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 30TH SEPTEMBER 2024



(₹ lakhs)

																	(< takns)
	Schedule		Fi	re			Mar	ine			Miscell	aneous			To	tal	
Particulars	Ref. Form	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	No.	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
1 Premiums Earned (Net)	NL-4	5,637.82	9,371.53	3,954.63	7,439.25	2,130.18	4,232.69	1,931.92	3,875.39	93,501.76	180,517.69	74,424.63	140,666.02	101,269.76	194,121.91	80,311.19	151,980.65
2 Profit/Loss on sale/redemption of Investments		142.80	250.70	41.11	56.30	31.27	48.53	7.63	9.90	1,057.80	1,607.82	246.20	313.96	1,231.87	1,907.05	294.94	380.17
3 Interest, Dividend & Rent - Gross (Refer Note 1)		1,535.72	3,242.20	1,110.97	2,921.53	263.18	536.03	238.37	483.05	9,128.93	17,827.14	8,020.88	15,345.28	10,927.83	21,605.37	9,370.22	18,749.86
4 Others																	
(a)Other Income																	
(i)Miscellaneous Income		0.18	0.75	0.17	0.64	0.14	0.40	0.11	0.34	11.43	23.16	26.97	37.85	11.76	24.32	27.25	38.83
(b)Contribution from Shareholders Fund																	
(i)Towards Excess Expenses of Management		(32.57)	159.01	(44.42)	178.43	0.15	30.78	(1.95)	31.38	43.23	1,019.77	1.02	994.95	10.80	1,209.56	(45.35)	1,204.76
TOTAL (A)		7,283.94	13,024.20	5,062.47	10,596.16	2,424.92	4,848.42	2,176.08	4,400.05	103,743.15	200,995.59	82,719.70	157,358.06	113,452.01	218,868.21	89,958.25	172,354.26
5 Claims Incurred (Net)	NL-5	6,841.53	11,820.52	3,155.91	6,023.84	2,148.72	3,007.04	617.83	2,020.33	81,304.29	148,044.64	58,342.47	99,446.01	90,294.54	162,872.20	62,116.21	107,490.18
6 Commission	NL-6	920.38	(424.47)	(1,900.38)	(3,138.89)	488.55	1,119.62	449.08	988.85	11,603.05	28,602.01	13,438.39	30,710.17	13,011.98	29,297.16	11,987.09	28,560.12
7 Operating Expenses related to Insurance Business	NL-7	892.89	3,632.45	706.58	4,035.79	319.48	679.91	191.35	698.61	10,112.71	20,992.29	9,961.80	25,011.60	11,325.07	25,304.65	10,859.73	29,746.00
8 Premium deficiency		_	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		8,654.80	15,028.51	1,962.12	6,920.74	2,956.74	4,806.57	1,258.26	3,707.79	103,020.05	197,638.94	81,742.65	155,167.78	114,631.60	217,474.02	84,963.03	165,796.30
9 Operating Profit/(Loss) C= (A - B)		(1.270.90)	(2.004.21)	3.100.35	3,675,42	(531.83)	41.85	917.82	(02.25	723.11	3,356,65	077.05	2.190.29	(1,179,58)	1,394,19	4,995,22	6,557,96
C= (A - B)		(1,370.86)	(2,004.31)	3,100.35	3,675.42	(531.83)	41.85	917.82	692.25	723.11	3,356.65	977.05	2,190.29	(1,179.58)	1,394.19	4,995.22	6,557.96
10 APPROPRIATIONS																	-
Transfer to Shareholders' Funds		(1,370.86)	(2,004.31)	3,100.35	3,675.42	(531.83)	41.85	917.82	692.25	723.11	3,356.65	977.05	2,190.29	(1,179.58)	1,394.19	4,995.22	6,557.96
Transfer to Catastrophe Reserve		-	-	-	-		-	-		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-		-	-		-	-	-	-	-	-	-	-
TOTAL (C)		(1,370.86)	(2,004.31)	3,100.35	3,675.42	(531.83)	41.85	917.82	692.25	723.11	3,356.65	977.05	2,190.29	(1,179.58)	1,394.19	4,995.22	6,557.96

Note - 1

		Fi	re			Mar	ine			Miscella	neous			To	tal	
Pertaining to Policyholder's funds	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25	2023-24	2023-24
Interest, Dividend & Rent	1,031.78	2,705.20	1,099.94	2,743.05	256.06	523.62	236.62	482.35	8,819.34	17,349.03	7,967.30	15,295.60	10,107.18	20,577.85	9,303.85	18,521.00
Add/Less:-		-		-		-		1		-		1	-			
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	31.04	64.10	11.03	3.95	7.12	12.41	1.75	0.69	242.60	411.12	53.58	22.03	280.77	487.63	66.36	26.68
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	472.89	472.89	-	174.53	-	-	-	-	67.00	67.00	-	27.65	539.89	539.89	-	202.18
Interest, Dividend & Rent – Gross*	1,535.72	3,242.20	1,110.97	2,921.53	263.18	536.03	238.37	483.05	9,128.93	17,827.14	8,020.88	15,345.28	10,927.83	21,605.37	9,370.22	18,749.86

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

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

PROFIT AND LOSS ACCOUNT FOR THE Period ENDED 30th September 2024

					(₹ lakhs)
Particulars	Schedule	For Q2	Upto Q2	For Q2	Upto Q2
	Ref. Form	2024-25	2024-25	2023-24	2023-24
OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		(1,370.86)	(2,004.31)	3,100.35	3,675.42
(b) Marine Insurance		(531.83)	41.85	917.82	692.25
(c) Miscellaneous Insurance		820.33	3,356.65	977.05	2,190.29
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent - Gross		3,520.90	6,772.79	3,375.75	6,479.73
(b) Profit on sale of investments		432.67	652.74	104.31	133.02
(c) (Loss on sale/ redemption of investments)		(14.70)	(25.07)	(0.01)	(0.02)
(d) Amortization of Premium / Discount on Investments		96.25	160.49	22.70	9.33
OTHER INCOME					
(a) Bad debts/balances written back		13.42	13.42	-	-
(b) Interest on Income Tax Refund		-	220.44	4.60	4.60
TOTAL (A)		2,966.18	9,189.00	8,502.57	13,184.63
PROVISIONS (OTHER THAN TAXATION)					
(a) For diminution in the value of investments		12.42	24.71	(1.36)	(3.37)
(b) For Doubtful Debts		2.52	2.52	4.79	6.24
(c) Others (to be specified)		-	-	-	-
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		134.31	394.92	145.66	356.50
(b) Bad Debts written off		-	-	1.21	1.21
(c) Interest on subordinated debt		1,195.89	2,378.27	1,048.90	1,897.78
(d) Expenses towards CSR activities		80.50	160.99	80.81	161.63
(e) Penalties		-	-	-	
(f) Contribution to Policyholders' A/c					
(g) Towards Excess Expenses of Management		10.80	1,209.56	(45.35)	1,204.76
(h) Others			,	(2 12 2)	,
(i) Investments written off		-	-	-	-
TOTAL (B)		1,436.44	4,170.96	1,234.67	3,624.75
Profit before Tax (A-B)		1,529.74	5,018.04	7,267.90	9,559.88
Provision for Taxation		417.03	1,367.98	1,949.65	2,564.49
Deferred Tax		(25.98)	(85.21)	(85.81)	(112.88)
Profit / (Loss) after tax		1,138.69	3,735.27	5,404.06	7,108.27
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		29,597.12	27,000.54	45,533.66	43,829.45
Issue of bonus shares through accumulated reserves		-	· -	-	-
Balance carried forward to Balance Sheet		30,735.81	30,735.81	50,937.72	50,937.72



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

(₹ lakhs)

	Schedule Ref.	As at	(₹ lakhs) As at
Particulars	Form	30th September 2024	30th September 2023
SOURCES OF FUNDS		Sour September 2024	Soth September 2023
SHARE CAPITAL	NL-8	120,640.49	90,480.37
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
STOCK OPTIONS OUTSTANDING		_	4,051.20
RESERVES AND SURPLUS	NL-10	30,735.81	50,937.72
FAIR VALUE CHANGE ACCOUNT		`	
-Shareholders' Funds		(49.68)	28.04
-Policyholders' Funds		(142.24)	77.63
BORROWINGS	NL-11	51,700.00	45,200.00
TOTAL		202,884.39	190,774.96
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	196,750.11	185,514.51
INVESTMENTS-Policyholders	NL-12A	563,303.52	513,642.72
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,792.65	7,935.77
DEFERRED TAX ASSET (Net)		2,239.28	2,246.19
CURRENT ASSETS			
Cash and Bank Balances	NL-15	5,061.40	8,413.85
Advances and Other Assets	NL-16	79,726.41	68,259.28
Sub-Total (A)		84,787.81	76,673.13
CURRENT LIABILITIES	NL-17	432,753.43	410,958.50
PROVISIONS	NL-18	221,235.55	184,278.86
Sub-Total (B)		653,988.98	595,237.36
NET CURRENT ASSETS $(C) = (A - B)$		(569,201.17)	(518,564.23)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		202,884.39	190,774.96

CONTINGENT LIABILITIES

Particulars	As at	As at
I di dedidis	30th September 2024	30th September 2023
1.Partly paid-up investments	4,000.00	6,000.00
2. Claims, other than against policies, not acknowledged asdebts by the company	-	-
3.Underwriting commitmentsoutstanding (in respect of shares and securities)	-	-
4.Guarantees given by or onbehalf of the Company	-	-
5.Statutory demands/ liabilities indispute, not provided for	17,142.81	6,283.95
6. Reinsurance obligations to the extent not provided for inaccounts	-	-
7.Others	-	-
TOTAL	21,142.81	12,283.95

FORM NL-4-PREMIUM SCHEDULE

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



FUTURE GENERALI TOTAL INSURANCE SOLUTIONS

Premium Earned (Net)																						(₹ lakhs)
															Miscel	laneous						
	Fir	re e	Marine	Cargo	Marin	e Hull	Total N	Aarine	Moto	r OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total 1	Health
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Gross Direct Premium	10,259.94	31,864.39	3,238.33	6,965.29	-	0.16	3,238.33	6,965.45	20,095.14	39,593.11	25,468.21	51,284.45	45,563.36	90,877.56	49,404.48	107,986.20	2,765.29	6,233.29	200.86	471.41	52,370.64	114,690.90
Add: Premium on reinsurance accepted	2,426.52	4,484.42	13.98	70.22	_	-	13.98	70.22	-	_	-	-	-	-	-	_	_	-	-	-	-	_
Less: Premium on reinsurance ceded	9,997.85	26,901.73	1,242.31	1,955.14	_	0.02	1,242.31	1,955.15	861.64	1,753.75	1,425.27	2,718.52	2,286.92	4,472.28	7,035.47	12,300.20	376.13	662.61	178.38	423.65	7,589.98	13,386.46
Net Written Premium	2,688.61	9,447.08	2,009.99	5,080.38	-	0.14	2,009.99	5,080.52	19,233.50	37,839.35	24,042.94	48,565.93	43,276.44	86,405.28	42,369.01	95,685.99	2,389.17	5,570.68	22.48	47.76	44,780.66	101,304.44
Add: Opening balance of UPR	17,738.62	14,713.86	3,319.46	2,351.47	13.46	13.42	3,332.91	2,364.89	38,108.26	38,212.63	48,216.69	45,954.25	86,324.94	84,166.88	79,343.74	62,729.98	7,236.34	7,256.22	15.26	10.57	86,595.35	69,996.77
Less: Closing balance of UPR	14,790.43	14,790.43	3,201.79	3,201.79	10.94	10.94	3,212.73	3,212.73	38,694.02	38,694.02	50,598.93	50,598.93	89,292.95	89,292.95	79,179.20	79,179.20	6,767.54	6,767.54	6.84	6.84	85,953.58	85,953.58
Net Earned Premium	5,636.80	9,370.52	2,127.66	4,230.06	2.52	2.62	2,130.18	4,232.69	18,647.74	37,357.96	21,660.70	43,921.25	40,308.44	81,279.22	42,533.55	79,236.77	2,857.97	6,059.37	30.90	51.49	45,422.43	85,347.63
Gross Direct Premium																						
- In India	10,259.94	31,864.39	3,238.33	6,965.29		0.16	3,238.33	6,965.45	20,095.14	39,593.11	25,468.21	51,284.45	45,563.36	90,877.56	49,404.48	107,986.20	2,765.29	6,233.29	200.86	471.41	52,370.64	114,690.90
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscel	llaneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avi	ation	Crop Ir	surance	Otl	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2023-24	2023-24	2024-25	2024-25
Gross Direct Premium	947.33	1,994.42	935.36	1,490.84	2,778.38	5,402.66	-	-	304.22	361.72	9,269.81	17,845.62	112,169.10	232,663.72	125,667.37	271,493.56
Add : Premium on reinsurance accepted	-	-	164.52	164.52	167.97	284.20	-	-	-	-	-	-	332.49	448.72	2,772.99	5,003.36
Less: Premium on reinsurance ceded	48.59	102.31	627.23	1,007.93	2,447.39	4,616.46	-	-	153.09	165.66	1,983.78	3,952.35	15,136.98	27,703.44	26,377.14	56,560.32
Net Written Premium	898.74	1,892.12	472.65	647.43	498.95	1,070.41	-	-	151.13	196.06	7,286.04	13,893.27	97,364.61	205,409.00	102,063.21	219,936.60
Add: Opening balance of UPR	1,501.52	1,331.28	557.32	689.60	1,044.09	774.78	-	-	42.11	366.66	12,921.87	10,632.75	188,987.19	167,958.73	210,058.72	185,037.48
Less: Closing balance of UPR	1,560.63	1,560.63	711.34	711.34	1,027.21	1,027.21	-	-	31.90	31.90	14,271.41	14,271.41	192,849.02	192,849.02	210,852.17	210,852.17
Net Earned Premium	839.63	1,662.77	318.63	625.69	515.83	817.98	-	-	161.33	530.82	5,936.50	10,254.61	93,502.78	180,518.71	101,269.76	194,121.91
Gross Direct Premium																
- In India	947.33	1,994.42	935.36	1,490.84	2,778.38	5,402.66	-	-	304.22	361.72	9,269.81	17,845.62	112,169.10	232,663.72	125,667.37	271,493.56
- Outside India	-	-	-		-	-	_	-	-	-	-	-	-		_	-

FORM NL-4-PREMIUM SCHEDULE

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





(₹ lakhs)

Miscellaneous Motor OD Motor TP Total Health Marine Hull Total Marine Total Motor Health Insurance Personal Accident Travel Insurance For Q2 Upto Q2 2023-24 Gross Direct Premium 10,900.33 29,294.11 (8,552.32) (5,380.70) 11,414.80 11,414.80 2,862.48 6,034.10 19,372.32 40,624.36 20,612.92 46,771.23 39,985.24 87,395.59 31,166.39 59,180.43 3,344.43 6,933.14 181.48 365.37 34,692.30 66,478.94 Add: Premium on reinsurance accepted 2,219.04 5,184.35 6.01 28.75 6.01 28.75 Less: Premium on reinsurance ceded 9.559.25 25,884,95 375.88 1.109.09 456,59 456.59 832.47 1.565.68 879.03 1.848.22 1.142.87 2.593.78 2.021.89 4.442.00 5.712.50 7.514.20 329.06 617.08 165.54 329.09 6,207,10 8,460.37 8,593.51 38,776.14 19,470.05 37,963.35 82,953.59 3,015.37 28,485.20 58,018.57 Net Written Premium 3,560.12 (8,922.19) (6,461.04) 10,958.21 10,958.21 2,036.02 4,497.17 18,493.29 44,177.44 25,453.89 51,666.23 6,316.06 15.94 36.28 Add: Opening balance of UPR 15.843.92 14.295.14 2.831.42 2.313.55 0.18 0.37 2.831.61 2.313.92 42,454,64 41.708.42 49.951.02 47.287.50 92,405.66 88,995,92 40,755,78 29.859.99 6,503.56 5,452,78 12.82 7.99 47,272,16 35,320,77 Less: Closing balance of UPR 15,449,40 15,449,40 2,935.59 2,935.59 0.11 0.11 2.935.70 2.935.70 40,619,58 40.619.58 45,856,43 45,856,43 86.476.00 86,476.00 47,367,97 47.367.97 6,635,48 6,635.48 12.66 12.66 54.016.11 54.016.11 Net Earned Premium 3,954.63 7,439.25 (9,026.36) (7,083.09) 10,958.28 10,958.47 1,931.92 3,875.39 20,328.36 39,864.98 23,564.65 45,608.52 43,893.00 85,473.50 18,841.70 34,158.25 2,883.45 5,133.36 16.10 31.61 21,741.25 39,323.22 Gross Direct Premium - In India 10,900.33 29,294.11 (8,552.32) (5,380.70) 11,414.80 11,414.80 2,862.48 6,034.10 19,372.32 40,624.36 20,612.92 46,771.23 39,985.24 87,395.59 31,166.39 59,180.43 3,344.43 6,933.14 181.48 365.37 34,692.30 66,478.94 - Outside India

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	oility	Engin	eering	Avia	ntion	Crop In	surance	Oth	ers	Total Mise	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24	2023-24
Gross Direct Premium	938.37	2,008.41	778.84	1,472.10	1,831.59	4,014.23	0.98	0.05	10,479.00	15,289.68	7,962.39	15,038.97	96,668.72	191,697.97	110,431.53	227,026.18
Add: Premium on reinsurance accepted	-	-	123.96	172.71	201.59	385.49	-	-	-	-	-	-	325.55	558.20	2,550.60	5,771.31
Less: Premium on reinsurance ceded	47.64	107.76	548.51	908.94	1,700.35	3,879.79	0.05	0.00	8,211.94	12,052.09	2,175.43	5,357.00	20,912.93	35,207.95	31,304.66	62,658.58
Net Written Premium	890.73	1,900.65	354.28	735.88	332.83	519.94	0.93	0.05	2,267.05	3,237.59	5,786.96	9,681.97	76,081.33	157,048.23	81,677.47	170,138.90
Add: Opening balance of UPR	1,627.02	1,516.55	716.75	633.51	732.24	803.08	0.18	0.44	6.95	849.16	15,637.25	15,553.29	158,398.21	143,672.70	177,073.73	160,281.76
Less: Closing balance of UPR	1,608.72	1,608.72	756.88	756.88	708.67	708.67	(0.00)	(0.00)	912.13	912.13	15,576.41	15,576.41	160,054.91	160,054.91	178,440.02	178,440.02
Net Earned Premium	909.04	1,808.47	314.15	612.50	356.40	614.35	1.11	0.48	1,361.88	3,174.63	5,847.81	9,658.86	74,424.63	140,666.02	80,311.19	151,980.65
Gross Direct Premium																
- In India	938.37	2,008.41	778.84	1,472.10	1,831.59	4,014.23	0.98	0.05	10,479.00	15,289.68	7,962.39	15,038.97	96,668.72	191,697.97	110,431.53	227,026.18
- Outside India	-	-	-			-		-		-		-			-	-

FORM NL-5 - CLAIMS SCHEDULE

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

FUTURE GENERALI

Claims Incurred [NET]																						(₹ lakhs)
															Miscell	laneous						
	Fi	re	Marine	Cargo	Marin	ne Hull	Total !	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	Insurance	Personal	Accident	Travel In	surance	Total !	Health
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Claims Paid (Direct)	5,534.36	12,987.51	1,638.41	3,202.42	2.08	2.08	1,640.50	3,204.50	14,945.45	30,506.42	12,676.61	17,311.70	27,622.05	47,818.13	52,309.55	85,518.66	1,384.93	2,827.35	11.95	12.89	53,706.43	88,358.89
Add: Re-insurance accepted to direct claims	381.21	489.37	_	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-	-	_	-	-
Less: Re-insurance Ceded to claims paid	2,894.57	6,553.43	248.98	534.20	0.85	0.85	249.82	535.05	587.64	1,397.14	643.94	820.07	1,231.58	2,217.21	7,243.94	13,066.96	204.30	260.58	(21.45)	5.69	7,426.79	13,333.23
Net Claim Paid	3,021.00	6,923.46	1,389.44	2,668.22	1.24	1.24	1,390.67	2,669.46	14,357.80	29,109.28	12,032.67	16,491.63	26,390.47	45,600.91	45,065.61	72,451.70	1,180.63	2,566.76	33.40	7.20	46,279.64	75,025.67
Add: Claims outstanding at the end	21,886.08	21,886.08	5,299.73	5,299.73	1.54	1.54	5,301.27	5,301.27	11,069.62	11,069.62	244,407.69	244,407.69	255,477.31	255,477.31	16,628.50	16,628.50	5,752.90	5,752.90	188.76	188.76	22,570.17	22,570.17
Less : Claims outstanding at the beginning	18,065.55	16,989.01	4,541.96	4,962.49	1.27	1.20	4,543.22	4,963.69	9,438.98	8,940.04	244,244.13	235,784.48	253,683.12	244,724.52	15,454.58	10,539.58	5,691.96	5,504.75	172.84	173.80	21,319.38	16,218.13
Net Incurred Claims	6,841.53	11,820.52	2,147.21	3,005.46	1.51	1.57	2,148.72	3,007.04	15,988.44	31,238.86	12,196.22	25,114.84	28,184.67	56,353.71	46,239.53	78,540.62	1,241.57	2,814.91	49.32	22.17	47,530.42	81,377.70
Claims Paid (Direct)																						
-In India	5,534.36	12,987.51	1,611.90	3,141.40	2.08	2.08	1,613.99	3,143.48	14,945.45	30,506.42	12,676.61	17,311.70	27,622.05	47,818.13	52,309.55	85,518.66	1,384.93	2,827.35	11.95	12.89	53,706.43	88,358.89
-Outside India	-	-	26.51	61.02	-	-	26.51	61.02	-	-	-	-	-	-	-	-	-	-	_	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,654.70	1,654.70	1,165.12	1,165.12	1.47	1.47	1,166.59	1,166.59	1,374.03	1,374.03	118,772.01	118,772.01	120,146.05	120,146.05	9,742.47	9,742.47	4,030.69	4,030.69	54.75	54.75	13,827.91	13,827.91
Estimates of IBNR and IBNER at the beginning of the period (net)	1,584.63	1,569.93	1,043.95	1,103.48	1.19	1.15	1,045.14	1,104.63	1,431.26	1,465.35	119,037.85	123,723.00	120,469.10	125,188.35	8,143.33	6,245.57	4,048.00	3,730.52	56.89	60.37	12,248.22	10,036.46

							Miscel	laneous								(₹ lakhs)
	Workmen C	ompensation	Liab	ility	Engin	eering	Avia	ation	Crop In	surance	Oth	ers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
																1
Claims Paid (Direct)	383.70	823.88	10.59	10.98	655.17	1,660.35	3.94	7.96	3,236.98	9,900.82	4,796.13	9,153.23	90,414.99	157,734.24	97,589.84	173,926.26
Add: Re-insurance accepted to direct claims	-	-	-	-	-	1.74	-	-	-	-	-	-	-	1.74	381.21	491.12
Less: Re-insurance Ceded to claims paid	15.62	33.62	(9.05)	(8.98)	329.63	854.18	0.20	(1.03)	1,988.95	6,802.27	704.97	1,726.02	11,688.68	24,956.53	14,833.07	32,045.00
Net Claim Paid	368.09	790.26	19.64	19.97	325.53	807.92	3.74	8.98	1,248.03	3,098.55	4,091.16	7,427.20	78,726.31	132,779.46	83,137.98	142,372.37
Add: Claims outstanding at the end	3,135.04	3,135.04	584.55	584.55	1,730.95	1,730.95	305.06	305.06	3,753.22	3,753.22	7,560.72	7,560.72	295,117.01	295,117.01	322,304.36	322,304.36
Less : Claims outstanding at the beginning	3,381.95	3,300.31	887.65	872.28	1,716.40	2,248.60	307.42	305.91	4,208.98	5,988.77	7,034.14	6,193.32	292,539.03	279,851.83	315,147.80	301,804.53
Net Incurred Claims	121.18	624.99	(283.46)	(267.76)	340.08	290.26	1.39	8.13	792.27	863.00	4,617.74	8,794.60	81,304.29	148,044.64	90,294.54	162,872.20
																-
Claims Paid (Direct)																
-In India	383.70	823.88	8.81	9.20	655.17	1,660.35	3.94	7.96	3,236.98	9,900.82	4,796.13	9,153.23	90,413.21	157,732.46	97,561.55	173,863.46
-Outside India	-	-	1.78	1.78	-	-	-	-	-	-	-	-	1.78	1.78	28.29	62.80
Estimates of IBNR and IBNER at the end of the period (net)	1,032.99	1,032.99	474.80	474.80	364.97	364.97	234.76	234.76	2,862.75	2,862.75	2,417.58	2,417.58	141,361.80	141,361.80	144,183.09	144,183.09
Estimates of IBNR and IBNER at the beginning of the period (net)	1,141.42	1,206.55	476.14	473.85	365.22	365.22	234.76	234.76	5,093.30	5,093.30	2,298.41	2,298.41	142,326.56	144,896.88	144,956.33	147,571.45

FORM NL-5 - CLAIMS SCHEDULE

Claims Incurred [NET]

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



Total Health Fire Marine Cargo Marine Hull Total Marine Motor OD Motor TP Total Motor Health Insurance Personal Accident Travel Insurance For Q2 Upto Q2 Q2 Up 2023-24 Claims Paid (Direct) 6,136.63 9,496.47 1,399.92 2,397.77 1,399.92 2,397.77 20,860.14 37,483.66 11,178.36 16,169.35 32,038.50 53,653.01 22,298.03 33,637.95 1,277.84 2,270.93 16.37 22.37 23,592.25 35,931.24 97.28 239.04 24.07 24.07 Add: Re-insurance accepted to direct claims 5 212 14 309 93 309 93 1.217.54 4 853 55 191.52 8 318 68 Less: Re-insurance Ceded to claims paid 3.026.62 188 91 188 91 726.75 1.401.14 490.79 728 40 2.129.53 8.085.36 243.78 4.03 (10.47)5.049.10 Net Claim Paid 3,207.29 4,523.38 1,211.01 2,111.91 1,211.01 2,111.91 20,133.39 36,082.53 10,687.57 15,440.95 30,820.96 51,523.48 17,444.49 25,552.59 1,086.32 2,027.14 12.34 32.84 18,543.15 27,612.57 Add: Claims outstanding at the end 13,528.65 13,528.65 5.421.55 5,421.55 1.20 1.20 5,422.75 5,422.75 10,313.02 10,313.02 234,386.79 234,386.79 244,699.82 244,699,82 10.316.08 10.316.08 5,221.37 5,221.37 299.19 299.19 15,836.64 15,836.64 Less: Claims outstanding at the beginning 12,028.19 6,014.95 5,513.25 0.98 1.07 6,015.93 5,514.33 9,839.60 231,531.93 227,150.83 243,022.97 236,990.43 10,202.29 7,901.02 5,147.94 5,142.95 139.85 15,490.07 13,253.26 13,580.03 11,491.04 3,155.91 36,555.95 59,232.86 122.73 18,889.72 30,195.95 Net Incurred Claims 6,023.84 617.61 2,020.21 0.22 0.13 617.83 2,020.33 18,955.38 13,542.44 22,676.91 32,497.82 17,558.28 27,967.65 1,159.76 2,105.57 171.68 Claims Paid (Direct) -In India 6,136,63 9,496,47 1.399.92 2.343.01 1.399.92 2.343.01 20,860.14 37,483,66 11.178.36 16,169,35 32,038,50 53,653.01 22,298.03 33,637.95 1,277.84 2.270.93 16.37 22.26 23.592.25 35.931.13 -Outside India 54.76 54.76 0.11 0.11 Estimates of IBNR and IBNER at the end of the period (net) 1,709.88 1,709.88 1,369.75 1,369.75 1.15 1.15 1,370.90 1,370.90 1,579.50 1,579.50 130,402.90 130,402.90 131,982.40 131,982.40 4,576.65 4,576.65 3,496.88 3,496.88 68.48 68.48 8,142.01 8,142.01 1,753.61 Estimates of IBNR and IBNER at the beginning of the period (net) 1,730.61 1,771.36 1,752.69 1,693.81 0.93 1.02 1,694.84 1,632.96 1,572.87 133,089.84 135,986.83 134,722.79 137,559.69 3,836.60 3,684.50 3,724.89 3,737.16 64.58 75.29 7,626.06 7,496.95

							Miscel	laneous							1	(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avia	ation	Crop In	surance	Oth	ners	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	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)	603.22	1,237.95	8.17	75.28	396.86	781.15	187.48	359.13	9,380.83	22,294.68	5,933.46	11,608.35	72,140.75	125,940.80	79,677.30	137,835.04
Add: Re-insurance accepted to direct claims	-	-	-	-	2.00	2.00	-	-		-	-	-	2.00	2.00	99.28	265.11
Less: Re-insurance Ceded to claims paid	22.52	51.44	0.21	39.58	234.47	513.20	9.37	17.96	6,915.36	16,296.93	1,788.99	3,978.69	15,237.56	31,346.00	18,453.09	36,868.07
Net Claim Paid	580.69	1,186.51	7.95	35.71	164.39	269.95	178.10	341.18	2,465.47	5,997.75	4,144.47	7,629.66	56,905.18	94,596.80	61,323.48	101,232.09
Add: Claims outstanding at the end	3,079.80	3,079.80	885.63	885.63	1,983.37	1,983.37	409.91	409.91	5,106.89	5,106.89	7,441.47	7,441.47	279,443.53	279,443.53	298,394.94	298,394.94
Less : Claims outstanding at the beginning	3,093.94	3,072.90	761.77	726.00	2,027.79	1,825.66	335.44	252.64	6,513.76	11,457.71	6,760.50	7,015.73	278,006.25	274,594.33	297,602.21	292,136.84
Net Incurred Claims	566.55	1,193.41	131.82	195.35	119.96	427.65	252.57	498.44	1,058.59	(353.07)	4,825.44	8,055.41	58,342.47	99,446.01	62,116.21	107,490.18
Claims Paid (Direct)																
-In India	603.22	1,237.95	8.17	75.28	396.86	781.15	187.48	359.13	9,380.83	22,294.68	5,933.46	11,608.35	72,140.75	125,940.69	79,677.30	137,780.17
-Outside India	-		-	-	-	-	-	-		-		-	-	0.11	-	54.87
Estimates of IBNR and IBNER at the end of the period (net)	1,202.75	1,202.75	439.57	439.57	459.87	459.87	234.88	234.88	4,100.38	4,100.38	138.54	138.54	146,700.41	146,700.41	149,781.19	149,781.19
Estimates of IBNR and IBNER at the beginning of the period (net)	1,203.96	1,218.41	405.72	366.39	859.76	746.22	233.57	234.20	5,493.56	9,317.58	2,961.21	92.50	153,506.64	157,031.95	156,990.86	160,498.14

FORM NL-6-COMMISSION SCHEDULE

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



Commission																						(₹ lakhs)
															Miscel	laneous						
	F	ire	Marine	Cargo	Marir	e Hull	Total ?	Marine	Moto	or OD	Mot	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total H	Health
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Commission & Remuneration	1,929.08	4,709.52	558.92	1,309.16	-	0.02	558.92	1,309.18	5,797.55	10,914.35	8,298.72	16,121.78	14,096.28	27,036.12	3,383.33	7,025.67	521.43	1,044.73	79.99	193.74	3,984.76	8,264.13
Rewards	-	-	-	-	-	-	-	-	-	243.15	-	3.23	-	246.38	-	-	-	-	-	-	-	-
Distribution fees	-	0.00	-	(0.00)	-	-	-	(0.00)	-	(0.00)	-	0.00	-	(0.00)	-	-	-	-	-	-	-	-
Gross Commission	1,929.08	4,709.52	558.92	1,309.16	-	0.02	558.92	1,309.18	5,797.55	11,157.50	8,298.72	16,125.01	14,096.28	27,282.51	3,383.33	7,025.67	521.43	1,044.73	79.99	193.74	3,984.76	8,264.13
Add: Commission on Re-insurance Accepted	160.64	324.80	1.05	7.86	-	-	1.05	7.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on reinsurance Ceded	1,169.33	5,458.79	71.48	196.34	(0.05)	1.07	71.42	197.41	104.62	432.77	548.62	953.88	653.24	1,386.65	992.70	1,976.74	63.41	173.51	98.09	220.19	1,154.21	2,370.43
Net Commission	920.38	(424.47)	488.50	1,120.67	0.05	(1.05)	488.55	1,119.62	5,692.93	10,724.73	7,750.10	15,171.13	13,443.04	25,895.86	2,390.63	5,048.93	458.02	871.22	(18.11)	(26.45)	2,830.55	5,893.70

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

Individual Agents	305.03	774.10	258.17	593.63	-	-	258.17	593.63	859.21	1,601.72	625.62	1,254.53	1,484.83	2,856.25	684.21	1,277.19	67.62	131.63	41.95	100.46	793.78	1,509.28
Corporate Agents-Banks/FII/HFC	363.23	677.83	0.34	0.51	-	-	0.34	0.51	61.15	110.83	2.30	4.50	63.45	115.33	240.11	496.48	186.24	338.12	0.54	1.07	426.88	835.68
Corporate Agents-Others	0.03	0.04	-	0.00	-	-	-	0.00	198.45	422.98	32.38	73.25	230.83	496.24	831.46	1,738.78	174.51	337.27	4.11	6.01	1,010.08	2,082.05
Insurance Brokers	1,259.45	3,254.90	295.97	708.71		0.02	295.97	708.73	3,926.22	7,498.86	5,725.61	10,810.31	9,651.83	18,309.17	1,349.29	3,020.93	86.15	216.43	14.15	42.14	1,449.59	3,279.50
Direct Business - Onlinec		-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
MISP (Direct)		-	-	-		-	-	-	203.26	446.41	5.89	9.12	209.15	455.53		-	-	-	-	-	-	-
Web Aggregators		(0.06)	-	-		-	-	-	0.73	1.58	0.05	0.09	0.78	1.68	0.01	0.10	0.00	0.00	-	-	0.01	0.10
Insurance Marketing Firm	0.90	1.81	4.44	6.31		-	4.44	6.31	42.81	90.36	176.03	367.50	218.84	457.85	7.71	17.51	3.10	5.94	0.22	0.38	11.03	23.83
Common Service Centers		-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00	-	-	-		-	-	-	-
Micro Agents		-	-	-		-	-	-	-	-	-	-	-	-	196.50	325.06	0.19	8.48	-	-	196.69	333.53
Point of Sales (Direct)	0.44	0.88	-	-		-	-	-	505.71	984.76	1,730.84	3,605.71	2,236.55	4,590.47	74.04	149.62	3.62	6.86	19.02	43.68	96.68	200.15
Others:																					-	-
Direct - Corporate		-	-	-		-	-	-	-	-	-	-	-	-		0.01	-	-	-	-	-	0.01
Direct - Personal		-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
Direct - Staff		-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
TOTAL	1,929.08	4,709.52	558.92	1,309.16		0.02	558.92	1,309.18	5,797.55	11,157.50	8,298.72	16,125.01	14,096.28	27,282.51	3,383.33	7,025.67	521.43	1,044.73	79.99	193.74	3,984.76	8,264.13
Commission and Rewards on (Excluding Reinsurance) Business written:		-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
In India	1,929.08	4,709.52	558.92	1,309.16		0.02	558.92	1,309.18	5,797.55	11,157.50	8,298.72	16,125.01	14,096.28	27,282.51	3,383.33	7,025.67	521.43	1,044.73	79.99	193.74	3,984.76	8,264.13
Outside India		-	-	-		-	-	-		-		-	-			-	-		-	-	-	-

							Miscel	llaneous								(₹ lakhs)
	Workmen C	ompensation	Lial	oility	Engin	eering	Avi	ation	Crop In	surance	Otl	hers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
																l
Commission & Remuneration	220.03	466.69	227.01	313.15	499.95	994.73	-	-	5.43	5.98	2,613.52	5,101.46	21,646.99	42,182.27	24,134.99	48,200.96
Rewards			-		-	-	-	-	-	-				246.38	-	246.38
Distribution fees		0.00	-	(0.00)	-	0.00	-	(0.00)	-	-		0.00		0.00	-	0.00
Gross Commission	220.03	466.69	227.01	313.15	499.95	994.73	-	(0.00)	5.43	5.98	2,613.52	5,101.46	21,646.99	42,428.65	24,134.99	48,447.35
Add: Commission on Re-insurance Accepted		-	31.24	33.03	18.38	33.56	-	-	-			-	49.62	66.60	211.31	399.25
Less: Commission on reinsurance Ceded	5.47	15.64	28.16	79.15	1,033.17	1,742.04	(0.23)	4.24	7,317.34	7,922.50	(97.79)	372.59	10,093.56	13,893.24	11,334.31	19,549.43
Net Commission	214.56	451.05	230.09	267.04	(514.84)	(713.75)	0.23	(4.24)	(7,311.91)	(7,916.52)	2,711.32	4,728.87	11,603.05	28,602.01	13,011.98	29,297.16

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

Individual Agents	140.56	277.13	29.08	50.06	192.36	372.80	-	-	-	-	334.52	540.97	2,975.14	5,606.48	3,538.35	6,974.22
Corporate Agents-Banks/FII/HFC	0.41	0.74	0.22	0.32	0.73	2.41				-	1,934.78	3,820.76	2,426.47	4,775.23	2,790.04	5,453.58
Corporate Agents-Others	0.00	0.00	0.33	0.33	-				0.01	0.01	0.09	0.52	1,241.35	2,579.15	1,241.37	2,579.20
Insurance Brokers	77.54	186.20	192.76	255.54	305.94	618.24		(0.00)	5.42	5.97	340.51	731.31	12,023.59	23,385.92	13,579.01	27,349.54
Direct Business - Onlinec	-	-	-	-	-					-	-		-	-	-	-
MISP (Direct)	-	-	-	-	-					-	-		209.15	455.53	209.15	455.53
Web Aggregators	-	-	-	-	-					-	-		0.80	1.78	0.80	1.72
Insurance Marketing Firm	1.53	2.61	4.62	6.90	0.91	1.28				-	3.55	7.70	240.48	500.18	245.82	508.29
Common Service Centers	-	-	-	-	-					-			0.00	0.00	0.00	0.00
Micro Agents	-	-	-	-	-					-			196.69	333.53	196.69	333.53
Point of Sales (Direct)	0.00	0.00	-	-	-					-	0.09	0.21	2,333.32	4,790.83	2,333.77	4,791.71
Others:		-											-	-	-	-
Direct - Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	0.01
Direct - Personal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	220.03	466.69	227.01	313.15	499.95	994.73	-	(0.00)	5.43	5.98	2,613.52	5,101.46	21,646.99	42,428.65	24,134.99	48,447.35
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	220.03	466.69	227.01	313.15	499.95	994.73		(0.00)	5.43	5.98	2,613.52	5,101.46	21,646.99	42,428.65	24,134.99	48,447.35
Outside India	-	-	-		-		-	-			-		-	-	-	-

FORM NL-6-COMMISSION SCHEDULE

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



																						(₹ lakhs)
															Miscel	llaneous						
	F	ire	Marine	Cargo	Marin	e Hull	Total N	Marine	Moto	or OD	Mot	or TP	Total	Motor	Health l	Insurance	Personal	l Accident	Travel I	Insurance	Total I	Health
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	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	1,732.96	4,030.14	534.26	1,163.08	0.01	0.01	534.28	1,163.09	5,194.72	11,111.47	5,584.31	13,226.79	10,779.02	24,338.25	1,972.05	3,468.34	1,090.81	2,084.72	70.64	124.92	3,133.51	5,677.99
Rewards	0.20	0.20	(0.00)	(0.00)	-	-	(0.00)	(0.00)	(0.04)	(0.00)	(0.00)	0.00	(0.04)	0.00	-	(0.00)	-	(0.00)	-	-	-	(0.00)
Distribution fees	-	-	-	-	-	-	-	-	296.41	499.87	2.70	5.20	299.11	505.07	0.02	0.02	-	-	-	-	0.02	0.02
Gross Commission	1,733.16	4,030.35	534.26	1,163.08	0.01	0.01	534.28	1,163.09	5,491.09	11,611.34	5,587.00	13,231.99	11,078.09	24,843.33	1,972.08	3,468.37	1,090.81	2,084.72	70.64	124.92	3,133.53	5,678.01
Add: Commission on Re-insurance Accepted	92.86	377.92	3.29	3.29	-	-	3.29	3.29	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-
Less: Commission on reinsurance Ceded	3,726.40	7,547.16	88.12	177.17	0.37	0.37	88.49	177.53	366.29	493.80	355.99	408.73	722.28	902.53	1,037.99	1,286.90	66.34	127.19	73.99	148.63	1,178.32	1,562.72
Net Commission	(1,900.38)	(3,138.89)	449.43	989.20	(0.35)	(0.35)	449.08	988.85	5,124.80	11,117.55	5,231.01	12,823.25	10,355.82	23,940.80	934.09	2,181.46	1,024.47	1,957.54	(3.35)	(23.71)	1,955.21	4,115.29
Break-up of the expenses (Gross) incurred to procure business to be furnished as	per details indic	ated below:																				
Individual Agents	234.35	513.00	230.57	490.45	-	-	230.57	490.45	853.96	1,567.73	1,087.63	2,264.03	1,941.58	3,831.76	570.18	1,056.57	66.36	116.23	33.22	63.80	669.76	1,236.60
Corporate Agents-Banks/FII/HFC	348.22	650.86	0.21	0.28	-	-	0.21	0.28	44.04	77.96	2.30	4.96	46.34	82.92	16.07	25.71	792.55	1,549.35	3.66	4.26	812.27	1,579.32
Corporate Agents-Others	(0.03)	(0.05)	-	0.01	-	-	-	0.01	232.54	408.57	27.63	62.14	260.17	470.70	6.11	12.07	161.89	304.86	0.39	0.42	168.40	317.35

Individual Agents	234.35	513.00	230.57	490.45	-	-	230.57	490.45	853.96	1,567.73	1,087.63	2,264.03	1,941.58	3,831.76	570.18	1,056.57	66.36	116.23	33.22	63.80	669.76	1,236.6
Corporate Agents-Banks/FII/HFC	348.22	650.86	0.21	0.28	-	-	0.21	0.28	44.04	77.96	2.30	4.96	46.34	82.92	16.07	25.71	792.55	1,549.35	3.66	4.26	812.27	1,579.3
Corporate Agents-Others	(0.03)	(0.05)	-	0.01	-	-	-	0.01	232.54	408.57	27.63	62.14	260.17	470.70	6.11	12.07	161.89	304.86	0.39	0.42	168.40	317.3
Insurance Brokers	1,149.91	2,870.28	301.47	669.09	0.01	0.01	301.48	669.10	3,530.87	8,069.78	2,511.83	6,189.55	6,042.71	14,259.32	1,068.72	1,908.66	49.05	87.54	17.80	33.11	1,135.57	2,029.3
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	296.81	500.28	3.51	6.01	300.32	506.29	0.02	0.02	-	-	-	-	0.02	0.0
Web Aggregators	(0.01)	(0.08)	-	-	-	-	-	-	2.73	4.74	3.93	7.71	6.66	12.46	0.36	2.46	-	-	-	-	0.36	2.4
Insurance Marketing Firm	0.09	0.65	2.27	3.51	-	-	2.27	3.51	1.43	2.58	4.66	4.86	6.09	7.44	10.40	18.50	1.77	4.07	0.22	0.42	12.39	22.9
Common Service Centers		-	-		-	-	-	-	-	-	0.00	0.01	0.00	0.01	-	-	-	-	-	-		
Micro Agents	-		-		-	-	-	-	-	-	-	-	-		133.82	133.84	9.03	9.03	-	-	142.85	142.8
Point of Sales (Direct)	1.25	2.71	-	-	-	-	-	-	528.71	979.71	1,945.51	4,692.72	2,474.22	5,672.43	166.40	310.53	10.16	13.65	15.34	22.91	191.90	347.0
Others:																						
Direct - Corporate	(0.21)	(7.02)	(0.26)	(0.26)	-	-	(0.26)	(0.26)	-	-	-	-	-		-	-	-	-	-	-		-
Direct - Personal	(0.41)	0.00	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		-
Direct - Staff	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		-
TOTAL	1,733.16	4,030.35	534.26	1,163.08	0.01	0.01	534.28	1,163.09	5,491.09	11,611.34	5,587.00	13,231.99	11,078.09	24,843.33	1,972.08	3,468.37	1,090.81	2,084.72	70.64	124.92	3,133.53	5,678.0
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,733.16	4,030.35	534.26	1,163.08	0.01	0.01	534.28	1,163.09	5,194.68	11,111.47	5,584.31	13,226.79	10,778.98	24,338.25	1,972.05	3,468.34	1,090.81	2,084.72	70.64	124.92	3,133.51	5,677.9
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

							Miscell	aneous								(₹ lakhs)
	Workmen C	Compensation	Liab	ility	Engin	eering	Avia	tion	Crop In	surance	Otl	hers	Total Mis	cellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	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	232.35	477.46	166.43	261.03	331.27	693.60	(0.42)	(0.44)	3.21	3.21	2,451.62	4,588.06	17,096.97	36,039.15	19,364.21	41,232.39
Rewards	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	0.00	-		0.00	0.00	(0.04)	0.00	0.17	0.20
Distribution fees	-		-	-	-	-	-	-	-		-		299.13	505.10	299.13	505.10
Gross Commission	232.35	477.46	166.43	261.03	331.27	693.60	(0.42)	(0.44)	3.21	3.21	2,451.62	4,588.06	17,396.07	36,544.25	19,663.51	41,737.69
Add: Commission on Re-insurance Accepted	-		23.66	28.28	22.50	45.97	-	-	-	-	-		46.16	74.25	142.31	455.46
Less: Commission on reinsurance Ceded	19.79	26.21	29.13	56.07	589.49	1,225.75	2.41	2.40	1,032.47	1,319.40	429.96	813.25	4,003.85	5,908.34	7,818.73	13,633.03
Net Commission	212.56	451.25	160.96	233.24	(235.72)	(486.18)	(2.83)	(2.85)	(1,029.27)	(1,316.19)	2,021.66	3,774.81	13,438.39	30,710.17	11,987.09	28,560.12

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

Individual Agents	148.63	277.32	20.86	32.92	103.72	192.87	-	-	-	-	226.35	379.30	3,110.91	5,950.76	3,575.83	6,954.22
Corporate Agents-Banks/FII/HFC	0.30	0.55	0.11	0.18	0.35	1.11	-	-	-	-	1,974.05	3,676.71	2,833.42	5,340.79	3,181.85	5,991.93
Corporate Agents-Others	0.00	0.00	0.06	0.09	-	-	-	-	3.21	3.21	0.05	0.17	431.88	791.52	431.86	791.49
Insurance Brokers	82.33	196.00	144.03	223.72	228.32	499.02	(0.42)	(0.44)	-		247.32	526.53	7,879.86	17,733.45	9,331.25	21,272.83
Direct Business - Onlinec	-	-	-	-	-			-	-		-		-	-		-
MISP (Direct)	-	-	-	-	-			-	-		-		300.34	506.32	300.34	506.32
Web Aggregators	0.02	0.02	-	-	-			-	-		-		7.04	14.93	7.02	14.85
Insurance Marketing Firm	1.07	3.57	1.37	4.12	0.11	0.77		-	-		3.72	5.21	24.75	44.11	27.12	48.27
Common Service Centers	-	-	-	-	-			-	-		-		0.00	0.01	0.00	0.01
Micro Agents	-	-		-	-			-					142.85	142.87	142.85	142.87
Point of Sales (Direct)	-	-		-	-			-			0.12	0.23	2,666.25	6,019.75	2,667.50	6,022.45
Others:	-	-		-	-			-					-	-		-
Direct - Corporate	-	-		-	(1.22)	(0.17)		-				(0.02)	(1.22)	(0.19)	(1.69)	(7.47)
Direct - Personal	-	-		-	-			-				(0.07)	-	(0.07)	(0.41)	(0.07)
Direct - Staff	-	-		-	-			-			(0.00)		(0.00)	-	(0.00)	
TOTAL	232.35	477.46	166.43	261.03	331.27	693.60	(0.42)	(0.44)	3.21	3.21	2,451.62	4,588.06	17,396.07	36,544.25	19,663.51	41,737.69
Commission and Rewards on (Excluding Reinsurance) Business written:																
In India	232.35	477.46	166.43	261.03	331.27	693.60	(0.42)	(0.44)	3.21	3.21	2,451.62	4,588.06	17,396.07	36,544.25	19,663.51	41,737.69
Outside India	-			-	-			-	-	-			-	-		

FORM NL-7-OPERATING EXPENSES SCHEDULE

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



															Miscell	aneous						
	F	ire	Marine	Cargo	Marin	e Hull	Total	Marine	Moto	or OD	Moto	or TP	Total	Motor	Health I	nsurance	Personal	Accident	Travel I	nsurance	Total 1	Health
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024
Employees' Remuneration & Welfare Benefits	604.72	1,912.05	161.07	370.09	(0.00)	0.01	161.07	370.10	1,005.46	2,082.71	1,271.38	2,697.70	2,276.84	4,780.41	2,443.78	5,680.37	136.28	327.89	9.85	24.80	2,589.92	6,03
Travel , Conveyance and Vehicle Running Expenses	29.75	91.48	7.84	17.71	(0.00)	0.00	7.84	17.71	48.78	99.64	61.72	129.07	110.50	228.71	118.94	271.77	6.64	15.69	0.48	1.19	126.06	2
Training Expenses	72.88	94.17	45.62	51.41	-	0.00	45.62	51.41	310.06	337.32	78.32	101.57	388.38	438.89	202.92	247.89	35.09	74.39	0.81	1.00	238.82	3
Rents, Rates, and Taxes	39.11	77.28	8.86	14.96	-		8.86	14.96	52.73	84.18	67.39	109.03	120.12	193.21	135.09	229.59	7.66	13.25	0.57	1.00	143.32	2
Repairs	166.59	316.40	37.29	61.24	0.00	0.00	37.29	61.24	221.20	344.64	282.96	446.41	504.16	791.06	569.09	939.98	32.30	54.26	2.39	4.10	603.78	9
Printing & Stationery	6.93	23.38	1.89	4.53	(0.00)	0.00	1.89	4.53	11.91	25.47	15.04	32.99	26.95	58.46	28.73	69.47	1.60	4.01	0.12	0.30	30.44	
Communication expenses	6.33	12.44	1.43	2.41	0.00	0.00	1.43	2.41	8.51	13.55	10.88	17.55	19.39	31.09	21.82	36.95	1.24	2.13	0.09	0.16	23.15	
Legal & Professional Charges	54.14	128.22	12.97	24.82	0.00	0.00	12.97	24.82	67.83	136.62	100.08	180.90	167.91	317.52	197.51	380.91	11.13	21.99	0.82	1.66	209.46	4
Auditors' Fees , Expenses etc.																					-	
(a) as auditor	1.14	3.62	0.30	0.70	-	0.00	0.30	0.70	1.90	3.94	2.41	5.11	4.31	9.05	4.62	10.75	0.26	0.62	0.02	0.05	4.90	
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	0.12	0.31	0.03	0.06	-	-	0.03	0.06	0.18	0.33	0.23	0.43	0.41	0.77	0.45	0.91	0.03	0.05	0.00	0.00	0.48	
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-		
(iii) Management services; and	-		-											-	-	-				1		
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	(64.99)	617.07	12.72	42.60	0.00	0.00	12.72	42.61	86.91	291.65	9.83	40.47	96.73	332.12	237.62	754.18	193.69	248.82	1.75	3.09	433.06	1,0
Interest & Bank Charges	26.25	73.99	6.69	14.32	0.00	0.00	6.69	14.32	41.25	80.59	52.30	104.39	93.55	184.98	101.61	219.80	5.69	12.69	0.41	0.96	107.71	2
Depreciation	52.98	124.41	12.66	24.08	(0.00)	-	12.66	24.08	76.66	135.52	97.60	175.53	174.26	311.05	194.38	371.22	10.87	21.34	(0.82)	-	204.43	3
Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Information Technology Expenses	-	-	-	-	-	-	-	-		-		-			-	-	-	-	-	-	-	
Goods and Services Tax (GST)	2.08	11.65	0.72	2.25	(0.00)	-	0.72	2.25	4.80	12.69	5.99	16.44	10.79	29.12	11.06	34.76	0.59	2.00	(0.11)	-	11.54	
Others					-										-		-		-		-	
(a) Business Support	(141.73)	45.49	0.14	29.27	(0.00)	0.00	0.14	29.27	103.26	198.52	162.91	214.23	266.16	412.75	134.28	229.09	5.42	13.64	0.70	1.34	140.40	2
(b) Entertainment	3.40	9.99	0.88	1.93	(0.00)	-	0.88	1.93	5.45	10.89	6.91	14.10	12.36	24.99	13.50	29.82	0.75	1.71	(0.08)	-	14.17	
(c) Gain/(Loss) on Foreign Exchange	0.30	(0.04)	0.05	(0.01)	-		0.05	(0.01)	0.24	(0.04)	0.31	(0.05)	0.55	(0.09)	0.72	(0.11)	0.04	(0.01)	0.00	-	0.77	
(d) Subscription/Membership	6.64	23.70	1.86	4.59	(0.00)	-	1.86	4.59	11.76	25.81	14.83	33.43	26.59	59.25	28.49	70.71	1.56	4.06	(0.19)	-	29.86	
(e) Insurance	2.23	5.59	0.54	1.08	(0.00)	-	0.54	1.08	3.32	6.08	4.22	7.88	7.54	13.96	8.36	16.66	0.47	0.96	(0.04)	-	8.79	
(f) Pool Expenses	8.86	24.53	2.24	4.75	(0.00)	-	2.24	4.75	13.81	26.72	17.52	34.61	31.33	61.34	34.41	73.20	1.91	4.21	(0.18)	-	36.14	
(g) Miscellaneous	15.16	36.74	3.66	7.11	(0.00)	-	3.66	7.11	22.24	40.01	28.29	51.83	50.53	91.84	56.20	109.61	3.14	6.30	(0.25)	-	59.09	- 1
TOTAL	892.89	3,632.45	319.48	679.90	(0.00)	0.01	319.48	679.91	2,098.25	3,956.85	2,291.12	4,413.62	4,389.37	8,370.47	4,543.58	9,777.53	456.35	830.00	16.35	39.67	5,016.28	10,6
In India	892.89	3,632.45	319.48	679.90	(0.00)	0.01	319.48	679.91	2,098.25	3,956.85	2,291.12	4,413.62	4,389.37	8,370.47	4,543.58	9,777.53	456.35	830.00	16.35	39.67	5,016.28	10,6
Outside India	-	-	-	-		-	-	-	-	-		-	_	-	-	-	-			-		

							Misce	llaneous								(₹ lakhs)
	Workmen C	ompensation	Liat	oility	Engin	eering	Avi	ation	Crop II	surance	Oth	ners	Total Mis	scellaneous	Grand Total	Grand Total
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
1 Employees' Remuneration & Welfare Benefits	47.06	104.91	56.39	87.08	147.73	299.14	-	-	15.85	19.03	464.92	938.73	5,598.71	12,262.35	6,364.51	14,544.49
2 Travel , Conveyance and Vehicle Running Expenses	2.29	5.02	2.72	4.17	7.16	14.31		-	0.76	0.91	22.54	44.91	272.03	586.67	309.61	695.85
3 Training Expenses	24.07	25.38	4.53	4.98	26.06	29.29		-	0.18	0.22	(10.59)	2.26	671.45	824.29	789.95	969.87
4 Rents, Rates, and Taxes	2.55	4.24	2.62	3.52	7.67	12.09	-	-	0.68	0.77	24.11	37.94	301.07	495.61	349.04	587.85
5 Repairs	10.73	17.36	10.89	14.41	32.15	49.50	-	-	2.78	3.15	101.04	155.34	1,265.55	2,029.17	1,469.43	2,406.81
6 Printing & Stationery	0.55	1.28	0.68	1.06	1.75	3.66	-	-	0.19	0.23	5.52	11.48	66.08	149.96	74.90	177.87
7 Communication	0.41	0.68	0.42	0.57	1.24	1.95		-	0.11	0.12	3.89	6.11	48.61	79.76	56.37	94.60
8 Legal & Professional Charges	3.76	7.04	4.10	5.84	11.48	20.06	-	-	102.78	179.96	36.10	62.95	535.59	997.92	602.70	1,150.96
9 Auditors' Fees , Expenses etc.													-		-	
(a) as auditor	0.09	0.20	0.11	0.16	0.28	0.57	-	-	0.03	0.04	0.88	1.78	10.59	23.20	12.04	27.52
(b) as adviser or in any other capacity, in respect of													-	-	-	-
(i) Taxation matters	0.01	0.02	0.01	0.01	0.03	0.05	-	-	0.00	0.00	0.08	0.15	1.02	1.97	1.17	2.33
(ii) Insurance Matters	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-		-		-	-	-	-	-	-		-	-
(c) in any other capacity	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
10 Advertisement and Publicity	1.08	28.07	1.33	1.59	53.43	84.30	-	-	(113.32)	(113.21)	22.98	37.72	495.29	1,376.69	443.02	2,036.36
11 Interest & Bank Charges	1.95	4.06	2.25	3.37	6.05	11.58	-	-	0.62	0.74	19.02	36.32	231.15	474.49	264.08	562.80
12 Depreciation	3.67	6.83	3.99	5.67	11.19	19.46	-	-	1.06	1.24	35.19	61.08	433.79	797.89	499.43	946.38
13 Brand/Trade Mark usage fee/charges		-		-	-	-	-	-		-		-	-	-	-	-
14 Business Development and Sales Promotion Expenses		-		-	-	-	-	-		-		-	-	-	-	-
15 Information Technology Expenses		-		-	-	-	-			-		-	-	-	-	-
16 Goods and Services Tax (GST)	0.22	0.64	0.31	0.53	0.71	1.82	-	-	0.09	0.12	2.25	5.72	25.91	74.71	28.71	88.61
17 Others					-		-						-	-	-	-
(a) Business Support	1.00	8.31	(0.18)	4.10	3.40	43.11	-	-	(563.13)	(563.05)	(10.62)	23.73	(162.96)	173.02	(304.55)	247.78
(b) Entertainment	0.26	0.55	0.30	0.46	0.80	1.56	-	-	0.08	0.10	2.52	4.91	30.49	64.10	34.77	76.02
(c) Gain/(Loss) on Foreign Exchange	0.01	(0.00)	0.01	(0.00)	0.03	(0.01)	-	-	0.00	(0.00)	0.10	(0.02)	1.47	(0.23)	1.82	(0.27)
(d) Subscription/Membership	0.55	1.30	0.68	1.08	1.73	3.71	-	-	0.19	0.24	5.45	11.63	65.06	151.98	73.56	180.26
(e) Insurance	0.16	0.31	0.18	0.25	0.49	0.87	-	-	0.05	0.06	1.53	2.74	18.72	35.82	21.50	42.48
(f) Pool Expenses	0.65	1.35	0.75	1.12	2.02	3.84	-	-	0.21	0.24	6.37	12.04	77.47	157.34	88.58	186.62
(g) Miscellaneous	1.06	2.02	1.17	1.67	3.25	5.75	-	-	0.31	0.37	10.22	18.04	125.62	235.59	144.44	279.44
TOTAL	102.11	219.55	93.24	141.63	318.66	606.62			(550.46)	(468.73)	743.51	1,475.56	10,112.71	20,992.29	11,325.07	25,304.65
In India	102.11	219.55	93.24	141.63	318.66	606.62		-	(550.46)	(468.73)	743.51	1,475.56	10,112.71	20,992.29	11,325.07	25,304.65
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

Operating Expenses related to Insurance Business



								(* lakhs) Miscellaneous														
	F		Marine	C	Marin	. TL.n	Total N	fooder.	Mate	or OD	Moto	TD	T-4-1	Motor		nsurance	Personal	4 I d 4	Travel Ir		T-4-I	Health
Particulars																						
Taticulais	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24	For Q2 2023-24	Upto Q2 2023-24						
1 Employees' Remuneration & Welfare Benefits	5.07	1,665,66	44 54	292.89	0.00	0.00	44.55	292.90	310.31	1.962.57	225.82	2,259,53	536.13	4.222.09	681.01	2,860,91	55,93	334.94	3.38	15.76	740.32	3.211.61
2 Travel . Conveyance and Vehicle Running Expenses	28.39	83.41	6.44	14.67	0.00	0.00	6.44	14.67	43.54	98.28	45.77	113.15	89.31	211.42	71.01	143.17	7.53	16.77	0.41	0.88	78.95	160.82
3 Training Expenses	3.12	22.53	1.06	3.96	0.00	0.00	1.06	3.96	7.24	32.19	6.80	30.56	14.03	62.75	14.84	44.52	1.27	4.53	0.07	0.33	16.18	49.29
4 Rents, Rates, and Taxes	11.45	103.26	4.43	18.16	0.00	0.00	4.43	18 16	30.31	121.67	27.63	140.08	57.95	261.74	56.82	177.24	5.34	20.76	0.30	1.09	62.46	199.10
5 Renairs	173.77	438 44	37.51	77.10	0.00	0.00	37.52	77.10	253.25	516.59	270.62	594.76	523.88	1.111.35	405.43	752.56	43.70	88 16	2.37	4.65	451.49	845.37
6 Printing & Stationery	18.15	28.54	3.46	5.02	0.00	0.00	3.46	5.02	23.28	33.62	25.99	38.71	49.27	72.33	35.35	48 98	3.99	5.74	0.21	0.30	39.56	55.02
7 Communication	23.17	46.38	4.68	8.16	0.00	0.00	4.68	8.16	31.55	54.65	34.49	62.92	66.04	117.57	49.16	79.61	5.43	9.33	0.29	0.49	54.88	89.43
8 Legal & Professional Charges	14.32	109.21	4.84	19.03	0.00	0.00	4.84	19.03	22.19	101.24	46.64	164.08	68.83	265.32	48 36	172.81	5.59	21.53	0.32	1.14	54.27	195.48
9 Auditors' Fees , Expenses etc.						-		.,					0.0100			7,2,01	,	21.00	-		-	-
(a) as auditor	1.43	4.01	0.32	0.70	0.00	0.00	0.32	0.70	2.15	4.72	2.27	5.44	4.43	10.16	3,49	6.88	0.37	0.81	0.02	0.04	3.88	7.73
(b) as adviser or in any other capacity, in respect of						-																-
(i) Taxation matters	0.13	0.34	0.03	0.06	-	-	0.03	0.06	0.20	0.40	0.21	0.46	0.41	0.86	0.31	0.58	0.03	0.07	0.00	0.00	0.35	0.65
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	296.54	1,153.98	45.49	188.80	0.00	0.00	45.49	188.80	228.80	988.77	(61.84)	356.51	166.96	1,345.28	3,144.37	5,449.11	181.57	470.77	1.05	20.21	3,326.99	5,940.08
11 Interest & Bank Charges	31.79	99.45	7.37	17.49	0.00	0.00	7.37	17.49	49.86	117.18	52.05	134.91	101.90	252.09	81.96	170.71	8.63	20.00	0.47	1.05	91.06	191.76
12 Depreciation	58.45	133.93	12.26	23.55	0.00	0.00	12.26	23.55	82.71	157.81	89.25	181.69	171.95	339.49	130.89	229.89	14.25	26.93	0.77	1.42	145.91	258.24
13 Brand/Trade Mark usage fee/charges		-		-		-				-		-				-			-	-	-	-
14 Business Development and Sales Promotion Expenses		-		-		-				-						-		-		-	-	-
15 Information Technology Expenses				-		-				-		-				-		-	-			-
16 Goods and Services Tax (GST)	33.79	42.76	6.18	7.52	0.00	0.00	6.18	7.52	41.46	50.38	47.02	58.00	88.47	108.39	61.63	73.39	7.09	8.60	0.38	0.45	69.10	82.45
17 Others						-													-			-
(a) Business Support	(42.02)	10.50	2.95	5.08	0.00	0.00	2.95	5.08	(7.59)	54.33	(18.99)	72.24	(26.58)	126.58	115.18	176.07	5.85	11.10	0.98	1.04	122.01	188.21
(b) Entertainment	3.53	7.84	0.73	1.38	0.00	0.00	0.73	1.38	4.95	9.23	5.36	10.63	10.30	19.87	7.80	13.45	0.85	1.58	0.05	0.08	8.70	15.11
(c) Gain/(Loss) on Foreign Exchange	6.95	7.01	1.22	1.23	0.00	0.00	1.22	1.23	8.20	8.26	9.44	9.52	17.64	17.78	11.96	12.04	1.40	1.41	0.07	0.07	13.43	13.52
(d) Subscription/Membership	6.95	15.79	1.45	2.78	0.00	0.00	1.45	2.78	9.81	18.61	10.59	21.42	20.40	40.03	15.51	27.11	1.69	3.18	0.09	0.17	17.29	30.45
(e) Insurance	3.09	7.90	0.67	1.39	0.00	0.00	0.67	1.39	4.53	9.31	4.83	10.72	9.35	20.03	7.26	13.56	0.78	1.59	0.04	0.08	8.08	15.24
(f) Pool Expenses	12.16	29.32	2.59	5.16	0.00	0.00	2.59	5.16	17.48	34.55	18.76	39.78	36.24	74.33	27.83	50.33	3.01	5.90	0.16	0.31	31.00	56.54
(g) Miscellaneous	16.33	25.53	3.11	4.49	0.00	0.00	3.11	4.49	20.93	30.08	23.36	34.63	44.29	64.71	31.75	43.82	3.59	5.13	0.19	0.27	35.53	49.23
TOTAL	706.58	4,035.79	191.34	698.60	0.01	0.01	191.35	698.61	1,185.14	4,404.45	866.06	4,339.73	2,051.21	8,744.18	5,001.92	10,546.74	357.90	1,058.82	11.64	49.76	5,371.45	11,655.33
In India	706.58	4,035.79	191.34	698.60	0.01	0.01	191.35	698.61	1,185.14	4,404.45	866.06	4,339.73	2,051.21	8,744.18	5,001.92	10,546.74	357.90	1,058.82	11.64	49.76	5,371.45	11,655.33
Outside India	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-		-		-

							Misce	llaneous								(₹ la
	Workmen C	Compensation	Lial	bility	Engin	eering	Avia	ation	Crop In	surance	Oth	hers	Total Mis	scellaneous	Grand Total	Grand 7
Particulars	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto Q2	For Q2	Upto (
	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
Employees' Remuneration & Welfare Benefits	13.84	97.03	21.77	79.46	28.56	212.55	0.00	0.00	1.01	378.65	179.98	726.54	1,521.61	8,927.93	1,571.23	10,88
2 Travel, Conveyance and Vehicle Running Expenses	2.10	4.86	2.07	3.98	4.55	10.64	0.00	0.00	24.60	36.99	18.15	36.38	219.73	465.10	254.56	5
Training Expenses	0.34	1.31	0.40	1.07	0.72	2.87	0.00	0.00	11.97	16.34	3.48	9.91	47.12	143.55	51.31	1
Rents, Rates, and Taxes	1.42	6.01	1.74	4.93	3.00	13.18	0.00	0.00	25.11	45.79	14.62	45.04	166.30	575.79	182.18	6
Repairs	12.28	25.54	11.72	20.92	26.62	55.95	0.00	0.00	134.82	194.43	103.55	191.24	1,264.37	2,444.80	1,475.66	2,9
Printing & Stationery	1.14	1.66	1.00	1.36	2.49	3.64	0.00	0.00	10.31	12.65	9.00	12.45	112.78	159.12	134.39	- 1
Communication	1.54	2.70	1.41	2.21	3.35	5.92	0.00	0.00	15.34	20.57	12.54	20.23	155.09	258.63	182.95	3
Legal & Professional Charges	(0.22)	4.53	1.86	5.16	2.97	13.48	0.00	0.00	28.27	53.58	16.33	47.76	172.31	585.31	191.47	7
Auditors' Fees , Expenses etc.	-		-		-		-		-		-		-	-	-	
(a) as auditor	0.10	0.23	0.10	0.19	0.23	0.51	0.00	0.00	1.20	1.78	0.89	1.75	10.83	22.35	12.57	
(b) as adviser or in any other capacity, in respect of	-												-	-	-	
(i) Taxation matters	0.01	0.02	0.01	0.02	0.02	0.04		-	0.10	0.15	0.08	0.15	0.98	1.89	1.14	
(ii) Insurance Matters	-					-		-		-			-	-	-	
(iii) Management services; and	-					-		-		-			-	-	-	
(c) in any other capacity	-					-		-		-			-	-	-	
O Advertisement and Publicity	27.71	76.32	5.37	20.74	160.63	250.99	0.00	(0.03)	23.93	34.38	1,034.43	1,089.38	4,746.02	8,757.15	5,088.04	10,
1 Interest & Bank Charges	2.40	5.79	2.39	4.74	5.19	12.69	0.00	0.00	28.86	44.10	20.96	43.38	252.78	554.56	291.94	
3 Depreciation	4.02	7.80	3.77	6.39	8.73	17.09	0.00	0.00	42.39	59.39	33.41	58.42	410.19	746.83	480.90	9
2 Brand/Trade Mark usage fee/charges	-					-		-		-			-	-	-	
3 Business Development and Sales Promotion Expenses	-					-		-		-			-	-	-	
4 Information Technology Expenses	-					-		-		-			-	-	-	
5 Goods and Services Tax (GST)	2.04	2.49	1.73	2.04	4.46	5.46	0.00	0.00	16.94	18.96	15.68	18.65	198.42	238.43	238.39	
6 Others	-		-		-		-		-		-		-	-	-	
(a) Business Support	0.42	0.95	1.40	8.79	(1.58)	2.19	0.03	0.03	5.94	6.97	258.77	275.65	360.42	609.36	321.35	
(b) Entertainment	0.24	0.46	0.22	0.37	0.52	1.00	0.00	0.00	2.51	3.48	1.99	3.42	24.49	43.70	28.75	
(c) Gain/(Loss) on Foreign Exchange	0.41	0.41	0.33	0.33	0.89	0.90	0.00	0.00	3.10	3.11	3.04	3.06	38.83	39.11	47.01	
(d) Subscription/Membership	0.48	0.92	0.45	0.75	1.04	2.02	0.00	0.00	5.01	7.00	3.96	6.89	48.61	88.06	57.01	
(e) Insurance	0.22	0.46	0.21	0.38	0.48	1.01	0.00	0.00	2.42	3.50	1.85	3.45	22.61	44.07	26.37	
(f) Pool Expenses	0.85	1.71	0.80	1.40	1.84	3.74	0.00	0.00	9.14	13.00	7.11	12.79	86.98	163.51	101.73	
(g) Miscellaneous	1.03	1.49	0.90	1.22	2.24	3.26	0.00	0.00	9.25	11.32	8.09	11.14	101.32	142.36	120.76	
TOTAL	72.36	242.69	59.65	166.46	256.95	619.13	0.03	0.00	402.23	966.14	1,747.92	2,617.66	9,961.80	25,011.60	10,859.73	29,
In India	72.36	242.69	59.65	166.46	256.95	619.13	0.03	0.00	402.23	966.14	1,747.92	2,617.66	9,961.80	25,011.60	10,859.73	29,
Outside India		_														

FORM NL-8-SHARE CAPITAL SCHEDULE



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

Share Capital

S No	Particulars	As at	As at
5.110.	1 at titulars	30th September 2024	30th September 2023
1	Authorized Capital	140,000.00	100,000.00
	1,400,000,000 (Previous year 1,000,000,000) Equity Shares of Rs. 10 Each		
2	Issued Capital	120,659.50	90,499.37
	12,065,949,84 (Previous year 904,993,749) Equity Shares of Rs. 10 Each		
3	Subscribed Capital	120,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
4	Called Up Capital	120,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	Less: Calls Unpaid	-	-
	Add : Equity Shares Forfeited (Amount originally paid up)	-	-
	Less: Par value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses Including commission or brokerage on	-	-
	underwriting or subscription of shares		
5	Paid-up Capital	120,640.49	90,480.37
	12,064,049,40 (Previous year 904,803,705) Equity Shares of Rs. 10 Each		
	Total	120,640.49	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

	As at 30th Septe	mber 2024	As at 30th September 2023			
Shareholder	Number of Shares	% of Holdings	Number of Shares	% of Holdings		
Promoters						
Indian	597,098,544	49.49%	447,823,908	49.49%		
Future Enterprises Limited	6,109,261		4,581,946			
Shendra Advisory Services Pvt Ltd.	590,989,283		443,241,962			
Foreign	609,306,396	50.51%	456,979,797	50.51%		
Generali Participations Netherlands N.V.	609,306,396		456,979,797			
Others	-	-	-	-		
TOTAL	1,206,404,940	100%	904,803,705	100%		

Note: The ultimate share holding of Future Group is 26% and of Generali Group is 74% as on 30th September 2024.

DETAILS OF EQUITY HOLDING OF INSURERS

GENERALI
STILL RECORDS STATEMENT

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT OUARTER ENDED September 30, 2024

SI. No.	NCE COMPANY. AS AT OUARTER ENDED September 30.	No. of Investors	No. of shares held	% of share-	Paid up equity	Characteristics	ed or otherwise	Shares under	Look to Booked
	Category	No. or investors		holdings	(Rc In lakhe)	encur	nbered		
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VII/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
in	Bodies Corporate: (1) Future Enterorises Limited (ii) Shendra Advisory Services Private Limited (under Nauklation)	2	6.109.261 590,989,283	0.506 48.988	610.93 59,098.93	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	0	0	0	0	0	0	0	0
٧ì	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								
n	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
in	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	609.306.396	50.506	60.930.64	0	0	0	0
iii)	Anv other (Please specify)	0	0	0	0	0	0	0	0
В.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders		-		-		-		-
1.1) ii iii iii) iv) v) vi)	Institutions Mutual Funds Foreian Portfolio Investors Financial Institutions / Banks Insurance Comeanite FII belonnien to Foreian oromoter FII belonging to Foreign Promoter of Indian Promoter	-					-		-
vii) viii) ix) x)	Provident Fund / Pension Fund Alternative Investment Fund NBFCs reaistered with RBI Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India				-				
1.3) n ii) iii)	Non-Institutions Individual share capital uoto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs Others: Others: Non Resident Indian - Non Resident Indian Non Resartriable - Non Resident Indian Non Researtriable - Non Resident Indian Non Resear	-	-			-		-	
B.2 2.1) 2.2) 2.3)	Non Public Shareholders Custodian / DR Holder Employee Benefit Trust Any other (Please specify)			:				:	
-,	Total	3	1.206.404.940	100	120640.494	0		0	0

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PARE. .v.
Name of the Indian Promoter / Indian Investor:
SHENDRA ADVISORY SERVICES PRIVATE LIMITED (Under Lieublation)
(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledge encun	d or otherwise	Shares under	Lock in Period
(I)	(II)		(III)	(IV)	(v)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*1 00
A	Promoters & Promoters Group								
A.1	Indian Promoters								
n	Individuals/HUF (Names of major shareholders): (None)	0	0	0	0	0	0	0	0
iii	Bodies Corporate: (i) Future Enterorises Limited (ii) Future Corporate Resources Private Limited	2	135.029.966 6.018.864	49.82% 2.22%	13.503 602	0	0	0	0
iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	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								
n	Individuals (Name of major shareholders): (None)	0	0	0	0	0	0	0	0
in	Bodies Corporate: (i) Generali Participations Netherlands N.V.	1	129.983.492	47.96%	12.998	0	0	0	0
iii)	Any other (Please specify)	0	0	0	0	0	0	0	0
В.	Non Promoters	0	0	0	0	0	0	0	0
B.1	Public Shareholders		-		-	-	-	-	-
1.1) n ii) iii) iv) vi vi) vii) viii) ix) x)	Institutions Mutual Funds Fortion Protfolio Investors Francial Institutions Fastis Referencial Institutions Fastis RRFCs resistant with RRI FIE Exclusions for Exclusion arounder (*) FIE belongine to Fortion arounder (*) FI	-				-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India				-				
1.3) i) ii) iii)	Non-Institutions Individual share capital upto fits. 2 Lacs Individual share capital in excess of fits. 2 Lacs Individual share capital in excess of fits. 2 Lacs Individual share capital in excess of fits. 2 Lacs Individual share capital individual share capital share				-			-	
B.2 2.1)	Non Public Shareholders Custodian/DR Holder	:		:		:	:	:	
2.21	Employee Benefit Trust Any other (Please specify)		:	:	1		:	:	:
	Total	3	271.032.322.00	100.00%	27.103.23	0	0	0	0

Foot Notice:

1. Al. A.1 and A.2 of and 8 above. the names of individuals and bodies connocate must be seed/facility and separative membrand.

2. Inserters are resolvened to histoletic this colorative, which this facility the purview of faculation 1991 of the Insurance.

2. Inserters are resolvened without the State of State of State of Taxability of the Insurance of Insurance (Taxability of the Insurance of Insurance) and Insurance of Insurance (Taxability of the Insurance of Insurance) and Insurance of Insurance (Taxability of Insurance) and Insurance of Insurance (Taxability of Insurance) and Insurance of Insurance (Taxability of Insurance of Insurance) and Insurance of Insurance (Taxability of Insurance of

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.

9 Please specify the names of the Biodie Corporate, indicating those Biodies Corporate which belong to the Group of the Joint Venture partner/pricely investor of the Biodian Insurance company.

PART B:

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

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

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise nbered*		under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
	Promoters & Promoters Group								
	Indian Promoters Individuals / HUF	٠ .	0	0.00	0.00	0	0.00	0	0.00
- 1)	Individuals / HUF	+ "		0.00	0.00	U	0.00	"	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	
	(ii) (*)(**)Future Corporate Resources Pvt. Ltd. (iii) Surplus Finvest Pvt. Ltd.	1 1	2,78,20,408 77,534	6.12 0.02	556.41	1,37,50,000	49.42 0.00	0	
_	(iii) Surpius Finvest Pvt. Ltd. (iv) Akar Estate And Finance Pvt. Ltd.	1 1	1,000	0.02	1.55 0.02	0			
\vdash	(v) Future Capital Investment Pvt. Ltd.	1	100	0.00	0.00	0	0.00		
	(vi) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
		ļ							
\vdash	Trust (i) Infra Trust	٠.	0	0.00	0.00	0	0.00	0	0.00
\vdash	(ii) Retail Trust	"		0.00	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
	Financial Institutions / Banks	٠ .	0	0.00	0.00	0	0.00	0	0.00
	Central Government / State Government(s) / President of India	1 0		0.00	0.00	0	0.00		
	Persons acting in Concert (Please specify)	1 0	0	0.00	0.00	0	0.00		
vi)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
_		<u> </u>							
A.2 i\	Foreign Promoters Individuals (Names of major shareholders)	 0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate \$:	1 6	0	0.00	0.00	0	0.00	0	
	204.00 00.00.00		-		0.00		5.55		
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
В	Non Promoters	<u> </u>							
B.1	Public Shareholders								
1.1)	Institutions	<u> </u>							
	Mutual Funds	1	500	0.00	0.01	0	0.00	0	0.00
	Foreign Portfolio Investors	2		0.02	2.04	0	0.00		
	Financial Institutions / Banks	1	26,16,004	0.00	0.00 52.32	0	0.00		
	Insurance Companies FII belonging to Foreign Promoter #	1 0		0.58 0.00	0.00	0			0.00 0.00
	FII belonging to Foreign Promoter #	1 5		0.00	0.00	0	0.00		
	Provident Fund / Pension Fund	0	0	0.00	0.00	0	0.00		
	Alternative Investment Fund	0	0	0.00	0.00	0	0.00		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	1,000	0.00	0.02	0	0.00	0	0.00
4.0	Non-Inetitudione								ļ
	Non-Institutions Individual share capital upto Rs. 2 Lakh	1.37.289	20,03,19,179	44.03	4,006.38	0	0.00	0	0.00
	Individual share capital upto No. 2 Earth Individual share capital in excess of Rs. 2 Lakh	223	6,14,64,458	13.51	1,229.29	0		0	0.00
	Roop Singh Rathore (***)		76,03,717	1.67	152.07	0	0.00	0	
	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
\vdash	-Non Resident Indian (NRI)	855	65,28,869	1.44	130.58	0	0.00		
	-Clearing Members	17	4,83,899	0.11	9.68	0	0.00	0	0.00
	-Bodies Corporate	292		22.16	2,016.28	0	0.00		
\vdash	Bennett, Coleman And Company Limited (***) -IEPF	1 1	8,39,09,915 6,45,532	18.44 0.14	1,678.20 12.91	0 0	0.00		
V)	Any other (Please specify)	 	0,40,032	0.14	12.91	U	0.00	-	0.00
	Hindu Undivided Family	1,228	72,76,650	1.60	145.53	0	0.00	0	0.00
	-LLP	13	2,07,205	0.05	4.14	0	0.00	0	0.00
	Non Bublic Chareholders	<u> </u>							
-	Non Public Shareholders Custodian / DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
	Employee Benefit Trust	"		0.00	0.00	0	0.00		
	Any other (Please specify)	0	0	0.00	0.00	0			
Ш									
ı	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)

SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up (Rs. in lakhs)		ed or otherwise abered*	Shares under Lock in Period	
(I)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
	Promoters & Promoters Group								
	Indian Promoters 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	0.00
	(iii) Gopikishan Biyani	1	2,121	0.01	0.04	0	0.00	0	0.00
	(iv) Kishore Biyani (v) Laxminarayan Biyani	1	2,121 2,121	0.01 0.01	0.04 0.04	0	0.00	0	0.00 0.00
_	(vi) Rakesh Biyani	1	2,121	0.01	0.04	0		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	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
\sqsubseteq	(ii) **Future Corporate Resources Pvt. Ltd.	1	28,79,503	7.31	57.59	0	0.00	0	0.00
\vdash	(iii) Surplus Finvest Pvt. Ltd. (iv) Future Capital Investment Pvt. Ltd.	1	27,009 100	0.07 0.00	0.54 0.00	0	0.00	0	0.00 0.00
\vdash	(v) RYKA Commercial Ventures Pvt. Ltd.	1	100	0.00	0.00	0	0.00	0	0.00
	,						3100		
	Trust								
\vdash	(i) Infra Trust (ii) Retail Trust	0	0		0.00 0.00	0	0.00	0	0.00 0.00
	(iii) Lifestyle Trust	l ö			0.00	0	0.00	0	0.00
	(iv) Consumer Goods Trust	0			0.00	0		0	0.00
	Financial Institutions / Banks Central Government / State Government(s) / President of India	0			0.00	0		0	0.00 0.00
	Persons acting in Concert (Please specify)	- 0			0.00	0	0.00	0	0.00
	Any other (Please specify)	0			0.00	0		0	0.00
	Foreign Promoters Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
	Bodies Corporate \$:	0		0.00	0.00	0	0.00	0	0.00
 "'	Bodies corporate v.	<u> </u>		0.00	0.00		0.00	Ť	0.00
iii)	Any other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
В	Non Promoters								
B.1	Public Shareholders								
	Institutions Mutual Funds	1	50	0.00	0.00	0	0.00	0	0.00
	Foreign Portfolio Investors	- 		0.00	0.00	0	0.00	0	0.00
	Financial Institutions / Banks	0		0.00	0.00	0		0	0.00
	Insurance Companies	1	400	0.00	0.01	0		0	0.00
	FII belonging to Foreign Promoter # FII belonging to Foreign Promoter of Indian Promoter #	0	0	0.00	0.00 0.00	0	0.00	0	0.00 0.00
	Provident Fund / Pension Fund	- °	0		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	0	0	0.00	0.00	0	0.00	0	0.00
	Non-Institutions								
	Individual share capital upto Rs. 2 Lakh	19,077	72,62,401	18.44	145.25	0		0	0.00
	Individual share capital in excess of Rs. 2 Lakh NBFCs registered with RBI	10	27,00,213 0	6.86 0.00	54.00 0.00	0	0.00	0	0.00 0.00
	Others:	— "		0.00	0.00	U	0.00		0.00
	-Trusts	1	127	0.00	0.00	0		0	0.00
	-Non Resident Indian (NRI)	233	2,27,787	0.58	4.56	0	0.00	0	0.00
<u> </u>	-Clearing Members -Bodies Corporate	9 135	5,040 5,04,671	0.01 1.28	0.10 10.09	0		0	0.00 0.00
	-Bodies Corporate	1	80,461	0.20	1.61	0		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
	Non Public Shareholders								
	Custodian / DR Holder	0			0.00 0.00	0	0.00	0	0.00
	Employee Benefit Trust Any other (Please specify)	0			0.00	0		0	0.00 0.00
2.0)						-			
	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	
			(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III)*100
	Section - I : SHAREHOLDING PATTERN - EQUITY SHARES	1,39,932	45.49.30.401		9,098,61	4.57.50.000	10.06	0	0.00
	Section -1 : SHAREHOLDING FATTERN - EQUIT SHARES	1,39,932	45,49,30,401		9,096.01	4,57,50,000	10.00	0	0.00
\vdash	Section - II : SHAREHOLDING PATTERN - CLASS B (SERIES 1)	19,686	3,93,74,679		787.49	0	0.00	0	0.00
	TOTAL - Section I + Section II	1,59,618	49,43,05,080		9,886.10	4,57,50,000	9.26	0	0.00

Footnotes

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- (*) The details of encumbrances is shown as per disclosure made by Central Departmental Stores Private Limited and Future Corporate Resources Pvt. Ltd. pursuant to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 pursuant to revised definition of "Encumbrance".
- (**) In pursuance of Scheme of Amalgamation under Sections 230 to 232 of the Companies Act, 2013 read with Rules made thereunder, M/s. Future Corporate Resources Limited, M/s. PIL Industries Limited, M/s. Manz Retail Private Limited, M/s. Weavette Business Ventures Limited, M/s. ESES Commercials Private Limited, M/s. Gargi Business Ventures Private Limited were amalgamated with M/s. Suhani Trading and Investment Consultants Private Limited ("the Transferee Company" / "Suhani") which was approved by the Hon'ble National Company Law Tribunal at Mumbai Bench and was made effective on 14th November, 2017. Further "Suhani" change the name from 'Suhani Trading and Investment Consultants Private Limited' to 'Future Corporate Resources Private Limited' w.e.f. 11th December 2018.

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

for Future Enterprises Limited -in CIRP

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



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

Reserves and Surplus

	Particulars	As at	As at
	1 articulars	30th September 2024	30th September 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	-	<u>-</u>
7	Balance of Profit in Profit & Loss Account	30,735.81	50,937.72
	TOTAL	30,735.81	50,937.72

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
	1 at ticulars	30th September 2024	30th September 2023
1	Debenture/Bonds	51,700.00	45,200.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	51,700.00	45,200.00

Note:

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

- a) 9,50,000 units of face value of INR 1000 each issued on 23rd of December 2022, for a tenure of 10 years with fixed coupon rate of 9.95 % p.a. subscribed by Generali Horizon B.V.(fellow subsidiary).
- b) 15,06,000 units of face value of INR 1000 each issued on 16th of February 2023, for a tenure of 10 years with fixed coupon rate of 9 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- c) 20,64,000 units of face value of INR 1000 each issued on 4th of May 2023, for a tenure of 10 years with fixed coupon rate of 9.04 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).
- d) 6,50,000 units of face value of INR 1000 each issued on 15th of March 2024, for a tenure of 10 years with fixed coupon rate of 8.99 % p.a. subscribed by Generali Horizon B.V. (fellow subsidiary).

FORM NL-12 & 12A -INVESTMENT SCHEDULE

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



Investment

	NL -12A		NL -12		(₹ lakhs)	
	Sharel	olders	Policyl	nolders	To	tal
Particulars	As at					
rarticulars	30th September 2024	30th September 2023	30th September 2024	30th September 2023	30th September 2024	30th September 2023
LONG TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	97,292.24	96,052.52	278,551.62	265,945.12	375,843.86	361,997.64
2 Other Approved Securities	-		-			-
3 Other Investments	-		-			
(a) Shares	-	-	-	-		
(aa) Equity	2,974.06	23.44	8,514.85	64.90	11,488.91	88.35
(bb) Preference	-			-		
(b) Mutual Funds	-	•			•	-
(c) Derivative Instruments	-	•			•	-
(d) Debentures / Bonds	36,311.25	28,691.10	103,960.59	79,438.39	140,271.84	108,129.49
(e) Other Securities	-			-		
(f) Subsidiaries	-			-		
(g) Investment properties - Real Estate	-			-		-
4 Investments in Infrastructure and Housing	56,662.82	55,935.60	162,227.94	154,871.53	218,890.76	210,807.13
5 Other than Approved Investments	315.20	265.86	902.43	736.11	1,217.64	1,001.98
Less:Provision for diminution in the value of investments	-	(263.75)	-	(730.25)		(994.00)
TOTAL	193,555.57	180,704.79	554,157.43	500,325.80	747,713.01	681,030.59
SHORT TERM INVESTMENTS						
1 Government Securities and Government guaranteed bonds including Treasury Bills	78.90	315.39	225.89	873.24	304.80	1,188.63
2 Other Approved Securities	-		-			-
3 Other Investments						
(a) Shares						
(aa) Equity	_					-
(bb) Preference	-					
(b) Mutual Funds	-					
(c) Derivative Instruments	-					
(d) Debentures / Bonds	1,035.46	2,032.41	2,964.57	5,627.22	4,000.03	7,659.62
(e) Other Securities	1,172.31	2,263.01	3,356.36	6,265.71	4,528.66	8,528.72
(f) Subsidiaries	-					-
(g) Investment properties - Real Estate	-			-		
4 Investments in Infrastructure & Social Sector	907.87	198.92	2,599.26	550.75	3,507.13	749.67
5 Other than Approved Investments	252.10	-	721.76	-	973.86	-
Less:Provision for diminution in the value of investments	(252.10)		(721.76)	-	(973.86)	-
TOTAL	3,194.54	4,809,73	9,146.08	13,316.92	12,340.62	18,126.64
GRAND TOTAL	196,750.11	185,514.51	563,303.52	513,642.72	760,053.63	699,157.23

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments								
						(₹ lakhs)		
	Sharel	olders	Policyl	holders	Te	otal		
<u>Particulars</u>	As at							
	30th September, 2024	30th September, 2023	30th September, 2024	30th September, 2023	30th September, 2024	30th September, 2023		
Long Term Investments								
Book Value	184,293.75	187,676.39	545,771.83	490,807.16	730,065.58	678,483.55		
Market Value	185,109.10	184,820.50	548,186.45	483,338.50	733,295.55	668,159.00		
Short Term Investments								
Book Value	3,115.20	5,014.04	9,225.42	13,112.61	12,340.62	18,126.64		
Market Value	3.184.00	5.030.25	9.429.17	13.155.00	12.613.17	18.185.24		

FORM NL-13-LOANS SCHEDULE



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

Loans

	Particulars	As at	As at
	i di ticulati	30th September 2024	30th September 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

		Cost / Gro	oss Block			Depre	ciation		Net l	Block
Particulars	As at 1st April 2024	Additions	Deductions	As at 30th September 2024	As at 1st April 2024	For the Period	On Sales / Adjustments	As at 30th September 2024	As at 30th September 2024	As at 30th September 2023
Goodwill	-	-	=	-	=	=	=	-	=	=
Intangibles - Computer Softwares	9,955.09	4,161.23	-	14,116.33	6,241.10	904.75	-	7,145.85	6,970.47	1,103.29
Land-Freehold	-	-	=	-	=	=	=	-	=	=
Leasehold Improvements	1,959.03	27.77	16.84	1,969.96	1,628.74	76.12	16.84	1,688.03	281.93	331.73
Buildings	-	-	-	-	-	ı	-	-	-	-
Furniture & Fittings	636.01	20.22	1.89	654.34	551.21	35.40	1.89	584.72	69.62	98.60
Information & Technology Equipment	4,514.15	192.15	238.60	4,467.70	3,796.91	307.97	231.20	3,873.68	594.02	904.71
Vehicles	76.96	-	-	76.96	25.87	7.71	-	33.58	43.38	58.80
Office Equipment	1,089.02	34.02	14.08	1,108.95	854.21	53.86	1.77	906.30	202.65	244.23
Others	-	-	-	-	ı	-	-	-	-	-
TOTAL	18,230.26	4,435.39	271.41	22,394.23	13,098.05	1,385.82	251.70	14,232.17	8,162.07	2,741.35
Work in progress	3,967.11				_				1,630.58	5,194.42
Grand Total	22,197.36	4,435.39	271.41	22,394.23	13,098.05	1,385.82	251.70	14,232.17	9,792.65	7,935.77
PREVIOUS YEAR	17,295.22	858.62	121.94	14,749.80	11,226.03	904.31	121.90	12,008.45	7,935.77	

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

	·		(\takits)
	Particulars	As at	As at
	1 at ticulary	30th September 2024	30th September 2023
1	Cash (including cheques, drafts and stamps)*	118.49	246.23
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short - Term	435.92	665.00
	(due within 12 months)		
	(bb) Others	-	28.37
	(b) Current Accounts	4,506.98	7,474.25
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Others	-	-
	TOTAL	5,061.40	8,413.85
	Balances with non-scheduled banks included in 2 or 3 above	-	-
	CASH & BANK BALANCES		
	In India	5,061.40	8,413.85
	Outside India	-	-

^{*} Cheques in hand amount to Rs. 111.19 lakhs Previous Year: Rs. 238.07 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

		As at	(₹ lakhs) As at
	Particulars	30th September 2024	30th September 2023
	ADVANCES		
1	Reserve Deposits with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	1,086.14	1,476.12
4	Advances to Directors/Officers	-	-
5	Advance Tax Paid and Taxes Deducted at Source (Net of provision for taxation)	885.69	-
6	Others		
	(i) Other Deposits	1,391.33	1,674.48
	(ii) Advances to Employees	120.22	66.20
	(iii) Advances recoverable in cash or kind	3,952.33	1,459.98
	(iv) Unutilized GST	3,656.06	1,676.39
	(v) Service Tax paid in Advance	-	-
	(vi) Income Tax Refund Recoverable	-	-
	TOTAL (A)	11,091.77	6,353.18
	OTHER ASSETS		
1	Income accrued on Investments	19,369.74	17,964.85
2	Outstanding Premiums	1,249.67	11,493.54
	Less: Provisions for doubtful, if any	-	-
3	Agents' Balances	71.37	46.67
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business	43,279.93	28,727.58
	Less: Provisions for doubtful, if any	-	-
6	Due from Subsidiaries / Holding Company	-	-
7	Investments held for uncliamed amount of Policyholders	3,959.46	3,668.00
8	Others		
	(i) Unsettled Investments Contract Receivable	703.42	-
	(ii) Redemption Receivable	1,861.43	1,930.00
	Less: Provision for Impairment	(1,861.43)	(1,930.00)
	(iii) Interest Accured other than investment	1.06	5.45
	(iv) Deposit With Reserve Bank Of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
	TOTAL (B)	68,634.64	61,906.10
	TOTAL (A+B)	79,726.41	68,259.28

FORM NL-17-CURRENT LIABILITIES SCHEDULE

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



Current Liabilities

	Particulars	As at	As at	
	1 articulars	30th September 2024	30th September 2023	
1	Agents Balances	7,319.64	5,017.56	
2	Balances due to other Insurance Companies	30,610.53	39,831.48	
3	Deposits held on Reinsurance ceded	-	-	
4	Premiums received in advance			
	(a) For Long term policies	14,280.15	15,799.36	
	(b) for Other Policies	3,382.89	1,434.30	
5	Unallocated Premium	26,591.08	19,963.74	
6	Sundry Creditors	17,959.92	22,887.42	
7	Due to Subsidiaries / Holding Company	-	-	
8	Claims Outstanding	322,116.29	298,394.94	
9	Due to Officers / Directors	-	-	
10	Unclaimed amount of Policyholders	3,244.37	3,160.54	
11	Income accrued on Unclaimed amounts	707.71	501.33	
12	Interest payable on debentures/bonds	-	-	
13	GST Liabilities	2,354.19	651.12	
14	Others -			
	(i) Deposits Received	24.80	25.05	
	(ii) Statutory Dues	1,579.55	1,205.87	
	(iii) Unsettled Investment Contract Payable	199.56	(0.00)	
	(iv) Interest accrued but not due on Borrowings	2,377.59	2,085.80	
	(v) Other Payables	5.17	-	
	Total	432,753.43	410,958.50	

FORM NL-18-PROVISIONS SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



Provisions

	Particulars	As at	As at
	a a centary	30th September 2024	30th September 2023
1	Reserve for Unexpired risk	210,852.17	178,440.02
2	Reserve for Premium Deficiency	-	134.67
3	For Taxation	-	-
	(less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	6,703.51	5,704.18
5	Others		
	(i) Employee Stock Ownership Plan	3,679.87	-
	TOTAL	221,235.55	184,278.86

FORM NL-19 MISC EXPENDITURE SCHEDULE

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



Miscellaneous Expenditure

(to the extent not written off or adjusted)

	Particulars	As at 30th September 2024	As at 30th September 2023
1	Discount Allowed in issue of shares/Debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

FORM NL-20 Analytical Ratios Schedule



Sl.No.	Particular	For the half year ended September 2024	Upto the half year ended September 2024	For the half year ended September 2023	Upto the half year ended September 2023
1	Gross Direct Premium Growth Rate	14%	20%	5%	18%
2	Gross Direct Premium to Net Worth	0.83	1.79	0.78	1.61
3	Growth rate of Net Worth	7%	7%	9%	9%
4	Net Retention Ratio	79%	80%	72%	73%
5	Net Commission Ratio	13%	13%	15%	17%
6	Expense of Management to Gross Direct Premium	28%	27%	28%	31%
7	Expense of Management to Net Written Premium	35%	34%	37%	41%
8	Net Incurred Claims to Net Earned Premium	89%	84%	77%	71%
9	Claims paid to claims provisions	26%	44%	21%	34%
10	Combined Ratio	113%	109%	105%	104%
11	Investment income ratio	2.12%	4.13%	1.91%	3.75%
12	Technical Reserves to Net Premium Ratio	5.22	2.42	5.84	2.80
13	Underwriting Balance Ratio	(0.13)	(0.12)	(0.06)	(0.08)
14	Operating Profit Ratio	-1%	0%	6%	4%
15	Liquid Assets to Liabilities Ratio	0.03	0.03	0.06	0.06
16	Net Earning Ratio	1%	2%	7%	4%
17	Return on Net Worth Ratio	1%	2%	4%	5%
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.98	1.98	2.25	2.25
19	NPA Ratio				
	Gross NPA Ratio	-	0.37%	-	0.42%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.34	0.34	-	0.32
21	Debt Service Coverage Ratio	2.53	3.11	8.81	5.49
22	Interest Service Coverage Ratio	2.53	3.11	8.81	5.49
23	Earnings per share	0.09	0.31	0.60	0.79
24	Book value per share	12.55	12.55	15.63	15.63

Notes: -

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

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



** Segmental Reporting up to	ntal Reporting up to									
Segments Upto the half year ended on 30-September-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	9%	26%	-4%	26%	88%	126%	32%	160%	0.00	-60%
Previous Period	13%	25%	-37%	27%	92%	81%	33%	89%	1.80	9%
Marine Cargo										
Current Period	15%	72%	22%	29%	39%	71%	50%	106%	0.00	-14%
Previous Period	11%	74%	22%	30%	41%	52%	39%	89%	0.65	5%
Marine Hull										
Current Period	41%	90%	-728%	20%	22%	60%	81%	-659%	0.00	79%
Previous Period	-96%	96%	-324%	20%	21%	34%	0%	-281%	1.00	159%
Total Marine										
Current Period	15%	72%	22%	29%	39%	71%	50%	106%	0.00	-14%
Previous Period	11%	74%	22%	30%	41%	52%	39%	89%	0.65	5%
Motor OD										
Current Period	-3%	96%	28%	38%	40%	84%	263%	122%	0.00	-23%
Previous Period	14%	95%	29%	39%	41%	92%	350%	131%	1.05	-30%
Motor TP										
Current Period	10%	95%	31%	40%	42%	57%	7%	98%	0.00	-2%
Previous Period	25%	94%	29%	37%	39%	50%	7%	88%	1.04	13%
Total Motor										
Current Period	4%	95%	30%	39%	41%	69%	18%	109%	0.00	-11%
Previous Period	20%	95%	29%	38%	40%	69%	21%	108%	1.04	-7%
Health		, , , ,						20070		
Current Period	82%	89%	5%	16%	18%	99%	436%	115%	0.00	-18%
Previous Period	107%	87%	4%	23%	27%	82%	248%	106%	0.92	-18%
Personal Accident	10770	0770	170	2570	2770	02,0	21070	10070	0.72	10/0
Current Period	-10%	89%	16%	30%	34%	46%	45%	77%	0.00	25%
Previous Period	70%	91%	31%	45%	49%	41%	39%	88%	1.05	1%
Travel Insurance	7070	7170	3170	1370	1,7,0	1170	3,770	0070	1.03	170
Current Period	29%	10%	-55%	50%	495%	43%	4%	77%	0.00	25%
Previous Period	26%	10%	-65%	48%	482%	388%	11%	460%	0.35	-371%
Total Health										
Current Period	73%	88%	6%	16%	19%	95%	332%	112%	0.00	-15%
Previous Period	101%	87%	7%	26%	29%	77%	174%	103%	0.93	-16%
Workmen's Compensation/ Employer's liability	10170	0770	7,0	2070	2770	7770	17170	10370	0.73	10/0
Current Period	-1%	95%	24%	34%	36%	38%	25%	73%	0.00	22%
Previous Period	5%	95%	24%	35%	37%	66%	39%	102%	0.85	-4%
Public/ Product Liability	370	7570	2170	3370	3770	0070	3,770	10270	0.03	170
Current Period	1%	39%	41%	31%	70%	-43%	3%	20%	0.00	77%
Previous Period	6%	45%	32%	28%	57%	32%	4%		1.03	
Engineering	070	4370	3270	2670	3770	32/0	470	6370	1.03	470
Current Period	35%	19%	-67%	30%	150%	35%	47%	25%	0.00	78%
Previous Period	33%	12%	-94%	32%	248%	70%	14%	91%	1.36	12%
Aviation	870	12/0	- 54 /0	3270	240/0	7070	14/0	91/0	1.50	1270
Current Period	-100%	0%	0%	0%	0%	0%	3%	0%	0.00	0%
Previous Period	-100%	95%	-6303%	-921%	-969%	103635%	83%	97341%	0.00	-102944%
Crop Insurance	-100%	9370	-030370	-92170	-90970	10303370	0.370	2/34170	0.00	-10294470
Current Period	-98%	54%	-4038%	-128%	-236%	163%	83%	-4114%	0.00	1517%
Previous Period	-55%	21%	-4038%	-128%	27%	-11%	117%	-4114%	0.00	125%
Other segments **	-3370	2170	-4170	070	2170	-1170	11/70	-2470	0.29	12,370
Current Period	19%	78%	34%	37%	47%	86%	98%	130%	0.00	-46%
Previous Period	19%	/8% 64%	34%	37% 47%	74%		103%	130%	1.61	-46% -49%
	8%	64%	39%	4/%	/4%	83%	103%	149%	1.61	-49%
Total Miscellaneous	210/	000/	1.40/	250	210	000	450/	10.00	0.00	00/
Current Period	21%	88%	14%	27%	31%	82%	45%	106%	0.00	-9%
Previous Period	19%	82%	20%	32%	39%		34%	106%	1.02	-10%
Total-Current Period	20%	80%	13%	27%	34%	84%	44%	109%	2.42	-12%
Total-Previous Period	18%	73%	17%	31%	41%	71%	34%	104%	2.80	-8%

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

For the half year ending 30th September, 2024



	PART-A Related Party Transactions							
				Consideration paid / received (₹ lakhs)				
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the half year ended 30th September 2024	Up to the half year ended 30th September 2024	For the half year ended 30th September 2023	Up to the half year ended 30th September 2023	
1	Assicurazioni Generali SPA	Ultimate Holding co	Reinsurance premium ceded	375.75	991.93	585.80	1,196.35	
			Commission on reinsurance ceded	61.82	158.37	114.56	235.55	
			Claims recovery on reinsurance	170.37	414.32	198.14	331.45	
			Recovery towards Expenses Incurred	106.64	106.64	21.64	54.11	
2	Assicurazioni Generali S.P.A. U.K.	U.K. Branch of Ultimate	Reinsurance premium ceded	1,153.96	1,627.05	850.36	1,705.35	
		Holding Co	Commission on reinsurance ceded	160.74	328.57	119.42	289.09	
			Claims recovery on reinsurance	- 17.78	12.70	90.66	93.80	
3	Assicurazioni Generali S.P.A. Hong Kong	Hong Kong Branch of	Reinsurance premium ceded	501.51	533.92	149.20	145.63	
		Ultimate Holding Co	Commission on reinsurance ceded	77.64	84.36	19.12	19.45	
			Claims recovery on reinsurance	-	0.11	-	9.25	
- 4	Assistantiani Canadi C.D.A. Lutanhatta	Lucambarra Dravah of	<u></u>		1			
4	Assicurazioni Generali S.P.A Luxembourg	Luxembourg Branch of Ultimate Holding Co	Reinsurance premium ceded Commission on reinsurance ceded	5,072.23 784.14	8,138.14 1,183.40	4,564.92 697.23	5,304.88 834.31	
			Claims recovery on reinsurance	5,260.20	9,754.01	4,167.91	6,931.92	
				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2,12.101	.,,,,,,,,	3,000.00	
5	Generali Espana De Seguros	Fellow Subsidiary	Reinsurance premium ceded	387.46	543.56	2.36	393.55	
			Commission on reinsurance ceded	35.09	56.95	0.67	39.51	
			Claims recovery on reinsurance	-	8.37	66.29	68.55	
6	Generali Italia S.P.A.	Fellow Subsidiary	Reinsurance premium ceded	317.15	331.45	295.77	316.43	
			Commission on reinsurance ceded	20.22	23.01	19.27	23.52	
			Claims recovery on reinsurance	1.04	34.84	427.66	442.42	
	Generali Horizon B.V.	Fellow Subsidiary	Sub-debt - Non Convertible		1			
7			Debentures	-	-	-	20,640.00	
			Interest accrued on Sub-debt - Non Convertible Debentures	1,195.89	2,378.27	1,215.67	2,064.55	
8	Key Managerial Personnel	MD & CEO and other KMPs and Directors	Remuneration for the period	452.17	3,196.72	384.06	2,854.62	
			Insurance Premium received	3.35	9.65	1.84	2.92	
			Insurance Claims Paid	1.82	1.96	0.20	0.28	
			modrance channer and	1.02		0.20	0.20	
9	Future Generali India Life Insurance	Fellow Subsidiary	Operating expenses incurred on our	17.63	30.15	38.76	40.21	
	Company Limited		behalf Operating expenses incurred by our					
			company on their behalf	34.65	63.95	23.82	44.24	
			Rent/Elect. Deposits on our behalf Rent/Elect. Deposits by our company	=	3.60	9.60	9.62	
			on their behalf	-	0.67	- 0.58	3.77	
			Settlement paid/ (received)	-	-	-	-	
			Insurance Premium Received	5.48 - 5.18	6.03	0.18	4.97	
			Unallocated Premium received/(paid) Insurance Claims Paid	- 5.16	0.23	- 4.46	0.19	
			Insurance Premium Paid	1	132.56	-	120.17	
			1		1		1	
		Joint Venture of Future	Commission paid	0.28	0.46	1.23	2.92	
10	FG & G Distribution Private Limited	Enterprises & Generali	Insurance Premium Received	-	-	4.29	4.29	
		Group	Insurance Claims Paid	-	-	2.90	2.90	
			Unallocated Premium received/(paid)	-	-	- 4.53	0.52	
11	Shendra Advisory Services Private Limited	Joint Venturer	Operating expenses incurred by our company on their behalf	-	-	-	9.71	
	1		RSA Fees, Health & Wellness service					
12	Europ Assistance India Private Limited	Fellow Subsidiary	& Cyber Service	69.04	158.94	132.76	192.24	
12	Lurop Assistance muid Filvate Limited	i ellow oubsidially	Insurance Claims Paid	-	-	0.08	0.14	
			Unallocated Premium received/(paid)	-	-	-	0.04	
13	Future Enterprises Limited	Joint Venturer	Insurance Premium	-	-	0.11	0.11	
			Insurance Claims paid	-	-	-	-	
			Unallocated Premium received/(paid)	-	-	3.26	3.26	
ì	Generali lard S.A.	Fellow Subsidiary	Reinsurance premium ceded		- 0.00			
14			Commission on reinsurance ceded	-	- 0.00	-	-	
14			Commission on remainde deded					
14			Claims recovery on reinsurance	1.67	1.67	-	-	
	Canadi Variah AC	Fallow Out of "	Claims recovery on reinsurance					
14	Generali Versicherung AG	Fellow Subsidiary		1.67 10.35 1.38	1.67 10.35 1.38	11.40	11.40	

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Future Generali India Insurance Company Limited IRDA Registration No 132. dated 4th September, 2007. For the half year ended 30th September, 2024



	PART-B Related Party Transaction Balances - As on September 30, 2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments(₹ lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable(₹ lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party(₹ lakhs)	
1	Future Generali India Life Insurance Co. Ltd.	Fellow Subsidiary	52.30	Receivable	-	-	-	-	
2	FG & G Distribution Private Limited	Joint Venturer	0.38	Receivable	-	-	-	-	
3	Europ Assistance India Private Limited	Fellow Subsidiary	(0.14)	Payable	-	-	-	-	
4	Assicurazioni Generali SPA	Ultimate Holding Company	(503.98)	Payable	-	-	_	-	
5	Assicurazioni Generali S.P.A. Hong Kong	Branch of Ultimate Holding Company	(704.60)	Payable	-	-	-	-	
6	Assicurazioni Generali S.P.A. U.K.	Branch of Ultimate Holding Company	(1,478.58)	Payable	-	-	-	-	
7	Generali Espana De Seguros	Fellow Subsidiary	(521.00)	Payable	-	-	-	-	
8	Generali Iard S.A.	Fellow Subsidiary	(72.99)	Payable	-	-	-	-	
9	Generali Italia S.P.A.	Fellow Subsidiary	(220.35)	Payable	-	-	-	-	
10	Assicurazioni Generali S.P.A Luxembourg	Fellow Subsidiary	(5,145.04)	Payable	-	-	-	-	
11	Generali Versicherung AG	Fellow Subsidiary	(22.19)	Payable	-	-	-	-	
12	Generali Horizon B.V.	Fellow Subsidiary	(54,077.59)	Payable	-	-	-	-	
13	Generali Operations Service Platform S.R.L.(GOSP)	Fellow Subsidiary	(130.69)	Payable	-	-	-	-	

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

STATEMENT OF ADMISSIBLE ASSETS:

AS AT 30th September 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	-	196,750	196,750
	Policyholders as per NL-12 A of BS	563,304	-	563,304
(A)	Total Investments as per BS	563,304	196,750	760,054
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	9,793	-	9,793
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	352	-	352
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	5,061	-	5,061
(F)	Advances and Other assets as per BS	67,930	14,036	81,966
(G)	Total Current Assets as per BS(E)+(F)	72,992	14,036	87,027
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	15,882	1,905	17,787
(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)	646,088	210,786	856,873
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	16,234	1,905	18,139
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	629,855	208,881	838,736

(₹ 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	70	-	70
	(b)Leasehold improvements	282	-	282
	Inadmissible current assets			
	(a) Agents' and Intermediaries' balances	71	-	71
	(b) Premiums receivables relating to State/Central government sponsored schemes	9	-	9
	(c) Deferred Tax Assets	-	1,679	1,679
	(d) Co-insurer's balances outstanding for more than ninety days	5,195	-	5,195
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	6,146	-	6,146
	(f) Other Reinsurer's balances outstanding for more than 180 days;	151	-	151
	(g) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938	352	120	472
	(h) GST Unutilized Credit outstanding for more than ninety days;	-	105	105
	(i) Assets held for uncliamed amount of Policyholders	3,959	-	3,959

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

Future Generali India Insurance Company Limited

IRDA Registration No 132. dated 4th September, 2007



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

STATEMENT OF LIABILITIES

(₹ lakhs)

		As on 30th September, 2024		
Item				
No.	Reserve	Gross Reserve	Net Reserve	
(a)	Unearned Premium Reserve (UPR)	270,729	210,852	
(b)	Premium Deficiency Reserve (PDR)	-	-	
(c)	Unexpired Risk Reserve (URR)(a)+(b)	270,729	210,852	
(d)	Outstanding Claim Reserve (other than IBNR reserve)	234,638	177,933	
(e)	IBNR reserve	172,642	144,183	
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	678,010	532,968	

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 30TH SEPTEMBER 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	65,242	17,994	34,982	19,101	6,524	5,730	6,524
2	Marine Cargo	12,218	8,663	8,264	5,555	1,733	1,667	1,733
3	Marine - Other than Marine Cargo	264	13	146	2	26	22	26
4	Motor	177,546	167,909	114,674	112,455	33,582	33,737	33,737
5	Engineering	10,353	2,052	4,614	1,048	1,035	692	1,035
6	Aviation	(0)	(0)	527	529	(0)	159	159
7	Liability	3,308	1,319	161	118	496	36	496
8	Health Insurance	211,033	175,932	158,698	134,072	35,186	40,222	40,222
9	Miscellaneous	36,870	28,248	23,063	16,984	5,650	5,095	5,650
10	Crop	27,144	6,245	37,456	10,361	2,714	5,618	5,618
	Total	543,979	408,375	382,586	300,225	86,947	92,978	95,200

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 30th September 2024

(₹ lakhs)

(1)	(2)	(3)	
ITEM NO.	DESCRIPTION	AMOUNT	
(A)	Policyholder's FUNDS		
	Available assets(as per Form IRDAI-GI-TA)	629,854	
	Deduct:		
(B)	Current Liabilities as per BS	74,865	
(C)	Provisions as per BS	532,968	
(D)	Other Liabilities	-	
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,021	
	Shareholder's FUNDS		
(F)	Available Assets	208,881	
	Deduct:		
(G)	Other Liabilities	42,204	
(H)	Excess in Shareholder's funds (F-G)	166,677	
(I)	Total ASM (E+H)	188,698	
(J)	Total RSM	95,200	
(K)	Solvency Ratio (Total ASM / Total RSM)	1.98	

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

NL-27-Prod IRDA Periodic Disclosures

PERIODIC DISCLOSURES FORM NL-27 **Products Information** FUTURE GENERALI Future Generali India Insurance Company Ltd Date: 30-09-2024 Insurer: **Products Information** List below the products and/or add-ons introduced during the period July, August & September 2024 Name of Product /Add On **Category of product** Date of allotment of UIN SI. No. Co. Ref. No. **IRDAI UIN** Class of Business(a) Surrogacy Health cover FGIHLIP24147V012324 Health 11-Jan-2024 Na Retail 2 Health Vital Na FGIHLIP25035V012425 Health Retail 24-Jul-2024 3 Health Total Na FGIHLIP25037V062425 Health Retail 9-Sep-2024 4 FGIHLIA25036V012425 Health Retail 17-Sep-2024 Secure Premium Rider Na Health Vital Na Health 5 FGIHLIP25038V022425 Retail 23-Sep-2024 6 Future Secure Commercial Vehicle Package Policy Na Retail 22-Jul-2024 IRDAN132RPMT0015V03200708 Motor

Note: -

⁽a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation, Crop Insurance and Other segments (Please specify)

NL-28
(Read with Regulation 10)
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD
Registration Number: 132
Statement as on: 30th Sep 2024
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly
Section I
Section I
Section I

PART - A

	dicity of Submission : Quarterly		(Rs in Lakhs)
Secti	on I		
No.	PARTICULARS	SCH	AMOUNT
1	a. Investments-Shareholders	8	196,750
	b. Investments-Policyholders	8A	563,304
2	Loans	9	
3	Fixed Assets	10	9,793
4	Current Assets		
	a. Cash and Bank	11	5,061
	b. Advances and Other Assets	12	79,726
5	Current Liabilities		
	a. Current Liabilities	13	432,753
	b. Provisions	14	221,236
	c. Misc Exp not written Off	15	-
	d. Debit Balance of P and L A/c		-
	Application of Funds as per Balance Sheet (A)		200.645

	Less: Other Assets	SCH	AMOUNT
1	Loans (If Any)	9	-
2	Fixed Assets (If Any)	10	9,793
3	Cash and Bank Balance (If any)	11	5,061
4	Advances and Other Assets (If Anv)	12	79,726
5	Current Liabilities	13	432,753
6	Provisions	14	221,236
7	Misc Exp not written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		-
		TOTAL(B)	-559,409
		(A-B)	760,054

|--|

No.	Investment Assets	Reg. %	s	Н	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)	(c)	(d) = (b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Government Securities	Not Less than 20%		46,293	132,538	178,831	23		178,831	180,144
	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)	Not Less than 30%		97,371	278,778	376,149	49		376,149	378,149
3	Investment subject to Exposure Norms									
	A) Housing and Loans to SG for housing and FFE	Not Less than 5%								
	Approved Investments			57,614	164,952	222,567	29	(169)	222,398	222,712
	Other Investments			558	1,597	2,155	0	0	2,155	250
	c) Approved Investments	Not Exceeding 55%		41,392	118,506	159,897	21	392	160,289	161,228
	d) Other Investments	NOT EXCEPTING 3370		599	1,714		0	(415)	1,898	1,218
	Total Investment Assets	100%	-	197,534	565,547	763,081	100	(192)	762,889	763,556

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.
- 5. Factor to Investment is applicable to both Internoles in units presenting sometics, inalign and policyholdes units.

 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		190,870	25	(12,039)	116.58	178,831	23.44
2	Central Govt Sec, State Govt Sec or Other Approved Securities (including (i) above)		393,388	50.86	(17,239)	166.93	376,149	49.29
73	Investment subject to Exposure Norms							
	a) Housing and Loans to SG for housing and FFE							
	Approved Investments		75,835	10	8,103	(78.46)	83,937	11.00
	Other Investments		0	0.00	0	0.00	0	0.00
	b) Infrastructure Investments							
	Approved Investments		136,902	18	1,727	(16.72)	138,629	18.17
	Other Investments		2,143	0.28	12	(0.12)	2,155	0.28
	c) Approved Investments		160,943	21	(1,045)	10.12	159,897	20.95
	d) Other Investments		4,198	0.54	(1,885)	18.25	2,313	0.30
	Total		773,408	100.00	(10,327)	100.00	763,081	100.00

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Date: 30th Sep 2024



(Rs in Lakhs)

Detail Regarding debt securities Market Value Book Value as % of total As at 30th Sep As at 30th Sep as % of total As at 30th Sep as % of total As at 30th Sep as % of total 2024 for this class 2023 for this class 2024 for this class 2023 for this class Break down by credit rating AAA rated 327,065 43.85 298,422 43.48 325,971 43.91 299,735 43.03 AA or better 38,870 5.21 22,751 3.31 38,711 5.21 22,692 3.26 Rated below AA but above A 5,475 0.80 5,428 0.78 Rated below A but above B _ _ 52.06 Any other (Sovereign Rating) 377,626 50.63 353,598 51.52 375,626 50.60 362,658 Any other (Unrated) Any other (Reverse Repo) 0.28 2,098 0.28 6,099 0.89 2,098 6,099 0.88 Rated D 250 0.03 Total (A) 745,909 100.00 686,344 100.00 742,406 100.00 696,610 100.00 Break down by Residual Maturity Up to 1 year 12,613 1.69 18,185 2.65 12,341 1.66 18,127 2.60 more than 1 year and upto 3 years 87,808 11.77 58,546 8.53 87,686 11.81 58,447 8.39 More than 3 years and up to 7 years 357,759 47.96 312,127 45.48 358,385 48.27 314,962 45.21 28.98 More than 7 years and up to 10 years 216,820 29.07 231.539 33.74 215,160 237,913 34.15 above 10 years 70,908 9.51 65,946 9.61 68.834 9.27 67,161 9.64 Any other (Please specify) Total (B) 745,909 100.00 686,344 100.00 742,406 100.00 696,610 100.00 Break down by type of the issuer 24.16 25.03 24.09 25.31 a. Central Government 180,190 171,759 178,876 176,279 b. State Government 197,436 26.47 181,839 26.49 196,749 26.50 186,379 26.76 49.09 49.12 47.06 Corporate Securities 366,184 326,648 47.59 364,682 327,854 Any other (Fixed Deposit) --------Any other (Reverse Repo) 2,098 0.28 6,099 0.89 2,098 0.28 6,099 0.88 Total (C) 100.00 100.00 745,909 100.00 686,344 100.00 742,406 696,610

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)".

Name of the Fund: FORM NL-30 -DETAILS OF NON-Shareholder's Fund

(Read with Regulation 10)
DETAILS OF NON-PERFORMING ASSETS
Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD

Registration Number: 132 (Rs in Lakhs)

		Bonds / D	ebentures	Loa	ans	Other Debt	instruments	All Othe	r Assets	TO'	ΓAL
N	PARTICULARS	YTD									
О	PARTICULARS	(As on 30 Sep									
		2024)	2023)	2024)	2023)	2024)	2023)	2024)	2023)	2024)	2023)
1	Investment Asset (As per Form3A/3B - Total	364,564	327,819	-	-	4,529	8,529	393,988	365,628	763,081	701,976
_	Fund)	,	,			,	,				, i
2	Gross NPA	2,835	2,924	-	-	-	-	-	-	2,835	2,924
3	% of Gross NPA on Investment Assets(2/1)	0.78	0.89				-	-	-	0.37	0.42
4	Provision made on NPA	2,835	2,924	-	-	-	-	-	-	2,835	2,924
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)	361,729	324,895	-	-	1	-	-	-	760,246	699,052
8	Net NPA (2 - 4)	-	-				-	-	-		-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-			-	-

CERTIFICATION

Certified that the information given herein are correct, complete to the best of my knowledge. Also certified that the various investments made and covered in the return are with in the return are within the exhaustive

- Note:
 a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
 b) Total Investment Assets should reconcile with figures shown in other relevant forms
 c) Gross NPA is investments classified as NPA, before any provisions
 d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 e) Net Investment assets is net of 'provisions'
 f) Net NPA is gross NPAs less provisions
 g) Write off as approved by the Board
 f) Investment Regulations, as amended from time to time, to be referred

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

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number: 132 Statement as on :30 Sep 2024 Statement of Investment and Income on Investment Periodicity of Submission: Outstrefty



No.	licity of Submission : Ouarterly Category of Investment	Category	Investment	Current Quar Income on	rter Gross Yield	Not Viold		r To Date(Current Ye Income on	ear)	Not Viold	Investment	Year to date(Previ	ous Year) Gross Yield	Not Viold
		Code	(Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²	Investment (Rs.)1	Investment (Rs.)	(%) ¹	(%) ²	(Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²
2	A Central Government Securities A1 Central Government Bonds	CGSB	183,291	3,264	1.78	1.33	186,806	6,583	3,52	2.62	168,103	5,748	3,42	2.54
3	A2 Special Deposits	CSPD	-	-	-	-		-	-	-	-	-	-	-
5	A3 Deposit under Sec 7 of Insurance Act, 1938 A4 Treasury Bills	CDSS		-	-	-	-	-	-	-	-	-	-	-
6	A5 Sovereign Green Bonds	CSGB	3,002	54	2	1	3,002	108	4	3	1,416	51	4	3
7	B Government Securities / Other Approved Securities B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds	CGSL				-		-	-	-		_		
9	B2 State Government Bonds/ Development Loans	SGGB	199,974	3,543	2	1	201,350	7,076	4	3	184,437	6,428	3	3
10 11	B3 State Government Guaranteed Loans B4 Other Approved Securities (excluding Infrastructure Investments)	SGGL	569	10	- 2	- 1	764	31	- 4	- 2	2,219	- 72	- 3	- 2
12	B5 Guaranteed Equity	SGGE	-	-	-	-	764	- 31	- 4	-	- 2,219	- 12	-	-
13 14	C Housing and Loans to State Govt for housing and fire fighting C1 Loans to State Govt, for Housing	HLSH												
15	C2 Loans to State Govt. for Fire Fighting Equipments	HLSF				-		-		-				
16	C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	-	-	-			-	-	-		-	-	-
17 18	C4 Commercial Papers - NHB/Institutions accredited by NHB C5 Housing - Securitised Assets (Approved Investment)	HTLN HMBS		-	-	-	-	-	-	-	-	-	-	-
19	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-				-		-		-		-
20 21	C7 Bonds/Debentures issued by HUDCO C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTHD	6,456	114	1.76	1.31	6,464	226	3.49	2.60	6,530	228	3.49	2.60
22	C9 Bonds/Debentures issued by Authority constituted under any	HTDA	72,406	1,336	1.84	1.37	69,914	2,569	3.67	2.73	69,923	2,588	3.70	2.75
23	C10 Bonds/Debentures issued by HUDCO	HFHD	-	-	-	-		-	-	-	-	-	-	-
24 25	C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB C12 Bonds/Debentures issued by Authority constituted under any	HFDN HFDA		-		-	-	-		-		-		
26	C13Debentures / Bonds / CPs / Loans	HODS					٠	-		-		-		-
27 28	D Infrastructure Investments D1 Infrastructure - Other Approved Securities	ISAS				-				-				-
29	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	653	55	8.41	6.26	736	199	26.96	20.07		-	-	-
30	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	833	452	54.27	40.40	833	452	54.27	40.40	-	-	-	<u> </u>
31 32	D4 Infrastructure - PSU - Equity Shares - Unquoted D5 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IENQ IEUQ	-	-	-	-		-	-	-	-	-	-	-
33	D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-		-	-	-
34 35	D7 Infrastructure - Securitised Assets (Approved) D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IESA IDPG	-	-	-	-	-	-		-	-	-	-	
36	D9 'Infrastructure - Infrastructure Development Fund (IDF)	IDDF	5,683	110	1.94	1.44	6,089	242	3.98	2.96	2,502	36	1.43	1.06
37	D10 Infrastructure - PSU - Debentures/ Bonds	IPTD IPCP	97,065	1,798	1.85	1.38	97,155	3,586	3.69	2.75	96,121	3,499	3.64	2.71
38 39	D11 Infrastructure - PSU - CPs D12 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	13,822	276	2.00	1.49	14,452	556	3.85	2.87	18,578	726	3.91	2.91
40	D13 Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-		-		-
41 42	D14 Infrastructure - Term Loans (with Charge) D15 Infrastructure - PSU - Debentures/ Bonds	ILWC IPFD		-	-	-		-		-	-	-		-
43	D19 Infrastructure - Units of Insfrastructure Investment Trust	EIIT	2,231	57	2.54	1.89	1,869	109	5.81	4.33	2,417	116	4.78	3.56
44	D16 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD ILBI	17,538	354	2.02	1.50	17.540	700	3,99	2.97	17.554	- 704	4.01	- 2.00
45 46	D20 Long Term Bank Bonds ApprovedInvestment– Infrastructure D21 Long Term Bank Bonds Approved Investment- Affordable Housing	HLBH	2,505	50	1.98	1.47	2,505	97	3.99	2.89	17,554	704	4.01	2.98
47	D16'Infrastructure - Debentures / Bonds / CPs / loans	IODS	968	12	1.28	0.96	962	25	2.57	1.91	993	5	0.23	0.17
48 49	D17 Infrastructure - Equity (including unlisted) E Approved Investment Subject To Exposure Norms	IOEQ	-	-	-	-		-	-	-	-	-	-	-
50	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,510	-0	-0.02	-0.01	1,133	56	4.92	3.66	41	2	4.03	2.99
51 52	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- E3 PSU-(Approved Investments) -Equity Shares -quoted	EACE	7,699	691	8.98	6.69	6,428	1,079	16.74	12.46	-	-	-	-
53	E4 Corporate Securities (Approved Investment) - Equity Shares - Quoted	ETCE		-	-	-	-	-		-		-		
54	E5 Corporate Securities (Approved Investment) -Equity Unquoted	EENQ	-	-	-	-		-	-	-	-	-	-	-
55 56	E6 PSU - Equity Shares - Unquoted E7 Equity Shares - Companies incorporated outside India (invested prior to	EEUQ EFES	-	-	-	-	-	-	-	-		-	-	-
57	E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-		-	-	-	-	-	-	-
58	E9 Corporate Securities - Bonds - Taxable	EPBT FPBF	146,567	2,993	2.04	1.52	142,001	5,777	4.07	3.03	107,208	4,455	4.16	3.09
59 60	E10 Corporate Securities - Bonds - Tax free E11 Corporate Securities (Approved Investment) -Pref Shares	EPBF		-	-	-	-	-		-		-		
61	E12 Corporate Securities (Approved Investment) -Investment in Subsidiaries	ECIS		-	-			-	-	-		-		-
62 63	E13 Corporate Securities (Approved Investment) - Debentures E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	ECOS EDPG	-	-		-	-	-			-	-		-
64	E15 Corporate Securities (Approved Investment) -Derivative Instruments	ECDI		-					-	-				-
65 66	E16 Investment Properties - Immovable E17 Loans - Policy Loans	EINP	-	-	-	-		-	-	-	-	-	-	-
67	E18 Loans Secured Loans -Mortgage of Property in India (term Loan)	ELMI	-			-		-		-				
68	E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMO	-	-	-			-	-	-		-	-	-
69 70	E20 Deposits - Deposit with scheduled banks E21 Deposits - CDs with Scheduled Banks	ECDB EDCD	2,409	- 44	1.83	1.36	2,388	- 85	3.55	2.64	2,386	- 89	3.74	2.78
71	E22 Deposits - Money at call and short notice with banks /Repo	ECMR	7,309	116	1.59	1.18	12,147	400	3.29	2.45	10,760	356	3.30	2.46
72 73	E23 CCIL (Approved Investement) - CBLO E24 Commercial Papers issued by all India Financial Institutions rated very	ECBO ECCP	-	-		-	2,499	- 2	0.09	0.07	-	-	-	-
74	E25 Application Money	ECAM					2,499		- 0.09	-				
75	E26 Deposit with Primary Dealers duly recognised by RBI	EDPD	-	-	-	-		-	-	-	-	-	-	
76 77	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-PSU	EUPD EPPD	-	-	-	-		-	-	-	-	-	-	
78	E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of	EUPS		-		-		-		-		-		-
79 80	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EPPS EGMF	- 0	-	-	-	- 0	-	-		- 0	-	-	-
81	E33 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-				-			-	-			
82	E31 Exchange Traded Fund	EETF		-	-	-		-	-	-	-	-	-	
83 84	F Other than Approved Securities F1 Other than Approved Investments -Bonds -PSU- Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
85	F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPF	-	-	-	-		-	-	-	-	-	-	-
86 87	F3 Other than Approved Investments - Equity Shares (incl PSUs and F4 Equity Shares (incl. Equity related Instruments) - Promoter Group	OESH	2,404	302	12.57	9.36	2,221	407	18.45	13.74	642	422 -6	66.52 -6.78	49.47 -5.04
88	F5 Other than Approved Investments -Debentures	OLDB			-		-			-	930		3.03	2.26
89	F6 Debentures/ Bonds/ CPs/ Loans etc Promoter Group	ODPG	-	-	-	-		-	-	-	-	-	-	-
	F7 Commercial Papers F8 Other than Approved Investments -Pref Shares	OACP	1	1	-	-	-	-	-				-	-
90		OVNE		-	-	-		-	-	-	-	-	-	-
90 91 92	F9 Other than Approved Investments -Venture fund				-	-		-	-	-	-	-	-	-
90 91 92 93	F10 Other than Approved Investments -Short Trem Loans (Unsecured	OSLU	-		-	-								
90 91 92	F9 Other than Approved Investments -Venture fund F10 Other than Approved Investments -Short Trem Loans (Unsecured F11 Other than Approved Investments - Term Loans (without charge) F12 Mutual Funds - Debty Income/ Serial Plans/ Liquid Schemes		- 0	-		_	- 0	-	_		- 0	-	-	
90 91 92 93 94 95 96	F10 Other than Approved Investments -Short Trem Loans (Unsecured F11 Other than Approved Investments - Term Loans (without charge) F12 Mutual Funds - Debt/ Income/ Serial Plans/ Uquid Schemes F13 Mutual Funds - (under Insurer's Promoter Group)	OSLU OTLW OMGS OMPG	- 0	-	-			-	-	-	0	-	-	
90 91 92 93 94 95	FIO Other than Approved Investments - Short Trem Loans (Unsecured FI1 Other than Approved Investments - Term Loans (without charge) FI2 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes FI3 Mutual Funds - (under Insurer's Promoter Group) FI4 Dervalvie Instruments	OSLU OTLW OMGS	0	-	-		- 0	-	-	-	0	-	-	-
90 91 92 93 94 95 96 97 98	FIO Other than Approved Investments -Short Trem Loans (Unsecured FI) Other than Approved Investments - Term Loans (without charae) FI2 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes FI3 Mutual Funds - Cunder Insurer's Promoter Group) FI4 Derivather Instruments FI5 Securitised Assets (underlying assets Housing Loan/ Infrastructure FI5 Securitised Assets (underlying assets Housing Loan/ Infrastructure FI5 Gauphy Shares (PSU & Unlisted)	OSLU OTLW OMGS OMPG OCDI OPSA OEPU	- - 0 - -	-	-	-	-	-	-	-	-	-	-	-
90 91 92 93 94 95 96 97 98	FIO Other than Approved Investments -Short Trem Loans (Unsecured FIL Other than Approved Investments - Term Loans (Without charne) FIZ Mutual Funds - Debty Income/ Serial Plans/ Liquid Schemes FIZ Mutual Funds - Lorder Insers' Phomother Group FIA Derivative Instruments FIS Mutual Funds - Carden Financia Fin	OSLU OTLW OMGS OMPG OCDI OPSA	- 0 - - - - 112					- - - - - - - 171		- - - - - 22.18		-	-	-

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 'YI'D finceme or investment shall be crocarded with figures in P&L and Revenue account

6 Investment Reculations, as amended from time to time, to be referred

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE CO LTD Registration Number: 132 Statement as on: 30th Sep 2024 Statement of Down Graded Investments Periodicity of Submission: Quarterly



(Rs in Lakhs)

									(RS IN LAKINS)
No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A	During the guarter								
1	NIL								
В	As on Date								
1	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
2	10.25% Reliance Capital (mat date 31 Oct 2022) 10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012 09-10-2012		CARE AA+	CARE AA CARE A+	08-10-2018 06-03-2019	
4	10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB	280	09-10-2012	CARE	CARE A+	CARE A	18-04-2019	
	10.25% Reliance Capital (mat date 31 Oct 2022) 10.25% Reliance Capital (mat date 31 Oct 2022)	OLDB		09-10-2012 09-10-2012		CARE A CARE BBB	CARE BBB CARE BB	18-05-2019 24-08-2019	
7	10.25% Reliance Capital (mat date 31 Oct 2022) 10.30% ILFS Financial Services Ltd (mat 28 Dec 2021)	OLDB	250	09-10-2012 03-01-2012	CARE	CARE BB CAREAAA	CARE D CARE D	20-09-2019 17-09-2018	
9	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	250	15-01-2015	ICRA	ICRA AA	ICRA AA+	23-05-2023	Rating upgraded only by ICRA
	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025) 8.67% IDFC BANK LTD (MAT DT 3 Jan 2025)	ILBI	500	15-01-2015 15-01-2015		ICRA AA+ AAA(IND)	ICRA AA AA+(IND)	21-05-2019 28-06-2018	Rating upgraded only by ICRA
	8.67% IDFC BANK LTD (MAT DT 3 Jan 2025) 8.70% IDFC BANK LTD (MAT DT 20 May 2025)	ILBI		15-01-2015 20-05-2015		AAA(IND) ICRA AA	ICRA AA+ ICRA AA+	14-11-2018 23-05-2023	Rating upgraded only by ICRA Rating upgraded only by ICRA
14	8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT	1.000	20-05-2015	ICRA	AAA(IND)	ICRA AA	21-05-2019	Rating upgraded only by ICRA
	8.70% IDFC BANK LTD (MAT DT 20 May 2025) 8.70% IDFC BANK LTD (MAT DT 20 May 2025)	EPBT EPBT	-,	20-05-2015 20-05-2015		AAA(IND) AAA(IND)	AA+(IND) ICRA AA+	28-06-2018 14-11-2018	Rating upgraded only by ICRA
	8.72%ILFS2025 (mat date 21 Jan 2025). 9.90%ILFS 2025 (mat 27 Aug 2025).	IODS	491 491	29-08-2018 29-08-2018		AAA(IND) AAA(IND)	CARE D CARE D	17-09-2018 17-09-2018	
19	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	131	20-01-2012	CARE	AAA(IND)	CARE AA BWR AA	08-10-2018 15-02-2019	
21	10.75% Reliance Capital (mat date 30 Sep 2021) 10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB OLDB		20-01-2012		AAA(IND) AAA(IND)	CARE A+	06-03-2019	
	10.75% Reliance Capital (mat date 30 Sep 2021) 10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012 20-01-2012	CARE BRICKWORKS	AAA(IND) AAA(IND)	CARE A BWR A+	18-04-2019 19-04-2019	
24	10.75% Reliance Capital (mat date 30 Sep 2021) 10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB	400	20-01-2012 20-01-2012	BRICKWORKS	AAA(IND) AAA(IND)	BWR A CARE BBB	04-05-2019 18-05-2019	
26	10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012	BRICKWORKS	AAA(IND)	BWR BBB	26-06-2019	
28	10.75% Reliance Capital (mat date 30 Sep 2021) 10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB OLDB			BRICKWORKS	AAA(IND) AAA(IND)	CARE BB BWR BB	24-08-2019 10-09-2019	
	10.75% Reliance Capital (mat date 30 Sep 2021) 10.75% Reliance Capital (mat date 30 Sep 2021)	OLDB		20-01-2012 20-01-2012	CARE BRICKWORKS	AAA(IND) AAA(IND)	CARE D BWR D	20-09-2019 25-09-2019	
	8.80%ILFS2020 (mat date 21st Sep. 2020)	IODS	931	21-09-2015		AAA(IND)	ICRA D	17-09-2018	

- 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

nsurer:	Future Generali India Insurance Company Limited	Date:	30-09-2024

(Rs in Lakhs)

	Reinsurance Ri	sk Concentr	ation			
S.No.	Reinsurance Placements	No. of	Premium ced	ed to reinsurers (Upto	the Quarter)	Premium ceded to
		reinsurers	Proportional	Non-Proportional	Facultative	reinsurers / Total
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	-	-	2	0.00%
3	No. of Reinsurers with rating A but less than AA	68	16,376	1,966	4,591	40.55%
4	No. of Reinsurers with rating BBB but less than A	17	59	160	161	0.67%
5	No. of Reinsurres with rating less than BBB	1	-	0	47	0.08%
	Total (A)	87	16,435	2,126	4,801	41.30%
	With In India					
1	Indian Insurance Companies	10	-	-	1,132	2.00%
2	FRBs	8	9,598	4,797	1,015	27.25%
3	GIC Re	1	15,195	1,403	58	29.45%
4	Other (to be Sepecified)		-	-		0.00%
	Total (B)	19	24,794	6,200	2,205	58.70%
	Grand Total (C)= (A)+(B)	106	41,228	8,326	7,006	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

THE REST COLUMN TO SERVE ALONG THE COLUMN THE SERVE ALONG TH

Auto to	the Insurer: Pulsare Generali India Insurance Co.13d	TOTAL PROPERTY.	PENDETTALI																	
GROSS DIRECT PRESMUS	A LINDSHWATTEN					,													(Amount in Rs. Labbe)	
												Missellanes								
M.No.	Make / Union Teviliary	Pile	Maine Hull	Marine Cargo	Zutal Marine	Mutar CO	Motor TP	Total Mesos	Mealth	Personal Assistant	Travel trausance	Trial trials.	Workmen's Compression/ Employer' Italifity	Public/ProductLiability	Engineering	Aviation	Creptrourance	Other sagments ^{NI}	Zood Missellaneous	Total
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quader	For the Quarter	For the Quader	Northe Quarter	Northe Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quader	Parthe Quarter	Nor the Quarter	For the Quarter	For the Quarter	For the Quarter
	statis,																			
-	Andhra Podesh					328	977	1.005	121	12		136	17	2	17				1216	1.362
~	Annachal Pradmit																			T
-	Acom					250	696	668	107		- 1	197			1			- 44	101	107
	Biller	111				12	33	107	17			17						10	302	2 (2)
-	Chlottigah	65				130	287		13									68	788	1 220
-	069	30				44												,		
,	Duprat	en		201		102								38	336			138		
	Mayana	2		38		(2)				10	- 1	29			26					1.139
-	Hinadal Fadesh	a				12	26		- 1	- 1	0							No.		100
100	thankhand										0			- 1	27			n n		
15	Description	601		901	101						•			22						
	Eesia				,	702		6.190			20	797						367		
=	Madiya Fodesh	***		***		***		999	111			***			16			111		
100	Maharachtsa	4.280		1.107	1.107	1.800	XOIS	1.229	25.829	1.26	40	21.509	354	568	1.039		10	6,267	60,376	6.400
25	Marroy																			
	Mighaliya																			
	Macam	-	-				-			-								-		
×	Naplant								2.968			250							2.968	2.500
25	Dáida	10							273			272								
	Purgo	***				min.	491	1.40		41								149		
N	Rejection	e				201				56		71			14			60		
22	2880					23				1		,								
21	Tamil Nadu	120		298	218	820	2,208	1.029		27		602		32	218			127		
26	telangana	812		96	- 14	673				201		2411		- 48	479			130		
э	71009		-				n n				-						-	70		
25 27	Uttaralband	- 4	-			302	305	26		28							-			
	Utta Padech	116				1 100				70		1 700					-	- 12		
28	West Bengal																			
	TOTAL (A)	1.125		2.958	2.105	26,366	22 911	8.15	66.768	2.00	278	65.126	114	292	2.131			X.639	99.366	111.00
	UNION TERRITORIES																			
	Andaman and Neutler Stands	1.00			_			,		_						_	-			+
- 1	Chandisch Dada and Nasir Havel	122.98	_	72		160	872	952							36	_	221	300	1492	1.69
-	Dadra and Nagar Havels		_		_	_	_			_				_		-				+
-		1 96 96	_			_	1999			_	_				-	-				+
-	pays of NCT of Delta	1,790.00		202	212	1.301	1838	1.0%	5307	271	22	4379		218	- 40					12.490
-	James & Kacheny	6.30				- 65	11	18											112	236
- 1	Listation .					-						-								
	Enterlance	11.07	_	_	_	-	-	-	_	_	_			_	_	-	_			
•	Publishers TOTAL (8)	149							400	- 1				-			-			
		1,411					****			-	- "	****							12,925	+
	Dublide India			-							-	+	+				+	1	1	+
	Outside India								-			1	1				1			+
-	101M (C)								-			1	1				1			+
,	and by					· ·		-	· ·	_										+
	Donal TransfeloNairs	20.300		1 111	110	20.000	71.00		49.404	130		49.459	1		1.79		***		11134	170.000

Natio:
(a) Separate disclosive to be made fair segment/sub-segment which cantillutes more than 10 person of the total gross direct premi
(c) Any changes under Natios / Union Territories by Sant, of India are to be suitably incorporated in the distances!

https:// Pubm Georgi Irdin Incomes Company Links

										PERIODIC DISCLOSLINES GRAPHICAL DISTRIBUTION OF BU	SPIESS									
No.	me of the Incurer: Pubme Generali India Insurance Cs. 21	4																		
SECT PREMIUM UNDERS	VALUE																		(Amount in Re. Lakhe)	
												Miscellaneo								
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor 00	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's	Public/ Product	Engineering	Aviation	Crop Insurance	Other segments (4)	Total Miscellaneous	Tota
													Compensation/	Liability						
SLNs.	State / Union Territory												Employer's liability							
		Upto the quarter	Uoto the ougster	Uoto the quarter	Upto the quarter	Listo the current	Uoto the ouarter	lioto the coarter	Hinto the quarter	Listo the quarter	Upto the quarter	Uoto the quarter	linto the counter	Upto the quarter	Listo the quarter	Linto the counter	lioto the overter	Upto the quarter	Upto the quarter	Uato the qua
	STATES*																			
1	Anthra Praduch	190				660	1 193	2.662	200	CI CI		259	37		34			33	2.461	
2	Asurachal Pradesh							-										-		
1	Assam	60			1 1	459				- 1	- 1	936			7			66		-
•	Bhar	219			1	209			22			24		0				227		
5	Ohatticarh	112			19		291		- 2	12	- 1	26			17			Q4	1,285	
6	Goa	16		in		67										-				
-2	Guisrat	2.056		551										- 0				20		4-
-	Hanana Himarkal Drudesh	127			16	763 21				166		91		5		-		151		
9	Himachai Fradesh Transhanni	90					40		617			919	- 1			-		104	179 1,679	+-
11	Panearo Escretirio	1 117		1 222						74	-	17 204	- 17					960		
- 17	Kordy Kordy	1.117		1//	1.10	1349		10,929	17.196		Š						- 14	363		
12	Marbus Eradesh	70										233		12				317		
24	Maharashtra	14.26	_	2.900	2,903					2.469	- 00	49.079	666			-	125	12.096		
15	Marinur				-	-			-			-			-		-		-	_
16	Machalaca									-										_
17	Magain																	-		_
23	Nearland								4.600			6.002							6.002	
29	Odeba	207			2	146	259	415	439			441			10			135		,
20	Rurab	255		127						99		930			22			219		
21	Relathan	540		31	. 16	706	3 335	2,943	151			155						143		
	Skin	10				32				5		2								
22	Tami Natu Talannan	2.066		430			4 271		1 095		9	1.935	139					363		
	Telanogra	3.663		269	269	1.921			4325	518	27	4.361	630	79	1299			29	11,429	-
- 2	Ithersistend	100	_	_	-	303				14	_	14		_		_		24		
27	Uttaraktend	201				1 200	2,966		1.416			1.419		-	153			Sign	9,682	
29	West Bennel	2.30		234	124							2 963	77	75				405		
	TOTAL (A)	20 103		6 116	6116		46 122		86 351	5 603	421	98 771	1,924	1 226	4 564	-	179			
	UNION TERRITORIES:																			_
- 1	Anderson and Nicober Televille						1													-
2	Chandisath	297		167	192	1.211	504			21	27	192	22	22	- 44		223	196	2,726	-
2	Dados and Nagar Haveli							-										-		
4	Daman & Diu																			
•	Govt, of NCT of Delhi	2.346		667	667				19,459		22	19.492		20	294			955		
- 6	Sameras & Washing	10	4			100	196	165	- 6			- 4				-		16		
7	Ladalh								-	-								-		
	i sisha-turun															-				
y	Publishery TOTAL (B)	3 681	_	650	450	145 2 233		12 345		546	51	19,696	21	265	936	-	221			
	rotat (a)	3,691	· ·	650	850	7,233	5.112	12.345	19.635	546	51	19.696	71	265	839	· ·	223	1.170	35,143	+-
	Outside India		+	+	+		+	-	-	+							1			+-
	CURLOS INC.S	_	_	_	_	_	_		_	-	_		_	_		_		-		-
	TOTAL (C)		+	+	+		+	-	-	+							1			+-
		 	 	 			+	 	 										· · · · · ·	+
	Grand Total (A)+(B)+(C)	21.964		6,965	6,965	29,592	51.284	90,979	107,986	6.223	471	108.458	1,994	1.491	5.402		362	17,946	222,664	

hates.

(i) Separate disclosure to be made for expenditual-segment which contributes more than 50 procest of the total goes direct premium (c) Any changes under States / Union Territorials by Goot, 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.

PERIODIC DISCLOSURES



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

Name of the Insurer: Future Generali India Insurance Co.Ltd Q2-2024-25

Date: APRIL 2024-SEPTEMBER 2024

								(Amount in Rs. La	khs)
SI.No.	Line of Business	For the Quarter		For the correspondi	ng quarter of the previous	upto the quarter		Up to the corresp	onding quarter of the previous year
				year					
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,260	82,519	10,900	82,789	31,864	158,290	29,294	155,207
2	Marine Cargo	3,238	17,599	2,862	17,065	6,965	35,304	6,034	33,987
3	Marine Other than Cargo	-	-	0	1	0	-	0	1
4	Motor OD	20,095	322,234	19,372	287,731	39,593	634,535	40,624	661,239
5	Motor TP	25,468	91,362	20,613	89,421	51,284	200,102	46,771	215,452
6	Health	49,404	28,486	31,166	31,232	107,986	53,738	59,180	58,696
7	Personal Accident	2,765	50,039	3,344	45,420	6,233	90,552	6,933	77,175
8	Travel	201	5,502	181	5,152	471	12,555	365	9,334
9	Workmen's Compensation/	947	6,250	938	5,452	1,994	11,176	2,008	10,281
10	Public/ Product Liability	935	2,175	779	1,361	1,491	3,780	1,472	2,662
11	Engineering	2,778	1,636	1,832	1,457	5,403	3,136	4,014	2,903
12	Aviation	-	-	1	-	-	-	0	
13	Crop Insurance	304	297	10,149	176	362	347	14,960	210
14	Other segments **	-	-	-	-	-	-	-	
15	Miscellaneous	9,270	124,554	8,292	132,938	17,846	233,335	15,369	232,765
	Grand Total	125,667	732,653	110,432	700,195	271,494	1,436,850	227,026	1,459,912

PERIODIC DISCLOSURES FORM NL-36- BUSINESS -CHANNELS WISE



Name of the Insurer: Future Generali India Insurance Co.Ltd Q2-2024-25

APRIL 2024- SEPTEMBER 2024

SI.No.	Channels	For th	e Quarter	Upto the	Quarter	For the correspondin	g quarter of the	Up to the correspond	ing quarter of the previous year
						previous	year		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
			(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	107,122	15,797	209,103	31,142	119,050	13,631	237,659	26,830
2	Corporate Agents-Banks	195,774	8,895	368,505	17,775	183,851	8,546	348,343	17,231
3	Corporate Agents -Others	24,614	3,173	48,989	6,394	21,282	1,361	40,197	2,442
4	Brokers	273,282	78,024	552,096	171,799	218,848	55,958	510,874	119,680
5	Micro Agents	7	372	11	856	5	189	5	189
6	Direct Business- Officers/Employees-Online								
	(Through Company Website)-Others	43,195	10,599	77,402	25,855	54,413	21,818	109,920	42,109
7	Common Service Centres(CSC)	1	0	1	0	3	0	4	0
8	Insurance Marketing Firm	9,045	572	18,964	1,182	1,631	100	2,359	182
9	Point of sales person (Direct)	76,259	7,489	155,284	14,977	97,472	7,942	204,177	16,846
10	MISP (Direct)	3,298	739	6,383	1,500	3,429	860	5,892	1,462
11	Web Aggregators	56	6	112	14	211	27	482	55
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)(i)(ii)	-	-	-	-	-		-	
	Total (A)	732,653	125,667	1,436,850	271,494	700,195	110,432	1,459,912	227,026
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	732.653	125.667	1.436.850	271,494	700.195	110.432	1.459.912	227.026

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

FORMIN-17-CLAINS DATA

Name of the Journe Future Street Infinite Insurance Co. Ltd.

Little the view radius 31-5-extension-1024

TOTAL DECLINATE CO. LITTLESS.

																			No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Metar 00	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
-	Claims O/S at the beginning of the period	1,558		6	1,632	9,490	10,930	29,310	12,599	₩	94	13,371	Ωi	92	939	ä	661		1,760	
2	Claims recorded during the period	2.072		13	8.308	104.976	4.467	109.343	152.015		151	154.797	566	59	993	3	919		57.990	225.850
	(a) Booked During the period	2,962		13	8,134	104,341	4,299	109,610	151,732	1,690	146	153,569	50	5	960		935		57,605	222.256
	(b) Respened during the Period	111	174		174	575	196	223	1,093	56		1,229	23	-	22	- 1			285	2,594
	(c) Other Adjustment (to be specified) (i)		-				-						-	-					-	-
,	Claims Settled during the period	2,516			7,699	100,900	2,353	103,253	142,720		31	145,251	550	42	670	4	666	-	56,598	
	(a) paid during the period	2,093	7,079	- 11	7,089	92,671	2,322	56,96	143,720	1,500	ij	145,251	271	14	462	- 1	513		54,664	365,353
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	423	500		599	8,229	31	8,260					279	28	200		195		1,934	11,967
	Claims Repudated during the period	193	79		79	2	299	1,039	9,526	319	*	9,549	2	2	×				156	11,579
	Other Adjustment (to be specified) ()(i)	-	-		-		-		-	-		-		-	-	-	-	-	-	
s	Unclaimed (Fending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authorby)	-				394	125	529	15			23	s	-	2	-	34	\$3,729	30	54,350
6	Claims O/S at End of the period	1.922			2.173	11.716	12.645	24.261	12.167	603	202	13.062	612	96	796	25	932		2.704	46.649
	Less than 'Imonths	34			1,603	10,114	1,902	12,016	10,504		и	10,954	217	14	224		311		1,946	27,462
	3 months to 6 months	302		2	293	779	1.992	2.671	912		20	219	107	12	216		35		250	
	Grooths to 1 year	226		2	Ē	272	2,403	2,675	741		8	991	130	19	94		162		156	
	I year and above	636	364		255	555	6,447	6,999	110	179	50	306	110	S .	140	95	343		244	9,262
NODES:																				

																		(Amount in Rs. Lakhs)		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Meter CD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Enhiller	Public/ Product	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
_	Claims Q/S at the beginning of the period	41,026	5,999	Ŷ	6,009	7,654		127,967	5,433	2,015	226	7,674	2,197	513	\$,792	×	2,105		7,215	200,466
2	Chims recorded during the period	27.561	4.561	3	4.564	32.563	25.656	69.219	110.298	4.132	72	114.603	1.172	62		3	10.190		11.185	229.757
	(a) Booked During the period	27,422	4,40	,	4,466	32,067	34,425		209,971	3,576	71	113,521	1,091	62	2,179		20,179		11,100	236,541
	(b) Recorned during the Period	146	- 9		99	476	1,221	1.697	527	223	2	1.002	81	2	22	- 1	0		95	2.216
	(c) Other Adjustment (to be specified) (i)	-	-		-		-	-		-				-	-		-	-	-	
3	Claims Settled during the period	12,477		2	3,205	30,566		47,919	25,519	2,927	13	99,359	924	11	1,662		9,901		9,153	174,417
	(a) paid during the period	12,477	3,202	2	1.205	30,506	17.312	47.818	95,519	2,827	12	98,259	524	11	1.602		9,906		9.153	174.417
	(b) Other Adjustment (to be specified) (i) Closed without payment (ii)	-											-		-		-			
4	Claims Repudated during the period														_				,	-
	Other Adjustment (to be specified) (0	-	-		-	-	-		-		-	-	-		-	-	-	-	-	
s	Unclaimed (Fending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority'	-			1	141		340	3	2	-	s	1			-	13	2,976	2	3,244
6	Claims O/S at End of the period	52.993	7.125	41		10.060	134.132	144.213	7.979	2.074	274	10.327	2.196	240	5.675	74	2.055		9.105	234.043
	Less than 3months	13,329	1,724		1,724	6,680	16,149		6,069	790	49	6,911	462	30	1,155		296		2,056	49,902
	3 months to £ months	10.099	1.099	1	1.099	1.226	15.007	16.222	527	100	19	654	466	27	651		40		1.513	30.792
	Grooths to 1 year	12,213	1,109	2	1,111	633	22,619		1,216	315	56	1,597	536	- P	1,373		95		956	41,159
	Evear and above	17.353	2.194	20	1.222	1,541	90.759	\$1,899		166		1.175	799						4,581	112,300

Note::
(a) The Chine CyS figures are consistent with all nelwart NL forms
(b) Repudented means rejected, partial rejection on account of policy terms and conditions
(c) Chine qis should be exclusive of IBMS AND IBMS reserves

FORM NL-39- AGEING OF CLAIMS Name of the Insurer: Future Generali India Insurance Co. Ltd.



For the quarte	er ending 30-Sept-2024 (July24- Sept24)				18.5			88								(Amount is	n Rs. Lakhs)
					А	geing of Cla	ims (Claims	paid)									
	No. of claims paid Amount of claims paid SUND. Line of Business Supports Support Super Su													Total No. of	Total amount of claims paid		
SI.No.	Line of Business	upto 1 month	> 1 month and <=3	> 3 months and <= 6	> 6 months and <= 1	> 1 year and <= 3	> 3 years and <= 5	> 5 years	upto 1 month		> 3 months and <= 6	> 6 months and <= 1	> 1 year and <= 3	> 3 years and <= 5	> 5 years		
1	Fire	793	256	months 62	113	69	10	6	211	1.063	2.093	1.077	1.385	urare 16	70	1.309	5.915
2	Marine Cargo	3.161	839	177	48	22	3	4	475	680	229	217	37	0	-0	4.254	1,638
3	Marine Other than Cargo	8	3	-					2	0			-	-		11	- 2
4	Motor OD	36.641	6.931	1.005	247	105	10	13	8.681	4.100	1.505	484	136	17	23	44.952	14.945
5	Motor TP	41	108	393	536	489	58	64	1.868	590	2.328	3.150	3.807	555		1.689	12,677
6	Health	79,473		396	72	28	7	-	48,270	3,556		38	20	22	0	83,000	52,310
7	Personal Accident	692	64	20	9	5	1	5	1.252	46	28	3	55	0	1	796	1.385
8	Travel	1	18	3		1	-		1	3	1	-	7			23	12
9	Workmen's Compensation/ Employer's liability	1	23	60	29	14	-	-	30	11	119	145	58	21	1	127	384
10	Public/ Product Liability	5	3	4					2	2	4	1	0	3	-	12	- 11
11	Engineering	68	72	48	29	21	7	-	133	71	80	69	293	9	0	245	655
12	Aviation	-		-	-	1	-	-	-		-	0	- 4	-	-	1	- 4
13	Crop Insurance	70	179	107	23	3	1	25	1.326	1.833	1	48		0	29	408	3.237
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	26,799	1.469	323	80	- 11	- 1	7	3 611	475	359	234	34	2	80	28.690	4.796

Note: (a) Other segments includes Credit Insurance.

Jpto the quar	ter ending 30-Sept-2024 (April 24- September 24)															(Rs in	Lakhs)
					A	geing of Cla	ims (Claims	paid)									
	No. of claims paid Amount of claims paid Amount of claims paid														Total No. of claims paid	Total amount of claims paid	
SI.No.	Line of Business	upto 1 month	> 1 month and <= 3	> 3 months and <= 6 months	> 6 months and <= 1		> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3	> 3 months and <= 6	> 6 months and <= 1		> 3 years and <= 5 years			
1	Fire	1 179	459	months 144	178	110	vears 13	10	1 382	1 424	2 597	4 588	3 277	137	70	2 093	13.477
2	Marine Cargo	5,208	1.381	315	116	48	4	6	977	927	504	627	109	4	54	7.078	3.202
3	Marine Other than Caroo	8	3						2	0						- 11	2
4	Motor OD	77,460	12,650	1.896	474	151	13	27	18,572	7.655	3.020	923	257	22	57	92,671	30,506
5	Motor TP	76	149	511	714	660	100	112	2,769	837	2.859		4.954	885	861	2,322	17.312
6	Health	137.922	5.047	589	110	45	7	-	79.992	4,879	519		56	22	0	143,720	85,519
7	Personal Arrident	1 318	115	37	14	q		- 6	2 550	101	70	10	73	20	- 3	1 500	2 827
8	Travel	2	24	- 4		1		-	1	4	- 1	n	7		-	31	13
9	Workmen's Compensation/ Employer's liability	4	47	122	74	23	1	-	54	52	279	286	131	21	1	271	824
10	Public/ Product Lishility	7	3	- 4				-	2	2	4		0	3	-	14	11
11	Foolneering	104	152	112	46	41	7	-	184	171	183	116	998	q	n	462	1 662
12	Δviation	-				2			-				7		-	3	
13	Cron Insurance	83	179	110	109	5	1	26	1 355	7 846	588	81	1	n	29	513	9 901
	Other seaments (a)	-		-			-	-			-	-		-	-	-	
15	Miscellaneous	51.398	2,457	545	209	43	4	8	7.091	779	573	494	132	3	82	54 664	9 153

Note: (a) Other segments includes Credit Insurance.

FORM NL-41 OFFICES INFORMATION

As at:

Date: September 30, 2024



Name of the Insurer: Future Generali India Insurance Company Limited

SI. No.	Office	Information	Ni	umber
1	No. of offices at the beginning of the	year		160
2	No. of branches approved during the	year		2
3	No. of branches opened during the	Out of approvals of previous year		0
4	year	Out of approvals of this year		0
5	No. of branches closed during the ye			2
6	No of branches at the end of the year	r		158
7	No. of branches approved but not op	ened		2
8	No. of rural branches			0
9	No. of urban branches			158
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (MD & CEO) (c) 8 (including 3 Inde (d) 1 (e) 1 (MD & CEO)	pendent Directors)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		b) 2622) 1026) 3648
12	No. of Insurance Agents and Interme (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Provider (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be	s (DIRECT)	a) b) c) d) e) f) g) h)	10013 33 33 683 9 43 98 28182

Employees and Insurance Agents and Intermediaries - Movement

LIIIDIOAC	es and insurance Agents and intermedi	aries -1-lovellieric
Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3693	38393
Recruitments during the quarter	391	798
Attrition during the quarter	436	97
Number at the end of the quarter	3648	39094

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: FUTURE GENERALI INDIA INSURANCE COMPA Date: 30 September 2024



		Boar	d of Directors and Key Mana	gement Persons					
SI. No.	Name of person	Designation	Role /Category		Details o	f change in the	period, if any		
1	Mr. Parveen Kumar Gupta	Independent Director (Chairman)	Independent Director (Chairman)			-			
2	Dr. Devi Singh	Independent Director	Independent Director						
3	Mr. Shailesh Haribhakti	Independent Director	Independent Director						
4	Mr. Roberto Leonardi	Non-Executive Director	Non-Executive Director			-			
5	Ms. Valentina Sarrocco	Non-Executive Director	Non-Executive Director			-			
6	Mr. Luis Roset Sucar	Non-Executive Director	Non-Executive Director			-			
7	Mr. K B Vijay Srinivas	Non-Executive Director	Non-Executive Director	Appoin	ted as Director	by the Sharehold	lers on September 1	9, 2024	
8	Mr. Ajai Kumar	Non-Executive Director	Non-Executive Director	Appoin	ted as Director	by the Sharehold	lers on September 1	.9, 2024	
9	Mr. Anup Rau	Managing Director & Chief Executive Officer	Key Management Person	-					
10	Mr. Ashish Lakhtakia	General Counsel, Chief- Regulatory Affairs and Company Secretary	Key Management Person	Change in designation w.e.f July 30, 2024					
11	Mr. Devi Dayal Garg	Chief Financial Officer	Key Management Person			-			
12	Mr. Jatin Arora	Appointed Actuary	Key Management Person			-			
13	Mr. Deepak Prasad	Chief Operating Officer	Key Management Person			-			
14	Mr. Ajay Panchal	Chief Risk Officer	Key Management Person			-			
15	Mr. Milan P. Shirodkar	Chief of Investments	Key Management Person			-			
16	Ms. Ritu Sethi	Chief Internal Audit Officer	Key Management Person			-			
17	Ms. Ruchika Malhan Varma	Chief Marketing Officer, Customer & Impact Officer	Key Management Person			-			
18	Mr. Abhishek Singh	Chief Bancassurance Officer	Key Management Person			-			
19	Mr. Akshaya Kashyap	Chief People Officer	Key Management Person			-			
20	Ms. Smita Tibrewal	Chief Insurance Officer	Key Management Person			-			
21	Mr. Ramit Goyal	Chief Distribution Officer	Key Management Person		App	ointed w.e.f. Apri	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"



PERIODIC DISCLOSURES FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Name of the Insurer : FUTURE GENERALI INDIA INSURANCE COMPANT LTD

Upto the Quarter ended September, 2024

(Amount in Rs. Lakhs)

		Rural & Social C	Obligations (Quarterly Returns)		
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	11,349	1,578	2,404,569
•	100	Social	-		•
2	Marine Cargo	Rural	1,236	168	802,936
_		Social	-	-	-
3	Marine Other Than Cargo	Rural	-	-	-
-		Social	-	-	-
4	Motor OD	Rural	40,737	1,907	192,265
*		Social	-	-	-
5	Motor TP	Rural	17,688	3,946	
,	WOOT II	Social	-	-	-
6	Health	Rural	2,140	968	25,285
-		Social	24	10,771	11,157
7	Personal Accident	Rural	5,733	105	60,292
		Social	7	267	330,405
8	Travel	Rural	1,147	40	133,567
-		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	442	53	56,050
-	Working a compensation, employer a national	Social	-	-	-
10	Public/ Product Liability	Rural	92	16	17,710
10	Tubic, Froduct Edulity	Social	-		•
11	Engineering	Rural	130	817	696,500
	Engineering	Social	-	-	-
12	Aviation	Rural	-		•
	ANDERT	Social	-	÷	
13	Crop	Rural	4	14	79
13	стор	Social	-		-
14	Miscellaneous	Rural	23,238	521	539,526
47	W.S.Cellaricous	Social	-	-	-
	Total	Rural	103,936	10,133	4,928,779
	TOTAL	Social	31	11,038	341,562

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: 491,090 lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 93,997 lakhs
- (v) Obligation of the Insurer to be met in a financial year: 571,107 policy count

Statement Period: period ending 30th September 2024

	(₹ la	khs)
Items	For the quarter ended September, 2024	Upto the half year ended September, 2024
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	5,205.50	11,116.86
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	20,262.71	40,167.59
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	25,468.21	51,284.45
Total Gross Direct Motor Own damage Insurance		
Business Premium	20,095.14	39,593.11
Total Gross Direct Premium Income	1,25,667.37	2,71,493.56

FROM NL-45 GRIEVANCE DISPOSAL

Date: September 30, 2024



Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED
GRIEVANCE DISPOSAL FOR THE PERIOD July 1, 2024 to September 30, 2024 DURING THE FINANCIAL YEAR 2024-25

SI. No.	Particulars	Opening Balance *		Complaints R	esolved / Settle	ed during the	Complaints Pending at the	Total complaints registered upto the
		As of beginning of	Additions during	Fully	Partial		end of the	quarter during the
		the quarter	the quarter	Accepted	Accepted	Rejected	quarter	financial year
1	Complaints made by the customers							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	8	221	74	7	133	15	406
c)	Policy Related	1	87	78	0	8	2	161
d)	Premium	0	1	0	0	1	0	3
e)	Refund	0	4	3	0	0	1	9
f)	Coverage	0	4	0	0	4	0	6
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others	0	7	4	0	3	0	14
	Total Number of complaints:	9	324	159	7	149	18	599

2	Total No. of policies during previous year:	2785105
3	Total No. of claims during previous year:	626219
4	Total No. of policies during current year:	1436850
5	Total No. of claims during current year:	335850
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.34
7	Total No. of claim Complaints (current year) per 10,000 claims registered (current year)	12.09

^{**} Total number of claims have been considered as reported claims

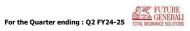
No of policies and claims (reported) during previous year are reported for the entire previous FY.

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	17	0	17
b)	7 - 15 days	1	0	1
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	18	0	18

^{*} Opening balance should tally with the closing balance of the previous Quarter

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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									