

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended December 31, 2017

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter Ended December 31, 2017	Upto the Quarter Ended December 31, 2017	For the Quarter Ended December 31, 2016	Upto the Quarter Ended December 31, 2016
Premiums Earned - Net					
(a) Premium	L-4	2,253,639	5,876,080	1,625,195	4,315,596
(b) Reinsurance Ceded		(97,952)	(242,950)	(65,246)	(233,906)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		505,806	1,482,850	436,374	1,333,427
(b) Profit on Sale / Redemption of Investments		128,837	530,759	198,616	620,571
(c) (Loss on Sale / Redemption of Investments)		(22,473)	(81,667)	(32,251)	(112,659)
(d) Transfer / Gain on revaluation / change in Fair value*		76,190	(44,787)	(237,718)	6,074
Transfer from Shareholders' Fund		664,317	1,596,878	201,091	783,147
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		(443)	(362)	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		6,358	17,654	3,882	25,246
Total (A)		3,514,279	9,134,455	2,129,943	6,737,496
Commission	L-5	74,396	206,190	83,619	192,037
Operating Expenses related to Insurance Business	L-6	1,690,355	3,964,920	774,325	2,457,328
Service Tax / Goods and Service Tax		11,070	30,361	9,481	29,442
Provision for Doubtful Debts		9,479	14,308	4,267	4,267
Bad Debts Written Off		-	216	-	-
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,785,300	4,215,995	871,692	2,683,074
Benefits Paid (Net)	L-7	942,885	2,859,019	851,468	3,024,126
Interim and Terminal Bonuses Paid		952	3,485	459	1,414
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		124,166	(67,534)	(392,763)	(672,449)
Non Linked		(336,095)	2,089,945	816,349	1,431,847
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		1,059,669	(6,443)	11,119	111,440
(c) Amount accepted in Reinsurance					
Total (C)		1,791,577	4,878,472	1,286,632	3,896,378
Surplus/ (Deficit) (D) = (A) - (B) - (C)		(62,598)	39,988	(28,381)	158,044
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		10,895	39,007	10,826	154,915
Surplus / (Deficit) transferred to balance sheet		(73,493)	981	(39,207)	3,129
Total (D)		(62,598)	39,988	(28,381)	158,044
* 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		649	2,394	459	1,414
(b) Terminal Bonuses paid		303	1,091	-	-
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		(62,598)	39,988	(28,381)	158,044
(e) Total Surplus: [(a)+(b)+(c)+(d)]		(61,646)	43,473	(27,922)	159,458

Schedules referred to above form an integral part of the Revenue Account

This is the Revenue Account referred to in our report of even date

For and on behalf of
Future Generali India Life Insurance Co. Ltd.

Chief Financial Officer

Place : Mumbai

Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended December 31, 2017

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		December 31, 2017	December 31, 2017	December 31, 2016	December 31, 2016
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		44,480	118,692	37,902	109,130
(b) Profit on Sale / Redemption of Investments		8,287	36,935	15,725	35,945
(c) (Loss on Sale / Redemption of Investments)		(3,194)	(6,359)	(1,196)	(4,545)
Other Income		-	-	-	-
Total (A)		49,573	149,268	52,431	140,530
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		4,279	14,292	2,127	6,495
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		7,382	13,363	2,587	28,032
Bad Debts Written Off		-	-	-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		-	-	-	-
(b) Provision for Doubtful Debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		664,317	1,596,878	201,091	783,147
Total (B)		675,978	1,624,533	205,805	817,674
Profit / (Loss) before Tax		(626,405)	(1,475,265)	(153,374)	(677,144)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(626,405)	(1,475,265)	(153,374)	(677,144)
Appropriations					
(a) Balance at the beginning of the Period		(14,097,967)	(13,249,107)	(12,902,739)	(12,378,969)
(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)		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(14,724,372)	(14,724,372)	(13,056,113)	(13,056,113)

Schedules referred to above form an integral part of the Profit & Loss Account

This is the Profit & Loss Account referred to in our report of even date

For and on behalf of
Future Generali India Life Insurance Co. Ltd.

Chief Financial Officer

Place : Mumbai

Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at December 31, 2017

(₹ '000)

Particulars	Schedule	As at December 31, 2017	As at December 31, 2016
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	16,828,206	15,074,503
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		27,074	(6,841)
Sub-Total		16,855,280	15,067,662
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		121,722	(11,169)
Policy Liabilities		22,614,790	19,218,301
Insurance Reserves			
Provision for Linked Liabilities		5,843,247	5,684,063
Sub-Total		28,579,759	24,891,195
Funds for Future Appropriations		304,693	154,997
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)		981	3,129
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		617,653	563,706
(ii) Others			
Total		46,358,366	40,680,689
Application of Funds			
Investments			
Shareholders'	L-12	2,199,899	1,883,300
Policyholders'	L-13	22,351,719	19,137,045
Assets held to cover Linked Liabilities	L-14	6,460,900	6,247,768
Loans	L-15	55,561	37,237
Fixed Assets	L-16	438,232	214,831
Current Assets			
Cash and Bank Balances	L-17	320,715	573,022
Advances and Other Assets	L-18	2,118,141	1,502,004
Sub-Total (A)		2,438,856	2,075,026
Current Liabilities	L-19	2,271,412	1,924,799
Provisions	L-20	39,761	45,832
Sub-Total (B)		2,311,173	1,970,631
Net Current Assets (C) = (A - B)		127,683	104,395
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21		-
Debit Balance in Profit and Loss Account (Shareholders' Account)		14,724,372	13,056,113
Total		46,358,366	40,680,689

CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at December 31, 2017	As at December 31, 2016
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	1,550	1,467
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	3,774	5,125
TOTAL	5,324	6,592

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

This is the Balance Sheet referred to in our report of even date

For and on behalf of
Future Generali India Life Insurance Co. Ltd.

Chief Financial Officer

Place : Mumbai

Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended December 31, 2017	Quarter Ended December 31, 2017	Quarter Ended December 31, 2016	Quarter Ended December 31, 2016
First Year Premiums	1,171,658	3,194,646	739,071	2,149,590
Renewal Premiums	916,756	2,278,762	823,328	1,976,627
Single Premiums	165,225	402,672	62,796	189,379
Total	2,253,639	5,876,080	1,625,195	4,315,596

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended December 31,	Quarter Ended December 31,	Quarter Ended December 31,	Quarter Ended December 31,
Commission Paid				
Direct - First Year Premiums	60,211	174,397	71,641	167,600
- Renewal Premiums	14,145	31,587	11,884	24,200
- Single Premiums	40	206	94	237
Add: Commission on Reinsurance Accepted		-	-	
Less: Commission on Reinsurance Ceded		-	-	
Net commission	74,396	206,190	83,619	192,037
Breakup of Commission Expenses (Gross) incurred				
Agents	44,461	99,360	45,188	107,487
Brokers	15,018	63,219	29,269	61,743
Corporate Agency	14,917	43,598	9,152	22,790
Referral	-	13	10	17
Total	74,396	206,190	83,619	192,037

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended December 31, 2017	Upto the Quarter Ended December 31, 2017	For the Quarter Ended December 31, 2016	Upto the Quarter Ended December 31, 2016
	Employees' Remuneration and Welfare Benefits	599,433	1,652,436	330,208	1,067,161
	Travel, Conveyance and Vehicle Running Expenses	14,209	39,990	4,774	37,566
	Training Expenses (including Staff Training) (Net of Recovery)	31,502	45,426	-3,381	4,925
	Rent, Rates and Taxes	57,490	184,726	71,221	246,540
	Repairs	22,205	68,837	20,296	61,870
	Printing and Stationery	3,591	13,994	4,738	15,117
	Communication Expenses	9,383	36,916	10,804	38,148
	Legal and Professional Charges	196,985	559,384	184,931	254,162
	Medical Fees	4,173	11,240	1,873	4,054
	Auditors' Fees, Expenses etc.			-	
	(a) as Auditor	703	1,731	600	1,650
	(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	368	830	103	341
	Advertisement and Publicity	668,634	1,119,337	88,221	563,640
	Interest and Bank Charges	3,063	9,243	3,017	9,374
	Depreciation	42,062	105,781	25,809	74,076
	Others:				
	Service Tax / Goods and Service Tax	1,313	12,536	3,256	3,660
	Membership and Subscriptions	2,102	6,046	2,769	6,987
	Information Technology and related Expenses	16,672	40,137	10,456	29,377
	Outsourcing Expenses	16,700	50,963	12,688	31,409
	Other Expenses	(233)	5,367	1,942	7,271
	Total	1,690,355	3,964,920	774,325	2,457,328

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended December 31, 2017	Upto the Quarter Ended December 31, 2017	For the Quarter Ended December 31, 2016	Upto the Quarter Ended December 31, 2016
	Insurance Claims				
	(a) Claims by Death	213,004	701,644	262,383	685,115
	(b) Claims by Maturity	126,771	293,452	104,594	240,973
	(c) Annuities / Pension Payment,	881	2,692	625	1,763
	(f) Other Benefits				
	Surrender	390,573	1,422,165	561,588	2,216,874
	Partial Withdrawal	-	-	-	-
	Critical Illness	520	690	-	175
	Gratuity and Leave Encashment	84,430	226,136	40,637	159,590
	Superannuation	201,157	502,960	5,192	12,533
	Other Benefits	1,111	2,698	1,070	2,711
	Claims related Expenses	(1,029)	848	434	1,690
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(74,533)	(294,266)	(125,055)	(297,298)
	(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	-	-	-	-
	Total	942,885	2,859,019	851,468	3,024,126

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

Particulars	As at	As at
	December 31, 2017	December 31, 2016
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		
1,682,879,159 (Previous Year - 1,507,508,850) Equity Shares of Rs.10 each	16,828,792	15,075,089
Subscribed Capital		
1,682,820,609 (Previous Year - 1,507,450,266) Equity Shares of Rs.10 each	16,828,206	15,074,503
Called-up Capital		
1,682,820,609 (Previous Year - 1,507,450,266) Equity Shares of Rs.10 each	16,828,206	15,074,503
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	-	-
Total	16,828,206	15,074,503

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at		As at	
	December 31, 2017		December 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited * (formerly known as Future Retail Limited#)	102,436,226	6.09	57,715,020	3.83
- Sprint Advisory Services Private Limited	824,548,168	49.00	738,620,236	49.00
- Industrial Investment Trust Limited	326,700,000	19.41	326,700,000	21.67
Foreign - Participatie Maatschappij Graafschap Holland NV	429,136,215	25.50	384,415,010	25.50
Other:	-	-	-	-
Total	1,682,820,609	100.00	1,507,450,266	100.00

* Shares held by Future Enterprises Limited and its nominees

w.e.f. from 04th May 2016

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	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	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Long Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	605,802	546,989
	Other Approved Securities	138,905	57,249
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	178,677	133,342
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	705,700	494,321
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	447,796	477,192
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	11,731	1,399
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	-
	(c) Mutual Funds.	-	-
		2,088,611	1,710,492
	Short Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	102,978	153,398
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	8,310	5,407
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	14,003
	Other than Approved Investments	-	-
		111,288	172,808
	Total	2,199,899	1,883,300

* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,885,230(000) (Previous Year Rs. 1,564,198(000)) & Rs. 1,947,086(000) (Previous Year Rs. 1,694,870(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 111,288(000) (Previous Year Rs. 172,808(000)) & Rs. 111,294(000) (Previous Year Rs. 172,808(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	10,842,021	8,797,883
	Other Approved Securities	2,421,331	2,187,339
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	655,829	554,718
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	3,092,202	2,820,561
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	4,181,183	3,606,376
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	41,656	5,440
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	49,943	97,507
	(c) Mutual Funds.	7,800	-
		21,291,965	18,069,824
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	25,022	30,085
	Other Approved Securities	-	6,589
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	639,877	452,315
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	283,511	-
	(e) Other Securities	-	163,396
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	111,344	414,836
	Other than Approved Investments	-	-
		1,059,754	1,067,221
	Total	22,351,719	19,137,045

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 20,549,359(000) (Previous Year Rs. 17,460,427(000)) & Rs. 21,108,143(000) (Previous Year Rs. 18,954,042(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,059,755(000) (Previous Year Rs. 1,067,221(000)) & Rs. 1,062,469(000) (Previous Year Rs. 1,064,773(000)) respectively

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

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	208,396	456,776
	Other Approved Securities	903,822	554,163
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	2,351,384	2,622,537
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	543,719	575,550
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,113,173	1,088,262
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	153,591	-
	(bb) Preference	-	-
	(c) Mutual Funds.	142,923	-
		5,417,008	5,297,288
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	390,442	438,066
	Other Approved Securities	-	2,739
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	434,814	442,474
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	73,459	22,751
	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	145,177	44,450
		1,043,892	950,480
	Total	6,460,900	6,247,768

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,717,379(000) (Previous Year Rs. 2,460,578(000)) & Rs. 2,717,379(000) (Previous Year Rs. 2,460,578(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 898,715(000) (Previous Year Rs. 906,030(000)) & Rs. 898,715(000) (Previous Year Rs. 906,030(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	55,561	37,237
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	55,561	37,237
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	55,561	37,237
	(f) Others	-	-
	Total	55,561	37,237
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	55,561	37,237
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	55,561	37,237
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	55,561	37,237
	Total	55,561	37,237

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation					Net Block	
	As at April 1, 2017	Additions	Deductions	As at 31-Dec-17	As at April 1, 2017	Adjustment of Finance Lease	Upto the Year ended December 31, 2017	On Sales/ Adjustments	As at December 31, 2017	As at December 31, 2017	As at December 31, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets											
Software	402,790	32,254	-	435,044	316,054	-	20,412	-	336,466	98,578	83,346
Tangible Assets											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	50,855	29,721	703	79,873	21,665	-	11,996	491	33,170	46,703	29,824
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	46,695	7,609	934	53,370	20,963	-	9,353	591	29,725	23,645	26,875
Information Technology Equipment	87,826	197,934	110	285,650	40,819	-	39,373	53	80,139	205,511	46,177
Vehicles	8,005	-	-	8,005	4,162	-	586	-	4,748	3,257	4,035
Office Equipment	37,827	39,878	456	77,249	30,276	-	11,390	456	41,210	36,039	8,088
Total	633,998	307,396	2,203	939,191	433,939	-	93,110	1,591	525,458	413,733	198,345
Capital Work in Progress										16,391	16,486
Sub Total (A)	633,998	307,396	2,203	939,191	433,939	-	93,110	1,591	525,458	430,124	214,831
Previous Period	504,058	130,004	64	633,998	333,945	-	100,011	17	433,939	233,707	

Leased Assets

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation					Net Block	
	As at April 1, 2017	Additions	Deductions	As at 31-Dec-17	As at April 1, 2017	Adjustment of Finance Lease	Upto the Year ended December 31, 2017	On Sales/ Adjustments	As at December 31, 2017	As at December 31, 2017	As at December 31, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets											
Software	-	-	-	-	-	-	-	-	-	-	-
Tangible Assets											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased	-	479,022	-	479,022	461,485	-	10,504	-	471,989	7,033	-
Information Technology Equipment - Leased	-	193,602	-	193,602	193,602	-	-	-	193,602	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment - Leased	-	179,721	-	179,721	176,482	-	2,164	-	178,646	1,075	-
Sub Total (B)	-	852,345	-	852,345	831,569	-	12,668	-	844,237	8,108	-
Capital Work in Progress											
Grand Total		852,345		852,345		831,569	12,668		844,237	8,108	
Previous Period											

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 December 31, 2017	As at December 31, 2016
1	Cash (including Cheques, Drafts and Stamps)	93,479	55,695
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	227,236	517,327
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	320,715	573,022
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	320,715	573,022
	- Outside India	-	-
	Total	320,715	573,022

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars		As at December 31, 2017	As at December 31, 2016
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		277,198	28,411
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		72,769	19,916
Advances to Employees		5,519	4,866
Total (A)		355,486	53,193
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		48,582	42,647
(b) Policyholders'		473,426	415,462
Outstanding Premiums		213,415	199,565
Agents' Balances			
- Gross		34,574	
- Less: Provision for doubtful agent balances		25,783	8,791
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		143,567	169,733
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		123,178	110,712
Service Tax / GST Unutilised Credit		265,544	40,549
Other Receivables		9,412	6,975
Investment in Unclaimed Amounts of Policyholders Fund		476,740	438,524
Total (B)		1,762,655	1,448,811
Total (A + B)		2,118,141	1,502,004

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Agents' Balances	45,164	26,539
	Balances due to Other Insurance Companies	8,746	10,805
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	29,766	20,611
	Unallocated Premium	266,122	275,019
	Sundry Creditors	908,339	454,045
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	368,066	614,508
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	482,425	477,294
	Others:		
	Statutory Dues	105,305	41,935
	Dues to Employees	55,358	3,027
	Retention Money Payable	2,121	1,016
	Total	2,271,412	1,924,799

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	7,447	15,567
	Leave Encashment	32,314	30,265
	Total	39,761	45,832

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: Future General India Life Insurance Company Limited

Date: 31-12-2017

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Dec 31, 2017	Upto the Quarter ending Dec 31, 2017	For the Quarter ending Dec 31, 2016	Upto the Quarter ending Dec 31, 2016
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	45.40%	84.81%	67.30%	34.40%
	Non Linked Individual Pension	11.00%	(67.45%)	121.39%	113.42%
	Non Linked Group	106.82%	39.29%	121.11%	88.94%
	Linked Individual Life	(22.59%)	74.78%	15.36%	(5.33%)
	Linked Individual Pension	0.00%	(100%)	(100%)	(200%)
	Linked Group	0.00%	0.00%	NA	NA
2	Net Retention Ratio	95.65%	95.87%	95.99%	94.58%
3	Expense of Management to Gross Direct Premium Ratio	79.74%	72.22%	53.93%	62.97%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.30%	3.51%	5.15%	4.45%
5	Ratio of policy holder's liabilities to shareholder's funds	1384.48%	1384.48%	1273.14%	1273.14%
6	Growth rate of shareholders' fund	5.93%	5.93%	(12.98%)	(12.98%)
7	Ratio of surplus to policy holders' liability	(2.46%)	(5.28%)	(0.90%)	(2.44%)
8	Change in net worth (Rs.'000)	1,19,360	1,19,360	(3,00,044)	(3,00,044)
9	Profit after tax/Total Income	(21.60%)	(19.19%)	(7.74%)	(11.11%)
10	(Total real estate + loans)/(Cash & invested assets)	0.18%	0.18%	0.13%	0.13%
11	Total investments/(Capital + Surplus)	1455%	1455%	1356%	1356%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	8.59%	9.66%	11.15%	10.41%
	Policyholders' Fund				
	Non Linked				
	Par	8.49%	8.83%	9.12%	9.02%
	Non Par	8.75%	9.04%	8.55%	9.09%
	Linked				
	Non Par	11.47%	14.54%	14.71%	15.14%
	B With unrealised gain				
	Shareholders' Fund	1.70%	8.54%	8.60%	16.25%
	Policyholders' Fund				
	Non Linked				
	Par	(3.92%)	6.47%	8.16%	18.34%
	Non Par	(2.66%)	5.89%	11.03%	15.43%
	Linked				
	Non Par	17.43%	13.35%	(2.52%)	15.30%
14	Conservative Ratio *	58.68%	55.23%	64.95%	58.10%
15.1	Persistency Ratio (ANP)				
	For 13th month	53.16%	53.94%	40.31%	39.25%
	For 25th month	30.64%	32.66%	26.69%	28.70%
	For 37th month	23.18%	32.03%	22.90%	26.78%
	For 49th Month	47.28%	43.05%	21.80%	26.03%
	For 61st month	26.05%	32.28%	17.00%	17.45%
15.2	Persistency Ratio (NOP)				
	For 13th month	51.52%	55.54%	45.26%	44.90%
	For 25th month	37.41%	37.83%	28.78%	31.90%
	For 37th month	23.90%	27.63%	20.66%	25.29%
	For 49th Month	25.73%	25.85%	19.18%	24.28%
	For 61st month	18.43%	22.61%	16.17%	16.97%
16.1	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,68,28,20,609	1,68,28,20,609	1,50,74,50,266	1,50,74,50,266
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	6.09	6.09	3.83	3.83
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	19.41	19.41	21.67	21.67
	Foreign - Participatie Maatschappij Graafsschap Holland NV	25.50	25.50	25.50	25.50
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.)	(0.37)	(0.92)	(0.10)	(0.45)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.37)	(0.92)	(0.10)	(0.45)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.37)	(0.92)	(0.10)	(0.45)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.37)	(0.92)	(0.10)	(0.45)
6	Book value per share (Rs)	1.27	1.27	1.33	1.33

*Note: The Conservation Ratio for Individual Business is 78.14% for the year ended Dec 2017 and 76.54% for the quarter ended Dec 2017 as against 67.53% for the year ended Dec 2016 and 66.81% for the quarter ended Dec 2016. Similarly, for Group Business, the Conservation Ratio is 20.33% for the year ended Dec 2017 and 22.25% for the quarter ended Dec 2017 as against 34.32% for the year ended Dec 2016 and 55.15% for the quarter ended Dec 2016.

*the ratios must be calculated in accordance with instructions provided in the annexure

For the quarter ending December 2017

13th month : All policies incepted in the period <=31-12-2016 And >=01-10-2016

25th month: All policies incepted in the period <=31-12-2015 And >=01-10-2015

37th month : All policies incepted in the period <=31-12-2014 And >=01-10-2014

49th month : All policies incepted in the period <=31-12-2013 And >=01-10-2013

61st month : All policies incepted in the period <=31-12-2012 And >=01-10-2012

Up to the quarter ending December 2017

13th month : All policies incepted in the period <=31-12-2016 And >=01-01-2016

25th month: All policies incepted in the period <=31-12-2015 And >=01-01-2015

37th month : All policies incepted in the period <=31-12-2014 And >=01-01-2014

49th month : All policies incepted in the period <=31-12-2013 And >=01-01-2013

61st month : All policies incepted in the period <=31-12-2012 And >=01-01-2012

The persistency figures for the current year have been calculated based on the data available as at 31st January 2018

For the quarter ending December 2016

13th month : All policies incepted in the period <=30-11-2015 And >=01-09-2015

25th month: All policies incepted in the period <=30-11-2014 And >=01-09-2014

37th month : All policies incepted in the period <=30-11-2013 And >=01-09-2013

49th month : All policies incepted in the period <=30-11-2012 And >=01-09-2012

61st month : All policies incepted in the period <=30-11-2011 And >=01-09-2011

Up to the quarter ending December 2016

13th month : All policies incepted in the period <=30-11-2015 And >=01-12-2014

25th month: All policies incepted in the period <=30-11-2014 And >=01-12-2013

37th month : All policies incepted in the period <=30-11-2013 And >=01-12-2012

49th month : All policies incepted in the period <=30-11-2012 And >=01-12-2011

61st month : All policies incepted in the period <=30-11-2011 And >=01-12-2010

The persistency figures for the previous year have been calculated based on the data available as at 31st December 2016

PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
	Date:		31-12-2017
			<i>(Rs in Lakhs)</i>
Valuation of net liabilities			
Sl.No.	Particular	As at 31/12/2017	As at 31/12/2016 for the corresponding previous year
1	Linked		
a	Life	65,772	63,871
b	General Annuity	-	-
c	Pension	1,975	1,937
d	Health	-	-
2	Non-Linked		
a	Life	1,95,994	1,62,321
b	General Annuity	686	487
c	Pension	26,012	26,037
d	Health	317	8
	Total	2,90,757	2,54,661

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs in Lakhs)

Sl.No.	State / Union Territory	Geographical Distribution of Total Business											
		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	32	32	9.71	144	133	133	62	1,575	165	165	71	1719
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	29	29	20	327	161	161	137	4,605	190	190	157	4932
4	Bihar	473	473	102	1,556	300	300	89	1,501	773	773	191	3057
5	Chattisgarh	73	73	25	219	83	83	27	493	156	156	52	713
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	262	262	55	926	684	684	181	2,603	946	946	236	3530
8	Haryana	15	15	4	79	167	167	61	1,302	182	182	66	1380
9	Himachal Pradesh	12	12	9	77	15	15	7	57	27	27	16	134
10	Jammu & Kashmir	4	4	1	16	14	14	8	91	18	18	9	107
11	Jharkhand	12	12	6	78	49	49	17	369	61	61	23	446
12	Karnataka	26	26	6	113	263	263	108	2,326	289	289	114	2440
13	Kerala	86	86	30	324	299	299	146	1,375	385	385	176	1698
14	Madhya Pradesh	324	324	61	743	730	730	187	2,709	1054	1054	248	3452
15	Maharashtra	2,482	2,482	121	23,963	7,887	7,887	1,487	93,075	10369	10369	1608	117037
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	256	256	85	1,113	354	354	205	2,996	610	610	290	4109
21	Punjab	21	21	6	95	60	60	19	240	81	81	25	334
22	Rajasthan	1,064	1,064	252	3,821	1,544	1,544	406	6,363	2608	2608	658	10185
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	17	17	4.67	75	228	228	102	2,042	245	245	107	2117
25	Telangana	94	94	34	441	532	532	219	3,059	626	626	254	3500
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	627	627	178	2,532	927	927	393	5,907	1554	1554	571	8438
28	Uttrakhand	3	3	0	18	14	14	0	67	17	17	1	85
29	West Bengal	253	253	80	1,116	704	704	565	6,584	957	957	645	7700
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	136	136	53	593	290	290	129	1,671	426	426	182	2264
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	312	312	106	1,217	2,070	2,070	1,031	13,579	2382	2382	1137	14796
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	6613	6613	1252	39586	17508	17508	5585	154590	24121	24121	6837	194175

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs in Lakhs)

Sl.No.	State / Union Territory	Geographical Distribution of Total Business											
		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	62	62	16	290	332	332	133	4,981	394	394	150	5271
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	77	77	59	993	464	464	361	9,628	541	541	421	10621
4	Bihar	1,136	1,136	246	3,506	824	824	216	3,689	1960	1960	462	7195
5	Chattisgarh	122	122	36	390	130	130	45	725	252	252	81	1115
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	496	496	113	1,636	1,543	1,543	435	6,674	2039	2039	548	8310
8	Haryana	48	48	14	226	383	383	127	2,689	431	431	141	2915
9	Himachal Pradesh	51	51	28	456	46	46	16	182	97	97	44	639
10	Jammu & Kashmir	16	16	4	41	36	36	15	162	52	52	20	204
11	Jharkhand	27	27	11	206	100	100	44	714	127	127	54	920
12	Karnataka	64	64	16	307	554	554	223	5,568	618	618	239	5875
13	Kerala	158	158	62	675	707	707	342	3,481	865	865	404	4156
14	Madhya Pradesh	547	547	108	1,188	1,390	1,390	370	5,464	1937	1937	478	6652
15	Maharashtra	3,403	3,403	259	33,607	14,607	14,607	3,630	2,07,513	18010	18010	3889	241120
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	624	624	174	2,303	920	920	418	5,843	1544	1544	591	8146
21	Punjab	73	73	17	224	147	147	55	621	220	220	71	845
22	Rajasthan	1,832	1,832	427	6,382	2,916	2,916	731	12,008	4748	4748	1157	18390
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	35	35	11	203	664	664	220	4,422	699	699	231	4625
25	Telangana	353	353	140	1,821	1,546	1,546	673	9,805	1899	1899	813	11627
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	1,551	1,551	423	6,216	2,621	2,621	972	15,856	4172	4172	1395	22072
28	UttraKhand	4	4	0	23	16	16	0	76	20	20	1	99
29	West Bengal	842	842	226	3,285	2,455	2,455	1,045	16,003	3297	3297	1271	19289
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	298	298	110	1,272	661	661	274	3,473	959	959	385	4744
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	1,080	1,080	404	4,698	6,238	6,238	2,681	34,844	7318	7318	3085	39542
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	12899	12899	2904	69949	39300	39300	13028	354422	52199	52199	15932	424371

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-12-2017

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sr.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	383	117	4,110	-	383	117	4,110
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	132	15	1353	0	132	15	1353
8	Haryana	0	0	0	0	1	1114	7	29932	1	1114	7	29932
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	3	4,219	42	110599	3	4,219	42	1,10,599
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	9	1,14,767	5,326	8,90,336	9	1,14,767	5,326	8,90,336
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	1	0	44.5	0	1	0	45
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	2	5687	563	67,855	2	5687	563	67855
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	1	1374	6	12104	1	1374	6	12104
25	Telangana	0	0	0	0	2	2596	157	80588	2	2596	157	80588
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	11	346	2	4,136	11	346	2	4136
28	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	0
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 & Nagarhaveli	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	3	3783	296	73,738	3	3,783	296	73,738
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
	Company Total	0	0	0	0	22	1,34,402	6,532	12,74,795	22	1,34,402	6,532	12,74,795

PERIODIC DISCLOSURES

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

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

Date: 31-12-2017

(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	2	1970	287	18122	2	1,970	287	18,122
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	266	33	2693	0	266	33	2693
8	Haryana	0	0	0	0	2	4185	54	116684	2	4185	54	116684
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	8	46649	287	475701	8	46,649	287	4,75,701
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	17	339592	16009	2495988	17	3,39,592	16,009	24,95,988
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	Mirzoram	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	4	60	156	0	4	60	156
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	13	26746	1655	426958	13	26,746	1,655	4,26,958
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	2	2358	9	19068	2	2,358	9	19,068
25	Telangana	0	0	0	0	4	6489	189	122889	4	6,489	189	1,22,889
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttra Pradesh	0	0	0	0	2	519	5	8978	2	519	5	8,978
28	UttraKhand	0	0	0	0	0	0	0	0	0	0	0	0
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
30	Andaman & Nicobar Is	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	15	21745	1453	326733	15	21,745	1,453	3,26,733
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
	Company Total	0	0	0	0	65	4,50,523	20,041	40,13,970	65	4,50,523	20,041	40,13,970

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 : 31st December 2017

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	219.99
	Investments (Policyholders)	8A	2,235.17
	Investments (Linked Liabilities)	8B	646.09
2	Loans	9	5.56
3	Fixed Assets	10	43.82
4	Current Assets		
	a. Cash & Bank Balance	11	32.07
	b. Advances & Other Assets	12	211.81
5	Current Liabilities		
	a. Current Liabilities	13	227.14
	b. Provisions	14	3.98
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		1,472.44
	Application of Funds as per Balance Sheet		1,690.96

Reconciliation of Investment Assets
 Total Investment Assets (as per Balance Sheet)
 Balance Sheet Value of :
 A.Life Fund
 B.Pension & General Annuity and Group Business
 C. Unit Linked Funds

Difference

	3,101.25
A.Life Fund	1,864.77
B.Pension & General Annuity and Group Business	590.39
C. Unit Linked Funds	646.09
	3,101.25
Difference	0.00

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	5.56
2	Fixed Assets (if any)	10	43.82
3	Cash & Bank Balance (if any)	11	32.07
4	Advances & Other Assets (if any)	12	211.81
5	Current Liabilities	13	227.14
6	Provisions	14	3.98
7	Misc. Exp not Written Off	15	
8	Investments held outside India		
9	Debit Balance of P&L A/c		1,472.44
	TOTAL (B)		-1,410.29
	Investment Assets (A-B)		3,101.25

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH) F=(a+b+c+d+e)	Actual % [(f) - (a)]%	g = FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)	
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)						
1	Central Govt. Sec.	Not less than 25%	-	60.58	12.24	687.75	241.28	1,001.85	54.16	-	1,001.85	1,021.72
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	74.47	20.83	752.46	287.90	1,135.66	61.39	-	1,135.66	1,159.57
3	Investment subject to Exposure Norms											
	a Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	44.72	7.73	209.48	70.31	332.24	17.96	0.29	332.53	342.82
	ii) Other investments		-	-	-	-	-	-	-	-	-	-
	b i) Approved Investments	Not exceeding	-	96.89	9.94	192.96	71.14	370.93	20.05	14.54	385.47	398.39
	ii) Other investments		-	1.20	-	9.86	-	11.06	0.60	0.05	11.11	11.32
	TOTAL LIFE FUND	100%	-	217.28	38.51	1,164.76	429.34	1,849.90	100.00	14.88	1,864.77	1,912.10

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	NON PAR					
1	Central Govt. Sec.	<i>Not less than 20%</i>	41.35	104.08	145.43	24.63	-	145.43	147.88
2	Central Govt. Sec,State Govt. Sec or Other	<i>Not less than 40%</i>	89.32	178.33	267.65	45.33	-	267.65	273.05
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	104.67	218.06	322.74	54.67	0.00	322.74	332.35
TOTAL PENSION GENERAL ANNUITY FUND		100%	193.99	396.40	590.39	100.00	0.00	590.39	605.40

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund = (a+b)	Actual % (d)
			PAR	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	616.44	616.44	95.41
2	Other Investments	<i>Not more than 25%</i>	-	29.65	29.65	4.59
TOTAL LINKED INSURANCE FUND		100%	-	646.09	646.09	100.00

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) Funds beyond Solvency Margin shall have a separate Custody Account.
3) Other Investments' are as permitted under Section 27A(2)of Insurance Act, 1938
4) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
5) Exposure Norms shall apply to Funds held beyond Sovency Margin, held in a separate Custody Account
6) Since the board meeting for Q2 is in the month of Nov 17, the balance sheet numbers reported in section 1 are provisional.

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 : 31st December 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund	Future Pension Balance Fund
Opening Balance (Market Value)	31.85	198.29	83.40	84.33	1.46	2.11
Add: Inflow during the Quarter	0.76	3.35	0.48	1.77	0.01	0.02
Increase / (Decrease) value of Inv (Net)	-0.04	-7.68	4.14	5.35	0.01	0.03
Less: Outflow during the Quarter	-1.39	-3.60	-4.19	-3.50	-0.10	-0.10
Total Investible Funds (Mkt Value)	31.18	190.36	83.83	87.96	1.38	2.06

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund		Future Pension Balance Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)												
Central Govt. Securities	1.45	4.64	11.35	5.96	5.82	6.94	2.18	2.47	0.00	0.00	0.00	0.00
State Govt. Securities	18.06	57.94	58.38	30.67	0.76	0.90	3.88	4.42	0.71	51.75	1.03	49.77
Other Approved Securities	0.00	0.00	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	45.31	23.80	7.60	9.07	0.62	0.71	0.31	22.81	0.31	15.22
Infrastructure Bonds	0.00	0.00	59.75	31.39	21.99	26.23	6.55	7.45	0.32	23.32	0.32	15.62
Equity	0.00	0.00	0.00	0.00	41.65	49.68	65.75	74.75	0.00	0.00	0.29	14.15
Money Market Investments	9.85	31.59	5.12	2.69	0.88	1.05	0.78	0.89	0.01	0.74	0.06	2.84
Mutual Funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	1.29	4.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	30.65	98.31	179.91	94.51	78.69	93.87	79.76	90.68	1.36	98.62	2.01	97.61
Current Assets:												
Accrued Interest	0.41	1.32	4.41	2.32	0.91	1.09	0.30	0.34	0.03	1.99	0.03	1.60
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.01	0.13	0.07	0.00	0.00	0.25	0.28	0.00	-0.01	0.00	-0.16
Receivable for Sale of Investments	0.00	0.00	4.88	2.57	0.30	0.36	0.46	0.52	0.00	0.00	0.00	0.07
Other Current Assets (for investments)	0.12	0.38	1.06	0.56	0.00	0.00	0.57	0.65	0.00	0.00	0.00	0.03
Less: Current Liabilities												
Payable for Investments	0.00	0.00	0.00	0.00	0.08	0.09	0.22	0.25	0.00	0.00	0.00	0.02
Fund Mgmt Charges Payable	0.00	0.01	0.03	0.02	0.01	0.02	0.02	0.02	0.00	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.25	0.30	0.00	0.00	0.01	0.58	0.00	0.00
Sub Total (B)	0.53	1.69	10.45	5.49	0.86	1.03	1.34	1.53	0.02	1.38	0.03	1.51
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00	2.44	2.91	3.96	4.51	0.00	0.00	0.02	0.87
Mutual funds	0.00	0.00	0.00	0.00	1.84	2.19	2.89	3.29	0.00	0.00	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	0.00	0.00
Sub Total (C)	0.00	0.00	0.00	0.00	4.28	5.10	6.86	7.80	0.00	0.00	0.02	0.87
Total (A+B+C)	31.18	100.00	190.36	100.00	83.83	100.00	87.96	100.00	1.38	100.00	2.06	100.00

Funds Carried Forward (as per LB2)

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 : 31st December 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy Fund	Total
Opening Balance (Market Value)	18.99	102.25	61.78	639.33
Add: Inflow during the Quarter	0.00	0.55	4.13	13.87
Increase / (Decrease) value of Inv (Net)	0.29	9.22	0.90	15.44
Less: Outflow during the Quarter	-1.64	-4.66	-0.93	-22.55
Total Investible Funds (Mkt Value)	17.63	107.36	65.87	646.09

Investment of Unit Fund	Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy Fund		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)								
Central Govt. Securities	0.00	0.00	0.00	0.00	39.09	59.34	59.88	9.27
State Govt. Securities	6.24	35.37	0.00	0.00	0.52	0.78	90.38	13.99
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.11	0.61	0.00	0.00	0.00	0.00	54.37	8.42
Infrastructure Bonds	3.64	20.64	0.00	0.00	0.00	0.00	92.88	14.38
Equity	5.60	31.79	92.98	86.60	0.00	0.00	254.60	39.41
Money Market Investments	1.24	7.05	2.60	2.42	26.31	39.94	48.51	7.51
Mutual Funds.	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	1.29	0.20
Sub Total (A)	16.83	95.47	95.57	89.02	65.91	100.06	601.92	93.16
Current Assets:								
Accrued Interest	0.37	2.10	0.00	0.00	0.00	0.00	6.50	1.01
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.01	-0.13	-0.12	0.00	0.00	0.26	0.04
Receivable for Sale of Investments	0.06	0.35	0.64	0.60	0.00	0.00	6.67	1.03
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	2.94	0.46
Less: Current Liabilities								
Payable for Investments	0.00	0.02	0.26	0.24	0.00	0.00	0.77	0.12
Fund Mgmt Charges Payable	0.00	0.03	0.02	0.02	0.00	0.01	0.10	0.02
Other Current Liabilities (for Investments)	0.03	0.19	0.62	0.57	0.04	0.06	0.97	0.15
Sub Total (B)	0.39	2.22	-0.38	-0.36	-0.04	-0.06	14.52	2.25
Other Investments (<=25%)								
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.35	2.00	5.70	5.31	0.00	0.00	15.36	2.38
Mutual funds	0.06	0.32	6.47	6.02	0.00	0.00	14.29	2.21
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.41	2.31	12.17	11.33	0.00	0.00	29.65	4.59
Total (A+B+C)	17.63	100.00	107.36	100.00	65.87	100.00	646.09	100.00
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)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st December 2017

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

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	31.18	22.0874	22.0874	21.9328	21.6147	21.2936	20.9426	2.80%	7.38%	22.0874
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	190.36	24.1667	24.1667	24.3619	23.9953	23.2728	23.2615	-3.18%	7.87%	24.4325
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	83.83	21.1016	21.1016	20.2900	20.0087	19.5320	18.2704	15.87%	7.71%	21.1229
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	87.96	24.1008	24.1008	22.6172	22.3006	21.7735	19.6590	26.02%	8.20%	24.1015
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.38	24.2822	24.2822	24.4520	24.2360	23.7191	23.6211	-2.76%	7.84%	24.5415
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.06	25.0858	25.0858	24.9351	24.7010	24.2044	23.5778	2.40%	8.96%	25.1940
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.44	29.7770	29.7770	28.3570	27.9481	27.3015	25.2566	19.87%	8.71%	29.7770
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	12.43	34.4725	34.4725	31.9262	31.4098	30.7333	27.3746	31.64%	8.32%	34.4749
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.05	19.8091	19.8091	19.3399	18.9738	18.5761	17.8043	9.63%	8.57%	19.8231
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.02	21.2540	21.2540	20.3156	20.0188	19.6592	18.1558	18.33%	9.45%	21.2540
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	21.28	21.1225	21.1225	19.5783	19.2434	18.8353	16.7754	31.29%	9.35%	21.1240
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	21.23	19.9685	19.9685	18.4968	18.1897	17.7923	15.8405	31.57%	9.45%	19.9700
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	17.63	15.4687	15.4687	15.1039	14.9271	14.6552	13.9959	9.58%	4.59%	15.5106
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	107.36	17.5406	17.5406	16.2492	15.9915	15.6554	13.9512	31.53%	8.31%	17.5420
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	65.87	15.4486	15.4486	15.2295	15.0091	14.7863	14.5634	5.71%	6.90%	15.4486
					646.09									

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: 31st Dec 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 31-12-2017

(Rs in Crore)

Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 31st Dec, 2017	As % of total for this class	As at 31st Dec, 2016	As % of total for this class	As at 31st Dec, 2017	As % of total for this class	As at 31st Dec, 2016	As % of total for this class
Break down by credit rating								
AAA rated	628.22	26.77%	554.53	26.09%	607.05	26.57%	522.84	26.63%
AA or better	280.96	11.97%	287.23	13.51%	269.31	11.79%	268.17	13.66%
Rated below AA but above A	5.21	0.22%	10.47	0.49%	4.99	0.22%	9.75	0.50%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,432.61	61.04%	1,273.32	59.91%	1,403.31	61.42%	1,162.61	59.22%
	2,347.00	100.00%	2,125.56	100.00%	2,284.67	100.00%	1,963.37	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	42.26	1.80%	60.67	0.03	41.99	1.84%	60.91	3.10%
More than 1 year and upto 3 years	203.96	8.69%	130.74	6.15%	200.80	8.79%	127.15	6.48%
More than 3 years and up to 7 years	630.44	26.86%	532.04	25.03%	598.58	26.20%	497.02	25.31%
More than 7 years and up to 10 years	280.66	11.96%	343.90	16.18%	278.92	12.21%	318.67	16.23%
More than 10 years and up to 15 years	250.09	10.66%	211.65	9.96%	239.65	10.49%	194.60	9.91%
More than 15 years and up to 20 years	125.90	5.36%	131.69	6.20%	125.16	5.48%	117.50	5.98%
Above 20 years	813.70	34.67%	714.88	33.63%	799.57	35.00%	647.52	32.98%
	2,347.00	100.00%	2,125.56	100.00%	2,284.67	100.00%	1,963.37	100.00%
Breakdown by type of the issuer								
a. Central Government	1,169.60	49.83%	1,029.07	48.41%	1,147.28	50.22%	937.50	47.75%
b. State Government	263.02	11.21%	244.25	11.49%	256.02	11.21%	225.12	11.47%
c. Corporate Securities	914.38	38.96%	852.23	40.09%	881.36	38.58%	800.76	40.78%
	2,347.00	100.00%	2,125.56	100.00%	2,284.67	100.00%	1,963.37	100.00%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. 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: 31st Dec 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 31-12-2017

(Rs in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 31st Dec, 2017	As % of total for this class	As at 31st Dec, 2016	As % of total for this class	As at 31st Dec, 2017	As % of total for this class	As at 31st Dec, 2016	As % of total for this class
Break down by credit rating								
AAA rated	168.19	48.61%	135.31	41.41%	168.19	48.61%	135.31	41.41%
AA or better	27.57	7.97%	46.24	14.15%	27.57	7.97%	46.24	14.15%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Soverign Rating)	150.27	43.43%	145.17	44.43%	150.27	43.43%	145.17	44.43%
	346.03	100.00%	326.73	100.00%	346.03	100.00%	326.73	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	88.58	25.60%	80.67	24.69%	88.58	25.60%	80.67	24.69%
More than 1 year and upto 3 years	7.43	2.15%	12.98	3.97%	7.43	2.15%	12.98	3.97%
More than 3 years and up to 7 years	86.12	24.89%	103.23	31.59%	86.12	24.89%	103.23	31.59%
More than 7 years and up to 10 years	127.56	36.86%	77.45	23.70%	127.56	36.86%	77.45	23.70%
More than 10 years and up to 15 years	26.11	7.55%	23.58	7.22%	26.11	7.55%	23.58	7.22%
More than 15 years and up to 20 years	-	-	6.16	0.02%	-	-	6.16	0.02%
Above 20 years	10.22	2.95%	22.66	6.94%	10.22	2.95%	22.66	6.94%
	346.03	100.00%	326.73	100.00%	346.03	100.00%	326.73	100.00%
Breakdown by type of the issuer								
a. Central Government	59.88	17.31%	89.48	27.39%	59.88	17.31%	89.48	27.39%
b. State Government	90.38	26.12%	55.69	17.04%	90.38	26.12%	55.69	17.04%
c. Corporate Securities	195.76	56.57%	181.56	55.57%	195.76	56.57%	181.56	55.57%
	346.03	100.00%	326.73	100.00%	346.03	100.00%	326.73	100.00%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. 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
(₹ in Lakhs)

Date: Dec-2017

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended December 31, 2017	up to the Quarter ended December 31, 2017	For the Quarter ended December 30, 2016	up to the Quarter ended December 30, 2016
1	Future Enterprises Limited (Formerly known as Future Retail Limited)	Joint Venturer	Premium Income	292.57	299.91	220.41	229.28
			Rent paid	-	-	9.87	15.32
			Share Capital Allotment	-	4,472.12	650.50	1,415.50
			Premium Deposits Outstanding	55.50	55.50	(28.87)	(28.87)
			Closing Balances at period-end	55.50	55.50	(31.56)	(31.56)
2	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	8,592.79	1,249.88	2,714.02
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	4,472.12	650.50	1,415.50
4	Key Managerial Personnel		Premium	1.07	2.04	1.07	2.04
			Managerial Remuneration	57.18	262.58	76.19	228.57
			Reimbursement Paid	4.88	8.32	0.25	2.34

PERIODIC DISCLOSURES**FORM L31 : Board of Directors & Key Persons****Insurer:** Future Generali India Life Insurance Company Limited**Date** 31 December 2017

Sl. 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	Bidhubhusan Samal	Director	----
5	Roberto Leonardi	Director	----
6	Jennifer Sparks	Director	----
7	Bhavna Doshi	Independent Director	----
8	Devi Singh	Independent Director	----
9	Abhinandan K. Jain	Independent Director	----
10	Munish Sharda	Managing Director and Chief Executive Officer	----
11	Miranjit Mukherjee	Chief Financial Officer	----
12	Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
13	Jyoti Vaswani	Chief Investment Officer	----
14	C. L. Baradhwaj	Executive Vice President - Legal & Compliance and Company Secretary	----
15	Dinesh Arora	Senior Vice President - Internal Audit	----

Key Persons 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 December 2017

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

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	2,93,814
	Deduct:		
02	Mathematical Reserves	2	2,90,757
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		3,057
05	Available Assets in Shareholders' Fund	4	18,573
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		18,573
08	Total ASM (04) + (07)		21,630
09	Total RSM		12,685
10	Solvency Ratio (ASM/RSM)		1.71

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: 14th February, 2018

Place: Mumbai

Date: 14th February, 2018

Name and Signature of Appointed Actuary

Bikash Choudhary

Name and Signature of CEO

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 : 31st Dec 2017
 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 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	571.55	526.47	-	-	0.83	9.43	1,277.52	1,108.71	1,849.90	1,644.61
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)	571.55	526.47	-	-	0.83	9.43	1,277.52	1,108.71	1,849.90	1,644.61
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

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 31st Dec 2017
 Periodicity Of Submission : Quarterly

Name of the Fund : Pension & 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 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	309.81	268.59	-	-	-	10.25	280.57	263.64	590.39	542.47
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)	309.81	268.59	-	-	-	10.25	280.57	263.64	590.39	542.47
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

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

Registration Number : 133

Statement as on : 31st Dec 2017

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quaterly

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 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	147.26	136.16	-	-	49.80	53.63	449.04	463.05	646.09	652.84
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)	147.26	136.16	-	-	49.80	53.63	449.04	463.05	646.09	652.84
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.

CERTIFICATION:

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 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

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 31st Dec 2017

Statement of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Dec 16)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES :																
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	969.19	1,021.72	17.76	7.27%	7.27%	911.69	1,021.72	55.95	8.15%	8.15%	741.41	899.70	44.00	7.88%	7.88%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4	Treasury Bills	CTRB	9.00	-	0.38	20.86%	20.86%	14.75	-	0.53	5.86%	5.86%	5.89	-	0.09	6.60%	6.60%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Govt. Bonds	SGGB	129.75	136.86	2.21	6.75%	6.75%	114.46	136.86	8.05	9.34%	9.34%	144.12	133.09	11.50	10.59%	10.59%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	0.97	0.99	0.02	7.77%	7.77%	0.96	0.99	0.06	7.83%	7.83%	8.50	8.95	0.49	7.67%	7.67%
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTHL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C7	TAXABLE BONDS OF																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	73.79	71.67	1.34	7.20%	7.20%	63.70	71.67	4.11	8.57%	8.57%	51.46	68.53	3.56	9.19%	9.19%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C10	TAX FREE BONDS																
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C13	OTHR INVESTMENTS																
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C14	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																
D1	Infrastructure - Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	3.84	3.64	0.06	6.71%	6.71%	3.55	3.64	0.21	7.70%	7.70%	1.46	0.24	0.37	37.84%	37.84%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1.66	2.17	0.07	17.18%	17.18%	1.58	2.17	0.21	17.26%	17.26%	5.46	5.12	-0.61	-14.94%	-14.94%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	22.70	24.21	0.51	8.96%	8.96%	22.71	24.21	1.56	9.11%	9.11%	22.73	24.27	1.56	9.10%	9.10%
D8	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	10.00	-	0.19	18.04%	18.04%
D9	TAXABLE BONDS OF																
D9	Infrastructure - PSU - Debentures / Bonds	IPD	108.34	108.84	2.24	8.20%	8.20%	102.06	108.84	6.71	8.73%	8.73%	69.61	78.51	4.67	8.91%	8.91%
D10	Infrastructure - PSU - CPs	ICP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	130.80	132.29	3.19	9.67%	9.67%	132.87	132.29	11.43	11.42%	11.42%	137.56	153.25	10.53	10.16%	10.16%
D12	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.04	-	-	2.56	-	0.09	7.19%	7.19%	2.44	2.46	0.05	7.52%	7.52%
D13	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D14	TAX FREE BONDS																
D14	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D15	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D16	OTHER INVESTMENTS																
D15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	0.83	0.71	0.09	15.65%	15.65%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D18	Infrastructure - Equity (Promoter Group)	IOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																
E1	ACTIVELY TRADED																
E1	PSU - Equity shares - Quoted	EAEO	6.52	6.34	0.04	2.31%	2.31%	6.92	6.34	0.32	6.18%	6.18%	5.92	5.93	0.91	20.34%	20.34%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	74.22	77.11	1.14	6.12%	6.12%	71.03	77.11	2.58	4.82%	4.82%	65.84	62.88	2.77	5.59%	5.59%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EPBT	15.02	15.73	0.32	8.49%	8.49%	14.39	15.73	1.04	9.56%	9.56%	15.63	-	0.87	11.12%	11.12%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	222.22	231.64	4.95	8.84%	8.84%	208.55	231.64	15.75	10.02%	10.02%	199.51	224.30	16.08	10.70%	10.70%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0.71	0.83	0.03	15.90%	15.90%	1.52	0.83	0.09	7.91%	7.91%	1.84	2.52	0.10	7.37%	7.37%

E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.02	-	-	3.51	-	0.09	6.86%	6.86%	3.40	3.84	0.11	7.11%	7.11%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	1.00	-	0.03	314.75%	314.75%	16.87	-	0.05	6.02%	6.02%	3.48	-	0.01	6.60%	6.60%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	0.00	-	-	0.49	-	0.01	8.31%	8.31%	0.53	0.48	0.02	8.47%	8.47%
E24	Application Money	ECAM	5.50	-	-	-	-	7.07	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5.00	5.37	0.13	10.30%	10.30%	5.00	5.37	0.39	10.30%	10.30%	5.47	5.52	0.50	12.13%	12.13%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	71.64	61.36	1.50	8.33%	8.33%	81.03	61.36	3.91	6.41%	6.41%	52.79	42.83	2.89	7.27%	7.27%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	1.04	-	0.00	-	-	1.83	1.47	-0.18	-12.95%	-12.95%
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	3.52	3.75	0.02	2.71%	2.71%	3.95	3.75	-0.01	-0.30%	-0.30%	0.57	0.68	0.08	35.77%	35.77%
F4	Equity Shares (PSUs & Unlisted)	OEPU	0.68	0.64	-	0.00%	0.00%	0.68	0.64	0.07	12.87%	12.87%	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.94	0.94	-	-	-	0.94	0.94	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	9.77	-	0.25	10.44%	10.44%	9.74	10.47	0.74	10.07%	10.07%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	22.66	-	0.30	8.17%	8.17%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	0.86	0.78	-	0.00%	0.00%	0.97	0.78	0.00	-0.52%	-0.52%	1.21	-	-0.02	-7.79%	-7.79%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	5.00	5.21	0.08	6.06%	6.06%	5.00	5.21	0.19	9.23%	9.23%	-	-	-	-	-
	TOTAL		1,862.88	1,912.10	36.10			1,809.61	1,912.10	113.63			1,591.89	1,735.75	101.69		

E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	CCIL - CBLO	ECBO	-	-	0.03	-	-	10.75	-	0.03	5.61%	5.61%	11.39	-	0.13	6.38%	6.38%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	0.02	-	-	6.75	-	0.17	8.48%	8.48%	9.75	10.04	0.38	8.54%	8.54%
E23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	25.75	12.93	0.67	10.32%	10.32%	31.65	12.93	1.54	6.47%	6.47%	17.84	16.27	0.98	7.27%	7.27%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS :																
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	5.08	-	0.20	12.91%	12.91%
	TOTAL		591.67	605.40	11.89			585.17	605.40	36.17			512.24	528.46	32.02		

E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECOB	1.29	1.29	0.07	20.86%	20.86%	1.29	4.18	0.25	7.84%	7.84%	9.93	7.26	0.38	7.66%	7.66%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.03	0.00%	0.00%	-	7.19	0.19	6.90%	6.90%	8.67	8.36	0.29	7.22%	7.22%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	24.11	0.04	2.29%	2.29%	-	25.83	0.16	9.27%	9.27%	-	14.37	0.00	6.12%	6.12%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECRC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	25.44	23.52	0.47	10.82%	10.82%	25.44	27.18	1.06	5.92%	5.92%	15.45	3.15	0.06	6.25%	6.25%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	16.20	16.60	0.21	5.12%	5.12%	16.20	12.28	0.66	7.08%	7.08%	9.69	6.11	0.22	7.81%	7.81%
E24	Application Money	ECAM	-	1.68	-	-	-	-	1.68	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	20.25	1.11	7.45%	7.45%	-
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	0.00	0.00%	0.00%	-	0.36	0.00	-24.09%	-24.09%	-	5.43	0.74	18.39%	18.39%
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	13.89	13.89	-	-	-	13.89	13.89	-	-	-	4.44	4.44	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	11.92	12.46	-0.85	-27.01%	-27.01%	11.92	16.62	-0.16	-1.27%	-1.27%	-	1.28	0.80	116.12%	116.12%
F4	Equity Shares (PSUs & Unlisted)	OEPJ	1.65	1.24	0.27	158.82%	158.82%	1.65	1.91	0.68	55.58%	55.58%	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.38	1.90	0.55	114.42%	114.42%	1.38	1.65	0.69	65.25%	65.25%	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	20.21	1.12	7.55%	7.55%	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	13.82	11.69	(0.08)	-2.57%	-2.57%	13.82	7.68	0.47	12.23%	12.23%	-	1.91	0.19	40.61%	40.61%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		595.64	673.46	12.26			595.64	682.53	53.84			582.51	694.67	65.09		

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.

PERIODIC DISCLOSURES

FORM L-36 :Premium and number of lives covered by policy type

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED Date: 31-12-2017

(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 Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	1	21	21	191	0	8	8	70	6	309	309	1,108	3	620	620	128
	From 10,000-25,000	1	4	4	70	0	1	1	20	22	125	125	623	0	1	1	20
	From 25001-50,000	9	18	18	23	10	20	20	58	52	125	125	593	29	59	59	118
	From 50,001- 75,000	2	3	3	3	3	4	4	6	11	18	18	93	8	12	12	26
	From 75,000-100,000	19	20	20	63	15	16	16	33	43	45	45	153	53	54	54	150
	From 1,00,001 -1,25,000	7	6	6	11	6	5	5	11	9	8	8	23	13	11	11	22
	Above Rs. 1,25,000	104	23	23	229	85	22	22	130	222	56	56	570	274	63	63	478
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	1	3	3	0	12	32	32	1	33	115	115	585	26	68	68	2
	From 50,001-100,000	7	11	11	1	13	18	18	1	23	31	31	89	30	40	40	2
	From 1,00,001-150,000	1	1	1	0	11	9	9	1	8	7	7	1	25	23	23	2
	From 150,001- 2,00,000	-	-	-	-	3	2	2	0	5	3	3	0	10	6	6	1
	From 2,00,001-250,000	6	3	3	0	5	2	2	0	9	4	4	1	14	6	6	1
	From 2,50,001 -3,00,000	-	-	-	-	6	2	2	0	3	1	1	0	8	3	3	1
	Above Rs. 3,00,000	-	-	-	-	5	1	1	0	-	-	-	-	52	6	6	3
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	6	(39)	(0)	-	10	-	0	-	79	8	(0)	-	10	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	0	1	54	39	-	-	-	-
	From 25001-50,000	0	-	69	129	1	1	175	81	1	2	404	332	1	1	175	37
	From 50,001- 75,000	-	-	-	-	1	-	32	102	-	-	-	-	1	-	32	102
	From 75,000-100,000	-	-	-	-	-	-	-	-	1	-	8	97	1	1	9	70
	From 1,00,001 -1,25,000	-	-	-	-	1	-	13	377	2	-	341	596	1	-	13	377
	Above Rs. 1,25,000	1,493	4	7,755	1,32,022	450	-	2,840	39,521	3,480	9	21,840	3,07,581	1,343	2	8,425	1,13,475
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	272	9,323	9,323	94,293	152	1,240	1,240	12,848	651	15,907	15,907	1,72,597	529	3,987	3,987	31,394
	From 10,000-25,000	1,384	7,692	7,692	24,371	619	3,243	3,243	13,848	3,211	17,453	17,453	65,446	1,820	9,694	9,694	41,461
	From 25001-50,000	1,870	4,914	4,914	30,083	1,124	2,923	2,923	17,786	4,904	12,836	12,836	79,934	2,558	6,722	6,722	41,785
	From 50,001- 75,000	418	711	711	7,223	250	414	414	3,801	1,099	1,851	1,851	18,429	625	1,042	1,042	9,532
	From 75,000-100,000	698	728	728	10,749	621	665	665	8,393	1,871	1,968	1,968	26,943	1,500	1,601	1,601	21,535
	From 1,00,001 -1,25,000	176	163	163	2,800	84	78	78	1,188	379	347	347	8,549	143	133	133	2,088
	Above Rs. 1,25,000	1,861	477	477	24,066	520	143	143	8,404	3,371	990	990	48,633	1,281	360	360	23,979
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	2	-	2,013	10,431	0	-	41,174	1,346	7	1	43,205	31,762	1	-	43,424	2,454
	From 10,000-25,000	5	-	998	13,125	0	-	773	2,179	16	-	3,663	65,315	2	2	1,915	8,330
	From 25001-50,000	13	1	3,495	49,375	1	1	74	1,890	29	2	6,452	1,01,224	5	4	2,364	8,850
	From 50,001- 75,000	11	2	1,327	31,129	1	2	193	1,323	28	4	3,389	69,136	3	5	1,797	3,216
	From 75,000-100,000	8	1	1,363	53,706	(2)	-	27	(47,159)	24	2	4,579	1,21,847	4	3	2,599	(28,860)
	From 1,00,001 -1,25,000	8	-	724	16,896	2	1	148	2,433	22	5	2,834	40,768	8	3	2,029	7,649
	Above Rs. 1,25,000	4,991	14	1,16,652	9,68,021	4,021	11	95,953	4,12,199	16,429	39	3,63,675	32,75,265	13,019	42	3,15,483	30,99,295
	viii Group Non Single Premium- Annuity- GNSPA																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM L-36

:Premium and number of lives covered by policy type

Sr. No.	Particulars	Current Quarter				Same Quarter previous Year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,713	17,225	17,225	59,520	1,704	16,604	16,604	49,182	4,700	60,047	60,047	1,91,708	4,727	62,626	62,626	1,96,378
	From 10,000-25,000	2,884	13,069	13,069	47,151	2,890	12,887	12,887	37,759	7,123	42,536	42,536	1,32,712	6,940	42,852	42,852	97,458
	From 25001-50,000	1,783	3,307	3,307	25,688	1,384	2,695	2,695	17,333	3,941	9,849	9,849	65,830	2,910	7,886	7,886	40,334
	From 50,001- 75,000	362	450	450	6,091	266	314	314	3,962	857	1,364	1,364	15,290	509	918	918	8,919
	From 75,000-100,000	455	358	358	7,896	337	239	239	4,508	1,161	1,132	1,132	20,381	619	730	730	11,415
	From 1,00,001 -1,25,000	155	88	88	1,909	100	61	61	1,396	311	259	259	4,779	194	168	168	2,834
	Above Rs. 1,25,000	672	149	149	10,239	436	109	109	6,952	1,370	543	543	28,759	552	325	325	13,740
	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)	7	26,481	(6,271)	1	1	-	3,105	(5)	18	57,419	(20,408)	1	2	4,002	6,257
	From 10,000-25,000	(5)	2	210	(18,582)	2	3	-	2,537	(8)	8	406	(40,754)	5	7	2,902	9,152
	From 25001-50,000	(5)	2	65	(20,478)	4	2	-	9,174	(14)	5	389	(42,945)	13	10	3,896	33,684
	From 50,001- 75,000	(3)	5	733	(16,645)	5	3	-	11,404	(6)	14	2,822	(31,226)	15	10	6,098	28,806
	From 75,000-100,000	(3)	3	275	(9,551)	8	5	-	20,271	(5)	6	649	(41,066)	22	12	2,102	44,196
	From 1,00,001 -1,25,000	(1)	2	245	(2,144)	3	2	-	4,176	(3)	4	1,213	(12,303)	9	5	2,303	6,475
	Above Rs. 1,25,000	1,161	40	51,659	21,86,184	1,094	42	-	17,75,230	3,367	126	1,73,525	54,77,266	3,250	128	1,60,467	53,53,370
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **31-12-2017**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)												
	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year			
	Channels	No. of Policies/	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/	No. of Lives Covered	Premium	No. of Policies/ No.	No. of Lives Covered	Premium
1	Individual agents	-	1,079	11	-	236	(0)	-	1,170	16	-	431	0
2	Corporate Agents-Banks				-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others				-	-	-	-	-	-	-	-	-
4	Brokers	15	21,320	776	14	56,709	268	42	70,978	2,482	39	1,06,418	2,243
5	Micro Agents				-	-	-	-	-	-	-	-	-
6	Direct Business	7	1,12,003	5,745	2	84,467	4,209	23	3,78,375	17,543	24	2,71,426	12,144
	Total(A)	22	1,34,402	6,532	16	1,41,412	4,476	65	4,50,523	20,041	63	3,78,275	14,387.66
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	22	1,34,402	6,532	16	1,41,412	4,476	65	4,50,523	20,041	63	3,78,275	14,387.66

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: **31-12-2017**

(Rs in Lakhs)

Sl.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	3,825	1,881	4,020	1,745	9,722	4,418	11,213	4,277
2	Corporate Agents-Banks	726	314	359	112	1,957	795	717	189
3	Corporate Agents -Others	1,236	372.16	1,046	228	3,500	1,108	3,801	639
4	Brokers	1,324	497	1,991	984	5,513	2,043	4,456	2,155
5	Micro Agents	-	-	-	-			-	-
6	Direct Business	17,010	3,773	1,427	472	31,489	7,566	4,313	1,739
	Total (A)	24,121	6,837	8,843	3,542	52,181	15,930	24,500	9,000
1	Referral (B)	-	-	5	0	18	2	11	2
	Grand Total (A+B)	24,121	6,837	8,848	3,542	52,199	15,932	24,511	9,002

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

PERIODIC DISCLOSURES

FORM L-39 - Data on Settlement of Claims

Individual

Insurer: Future Generali Life Insurance Company Limited Date: 31-12-2017

Ageing of Claims*									
Sr. 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	377	0	0	0	2	379	3,76,51,747.26
2	Survival Benefit	0	3,414	83	1	0	0	3,498	8,28,13,205
3	for Annuities / Pension	0	735	29	19	23	0	806	9,70,882.53
4	For Surrender							3,385	28,95,54,989.73
5	Other benefits								
6	Death Claims	0	220	65	46	25	0	356	12,57,08,919.24

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

Ageing of Claims*									
Sr. 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
2	Survival Benefit	705						705	28,71,95,954.49
3	for Annuities / Pension	0						0	0.00
4	For Surrender	1						1	27,81,168.00
5	Other benefits	0						0	0.00
6	Death Claims	0	140	34	10	1	0	185	12,19,92,079.00
							891.00	41,19,69,201.49	

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

PUBLIC DISCLOSURE

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance Company Limited

Date: 31-12-2017

Individual

Sr. No.	Claims Experience	No. of claims only					Other Benefits
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	
1	Claims O/S at the beginning of the period	159	880	224	837		
2	Claims reported during the period*	304	445	3370	756		
3	Claims Settled during the period	356	379	3498	806		
4	Claims Repudiated during the period	25					
a	Less than 2years from the date of acceptance of risk	25					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	82	946	96	787	0	0
	Less than 3months	57	213	93	217		
	3 months to 6 months	8	41	0	146		
	6months to 1 year	15	43	0	249		
	1year and above	2	649	3	175		

*in case of death- the claims for which all the documentations have been completed needs to be shown here.

Group

Sr. No.	Claims Experience	No. of claims only					Other Benefits
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	
1	Claims O/S at the beginning of the period	102		0			
2	Claims reported during the period*	197		705		1	
3	Claims Settled during the period	185		705		1	
4	Claims Repudiated during the period	5		0			
a	Less than 2years from the date of acceptance of risk	5					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0		0			
6	Claims O/S at End of the period	109		0			
	Less than 3months	54					
	3 months to 6 months	5					
	6months to 1 year	5					
	1year and above**	45					

*in case of death- the claims for which all the documentations have been completed needs to be shown here.

PERIODIC DISCLOSURES

FORM L-41

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	0	6	0	2	3	1	6
b)	Policy Servicing	0	11	3	3	5	0	11
c)	Proposal Processing	2	48	29	9	10	2	48
d)	Survival Claims	4	14	5	1	12	0	14
e)	ULIP Related	0	2	0	0	2	0	2
f)	Unfair Business Practices	51	982	123	37	800	73	982
g)	Others	4	18	6	1	13	2	18
	Total Number of Complaints	61	1081	166	53	845	78	1081

2	Total No. of policies during previous year: FY 2016-17	41,861			
3	Total No. of claims during previous year: FY 2016-17	1,020			
4	Total No. of policies during current year: FY 2017-18	52,264			
5	Total No. of claims during current year: FY 2017-18	922			
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	207			
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	65			
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total	
	Upto 7 days	54	0	54	
	7 - 15 days	24	0	24	
	15-30 days	0	0	0	
	30-90 days	0	0	0	
	90 days & Beyond	0	0	0	
	Total No. of complaints	78	0	78	

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

L-42 : Valuation Basis (Life Insurance)

Date: 31st December 2017

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	5.85% per annum	6.55% per annum
2. Life- Non-participating Policies	4.85% per annum	5.55% per annum
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	5.85% per annum	6.55% per annum
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	4.85% per annum	5.55% per annum
7. Health Insurance	4.85% per annum	5.55% per annum
ii. Group Business		
	Group Credit Suraksha - 6.55% in first 5 years and 5.85% 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 165% of IALM 06-08
7. Health Insurance	Mortality Rates: 79.20% of IALM 06-08 Morbidity Rates: 38% to 64% of CIBT 93
ii. Group Business	
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	44% - 132% of IALM 06-08
Group Savings Suraksha	168% - 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

Life- Participating policies- Pension Business

Future Reversionary bonus assumptions varies from 2.00% to 5.05% (of Sum Assured + Vested Bonus + Guaranteed Additions, if any) depending on product. 4.5% per annum crediting interest rate.

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 December 2017 assumptions)

i. Individuals Assurances

- | | |
|--------------|---|
| 1. Interest | No Change |
| 2. Expenses | No change other than allowing for implied inflation |
| 3. Inflation | No change |

ii. Annuities

- | | |
|-----------------------------------|---|
| 1. Interest | |
| a. Annuity in payment | No Change |
| b. Annuity during deferred period | Not Applicable |
| c. Pension : All Plans | Not Applicable |
| 2. Expenses | No change other than allowing for implied inflation |
| 3. Inflation | No change |

iii. Unit Linked

- | | |
|--------------|---|
| 1. Interest | No change |
| 2. Expenses | No change other than allowing for implied inflation |
| 3. Inflation | No change |

iv. Health

- | | |
|--------------|---|
| 1. Interest | No change |
| 2. Expenses | No change other than allowing for implied inflation |
| 3. Inflation | No change |

v. Group

- | | |
|--------------|---|
| 1. Interest | No Change |
| 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
INDIVIDUAL-TRADITIONAL		
Future Generali Assure Plan	590	4.0%
Future Generali Insta Life Plan RP	590	4.0%
Future Generali Flexi Money Back RP	590	4.0%
Future Generali Anand Plan	590	4.0%
Future Generali Saral Anand Plan	590	4.0%
Future Generali Dream Guarantee Plan	590	4.0%
Future Generali Bima Guarantee Plan	590	4.0%
Future Generali Secure Income Plan RP	590	4.0%
Future Generali Pearls Guarantee	590	4.0%
Future Generali Care Plan	590	4.0%
Future Generali Care Plus Plan	590	4.0%
Future Generali Smart Life Plan	590	4.0%
Future Generali Return of Premium Plan	590	4.0%
Future Generali Pension Plan RP	590	4.0%
Future Generali Family Secure Plan	590	4.0%
Future Generali Family Income Plan	590	4.0%
Future Generali Saral Bima	590	4.0%
Future Generali Assure Plus Plan	590	4.0%
Future Generali Care Plus - Revised	590	4.0%
Future Generali Pension Guarantee Plan RP	590	4.0%
Future Generali Assured Income Plan	590	4.0%
Future Generali Triple Anand Advantage	590	4.0%
Future Generali Assured Money Back	590	4.0%
Future Generali Assured Education Plan	590	4.0%
Future Generali Flexi Online Term Plan	519	4.0%
Future Generali New Saral Anand	590	4.0%
Future Generali Big Income Multiplier	590	4.0%
Future Generali New Assure Plus	590	4.0%
Future Generali Assured Money Back Plan Revised	590	4.0%
Future Generali Pearls Guarantee Revised	590	4.0%
Future Generali Saral Bima Revised	590	4.0%
Future Generali Guaranteed Advantage	590	4.0%
Future Generali Insta Life Plan SP	295	4.0%
Future Generali Flexi Money Back SP	295	4.0%
Future Generali Secure Income Plan SP	295	4.0%
Future Generali Immediate Annuity	295	4.0%
Future Generali Pension Plan SP	295	4.0%
Future Generali Pension Guarantee Plan SP	295	4.0%
Future Generali Jan Suraksha Plus SP	29	4.0%

INDIVIDUAL-UNIT LINKED		
Future Generali Pension Advantage Plan RP	590	4.0%
Future Generali Pension Advantage Plus Plan RP	590	4.0%
Future Generali Bima Advantage Plus	590	4.0%
Future Generali Dhan Vridhi	590	4.0%
Future Generali Wealth Protect Plan	590	4.0%
Future Generali Sanjeevani Plan RP	590	4.0%
Future Generali Freedom Plan	590	4.0%
Future Generali Sanjeevani Plus Plan RP	590	4.0%
Future Generali Freedom Plus Plan	590	4.0%
Future Generali NAV Assure Plan RP	590	4.0%
Future Generali NAV Insure Plan RP	590	4.0%
Future Generali Wealth Protect Plan Revised	590	4.0%
Future Generali Guarantee Plus Plan	590	4.0%
Future Generali Select Insurance Plan	590	4.0%
Future Generali Bima Advantage	590	4.0%
Future Generali Guarantee Plan	590	4.0%
Future Guarantee Easy Invest Online	571	4.0%
Future Generali Pension Advantage Plan SP	295	4.0%
Future Generali Pension Advantage Plus Plan SP	295	4.0%
Future Generali Bima Gain Plan SP	295	4.0%
Future Generali Sanjeevani Plan SP	295	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
Future Generali Sanjeevani Plus Plan SP	295	4.0%
Future Generali NAV Assure Plan SP	295	4.0%
Future Generali NAV Insure Plan SP	295	4.0%
Future Generali Pramukh Nivesh Plan SP	295	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	295	4.0%
Future Generali Nivesh Plan SP	295	4.0%
Future Generali Nivesh Preferred Plan SP	295	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%
Other Products	NIL

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium