

## Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133  
Date of Registration: 4th September 2007

Revenue Account for the Year Ended 31 March 2019

## Policyholders' Account (Technical Account)

(₹ 000)

Particulars	Schedule	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
Premiums Earned - Net					
(a) Premium	L-4	5,362,055	12,431,647	4,046,853	9,922,933
(b) Reinsurance Ceded		(173,583)	(435,699)	(104,810)	(347,760)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		597,581	2,285,707	511,227	1,994,077
(b) Profit on Sale / Redemption of Investments		100,969	367,658	246,163	776,922
(c) (Loss on Sale / Redemption of Investments)		(52,360)	(274,284)	(40,303)	(121,970)
(d) Transfer /Gain on revaluation / change in Fair value*		200,418	299,930	(271,046)	(315,833)
Transfer from Shareholders' Fund		(833,272)	604,364	28,010	1,624,888
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	(332)	(2,775)	(3,137)
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		15,280	32,111	6,646	24,300
<b>Total (A)</b>		<b>5,217,088</b>	<b>15,311,102</b>	<b>4,419,965</b>	<b>13,554,420</b>
Commission	L-5	232,579	509,727	124,585	330,775
Operating Expenses related to Insurance Business	L-6	(910,660)	3,537,538	1,453,932	5,418,852
Service Tax / Goods and Service Tax		15,784	47,682	15,112	45,473
Provision for Doubtful Debts		(3,053)	10,013	6,072	20,380
Bad Debts Written Off		3	606	857	1,073
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)					
(a) For Diminution in the value of investment (Net)		18,000	18,000	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>(647,347)</b>	<b>4,123,566</b>	<b>1,600,558</b>	<b>5,816,553</b>
Benefits Paid (Net)	L-7	1,285,494	3,653,105	1,184,623	4,043,642
Interim and Terminal Bonuses Paid		19,664	22,665	1,120	4,605
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		288,339	138,954	(338,905)	(406,439)
Non Linked		2,696,788	5,517,250	1,860,359	3,950,304
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(218,238)	(190,333)	37,413	30,970
(c) Amount accepted in Reinsurance					
<b>Total (C)</b>		<b>4,072,047</b>	<b>9,141,641</b>	<b>2,744,610</b>	<b>7,623,082</b>
<b>Surplus/ (Deficit ) (D) = (A) - (B) - (C)</b>		<b>1,792,388</b>	<b>2,045,895</b>	<b>74,797</b>	<b>114,785</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		1,382,681	1,382,681	45,639	45,639
Transfer to Other Reserves					
Balance being Funds for Future Appropriations		620,845	663,214	30,139	69,146
Surplus / (Deficit) transferred to balance sheet		(211,138)		(981)	
<b>Total (D)</b>		<b>1,792,388</b>	<b>2,045,895</b>	<b>74,797</b>	<b>114,785</b>
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		10,436	13,437	384	2,779
(b) Terminal Bonuses paid		3,503	9,228	735	1,826
(c) Allocation of Bonus to Policyholders		578,020	578,020	519,238	519,238
(d) Surplus / (Deficit) shown in the Revenue Account		1,792,388	2,045,895	74,797	114,785
(e) Total Surplus: [(a)+(b)+(c)+(d)]		<b>2,384,347</b>	<b>2,646,580</b>	<b>595,154</b>	<b>638,628</b>

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Year Ended March 31, 2019

## Shareholders' Account (Non-Technical Account)

(₹ 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended 31 March 2019	Quarter Ended 31 March 2019	Quarter Ended 31 March 2018	Quarter Ended 31 March 2018
Amount transferred from Policyholders' Account (Technical Account)		1,382,681	1,382,681	45,639	45,639
Income from Investments					
(a) Interest, Dividend and Rent - Gross		36,847	185,462	42,494	161,186
(b) Profit on Sale / Redemption of Investments		3,739	29,464	10,356	47,291
(c) (Loss on Sale / Redemption of Investments)		(3,011)	(9,595)	(1,130)	(7,489)
Other Income				-	-
<b>Total (A)</b>		<b>1,420,256</b>	<b>1,588,012</b>	<b>97,359</b>	<b>246,627</b>
Expenses other than those directly related to the insurance business	L-6A	2,885,402	2,906,889	27,599	55,254
Bad Debts Written Off		-	-	-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		-	-	-	-
(b) Provision for Doubtful Debts		18,609	27,500	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		(833,272)	604,364	28,010	1,624,888
<b>Total (B)</b>		<b>2,070,739</b>	<b>3,538,753</b>	<b>55,609</b>	<b>1,680,142</b>
Profit / (Loss) before Tax		(650,483)	(1,950,741)	41,750	(1,433,515)
Provision for Taxation				-	-
Profit / (Loss) after Tax		(650,483)	(1,950,741)	41,750	(1,433,515)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(15,982,880)	(14,682,622)	(14,724,372)	(13,249,107)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts Linked (Fund Reserve)		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(16,633,363)</b>	<b>(16,633,363)</b>	<b>(14,682,622)</b>	<b>(14,682,622)</b>

## FORM L-3-A-BS

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Balance Sheet As at 31 March, 2019

(₹ 000)

Particulars	Schedule	As at 31 March, 2019	As at 31 March, 2018
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	18,428,206	17,378,206
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		36,855	14,541
<b>Sub-Total</b>		<b>18,465,061</b>	<b>17,392,747</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		79,945	32,728
Policy Liabilities		29,839,479	24,512,562
Insurance Reserves			
Provision for Linked Liabilities		5,606,208	5,547,554
<b>Sub-Total</b>		<b>35,525,632</b>	<b>30,092,844</b>
Funds for Future Appropriations		998,046	334,832
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)			
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		654,741	574,441
(ii) Others			
<b>Total</b>		<b>55,643,480</b>	<b>48,394,864</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	2,727,086	2,556,916
Policyholders'	L-13	28,767,973	23,785,430
Assets held to cover Linked Liabilities	L-14	6,260,949	6,121,995
Loans	L-15	106,580	70,291
Fixed Assets	L-16	608,331	480,593
Current Assets			
Cash and Bank Balances	L-17	1,151,945	1,081,120
Advances and Other Assets	L-18	2,255,244	2,161,216
<b>Sub-Total (A)</b>		<b>3,407,189</b>	<b>3,242,336</b>
Current Liabilities	L-19	2,803,901	2,504,428
Provisions	L-20	64,090	40,891
<b>Sub-Total (B)</b>		<b>2,867,991</b>	<b>2,545,319</b>
Net Current Assets (C) = (A - B)		539,198	697,017
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21		-
Debit Balance in Profit and Loss Account (Shareholders' Account)		16,633,363	14,682,622
<b>Total</b>		<b>55,643,480</b>	<b>48,394,864</b>

## CONTINGENT LIABILITIES

(₹ 000)

Particulars	As at 31 March, 2019	As at 31 March, 2018
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	48,047	49,425
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	6,049	3,774
<b>TOTAL</b>	<b>54,096</b>	<b>53,199</b>

Schedules referred to above form an integral part of the Balance Sheet

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
	First Year Premiums	2,740,132	6,402,483	1,981,388	5,176,034
	Renewal Premiums	2,387,139	5,282,259	1,820,679	4,099,441
	Single Premiums	234,784	746,905	244,786	647,458
	<b>Total</b>	<b>5,362,055</b>	<b>12,431,647</b>	<b>4,046,853</b>	<b>9,922,933</b>

FORM L-5 - COMMISSION SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
	Commission Paid				
	Direct - First Year Premiums	193,883	423,309	99,198	273,595
	- Renewal Premiums	34,500	81,968	25,286	56,873
	- Single Premiums	4,196	4,450	101	307
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	<b>Net commission</b>	<b>232,579</b>	<b>509,727</b>	<b>124,585</b>	<b>330,775</b>
	<b>Breakup of Commission Expenses (Gross)</b>				
	Agents	82,922	185,900	78,327	177,687
	Brokers	23,443	48,830	19,365	82,584
	Corporate Agency	126,214	274,997	26,893	70,491
	Referral	-	-	-	13
	<b>Total</b>	<b>232,579</b>	<b>509,727</b>	<b>124,585</b>	<b>330,775</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
	Employees' Remuneration and Welfare Benefits	1,175,394	3,277,406	791,666	2,444,102
	Travel, Conveyance and Vehicle Running Expenses	19,935	71,728	22,769	62,759
	Training Expenses (including Staff Training) (Net of Recovery)	69,709	218,835	107,325	152,751
	Rent, Rates and Taxes	81,630	265,011	73,494	258,220
	Repairs	24,598	103,377	18,839	87,676
	Printing and Stationery	5,938	18,286	4,725	18,719
	Communication Expenses	17,942	64,380	13,742	50,658
	Legal and Professional Charges	349,852	1,133,925	238,540	771,210
	Medical Fees	7,554	18,362	3,698	14,938
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	472	2,380	604	2,335
	(b) as Adviser or in any other capacity, in respect of				
	(i) Taxation Matters	-	-	-	-
	(ii) Insurance Matters	-	-	-	-
	(iii) Management Services; and	-	-	-	-
	(c) in any other capacity	301	768	276	1,106
	Advertisement and Publicity	121,670	901,900	99,810	1,219,147
	Interest and Bank Charges	2,546	8,865	2,278	11,521
	Depreciation	38,808	146,441	38,348	144,129
	Others:				
	Service Tax / Goods and Service Tax	1,823	5,403	2,413	14,949
	Membership and Subscriptions	3,630	11,635	2,466	8,512
	Information Technology and related Expenses	25,278	91,836	7,934	91,560
	Outsourcing Expenses	14,169	61,061	22,684	56,872
	Other Expenses	5,419	13,267	13,321	7,688
	<b>Total</b>	<b>1,966,668</b>	<b>6,414,866</b>	<b>1,453,932</b>	<b>5,418,852</b>
	Excess of EOM transferred to shareholders Account	(2,877,328)	(2,877,328)	-	-
	<b>Total</b>	<b>(910,660)</b>	<b>3,537,538</b>	<b>1,453,932</b>	<b>5,418,852</b>

## FORM L-6A-EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
	Employees' Remuneration and Welfare Benefits	2,836	11,032	25,000	39,292
	Rent, Rates and Taxes	1,564	1,564	2,483	2,483
	Interest and bank charges	33	33	3	3
	Other Expenses	3,641	16,932	113	13,476
	<b>Total</b>	<b>8,074</b>	<b>29,561</b>	<b>27,599</b>	<b>55,254</b>
	Excess of EOM transferred to shareholders Account	2,877,328	2,877,328		
	<b>Total</b>	<b>2,885,402</b>	<b>2,906,889</b>	<b>27,599</b>	<b>55,254</b>

## FORM L-7-BENEFITS PAID SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended 31 March 2019	Upto the Quarter Ended 31 March 2019	For the Quarter Ended 31 March 2018	Upto the Quarter Ended 31 March 2018
	Insurance Claims				
	(a) Claims by Death	299,660	929,207	183,494	885,138
	(b) Claims by Maturity	441,041	843,930	381,949	675,401
	(c) Annuities / Pension Payment,	979	2,431	872	3,564
	(f) Other Benefits				
	Surrender	403,752	1,559,094	528,211	1,881,046
	Partial Withdrawal	115,655	115,655	30,081	99,411
	Critical Illness	14,640	25,205	4,672	5,362
	Gratuity and Leave Encashment	132,786	484,313	96,727	322,863
	Superannuation	828	64,081	165	503,125
	Other Benefits	1,576	4,645	2,251	4,949
	Claims related Expenses	5,313	10,778	1,035	1,883
	Health	1,000	1,000	-	-
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(131,736)	(387,234)	(44,834)	(339,100)
	(b) Claims by Maturity		-	-	-
	(c) Annuities / Pension Payment,		-	-	-
	(e) Health		-	-	-
	(d) Other Benefits		-	-	-
	Critical Illness		-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death		-	-	-
	(b) Claims by Maturity		-	-	-
	(c) Annuities / Pension Payment,		-	-	-
	(d) Other Benefits		-	-	-
	<b>Total</b>	<b>1,285,494</b>	<b>3,653,105</b>	<b>1,184,623</b>	<b>4,043,642</b>

**FORM L-8-SHARE CAPITAL SCHEDULE**

(₹ 000)

Particulars	As at 31 March, 2019		As at 31 March, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000		20,000,000	
Issued Capital 1,772,879,159 (Previous Year - 1,682,879,159) Equity Shares of Rs.10 each	18,428,792	7.77	17,378,792	6.70
Subscribed Capital 1,772,820,609 (Previous Year - 1,682,820,609) Equity Shares of Rs.10 each	18,428,206	7.73	17,378,206	6.80
Called-up Capital 1,772,820,609 (Previous Year - 1,682,820,609) Equity Shares of Rs.10 each	18,428,206	7.73	17,378,206	6.80
Less : Calls unpaid	-	-	-	-
Add : 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	-	-	-	-
<b>Total</b>	<b>18,428,206</b>	<b>7.73</b>	<b>17,378,206</b>	<b>6.80</b>

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

Particulars	As at 31 March, 2019		As at 31 March, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited *	143,237,839	7.77	116,461,781	6.70
- Sprint Advisory Services Private Limited	902,944,942	49.00	851,497,059	49.00
- Industrial Investment Trust Limited	326,700,000	17.73	326,700,000	18.80
Foreign - Participatie Maatschappij Graafschap Holland NV	469,937,828	25.50	443,161,769	25.50
Other:	-	-	-	-
<b>Total</b>	<b>1,842,820,609</b>	<b>100.00</b>	<b>1,737,820,609</b>	<b>100.00</b>

\* Shares held by Future Enterprises Limited and its nominees

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March, 2019</b>	<b>As at 31 March, 2018</b>
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March, 2019</b>	<b>As at 31 March, 2018</b>
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-



**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March 2019</b>	<b>As at 31 March 2018</b>
	<b>Long Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	497,448	593,386
	Other Approved Securities	108,036	138,833
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	184,303	167,396
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures / Bonds	522,110	813,008
	(e) Other Securities - Fixed Deposits with Bank		
	(f) Subsidiaries		
	Investment Properties - Real Estate		
	Investment in Infrastructure and Social Sector	426,520	462,803
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	29,623	11,225
	(bb) Preference		
	(b) Debentures/ Bonds.	89,835	
	(c) Mutual Funds.		
	(d) Investments in Infrastructure and Social Sector	122,458	
		<b>1,980,333</b>	<b>2,186,651</b>
	<b>Short Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills		
	Other Approved Securities	192,920	188,346
	Other Approved Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		160,314
	(d) Debentures / Bonds	60,010	
	(e) Other Securities - Fixed Deposits with Bank & CBLO	444,000	21,605
	(f) Subsidiaries		
	Investment Properties - Real Estate		
	Investments in Infrastructure and Social Sector	49,823	
	Other than Approved Investments		
		<b>746,753</b>	<b>370,265</b>
	<b>Total</b>	<b>2,727,086</b>	<b>2,556,916</b>

**\* Notes:**

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,780,544(000) (Previous Year Rs.1,890,600(000)) & Rs.1,767,349(000) (Previous Year Rs. 1,870,274(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 746,753(000) (Previous Year Rs. 308,580(000)) & Rs.747,685(000) (Previous Year Rs. 308,554(000)) respectively.

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE**

(₹ 000)

	Particulars	As at 31 March, 2019	As at 31 March, 2018
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	14,333,112	11,631,421
	Other Approved Securities	3,233,447	2,215,533
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	571,344	511,597
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,339,516	2,511,207
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	5,510,626	4,457,383
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	108,201	40,944
	(bb) Preference	-	-
	(b) Debentures/ Bonds	59,775	49,936
	(c) Mutual Funds	-	-
	(d) Investments in Infrastructure and Social Sector	151,560	
		<b>26,307,581</b>	<b>21,418,021</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	207,637	264,702
	Other Approved Securities	50,007	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	1,707,546
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	230,147	209,038
	(e) Other Securities	1,800,660	54,681
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	171,941	131,442
	Other than Approved Investments		
		<b>2,460,392</b>	<b>2,367,409</b>
	<b>Total</b>	<b>28,767,973</b>	<b>23,785,430</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 25,600,559(000) (Previous Year Rs. 23,400,965(000)) & Rs. 26,198,036(000) (Previous Year Rs. 23,935,772(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 2,460,392(000) (Previous Year Rs.2,702,674(000)) & Rs.2,461,318(000) (Previous Year Rs. 2,702,221(000)) respectively.

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

(₹ 000)

	Particulars	As at 31 March 2019	As at 31 March, 2018
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	226,555	265,097
	Other Approved Securities	543,061	757,256
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	2,008,239	2,062,102
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	340,826	485,353
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,379,131	1,113,989
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	237,876	114,468
	(bb) Preference	-	-
	(b) Mutual Funds.	243,659	176,590
	(c) Debentures / Bonds	100,801	
	(d) Investments in Infrastructure and Social Sector	75,000	
		<b>5,155,148</b>	<b>4,974,855</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	501,792	396,393
	Other Approved Securities		
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	359,541	606,526
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	27,533	52,389
	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	216,935	91,832
		<b>1,105,801</b>	<b>1,147,140</b>
	<b>Total</b>	<b>6,260,949</b>	<b>6,121,995</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,760,572(000) (Previous Year Rs. 2,577,750(000)) & Rs. 2,760,572(000) (Previous Year Rs. 2,577,750(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 888,865(000) (Previous Year Rs. 1,086,429(000)) & Rs. 888,865(000) (Previous Year Rs. 1,086,429(000)) respectively.

**FORM L-15-LOANS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March, 2019</b>	<b>As at 31 March, 2018</b>
	<b>Security-wise Classification</b>		
	<b>Secured</b>		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	104,494	68,928
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Loans to Employees	2,086	1,363
	<b>Total</b>	<b>106,580</b>	<b>70,291</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	104,494	68,928
	(f) Loans to Employees	2,086	1,363
	<b>Total</b>	<b>106,580</b>	<b>70,291</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	106,580	70,291
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>106,580</b>	<b>70,291</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	106,580	70,291
	<b>Total</b>	<b>106,580</b>	<b>70,291</b>

## FORM L- 16-FIXED ASSETS SCHEDULE

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at 01 April, 2018	Additions	Deductions	As at 31 March 2019	As at 01 April 2018	Upto the Year ended 31 March 2019	On Sales / Adjustments	As at 31 March 2019	As at 31 March 2019	As at 31 March 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	454,090	135,743	-	589,833	347,396	39,684	-	387,080	202,753	106,694
<b>Tangible Assets</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	91,748	33,983	925	124,806	37,323	20,682	766	57,239	67,567	54,425
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	48,203	8,930	1,307	55,826	27,236	10,453	989	36,700	19,126	20,967
Information Technology Equipment	308,472	47,744	171	356,045	89,513	57,345	72	146,786	209,259	218,959
Vehicles	8,005	-	-	8,005	4,926	625	-	5,551	2,454	3,079
Office Equipment	76,137	14,965	2,320	88,782	38,945	12,452	1,894	49,503	39,279	37,192
<b>Total</b>	<b>986,655</b>	<b>241,365</b>	<b>4,723</b>	<b>1,223,297</b>	<b>545,339</b>	<b>141,241</b>	<b>3,721</b>	<b>682,859</b>	<b>540,438</b>	<b>441,316</b>
Capital Work in Progress									67,893	34,078
<b>Sub Total (A)</b>	<b>986,655</b>	<b>241,365</b>	<b>4,723</b>	<b>1,223,297</b>	<b>545,339</b>	<b>141,241</b>	<b>3,721</b>	<b>682,859</b>	<b>608,331</b>	<b>475,394</b>

## Leased Assets

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at 01 April, 2018	Additions	Deductions	As at 31 March 2019	As at April 1, 2018	Upto the Year ended 31 March 2019	On Sales / Adjustments	As at 31 March 2019	As at 31 March 2019	As at 31 March 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	-	-	-	-	-	-	-	-	-	-
<b>Tangible Assets</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased	479,022	-	-	479,022	474,462	4,560	-	479,022	-	4,560
Information Technology Equipment - Leased	193,602	-	-	193,602	193,602	-	-	193,602	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment - Leased	179,721	-	-	179,721	179,082	639	-	179,721	-	639
<b>Sub Total (B)</b>	<b>852,345</b>	<b>-</b>	<b>-</b>	<b>852,345</b>	<b>847,146</b>	<b>5,199</b>	<b>-</b>	<b>852,345</b>	<b>-</b>	<b>5,199</b>
Capital Work in Progress										
<b>Grand Total</b>	<b>1,839,000</b>	<b>241,365</b>	<b>4,723</b>	<b>2,075,642</b>	<b>1,392,485</b>	<b>146,440</b>	<b>3,721</b>	<b>1,535,204</b>	<b>608,331</b>	<b>480,593</b>
Previous Period	633,998	1,225,711	20,709	1,839,000	433,939	975,694	17,148	1,392,485	480,593	

**Note:** In deference to the Insurance Regulatory and Development Authority of India (IRDA) order on leasing arrangement for the leasing of assets, the company has changed the Classification of Lease from Operating Lease to Finance Lease. Accordingly above assets are classified as Finance Lease in the books.

**FORM L-17-CASH AND BANK BALANCE SCHEDULE**

(₹ 000)

	Particulars	As at 31 march 2019	As at 31 March 2018
<b>1</b>	<b>Cash (including Cheques, Drafts and Stamps)</b>	544,968	340,226
<b>2</b>	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	606,977	740,894
	(c) Others	-	-
<b>3</b>	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
<b>4</b>	<b>Others</b>	-	-
	<b>Total</b>	<b>1,151,945</b>	<b>1,081,120</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	1,151,945	1,081,120
	- Outside India	-	-
	<b>Total</b>	<b>1,151,945</b>	<b>1,081,120</b>

## FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ 000)

Particulars		As at 31 March 2019	As at 31 March 2018
<b>Advances</b>			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		41,053	35,297
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		38,744	52,720
Advances to Employees		1,393	3,105
<b>Total (A)</b>		<b>81,190</b>	<b>91,122</b>
<b>Other Assets</b>			
Income Accrued on Investments			
(a) Shareholders'		59,076	74,041
(b) Policyholders'		782,163	661,989
Outstanding Premiums		604,711	452,784
Agents' Balances			
- Gross		41,571	
- Less: Provision for doubtful agent balances		(38,235)	5,551
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		91,203	110,172
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		107,528	105,932
Service Tax / GST Unutilised Credit		140,900	157,255
Other Receivables		7,921	5,251
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		317,792	441,757
Income Accrued on Unclaimed Investments		59,424	55,362
<b>Total (B)</b>		<b>2,174,054</b>	<b>2,070,094</b>
<b>Total (A + B)</b>		<b>2,255,244</b>	<b>2,161,216</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March 2019</b>	<b>As at 31 March 2018</b>
	Agents' Balances	131,925	80,884
	Balances due to Other Insurance Companies	52,283	1,839
	Deposits held on Reinsurance Ceded	-	
	Premiums Received in Advance	7,531	17,721
	Unallocated Premium	119,227	116,079
	Sundry Creditors	892,730	836,247
	Due to Subsidiaries / Holding Companies	-	
	Claims Outstanding	380,477	329,295
	Annuities Due	134	780
	Due to Officers / Directors	-	
	Unclaimed Amounts of Policyholders		
	Unclaimed Amounts of Policyholders Liability	317,725	433,599
	Income Accrued on Unclaimed Fund	59,424	55,362
	Others:		
	Investment Purchased to be settled	352,335	327,979
	Statutory Dues	131,857	78,504
	Dues to Employees	18,276	2,878
	Proposal Deposit Refund	249,173	195,412
	Payable to Policyholder	88,962	26,051
	Retention Money Payable	1,842	1,798
	<b>Total</b>	<b>2,803,901</b>	<b>2,504,428</b>

**FORM L-20-PROVISIONS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March 2019</b>	<b>As at 31 March 2018</b>
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Other Employee Benefits	64,090	40,891
	<b>Total</b>	<b>64,090</b>	<b>40,891</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 31 March 2019</b>	<b>As at 31 March 2018</b>
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



**PERIODIC DISCLOSURES**

FORM L-22 Analytical Ratios

Insurer: Future Generali India Life Insurance Company Limited

Date: 31 March, 2019

**Analytical Ratios for Life Companies**

Sr. No.	Particular	For the Quarter ending 31 March 2019	Upto the Quarter ending 31 March 2019	For the Quarter ending 31 March 2018	Upto the Quarter ending 31 March 2018
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	55.08%	35.53%	47.79%	67.51%
	Non Linked Individual Pension	(25.52)%	1.08%	(82.93)%	(76.46)%
	Non Linked Group	8.67%	10.12%	36.54%	38.39%
	Linked Individual Life	0.21	23.54%	17.11%	35.90%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	96.76%	96.50%	97.41%	96.50%
3	Expense of Management to Gross Direct Premium Ratio	(12.74)%	32.60%	39.12%	58.01%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.34%	4.10%	3.08%	3.33%
5	Ratio of policy holder's liabilities to shareholder's funds	2029.72%	2029.72%	1143.94%	1143.94%
6	Growth rate of shareholders' fund	(6.91)%	(32.41)%	27.18%	47.70%
7	Ratio of surplus to policy holders' liability	4.82%	5.50%	0.24%	0.37%
8	Change in net worth (Rs.'000)	(135,940)	(878,427)	579,216	875,185
9	Profit after tax/Total Income	(8.71)%	(11.97)%	0.93%	(11.77)%
10	(Total real estate + loans)/(Cash & invested assets)	0.27%	0.27%	0.21%	0.21%
11	Total investments/(Capital + Surplus)	2061.26%	2061.26%	1197.89%	1197.89%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	5.98%	7.66%	9.02%	8.98%
	Policyholders' Fund				
	Non Linked				
	Par	8.57%	8.33%	11.67%	9.59%
	Non Par	8.07%	8.18%	8.15%	8.51%
	Linked				
	Non Par	6.59%	5.38%	11.16%	13.76%
	B With unrealised gain				
	Shareholders' Fund	9.75%	5.95%	5.10%	7.20%
	Policyholders' Fund				
	Non Linked				
	Par	9.14%	8.91%	7.26%	6.69%
	Non Par	10.47%	8.89%	7.27%	6.08%
	Linked				
	Non Par	23.08%	11.13%	(7.77)%	7.64%
14	Conservation Ratio *	62.79%	56.95%	60.79%	57.56%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	68.51%	65.79%	59.89%	58.48%
	For 25th month	36.05%	39.07%	32.01%	34.16%
	For 37th month	25.90%	27.74%	22.00%	24.92%
	For 49th Month	20.37%	22.68%	33.65%	43.60%
	For 61st month	24.64%	33.91%	27.31%	28.29%
15.2	Persistency Ratio (NOP)				
	For 13th month	54.11%	53.49%	57.68%	57.84%
	For 25th month	45.08%	45.69%	39.30%	40.66%
	For 37th month	33.76%	34.07%	25.58%	27.05%
	For 49th Month	23.64%	24.26%	22.75%	27.15%
	For 61st month	18.69%	22.61%	17.69%	20.08%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Fund	5.44%	5.44%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.77%	0.77%	NA	NA
	Non Participating	4.75%	4.75%	NA	NA
	Linked	NA	NA	NA	NA
	Net NPA Ratio				
	Shareholders' Fund	4.45%	4.45%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.65%	0.65%	NA	NA
	Non Participating	4.04%	4.04%	NA	NA
	Linked	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers**

	No. of shares			
1	1,842,820,609	1,842,820,609	1,737,820,609	1,737,820,609
2	Percentage of shareholding (Indian / Foreign)			
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	7.77	7.77	6.70
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00
	-Industrial Investment Trust Limited	17.73	17.73	18.80
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50

## PERIODIC DISCLOSURES

FORM L-22

## Analytical Ratios

3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.36)	(1.10)	0.02	(0.88)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.36)	(1.10)	0.02	(0.88)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.36)	(1.10)	0.02	(0.88)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.36)	(1.10)	0.02	(0.88)
6	Book value per share (Rs)	0.99	0.99	1.56	1.56

\*Note:

1.The Conservation Ratio for Individual Business is 73.29% for the year ended Mar 2019 and 74.34% for the quarter ended Mar 2019 as against 76.27% for the year ended Mar 2018 and 74.15% for the quarter ended Mar 2018. Similarly, for Group Business, the Conservation Ratio is 21.14% for the year ended Mar 2019 and 26.52% for the quarter ended Mar 2019 as against 21.34% for the year ended Mar 2018 and 23.42% for the quarter ended Mar 2018.

2.the ratios must be calculated in accordance with instructions provided in the annexure

**For the quarter ending March 2019**

13th month : All policies incepted in the period <=31-03-2018 And >=01-01-2018

25th month: All policies incepted in the period <=31-03-2017 And >=01-01-2017

37th month : All policies incepted in the period <=31-03-2016 And >=01-01-2016

49th month : All policies incepted in the period <=31-03-2015 And >=01-01-2015

61st month : All policies incepted in the period <=31-03-2014 And >=01-01-2014

**Up to the quarter ending March 2019**

13th month : All policies incepted in the period <=31-03-2018 And >=01-04-2017

25th month: All policies incepted in the period <=31-03-2017 And >=01-04-2016

37th month : All policies incepted in the period <=31-03-2016 And >=01-04-2015

49th month : All policies incepted in the period <=31-03-2015 And >=01-04-2014

61st month : All policies incepted in the period <=31-03-2014 And >=01-04-2013

The persistency figures for the current year have been calculated based on the data available as at 30th April 2019

**For the quarter ending March 2018**

13th month : All policies incepted in the period <=31-03-2017 And >=01-01-2017

25th month: All policies incepted in the period <=31-03-2016 And >=01-01-2016

37th month : All policies incepted in the period <=31-03-2015 And >=01-01-2015

49th month : All policies incepted in the period <=31-03-2014 And >=01-01-2014

61st month : All policies incepted in the period <=31-03-2013 And >=01-01-2013

**Up to the quarter ending March 2018**

13th month : All policies incepted in the period <=31-03-2017 And >=01-04-2016

25th month: All policies incepted in the period <=31-03-2016 And >=01-04-2015

37th month : All policies incepted in the period <=31-03-2015 And >=01-04-2014

49th month : All policies incepted in the period <=31-03-2014 And >=01-04-2013

61st month : All policies incepted in the period <=31-03-2013 And >=01-04-2012

The persistency figures for the current year have been calculated based on the data available as at 30th April 2018

**Future Generali India Life Insurance Company Limited**

IRDA Registration No: 133

Date of Registration: 4th September 2007

**L - 23 - Receipts and Payments Account for the Year Ended 31 March 2019**

(₹ 000)

Particulars	Period ended 31 March 2019	Period ended 31 March 2018
<b>Cash Flow from Operating Activities</b>		
Premium Collection (Including Goods and Service Tax / Service Tax)	13,248,932	10,483,856
Other Income	110,749	109,506
Reinsurance (payments) / receipts	45,577	127,196
Operating Expenses	(6,705,638)	(5,744,575)
Commission and Brokerage paid	(541,913)	(403,051)
Claims paid	(4,307,232)	(4,426,998)
Taxes paid (Goods and Service Tax / Service Tax)	(210,017)	(173,114)
<b>Net Cash used in Operating activities</b>	<b>1,640,458</b>	<b>(27,180)</b>
<b>Cash Flow from Investing Activities</b>		
Cost of purchase of Investments	(60,358,277)	(202,239,106)
Proceeds from sale of Investments	57,560,151	199,485,663
Interest and Dividend received	2,044,724	1,799,645
Purchase of Fixed Assets	(275,180)	(305,640)
Proceeds from sale of Fixed Assets	670	424
Loan to Policy Holders	(36,289)	(32,886)
<b>Net Cash from Investing activities</b>	<b>(1,064,201)</b>	<b>(1,291,900)</b>
<b>Cash Flow from Financing Activities</b>		
Proceeds from issue of Share Capital	1,050,000	2,303,703
<b>Net Cash from Financing activities</b>	<b>1,050,000</b>	<b>2,303,703</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	1,626,257	984,623
<b>Cash and cash equivalents at the beginning of the year</b>	1,888,454	903,831
<b>Cash and cash equivalents at the end of the year</b>	3,514,711	1,888,454

<b>Components of Cash and cash equivalents at end of the period:</b>		
Cash (including cheques, drafts and stamps)	544,968	340,226
Bank balances including Last Day Collection and Citi Bank Balance	641,463	827,978
Money Market instruments	2,328,280	720,250
<b>Total cash and cash equivalents</b>	<b>3,514,711</b>	<b>1,888,454</b>

<b>Reconciliation of cash &amp; cash equivalents with cash &amp; bank balance :</b>		
Cash & cash equivalents	3,514,711	1,888,454
Less: Last Day Collection and Citi Bank Balance as per Schedule 8B	34,486	87,084
Less: Money Market instruments	2,328,280	720,250
<b>Cash &amp; Bank Balances as per Schedule 11</b>	<b>1,151,945</b>	<b>1,081,120</b>

## PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
<b>Insurer:</b>	<b>Future Generali India Life Insurance Company Limited</b>	<b>Date:</b>	<b>31-Mar-19</b>
			<i>(Rs in Lakhs)</i>
<b>Valuation of net liabilities</b>			
Sl.No.	Particular	As at 31 March 2019	As at 31 March 2018 for the corresponding previous year
<b>1</b>	<b>Linked</b>		
a	Life	62,236	63,515
b	General Annuity	-	-
c	Pension	1,668	1,835
d	Health	-	-
<b>2</b>	<b>Non-Linked</b>		
a	Life	261,477	212,359
b	General Annuity	835	708
c	Pension	34,052	27,469
d	Health	737	460
	<b>Total</b>	<b>361,004</b>	<b>306,346</b>

## PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-Mar-19

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	33	32	12	272	230	217	125	3,443	263	249	137	3715
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	75	66	235	2,376	362	311	813	8,496	437	377	1049	10872
4	Bihar	372	367	94	2,019	292	284	79	1,922	664	651	173	3941
5	Chattisgarh	48	41	8	171	54	47	71	922	102	88	79	1092
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	1,337	1,311	519	8,239	2,694	2,556	1,371	21,543	4031	3867	1890	29783
8	Haryana	206	198	113	2,092	700	632	421	7,654	906	830	534	9745
9	Himachal Pradesh	79	77	29	353	72	61	49	578	151	138	78	931
10	Jammu & Kashmir	34	33	19	258	38	35	16	245	72	68	35	503
11	Jharkhand	20	19	8	119	42	41	35	551	62	60	43	670
12	Karnataka	63	66	25	371	655	639	428	7,952	718	705	453	8323
13	Kerala	79	78	46	502	313	296	304	4,511	392	374	349	5012
14	Madhya Pradesh	608	602	146	1,946	1,066	1,015	473	6,793	1674	1617	619	8738
15	Maharashtra	269	250	255	3,397	4,322	4,084	4,149	88,865	4591	4334	4403	92262
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	270	250	113	2,016	481	424	362	5,787	751	674	475	7804
21	Punjab	153	136	137	1,577	602	553	511	6,812	755	689	648	8389
22	Rajasthan	1,305	1,289	387	8,810	1,542	1,512	534	12,827	2847	2801	921	21636
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	54	53	8	175	397	380	184	3,519	451	433	192	3695
25	Telangana	20	18	307	2,749	360	333	617	6,764	380	351	925	9513
26	Tripura	29	28	9	117	38	32	20	387	67	60	29	504
27	Uttar Pradesh	698	670	233	4,127	1,630	1,510	954	16,475	2328	2180	1187	20602
28	UttrKhand	74	69	44	605	236	212	218	2,311	310	281	262	2916
29	West Bengal	642	515	343	3,652	1,861	1,481	1,937	22,072	2503	1996	2280	25724
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	175	116	85	928	259	205	202	2,813	434	321	287	3742
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	190	170	63	1,167	2,321	2,088	1,443	33,700	2511	2258	1506	34867
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	6833	6454	3239	48037	20567	18948	15316	266942	27400	25402	18554	314979

## PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-Mar-19

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	87	86	31	594	649	608	308	7,264	736	694	339	7858
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	198	182	322	3,465	1,039	934	1,165	14,378	1237	1116	1487	17844
4	Bihar	1,261	1,251	322	6,525	888	866	240	4,941	2149	2117	561	11466
5	Chattisgarh	123	107	36	546	213	174	183	2,219	336	281	219	2764
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	3,167	3,091	1,004	16,965	6,225	5,892	2,612	42,423	9392	8983	3616	59387
8	Haryana	510	493	216	4,644	1,729	1,558	1,016	18,330	2239	2051	1231	22974
9	Himachal Pradesh	152	147	52	657	161	145	100	1,274	313	292	152	1931
10	Jammu & Kashmir	77	72	35	492	93	88	44	755	170	160	79	1247
11	Jharkhand	97	92	36	479	179	163	120	2,164	276	255	156	2643
12	Karnataka	208	207	69	1,174	1,681	1,626	843	15,553	1889	1833	912	16727
13	Kerala	210	207	115	1,415	858	820	607	8,254	1068	1027	721	9669
14	Madhya Pradesh	1,160	1,141	274	3,818	2,280	2,151	942	14,227	3440	3292	1216	18045
15	Maharashtra	1,869	1,799	662	23,758	13,585	12,856	8,839	280,866	15454	14655	9501	304624
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	673	643	287	4,983	1,468	1,351	964	15,295	2141	1994	1251	20278
21	Punjab	392	358	222	2,586	1,284	1,177	854	10,695	1676	1535	1077	13281
22	Rajasthan	2,708	2,683	755	16,955	3,344	3,270	1,101	24,911	6052	5953	1856	41866
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	119	118	26	455	1,018	976	430	8,156	1137	1094	456	8611
25	Telangana	46	46	313	2,843	957	900	892	11,652	1003	946	1205	14495
26	Tripura	93	88	24	424	156	145	49	1,041	249	233	72	1464
27	Uttar Pradesh	1,997	1,914	685	11,707	4,307	4,009	2,225	37,050	6304	5923	2910	48756
28	Uttarakhand	122	116	70	925	545	494	452	5,559	667	610	522	6484
29	West Bengal	1,315	1,109	695	7,409	4,533	3,773	3,797	42,655	5848	4882	4492	50065
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	577	443	245	2,699	787	667	543	6,535	1364	1110	788	9234
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	488	434	143	2,309	5,830	5,249	3,096	61,355	6318	5683	3239	63664
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	17649	16827	6637	117825	53809	49892	31423	637552	71458	66719	38060	755377

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

31-Mar-19

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	-	-	-	-	-	-	-
2	Arunachal Pradesh	0	0	0	0	0	-	-	-	0	0	0	-
3	Assam	0	0	0	0	0	-	-	-	0	0	0	-
4	Bihar	0	0	0	0	0	-	-	-	0	0	0	-
5	Chattisgarh	0	0	0	0	0	-	-	-	0	0	0	-
6	Goa	0	0	0	0	0	-	-	-	0	0	0	-
7	Gujarat	0	0	0	0	0	124	15	1,360	0	124	15	1,360
8	Haryana	0	0	0	0	2	1,254	61	38,504	2	1254	61	38,504
9	Himachal Pradesh	0	0	0	0	0	-	-	-	0	0	0	-
10	Jammu & Kashmir	0	0	0	0	0	-	-	-	0	0	0	-
11	Jharkhand	0	0	0	0	0	-	-	-	0	0	0	-
12	Karnataka	0	0	0	0	1	1,142	1,022	54,585	1	1,142	1,022	54,585
13	Kerala	0	0	0	0	0	-	-	-	0	0	0	-
14	Madhya Pradesh	0	0	0	0	0	-	-	-	0	0	0	-
15	Maharashtra	0	0	0	0	13	229,101	6,806	1,574,346	13	229,101	6,806	1,574,346
16	Manipur	0	0	0	0	0	-	-	-	0	0	0	-
17	Meghalaya	0	0	0	0	0	-	-	-	0	0	0	-
18	Mizoram	0	0	0	0	0	-	-	-	0	0	0	-
19	Nagaland	0	0	0	0	0	-	-	-	0	0	0	-
20	Orissa	0	0	0	0	0	6	0	317	0	6	0	317
21	Punjab	0	0	0	0	0	-	-	-	0	0	0	-
22	Rajasthan	0	0	0	0	3	20,939	1,944	151,833	3	20939	1944	151,833
23	Sikkim	0	0	0	0	0	-	-	-	0	0	0	-
24	Tamil Nadu	0	0	0	0	2	862	42	18,125	2	862	42	18,125
25	Telangana	0	0	0	0	2	2,682	368	54,076	2	2682	368	54,076
26	Tripura	0	0	0	0	0	-	-	-	0	0	0	-
27	Uttar Pradesh	0	0	0	0	2	1,180	11	17,826	2	1180	11	17,826
28	Uttarakhand	0	0	0	0	0	-	-	-	0	0	0	-
29	West Bengal	0	0	0	0	0	-	-	-	0	0	0	-
30	Andaman & Nicobar Islands	0	0	0	0	0	-	-	-	0	0	0	-
31	Chandigarh	0	0	0	0	0	-	-	-	0	0	0	-
32	Dadra & Nagarhaveli	0	0	0	0	0	-	-	-	0	0	0	-
33	Daman & Diu	0	0	0	0	0	-	-	-	0	0	0	-
34	Delhi	0	0	0	0	8	6,057	926	84,492	8	6,057	926	84,492
35	Lakshadweep	0	0	0	0	0	-	-	-	0	0	0	-
36	Puducherry	0	0	0	0	0	-	-	-	0	0	0	-
	Company Total	0	0	0	0	33	263,347	11,195	1,995,465	33	263,347	11,195	1,995,465

**PERIODIC DISCLOSURES**

FORM L-25- (ii) : Geographical Distribution Channel - GROUP

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED**

Date:

**31-Mar-19**

*(Rs in Lakhs)*

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	1	0	0	0	1	0	0
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	569	65	6150	0	569	65	6150
8	Haryana	0	0	0	0	6	8505	153	171285	6	8505	153	171285
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	7	10552	2490	417976	7	10552	2490	417976
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	40	635653	22590	4885273	40	635,653	22,590	4,885,273
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	7	0	394	0	7	0	394
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	7	40302	4936	473642	7	40302	4936	473642
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	4	2772	52	36997	4	2772	52	36997
25	Telangana	0	0	0	0	4	6633	581	147683	4	6633	581	147683
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	4	1461	20	26578	4	1461	20	26578
28	UttraKhand	0	0	0	0	2	223	1	669	2	223	1	669
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
32	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
34	Delhi	0	0	0	0	14	17572	2546	353068	14	17572	2546	353068
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Company Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>88</b>	<b>724,250</b>	<b>33,434</b>	<b>6,519,714</b>	<b>88</b>	<b>724,250</b>	<b>33,434</b>	<b>6,519,714</b>



FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

Statement as on : 31 March 2019

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	275.46
	Investments (Policyholders)	8A	2,878.60
	Investments (Linked Liabilities)	8B	626.09
2	Loans	9	10.66
3	Fixed Assets	10	60.83
4	Current Assets		
	a. Cash & Bank Balance	11	115.19
	b. Advances & Other Assets	12	225.52
5	Current Liabilities		
	a. Current Liabilities	13	280.39
	b. Provisions	14	6.41
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,663.34
<b>Application of Funds as per Balance Sheet (A)</b>			<b>2,242.23</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

3,780.15

Balance Sheet Value of :

A.Life Fund

2,432.27

B.Pension & General Annuity and Group Business

721.78

C. Unit Linked Funds

626.09

3,780.15

Difference

0.00

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	10.66
2	Fixed Assets (if any)	10	60.83
3	Cash & Bank Balance (if any)	11	115.19
4	Advances & Other Assets (if any)	12	225.52
5	Current Liabilities	13	280.39
6	Provisions	14	6.41
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,663.34
<b>TOTAL (B)</b>			<b>-1,537.93</b>
<b>Investment Assets (A-B)</b>			<b>3,780.15</b>

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % = [(f) - (a)]%	FVC Amount (h)	Total Fund l = a+f+h	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)					
1	Central Govt. Sec.	Not less than 25%	-	69.04	13.17	844.04	437.43	1,363.68	56.34	-	1,363.68	1,397.67
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	79.84	23.26	917.29	541.13	1,561.51	64.51	-	1,561.51	1,601.05
3	<b>Investment subject to Exposure Norms</b>											
a	Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	47.68	7.18	224.97	151.91	431.75	17.84	(0.17)	431.58	437.02
	ii) Other investments		-	15.00	2.00	14.96	-	31.95	1.32	-	31.95	25.31
b	i) Approved Investments		-	116.97	9.64	110.63	128.00	365.24	15.09	13.25	378.49	382.10
	ii) Other investments	Not exceeding 35%	-	12.28	-	17.86	-	30.14	1.25	(1.40)	28.74	29.61
<b>TOTAL LIFE FUND</b>		<b>100%</b>	-	<b>271.77</b>	<b>42.08</b>	<b>1,285.70</b>	<b>821.04</b>	<b>2,420.59</b>	<b>100.00</b>	<b>11.68</b>	<b>2,432.27</b>	<b>2,475.08</b>

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	<i>Not less than 20%</i>	58.06	101.38	159.43	22.09	-	159.43	162.25
2	Central Govt. Sec, State Govt. Sec or Other	<i>Not less than 40%</i>	112.85	187.89	300.75	41.67	-	300.75	307.73
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	154.90	266.14	421.04	58.33	-	421.04	429.86
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>267.75</b>	<b>454.03</b>	<b>721.78</b>	<b>100.00</b>	<b>-</b>	<b>721.78</b>	<b>737.59</b>

**LINKED BUSINESS**

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	560.36	560.36	89.50
2	Other Investments	<i>Not more than 25%</i>	-	65.73	65.73	10.50
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>-</b>	<b>626.09</b>	<b>626.09</b>	<b>100.00</b>

**CERTIFICATION**

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

- Note:** 1) (\*) FRMS refers to 'Funds representing Solvency Margin'  
2) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938  
3) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund  
4) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account  
5) Provision made for NPA (IL&FS) in Schedule 8 Rs. 2.75 Crs and Schedule 8A is Rs. 1.80 Crs. Investments presented in Form 3A (Part A) are Gross Investments before provisions. NPA provisions are disclosed in Form 7.

## L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

PART - B

Link to Item 'C' of Form 3A (PART A)

Statement as on : 31 March 2019

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	32.94	171.76	75.44	79.48	1.16
Add: Inflow during the Quarter	5.93	5.15	2.04	8.44	0.01
Increase / (Decrease) value of Inv [Net]	0.56	4.62	3.60	5.38	0.03
Less: Outflow during the Quarter	-3.66	-11.86	-4.46	-5.74	-0.21
<b>Total Investible Funds (Mkt Value)</b>	<b>35.77</b>	<b>169.68</b>	<b>76.62</b>	<b>87.56</b>	<b>0.99</b>

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>										
Central Govt. Securities	9.78	27.35	1.64	0.97	3.72	4.86	0.00	0.00	0.63	63.90
State Govt. Securities	8.55	23.92	27.58	16.25	1.97	2.57	4.44	5.07	0.13	13.63
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	30.64	18.06	2.50	3.27	0.35	0.40	0.06	6.54
Infrastructure Bonds	0.00	0.00	89.37	52.67	20.18	26.34	7.66	8.75	0.10	9.87
Equity	0.00	0.00	0.00	0.00	32.82	42.83	56.94	65.03	0.00	0.00
Money Market Investments	14.77	41.30	3.04	1.79	0.37	0.48	1.49	1.71	0.38	39.05
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>33.11</b>	<b>92.57</b>	<b>152.27</b>	<b>89.74</b>	<b>61.56</b>	<b>80.35</b>	<b>70.88</b>	<b>80.95</b>	<b>1.31</b>	<b>132.99</b>
<b>Current Assets:</b>										
Accrued Interest	0.42	1.19	3.83	2.26	1.11	1.45	0.31	0.35	0.03	2.64
Dividend Receivable	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.00	0.00
Bank Balance	0.00	0.01	0.00	0.00	0.01	0.02	0.02	0.02	0.02	2.11
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.03	0.04	0.16	0.18	0.00	0.00
Other Current Assets (for investments)	3.27	9.13	4.03	2.37	1.15	1.50	2.90	3.31	0.00	0.00
<b>Less: Current Liabilities</b>										
Payable for Investments	1.03	2.89	1.65	0.98	0.00	0.00	0.00	0.00	0.36	36.72
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.01	0.01	0.05	0.07	0.10	0.11	0.01	1.00
<b>Sub Total (B)</b>	<b>2.66</b>	<b>7.43</b>	<b>6.17</b>	<b>3.64</b>	<b>2.24</b>	<b>2.92</b>	<b>3.29</b>	<b>3.75</b>	<b>-0.33</b>	<b>-32.99</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.00	4.52	2.66	0.00	0.00	0.75	0.86	0.00	0.00
Infrastructure Bonds	0.00	0.00	6.72	3.96	5.19	6.77	0.30	0.34	0.00	0.00
Equity	0.00	0.00	0.00	0.00	3.56	4.65	6.14	7.02	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	4.07	5.31	6.20	7.08	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>11.23</b>	<b>6.62</b>	<b>12.82</b>	<b>16.73</b>	<b>13.39</b>	<b>15.30</b>	<b>0.00</b>	<b>0.00</b>
<b>Total (A+B+C)</b>	<b>35.77</b>	<b>100.00</b>	<b>169.68</b>	<b>100.00</b>	<b>76.62</b>	<b>100.00</b>	<b>87.56</b>	<b>100.00</b>	<b>0.99</b>	<b>100.00</b>

Funds Carried Forward (as per LB2)





Link to Item 'C' of Form 3A (PART A)

Statement as on : 31 March 2019  
Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Group Secure fund	Future Group Income fund	Total
Opening Balance (Market Value)	0.31	0.00	597.26
Add: Inflow during the Quarter	5.60	2.00	45.79
Increase / (Decrease) value of Inv [Net]	0.11	0.00	26.86
Less: Outflow during the Quarter	0.00	0.00	-43.82
<b>Total Investible Funds (Mkt Value)</b>	<b>6.01</b>	<b>2.00</b>	<b>626.09</b>

Investment of Unit Fund	Future Group Secure fund		Future Group Income fund		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	2.00	33.33	0.00	0.00	72.83	11.63
State Govt. Securities	0.04	0.70	0.00	0.00	54.31	8.67
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.21	3.51	0.00	0.00	34.08	5.44
Infrastructure Bonds	1.66	27.53	0.00	0.00	123.07	19.66
Equity	0.36	6.07	0.00	0.00	215.67	34.45
Money Market Investments	2.29	38.12	0.00	0.00	38.71	6.18
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>6.57</b>	<b>109.25</b>	<b>0.00</b>	<b>0.00</b>	<b>538.67</b>	<b>86.04</b>
<b>Current Assets:</b>						
Accrued Interest	0.07	1.15	0.00	0.00	6.33	1.01
Dividend Receivable	0.00	0.00	0.00	0.00	0.03	0.01
Bank Balance	0.00	0.04	0.00	0.00	0.12	0.02
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	1.42	0.23
Other Current Assets (for investments)	1.50	24.94	2.00	100.00	25.08	4.01
<b>Less: Current Liabilities</b>						
Payable for Investments	2.18	36.17	0.00	0.00	5.64	0.90
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.07	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	5.58	0.89
<b>Sub Total (B)</b>	<b>-0.60</b>	<b>-10.05</b>	<b>2.00</b>	<b>100.00</b>	<b>21.69</b>	<b>3.46</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	0.00	0.00	0.00	0.00	5.38	0.86
Infrastructure Bonds	0.00	0.00	0.00	0.00	12.20	1.95
Equity	0.05	0.81	0.00	0.00	23.79	3.80
Mutual funds	0.00	0.00	0.00	0.00	24.37	3.89
Others	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.05</b>	<b>0.81</b>	<b>0.00</b>	<b>0.00</b>	<b>65.73</b>	<b>10.50</b>
<b>Total (A+B+C)</b>	<b>6.01</b>	<b>100.00</b>	<b>2.00</b>	<b>100.00</b>	<b>626.09</b>	<b>100.00</b>
Funds Carried Forward (as per LB2)					-	

Note:

- The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2)

**L-28-Form 3A (Part C)**

FORM - 3A

(Read with Regulation 10)

Name of the Insurer : Future Generali India Life Insurance Company Limited

PART- C

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31 March 2019

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	35.77	23.9951	23.9951	23.5801	22.8726	22.4985	22.3751	7.24%	6.81%	23.9951
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	169.68	25.9276	25.9276	25.2098	24.1552	24.1243	24.3986	6.27%	7.01%	25.9276
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	76.62	22.4060	22.4060	21.3448	20.7864	20.6862	20.4548	9.54%	9.98%	22.4060
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	87.56	25.3087	25.3087	23.7064	23.2689	23.3407	22.8200	10.91%	12.17%	25.3090
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	0.99	26.2933	26.2933	25.5592	24.2949	24.2907	24.4942	7.34%	7.18%	26.3022
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.71	27.0986	27.0986	26.2412	25.0506	24.8775	24.9712	8.52%	8.41%	27.0986
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	2.91	31.2358	31.2358	29.7582	29.0369	29.0407	28.6466	9.04%	11.02%	31.2358
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	11.00	36.5428	36.5428	33.9852	33.4336	33.2866	32.3197	13.07%	13.40%	36.5454
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	21.4621	21.4621	20.6905	19.9898	19.5464	19.4327	10.44%	10.00%	21.4621
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	N.A.	N.A.	N.A.	N.A.	21.0898	20.7829	20.6054	N.A.	N.A.	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	46.21	22.3741	22.3741	20.7753	20.3999	20.3802	19.7854	13.08%	13.32%	22.3760
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	18.33	21.1505	21.1505	19.6665	19.3544	19.2570	18.7021	13.09%	13.29%	21.1520
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	13.38	16.2763	16.2763	15.8077	15.3627	15.2124	15.1807	7.22%	7.89%	16.2763
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	87.60	18.3984	18.3984	17.1278	16.8659	16.9346	16.4289	11.99%	12.86%	18.4462
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	65.47	16.6862	16.6862	16.3900	16.1230	15.8839	15.6650	6.52%	6.18%	16.6862
16	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	0.83	11.6580	11.6580	10.6073	N.A.	N.A.	N.A.	N.A.	N.A.	11.6585
17	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	6.01	11.1022	11.1022	10.2920	N.A.	N.A.	N.A.	N.A.	N.A.	11.1022
18	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	2.00	10.0000	10.0000	10.2920	N.A.	N.A.	N.A.	N.A.	N.A.	10.0000

**CERTIFICATION**

Certified that the performance of all segregated funds have been placed and reviewed by the board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note:

1. NAV should reflect the publish NAV on the reporting date.

## PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 31 Mar 2019

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 31-Mar-19

(Rs in Crore)

Detail Regarding debt securities - Non ULIP								
	Market Value				Book Value			
	As at 31st Mar, 2019	As % of total for this class	As at 31st Mar, 2018	As % of total for this class	As at 31st Mar, 2019	As % of total for this class	As at 31st Mar, 2018	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	931.67	30.15%	623.51	25.76%	917.57	30.27%	609.10	25.74%
AA or better	208.03	6.73%	256.98	10.62%	204.25	6.74%	249.08	10.53%
Rated below AA but above A	20.88	0.68%	5.19	0.21%	19.96	0.66%	4.99	0.21%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	20.25	0.66%	-	-	26.95	0.89%	-	-
Any other (Sovereign Rating)	1,908.78	61.78%	1,535.20	63.41%	1,862.26	61.44%	1,503.22	63.52%
	<b>3,089.61</b>	<b>100.00%</b>	<b>2,420.88</b>	<b>100.00%</b>	<b>3,030.99</b>	<b>100.00%</b>	<b>2,366.39</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	293.07	9.49%	86.31	3.57%	292.88	9.66%	86.15	3.64%
More than 1 year and upto 3 years	277.09	8.97%	169.14	6.99%	273.01	9.01%	167.08	7.06%
More than 3 years and up to 7 years	482.06	15.60%	547.06	22.60%	465.62	15.36%	525.72	22.22%
More than 7 years and up to 10 years	426.33	13.80%	296.15	12.23%	424.58	14.01%	296.87	12.55%
More than 10 years and up to 15 years	349.82	11.32%	267.73	11.06%	337.32	11.13%	259.65	10.97%
More than 15 years and up to 20 years	161.39	5.22%	152.08	6.28%	162.78	5.37%	150.57	6.36%
Above 20 years	1,099.85	35.60%	902.40	37.28%	1,074.80	35.46%	880.35	37.20%
	<b>3,089.61</b>	<b>100.00%</b>	<b>2,420.88</b>	<b>100.00%</b>	<b>3,030.99</b>	<b>100.00%</b>	<b>2,366.39</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,559.91	50.49%	1,297.28	53.59%	1,523.11	50.25%	1,267.79	53.57%
b. State Government	348.86	11.29%	237.92	9.83%	339.15	11.19%	235.44	9.95%
c. Corporate Securities	1,180.83	38.22%	885.68	36.59%	1,168.73	38.56%	863.17	36.48%
	<b>3,089.61</b>	<b>100.00%</b>	<b>2,420.88</b>	<b>100.00%</b>	<b>3,030.99</b>	<b>100.00%</b>	<b>2,366.39</b>	<b>100.00%</b>

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.



# PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 31 Mar 2019

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

31-Mar-19

(Rs in Crore)

## Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 31st Mar, 2019	As % of total for this class	As at 31st Mar, 2018	As % of total for this class	As at 31st Mar, 2019	As % of total for this class	As at 31st Mar, 2018	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	176.74	51.90%	198.22	56.46%	176.74	51.90%	198.22	56.46%
AA or better	19.11	5.61%	11.00	3.13%	19.11	5.61%	11.00	3.13%
Rated below AA but above A	10.08	0.03	-	-	10.08	0.03	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	7.50	2.20%	-	-	7.50	2.20%	-	-
Any other (Sovereign Rating)	127.14	37.33%	141.87	40.41%	127.14	37.33%	141.87	40.41%
	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	88.89	26.10%	104.24	29.69%	88.89	26.10%	104.24	29.69%
More than 1 year and upto 3 years	45.82	13.45%	21.87	6.23%	45.82	13.45%	21.87	6.23%
More than 3 years and up to 7 years	54.85	16.10%	86.66	24.68%	54.85	16.10%	86.66	24.68%
More than 7 years and up to 10 years	122.36	35.93%	102.65	29.24%	122.36	35.93%	102.65	29.24%
More than 10 years and up to 15 years	26.97	7.92%	30.18	8.60%	26.97	7.92%	30.18	8.60%
More than 15 years and up to 20 years	-	0.00%	-	-	-	0.00%	-	-
Above 20 years	1.69	0.50%	5.49	1.56%	1.69	0.50%	5.49	1.56%
	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	72.83	21.39%	66.15	18.84%	72.83	21.39%	66.15	18.84%
b. State Government	54.31	15.95%	75.73	21.57%	54.31	15.95%	75.73	21.57%
c. Corporate Securities	213.44	62.67%	209.22	59.59%	213.44	62.67%	209.22	59.59%
	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>	<b>340.58</b>	<b>100.00%</b>	<b>351.09</b>	<b>100.00%</b>

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**PERIODIC DISCLOSURES**

**FORM L-30**

**Related Party Transactions**

**Insurer:** Future Generali India Life Insurance Company Limited **Date:** 31-Mar-19

Rs in lakhs

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31 March 2019	Upto the Quarter ended 31 March 2019	For the Quarter ended 31 March 2018	Upto the Quarter ended 31 March 2018
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax/ Service Tax)	0.71	19.88	1.33	30.54
			Share Capital Allotment	1,275.05	2,677.61	1,402.56	5,874.68
			Premium Deposits Outstanding	3.82	3.82	58.31	58.31
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	2,449.90	5,144.79	2,694.89	11,287.68
3	Foreign - Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij Graafschap Holland NV)	Joint Venturer	Share Capital Allotment	1,275.05	2,677.61	1,402.56	5,874.68
4	Key Managerial Persons		Premium Income (Net of Service tax)	2.58	4.54	2.28	3.49
			Managerial Remuneration	57.28	346.12	57.28	320.16
			Reimbursement Paid	3.48	10.80	2.26	11.38

Note: Previous year figures of Premium Income of Future Enterprises Limited have been changed by taking into consideration policy with subsidiary as Future Enterprises Limited only.

**PERIODIC DISCLOSURES**

**FORM L - 31 : Board of Directors & Key Persons**

<b>Insurer:</b>	<b>Future Generali India Life Insurance Company Limited</b>	<b>Date</b>	<b>31 March 2019</b>
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Sr. No.	Name of person	Role/designation	Details of change in the period
1	G. N. Bajpai	Chairman	----
2	Kishore Biyani	Director	----
3	Krishan Kant Rathi	Director	----
4	Sanjay Jain	Director	----
5	Bidhubhusan Samal	Director	----
6	Roberto Leonardi	Director	----
7	Jennifer Sparks	Director	----
8	Bhavna Doshi	Independent Director	----
9	Devi Singh	Independent Director	----
10	Abhinandan K. Jain	Independent Director	----
11	Munish Sharda	Managing Director and Chief Executive Officer	----
12	Miranjit Mukherjee	Chief Financial Officer	----
13	Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
14	Jyoti Vaswani	Chief Investment Officer	----
15	C. L. Baradhvaj	Executive Vice President - Legal & Compliance and Company Secretary	----
16	Dinesh Arora	Senior Vice President - Internal Audit	----
17	Rakesh Wadhwa	Chief Marketing Officer	----
18	Subhasish Acharya	Executive Vice President and Head – Agency	----
19	Shishir Chandra Deo	Executive Vice President - Corporate Sales and Business Development	----
20	Byju Joseph	Chief Technology Officer	----
21	Ruchira Bhardwaja	Chief Human Resources Officer	----
22	S. Mahesh	Executive Vice President and Head – Operations	----
23	Rahul Rasal	Executive Vice President - Partnership Distribution, Bancassurance & Retailassurance	----

Key Pesons as defined in IRDA guidelines for the Corporate Governance for Insurers in India dated 18 May 2016

Form L-32 - Solvency Margin - Form KT-3  
(See Regulation 4)  
Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016  
**Available Solvency Margin and Solvency Ratio**  
31st March 2019

**Name of the Insurer:** Future Generali India Life Insurance Company | **Date of Registration:** 04 September 2007 | **Form Code:** [KT3] [BW1]  
**Classification:** Business Within India | **Registration Number:** 133 | **Classification Code:** [BW1]

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	370,724
	Deduct:		
02	Mathematical Reserves	2	361,004
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' Funds (01) - (02) - (03)</b>		9,719
05	Available Assets in Shareholders' Fund	4	16,558
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	<b>Excess in Shareholders' Funds (05) - (06)</b>		16,558
08	Total ASM (04) + (07)		26,278
09	Total RSM		16,262
10	Solvency Ratio (ASM/RSM)		1.62

**Certification**

I, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Mumbai  
Date: 15th May, 2019

Place: Mumbai  
Date: 15th May, 2019

Name and Signature of Appointed Actuary  
Bikash Choudhary

Name and Signature of CEO  
Munish Sharda

**Notes**

- 01 Item No 01 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Assets AA under Policyholders' A/C  
02 Item No 02 shall be the amount of Mathematical Reserves as mentioned in Form H  
03 Item No 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet  
04 Item No 05 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Assets AA under Shareholders' A/C

## FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

Statement as on : 31 March 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

## Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 5)	600.18	545.30	-	-	175.34	7.54	1,645.07	1,449.86	2,420.59	2,002.70
2	Gross NPA	26.95	-	-	-	-	-	-	-	26.95	-
3	% of Gross NPA on Investment Assets (2/1)	4.49%	-	-	-	-	-	-	-	4.49%	-
4	Provision made on NPA	4.55	-	-	-	-	-	-	-	4.55	-
5	Provision as a % of NPA (4/2)	16.88%	-	-	-	-	-	-	-	16.88%	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	595.63	545.30	-	-	175.34	7.54	1,645.07	1,449.86	2,416.04	2,002.70
8	Net NPA	22.40	-	-	-	-	-	-	-	22.40	-
9	% of Net NPA to Net Investment Assets (8/7)	3.76%	-	-	-	-	-	-	-	3.76%	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Other Debt Instr include CP, CD, CBLO, Repo, FD.

## FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

Statement as on : 31 March 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Pension &amp; General Annuity and Group Business

## Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 5)	369.75	311.07	-	-	51.29	0.09	300.75	315.64	721.78	626.81
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	369.75	311.07	-	-	51.29	0.09	300.75	315.64	721.78	626.81
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Other Debt Instr include CP, CD, CBLO, Repo., FD

## FORM L-33-NPAs-7

## Form 7

(Read with Regulation 10)

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

Statement as on : 31 March 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

## Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 5)	174.73	145.64	-	-	38.71	64.87	412.66	401.69	626.09	612.20
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	174.73	145.64	-	-	38.71	64.87	412.66	401.69	626.09	612.20
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Certified that the information given herein are correct and complete to the best of my knowledge and belief. Also certified that the various investments made and covered in the return are within the exhaustive category provided in investment Guidelines as amended from time to time.

## Note:

- 1 The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- 2 Net Investments Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet.
- 3 Gross NPA is Investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular : 32/2/F&A/Circular/169/Jan/2006-07 as amended form time to time
- 5 Net Investment Assets is net of 'Provisions'
- 6 Net NPA is gross NPAs less provision
- 7 Write off as approved by Board







<b>E</b>	<b>OTHER INVESTMENTS :</b>																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	7.98	11.87	(0.32)	(0.16%)	(0.16%)	4.97	11.87	(0.61)	-12.22%	-12.22%	3.74	3.48	0.01	0.36%	0.36%	
E4	Equity Shares (PSUs & Unlisted)	OEPU	3.11	0.61	-	0.00%	0.00%	1.34	0.61	(0.02)	-1.73%	-1.73%	0.69	0.81	0.07	9.59%	9.59%	
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.33	1.30	-	-	-	1.01	1.30	0.00	0.14%	0.14%	0.94	0.93	-	-	-	
E6	Debentures	OLDB	5.00	5.38	0.13	10.57%	10.57%	5.00	5.38	0.17	10.26%	10.26%	9.77	-	0.25	10.44%	10.44%	
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	0.55	-	0.05	2.77%	2.77%	0.55	-	0.05	2.77%	2.77%	0.93	-	0.19	38.24%	38.24%	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	9.96	10.45	0.07	0.11%	0.11%	6.57	10.45	0.17	11.83%	11.83%	5.00	5.19	0.31	9.26%	9.26%	
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E30	Units of Infrastructure Investment Trust	OIIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>		<b>2,334.72</b>	<b>2,475.08</b>	<b>44.89</b>			<b>2,323.55</b>	<b>2,475.08</b>	<b>172.47</b>			<b>1,859.30</b>	<b>2,049.76</b>	<b>162.43</b>			





<b>E</b>	<b>OTHER INVESTMENTS :</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>694.79</b>	<b>737.59</b>	<b>14.63</b>			<b>729.55</b>	<b>737.59</b>	<b>56.68</b>			<b>593.64</b>	<b>638.96</b>	<b>48.79</b>		





<b>E</b>	<b>OTHER INVESTMENTS :</b>																
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	17.25	12.45	1.01	32.97%	32.97%	17.25	7.04	(2.03)	-28.91%	-28.91%	8.85	14.50	(2.05)	-14.17%	-14.17%
E4	Equity Shares (PSUs & Unlisted)	OEPJ	1.71	6.09	0.77	51.38%	51.38%	1.71	3.59	0.37	10.39%	10.39%	3.90	2.02	(0.69)	-38.28%	-38.28%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	2.83	3.08	-0.25	-32.57%	-32.57%	2.83	2.57	(0.31)	-12.26%	-12.26%	1.38	1.79	0.81	50.90%	50.90%
E6	Debentures	OLDB	5.01	5.32	0.16	12.30%	12.30%	5.01	5.32	0.55	0.31	0.31	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	20.40	22.05	3.49	64.25%	64.25%	20.40	20.60	5.53	26.83%	26.83%	18.91	11.11	(1.25)	-14.96%	-14.96%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.62	4.70	0.03	0.08%	0.08%	4.62	4.70	0.03	0.08%	0.08%	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>572.83</b>	<b>606.68</b>	<b>28.94</b>			<b>572.83</b>	<b>659.26</b>	<b>59.61</b>			<b>588.79</b>	<b>673.41</b>	<b>42.10</b>		

**CERTIFICATION :**

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

Note : 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 figure of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
- 5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

Name of the Insurer : Future Generali India Life Insurance Company Limited

Registration Number : 133

Statement as on : 31 March 2019

Statement of Down Graded Investments

Periodicity Of Submission : Quarterly

PART - A

Name of the Fund :

Life Fund

Sr. No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A. DURING THE QUARTER 1</b>									
1	7.50% Tata Motors Limited 2021	ECOS	4.97	03-JAN-2017	CARE	AA+	AA	20-Feb-19	NA
2	9.50% Dewan Housing Finance Corporation Limited 2025	HORD	5.00	31-JUL-2015	CARE	AAA	AA-	7-Mar-19	NA
3	10.75% Reliance Capital Limited 2021	ORAD	4.97	30-JAN-2012	CARE	AA	A+	7-Mar-19	NA
<b>B. AS ON DATE 2</b>									
1	9.55% Hindalco Industries Ltd 27-06-2022	ECOS	9.84	06-MAR-2014	CRISIL	AA+	AA	03-JUL-2017	N.A
2	10.30% IL & FS Financial Services Ltd 2021	IOR	3.75	11-JAN-2012	CARE	AAA	D	18-SEP-2018	N.A
3	9.35% IL N FS 2035	IOR	4.21	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A
4	2038	IOR	4.25	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A
5	9.68%ILNFS2021	IOR	4.25	29-JUL-2011	FITCH	AAA	D	19-SEP-2018	N.A
6	9.75% GE Shipping 2019	ECOS	3.00	28-JAN-2011	CARE	AAA	AA+	08-OCT-2018	N.A
7	10.75% Reliance Capital 2021	ORAD	4.99	30-SEP-2011	CARE	AA+	AA	09-OCT-2018	N.A
8	10.75% Reliance Capital Limited 2021	ORAD	4.97	30-JAN-2012	CARE	AA+	AA	09-OCT-2018	N.A
9	10.30% Yes Bank Lower Tier II Bond 2021	EPPD	5.00	29-JUL-2011	CARE	AAA	AA+	29-NOV-2018	N.A

**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

Company Name &amp; Code: Future Generali India Life Insurance Company Ltd &amp; Code : 133

Registration Number : 133

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

Name of the Fund : Pension &amp; General Annuity and Group Business

PART - A

Sr. No.	Name of the Security	COI	Amount	Purchase	Rating Agency	Original Grade	Current Grade	Downgrade	Remarks
<b>A. DURING THE QUARTER 1</b>									
	NIL								
<b>B. AS ON DATE 2</b>									
1	8.67% IDFC Bank 2025	ECOS	5.00	15-JAN-2015	ICRA	AAA	AA+	15-NOV-2018	N.A
2	8.50 IDFC Bank Limited 2023	ILBI	5.00	19-MAY-2016	ICRA	AAA	AA+	15-NOV-2018	N.A
3	9.75% GE Shipping 2019	ECOS	2.00	28-JAN-2011	CARE	AAA	AA+	08-OCT-2018	N.A



**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

PART - A

Company Name &amp; Code: Future Generali India Life Insurance Co. Ltd.

Registration Number : 133

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of the Fund : Linked Fund

Sr. No.	Name of the Security	COI	Amount	Purchase	Rating Agency	Original Grade	Current Grade	Downgrade	Remarks
<b>A. DURING THE QUARTER 1</b>									
1	10.75% Reliance Capital 2021	ORAD	4.70	24-AUG-2011	CARE	AA	A+	07-MAR-2019	NA
<b>B. AS ON DATE 2</b>									
1	9.98%ILFS2021	IORD	3.75	09-DEC-2011	ICRA	AAA	D	18-SEP-2018	NA
2	8.72% ILFS 2025	IORD	3.75	31-AUG-2018	CARE	AA+	D	18-SEP-2018	NA
3	10.75% Reliance Capital 2021	ORAD	4.70	24-AUG-2011	CARE	AA+	AA	09-OCT-2018	NA

**CERTIFICATION:**

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

Note :

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority



(Rs in Lakhs)

Sl. No	Particulars	Current Quarter				Same Quarter Previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of	Sum Insured.	Premium	No. of	No. of	Sum Insured.	Premium	No. of	No. of Lives	Sum Insured.	Premium	No. of	No. of	Sum Insured.
2	Renewal Premium																
	i Individual																
	From 0-10000	2,474	28,791	28,791	140,580	2,219	21,223	21,223	75,378	7,509	72,609	72,609	411,377	6,919	81,270	81,270	267,086
	From 10,000-25,000	5,036	19,718	19,718	66,488	4,656	20,711	20,711	72,886	12,841	74,482	74,482	227,332	11,779	63,247	63,247	205,598
	From 25001-50,000	4,257	6,703	6,703	54,769	3,285	5,510	5,510	46,572	9,780	25,029	25,029	178,923	7,226	15,359	15,359	112,402
	From 50,001- 75,000	1,280	1,221	1,221	16,087	936	887	887	12,549	2,560	4,061	4,061	45,815	1,793	2,251	2,251	27,840
	From 75,000-100,000	2,032	1,166	1,166	24,358	1,640	846	846	18,607	3,668	3,848	3,848	68,546	2,801	1,978	1,978	38,988
	From 1,00,001 -1,25,000	543	273	273	4,880	340	181	181	4,214	1,038	892	892	17,542	651	440	440	8,993
	Above Rs. 1,25,000	5,812	754	754	48,794	3,282	473	473	35,242	9,279	2,288	2,288	123,953	4,652	1,016	1,016	64,001
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	(1)	16	31,113	(6,802)	(2)	19	109,034	(8,623)	(0)	66	120,617	(730)	(6)	37	166,453	(29,030)
	From 10,000-25,000	(3)	1	(424)	(11,605)	(3)	3	161	(12,812)	(1)	3	(1,384)	2,457	(11)	11	567	(53,566)
	From 25001-50,000	(0)	7	(276)	(11,311)	(5)	3	282	(16,353)	3	13	681	(1,401)	(19)	8	671	(59,298)
	From 50,001- 75,000	(1)	3	(118)	10,362	1	6	574	(2,980)	6	11	1,489	4,304	(6)	20	3,396	(34,216)
	From 75,000-100,000	(2)	3	(97)	(3,442)	(0)	2	467	(6,363)	11	12	2,550	10,826	(5)	8	1,116	(47,429)
	From 1,00,001 -1,25,000	(3)	-	(549)	(7,624)	(0)	1	185	(2,206)	8	6	373	11,063	(3)	5	1,398	(14,509)
	Above Rs. 1,25,000	2,448	54	77,978	3,902,177	1,857	54	78,075	3,231,273	6,119	168	220,458	9,789,201	5,224	180	251,600	8,708,539
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Premium stands for premium amount.

2. No. of lives means no. of lives insured under the policies.

3. Premium collected for Annuity will be disclosed separately as stated above.

**PERIODIC DISCLOSURES**

**FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)**

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.**

Date:

**31-Mar-19**

*(Rs in Lakhs)*

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	2	2,344	254	0	674	4	6	3,493	956	0	1,844	20
2	Corporate Agents-Banks	0	8,569	1,724	0	0	0	10	24,756	4,700	1	91	37
3	Corporate Agents -Others	1	1,732	31	1	91	37	3	1,879	52	0	0	0
4	Brokers	9	15,451	369	9	20,981	1,410	33	65,128	1,410	51	91,959	3,891
5	Micro Agents				0	0	0	0	0	0	0	0	0
6	Direct Business	21	235,251	8,816	9	182,849	8,152	36	628,994	26,315	32	561,224	25,695
	<b>Total(A)</b>	<b>33</b>	<b>263,347</b>	<b>11,195</b>	<b>19</b>	<b>204,595</b>	<b>9,602</b>	<b>88</b>	<b>724,250</b>	<b>33,434</b>	<b>84</b>	<b>655,118</b>	<b>29,643</b>
1	Referral (B)	0	0	0	0	0	0				0	0	0
	<b>Grand Total (A+B)</b>	<b>33</b>	<b>263,347</b>	<b>11,195</b>	<b>19</b>	<b>204,595</b>	<b>9,602</b>	<b>88</b>	<b>724,250</b>	<b>33,434</b>	<b>84</b>	<b>655,118</b>	<b>29,643</b>

Note:

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

**PERIODIC DISCLOSURES**

**FORM L-38 Business Acquisition through different channels (Individuals)**

**Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 31-Mar-19**

(Rs in Lakhs)

SI.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,267	3,207	4,945	3,232	11,038	7,281	14,667	7,650
2	Corporate Agents-Banks	10,478	3,797	839	465	23,067	8,156	2,796	1,260
3	Corporate Agents -Others	2,794	1,175.27	1,653	740	8,266	3,842	5,153	1,848
4	Brokers	733	578	1,306	762	528	89	6,819	2,806
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,128	9,797	18,767	7,460	28,559	18,692	50,256	15,026
	<b>Total (A)</b>	<b>27,400</b>	<b>18,554</b>	<b>27,510</b>	<b>12,659</b>	<b>71,458</b>	<b>38,060</b>	<b>79,691</b>	<b>28,590</b>
1	Referral (B)	-	-	-	0	-	-	18	2
	<b>Grand Total (A+B)</b>	<b>27,400</b>	<b>18,554</b>	<b>27,510</b>	<b>12,659</b>	<b>71,458</b>	<b>38,060</b>	<b>79,709</b>	<b>28,592</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. Business sourced by IMF channel shown under Corporate Agents -Others
4. Business sourced by web aggregator channel shown under brokers

**PUBLIC DISCLOSURE**

**FORM L-39-Data on Settlement of Claims**

**Individual**

**Insurer:** Future Generali India Life Insurance Company Limited

**Date:** 31-Mar-19

<b>Ageing of Claims*</b>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	1735	131	30	206	313	2415	2545.924513
2	Survival Benefit	0	2470	142	4	0	0	2616	692.2755295
3	for Annuities / Pension	0	552	52	29	4	545	1182	1398108.83
4	For Surrender	0	3638	0	0	0	0	3638	334555403.5
5	Other benefits	0	0	0	0	0	0	0	0
6	Death Claims	0	343	39	6	0	0	388	163,371,139.11

The figures for individual and group insurance business need to be shown separately  
 \*The ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

**Group**

**FORM L-39-Data on Settlement of Claims**

<b>Ageing of Claims*</b>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	1660	0	0	0	0	0	1660	127,078,829.34
3	for Annuities / Pension	0	0	0	0	0	0	0	0
4	For Surrender	2	0	0	0	0	0	2	21,745,264.79
5	Other benefits	0	0	0	0	0	0	0	0
6	Death Claims	0	272	18	11	3	7	311	218,718,726.85

The figures for individual and group insurance business need to be shown separately  
 \*The ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

**PERIODIC DISCLOSURES**

**FORM L-40 : Quarterly claims data for Life**

Insurer: Future Generali India Life Insurance Company Limited

Date: 31-Mar-19

**Individual**

No. of claims only							
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	47	927	244	657	0	0
2	Claims reported during the period*	364	3141	3183	616	3638	0
3	Claims Settled during the period	388	2415	2616	1182	3638	0
4	Claims Repudiated during the period	15	0	0	0	0	0
a	Less than 2 years from the date of acceptance of risk	15	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	8	1653	811	91	0	0
	Less than 3 months	5	1395	751	39	0	0
	3 months to 6 months	3	110	52	17	0	0
	6months to 1 year	0	28	0	1	0	0
	1year and above	0	120	8	34	0	0

**FORM L-40 : Quarterly claims data for Life**

Insurer: Future Generali India Life Insurance Company Limited

Date: 31-Mar-19

**Group**

No. of claims only							
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	46	0	94	0	0	0
2	Claims reported during the period*	287	0	1568	0	2	0
3	Claims Settled during the period	311	0	1660	0	2	0
4	Claims Repudiated during the period	17	0	0	0	0	0
a	Less than 2years from the date of acceptance of risk	15	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	5	0	2	0	0	0
	Less than 3months	1	0	2	0	0	0
	3 months to 6 months	1	0	0	0	0	0
	6months to 1 year	2	0	0	0	0	0
	1year and above**	1	0	0	0	0	0

**PERIODIC DISCLOSURES**

**FORM L-41**

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	0	4	0	2	2	0	26
b)	Policy Servicing	0	13	2	3	8	0	46
c)	Proposal Processing	0	14	9	1	4	0	84
d)	Survival Claims	0	9	1	2	6	0	40
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	23	921	146	334	464	0	3806
g)	Others	0	14	1	4	9	0	98
	<b>Total Number of Complaints</b>	<b>23</b>	<b>975</b>	<b>159</b>	<b>346</b>	<b>493</b>	<b>0</b>	<b>4101</b>

2	Total No. of policies during previous year: FY 2017-18	79,709			
3	Total No. of claims during previous year: FY 2017-18	1,274			
4	Total No. of policies during current year: FY 2018-19	71,458			
5	Total No. of claims during current year: FY 2018-19	1,137			
6	Total No. of Policy Complaints ( current year) per 10,000 policies ( current year) :	574			
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	229			
8	<b>Duration wise Pending Status</b>	<b>Complaints made by Customers</b>	<b>Complaints made by Intermediaries</b>	<b>Total</b>	
	Upto 7 days	0	0	0	
	7 - 15 days	0	0	0	
	15-30 days	0	0	0	
	30-90 days	0	0	0	
	90 days & Beyond	0	0	0	
	<b>Total No. of complaints</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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



**PERIODIC DISCLOSURES**  
**L-42 : Valuation Basis (Life Insurance)**  
**Date: 31st March 2019**

A chapter on valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

**a. How the policy data needed for valuation is accessed ?**

- 1: Input data for valuation process is generated by the IT team from the policy administration system in CSV, excel formats which are pre-specified.
- 2: Input data received from IT team is run through validation program whose purpose is to validate the data before using it for valuation process. Error data/ records (if any) is rectified at- contract level before input it in to valuation process.
- 3: Summary statistics and movement analysis is prepared on the input data to see consistency in the data. Averages in respect of sum assured, premiums and premium per 1000 SA etc - are used to check the data consistency.
- 4: Validated data is used to prepare the input file for the valuation models. Individual valuation of policy liabilities is carried on actuarial software. Group valuation is carried using MS Access/ Excel models

**b. How the valuation bases are supplied to the system ?**

- 1: Valuation basis is maintained in "Parameter Files" and these files are supplied to the valuation program. Valuation Basis is validated and updated (if required) at the end of each quarter.

**1) Interest : Maximum and Minimum interest rate taken for each segment**

	Minimum	Maximum
i. Individual Business		
1. Life- Participating policies	5.8% per annum	6.65% per annum
2. Life- Non-participating Policies	5.3% per annum	6.15% per annum
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	5.8% per annum	6.65% per annum
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	5.3% per annum	6.15% per annum
7. Health Insurance	5.3% per annum	6.15% per annum
ii. Group Business		
	Group Credit Life - 6.65% in first 5 years and 5.8% for remaining years	
	Group Comprehensive Employee Benefits Plan - 6.15% in first 5 years and 5.3% for remaining years	
	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
	Not Applicable for Group fund products .	

**2) Mortality Rates : the mortality rates used for each segment**

i. Individual Business		
1. Life- Participating policies	66% to 440% of IALM 06-08 (Including Pension products)	
2. Life- Non-participating Policies	18.7% to 440% of IALM 06-08	
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality	
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	77% to 220% of IALM 06-08	
7. Health Insurance	Mortality Rates: 79.20% to 110% of IALM 06-08 Morbidity Rates: Dependent on reinsurance rates	
ii. Group Business		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Life, Group Gratuity & Group Leave Encashment Plans	40% - 120% of IALM 06-08	
Group Unit Linked	88% - 218% of IALM 06-08	

**3) Expenses :**

i. Individual Business		
1. Life- Participating policies	Please Refer Table "Expense Assumptions"	
2. Life- Non-participating Policies	Please Refer Table "Expense Assumptions"	
3. Annuities- Participating policies	Not applicable	
4. Annuities – Non-participating policies	Please Refer Table "Expense Assumptions"	
5. Annuities- Individual Pension Plan	Not applicable	
6. Unit Linked	Please Refer Table "Expense Assumptions"	
7. Health Insurance	Please Refer Table "Expense Assumptions"	
ii. Group Business		
	Please Refer Table "Expense Assumptions"	

**4) Bonus Rates :**

----Bonus rates are applicable only for participating policies

Life- Participating policies- Individual Business	Future Reversionary bonus assumptions varies from 2.00% to 6.00% (of Sum Assured + Vested Bonus + Guaranteed Additions, if any) depending on product.
Life- Participating policies- Pension Business	4.5% per annum crediting interest rate or varies from 2.75% to 4.50% (of Sum Assured + Vested Bonus) depending on product.

**5) Policyholders Reasonable Expectations**

Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations

**6) Taxation and Shareholder Transfers**

Taxation (as applicable) and shareholders' transfers are considered in the reserving cashflows of Individual participating business.

**7) Basis of provisions for Incurred But Not Reported (IBNR)**

i. Individual Business

IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data

ii. Group Business

For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data  
For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.

**8) Change in Valuation Methods or Bases (as compared with 31st March 2018 assumptions)**

i. Individuals Assurances

1. Interest

For Participating Policies - First 5 years changed to 6.65% from 6.55%, remaining years changed to 5.8% from 5.85%

2. Expenses

For Non -Participating Policies - First 5 years changed to 6.15% from 5.55%, remaining years changed to 5.3% from 4.85%

3. Inflation

No change other than allowing for implied inflation  
No change

ii. Annuities

1. Interest

a. Annuity in payment

First 5 years changed to 6.65% from 6.55%

b. Annuity during deferred period

Remaining years changed to 5.8% from 5.85%

c. Pension : All Plans

Not Applicable

2. Expenses

Not Applicable

3. Inflation

No change other than allowing for implied inflation  
No change

iii. Unit Linked

1. Interest

First 5 years changed to 6.15% from 5.55%

2. Expenses

Remaining years changed to 5.3% from 4.85%

3. Inflation

No change other than allowing for implied inflation  
No change

iv. Health

1. Interest

First 5 years changed to 6.15% from 5.55%

2. Expenses

Remaining years changed to 5.3% from 4.85%

3. Inflation

No change other than allowing for implied inflation  
No change

v. Group

1. Interest

For Group Credit Suraksha - First 5 years changed to 6.65% from 6.55%, remaining years changed to 5.8% from 5.85%

2. Expenses

No change other than allowing for implied inflation

3. Inflation

No change

## PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-TRADITIONAL</b>		
Future Generali Assure Plan	627	4.0%
Future Generali Insta Life Plan RP	627	4.0%
Future Generali Flexi Money Back RP	627	4.0%
Future Generali Anand Plan	627	4.0%
Future Generali Saral Anand Plan	627	4.0%
Future Generali Dream Guarantee Plan	627	4.0%
Future Generali Bima Guarantee Plan	627	4.0%
Future Generali Secure Income Plan RP	627	4.0%
Future Generali Pearls Guarantee	627	4.0%
Future Generali Care Plan	627	4.0%
Future Generali Care Plus Plan	627	4.0%
Future Generali Smart Life Plan	627	4.0%
Future Generali Return of Premium Plan	627	4.0%
Future Generali Pension Plan RP	627	4.0%
Future Generali Family Secure Plan	627	4.0%
Future Generali Family Income Plan	627	4.0%
Future Generali Saral Bima	627	4.0%
Future Generali Assure Plus Plan	627	4.0%
Future Generali Care Plus - Revised	627	4.0%
Future Generali Pension Guarantee Plan RP	627	4.0%
Future Generali Assured Income Plan	627	4.0%
Future Generali Triple Anand Advantage	627	4.0%
Future Generali Assured Money Back	627	4.0%
Future Generali Assured Education Plan	627	4.0%
Future Generali Flexi Online Term Plan	627	4.0%
Future Generali New Saral Anand	627	4.0%
Future Generali Big Income Multiplier	627	4.0%
Future Generali New Assure Plus	627	4.0%
Future Generali Assured Money Back Plan Revised	627	4.0%
Future Generali Pearls Guarantee Revised	627	4.0%
Future Generali Saral Bima Revised	627	4.0%
Future Generali Guaranteed Advantage	627	4.0%
Future Generali Care Plus - Classic	627	4.0%
Future Generali Care Plus - Premier(Amex)	627	4.0%
Future Generali Care Plus - Premier	627	4.0%
Future Generali Heart and Health Insurance Plan	347	4.0%
Future Generali Insta Life Plan SP	313.5	4.0%
Future Generali Flexi Money Back SP	313.5	4.0%
Future Generali Secure Income Plan SP	313.5	4.0%
Future Generali Immediate Annuity	313.5	4.0%
Future Generali Pension Plan SP	313.5	4.0%
Future Generali Pension Guarantee Plan SP	313.5	4.0%
Future Generali Jan Suraksha Plus SP	31	4.0%

**PER POLICY RENEWAL EXPENSES**

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-UNIT LINKED</b>		
Future Generali Pension Advantage Plan RP	627	4.0%
Future Generali Pension Advantage Plus Plan RP	627	4.0%
Future Generali Bima Advantage Plus	627	4.0%
Future Generali Dhan Vridhi	627	4.0%
Future Generali Wealth Protect Plan	627	4.0%
Future Generali Sanjeevani Plan RP	627	4.0%
Future Generali Freedom Plan	627	4.0%
Future Generali Sanjeevani Plus Plan RP	627	4.0%
Future Generali Freedom Plus Plan	627	4.0%
Future Generali NAV Assure Plan RP	627	4.0%
Future Generali NAV Insure Plan RP	627	4.0%
Future Generali Wealth Protect Plan Revised	627	4.0%
Future Generali Guarantee Plus Plan	627	4.0%
Future Generali Select Insurance Plan	627	4.0%
Future Generali Bima Advantage	627	4.0%
Future Generali Guarantee Plan	627	4.0%
Future Guarantee Easy Invest Online	627	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (RP/	279	4.0%
Future Generali Big Dreams Plan - Option 2: Retire Smart	279	4.0%
Future Generali Big Dreams Plan - Option 3: Dream Protect	279	4.0%
Future Generali Pension Advantage Plan SP	313.5	4.0%
Future Generali Pension Advantage Plus Plan SP	313.5	4.0%
Future Generali Bima Gain Plan SP	313.5	4.0%
Future Generali Sanjeevani Plan SP	313.5	4.0%
Future Generali Sanjeevani Plus Plan SP	313.5	4.0%
Future Generali NAV Assure Plan SP	313.5	4.0%
Future Generali NAV Insure Plan SP	313.5	4.0%
Future Generali Pramukh Nivesh Plan SP	313.5	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	313.5	4.0%
Future Generali Nivesh Plan SP	313.5	4.0%
Future Generali Nivesh Preferred Plan SP	313.5	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (SP)	139.5	4.0%

**GROUP (TRADITIONAL & UNIT LINKED)**

All Group Plans	As per Pricing basis
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**PREMIUM RELATED RENEWAL EXPENSES**

Future Generali Cancer Protect Plan RP	8.25%
Future Generali Cancer Protect Plan SP	2.20%
Future Generali Flexi Online Term Plan	1.00%
Future Generali Big Income Multiplier	0.55%
Future New Assure Plus	0.55%
Future Generali Jan Suraksha SP	3.30%
Future Generali Easy Invest Online	0.50%
Future Generali Term with Return of Premium	3.30%
Future Generali POS Term with Return of Premium	3.30%
Future Generali Heart and Health Insurance Plan	1.1% to 9.35%
Future Generali Express Term Life	2.20%
Other Products	NIL

**RENEWAL SUM ASSURED RELATED EXPENSES**

ALL PRODUCTS	NIL
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SP-Single Premium  
RP-Regular Premium