareholders								
	Custodian / DR Holder	0		0.00	0.00	0			0.00
	Employee Benefit Trust	0		0.00	0.00	0			0.00
2.3)	Any other (Please specify)	°	⁰	0.00	0.00	U	0.00	- U	0.00
⊢	Tatel 1	1 20 020	45,49,30,401	100.00	0.000.04	4,57,50,000	10.06	0	0.00
	Total - I	1,39,932	40,49,30,401	100.00	9,098.61	4,57,50,000	10.06	0	0.00

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise bered*		under Lock in Period
(I)	(11)		(111)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
	Promoters & Promoters Group								
	Indian Promoters								
<u>i)</u>	Individuals / HUF (i) Anil Biyani	1	2,121	0.01	0.04	0	0.00		0.00
<u> </u>	(i) Anil Biyani (ii) Ashni Kishore Biyani		71,147	0.01	1.42	0			
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0			
	(iv) Kishore Biyani	1	2,121	0.01	0.04	0			
	(v) Laxminarayan Biyani	1	2,121	0.01	0.04	0			
	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0			
	(vii) Sunil Biyani (viii) Vijay Biyani	1	2,121 2,121	0.01 0.01	0.04	0			
	(viii) vijay Biyani (ix) Vivek Biyani		2,121	0.01	0.04	0			
			_,	0.01	0.01		0.00	-	0.00
ii)	Bodies Corporate:								
	(i) Central Departmental Stores Pvt. Ltd.	1	2,54,41,753	64.61	508.84	0			0.00
	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0			
	(iii) Surplus Finvest Pvt. Ltd. (iv) Future Capital Investment Pvt. Ltd.	1	27,009 100	0.07	0.54	0			
	(iv) Future Capital Investment Pvt. Ltd. (v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0			
				0.00	0.00		0.00	L ů	0.00
	Trust								
	(i) Infra Trust	0	0	0.00	0.00	0			0.00
	(ii) Retail Trust	0	0	0.00	0.00	0			
<u> </u>	(iii) Lifestyle Trust (iv) Consumer Goods Trust	0	0	0.00	0.00	0			0.00
<u> </u>		°	0	0.00	0.00	0	0.00		0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
	Central Government / State Government(s) / President of India	0		0.00	0.00	0	0.00		
	Persons acting in Concert (Please specify)	0	0	0.00	0.00	0			
vi)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A 2	Foreign Promoters								
	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
	Bodies Corporate \$:	0	0	0.00	0.00	0	0.00	0	
	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
	Mutual Funds	1	50	0.00	0.00	0			
	Foreign Portfolio Investors	0		0.00	0.00	0			
	Financial Institutions / Banks Insurance Companies	0	0 400	0.00	0.00	0			
	FII belonging to Foreign Promoter #	0		0.00	0.01	0			
	FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00	0			
	Provident Fund / Pension Fund	0	0	0.00	0.00	0			0.00
	Alternative Investment Fund	0	0	0.00	0.00	0			
ix)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
1.2)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
1 3	Non-Institutions							l	
	Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0	0.00	0	0.00
	Individual share capital in excess of Rs. 2 Lakh	10,011		6.86	54.00	0			
iii)	NBFCs registered with RBI	0		0.00	0.00	0			
iv)	Others:							L	
	-Trusts	233	127 2,27,787	0.00	0.00	0			
	-Non Resident Indian (NRI) -Clearing Members	233		0.58 0.01	4.56 0.10	0			
	-Cleaning Members -Bodies Corporate	135		1.28	10.09	0			
	-IEPF	1	80,461	0.20	1.61	0			
v)	Any other (Please specify)								
	Hindu Undivided Family	200		0.31	2.44	0			
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00
B.2	Non Public Shareholders							l	
	Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
	Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00

Summary of Equity Shares and Class B (Series 1) Shares	No. of Investors	No. of shares held	% of share holdings	Paid up Amount (Rs. in lakhs)		ed or otherwise nbered*		under Lock in Period
		(111)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
Section - I : SHAREHOLDING PATTERN - EQUITY SHARES	1,39,932	45,49,30,401		9,098.61	4,57,50,000	10.06	0	0.00
Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,686	3,93,74,679		787.49	0	0.00	0	0.00
TOTAL - Section I + Section II	1,59,618	49,43,05,080		9,886.10	4,57,50,000	9.26	0	0.00

Footnotes

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

2 Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.

4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company. \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

(*) The details of encumbrances is shown as per disclosure made by Central Departmental Stores Private Limited and Future Corporate Resources Pvt. Ltd. pursuant to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 pursuant to revised definition of "Encumbrance".

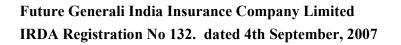
(**) In pursuance of Scheme of Amalgamation under Sections 230 to 232 of the Companies Act, 2013 read with Rules made thereunder, M/s. Future Corporate Resources Limited, M/s. PIL Industries Limited, M/s. Manz Retail Private Limited, M/s. Weavette Business Ventures Limited, M/s. ESES Commercials Private Limited, M/s. Gargi Business Ventures Private Limited were amalgamated with M/s. Suhani Trading and Investment Consultants Private Limited ("the Transferee Company" / "Suhani") which was approved by the Hon'ble National Company Law Tribunal at Mumbai Bench and was made effective on 14th November, 2017. Further "Suhani" change the name from 'Suhani Trading and Investment Consultants Private Limited to 'Future Corporate Resources Private Limited' w.e.f. 11th December 2018.

(***) Unbold and Italic figure showing holding more than 1% in that category.

for Future Enterprises Limited -in CIRP

Jitender Kothari Interim Resolution Professional Acting as Resolution Professional u/s 16(5) of IBC 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



Reserves and Surplus

TOTAL INSURANCE SOLUTIONS

			(₹ lakhs)
	Particulars	As at	As at
		31st March 2024	31st March 2023
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	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserves	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	27,000.54	43,829.45
	TOTAL	27,000.54	43,829.45

FORM NL-11-BORROWINGS SCHEDULE



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

Borrowings

(₹ lakhs)

	Particulars	As at	As at
		31st March 2024	31st March 2023
1	Debenture/Bonds	51,700.00	24,560.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	51,700.00	24,560.00

Note:

'Debentures/Bonds' above include unsecured non-convertible debentures of:

a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).

b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

c) 20,64,000 units of face value of INR 1000 each issued on 4th of May 2023, for a tenure of 10 years with fixed coupon rate of 9.04 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

d) 6,50,000 units of face value of INR 1000 each issued on 15th of March 2024, for a tenure of 10 years with fixed coupon rate of 8.99 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

FORM NL-12 & 12A -INVESTMENT SCHEDULE

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

Investments

	suicity	NL -1	12A	NL	-12	(₹ la	khs)
		Shareh	olders	Policyh	olders	To	al
	Particulars	As at					
		31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023
	LONG TERM INVESTMENTS						
1	Government Securities and Government guaranteed bonds including Treasury Bills	95,180.43	84,753.95	2,90,580.22	2,63,758.98	3,85,760.64	3,48,512.93
2	Other Approved Securities	-	-	-	-	-	
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	635.97	18.80	1,941.58	58.51	2,577.55	77.31
	(bb) Preference	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures / Bonds	30,501.31	21,732.26	93,118.70	67,631.98	1,23,620.01	89,364.24
	(e) Other Securities	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	
	(g) Investment properties - Real Estate	-	-	-	-	-	
4	Investments in Infrastructure and Housing	52,047.17	51,541.55	1,58,896.93	1,60,400.13	2,10,944.09	2,11,941.68
5	Other than Approved Investments	559.44	736.06	1,707.93	2,290.67	2,267.37	3,026.73
	Less:Provision for diminution in the value of investments	(116.97)	(241.17)	(357.10)	(750.53)	(474.06)	(991.70)
	TOTAL	1,78,807.34	1,58,541.45	5,45,888.26	4,93,389.74	7,24,695.61	6,51,931.18
		-	-	-	-	-	-
	SHORT TERM INVESTMENTS	-	-	-	-	-	
1	Government Securities and Government guaranteed bonds including Treasury Bills	126.17	783.73	385.20	2,439.02	511.37	3,222.75
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	
	(a) Shares	-	-	-	-	-	
	(aa) Equity	-	-	-	-	-	
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	
	(d) Debentures / Bonds	2,138.64	1,483.09	6,529.13	4,615.47	8,667.76	6,098.57
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	2,639.10	3,292,57	8,057.01	10,246.67	10,696.11	13,539.25
	(g) Investment properties - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Social Sector	680.67	-	2,078.05	-	2,758.73	
5	Other than Approved Investments	117.22	-	357.87		475.09	
-	Less:Provision for diminution in the value of investments	(117.22)	-	(357.87)		(475.09)	
	TOTAL	5,584.58	5,559.40	17,049.39	17,301.16	22,633.97	22,860.57
	GRAND TOTAL	1,84,391.92	1.64.100.85	5,62,937.65	5,10,690,90	7,47,329.58	6,74,791.75

A) Aggregate valu	e of Investments other than	Listed Equity Securities a	and Derivative Instrument	ts			
						(₹ lakhs)	
	Shareh	olders	Policyl	holders	Total		
Particulars	As at	As at	As at	As at	As at	As at	
	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	31st March, 2024	31st March, 2023	
Long Term Investments							
Book Value	1,77,221.51	1,57,715.46	5,41,046.82	4,90,819.21	7,18,268.33	6,48,534.66	
Market Value	1,75,561.23	1,54,177.82	5,35,978.07	4,79,809.88	7,11,539.30	6,33,987.69	
Short Term Investments							
Book Value	5,584.58	5,559.40	17,049.39	17,301.16	22,633.97	22,860.57	
Market Value	5,586.12	5,561.60	17,054.08	17,308.02	22,640.20	22,869.62	

FORM NL-13-LOANS SCHEDULE



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

Loans

Particulars	As at	As at
	31st March, 2024	31st March, 2023
1 SECURITY-WISE CLASSIFICATION		
Secured	-	
(a) On mortgage of property		
(aa) In India	-	
(bb) Outside India	-	
(b) On Shares, Bonds, Govt. Securities	-	
(c) Others (to be specified)	-	
Unsecured	-	
TOTAL	-	
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	
(b) Banks and Financial Institutions	-	
(c) Subsidiaries	-	
(d) Industrial Undertakings	-	
(e) Companies	-	
(f) Others (to be specified)		
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	-	

Provisions against Non-performing Loans					
Non-Performing Loans	Loan Amount (₹ lakhs)	Provision (₹ lakhs)			
Sub-standard	-	-			
Doubtful	_	-			
Loss	_	-			
Total	_	-			

FORM NL-14-FIXED ASSETS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Fixed Assets

										(₹ lakhs)
	Cost / Gross Block			Depreciation			Net Block			
Particulars	As at 1st April 2023	Additions	Deductions	As at 31st March 2024	As at 1st April 2023	For the Period	On Sales / Adjustments	As at 31st March 2024	As at 31st March 2024	As at 31st March 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Softwares	6,276.45	3,678.65	0.00	9,955.09	5,223.03	1,018.07	-	6,241.10	3,713.99	1,053.42
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,861.29	101.74	3.99	1,959.03	1,483.05	151.12	5.44	1,628.74	330.29	378.23
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	578.81	68.70	11.50	636.01	466.23	95.53	10.55	551.21	84.80	112.58
Information & Technology Equipment	4,276.48	385.65	147.98	4,514.15	3,295.92	662.68	161.69	3,796.91	717.23	980.56
Vehicles	76.96	-	-	76.96	10.45	15.42	-	25.87	51.09	66.51
Office Equipment	943.14	163.21	17.33	1,089.02	747.34	108.67	1.81	854.21	234.81	195.80
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	14,013.12	4,397.95	180.81	18,230.26	11,226.03	2,051.50	179.48	13,098.05	5,132.21	2,787.09
Work in progress	3,282.10	-	-	-	-	-	-	-	3,967.11	3,282.10
Grand Total	17,295.22	4,397.95	180.81	18,230.26	11,226.03	2,051.50	179.48	13,098.05	9,099.31	6,069.19
PREVIOUS YEAR	15,191.24	1,941.31	870.00	14,013.12	10,248.43	1,828.06	851.69	11,226.03	6,069.19	-

TOTAL INSURANCE SOLUTIONS

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

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

Cash and Bank Balances

			(< lakhs)
	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Cash (including cheques, drafts and stamps)*	1,455.18	1,119.90
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short - Term	799.36	410.00
	(due within 12 months)	-	-
	(bb) Others	-	28.37
	(b) Current Accounts	30,780.27	10,100.98
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	33,034.80	11,659.25
	۰ ۰		
	Balances with non-scheduled banks included in 2 or 3 above		
	CASH & BANK BALANCES		
	In India	33,034.80	11,659.25
	Outside India	-	-

* Cheques in hand amount to Rs. 1,451.37 lakhs Previous Year : Rs. 1,113.86 lakhs

*Deposit-in-transit: NIL



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



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

Advances and Other Assets

	Particulars	As at	As at	
		31st March, 2024	31st March, 2023	
	ADVANCES			
1	Reserve Deposits with ceding Companies	-	-	
2	Application Money for Investments	-	-	
3	Prepayments	1,289.91	1,242.95	
4	Advances to Directors/Officers	-	-	
_	Advance Tax Paid and Taxes Deducted at Source			
5	(Net of provision for taxation)	534.42	85.00	
6	Others	-	-	
	(i) Other Deposits	1,344.55	1,478.14	
	(ii) Advances to Employees	39.23	55.92	
	(iii) Advances recoverable in cash or kind	2,267.57	1,483.28	
	(iv) Unutilized GST	2,674.92	1,846.78	
	(v) Service Tax paid in Advance	-	-	
	(vi) Income Tax Refund Recoverable	-	-	
	TOTAL (A)	8,150.61	6,192.07	
		-	-	
	OTHER ASSETS	-	-	
1	Income accrued on Investments	17,262.62	15,303.52	
2	Outstanding Premiums	5,780.72	21,879.89	
	Less : Provisions for doubtful ,if any	-	-	
3	Agents' Balances	158.81	54.84	
4	Foreign Agencies' Balances	_	-	
5	Due from other entities carrying on insurance business	27,309.71	25,395.11	
	Less : Provisions for doubtful ,if any	-	-	
6	Due from Subsidiaries / Holding Company	-	-	
7	Investments held for uncliamed amount of Policyholders	3,429.82	3,673.00	
8	Others	-	-	
	(i) Unsettled Investments Contract Receivable	1,528.21	-	
	(ii) Redemption Receivable	1,861.43	1,930.00	
	Less: Provision for Impairment	(1,861.43)	(1,930.00)	
	(iii) Interest Accured other than investment	4.48	4.90	
	(iv) Deposit With Reserve Bank Of India	_		
	[Pursuant to section 7 of Insurance Act, 1938]	_		
	TOTAL (B)	55,474.38	66,311.26	
	TOTAL (A+B)	63,624.98	72,503.33	

FORM NL-17-CURRENT LIABILITIES SCHEDULE Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007



Current Liabilities

	Particulars	As at	As at	
		31st March, 2024	31st March, 2023	
1	Agents Balances	11,855.14	3,023.67	
2	Balances due to other Insurance Companies	45,617.38	56,172.18	
3	Deposits held on Reinsurance ceded	-	-	
4	Premiums received in advance	-	-	
	(a) For Long term policies	14,663.81	14,864.78	
	(b) for Other Policies	2,753.15	1,799.96	
5	Unallocated Premium	46,537.10	32,710.37	
6	Sundry Creditors	21,729.26	26,143.71	
7	Due to Subsidiaries / Holding Company	-	-	
8	Claims Outstanding	3,01,419.16	2,92,136.85	
9	Due to Officers / Directors	-	-	
10	Unclaimed amount of Policyholders	2,788.63	3,291.81	
11	Income accrued on Unclaimed amounts	588.53	364.51	
12	Interest payable on debentures/bonds	-	-	
13	GST Liabilities	2,354.19	2,272.46	
14	Others -	-	-	
	(i) Deposits Received	24.80	60.30	
	(ii) Statutory Dues	2,438.77	2,083.41	
	(iii) Unsettled Investment Contract Payable	2,564.86	-	
	(iv) Interest accrued but not due on Borrowings	1,916.42	396.85	
	(v) Other Payables	69.82	77.25	
	Total	4,57,321.02	4,35,398.12	

Details of unclaimed amounts and Investment Income thereon (₹ lakhs)				
Particulars	As at	As at		
	31st March, 2024	31st March, 2023		
Opening Balance	3,656.33	2,673.56		
Add: Amount transferred to unclaimed amount	2,260.54	1,645.27		
Add: Cheques issued out of the unclaimed amount but not				
encashed by the policyholders	96.80	561.53		
Add: Investment Income	224.03	100.65		
Less: Amount paid during the year	2,834.77	1,255.23		
Less: Transferred to SCWF	25.77	69.45		
Closing Balance of Unclaimed Amount	3,377.16	3,656.33		

FORM NL-18-PROVISIONS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Provisions

areas	FUTURE
E C C C C	GENERALI
	RANCE SOLUTIONS

(₹	lakhs)
· ·	iunnsj

	Particulars	As at	As at	
		31st March, 2024	31st March, 2023	
1	Reserve for Unexpired risk	1,85,037.48	1,60,281.76	
2	Reserve for Premium Deficiency	-	-	
3	For Taxation	-	-	
	(less advance tax paid and taxes deducted at source)	-	-	
4	For Employee Benefits	13,584.93	12,204.54	
5	Others			
	(i) Employee Stock Ownership Plan	4,854.80	4,703.87	
	TOTAL	1,98,622.41	1,72,486.31	

FORM NL-19 MISC EXPENDITURE SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007

Miscellaneous Expenditure

(to the extent not written off or adjusted)

	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-



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

FORM NL-20 Analytical Ratios Schedule



Sl.No.	Particular	For the quarter ended March 2024	Upto the year ended March 2024	For the quarter ended March 2023	Upto the year ended March 2023
1	Gross Direct Premium Growth Rate	9%	8%	16%	10%
2	Gross Direct Premium to Net Worth	1.06	3.33	1.06	3.38
3	Growth rate of Net Worth	10%	10%	9%	9%
4	Net Retention Ratio	77%	72%	70%	63%
5	Net Commission Ratio	19%	17%	3%	2%
6	Expense of Management to Gross Direct Premium	28%	29%	30%	31%
7	Expense of Management to Net Written Premium	36%	40%	42%	49%
8	Net Incurred Claims to Net Earned Premium	70%	72%	61%	66%
9	Claims paid to claims provisions	21%	76%	15%	56%
10	Combined Ratio	103%	106%	97%	107%
11	Investment income ratio	0.48%	1.91%	0.42%	1.57%
12	Technical Reserves to Net Premium Ratio	4.04	1.36	4.49	1.55
13	Underwriting Balance Ratio	(0.12)	(0.08)	(0.13)	(0.10)
14	Operating Profit Ratio	-1%	3%	0%	3%
15	Liquid Assets to Liabilities Ratio	0.11	0.11	0.08	0.08
16	Net Earning Ratio	0%	4%	1%	4%
17	Return on Net Worth Ratio	0%	9%	1%	8%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	2.26	2.26	2.10	2.10
19	NPA Ratio				
	Gross NPA Ratio	-	0.37%	-	0.43%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.35	0.35	0.11	0.18
21	Debt Service Coverage Ratio	(5.99)	11.42	5.37	37.15
22	Interest Service Coverage Ratio	(5.99)	11.42	5.37	37.15
23	Earnings per share	0.04	1.11	0.14	1.17
24	Book value per share	12.24	12.24	14.84	14.84

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

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

** Segmental Reporting up to

** Segmental Reporting up to						1			r	
Upto the year ended on	Gross Direct Premium Growth	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium	Expense of Management to Net Written Premium	Net Incurred Claims to Net Earned	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
31-March-2024	Rate			Ratio**	Ratio**	Premium**	providions		net premium rutio	1440
FIRE				14440	Nutio					-
Current Period	14%	27%	-15%	26%	85%	80%	49%	105%	0.86	-6%
Previous Period	6%	27%	-13%	20%	100%	36%	62%	79%	0.80	24%
Marine Cargo	070	2/70	-2070	3170	100%	5070	0270	/970	0.97	2470
Current Period	4%	72%	22%	30%	41%	55%	100%	92%	0.29	8%
Previous Period	29%	72%	13%	30%	41%	87%	87%	129%	0.29	
Marine Hull	2370	1.570	1.570	5470	40/0	8770	3770	123/0	0.00	-,170
Current Period	7%	5%	-50%	16%	307%	34%	0%	281%	1.00	-8767%
Previous Period	46%	0%	-984%	22%	6926%	114%	3%	6056%	0.48	
Total Marine	1070	070	20170	2270	072070	111,0	570	005070	0.10	170110
Current Period	4%	70%	22%	29%	42%	55%	100%	92%	0.29	8%
Previous Period	30%	71%	13%	33%	47%	87%	87%	130%	0.30	-32%
Motor OD	50%	,1,0	15/0	5570		0770	0770	15070	0.50	5270
Current Period	1%	95%	26%	37%	39%	88%	806%	126%	0.50	-25%
Previous Period	12%	96%	16%	41%	43%	82%	586%	120%	0.55	-27%
Motor TP	12/0	2010	10/0	11/0	1576	02/0	50070	12170	0.00	2170
Current Period	3%	94%	32%	40%	43%	50%	15%	93%	0.52	8%
Previous Period	0%	95%	1%	40%	42%	51%	14%	92%	0.55	
Total Motor										
Current Period	2%	94%	29%	39%	41%	68%	44%	109%	0.51	-7%
Previous Period	5%	95%	8%	40%	42%	65%	38%	106%	0.55	-8%
Health										
Current Period	92%	81%	4%	20%	24%	90%	713%	111%	0.53	-19%
Previous Period	34%	69%	0%	30%	43%	82%	405%	118%	0.56	-28%
Personal Accident										
Current Period	41%	87%	29%	44%	50%	44%	88%	92%	0.55	1%
Previous Period	16%	87%	9%	39%	45%	68%	77%	110%	0.58	-14%
Travel Insurance										
Current Period	39%	10%	-30%	51%	495%	8%	23%	109%	0.15	-13%
Previous Period	156%	10%	-388%	51%	535%	70%	20%	151%	0.18	-10%
Total Health										
Current Period	85%	81%	6%	22%	27%	85%	495%	109%	0.53	
Previous Period	31%	71%	1%	31%	43%	79%	272%	116%	0.56	-26%
Workmen's Compensation/ Employer's liability										
Current Period	-5%	95%	25%	35%	37%	62%	60%	98%	0.40	3%
Previous Period	4%	95%	9%	39%	41%	60%	68%	100%	0.43	0%
Public/ Product Liability		10-1								
Current Period	6% 4%	43%	27%	28%	60%	15%	7% 40%	69%	0.49	
Previous Period	4%	41%	11%	28%	64%	26%	40%	78%	0.51	22%
Engineering	20%	17%	-44%	33%	185%	78%	34%	113%	0.52	-13%
Current Period Previous Period	20%	25%	-44%	33%	185%	/8%	25%	113%	0.52	
Aviation	10%	25%	-35%		132%	55%	25%	112%	0.42	-10%
Current Period	-100%	95%	3646%	592%	623%	168102%	178%	171748%	0.00	-167189%
Previous Period	-100%	95%	-1%	29%	30%	108102%	309%	1/1/48%	0.00	-10/189%
Crop Insurance	-9.370	9,370	-170	2.970	50%	1,30%	30970	10370	0.01	3870
Current Period	-55%	22%	-28%	9%	39%	53%	178%	64%	0.04	37%
Previous Period	2%	19%	-28%	14%	70%	59%	100%	100%	0.05	0%
Other segments **	2.70	1970	-2070	1470	7070	3970	100%	100 /0	0.0.	078
Current Period	3%	68%	43%	47%	70%	57%	262%	120%	0.51	-8%
Previous Period	16%	65%		38%	60%	67%	180%	114%	0.81	
Total Miscellaneous	10/0	0370	570	5070	00/0	0770	10070	111/0	0.01	1570
Current Period	7%	78%	19%	30%	38%	72%	78%	106%	0.50	-9%
Previous Period	10%	68%	4%	32%	46%	67%	56%	108%	0.54	-11%
Total-Current Period	8%	72%	17%	29%	40%	72%	76%	106%	1.36	-8%
Total-Previous Period	10%	63%	2%	31%	49%	66%	56%	107%	1.59	

GENERALI

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the year ending 31st March, 2024

			PART-A Related Party Tra	nsactions				
				Consideration paid / received (₹ lakhs)				
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31st March 2024	For the year ended 31st March 2024	For the quarter ended 31st March 2023	For the year ended 31st March 2024	
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	458.86	2,483	203.00	917	
			Commission on reinsurance ceded	43.60	431	100.14	290	
			Claims recovery on reinsurance	304.90	949	221.23	950	
			Recovery towards Expenses Incurred	13.80	77	153.28	233	
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate	Reinsurance premium ceded	586.77	2,486	716.74	2,333	
		Holding Co	Commission on reinsurance ceded	100.34	463	152.65	381	
			Claims recovery on reinsurance	(41.63)	65	286.17	356	
		T						
	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	418.66	712	120.22	862	
	itolig	onamate holding oo	Commission on reinsurance ceded	61.93	114	12.15	150	
			Claims recovery on reinsurance	3.80	1,079	637.50	650	
4	Assicurazioni Generali S.P.A	Luxembourg Branch of	Deineurone energium ended	11,884.23	22,744	8,401.97	21,153	
	Luxembourg	Ultimate Holding Co	Reinsurance premium ceded Commission on reinsurance ceded	1,462.53	3,046	981.58	3,017	
			Claims recovery on reinsurance	4,377.71	16.838	4,099.15	15,525	
			Claims recovery on reinsurance	4,377.71	10,030	4,099.15	15,525	
5 (Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	82.37	478	(255.44)	33	
			Commission on reinsurance ceded	17.60	58	(59.03)	10	
			Claims recovery on reinsurance	244.61	314	3.11	19	
6	Generali lard S.A.	Fellow Subsidiary	Reinsurance premium ceded	5.19	39	29.10	30	
			Commission on reinsurance ceded	0.99	4	2.21	2	
			Claims recovery on reinsurance	-	-	(0.32)	(4)	
7 G	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	241.59	561	413.96	639	
			Commission on reinsurance ceded	43.30	68	42.36	63	
			Claims recovery on reinsurance	0.04	447	-	1,061	
8 0	Generali Versicherung AG	Fellow Subsidiary	Reinsurance premium ceded	4.04	15	5.83	12	
			Commission on reinsurance ceded	0.90	2	1.20	2	
			Claims recovery on reinsurance	-	-	-	-	
9	Generali China Insurance Co. Ltd	Fellow Subsidiary	Deineurone energium ender					
	Contrair Onina insurance OO. Elu	I Gliow Gubaididi y	Reinsurance premium ceded	-	-	-	-	
			Commission on reinsurance ceded Claims recovery on reinsurance	-	-	-	-	
	1		Ciains recovery on reinsurance	-	-	-	-	
10	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible Debentures	6,500.00	27,140	15,060.00	24,560	
			Interest accrued on Sub-debt - Non Convertible Debentures	791.97	4,010	396.46	420	

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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



For the year ending 31st March, 2024 11 Key Managerial Personnel MD & CEO,CFO and Remuneration for the period 1,258.56 4,418 481.84 3,616 Company Secretary, Other KMPs & Directors nsurance Premium received 2.57 10 1.83 7 nsurance Claims Paid 0.75 0.24 8 1 12 Future Generali India Life Insurance Co. Fellow Subsidiary Operating expenses incurred on our 10.32 71 67.29 208 Ltd. behalf Operating expenses incurred by our 113 46.99 52.11 130 company on their behalf Rent/Elect. Deposits on our behalf 5 3.34 4 -Rent/Elect. Deposits by our company (0.52) 0 (3.39) 1 on their behalf (53) 40 Settlement paid/ (received) --10 Insurance Premium Received 0.47 5 Unallocated Premium received/(paid) 0 (0.67) 1 -Insurance Claims Paid -0.17 2 Insurance Premium Paid -120 152 -FG & G Distribution Private Limited Commission paid 0.27 2.38 16 13 4 4 0.51 8 Joint Venture of Future nsurance Premium Received -Enterprises & Generali Insurance Claims Paid -3 0.52 1 Group 1.36 Unallocated Premium received/(paid) -0 2 Shendra Advisory Services Private Operating expenses incurred by our 14 Joint Venturer 38.28 58 7.00 7 company on their behalf Limited RSA Fees, Health & Wellness service 433 Europ Assistance India Private Limited 65.67 336 288.73 & Cyber Service 15 Fellow Subsidiary Insurance Claims Paid 0 9.31 9 -Unallocated Premium received/(paid) -0 0 -IT Applications, Infrastructure, Generali Operations Service Platform Architecture, Operation excellence 16 Fellow Subsidiary 131 -S.R.L.(GOSP) transformation and Procurement Services -17 Future Enterprises Limited Joint Venturer Insurance Premium 25 Insurance Claims paid 8.31 12 --Unallocated Premium received/(paid) 3 -

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007. For the year ended 31st March, 2024



	PART-B Related Party Transaction Balances - As on March 31, 2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable(₹ lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party(₹ lakhs)	
1	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	37.29	Receivable	-	-	-	-	
2	FG & G Distribution Private Limited	Joint Venturer	0.45	Receivable	-	-	-	-	
3	Europ Assistance India Private Limited	Fellow Subsidiary	(0.14)	Payable	_	-	-	-	
4	Assicurazioni Generali SPA	Ultimate Holding Company	(594.96)	Payable	-	-	-	-	
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(526.35)	Payable	-	-	-	-	
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(1,853.88)	Payable	_	-	-	-	
7	Generali Espana De Seguros	Fellow Subsidiary	(42.15)	Payable	_	-	-	-	
8	Generali Iard S.A.	Fellow Subsidiary	(74.67)	Payable	-	-	-	-	
9	Generali Italia S.P.A.	Fellow Subsidiary	(230.90)	Payable	-	-	-	_	
10	Assicurazioni Generali S.P.A Luxembourg	Fellow Subsidiary	(8,185.07)	Payable	-	-	-	-	
11	Generali Versicherung AG	Fellow Subsidiary	(13.21)	Payable	_	-	-	-	
12	Generali China Insurance Co. Ltd	Associate		Payable	-	-	-	-	
13	Generali Horizon B.V.	Fellow Subsidiary	(53,616.42)	Payable	-	-	-	-	
14	Shendra Advisory Services Private Limited	Fellow Subsidiary	64.95	Receivable	-	-	-	-	

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE

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

TOTAL INSURANCE SOLUTIONS

Receipt And Payments Accounts (Direct Basis)

	(₹ lakhs)				
	Year ended	Year ended			
Cash Elana from the energian activities	31st March, 2024	31st March, 2023			
Cash Flows from the operating activities:	(10.005.40	5 40 105 45			
Premium received from policyholders, including advance receipts	6,10,065.49	5,40,105.45			
Other receipts	-	-			
Payments to the re-insurers, net of commissions and claims	(76,528.62)	(51,786.71)			
Payments to co-insurers, net of claims recovery	(6,466.55)	(5,289.48)			
Payments of claims	(2,77,763.82)	(2,51,995.52)			
Payments of commission and brokerage	(33,524.14)	(26,891.53)			
Payments of other operating expenses	(1,51,995.98)	(1,31,408.89)			
Preliminary and pre-operative expenses	-	-			
Deposits, advances and staff loans	(0.50)	855.82			
Income taxes paid (Net)	(4,485.00)	(1,664.35)			
Good & Service tax paid	(35,946.11)	(27,206.98)			
Other payments		-			
Cash flows before extraordinary items	23,354.77	44,717.82			
Cash flow from extraordinary operations	-	-			
Net cash flow from operating activities	23,354.77	44,717.82			
Cash flows from investing activities:	-	-			
Purchase of fixed assets	(5,361.79)	(3,388.74)			
Proceeds from sale of fixed assets	1.01	10.95			
Purchases of investments	(1,20,441.93)	(1,77,389.30)			
Loans disbursed	(22.50)	-			
Sales of investments	46,232.91	83,718.76			
Repayments received	-	-			
Rents/Interests/ Dividends received	48,014.89	40,790.05			
Investments in money market instruments and in liquid mutual funds (Net)	1,663.95	(14,521.17)			
Expenses related to investments	(0.81)	(0.97)			
Net cash flow from investing activities	(29,914.28)	(70,780.42)			
Cash flows from financing activities:	-	-			
Proceeds from issuance of share capital	-	-			
Proceeds from borrowing	27,140.00	24,560.00			
Repayments of borrowing	-	-			
Interest/dividends paid	(2,070.59)	-			
Share application money pending allotment	-	-			
Net cash flow from financing activities	25,069.42	24,560.00			
Effect of foreign exchange rates on cash and cash equivalents, net	_	-			
Net increase in cash and cash equivalents:	18,509.91	(1,502.59)			
Cash and cash equivalents at the beginning of the year	25,198.50	26,701.10			
Cash and cash equivalents at the end of the year	43,708.41	25,198.50			

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)



STATEMENT OF ADMISSIBLE ASSETS : AS AT 31st March, 2024

Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 Classification: Business within India / Total Business

				(₹ lakhs)
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,84,392	1,96,730
	Policyholders as per NL-12 A of BS	5,62,938	-	5,12,842
(A)	Total Investments as per BS	5,62,938	1,84,392	7,47,330
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	9,099	-	9,099
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	415	-	415
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	33,035	-	33,035
(F)	Advances and Other assets as per BS	53,942	11,837	65,779
(G)	Total Current Assets as per BS(E)+(F)	86,976	11,837	98,814
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,222	2,282	17,504
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	6,59,013	1,96,229	8,55,243
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	15,637	2,282	17,919
(-)	Total Admissible assets for Solvency (excl. current liabilities and			- ,,, - ,
(M)	provisions)(K)-(L)	6,43,377	1,93,947	8,37,324
	1			(₹ lakhs)
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a)Furniture, fixtures, dead stock and stationery	85	-	85
	(b)Leasehold improvements	330	-	330
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	159	-	159
	(b) Premiums receivables relating to State/Central government sponsored schemes	8	-	8
	(c) Deferred Tax Assets	-	2,154	2,154
	(d) Co-insurer's balances outstanding for more than ninety days	5,054	-	5,054
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,149	_	6,149
	(f) Other Reinsurer's balances outstanding for more than 180 days;	70	_	70
	(g) Any other assets, which are considered inadmissible under Section 64V of the		20	391
	Insurance Act. 1938	()		
	Insurance Act, 1938 (b) GST Unutilized Credit outstanding for more than ninety days:	352	39	571
	Insurance Act, 1938 (h) GST Unutilized Credit outstanding for more than ninety days; (i) Assets held for uncliamed amount of Policyholders	3,430	89	3,430

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES

			(₹ lakhs)
		As on 31st I	March, 2024
Item			
No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,45,502	1,85,037
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,45,502	1,85,037
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,01,129	1,53,848
(e)	IBNR reserve	1,85,394	1,47,571
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	6,32,025	4,86,457

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST MARCH, 2024

								(₹ lakhs
Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	63,372	17,140	22,215	13,304	6,337	3,991	6,337
2	Marine Cargo	11,246	8,080	7,327	4,991	1,616	1,497	1,616
3	Marine - Other than Marine Cargo	264	13	89	0	26	13	26
4	Motor	1,74,064	1,64,455	1,19,185	1,15,283	32,891	34,585	34,585
5	Engineering	9,066	1,498	3,551	1,185	907	533	907
6	Aviation	(0)	(0)	631	599	(0)	180	180
7	Liability	3,298	1,408	363	309	495	93	495
8	Health Insurance	1,62,820	1,32,651	1,04,036	82,898	26,530	24,869	26,530
9	Miscellaneous	34,078	24,046	24,839	16,814	4,809	5,216	5,216
10	Crop	42,072	9,286	40,267	10,664	4,207	6,040	6,040
	Total	5,00,280	3,58,577	3,22,502	2,46,048	77,818	77,018	81,932

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN - (TABLE IB)



Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007 Classification: Business within India / Total Business

		(₹ lakhs)
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	6,43,377
	Deduct:	
(B)	Current Liabilities as per BS	1,09,571
(C)	Provisions as per BS	4,86,457
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	47,349
	Shareholder's FUNDS	
(F)	Available Assets	1,93,947
	Deduct:	
(G)	Other Liabilities	56,538
(H)	Excess in Shareholder's funds (F-G)	1,37,409
(I)	Total ASM (E+H)	1,84,758
(J)	Total RSM	81,932
(K)	Solvency Ratio (Total ASM / Total RSM)	2.26

Solvency Margin as at 31st March 2024

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time

		PERIO	DIC DISCLOSURES			
FORM NL-27	Products Information					
Insurer:	Future Generali India Insurance Company Ltd]			GENERA TOTAL INSURANCE SOLUTIO	
	Prod	ucts Informatio	n for the quarter ended 31-Mar-2024			
List below the pro	oducts and/or add-ons introduced during the period FY 2023- 2024					
S.NO	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business(a)	Category of product	Date of allotment of UIN

44	JET SET SECURE	NA	FGITIOP24165VO12324	TRAVEL	RETAIL	13-Feb-24
45	HEALTH POWHER	NA	FGIHLIP24180V012324	HEALTH	RETAIL	6-Mar-24

NL-28 (Read with Regulation 10) Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number :132



	ment as on :31st March 2024		
	ment of Investment Assets (General Insurer)		PART - A
	ness within India)		
	dicity of Submission : Quarterly		(Rs in Lakhs)
Section			
No.	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	184,392
	b. Investments-Policyholders	8A	562,938
2	Loans	9	
3	Fixed Assets	10	9,099
4	Current Assets		
	a. Cash and Bank	11	33,035
	b. Advances and Other Assets	12	63,625
5	Current Liabilities		
	a. Current Liabilities	13	457,321
	b. Provisions	14	198,622
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		197,145
	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	9,099
3	Cash and Bank Balance (If any)	11	33,035
4	Advances and Other Assets (If Any)	12	63,625
5	Current Liabilities	13	457,321
6	Provisions	14	198,622
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-550,184
		(A-B)	747.330

Section II

No.	Investment Assets	Reg. %	s	iΗ	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	(d) = (b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%	-	46,044	140,570	186,614	25		186,614	184,459
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%	-	95,307	290,965	386,272	51		386,272	381,090
3	Investment subject to Exposure Norms									
	 a) Housing and Loans to SG for housing and FFE 	Not Less than 5%								
	1. Approved Investments		-	52,718	160,945	213,663	28	40	213,703	212,097
	2. Other Investments		-	526	1,605	2,131	0	0	2,131	0
	 c) Approved Investments 	Not Exceeding 55%	-	35,918	109,655	145,573	19	(12)	145,561	145,626
	d) Other Investments	NOT EXCEEding 55 %	-	627	1,915	2,543	0	(69)	2,473	
	Total Investment Assets	100%	-	185,096	565,086	750,182	100	(42)	750,140	740,607

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

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

Other Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 Store of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 Stopsure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 StCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
 Investment Regulations, as amended from time to time, to be referred

PART - B NL-28 (Read with Regulation 10) Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD Statement of Accretion of Assets (Business within India) Periodicity of Submission : Quarterly

	(Business within India) Periodicity of Submission : Ouarterly							(Rs.in Lakhs)
No	Category Investments	соі	Opening Balance (A)	% to Opening Balance	Net Accretion for Qtr. (B)	% to Total Accrual	Total (A+B)	% to Total
1	Central Government Securities		174,283	24	12,332	32.60	186,614	24.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		362,032	50.82	24,240	64.08	386,272	51.49
3	Investment subject to Exposure Norms							
	 a) Housing and Loans to SG for housing and FFE 							
	1. Approved Investments		70,396	10	4,419	11.68	74,815	9.97
	2. Other Investments		0	0.00	0	0.00	0	0.00
	 b) Infrastructure Investments 							
	1. Approved Investments		136,362	19	2,486	6.57	138,848	18.51
	2. Other Investments		2,118	0.30	12	0.03	2,131	0.28
	c) Approved Investments		140,760	20	4,814	12.73	145,573	19.41
	d) Other Investments		688	0.10	1,855	4.90	2,543	0.34
	Total		712,356	100.00	37,826	100.00	750,182	100.00

Date: 31st March 2024



(Rs in Lakhs)

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FORM NL-29-DETAIL REGARDING DEBT SECURITIES

		Det	ail Regarding de	ebt securities				
		Market	Value					
	As at 31st March	as % of total	As at 31st	as % of total	As at 31st March	as % of total	As at 31st	as % of total
	2024	for this class	March 2023	for this class	2024	for this class	March 2023	for this class
Break down by credit rating								
AAA rated	305,198	41.57	275,332	41.92	306,825	41.41	278,856.04	41.53
AA or better	40,212	5.48	27,216	4.14	40,133	5.42	27,208.17	4.05
Rated below AA but above A	-	-	2,953	0.45	-	-	2,928.87	0.44
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	380,571	51.84	340,159	51.79	385,746	52.06	351,203.86	52.31
Any other (Unrated)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	8,198	1.12	11,198	1.70	8,198	1.11	11,198.30	1.67
Total (A)	734,180	100.00	656,857	100.00	740,902	100.00	671,395.23	100.00
Break down by Residual Maturity								
Up to 1 year	22,640	3.08	22,870	3.48	22,634	3.05	22,861	3.40
more than 1 year and upto 3 years	81,260	11.07	46,787	7.12	81,275	10.97	46,595	6.94
More than 3 years and up to 7 years	353,348	48.13	279,730	42.59	357,370	48.23	283,498	42.23
More than 7 years and up to 10 years	206,583	28.14	224,790	34.22	209,308	28.25	232,817	34.68
above 10 years	70,348	9.58	82,681	12.59	70,314	9.49	85,625	12.75
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	734,180	100.00	656,857	100.00	740,902	100.00	671,395	100.00
Break down by type of the issuer								
a. Central Government	185,466	25.26	164,612	25.06	187,618	25.32	169,607	25.26
b. State Government	195,105	26.57	175,547	26.73	198,127	26.74	181,597	27.05
c. Corporate Securities	345,410	47.05	305,500	46.51	346,958	46.83	308,993	46.02
Any other (Fixed Deposit)	-	-	-	-	-	-	-	-
Any other (Reverse Repo)	8,198	1.12	11,198	1.70	8,198	1.11	11,198	1.67
Total (C)	734,180	100.00	656,857	100.00	740,902	100.00	671,395	100.00

Note

(a). 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.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)".

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS (Read with Regulation 10) DETAILS OF NON-PERFORMING ASSETS Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number : 132

Name of the Fund : Shareholder's Fund Statement for quarter ended 31-Mar-2024



(Rs in Lakhs)

		Bonds / D	ebentures	Loa	ans	Othe	r Debt	All Othe	er Assets	Ţ	OTAL
N o	PARTICULARS	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)	•	•	•	YTD (As on 31 Mar 2023)	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)	YTD (As on 31 Mar 2024)	YTD (As on 31 Mar 2023)
1	Investment Asset (As per Form3A/3B - Total Fund)	346,744.75	309,042.00	-	-	10,696.11	13,539.25	392,741.01	354,729.61	750,181.88	677,310.86
2	Gross NPA	2,810.58	2,921.70	-	-	-	-	-	-	2,810.58	2,921.70
3	% of Gross NPA on Investment Assets(2/1)	0.81	0.95	-	-	-	-	-	-	0.37	0.43
4	Provision made on NPA	2,810.58	2,921.70	-	-	-	-	-	-	2,810.58	2,921.70
5	Provision as a % of NPA(4/2)	100.00	100.00	-	-	-	-	-	-	100.00	100.00
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	343,934.18	306,120.30	-	-	-	-	-	-	747,371.30	674,389.16
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

FUTURE GENERALI

GENERALI

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number : 132 Statement as on : 31 Mar 2024 Statement of Investment and Income on Investment Period(citor of Submission : Ouarterly

No.	icity of Submission : Ouarterly Category of Investment			Current Qua	rter			Year To Date(Curr	ent Year)			Year to date(Previ	ous Year)	(Rs Lakhs)
110.	category of investment	Category	Investment	Income on	Gross Yield	Net Yield	Investment	Income on		Net Yield	Investment	Income on	Gross Yield	Net Yield
		Code	(Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²	(Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²	(Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²
	A Central Government Securities													
	A1 Central Government Bonds A2 Special Deposits	CGSB CSPD	181,215	3,123	1.72	1.29	172,529	11,839	6.86	5.13	152,723	10,293	6.74	5.00
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS		-	-					-	-	-	-	-
	A4 Treasury Bills A5 Sovereign, Green Bonds	CTRB	-	- 54	- 1.79	-	- 2.024	- 145	- 7.15	- 5.34	4,540	36	0.79	0.58
	AS Sovereign Green Bonds B Government Securities / Other Approved Securities	CSGB	3,002	- 54	1./9	1.33	2,024	- 145	- /.15	- 5.34	1,000	- 2	0.24	0.18
	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL		-				-	-	-	-	-	-	-
0	B2 State Government Bonds/ Development Loans	SGGB	191,481	3,349	1.75	1.31	186,389	13,027	6.99	5.22	158,293	10,951	6.92	5.13
1	B3 State Government Guaranteed Loans B4 Other Approved Securities (excluding Infrastructure Investments)	SGGL SGOA	1,530	30	1.94	1.45	1,999	136	6.80	5.08	2,593	171	6.58	4.88
2	B5 Guaranteed Equity	SGGE		-				-		-	-	-	-	-
3 4	C Housing and Loans to State Govt for housing and fire fighting C1 Loans to State Govt. for Housing	HI SH		-	-	-		-	-	-			-	-
5	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF		-	-		-	-	-		-	-	-	-
6 7	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH		-			-	-	-	-	-	-	-	
8	C4 Commercial Papers - NHB/Institutions accredited by NHB C5 Housing - Securitised Assets (Approved Investment)	HTLN HMBS		-				-	-			-	-	
9	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG		-					-		-	-	-	-
0	C7 Bonds/Debentures issued by HUDCO C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTHD HTDN	6,490	- 113	1.74	1.30	6,514	455	6.99	5.22	6,577	459	6.97	5.17
2	C9 Bonds/Debentures issued by Authority constituted under any	HTDA	65,186	1,188	1.82	1.36	67,402	4,964	7.36	5.50	67,152	5,108	7.61	5.64
3	C10 Bonds/Debentures issued by HUDCO	HFHD		-			-	-	-	-	-	-	-	-
4 5	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB C12 Bonds/Debentures issued by Authority constituted under any	HFDN HFDA		-	-			-	-	-	-		-	-
6	C12 Bonds/Dependines issued by Adminity consultated under any C13Debentures / Bonds / CPs / Loans	HODS	-		-	-	-	-	-	-	-	-	-	-
7	D Infrastructure Investments		-	-	-			-	-		-	-	-	
8 9	D1 Infrastructure - Other Approved Securities D2 Infrastructure - PSU - Equity shares - Quoted	ISAS ITPE	- 308	5	-1.60	-1.19	- 304	- 55	- 18.24	13.63	-	1	-	
0	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
2	D4 Infrastructure - PSU - Equity Shares - Unquoted D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IENQ		-	-		-		-			-	-	-
3		IEPG	-		-		-		-	-	-		-	-
4	D7 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-		-	-	-		-	-	-	-
5	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group D9 'Infrastructure - Infrastructure Development Fund (IDF)	IDPG IDDF	5,907	- 118	- 1.99	- 1.49	3,736	- 203	- 5.44	4.07		-	-	-
7	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD	96,130	1,694	1.76	1.32	96,498	6,980	7.23	5.41	84,701	6,491	7.66	5.68
8	D11 Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
9	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds D13 Infrastructure - Other Corporate Securities - CPs	ICTD ICCP	16,332	- 314	1.92	1.44	17,895	1,401	7.83	5.85	16,789	1,310	7.80	5.79
1	D14 Infrastructure - Term Loans (with Charge)	ILWC		-				-				-		
2	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
3 4	D19 Infrastructure - Units of Insfrastructure Investment Trust D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	EIIT ICFD	1,955	-	0.40	0.30	2,292	- 182	7.94	5.93	2,333	- 240	10.30	7.64
5	D20 Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	17,631	344	1.95	1.46	17,573	1,404	7.99	5.97	10,759	571	5.30	3.93
6 7	D21 Long Term Bank Bonds Approved Investment- Affordable Housing D16'Infrastructure - Debentures / Bonds / CPs / Ioans	HLBH IODS	2,505 943	- 12	- 1.30	- 0.97	2,505	- 22	- 2.31	- 1.73	- 989	- 5	- 0.46	0.34
8	D17 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
9	E Approved Investment Subject To Exposure Norms		-	-	-	-	-	-	-	-	-	-	-	
0	E1 PSU - (Approved Investment)-Equity Shares guoted E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EAEQ EACE	275	93 46	33.90 3.39	25.33 2.54	264 1,354	319 46	120.94 3.39	90.38 2.54	41		-	-
2	E3 PSU-(Approved Investments) -Equity Shares -quoted	ETPE	-	-	-		-		-	-	-	-	-	-
3		ETCE		-	-			-	-	-	-	-	-	-
5	E5 Corporate Securities (Approved Investment) -Equity Unquoted E6 PSU - Equity Shares - Unquoted	EEUQ		-					-	-		-	-	
6		EFES	-	-	-		-	-	-	-	-	-	-	-
7 9	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group E9 Corporate Securities - Bonds - Taxable	EEPG EPBT	- 125,653	- 2,590	2.06	- 1.54	- 113,536	- 9,410	- 8.29	6.19	- 81,944	- 6,789	- 8.29	6.15
9	E10 Corporate Securities - Bonds - Tax free	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
0	E11 Corporate Securities (Approved Investment) -Pref Shares	EPNQ		-	-		-		-	-	-	-	-	-
2	E12 Corporate Securities (Approved Investment) -Investment in Subsidiaries E13 Corporate Securities (Approved Investment) -Debentures	ECIS ECOS										-	-	
3	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG		-				-		-	-	-	-	-
4 5	E15 Corporate Securities (Approved Investment) -Derivative Instruments E16 Investment Properties - Immovable	ECDI EINP	-	-	-		-	-	-	-		-	-	-
5 6	E10 Investment Properties - Immovable E17 Loans - Policy Loans	ELPL	-	-			-	-	-	-	-		-	-
7		ELMI	-	-	-			-		-	-	-	-	-
8 9	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan) E20 Deposits - Deposit with scheduled banks	ELMO ECDB		-	-		-	-	-		- 193	- 8	- 4.39	3.26
0	E21 Deposits - CDs with Scheduled Banks	EDCD	2,332	19	0.83	0.62	2,378	121	5.08	3.80	4,502	42	0.93	0.69
2	E22 Deposits - Money at call and short notice with banks /Repo E23 CCIL (Approved Investement) - CBLO	ECMR ECBO	9,872	162	1.65	1.23	9,652	644	6.67	4.98	11,177	603	5.39	4.00
3	E23 CCIE (Approved Investement) - CBLO E24 Commercial Papers issued by all India Financial Institutions rated very	ECEO	2,497	2	0.09	0.07	2,497	2	0.09	0.07	- 983	22	2.20	1.63
4	E25 Application Money	ECAM	1,345	-			123	-	-	-	-	-	-	-
5	E26 Deposit with Primary Dealers duly recognised by RBI E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EDPD EUPD		-								-		
7	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU	EPPD		-				-		-		-	-	-
8	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EUPS		-	-			-				-	-	
9 0	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EPPS EGMF	- 0	-			- 0	-			- 0	1	-	
1	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-		-	-	-	-	-	-	-	-
2		EETF	-	-	-		-	-	-	-	-		-	-
3 4	F Other than Approved Securities F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT		-			-	-			-		-	-
5	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-		-	-			-	-	-	
6 7	F3 Other than Approved Investments - Equity Shares (ind PSUs and F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OESH OEPG	- 724	-4	0.66	0.49	348	217	65.67 0.16	49.07	1,183	401	33.86	25.11
8	F5 Other than Approved Investments -Debentures	OLDB	-		-		930	28	3.03	2.27	1,963	185	9.43	7.00
9		ODPG		-	-		-	-	-	-	-	-	-	-
0	F7 Commercial Papers F8 Other than Approved Investments -Pref Shares	OACP OPSH		-	-		-	-	-		-		-	-
2		OVNF		-	-			-	-	-	-		-	
3	F10 Other than Approved Investments -Short Trem Loans (Unsecured	OSLU	-	-	-			-	-	-	-	-	-	-
4 5	F11 Other than Approved Investments - Term Loans (without charge) F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OTLW OMGS	- 0	-	-		- 0		-	-	- 0	-	-	-
5 6	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-			-	-	-		-	-	-	
7	F14 Derivative Instruments	OCDI	-	-	-		-	-	-		-	-	-	-
8	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure F16 Equity Shares (PSU & Unlisted)	OPSA OEPU		-			-	-	-		-	-	-	-
00	F17 Investment properties - Immovable	OIPI		-				-	-	-	-	-	-	
		TOTAL	734,666	13,250	1.80	1.35	709,713	51,599	7.27	5.43	610,439	43,685	7.16	5.31

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time
 1 Based on daily simple Average of Investments
 2 Yield netted for Tax
 3 In the previous year column, the floures of the corresoondino Year to date of the previous financial year shall be shown
 4 FORM shall be prepared in respect of each fund.
 5 'TYO Income on investment shall be reconciled with floures in PRL and Revenue account
 6 Investment Requisitions, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number : 132 Statement as on :31st March 2024 Statement of Down Graded Investments Periodicity of Submission : Quarterly



									(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 guarter								
1	NIL								
В	As on Date								
				10/0/0010		0.055.000	0.05	0/04/0017	
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE AAA	CARE AA+	3/24/2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE AA+	CARE AA	10/8/2018	
3	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE AA	CARE A+	3/6/2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	10/9/2012		CARE A+	CARE A	4/18/2019	
5	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE A	CARE BBB	5/18/2019	
6	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE BBB	CARE BB	8/24/2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		10/9/2012		CARE BB	CARE D	9/20/2019	
8	10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	IODS	250	1/3/2012		CAREAAA	CARE D	9/17/2018	
9	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		1/15/2015		ICRA AA	ICRA AA+	5/23/2023	Rating upgraded only by ICRA
10	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	500	1/15/2015		ICRA AA+	ICRA AA	5/21/2019	Rating upgraded only by ICRA
11	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	500	1/15/2015		AAA(IND)	AA+(IND)	6/28/2018	
12	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI		1/15/2015	ICRA	AAA(IND)	ICRA AA+		Rating upgraded only by ICRA
13	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		5/20/2015		ICRA AA	ICRA AA+	5/23/2023	
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	5/20/2015		AAA(IND)	ICRA AA	5/21/2019	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1,000	5/20/2015			AA+(IND)	6/28/2018	
16	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT		5/20/2015	ICRA	AAA(IND)	ICRA AA+	11/14/2018	Rating upgraded only by ICRA
17	8.72%ILFS2025 (mat date 21 Jan 2025).	IODS	475	8/29/2018		AAA(IND)	CARE D	9/17/2018	
18	9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	475	8/29/2018	CARE	AAA(IND)	CARE D	9/17/2018	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		1/20/2012		AAA(IND)	CARE AA	10/8/2018	
20	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB] [1/20/2012	BRICKWORKS	AAA(IND)	BWR AA	2/15/2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 [1/20/2012		AAA(IND)	CARE A+	3/6/2019	
22	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 [1/20/2012	CARE	AAA(IND)	CARE A	4/18/2019	
23	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 [1/20/2012	BRICKWORKS	AAA(IND)	BWR A+	4/19/2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	1/20/2012	BRICKWORKS	AAA(IND)	BWR A	5/4/2019	
25	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	1/20/2012		AAA(IND)	CARE BBB	5/18/2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 1		BRICKWORKS	AAA(IND)	BWR BBB	6/26/2019	
27	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 1	1/20/2012	CARE	AAA(IND)	CARE BB	8/24/2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 1	1/20/2012	BRICKWORKS	AAA(IND)	BWR BB	9/10/2019	
29	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 1	1/20/2012		AAA(IND)	CARE D	9/20/2019	
30	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	1 1		BRICKWORKS	AAA(IND)	BWR D	9/25/2019	
31	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	931	9/21/2015		AAA(IND)	ICRA D	9/17/2018	

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM shall be prepared in respect of each fund.

4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

5 Investment Regulations, as amended from time to time, to be referred

PART-A

PERIODIC DISCLOSURES

FORM NL-33 Reinsurance/Retrocession Risk Concentration

Insurer: Future Generali India Insurance Company Limited Date 3/31/2024



	Reinsurance R	isk Concentr	ation			(Rs in Lakhs)
S.No.	Reinsurance Placements	No. of		ed to reinsurers (Upto	the Quarter)	Premium ceded to
		reinsurers	Proportional	Non-Proportional	Facultative	reinsurers / Total
	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	5	396	0	492	0.63%
3	No. of Reinsurers with rating A but less than AA	70	42,661	3,552	8,091	38.32%
4	No. of Reinsurers with rating BBB but less than A	13	3,657	900	872	3.83%
5	No. of Reinsurres with rating less than BBB	3	1	-	138	0.10%
	Total (A)	91	46,715	4,452	9,593	42.88%
	With In India					
1	Indian Insurance Companies	12	3	-	817	0.58%
2	FRBs	7	31,170	9,991	1,409	30.04%
3	GIC Re	1	35,029	2,419	104	26.50%
4	Other (to be Sepecified)		-	-	-	0.00%
	Total (B)	20	66,201	12,411	2,331	57.12%
	Grand Total (C)= (A)+(B)	111	112,916	16,862	11,924	100.00%

Note:- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN Period upto the quarter ended 31-Mar-2024

FUTURE GENERALI

(Amount in Rs. Lakhs)

						Miscellaneous														
SI.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other seaments (b)	Total Miscellaneous	Total
-		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Qua								
	STATES														37					
	ndhra Pradesh	65	-	1	1	390	1.222	1.612	37	116	2	40	14	4	2/	-		21	1.834	
2 A 3 A	runachal Pradesh	- 50			-													-	1.487	
3 A 4 B		123		0	-	245			154	3	0	154	0			-	119	138	1.487	
	ihar hhattisgarh	123							16	0		16	0	0	1/	-				
6 G		48		10	16				8		0	8	7	0	4			148	507	
		6	-	-	-	66		114	2	1	0	1.002	0	-	0	-		1	119	3
7 G 8 H		524		246	246	919		1.453	994	180	8	1.002	120	30	166			130	3.080	, i i i i i i i i i i i i i i i i i i i
	larvana limachal Pradesh	49				399				49		2	1	3			1.207	00 E0	1.300	
7 H	limarhal Pradesh			12	, 0						1		0	0		-		59		-
	harkhand	49		13		210	232	442 6.288	565	22	0	565	10		59			67	1.183	L
	arnataka	416		90	90	1.962			13.121	410	3		17	68	84		3.207	<u>6/</u> 47	23.264	
2 K		128		31	5			5.777	696		1/		13		39				6.576	
	ladhva Pradesh Jaharashtra	5.184		2.017				1.664 12.179	193 32,432	14	3	195 32,457	13	354			194	139	2.067	+
																			52.133	
5 M			-	-				-				-			-					
	leohalava				-							-								
	lizoram			-	-	-		-				-						-	-	+
	lagaland			· · · ·	-	- 78			457			-								1
0		72		6	6					1	0	457	1	0	4	-	448	89	1.373	-
) P	uniab	105		30	30		686	1.889	388	29	42	430	1	1	>				2.408	L
	aiasthan	99		39	39	524		2.752	102	14	4	106	6	1	69		3	111	3.062	
2 <u>s</u>				-	-					1				- 57	-	-		2	28	
	amil Nadu	689		176		932	3.002	3,934	935	43	5	940 2.745		5/	146		2.065	152	7.388	
	elannana	1.079		83						261	13		164	52				124	6.634	
5 T	ribura	12			-	9			4			4						15	79	
	Ittarakhand	72		0	0	120			11	18	0	11	1	0	6			66	352	
	Ittar Pradesh	311			38	1.742		4.140	1.083	170	2	1.085	6	1	30	-		310	5.742	
18 N	(est Bengal	571	· · ·	119	119	350	1.275	1.626	1.418	(8)	2	1.420	24	6	149			265	3.482	
_	TOTAL (A)	9.797	0	2.921	2.921	18.406	31.419	49.824	55.401	4.356	127	55.528	751	571	2.021	-	7.244	5.095	125.391	13
_	UNION TERRITORIESC																			
	ndaman and Nicobar Islands	0	-			1	3	4			-	-		-		-		-	4	
	handigarh	178		36	36	515			198	25	4	202	9	10	16			39	1.434	
	adra and Nagar Haveli			-	-							-							-	
	taman & Diu			-	-	-		-			-	-	-	-	-	-		· · · ·	-	
	avt. of NCT of Delhi	781		242			1.896	4.517	7.848	322	7	7.855	35	201				1.289	14.602	1 1
	ammu & Kashmir	5		-		53		175	5	0	0	5	3	-	-			9	192	
- 4				-				-		· ·		-							-	
	akshadweep	-	-	-	-	-		-			-	-	-	-	-			-	-	
P	uducherry	13		-	-	69		243	5	1	0	5	1	0	0	-		7	257	
-	TOTAL (B)	977	-	278	278	3.259	2.813	6.072	8.056	349	12	8.068	47	211	400	-		1.343	16.489	
C	Outside India				-			-			-	-	-	-		-			-	
+	TOTAL (C)						· .					-			· .	-				+
																				-
G	Grand Total (A)+(B)+(C)	10,774	0	3,198	3,198	21,664	34,232	55,896	63,457	4,705	139	63,596	798	781	2,421	-	7,244	6,438	141,879	15

Nole :-(1) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium (c) Any channes: under States / Union Territories by Gort, of India are to be suitably incorrorated in the statement (d) For the Quarter and Uoto the Quarter information are to be shown in secarate sheets

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

GENERALI

SS DIRECT PREMIUM UNDERWRIT d upto the guarter ended 31-Mar-2024	I EN		TOTAL INSURAN	CE SOLUTIONS														(Amount in Rs. Lakhs)	
				10 10 10 10 10 10 10 10 10 10 10 10 10 1							Miscellaneous]	
	Fire	Marine Hull	Marine Caroo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other seaments (b)	Total Miscellaneous	Total
No. State / Union Territory	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quart
STATES																			
Andhra Pradesh	222			4 4						1				8			69		
Arunachal Pradesh							-	-	-	-		-					-		
Assam	159			2 2	765	1.89		345	3		0 345					667	194	3.864	1 4/
Bihar	382			1 1					3		0 1.141			55			551		7 3,
Chhattisnarh	205								10		2 30		1	. 16	3 .		345		
Goa Guiarat	25			0 0	291	18	471			4	1 10 9 3.404	887	127	570	-	-	517		1 15.
B Harvana	2.488	-		15 45						4	5 3.404		12/	10		-	272		
Himachal Pradesh	200			0 0	1.010	1.13	74		1//		1 4						80		3 1/
0 Jharkhand	189			34 34	836				67		1 1.705		2				310		
1 Kamataka	1.843			37 937						1						15.374			
2 Kerala	260			13 13					62	5			25				168		3 17.
3 Madhva Pradesh	492			113						1							560	5,612	
4 Maharashtra	29.524						43.068			14						2.568	19.223		
5 Manipur	-	-			-	-		-	-			-	-	-			-	-	
6 Menhalava																			
7 Mizoram							-				-								
8 Nagaland				-	-		-		-	-	-				-		-		
9 Odisha	279		1	18 18	320	1.00	1.329	2.078	14		1 2.079	5	i 1	50		17.135	310	20.922	2 21.3
0 Puniab	576		15	56 156	4,362	2,26	6,625	975	147	18	6 1,161	7	2 2	23	3 -		241		5 8,9
1 Rajasthan	348		8	34 84	1.740	4.42	6.166	368	64	1	2 380	51	8	178		2.561	389	9.798	3 10.
2 Sikkim	12			-	37	31	68	1	. 1		1				-		9	78	3
3 Tamil Nadu	3.229		82	2 822	3.245	6.44	9.690	3.068	224	2	3 3.091	215	5 153	582	2 -	2.065	545	16.565	5 20.0
4 Telangana	5.160		40)S 405	4.110	5.68		10.547		6			5 119	1.967	7 .		508) 30.
5 Tripura	51			1 1	19		147		1		0 17	0					50	216	
6 Uttarakhand	216			1 1			933	99			0 99		1 1	11			202	1.327	7 1.5
7 Uttar Pradesh	953			50 160							6 2,911						1,096		
8 West Bengal	2.605									1							869		
TOTAL (A)	49.567	264	10.06	4 10.328	67.066	84.171	151.238	124.646	14.433	59	7 125.244	3.410	2.349	7.110) (0	1) 41.577	26.834	372.195	5 432.
UNION TERRITORIESc																			
Andaman and Nicobar Islands	0				9	1 1	23					0					0	24	1
Chandigarh	725									2			26				264	4.148	
Dadra and Nanar Haveli					-		-	-	-	-	-		-				-	-	
Daman & Diu							-	-	-		-	-	-	-	-		-	-	-
Govt. of NCT of Delhi	4.753			980				21.736	789	4				1.238			3.871		
Jammu & Kashmir	18			0 0	195				1		1 16			(30	621	
Ladakh							-		-			-					-	-	
Lakshadweep					-		-					-					-	-	
Puducherry	60			1 1	305				6		0 13		2 0				20	819	
TOTAL (B)	5.556	· ·	1.10	0 1.100	13.001	9.820	22.827	22.233	846	6	4 22.297	144	708	1.338		· ·	4.185	52.344	1 58.9
Outside India												-							
TOTAL (C)			· ·			· ·						-		· .		· ·			
Grand Total (A)+(B)+(C)	55,123	264	11,16	4 11,428	80,067	93,993	174,064	146,879	15,279	66	2 147,541	3,553	3,057	8,448	3 (0) 41,577	31,019	424,539	9 491

Note :-(1) Second discuse to be made for seconent/sub-seconent which contributes more than 10 second of the total oross direct oremium (c) Anv channess under States / Union Territorises by Gort, of India are to be suitably incorporated in the statement (d) For the Quarter and Uoto the Quarter Information are to be shown in secarate sheets

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer:	Future Generali India Insurance Co.Ltd
Q4-2023-24	JAN 2024-MAR 2024



	Q4-2023-24	JAN 2024-MAR 2024			TOTAL IN	ISUNAINCE SULUTIONS			
								(Amount in Rs. Lakhs)	
SI.No.	Line of Business	For the Qua	rter	For the correspondi	ng quarter of the	upto the o	quarter	Up to the corresponding	quarter of the previous
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,774.27	93,823.00	10,051.54	73,820.00	55,122.99	335,611.00	48,178.25	270,279.00
2	Marine Cargo	3,198.26	16,755.00	2,914.73	15,361.00	11,163.65	67,774.00	10,693.15	73,009.00
3	Marine Other than Cargo	0.05	-	-	-	264.23	3.00	245.82	2.00
4	Motor OD	21,664.19	390,050.00	26,733.50	499,814.00	80,067.18	1,278,492.00	79,253.89	1,569,346.00
5	Motor TP	34,232.07	105,575.00	31,713.78	116,693.00	93,997.22	359,054.00	90,851.99	377,909.00
6	Health	63,457.07	30,696.00	33,333.91	33,973.00	146,879.32	117,211.00	76,616.50	129,531.00
7	Personal Accident	4,704.52	45,651.00	4,497.57	35,002.00	15,279.16	162,461.00	10,866.87	471,683.00
8	Travel	138.53	4,274.00	84.06	2,732.00	661.65	18,884.00	477.22	13,351.00
9	Workmen's Compensation/	797.53	4,765.00	960.41	5,205.00	3,553.47	20,702.00	3,735.19	19,385.00
10	Public/ Product Liability	781.42	2,464.00	778.05	1,433.00	3,056.64	6,665.00	2,877.57	5,337.00
11	Engineering	2,421.20	1,753.00	1,596.34	1,350.00	8,447.68	6,293.00	7,041.52	5,734.00
12	Aviation	-	-	-	-	(0.08)	-	37.44	2.00
13	Crop Insurance	7,244.41	209.00	21,863.46	221.00	41,577.40	631.00	94,014.69	29,968.00
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	6,438.34	57,050.00	8,352.94	106,527.00	31,019.24	411,324.00	29,733.51	452,918.00
	Grand Total	155,851.87	753,065.00	142,880.29	892,131.00	491,089.74	2,785,105.00	454,623.60	3,418,454.00

Notes:

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.
 (c) Figure '0' in those fields will imply no business in the segment.

(d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Future Generali India Insurance Co.Ltd

Q4-2023-24 JAN 2024- MAR 2024



SI.No.	Channels	For the	e Quarter	Upto the	Quarter	For the correspo	nding quarter of	Up to the corres	oonding quarter of the
						the previ	ous year	prev	vious year
		No. of	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
		Policies	(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	118,099	16,320.97	460,068	56,139.07	139,743	14,749.96	494,226	49,263.96
2	Corporate Agents-Banks	214,293	8,909.17	755,731	35,854.63	176,176	9,165.25	996,454	32,919.42
3	Corporate Agents -Others	26,529	1,360.98	87,820	4,995.32	17,093	955.31	71,276	3,977.30
4	Brokers	315,102	95,584.00	977,856	259,414.04	350,651	57,807.92	1,062,687	167,376.78
5	Micro Agents	2	510.65	10	1,251.08	-	0.31	5	1.67
6	Direct Business- Officers/Employees-Online (Through								
0	Company Website)-Others	(36,359)	21,735.12	108,654	97,236.46	85,020	49,253.53	383,235	168,445.23
7	Common Service Centres(CSC)	-	-	5	0.15	1	0.04	66	0.64
8	Insurance Marketing Firm	9,810	665.01	17,986	1,191.82	345	76.32	524	121.93
9	Point of sales person (Direct)	101,785	9,841.87	363,155	31,742.19	119,873	10,127.73	396,558	29,534.48
10	MISP (Direct)	3,741	917.63	13,171	3,191.14	2,781	721.22	11,737	2,834.80
11	Web Aggregators	63	6.47	649	73.83	448	22.69	1,686	147.38
12	Referral Arrangements	-	-	-	-	-	-	-	0.00
13	Other (to be sepcified) (i) (ii)	-	-	-	-	-	-	-	-
	Total (A)	753,065	155,851.87	2,785,105	491,089.74	892,131	142,880.29	3,418,454	454,623.60
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	753,065	155,851.87	2,785,105	491,089.74	892,131	142,880.29	3,418,454	454,623.60

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: Future Generali India Insurance Co. Ltd. Upto the year ending 31-Mar-2024

FUTURE GENERALI

																		1	No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,310	975	4	979	10,023	9,274	19,297	8,168	559	53	8,780	570	86	375	132			2,305	34,472 626,219
2	Claims reported during the period	4,305	17,449	2	17,451	247,916	7,914	255,830	207,060	3,372	257	210,689	1,417	110	1,482	84	2,269	-	132,582	626,219
	(a) Booked During the period	4,194	17,085	2	17,087	247,380	7,649	255,029	205,417		252	208,762	1,358	106	1,431	48	2,254	-	131,381	621,650
	(b) Reopened during the Period	111	364	-	364	536	265	801	1,643	279	5	1,927	59	4	51	36	15	-	1,201	4,569
	(c) Other Adjustment (to be specified) (i)(ii)				-			-				-								-
3	Claims Settled during the period	3,787		-	16,587	247,069	5,716	252,785	187,177		77	189,918	1,325	109	1,308	130		-	132,389	600,564
	(a) paid during the period	3,272	15,508	-	15,508	231,301	5,635	236,936	187,177	2,664	77	189,918	736	16	891	129	2,156		128,689	578,251
	 (b) Other Adjustment (to be specified) (i) Closed without payment (ii) 	515		-	1,079	15,768	81	15,849	-	-		-	589	93	417	1	70	-	3,700	22,313
4	Claims Repudiated during the period	270	211	-	211	2.390	642	3.032	15.453	580	147	16.180	41	5	40		-	-	730	20,509
	Other Adjustment (to be specified) (i)(ii)		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	7	15	-	15	414	128	542	13	10		23	5		3		34	49,395	34	50,058
6	Claims O/S at End of the period	1,558		6	1,632	8,480	10,830	19,310	12,598		86	13,371	621	82	509	86	681	-	1,768	39,618 22,981
	Less than 3months	310		1	871	7,188	1,867	9,055	10,467		38	10,929	269	15	216		89		1,227	22,981
	3 months to 6 months	410		1	322	626	1,477	2,103	1,176		27	1,271	166	12	97		168		225	4,774 3,798 8,065
	6months to 1 year	262			95	161	1,909	2,070	862	96	12	970	110	30	38	17	117		89	3,798
	1year and above	576	340	4	344	505	5.577	6.082	93	99	9	201	76	25	158	69	307	-	227	8.065

Notes: (a) The Claims Q/S figures are consistent with all relevant NL forms (b) Reputated means rejected, partial rejection on account of policy terms and conditions (c) Claim q/s should be exclusive of IBNR AND IBNER reserves

																Upto the year end	ling 31-Mar-2024 (A	pr23-Mar24) (Amount in Rs. Lakhs)		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	44,105	5,763	47	5,809	8,673	97,783	106,455	5,666	1,788	220	7,674		571	3,363	19	7,526	-	5,844	183,312 386,123 362,804
2	Claims reported during the period	35,785	7,014		7,016	73,936	64,735	138,671	132,778	6,516	217			291	5,020 4,918	177	30,986 30,909		25,826	386,123
	(a) Booked During the period	34,705	6,829		6,831			136,247	116,634		157	123,247	2,598	290		140	30,909		22,920	362,804
	(b) Reopened during the Period	1,080	185	-	185	668	1,757	2,424	16,145	59	60	16,264	241	1	102	38	78	-	2,906	23,318
	(c) Other Adjustment (to be specified) (i)(ii)				-			-				-								-
3	Claims Settled during the period	19,954	5,854	1	5,855	74,322	38,642	112,977	95,757 95,757	5,151	91	100,999	2,072	104	2,603 2,603	574	35,003 35,003		22,926 22,926	303,053 303,053
	(a) paid during the period	19,954	5,854	1	5,855	74,322	38,642	112,977	95,757	5,151	91	100,999	2,072	104	2,603	574	35,003		22,926	303,053
	 (b) Other Adjustment (to be specified) (i) Closed without payment (ii) 	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
4	Claims Repudiated during the period		-	-												-				-
	Other Adjustment (to be specified) (i)(ii)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	8	2	-	2	151	136	287	0	4	-	5	3		1		13	2,462	7	2,789
6	Claims O/S at End of the period	41,026	5,998	40	6,039	7,854	120,013	127,863	5,430	2,018	226	7,674	2,187	513	5,793	75	2,105		7,215	200,494 33,963 31,358 35,213 99,960
	Less than 3months	2,673	1,625	1	1,626	4,858 1,247 232	16,548 13,223	21,401	4,319 462	987	37	5,343	695	41	826		91		1,262	33,963
	3 months to 6 months	12,502			704	1,247	13,223	14,469	462	244	21			33	1,279	-	229		968	31,358
	6months to 1 year	10,711	470		470		19,077	19,308	544	231	44	819		204	1,873	2	468	-	780	35,213
	1year and above	15,140	3,200	38	3,239	1,518	71,166	72,684	105	556	123	785	468	234	1,815	73	1,318	-	4,205	99,960

Notes: (a) The Claims O/S figures are consistent with all relevant NL forms (b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim of s should be exclusive of IBNR AND IBNER reserves (d) Reputation amount is included in Claims Settled mentioned at S.No 3(a)

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Future Generali India Insurance Co. Ltd.



								TOTAL INSURANCE	CE SOLUTIONS								
For the o	quarter ending 31-Mar-2024 (Jan24- mar24)															(Amount in	Rs. Lakhs)
						Ageing of	Claims (Clai	ms paid)									
SI.No.	Line of Business		No. of claims paid Amount of claims paid											Total No. of claims paid	Total amount of claims paid		
SI.NO.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years				
1	Fire	537	161	106	91	54	5	1	546	363	717	1,074	1,066	148	6	955	3,919
2	Marine Cargo	4,148	507	197	85	25	1	3	695	330	283	214	467	0	33	4,966	2,022
3	Marine Other than Cargo	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	46,140	7,090	985	219	60	11	20	10,979	4,889	1,683	454	113	17	20	54,525	18,155
5	Motor TP	84	164	285	373	287	77	93	732	908	1,490	2,028	1,742	651	1,176	1,363	8,727
6	Health	58,873	2,568	264	12	3	-	1	29,146	1,065	71	16	4	-0	0	61,721	30,303
7	Personal Accident	885	56	27	9	1	-	2	1,661	26	62	22	0	-0	66	980	1,837
8	Travel	2	7	7	3	4	1	1	0	2	5	25	21	1	0	25	54
9	Workmen's Compensation/ Employer's liability	2	25	72	55	12	3	1	6	12	84	150	53	17	0	170	322
10	Public/ Product Liability	0	1	1	2	1	0	1	1	1	2	1	21	1	0	6	27
11	Engineering	109	71	49	16	29	1	1	240	52	116	50	566	7	50	276	1,081
12	Aviation	-	-	-	4	2		-	5	-	8	14	3	-	-	6	30
13	Crop Insurance	111	303	15	4	-	-	1	3,886	2,481	3	5	-	-	1	434	6,377
	Other segments ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	23,870	925	193	103	244	2	3	4,469	341	477	99	255	-1	4	25,340	5,644

Note: (a) Other segments includes Credit Insurance.

Upto the	e quarter ending 31-Mar-2024 (Apr23- mar24)															(Rs in	Lakhs)
						Ageing of	Claims (Clai	ms paid)									
61 N	SI.No. Line of Business										Amour	t of claims pa	iid			Total No. of claims paid	Total amount of claims paid
SI.NO.	Line of Business	upto 1 month	> 1 month and <=3	and <= 6	> 6 months and <= 1			> 5 years	upto 1 month	> 1 month and <=3	> 3 months and <= 6		> 1 year and <= 3	> 3 years and <= 5			
			months	months	year	years	years			months	months	year	years	years			
1	Fire	1,656	546	426	347	210	59	28	2,655	2,071	1,807	5,602	5,890	541	1,387	3,272	19,954
2	Marine Cargo	12,941	1,409	726	285	108	14	25	1,982	1,080	1,118	973	667	-1	34	15,508	5,854
3	Marine Other than Cargo	-		-	-	-	-	-	-	-	-	1	-	-	-	-	1
4	Motor OD	194,924	30,590	4,365	1,021	293	30	78	47,287	18,006	6,048	2,186	487	53	254	231,301	74,322
5	Motor TP	203	488	1,270	1,709	1,192	352	421	4,837	2,855	6,922	8,905	8,922	2,907	3,294	5,635	38,642
6	Health	168,032	15,991	2,716	285	145	2	6	82,600	10,913	1,821	247	163	6	6	187,177	95,757
7	Personal Accident	2,318	195	89	31	7	3	21	4,445	302	184	69	62	12	78	2,664	5,151
8	Travel	14	25	19	10	6	1	2	14	4	11	38	22	1	0	77	91
9	Workmen's Compensation/ Employer's liability	24	169	287	187	55	8	6	148	156	654	677	299	66	71	736	2,072
10	Public/ Product Liability	-	3	6	2	3	-	2	6	2	43	3	49	2	0	16	104
11	Engineering	348	232	119	110	68	8	6	515	216	412	508	887	11	53	891	2,603 574
12	Aviation	12	8	27	26	43	13	-	35	8	110	173	238	10	-	129	
13	Crop Insurance	534	1,200	273	124	12	-	13	8,043	19,218	6,967	772	1	-	1	2,156	35,003
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	89,799	4,116	3,279	13,306	18,136	16	37	16,940	1,844	1,933	1,670	373	20	146	128,689	22,926

Note: (a) Other segments includes Credit Insurance.

FORM NL-41 OFFICES INFORMATION

As at:

Date: March 31, 2024

Name of the Insurer: Future Generali India Insurance Company Limited



SI. No.	Office	Information	Number
1	No. of offices at the beginning of the	year	153
2	No. of branches approved during the	year	11
3	No. of branches opened during the	Out of approvals of previous year	1
4	year	Out of approvals of this year	9
5	No. of branches closed during the ye	ar	3
6	No of branches at the end of the yea	r	160
7	No. of branches approved but not op	ened	2
8	No. of rural branches		0
9	No. of urban branches		160
	No. of Directors:-		
	(a) Independent Director		(a) 3
10	(b) Executive Director		(b) 1 (MD & CEO)
10	(c) Non-executive Director		(c) 8 (including 3 Independent Directors)
	(d) Women Director		(d) 1
	(e) Whole time director		(e) 1 (MD & CEO)
	No. of Employees		
11	(a) On-roll:		(a) 2625
11	(b) Off-roll:		(b) 1066
	(c) Total		(c) 3691
	No. of Insurance Agents and Interme	ediaries	
	(a) Individual Agents,		(a) 9366
	(b) Corporate Agents-Banks		(b) 32
	(c)Corporate Agents-Others		(c) 26
12	(d) Insurance Brokers		(d) 642
12	(e) Web Aggregators		(e) 6
	(f) Insurance Marketing Firm		(f) 33
	(g) Motor Insurance Service Provider	s (DIRECT)	(g) 102
	(h) Point of Sales persons (DIRECT)	. ,	(h) 27436
	(i) Other as allowed by IRDAI (To be	specified)	(i)

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	3709	36636
guarter		
Recruitments during the quarter	362	1148
Attrition during the quarter	380	141
Number at the end of the quarter	3691	37643

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

Date: 31 March, 2024

GENERALI

	Board of Directors and Key Management Persons								
SI. No.	Name of person	Designation	Role /Category	Details of change in the period, if any					
1	Mr. Parveen Kumar Gupta	Independent Director (Chairman)	Independent Director (Chairman)	-					
2	Dr. Devi Singh	Independent Director	Independent Director	-					
3	Mr. Shailesh Haribhakti	Independent Director	Independent Director	-					
4	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director	-					
5	Ms. Valentina Sarrocco	Non-Executive Director	Non-Executive Director	-					
6	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director	-					
7	Mr. K B Vijay Srinivas	Non-Executive Director (Additional)	Non-Executive Director (Additional)						
8	Mr. Ajai Kumar	Non-Executive Director (Additional)	Non-Executive Director (Additional)						
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	-					
10	Mr. Ashish Lakhtakia	Chief Legal & Compliance Officer and Company Secretary	Key Management Person	-					
11	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person	-					
12	Mr. Jatin Arora	Appointed Actuary	Key Management Person	-					
13	Mr. M. Raghavendra Rao	Chief Distribution Officer	Key Management Person	Superannuated on March 31, 2024					
14	Mr. Deepak Prasad	Chief Operating Officer	Key Management Person	-					
15	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person	-					
16	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person	-					
17	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person	-					
18	Ms. Ruchika Malhan Varma	Chief Marketing Officer	Key Management Person	-					
19	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person	-					
20	Mr. Akshaya Kashyap	Chief People Officer	Key Management Person	-					
21	Ms. Smita Tibrewal	Chief Insurance Officer	Key Management Person	Apointed w.e.f February 08, 2024					
22	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person	Apointed w.e.f April 01, 2024					

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS) Insurer: FUTURE GENERALI INDIA INSURANCE COMPANT LTD Upto the Quarter ending on: 31st Mar 2024



(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)							
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured		
1	FIRE	Rural	25,312	2,880	3,135,079		
T	FIRL	Social	-	-	-		
2	MARINE CARGO	Rural2,338Social-		436	1,968,354		
2	PARTIC CARGO	Social	-	-	-		
3	MARINE OTHER THAN CARGO	Rural	1	252	78,739		
5	PIARTINE OTHER THAN CARGO	Social	-	-	-		
4	MOTOR OD	Rural	7,490	3,722	350,605		
•		Social	-	-	-		
5	MOTOR TP	Rural	106,756	6,908	-		
5	Horok H	Social	-	-	-		
6	HEALTH	Rural	4,653	1,452	40,711		
0		Social	41	14,121	19,566		
7	PERSONAL ACCIDENT	Rural	10,934	201	145,334		
,	I ENSOUNE ACCIDENT	Social	-	434	470,075		
8	TRAVEL	Rural	1,187	45	135,717		
0	HAVEE	Social	-	-	-		
9	Workmen's Compensation/ Employer's liability	Rural	10,934 8 1,187 - 725 - 139	116	90,218		
5	Workinen's compensation, Employer's liability	Social		-	-		
10	Public/ Product Liability	Rural	139	44	42,560		
10		Social	-	-	-		
11	Engineering	Rural	337	489	717,200		
	Ligneenig	Social	-	-	-		
12	Aviation	Rural	-	-	-		
	Andon	Social	-	-	-		
13	Сгор	Rural	149	17,935	49,443		
15	Cióp	Social	-	-	-		
14	Miscellaneous	Rural	50,858	1,045	1,062,269		
	T insection cous	Social	-	-	-		
	Total	Rural	210,879	35,524	7,816,228		
	iotai	Social	49	14,555	489,641		

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-44-MOTOR TP OBLIGATIONS



(i) Name of the Insurer:Future Generali India Insurance Company Limited

- (ii) Registration No.132. and Date of Registration with the IRDAI: 4th September, 2007
- (iii) Gross Direct Premium Income during immediate preceding FY: 454,624 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 90,852 lakhs

(v) Obligation of the Insurer to be met in a financial year: 93,581 lakhs

Statement Period: period ending 31st March 2024

	(₹ lakhs)			
Items	For the quarter ended March, 2024	Upto the quarter ended March, 2024		
Gross Direct Motor Third Party Insurance Business	-	-		
Premium in respect of liability only policies (L)	6,847.84	19,874.30		
Gross Direct Motor Third Party Insurance Business	-	-		
Premium in respect of package policies (P)	27,384.23	74,122.92		
Total Gross Direct Motor Third Party Insurance	-	-		
Business Premium (L+P)	34,232.07	93,997.22		
Total Gross Direct Motor Own damage Insurance				
Business Premium	21,664.19	80,067.18		
Total Gross Direct Premium Income	1,55,854.16	4,91,089.74		

FROM NL-45 GRIEVANCE DISPOSAL

Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO January 1, 2024 to March 31, 2024 DURING THE FINANCIAL YEAR 2023-24

SI. No.	Particulars	Opening Balance *		Complaints Resolved / Settled during the quarter			Complaints Pending at the	Total complaints registered upto the
51. 140.		As of beginning of	Additions during	Fully	Partial		end of the	quarter during the
		the quarter	the quarter	Accepted	Accepted	Rejected	quarter	financial year
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	11	181	41	5	138	8	675
c)	Policy Related	1	53	46	2	5	1	142
d)	Premium	0	2	0	0	2	0	7
e)	Refund	0	4	3	0	1	0	11
f)	Coverage	0	1	0	0	1	0	3
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	1
i)	Others	0	18	14	0	3	1	51
	Total Number of complaints:	12	259	104	7	150	10	890
		*				•	-	

Date: March 31, 2024

2	Total No. of policies during previous year:	3418454		
3	Total No. of claims during previous year:	489389		
4	Total No. of policies during current year:	2785105		
5	Total No. of claims during current year:	626219		
6	Total No. of Policy Complaints (current year) per	0.77		
6	10,000 policies (current year)	0.77		
-	Total No. of claim Complaints (current year) per	10.78		
/	10,000 claims registered (current year)	10.75		

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

No of policies and claims (reported) during previous year are reported for the entire previous FY.

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	10	0	10
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	10	0	10

* Opening balance should tally with the closing balance of the previous Quarter



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE



For the Quarter ending : Q4 FY23-24 Statement as on :31st March 2024

Name of the Insurer : Future Generali India Insurance Company Limited

Meeting	Investee Company Name	Type of	Proposal of	Description of the proposal	Management	Vote	Reason supporting the vote decision		
Date		Meeting	Management /		Recommendation	(For / Against /			
		(AGM /	Shareholders			Abstain)			
		EGM)				-			
	NIL								