

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

(₹ lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		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
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
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
10 APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Funds		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
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (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

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	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

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

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

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q4	Upto Q4	For Q4	Upto Q4
			2023-24	2023-24	2022-23	2022-23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(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
2	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)	(7.85)
	(d) Amortization of Premium / Discount on Investments		50.26	102.20	(32.09)	(65.33)
3	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
			-	-	-	-
4	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)		-	-	-	-
			-	-	-	-
5	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	15,590.16
	(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		57,160.67	27,000.55	43,829.46	43,829.46



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. Form	As at 31st March, 2024	As at 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 as debts by the company	-	166.64
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities indispute, not provided for	8,499.67	834.36
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	14,499.67	10,251.00

FORM NL-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET] (₹ lakhs)

Particulars	Miscellaneous																													
	Fire				Marine Cargo				Marine Hull				Total Marine				Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health	
	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	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	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	-	-	-	-	-	-	-	

(₹ lakhs)

Particulars	Miscellaneous														Grand Total		Grand Total	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		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
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 NI-5 - CLAIMS SCHEDULE

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



Claims Incurred [NET]

₹ lakhs

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
	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	2,271,508.33	2,271,508.33	2,369,904.33	2,369,904.33	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	2,255,593.32	2,147,406.16	2,344,051.16	2,247,414.44	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	82.97	6,858.67	5,075.07	

Particulars	Miscellaneous														₹ lakhs	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	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	57,766.11	2,20,792.34	66,279.46	2,49,259.74
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	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 General India Insurance Company Limited
IRDA Registration No 132, dated 4th September, 2007



(₹ lakhs)

Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD				Motor TP				Total Motor				Miscellaneous				Health Insurance				Personal Accident				Travel Insurance				Total Health			
	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	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	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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.00)						
Distribution fees	-	-	-	-	-	-	-	-	301.86	1,069.91	2.94	11.10	304.80	1,081.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.00)						
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	1729.99	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/FIHFC	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 - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													

(₹ lakhs)

Particulars	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	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	25,199.33
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/FIHFC	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 - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-											

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

(₹ lakhs)

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

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

Shareholder	As at 31st March 2024		As at 31st March 2023	
	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.

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED March 31, 2024**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of	As a percentage	Number of	As a percentage
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
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) 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								
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	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
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	1,206,404,940	100	120640.494	0	0	0	0

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)

Sl. No. (I)	Category (II)	No. of	No. of shares held (III)	% of share- (IV)	Paid up equity (V)	Shares pledged or otherwise		Shares under Lock in Period	
						Number of	As a	Number of	As a
A	Promoters & Promoters Group								
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	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
B.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	3	271,032,322.00	100.00%	27,103.23	0	0	0	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 unlisted.
- (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.

**PARTICULARS OF THE EQUITY SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE
AS ON 31ST MARCH, 2023**

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)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
						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
(I)	(II)		(III)	(IV)	(V)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals / HUF	0	0	0.00	0.00	0	0.00	0	0.00
ii) Bodies Corporate:									
(i)	*Central Departmental Stores Pvt. Ltd.	1	4,65,68,710	10.24	931.37	3,20,00,000	68.72	0	0.00
(ii)	(**)Future Corporate Resources Pvt. Ltd.	1	2,78,20,408	6.12	556.41	1,37,50,000	49.42	0	0.00
(iii)	Surplus Finvest Pvt. Ltd.	1	77,534	0.02	1.55	0	0.00	0	0.00
(iv)	Akar Estate And Finance Pvt. Ltd.	1	1,000	0.00	0.02	0	0.00	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	0.00	0.00	0	0.00	0	0.00
(ii)	Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
(iii)	Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
(iv)	Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
iii) Financial Institutions / Banks									
iv)	Central Government / State Government(s) / President of India	0	0	0.00	0.00	0	0.00	0	0.00
v)	Persons acting in Concert (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
A.2 Foreign Promoters									
i)	Individuals (Names of major shareholders)	0	0	0.00	0.00	0	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
B Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
i)	Mutual Funds	1	500	0.00	0.01	0	0.00	0	0.00
ii)	Foreign Portfolio Investors	2	1,02,166	0.02	2.04	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
iv)	Insurance Companies	1	26,16,004	0.58	52.32	0	0.00	0	0.00
v)	FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	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
vii)	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
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									
1.3) Non-Institutions									
i)	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
ii)	Individual share capital in excess of Rs. 2 Lakh	223	6,14,64,458	13.51	1,229.29	0	0.00	0	0.00
	Roop Singh Rathore (***)		76,03,717	1.67	152.07	0	0.00	0	0.00
iii)	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	0.00
	-Non Resident Indian (NRI)	855	65,28,869	1.44	130.58	0	0.00	0	0.00
	-Clearing Members	17	4,83,899	0.11	9.68	0	0.00	0	0.00
	-Bodies Corporate	292	10,08,14,170	22.16	2,016.28	0	0.00	0	0.00
	Bennett, Coleman And Company Limited (***)		8,39,09,915	18.44	1,678.20	0	0.00	0	0.00
	-JEPF	1	6,45,532	0.14	12.91	0	0.00	0	0.00
v)	Any other (Please specify)								
	-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
B.2 Non Public Shareholders									
2.1)	Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
2.2)	Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
2.3)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
Total - I		1,39,932	45,49,30,401	100.00	9,098.61	4,57,50,000	10.06	0	0.00

Section II - Shareholding Pattern of Class B Shares (Series 1) : (3 votes for every 4 shares held)

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
						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
(I)	(II)		(III)	(IV)	(V)				
A Promoters & Promoters Group									
A.1 Indian Promoters									
i) Individuals / HUF									
(i)	Anil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(ii)	Ashni Kishore Biyani	1	71,147	0.18	1.42	0	0.00	0	0.00
(iii)	Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(iv)	Kishore Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(v)	Laxminarayan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(vi)	Rakesh Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(vii)	Sunil Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(viii)	Vijay Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
(ix)	Vivek Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
ii) Bodies Corporate:									
(i)	Central Departmental Stores Pvt. Ltd.	1	2,54,41,753	64.61	508.84	0	0.00	0	0.00
(ii)	**Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00	0	0.00
(iii)	Surplus Finvest Pvt. Ltd.	1	27,009	0.07	0.54	0	0.00	0	0.00
(iv)	Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
(v)	RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
Trust									
(i)	Infra Trust	0	0	0.00	0.00	0	0.00	0	0.00
(ii)	Retail Trust	0	0	0.00	0.00	0	0.00	0	0.00
(iii)	Lifestyle Trust	0	0	0.00	0.00	0	0.00	0	0.00
(iv)	Consumer Goods Trust	0	0	0.00	0.00	0	0.00	0	0.00
iii) Financial Institutions / Banks									
iv) Central Government / State Government(s) / President of India									
v) Persons acting in Concert (Please specify)									
vi) Any other (Please specify)									
A.2 Foreign Promoters									
i) Individuals (Names of major shareholders)									
ii) Bodies Corporate \$:									
iii) Any other (Please specify)									
B Non Promoters									
B.1 Public Shareholders									
1.1) Institutions									
i)	Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00
ii)	Foreign Portfolio Investors	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
iv)	Insurance Companies	1	400	0.00	0.01	0	0.00	0	0.00
v)	FII belonging to Foreign Promoter #	0	0	0.00	0.00	0	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
vii)	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Alternative Investment Fund	0	0	0.00	0.00	0	0.00	0	0.00
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									
1.3) Non-Institutions									
i)	Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0	0.00	0	0.00
ii)	Individual share capital in excess of Rs. 2 Lakh	10	27,00,213	6.86	54.00	0	0.00	0	0.00
iii)	NBFCs registered with RBI	0	0	0.00	0.00	0	0.00	0	0.00
iv) Others:									
	-Trusts	1	127	0.00	0.00	0	0.00	0	0.00
	-Non Resident Indian (NRI)	233	2,27,787	0.58	4.56	0	0.00	0	0.00
	-Clearing Members	9	5,040	0.01	0.10	0	0.00	0	0.00
	-Bodies Corporate	135	5,04,671	1.28	10.09	0	0.00	0	0.00
	-IEPF	1	80,461	0.20	1.61	0	0.00	0	0.00
v) Any other (Please specify)									
	Hindu Undivided Family	200	1,21,927	0.31	2.44	0	0.00	0	0.00
	-LLP	4	35,022	0.09	0.70	0	0.00	0	0.00
B.2 Non Public Shareholders									
2.1) Custodian / DR Holder									
2.2) Employee Benefit Trust									
2.3) Any other (Please specify)									
Total - II		19,686	3,93,74,679	100.00	787.49	0	0	0	0

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)	Shares pledged or otherwise encumbered*		Shares under Lock in Period	
					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 FII's, indicating those FII's 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

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

Reserves and Surplus*(₹ lakhs)*

	Particulars	As at 31st March 2024	As at 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).

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

Investments

Particulars	NL -12A		NL -12		(₹ lakhs)	
	Shareholders		Policyholders		Total	
	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 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 value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	Shareholders		Policyholders		Total	
	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 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

(₹ lakhs)

	Particulars	As at 31st March, 2024	As at 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)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	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	-

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
	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

(₹ lakhs)

	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	-	-
5	Advance Tax Paid and Taxes Deducted at Source (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 unclaimed 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 Accrued 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

(₹ lakhs)

	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

**Future Generali India Insurance Company Limited**

IRDA Registration No 132. dated 4th September, 2007

Provisions*(₹ lakhs)*

	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)

(₹ lakhs)

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



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 Margin 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



** Segmental Reporting up to

Segments Upto the year ended on 31-March-2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	14%	27%	-15%	26%	85%	80%	49%	105%	0.86	-6%
Previous Period	6%	27%	-26%	31%	100%	36%	62%	79%	0.97	24%
Marine Cargo										
Current Period	4%	72%	22%	30%	41%	55%	100%	92%	0.29	8%
Previous Period	29%	73%	13%	34%	46%	87%	87%	129%	0.30	-31%
Marine Hull										
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	-7987%
Total Marine										
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										
Current Period	1%	95%	26%	37%	39%	88%	806%	126%	0.50	-25%
Previous Period	12%	96%	16%	41%	43%	82%	586%	124%	0.55	-27%
Motor TP										
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	8%
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	-17%
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										
Current Period	6%	43%	27%	28%	60%	15%	7%	69%	0.49	29%
Previous Period	4%	41%	11%	28%	64%	26%	40%	78%	0.51	22%
Engineering										
Current Period	20%	17%	-44%	33%	185%	78%	34%	113%	0.52	-13%
Previous Period	10%	25%	-35%	36%	132%	55%	25%	112%	0.42	-16%
Aviation										
Current Period	-100%	95%	3646%	592%	623%	168102%	178%	171748%	0.00	-167189%
Previous Period	-95%	95%	-1%	29%	30%	156%	309%	183%	0.01	-58%
Crop Insurance										
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 **										
Current Period	3%	68%	43%	47%	70%	57%	262%	120%	0.51	-8%
Previous Period	16%	65%	5%	38%	60%	67%	180%	114%	0.81	-15%
Total Miscellaneous										
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	-10%

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 Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ lakhs)			
				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 Holding Co	Reinsurance premium ceded	586.77	2,486	716.74	2,333
			Commission on reinsurance ceded	100.34	463	152.65	381
			Claims recovery on reinsurance	(41.63)	65	286.17	356
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of Ultimate Holding Co	Reinsurance premium ceded	418.66	712	120.22	862
			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	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded	11,884.23	22,744	8,401.97	21,153
			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
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 Iard 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	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	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	Reinsurance premium ceded	-	-	-	-
			Commission on reinsurance ceded	-	-	-	-
			Claims 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 Company Secretary, Other KMPs & Directors	Remuneration for the period	1,258.56	4,418	481.84	3,616
			Insurance Premium received	2.57	10	1.83	7
			Insurance Claims Paid	0.75	1	0.24	8
12	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	Operating expenses incurred on our behalf	10.32	71	67.29	208
			Operating expenses incurred by our company on their behalf	46.99	113	52.11	130
			Rent/Elect. Deposits on our behalf	-	5	3.34	4
			Rent/Elect. Deposits by our company on their behalf	(0.52)	0	(3.39)	1
			Settlement paid/ (received)	-	(53)	-	40
			Insurance Premium Received	0.47	5	-	10
			Unallocated Premium received/(paid)	-	0	(0.67)	1
			Insurance Claims Paid	-	-	0.17	2
			Insurance Premium Paid	-	120	-	152
13	FG & G Distribution Private Limited	Joint Venture of Future Enterprises & Generali Group	Commission paid	0.27	4	2.38	16
			Insurance Premium Received	-	4	0.51	8
			Insurance Claims Paid	-	3	0.52	1
			Unallocated Premium received/(paid)	-	0	1.36	2
14	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	38.28	58	7.00	7
15	Europ Assistance India Private Limited	Fellow Subsidiary	RSA Fees, Health & Wellness service & Cyber Service	65.67	336	288.73	433
			Insurance Claims Paid	-	0	9.31	9
			Unallocated Premium received/(paid)	-	0	-	0
16	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	IT Applications, Infrastructure, Architecture, Operation excellence transformation and Procurement Services	-	131	-	-
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

(₹ lakhs)

PART-B Related Party Transaction Balances - As on March 31, 2024								
SLNo.	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 doubtful 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.

Receipt And Payments Accounts (Direct Basis)

(₹ lakhs)

	Year ended 31st March, 2024	Year ended 31st March, 2023
<u>Cash Flows from the operating activities:</u>		
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
<u>Cash flows from investing activities:</u>		
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)
<u>Cash flows from financing activities:</u>		
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

**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
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	6,43,377	1,93,947	8,37,324

(₹ 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 Insurance Act, 1938	352	39	391
	(h) GST Unutilized Credit outstanding for more than ninety days;		89	
	(i) Assets held for unclaimed amount of Policyholders	3,430	-	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)

Item No.	Reserve	As on 31st March, 2024	
		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

Solvency Margin as at 31st March 2024

(₹ 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

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

PERIODIC DISCLOSURES

FORM NL-27 Products Information

Insurer:



Products Information for the quarter ended 31-Mar-2024

List below the products 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

Statement as on :31st March 2024

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

Section I		
No.	PARTICULARS	AMOUNT
1	a. Investments-Shareholders	184,392
	b. Investments-Policyholders	562,938
2	Loans	9
3	Fixed Assets	10
4	Current Assets	
	a. Cash and Bank	33,035
	b. Advances and Other Assets	63,625
5	Current Liabilities	
	a. Current Liabilities	457,321
	b. Provisions	198,622
	c. Misc Exp not written Off	-
	d. Debit Balance of P and L A/c	-
	Application of Funds as per Balance Sheet (A)	197,145

Less: Other Assets		
No.	PARTICULARS	AMOUNT
1	Loans (If Any)	9
2	Fixed Assets (If Any)	10
3	Cash and Bank Balance (If any)	33,035
4	Advances and Other Assets (If Any)	63,625
5	Current Liabilities	457,321
6	Provisions	198,622
7	Misc Exp not written Off	-
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. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)						
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		-	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	1,793
	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)

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

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

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

6. 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

(Rs.in Lakhs)

No	Category Investments	COI	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)

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

	Market Value				Book Value			
	As at 31st March 2024	as % of total for this class	As at 31st March 2023	as % of total for this class	As at 31st March 2024	as % of total for this class	As at 31st March 2023	as % of total 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 3years	81,260	11.07	46,787	7.12	81,275	10.97	46,595	6.94
More than 3years and up to 7years	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)" .

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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)

N o	PARTICULARS	Bonds / Debentures		Loans		Other Debt		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2024)	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)	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

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

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

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
 Periodicity of Submission : Quarterly



No.	Category of Investment	Category Code	Current Quarter				Year To Date(Current Year)				Year to date(Previous Year)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A Central Government Securities														
1	A1 Central Government Bonds	CCSB	181,215	3,123	1.72	1.29	172,529	11,839	6.86	5.13	152,723	10,293	6.74	5.00
2	A2 Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
3	A3 Deposit under Sec 7 of Insurance Act, 1938	CDS5	-	-	-	-	-	-	-	-	-	-	-	
4	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	4,540	36	0.79	0.58	
5	A5 Sovereign Green Bonds	C5GB	3,002	54	1.79	1.33	2,024	145	7.15	5.34	1,000	2	0.24	0.18
B Government Securities / Other Approved Securities														
8	B1 Central Government Guaranteed Loans/ Special /Non-SLR Bonds	CCSL	-	-	-	-	-	-	-	-	-	-	-	
9	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
10	B3 State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	
11	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,530	30	1.94	1.45	1,999	136	6.80	5.08	2,593	171	6.58	4.88
12	B5 Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	
C Housing and Loans to State Govt for housing and fire fighting														
13	C1 Loans to State Govt. for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	
14	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	
15	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	
16	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	
17	C5 Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	
18	C6 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	
19	C7 Bonds/Debentures issued by HUDCO	HTHD	6,490	113	1.74	1.30	6,514	455	6.99	5.22	6,577	459	6.97	5.17
20	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	
21	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
22	C10 Bonds/Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	
23	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	
24	C12 Bonds/Debentures issued by Authority constituted under any	HFDA	-	-	-	-	-	-	-	-	-	-	-	
25	C13 Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	
D Infrastructure Investments														
28	D1 Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	
29	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	308	-5	-1.60	-1.19	304	55	18.24	13.63	-	-	-	
30	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	
31	D4 Infrastructure - PSU - Equity Shares - Unquoted	IENO	-	-	-	-	-	-	-	-	-	-	-	
32	D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ	-	-	-	-	-	-	-	-	-	-	-	
33	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	
34	D7 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	
35	D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	
36	D9 Infrastructure - Infrastructure Development Fund (IDF)	IDPF	5,807	118	1.99	1.49	3,736	203	5.44	4.07	-	-	-	
37	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
38	D11 Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	
39	D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	16,332	314	1.92	1.44	17,895	1,401	7.83	5.85	16,789	1,310	7.80	5.79
40	D13 Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	
41	D14 Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	
42	D15 Infrastructure - PSU - Debentures/ Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	
43	D19 Infrastructure - Units of Infrastructure Investment Trust	EUIT	1,955	8	0.40	0.30	2,292	182	7.94	5.93	2,333	240	10.30	7.64
44	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	
45	D20 Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	17,631	344	1.95	1.46	17,573	1,404	7.99	5.97	10,759	571	5.30	3.93
46	D21 Long Term Bank Bonds Approved Investment- Affordable Housing	HLBH	2,505	-	-	-	2,505	-	-	-	-	-	-	
47	D16 Infrastructure - Debentures / Bonds / CPs / Loans	IODS	943	12	1.30	0.97	971	22	2.31	1.73	989	5	0.46	0.34
48	D17 Infrastructure - Equity (including unlisted)	IOEO	-	-	-	-	-	-	-	-	-	-	-	
49	E Approved Investment Subject To Exposure Norms	-	-	-	-	-	-	-	-	-	-	-	-	
50	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	275	93	33.90	25.33	264	319	120.94	90.38	41	-	-	
51	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EACE	1,354	46	3.39	2.54	1,354	46	3.39	2.54	-	-	-	
52	E3 PSU/(Approved Investments) -Equity Shares -quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	
53	E4 Corporate Securities (Approved Investment) -Equity Shares -Quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	
54	E5 Corporate Securities (Approved Investment) -Equity Unquoted	EENO	-	-	-	-	-	-	-	-	-	-	-	
55	E6 PSU - Equity Shares - Unquoted	EELQ	-	-	-	-	-	-	-	-	-	-	-	
56	E7 Equity Shares - Companies incorporated outside India (invested prior to	EFES	-	-	-	-	-	-	-	-	-	-	-	
57	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EIEP	-	-	-	-	-	-	-	-	-	-	-	
58	E9 Corporate Securities - Bonds - Tax free	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
59	E10 Corporate Securities (Approved Investment) -Pref Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	
60	E11 Corporate Securities (Approved Investment) -Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	
61	E12 Corporate Securities (Approved Investment) -Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	
62	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	
63	E15 Corporate Securities (Approved Investment) -Derivative Instruments	EDDI	-	-	-	-	-	-	-	-	-	-	-	
64	E16 Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	
65	E17 Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	
66	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	
67	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	
68	E20 Deposits - Deposit with scheduled banks	EDCB	-	-	-	-	-	-	-	193	8	4.39	3.26	
69	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
70	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	9,872	162	1.65	1.23	9,652	644	6.67	4.98	11,177	603	5.39	4.00
71	E23 CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	
72	E24 Commercial Papers issued by all India Financial Institutions rated very	ECCP	2,497	2	0.09	0.07	2,497	2	0.09	0.07	983	22	2.20	1.63
73	E25 Application Money	ECAM	1,345	-	-	-	123	-	-	-	-	-	-	
74	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-	-	-	-	-	-	-	-	-	-	-	
75	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	
76	E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU	EPPD	-	-	-	-	-	-	-	-	-	-	-	
77	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EUPS	-	-	-	-	-	-	-	-	-	-	-	
78	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EPPS	-	-	-	-	-	-	-	-	-	-	-	
79	E31 Mutual Funds - Gift / Sec/ Liquid Schemes	ESMF	0	-	-	-	0	-	-	-	0	-	-	
80	E32 Mutual Funds - (Under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	
81	E31 Exchange Traded Fund	EETF	-	-	-	-	-	-	-	-	-	-	-	
82	F Other than Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	
83	F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	
84	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-	-	-	-	-	-	-	-	-	
85	F3 Other than Approved Investments - Equity Shares (incl. PSUs and	OESH	724	-4	0.66	0.49	348	217	65.67	49.07	1,183	401	33.86	25.11
86	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	1	-3	0.16	0.12	3	-	-	
87	F5 Other than Approved Investments -Debentures	OLDB	-	-	-	-	930	28	3.03	2.27	1,963	185	9.43	7.00
88	F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
89	F7 Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	
90	F8 Other than Approved Investments -Pref Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	
91	F9 Other than Approved Investments -Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	
92	F10 Other than Approved Investments -Short Term Loans (Unsecured	OSLU	-	-	-	-	-	-	-	-	-	-	-	
93	F11 Other than Approved Investments - Term Loans (without charge.)	OTLW	-	-	-	-	-	-	-	-	-	-	-	
94	F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	-	-	-	0	-	-	-	0	-	-	
95	F13 Mutual Funds - (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	
96	F14 Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	
97	F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure	OPSA	-	-	-	-	-	-	-	-	-	-	-	
98	F16 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	
99	F17 Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	
100	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 figures of the corresponding Year to date of the previous financial year shall be shown
 4 FORM shall be prepared in respect of each fund.
 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
 6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

PART-A

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

PERIODIC DISCLOSURES

FORM NL-33 Reinsurance/Retrocession Risk Concentration

Insurer: Future Generali India Insurance Company Limited

Date 3/31/2024



(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	-				0.00%
2	No. of Reinsurers with rating AA but less than AAA	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 Reinsurers 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



(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire For the Quarter	Marine Hull For the Quarter	Marine Cargo For the Quarter	Total Marine For the Quarter	Miscellaneous										Total Miscellaneous For the Quarter	Total For the Quarter			
						Motor OD For the Quarter	Motor TP For the Quarter	Total Motor For the Quarter	Health For the Quarter	Personal Accident For the Quarter	Travel Insurance For the Quarter	Total Health For the Quarter	Workmen's For the Quarter	Public/ Product For the Quarter	Engineering For the Quarter			Aviation For the Quarter	Crop Insurance For the Quarter	Other accounts ⁽¹⁾ For the Quarter
STATES																				
1	Andhra Pradesh	65	-	1	1	390	1,222	4,612	37	116	-	2	40	14	4	27	-	21	1,634	1,900
2	Arutnachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	50	-	0	0	245	908	1,153	154	0	0	0	154	0	0	-	119	58	1,487	1,538
4	Bihar	123	-	-	-	144	113	257	56	0	-	-	17	0	0	0	-	138	428	551
5	Chhattisgarh	48	-	16	16	106	230	336	8	3	0	0	8	4	0	9	-	148	507	571
6	Goa	61	-	-	-	56	48	114	2	1	0	0	2	0	0	0	-	119	125	125
8	Gujarat	524	-	246	246	534	1,453	994	180	8	8	1,002	120	30	166	-	-	130	3,080	3,850
9	Haryana	65	-	11	11	399	289	688	52	49	1	1	53	1	2	-	-	66	862	938
9	Himachal Pradesh	49	-	0	0	11	17	28	1	4	1	2	0	0	0	-	1,207	59	1,300	1,349
10	Jharkhand	49	-	13	13	210	232	442	565	22	0	0	565	10	1	59	-	84	1,183	1,245
11	Karnataka	416	-	80	80	1,562	4,326	6,288	13,121	410	3	13,124	17	68	84	-	3,207	67	23,264	23,778
12	Kerala	76	-	5	5	665	5,112	5,777	656	13	17	713	6	11	69	9	-	47	6,576	6,657
13	Madhya Pradesh	128	-	31	31	647	1,216	1,664	193	14	3	195	13	2	39	-	-	139	2,907	2,226
14	Madhya Pradesh	5,184	0	2,017	2,017	6,819	5,361	12,179	32,452	3,009	25	32,457	311	354	678	-	-	194	52,133	59,334
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	72	-	6	6	78	294	372	457	1	0	457	1	0	4	-	448	89	1,373	1,452
20	Punjab	105	-	30	30	1,203	686	1,889	388	29	42	430	1	1	5	-	-	53	2,408	2,543
21	Rajasthan	59	-	39	39	524	2,227	2,752	102	14	4	106	6	1	69	-	3	111	3,062	3,200
22	Sikkim	5	-	-	-	8	16	25	0	-	-	0	-	-	-	-	-	5	26	31
23	Tamil Nadu	689	-	176	176	932	3,002	3,934	935	43	5	940	50	57	146	-	2,065	152	7,388	8,252
24	Telangana	1,079	-	83	83	1,055	1,730	2,785	2,733	261	13	2,745	164	32	523	-	-	124	6,034	7,797
25	Tripura	12	-	0	0	9	51	60	4	-	-	4	-	-	-	-	-	15	79	91
26	Uttarakhand	72	-	0	0	120	131	251	18	0	0	11	1	66	6	-	-	66	352	424
27	Uttar Pradesh	311	-	38	38	1,742	2,398	4,140	1,083	170	2	1,085	6	1	30	-	-	310	5,742	6,090
28	West Bengal	6,971	-	119	119	350	1,275	1,626	1,418	81	2	1,420	24	6	149	-	-	205	4,482	4,172
	TOTAL (A)	9,777	0	2,921	2,921	18,406	31,419	49,834	55,491	4,356	137	55,528	751	571	2,021	7,244	5,095	125,391	138,108	
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	1	3	4	-	-	-	-	-	-	-	-	-	-	4	4
2	Chandigarh	178	-	36	36	515	618	1,133	198	25	4	202	9	10	16	-	-	39	1,434	1,648
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	781	-	242	242	2,621	1,896	4,517	7,848	322	7	7,855	35	201	384	-	-	1,289	14,602	15,625
6	Jammu & Kashmir	5	-	-	-	53	122	175	5	0	0	5	3	-	-	-	-	9	192	197
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Lakshadweep	13	-	69	69	175	243	418	5	1	0	5	1	0	0	-	-	7	257	271
	TOTAL (B)	977	-	278	278	3,299	2,813	6,072	8,056	349	12	8,068	47	211	400	-	-	1,343	16,489	17,744
Outside India																				
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	155,852	

Note :-
(1) Separate disclosure to be made for account/sub-account which contributes more than 10 percent of the total gross direct premium
(2) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(3) For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Period upto the quarter ended 31-Mar-2024



(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire Upto the quarter	Marine Hull Upto the quarter	Marine Cargo Upto the quarter	Total Marine Upto the quarter	Motor OD Upto the quarter	Motor TP Upto the quarter	Total Motor Upto the quarter	Health Upto the quarter	Personal Accident Upto the quarter	Travel Insurance Upto the quarter	Miscellaneous					Total Miscellaneous Upto the quarter	Total		
												Total Health Upto the quarter	Workmen's Upto the quarter	Public / Product Upto the quarter	Engineering Upto the quarter	Aviation Upto the quarter			Cross Insurance Upto the quarter	Other comments (a)
STATES																				
1	Andhra Pradesh	222	-	4	4	1,262	4,409	5,671	220	163	10	230	64	5	85	-	-	69	6,288	6,514
2	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Bihar	159	-	2	2	765	1,890	2,655	345	3	0	345	1	-	0	-	-	667	194	4,025
4	Chhattisgarh	382	-	1	1	564	388	952	1,141	3	0	1,144	4	1	55	-	-	345	551	2,707
5	Goa	205	-	27	27	308	524	832	38	10	2	30	8	1	18	-	-	-	345	1,526
6	Gujarat	25	-	0	0	291	180	471	9	2	0	10	1	-	0	-	-	7	491	516
7	Haryana	2,888	-	947	947	3,474	1,951	5,426	3,354	692	49	3,468	887	127	510	-	-	517	11,822	15,088
8	Himachal Pradesh	286	-	95	95	1,646	1,130	2,776	175	177	5	179	7	4	16	-	-	272	2,431	3,763
9	Karnataka	63	-	0	0	26	48	74	3	7	1	4	1	0	-	-	-	1,207	80	1,379
10	Kerala	189	-	34	34	938	899	1,637	1,794	67	1	1,701	23	2	98	-	-	310	3,832	4,075
11	Madhya Pradesh	1,843	-	937	937	6,569	10,476	17,045	14,809	500	13	14,822	60	341	180	-	-	15,374	317	48,491
12	Maharashtra	265	-	13	13	2,278	11,880	14,159	2,800	62	57	2,857	23	28	33	-	-	168	16,988	17,261
13	Odisha	492	-	113	113	1,371	740	2,111	740	65	12	752	56	12	85	-	-	560	5,613	6,217
14	Punjab	29,524	264	5,767	6,032	25,336	17,732	43,068	71,902	9,526	142	72,045	1,102	1,098	2,611	(0)	-	2,568	10,223	151,640
15	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Chennai	278	-	18	18	328	1,089	1,417	2,878	14	1	2,879	5	1	50	-	-	17,135	310	28,922
20	Daman	576	-	156	156	4,362	2,263	6,625	975	147	186	1,161	7	2	23	-	-	241	241	8,206
21	Delhi	348	-	84	84	1,740	4,436	6,176	388	64	12	380	51	8	178	-	-	2,561	389	9,798
22	Dadra and Nagar Haveli	12	-	-	-	37	-	37	1	-	-	1	0	-	-	-	-	9	9	78
23	Goa	3,229	-	822	822	3,245	6,445	9,690	3,088	224	23	3,091	215	153	582	-	-	2,065	545	16,565
24	India	9,160	-	903	903	4,118	5,887	9,796	10,647	795	61	10,608	815	119	1,967	-	-	508	508	24,609
25	Jammu & Kashmir	51	-	1	1	19	128	147	17	1	0	17	0	-	-	-	-	50	50	216
26	Kerala	216	-	1	1	507	425	932	99	78	0	99	3	3	11	-	-	202	11	1,327
27	Madhya Pradesh	993	-	160	160	6,095	6,678	13,372	2,902	1,649	6	2,911	18	6	140	-	-	1,096	140	15,152
28	West Bengal	2,605	-	526	526	2,303	2,698	4,245	2,698	181	15	2,622	41	43	407	-	-	807	369	13,430
TOTAL (A)		49,567	264	10,064	10,328	67,066	86,171	151,238	124,646	14,433	597	125,244	3,410	2,349	7,110	(0)	41,577	28,834	372,193	632,090
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	0	-	-	-	5	-	23	18	0	-	18	0	-	0	-	-	0	0	24
2	Chandigarh	725	-	119	119	1,645	1,543	3,187	469	50	23	492	31	26	98	-	-	264	414	4,992
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	4,753	-	980	980	10,811	7,413	18,270	23,736	789	40	23,777	107	682	1,238	-	-	3,871	1,871	46,733
6	Jammu & Kashmir	18	-	0	0	155	375	570	15	1	1	16	3	0	0	-	-	30	30	621
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	60	-	1	1	305	471	775	471	22	13	486	64	2	1	-	-	20	20	880
TOTAL (B)		5,556	-	1,100	1,100	13,001	9,826	22,827	22,223	846	64	22,297	144	708	1,338	-	-	4,185	52,344	58,099
Outside India																				
1	India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		55,123	264	11,164	11,428	80,067	93,997	174,064	146,879	15,279	662	147,541	3,553	3,057	8,448	(0)	41,577	31,019	424,539	491,090

Note :-

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (b) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
- (c) For the Quarter and Upto the Quarter information are to be shown in separate 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



(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the		upto the 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:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- 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 Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (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 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



Sl. 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 **	No. of claims only	
																			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	638	-	2,305	34,472
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	17,095	2	17,097	247,390	7,649	255,039	205,417	3,093	252	208,762	1,358	106	1,431	48	2,254	-	131,381	621,650
	(b) Reopened during the Period	111	354	-	364	-	365	891	1,643	379	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	3,287	16,387	-	16,387	247,089	5,716	252,785	187,177	2,664	77	189,918	1,325	109	1,398	130	2,226	-	132,389	600,561
	(a) paid during the period	3,272	15,508	-	15,508	231,301	5,635	236,936	187,177	2,664	77	189,918	1,226	104	1,391	129	2,156	-	126,689	578,251
	(b) Other Adjustment (to be specified)																			
	(i) Closed without payment	515	1,079	-	1,079	15,788	81	15,849	-	-	-	-	-	-	589	93	417	1	70	3,700
	(ii) -----																			
4	Claims Reputed 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	1,538	1,626	6	1,632	8,480	10,830	19,310	12,598	687	86	13,371	621	82	509	86	681	-	1,788	39,618
	Less than 3months	310	870	1	871	7,188	1,857	9,055	10,467	424	38	10,292	269	15	216	-	89	-	1,227	22,881
	3 months to 6 months	410	321	1	322	626	1,477	2,103	1,176	68	27	1,271	166	12	97	-	168	-	225	4,774
	6 months to 1 year	262	95	-	95	161	1,969	2,070	862	96	12	970	110	30	38	17	117	-	89	3,798
	1 year and above	576	340	4	344	900	5,577	6,082	93	99	9	201	76	23	158	69	307	-	227	8,065

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

Upto the year ending 31-Mar-2024 (Apr23-Mar24)
 (Amount in Rs. Lakhs)

Sl. 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	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	44,105	5,763	47	5,809	8,673	97,783	105,455	5,666	1,788	220	7,674	1,945	571	3,363	19	7,576	-	5,944	183,312
2	Claims reported during the period	35,785	7,014	2	7,016	73,936	64,735	138,671	132,778	6,516	217	139,511	2,839	291	5,020	177	30,986	-	25,826	386,123
	(a) Booked During the period	34,705	6,829	2	6,831	73,268	62,979	136,247	116,624	6,457	157	123,247	2,598	290	4,918	140	30,909	-	22,920	362,804
	(b) Reopened during the Period	1,080	185	-	185	668	1,757	2,424	16,154	99	60	16,264	241	1	1102	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	5,151	91	100,999	2,072	104	2,603	574	35,003	-	22,926	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 Reputed 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
	Less than 3months	2,673	1,623	1	1,625	4,858	15,548	21,401	4,319	387	37	5,343	695	41	805	91	-	-	1,652	33,963
	3 months to 6 months	12,502	793	1	794	1,247	13,223	14,469	462	244	21	14,727	446	33	229	-	-	-	966	31,358
	6 months to 1 year	10,711	470	-	470	232	19,077	19,308	544	231	44	819	578	204	1,873	2	468	-	780	35,213
	1 year and above	15,140	3,200	38	3,239	1,518	71,166	72,684	106	556	123	785	468	234	1,815	73	1,318	-	4,255	99,660

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



For the quarter ending 31-Mar-2024 (Jan24- mar24)

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 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	> 3 years and <= 5 years	> 5 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
14	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 quarter ending 31-Mar-2024 (Apr23- mar24)

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 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	> 3 years and <= 5 years	> 5 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
12	Aviation	12	8	27	26	43	13	-	35	8	110	173	238	10	-	129	574
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



Sl. 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 year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	3
6	No of branches at the end of the year	160
7	No. of branches approved but not opened	2
8	No. of rural branches	0
9	No. of urban branches	160
10	No. of Directors:-	
	(a) Independent Director	(a) 3
	(b) Executive Director	(b) 1 (MD & CEO)
	(c) Non-executive Director	(c) 8 (including 3 Independent Directors)
	(d) Women Director	(d) 1
	(e) Whole time director	(e) 1 (MD & CEO)
11	No. of Employees	
	(a) On-roll:	(a) 2625
	(b) Off-roll:	(b) 1066
	(c) Total	(c) 3691
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	(a) 9366
	(b) Corporate Agents-Banks	(b) 32
	(c) Corporate Agents-Others	(c) 26
	(d) Insurance Brokers	(d) 642
	(e) Web Aggregators	(e) 6
	(f) Insurance Marketing Firm	(f) 33
	(g) Motor Insurance Service Providers (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 quarter	3709	36636
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



Board of Directors and Key Management Persons				
Sl. 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 Suclar	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. Smrita Tibrewal	Chief Insurance Officer	Key Management Person	Appointed w.e.f February 08, 2024
22	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person	Appointed 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)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	25,312	2,880	3,135,079
		Social	-	-	-
2	MARINE CARGO	Rural	2,338	436	1,968,354
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	1	252	78,739
		Social	-	-	-
4	MOTOR OD	Rural	7,490	3,722	350,605
		Social	-	-	-
5	MOTOR TP	Rural	106,756	6,908	-
		Social	-	-	-
6	HEALTH	Rural	4,653	1,452	40,711
		Social	41	14,121	19,566
7	PERSONAL ACCIDENT	Rural	10,934	201	145,334
		Social	8	434	470,075
8	TRAVEL	Rural	1,187	45	135,717
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	725	116	90,218
		Social	-	-	-
10	Public/ Product Liability	Rural	139	44	42,560
		Social	-	-	-
11	Engineering	Rural	337	489	717,200
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Crop	Rural	149	17,935	49,443
		Social	-	-	-
14	Miscellaneous	Rural	50,858	1,045	1,062,269
		Social	-	-	-
	Total	Rural	210,879	35,524	7,816,228
		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

Items	(₹ lakhs)	
	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**

Date: **March 31, 2024**



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

Sl. No.	Particulars	Opening Balance * As of beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	0	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

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 10,000 policies (current year)	0.77
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	10.78

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