

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended June 30, 2019

Policyholders' Account (Technical Account)

(₹ 000)

	Particulars	Schedule	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	Premiums Earned - Net					
	(a) Premium	L-4	2,347,064	2,347,064	1,584,467	1,584,467
	(b) Reinsurance Ceded		(109,086)	(109,086)	(81,484)	(81,484)
	(c) Reinsurance Accepted		-	-	-	-
	Income from Investments					
	(a) Interest, Dividend and Rent - Gross		644,819	644,819	544,877	544,877
	(b) Profit on Sale / Redemption of Investments		121,305	121,305	105,107	105,107
	(c) (Loss on Sale / Redemption of Investments)		(38,680)	(38,680)	(75,306)	(75,306)
	(d) Transfer /Gain on revaluation / change in Fair value*		(34,957)	(34,957)	5,991	5,991
	Other Income					
	(a) Contribution from Shareholders' Account		602,937	602,937	614,653	614,653
	(b) Profit / (Loss) on Sale of Fixed Assets		(324)	(324)	95	95
	(c) Miscellaneous Income		5,689	5,689	4,681	4,681
	Total (A)		3,538,767	3,538,767	2,703,081	2,703,081
	Commission	L-5	71,677	71,677	65,491	65,491
	Operating Expenses related to Insurance Business	L-6	1,583,499	1,583,499	1,441,820	1,441,820
	Goods and Service Tax		10,154	10,154	10,522	10,522
	Provision for Doubtful Debts		5,769	5,769	158	158
	Bad Debts Written Off		110	110	(49)	(49)
	Provision for Tax		-	-	-	-
	(a) Income Tax		-	-	-	-
	Provision (Other Than Taxation)		-	-	-	-
	(a) For Diminution in the value of investment (Net)		-	-	-	-
	(b) Others		-	-	-	-
	Total (B)		1,671,209	1,671,209	1,517,942	1,517,942
	Benefits Paid (Net)	L-7	887,118	887,118	753,873	753,873
	Interim and Terminal Bonuses Paid		3,918	3,918	1,383	1,383
	Change in Valuation of Liability in respect of Life Policies					
	(a) Gross **					
	Linked (Fund Reserve)		(51,108)	(51,108)	(66,399)	(66,399)
	Non Linked		851,329	851,329	475,180	475,180
	(b) Amount ceded in Reinsurance					
	Linked		-	-	-	-
	Non Linked		(1,041)	(1,041)	6,489	6,489
	(c) Amount accepted in Reinsurance					
	Total (C)		1,690,216	1,690,216	1,170,526	1,170,526
	Surplus/ (Deficit) (D) = (A) - (B) - (C)		177,342	177,342	14,613	14,613
	Appropriations					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	Balance being Funds for Future Appropriations		27,439	27,439	14,436	14,436
	Surplus / (Deficit) transferred to balance sheet		149,903	149,903	177	177
	Total (D)		177,342	177,342	14,613	14,613
	* 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		1,850	1,850	1,383	1,383
	(b) Terminal Bonuses paid		2,068	2,068	647	647
	(c) Allocation of Bonus to Policyholders		-	-	-	-
	(d) Surplus / (Deficit) shown in the Revenue Account		177,342	177,342	14,613	14,613
	(e) Total Surplus: [(a)+(b)+(c)+(d)]		181,260	181,260	16,643	16,643

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended June 30, 2019

Shareholders' Account (Non-Technical Account)

(₹ 000)

Particulars	Schedule	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		49,736	49,736	50,118	50,118
(b) Profit on Sale / Redemption of Investments		6,387	6,387	8,090	8,090
(c) (Loss on Sale / Redemption of Investments)		(6,826)	(6,826)	(3,438)	(3,438)
Other Income		-	-	-	-
Total (A)		49,297	49,297	54,770	54,770
Expenses other than those directly related to the insurance business	L-6A	2,852	2,852	7,859	7,859
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)		602,937	602,937	614,653	614,653
Total (B)		605,789	605,789	622,512	622,512
Profit / (Loss) before Tax		(556,492)	(556,492)	(567,742)	(567,742)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(556,492)	(556,492)	(567,742)	(567,742)
Appropriations					
(a) Balance at the beginning of the Period		(16,633,363)	(16,633,363)	(14,682,622)	(14,682,622)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(17,189,855)	(17,189,855)	(15,250,364)	(15,250,364)

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at June 30, 2019

(₹ 000)

Particulars	Schedule	As at June 30, 2019	As at June 30, 2018
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	18,878,206	17,728,206
Reserves and Surplus	L-10	-	-
Credit/(Debit) Fair Value Change Account		39,203	21,490
Sub-Total		18,917,409	17,749,696
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		83,755	52,349
Policy Liabilities		30,689,767	24,994,231
Insurance Reserves		-	-
Provision for Linked Liabilities		5,294,310	5,326,204
Sub-Total		36,067,832	30,372,784
Funds for Future Appropriations		1,025,484	349,268
Reserves for Lapsed Unit-Linked Policies		-	-
Surplus in the revenue account (Policyholder's account)		149,903	177
Funds for Discontinued Policies:			
(i) Discontinued on Account of Non-Payment of Premium		915,531	729,392
(ii) Others		-	-
Total		57,076,159	49,201,317
Application of Funds			
Investments			
Shareholders'	L-12	2,582,981	2,615,660
Policyholders'	L-13	29,968,541	24,570,571
Assets held to cover Linked Liabilities	L-14	6,209,841	6,055,597
Loans	L-15	115,103	78,670
Fixed Assets	L-16	620,116	471,368
Current Assets			
Cash and Bank Balances	L-17	274,436	234,063
Advances and Other Assets	L-18	1,691,182	2,060,517
Sub-Total (A)		1,965,618	2,294,580
Current Liabilities	L-19	1,491,811	2,085,359
Provisions	L-20	84,085	50,134
Sub-Total (B)		1,575,896	2,135,493
Net Current Assets (C) = (A - B)		389,722	159,087
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		17,189,855	15,250,364
Total		57,076,159	49,201,317

CONTINGENT LIABILITIES

(₹ 000)

Particulars	As at June 30, 2019	As at June 30, 2018
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	48,114	49,765
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	6,049	18,784
TOTAL	54,163	68,549

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	First Year Premiums	1,337,017	1,337,017	838,398	838,398
	Renewal Premiums	848,957	848,957	620,326	620,326
	Single Premiums	161,090	161,090	125,743	125,743
	Total	2,347,064	2,347,064	1,584,467	1,584,467

FORM L-5 - COMMISSION SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	Commission Paid				
	Direct - First Year Premiums	58,030	58,030	58,108	58,108
	- Renewal Premiums	12,643	12,643	7,336	7,336
	- Single Premiums	1,004	1,004	47	47
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	71,677	71,677	65,491	65,491
	Breakup of Commission Expenses (Gross) incurred				
	Agents	18,949	18,949	29,502	29,502
	Brokers	12,515	12,515	2,785	2,785
	Corporate Agency	40,213	40,213	33,204	33,204
	Referral	-	-	-	-
	Total	71,677	71,677	65,491	65,491

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	Employees' Remuneration and Welfare Benefits	853,274	853,274	593,204	593,204
	Travel, Conveyance and Vehicle Running Expenses	18,672	18,672	18,828	18,828
	Training Expenses (including Staff Training) (Net of Recovery)	17,759	17,759	26,442	26,442
	Rent, Rates and Taxes	68,599	68,599	57,360	57,360
	Repairs	30,549	30,549	24,245	24,245
	Printing and Stationery	5,286	5,286	4,721	4,721
	Communication Expenses	18,211	18,211	15,104	15,104
	Legal and Professional Charges	324,814	324,814	256,911	256,911
	Medical Fees	4,302	4,302	2,564	2,564
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	1,213	1,213	606	606
	(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	6	6	195	195
	Advertisement and Publicity	137,153	137,153	360,617	360,617
	Interest and Bank Charges	2,030	2,030	2,278	2,278
	Depreciation	42,012	42,012	36,203	36,203
	Others:				
	Goods and Service Tax	3,510	3,510	170	170
	Membership and Subscriptions	4,674	4,674	2,534	2,534
	Information Technology and related Expenses	27,391	27,391	20,873	20,873
	Outsourcing Expenses	19,656	19,656	15,989	15,989
	Other Expenses	4,388	4,388	2,976	2,976
	Total	1,583,499	1,583,499	1,441,820	1,441,820

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

(₹ 000)

	Particulars	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	Employees' Remuneration and Welfare Benefits	760	760	2,950	2,950
	Other Expenses	2,092	2,092	4,909	4,909
	Total	2,852	2,852	7,859	7,859

FORM L-7-BENEFITS PAID SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019	For the Quarter Ended June 30, 2018	Upto the Period Ended June 30, 2018
	Insurance Claims				
	(a) Claims by Death	343,407	343,407	160,724	160,724
	(b) Claims by Maturity	76,436	76,436	60,582	60,582
	(c) Annuities / Pension Payment	961	961	715	715
	(f) Other Benefits				
	Surrender	450,663	450,663	409,556	409,556
	Survival Benefits	25,464	25,464	16,177	16,177
	Partial Withdrawal	31,080	31,080	20,632	20,632
	Critical Illness	-	-	-	-
	Gratuity and Leave Encashment	85,173	85,173	90,850	90,850
	Superannuation	10,039	10,039	53,718	53,718
	Other Benefits	745	745	679	679
	Claims related Expenses	1,161	1,161	773	773
	Health	1,000	1,000	-	-
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death	(139,011)	(139,011)	(60,533)	(60,533)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment	-	-	-	-
	(e) Health	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Total	887,118	887,118	753,873	753,873

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ 000)

Particulars	As at June 30, 2019	As at June 30, 2018
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000
Issued Capital 1,887,879,193 (Previous Year - 1,772,879,159) Equity Shares of Rs.10 each	18,878,792	17,728,792
Subscribed Capital 1,887,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	18,878,206	17,728,206
Called-up Capital 1,887,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	18,878,206	17,728,206
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	18,878,206	17,728,206

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at June 30, 2019		As at June 30, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited *	154,713,522	8.20	125,387,134	7.07
- Sprint Advisory Services Private Limited	924,994,035	49.00	868,646,353	49.00
- Industrial Investment Trust Limited	326,700,000	17.30	326,700,000	18.43
Foreign - Generali Participations Netherlands N.V (Formerly knownas Participatie Maatschappij Graafsschap Holland NV)	481,413,052	25.50	452,087,122	25.50
Other:	-	-	-	-
Total	1,887,820,609	100.00	1,772,820,609	100.00

* Shares held by Future Enterprises Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	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 June 30, 2019	As at June 30, 2018
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	Long Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	541,856	652,891
	Other Approved Securities	107,945	119,354
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	182,079	177,772
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	556,012	891,449
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	528,707	548,604
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	27,672	12,583
	(bb) Preference	-	-
	(b) Debentures/ Bonds	139,865	-
	(c) Mutual Funds	-	-
	(d) Investment in Infrastructure and Social Sector	122,460	-
		2,206,596	2,402,653
	Short Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	199,575	24,987
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	179,710
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	997	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	125,926	8,310
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	49,887	-
	Other than Approved Investments	-	-
		376,385	213,007
	Total	2,582,981	2,615,660

* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,983,999(000) (Previous Year Rs. 2,198,495(000)) & Rs. 2,035,610(000) (Previous Year Rs. 2,186,366(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 376,385(000) (Previous Year Rs. 213,007(000)) & Rs.376,890(000) (Previous Year Rs. 213,007(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	15,001,756	12,527,995
	Other Approved Securities	3,333,805	2,733,592
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	594,467	566,095
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,376,648	2,538,570
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	5,736,401	4,903,093
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	103,384	41,484
	(bb) Preference	-	-
	(b) Debentures/ Bonds	59,810	-
	(c) Mutual Funds	-	-
	(d) Investment in Infrastructure and Social Sector	151,566	-
		27,357,837	23,310,829
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	349,627	94,869
	Other Approved Securities	50,527	50,056
	Other Approved Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	736,340
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	287,934	208,648
	(e) Other Securities		
	(aa) Commercial Paper	-	18,516
	(bb) CBLO	1,750,886	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	171,730	151,313
	Other than Approved Investments	-	-
		2,610,704	1,259,742
	Total	29,968,541	24,570,571

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 26,616,272(000) (Previous Year Rs. 22,652,457(000)) & Rs. 28,219,843(000) (Previous Year Rs. 22,292,843(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 2,610,704(000) (Previous Year Rs. 1,259,742(000)) & Rs. 2,616,290(000) (Previous Year Rs. 1,259,150(000)) respectively

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

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	77,978	61,205
	Other Approved Securities	347,964	792,196
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	2,009,580	2,075,498
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	374,231	521,875
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,376,415	1,208,308
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	221,511	115,508
	(bb) Preference	-	-
	(b) Mutual Funds	252,413	196,057
	(c) Debentures / Bonds	100,098	-
	(d) Investment in Infrastructure and Social Sector	75,000	-
		4,835,190	4,970,647
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	572,178	448,911
	Other Approved Securities	-	5,018
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities		
	(aa) Certificate of Deposit	47,358	-
	(bb) Commercial Paper	56,128	125,826
	(cc) Fixed Deposit	-	12,900
	(dd) CBLO	512,398	262,320
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	152,191	78,799
	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	34,398	151,176
		1,374,651	1,084,950
	Total	6,209,841	6,055,597

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,492,245(000) (Previous Year Rs. 2,607,598(000)) & Rs. 2,492,245(000) (Previous Year Rs. 2,607,598(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,340,254(000) (Previous Year Rs. 933,774(000)) & Rs. 1,340,254(000) (Previous Year Rs. 933,774(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	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	111,851	77,461
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Loans to Employees	3,252	1,209
	Total	115,103	78,670
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	111,851	77,461
	(f) Loans to Employees	3,252	1,209
	Total	115,103	78,670
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	115,103	78,670
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	115,103	78,670
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	115,103	78,670
	Total	115,103	78,670

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2019	Additions	Deductions	As at June 30, 2019	As at April 1, 2019	Upto the Year ended June 30, 2019	On Sales/ Adjustments	As at June 30, 2019	As at June 30, 2019	As at June 30, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	589,833	74,190	-	664,023	387,080	13,316	-	400,396	263,627	114,238
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	124,806	11,623	887	135,542	57,239	5,778	740	62,277	73,265	55,135
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	55,826	4,590	1,793	58,623	36,700	3,399	1,624	38,475	20,148	19,543
Information Technology Equipment	356,045	14,401	280	370,166	146,786	15,753	109	162,430	207,736	209,263
Vehicles	8,005	-	-	8,005	5,551	156	-	5,707	2,298	2,923
Office Equipment	88,782	4,565	623	92,724	49,503	3,611	614	52,500	40,224	37,475
Total	1,223,297	109,369	3,583	1,329,083	682,859	42,013	3,087	721,785	607,298	438,577
Capital Work in Progress	-	-	-	-	-	-	-	-	12,818	30,497
Sub Total (A)	1,223,297	109,369	3,583	1,329,083	682,859	42,013	3,087	721,785	620,116	469,074

Leased Assets

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2019	Additions	Deductions	As at June 30, 2019	As at April 1, 2019	Upto the Year ended June 30, 2019	On Sales/ Adjustments	As at June 30, 2019	As at June 30, 2019	As at June 30, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	-	-	-	-	-	-	-	-	-	-
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased	479,022	-	-	479,022	479,022	-	-	479,022	-	2,091
Information Technology Equipment - Leased	193,602	-	-	193,602	193,602	-	-	193,602	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment - Leased	179,721	-	-	179,721	179,721	-	-	179,721	-	203
Sub Total (B)	852,345	-	-	852,345	852,345	-	-	852,345	-	2,294
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-
Grand Total	2,075,642	109,369	3,583	2,181,428	1,535,204	42,013	3,087	1,574,130	620,116	471,368
Previous Period	1,839,000	29,353	-	1,868,353	1,392,485	36,203	1,206	1,427,482	471,368	-

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 June 30, 2019	As at June 30, 2018
1	Cash (including Cheques, Drafts and Stamps)	70,109	31,759
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	204,327	202,304
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	274,436	234,063
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	274,436	234,064
	- Outside India	-	-
	Total	274,436	234,064

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ 000)

Particulars		As at June 30, 2019	As at June 30, 2018
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		129,192	209,668
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		60,910	155,425
Advances to Employees		1,964	2,929
Total (A)		192,066	368,022
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		68,954	83,103
(b) Policyholders'		630,697	542,706
Outstanding Premiums		229,847	176,731
Agents' Balances			
- Gross		43,291	
- Less: Provision for doubtful agent balances		(40,602)	6,468
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		91,294	96,672
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		118,558	105,898
Service Tax / GST Unutilised Credit		133,989	193,434
Other Receivables		8,608	3,723
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		196,793	420,665
Income Accrued on Unclaimed Investments		17,687	63,095
Total (B)		1,499,116	1,692,495
Total (A + B)		1,691,182	2,060,517

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	Agents' Balances	48,981	36,425
	Balances due to Other Insurance Companies	91,310	42,549
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	7,366	20,843
	Unallocated Premium	77,200	45,094
	Sundry Creditors	535,695	896,106
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	250,642	311,957
	Annuities Due	181	760
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders:		
	a)Unclaimed Amounts of Policyholders Liability	188,515	442,062
	b)Income Accrued on Unclaimed Fund	17,687	63,095
	Others:		
	Investment Purchased to be settled	-	54,268
	Statutory Dues	62,478	45,026
	Dues to Employees	19,021	14,281
	Proposal Deposit Refund	176,686	110,569
	Payable to Policyholders	14,010	483
	Retention Money Payable	2,039	1,841
	Total	1,491,811	2,085,359

FORM L-20-PROVISIONS SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Other Employee Benefits	84,085	50,134
	Total	84,085	50,134

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ 000)

	Particulars	As at June 30, 2019	As at June 30, 2018
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

Insurer: Future General India Life Insurance Company Limited

Date: 30th June, 2019

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Jun 30, 2019	Upto the Quarter ending Jun 30, 2019	For the Quarter ending Jun 30, 2018	Upto the Quarter ending Jun 30, 2018
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	38.28%	38.28%	28.62%	28.62%
	Non Linked Individual Pension	68.52%	68.52%	84.14%	84.14%
	Non Linked Group	67.30%	67.30%	16.82%	16.82%
	Linked Individual Life	(22.91)%	(22.91)%	65.23%	65.23%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	95.35%	95.35%	94.86%	94.86%
3	Expense of Management to Gross Direct Premium Ratio	70.68%	70.68%	95.13%	95.13%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.05%	3.05%	4.13%	4.13%
5	Ratio of policy holder's liabilities to shareholder's funds	2197.60%	2197.60%	1258.39%	1258.39%
6	Growth rate of shareholders' fund	(30.88)%	(30.88)%	10.50%	10.50%
7	Ratio of surplus to policy holders' liability	(1.12)%	(1.12)%	(1.91)%	(1.91)%
8	Change in net worth (Rs.'000)	(771.797)	(771.797)	237.588	237.588
9	Profit after tax/Total Income	(18.64)%	(18.64)%	(26.49)%	(26.49)%
10	(Total real estate + loans)/(Cash & invested assets)	0.29%	0.29%	0.24%	0.24%
11	Total investments/(Capital + Surplus)	2243.74%	2243.74%	1330.03%	1330.03%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	7.67%	7.67%	8.84%	8.84%
	Policyholders' Fund				
	Non Linked				
	Par	8.39%	8.39%	8.25%	8.25%
	Non Par	8.23%	8.23%	9.10%	9.10%
	Linked				
	Non Par	10.58%	10.58%	5.40%	5.40%
	B With unrealised gain				
	Shareholders' Fund	14.19%	14.19%	-0.47%	-0.47%
	Policyholders' Fund				
	Non Linked				
	Par	27.13%	27.13%	-6.73%	-6.73%
	Non Par	20.52%	20.52%	-3.46%	-3.46%
	Linked				
	Non Par	7.85%	7.85%	5.84%	5.84%
14	Conservation Ratio *	58.20%	58.20%	48.48%	48.48%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	60.72%	68.01%	51.33%	59.17%
	For 25th month	38.75%	41.26%	35.13%	35.86%
	For 37th month	29.74%	29.24%	22.82%	25.14%
	For 49th Month	20.25%	22.78%	23.15%	42.18%
	For 61st month	17.90%	32.68%	30.19%	29.66%
15.2	Persistency Ratio (NOP)				
	For 13th month	51.41%	54.06%	50.69%	57.25%
	For 25th month	42.29%	46.14%	42.07%	42.97%
	For 37th month	36.95%	36.30%	26.16%	28.46%
	For 49th Month	23.84%	25.63%	19.23%	27.84%
	For 61st month	16.42%	23.17%	17.49%	20.69%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Fund	5.74%	5.74%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.75%	0.75%	NA	NA
	Non Participating	4.55%	4.55%	NA	NA
	Linked	NA	NA	NA	NA
	Net NPA Ratio				
	Shareholders' Fund	4.69%	4.69%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.63%	0.63%	NA	NA
	Non Participating	3.87%	3.87%	NA	NA
	Linked	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,887,820,609	1,887,820,609	1,772,820,609	1,772,820,609
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited	8.20	8.20	7.07	7.07
	-Sprint Advisory Services Private Limited	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	17.30	17.30	18.43	18.43
	Foreign - Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatsschap 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.)	(0.30)	(0.30)	(0.33)	(0.33)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.30)	(0.30)	(0.33)	(0.33)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.30)	(0.30)	(0.33)	(0.33)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.30)	(0.30)	(0.33)	(0.33)
6	Book value per share (Rs)	0.92	0.92	1.41	1.41

Note :

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

The Conservation Ratio for Individual Business is 73.45% for the year ended Jun 2019 and 73.45% for the quarter ended Jun 2019 as against 67.72% for the year ended Jun 2018 and 67.72% for the quarter ended Jun 2018. Similarly, for Group Business, the Conservation Ratio is 29.74% for the year ended Jun 2019 and 29.74% for the quarter ended Jun 2019 as against 19.79% for the year ended Jun 2018 and 19.79% for the quarter ended Jun 2018.

For the quarter ending June 2019

13th month : All policies inception in the period <=30-06-2018 And >=01-04-2018

25th month: All policies inception in the period <=30-06-2017 And >=01-04-2017

37th month : All policies inception in the period <=30-06-2016 And >=01-04-2016

49th month : All policies inception in the period <=30-06-2015 And >=01-04-2015

61st month : All policies inception in the period <=30-06-2014 And >=01-04-2014

Up to the quarter ending June 2019

13th month : All policies inception in the period <=30-06-2018 And >=01-07-2017

25th month: All policies inception in the period <=30-06-2017 And >=01-07-2016

37th month : All policies inception in the period <=30-06-2016 And >=01-07-2015

49th month : All policies inception in the period <=30-06-2015 And >=01-07-2014

61st month : All policies inception in the period <=30-06-2014 And >=01-07-2013

The persistency figures for the current year have been calculated based on the data available as at 31st July 2019

For the quarter ending June 2018

13th month : All policies inception in the period <=30-06-2017 And >=01-04-2017

25th month: All policies inception in the period <=30-06-2016 And >=01-04-2016

37th month : All policies inception in the period <=30-06-2015 And >=01-04-2015

49th month : All policies inception in the period <=30-06-2014 And >=01-04-2014

61st month : All policies inception in the period <=30-06-2013 And >=01-04-2013

Up to the quarter ending June 2018

13th month : All policies inception in the period <=30-06-2017 And >=01-07-2016

25th month: All policies inception in the period <=30-06-2016 And >=01-07-2015

37th month : All policies inception in the period <=30-06-2015 And >=01-07-2014

49th month : All policies inception in the period <=30-06-2014 And >=01-07-2013

61st month : All policies inception in the period <=30-06-2013 And >=01-07-2012

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

PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
	Date:	30-Jun-19	
		<i>(Rs in Lakhs)</i>	
Valuation of net liabilities			
Sl.No.	Particular	As at 30/06/2019	As at 30/06/2018 for the corresponding previous year
1	Linked		
a	Life	61,724	62,759
b	General Annuity	-	-
c	Pension	1,579	1,829
d	Health	-	-
2	Non-Linked		
a	Life	267,040	217,185
b	General Annuity	884	718
c	Pension	37,018	27,494
d	Health	752	513
	Total	368,996	310,498

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

30-Jun-19

(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	17	17	5	258	115	108	52	1183	132	125	56	1441
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	38	36	11	404	147	133	184	2748	185	169	195	3152
4	Bihar	141	140	36	624	121	119	39	815	282	259	75	1439
5	Chattisgarh	11	11	2	42	21	17	13	216	32	28	15	258
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	401	395	121	2030	904	874	361	6073	1305	1269	482	8103
8	Haryana	73	70	25	461	256	243	129	2418	329	313	155	2879
9	Himachal Pradesh	33	31	12	126	20	19	16	191	53	50	29	317
10	Jammu & Kashmir	11	11	3	58	13	12	6	60	24	23	9	118
11	Jharkhand	6	6	2	119	24	22	18	380	30	28	20	498
12	Karnataka	35	35	13	130	298	295	163	2290	333	330	177	2420
13	Kerala	35	34	18	280	153	148	104	1628	188	182	122	1908
14	Madhya Pradesh	172	170	41	725	380	362	157	2088	552	532	198	2813
15	Maharashtra	-423	-426	68	-4796	1117	1065	1446	21017	694	639	1514	16221
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	110	107	55	699	196	189	122	2835	306	296	177	3534
21	Punjab	98	92	38	360	328	320	129	2314	426	412	167	2673
22	Rajasthan	304	302	86	1845	357	348	134	3312	661	650	220	5157
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	27	28	8	146	228	223	163	2498	255	251	172	2644
25	Telangana	2	2	0	30	161	150	83	2013	163	152	83	2042
26	Tripura	13	13	3	21	11	10	6	35	24	23	9	56
27	Uttar Pradesh	294	288	103	1937	748	718	313	5665	1042	1006	415	7602
28	Uttarakhand	24	20	11	119	97	92	89	723	121	112	99	842
29	West Bengal	311	298	129	1242	831	769	451	7390	1142	1067	579	8631
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	85	76	40	389	167	155	103	1301	252	231	143	1690
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	64	63	19	738	1069	1023	574	31088	1133	1086	593	31826
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	1882	1819	850	7986	7762	7414	4853	100279	9644	9233	5703	108265

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

30-Jun-19

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	17	17	5	258	115	108	52	1183	132	125	56	1441
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	38	36	11	404	147	133	184	2748	185	169	195	3152
4	Bihar	141	140	36	624	121	119	39	815	262	259	75	1439
5	Chattisgarh	11	11	2	42	21	17	13	216	32	28	15	258
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	401	395	121	2030	904	874	361	6073	1305	1269	482	8103
8	Haryana	73	70	25	461	256	243	129	2418	329	313	155	2879
9	Himachal Pradesh	33	31	12	126	20	19	16	191	53	50	29	317
10	Jammu & Kashmir	11	11	3	58	13	12	6	60	24	23	9	118
11	Jharkhand	6	6	2	119	24	22	18	380	30	28	20	498
12	Karnataka	35	35	13	130	298	295	163	2290	333	330	177	2420
13	Kerala	35	34	18	280	153	148	104	1628	188	182	122	1908
14	Madhya Pradesh	172	170	41	725	380	362	157	2088	552	532	198	2813
15	Maharashtra	-423	-426	68	-4796	1117	1065	1446	21017	694	639	1514	16221
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	110	107	55	699	196	189	122	2835	306	296	177	3534
21	Punjab	98	92	38	360	328	320	129	2314	426	412	167	2673
22	Rajasthan	304	302	86	1845	357	348	134	3312	661	650	220	5157
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	27	28	8	146	228	223	163	2498	255	251	172	2644
25	Telangana	2	2	0	30	161	150	83	2013	163	152	83	2042
26	Tripura	13	13	3	21	11	10	6	35	24	23	9	56
27	Uttar Pradesh	294	288	103	1937	748	718	313	5665	1042	1006	415	7602
28	Uttarakhand	24	20	11	119	97	92	89	723	121	112	99	842
29	West Bengal	311	298	129	1242	831	769	451	7390	1142	1067	579	8631
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	85	76	40	389	167	155	103	1301	252	231	143	1690
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	64	63	19	738	1069	1023	574	31088	1133	1086	593	31826
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	1882	1819	850	7986	7762	7414	4853	100279	9644	9233	5703	108265

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-Jun-19

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
		1	Andhra Pradesh	0	0	0	0	0	0	0	0	-	-
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
3	Assam	0	0	0	0	0	0	0	0	0	0	0	-
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	-
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	-
6	Goa	0	0	0	0	0	0	0	0	0	0	0	-
7	Gujarat	0	0	0	0	1	294	23	2348	1	294	23	2,348
8	Haryana	0	0	0	0	0	935	10	29265	0	935	10	29,265
9	Himachal Pradesh	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	-
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	-
12	Karnataka	0	0	0	0	0	1731	33	87571	-	1,731	33	87,571
13	Kerala	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	-
15	Maharashtra	0	0	0	0	0	134989	5762	1037676	0	134,989	5,762	1,037,676
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	-
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	-
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	-
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	-
20	Orissa	0	0	0	0	0	1	0	77	0	1	0	77
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	-
22	Rajasthan	0	0	0	0	1	12459	1965	138598	1	12459	1965	138,598
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	-
24	Tamil Nadu	0	0	0	0	0	260	2	4263	0	260	2	4,263
25	Telangana	0	0	0	0	2	1471	63	48594	2	1471	63	48,594
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	-
27	Uttar Pradesh	0	0	0	0	0	618	5	8971	0	618	5	8,971
28	Uttarakhand	0	0	0	0	1	72	0	52	1	72	0	52
29	West Bengal	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	-
31	Chandigarh	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	-
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	-
34	Delhi	0	0	0	0	2	2214	1393	42501	2	2,214	1,393	42,501
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	-
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	-
	Company Total	0	0	0	0	13	155,044	9,278	1,399,906	13	155,044	9,278	1,399,906

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 6/30/2019

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	-	-	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	-	-	0	0	0	0
6	Goa	0	0	0	0	0	0	-	-	0	0	0	0
7	Gujarat	0	0	0	0	1	294	23	2,348	1	294	23	2348
8	Haryana	0	0	0	0	0	935	10	29,265	0	935	10	29265
9	Himachal Pradesh	0	0	0	0	0	0	-	-	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	-	-	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	-	-	0	0	0	0
12	Karnataka	0	0	0	0	0	1731	33	87,571	-	1731	33	87571
13	Kerala	0	0	0	0	0	0	-	-	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	-	-	0	0	0	0
15	Maharashtra	0	0	0	0	6	134989	5,782	1,037,676	6	134989	5782	1037676
16	Manipur	0	0	0	0	0	0	-	-	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	-	-	0	0	0	0
18	Mizoram	0	0	0	0	0	0	-	-	-	0	0	0
19	Nagaland	0	0	0	0	0	0	-	-	-	0	0	0
20	Orissa	0	0	0	0	0	1	0	77	-	1	0	77
21	Punjab	0	0	0	0	0	0	-	-	-	0	0	0
22	Rajasthan	0	0	0	0	1	12459	1,965	138,598	1	12459	1965	138598
23	Sikkim	0	0	0	0	0	0	-	-	-	0	0	0
24	Tamil Nadu	0	0	0	0	0	260	2	4,253	-	260	2	4253
25	Telangana	0	0	0	0	2	1471	63	48,594	2	1471	63	48594
26	Tripura	0	0	0	0	0	0	-	-	-	0	0	0
27	Uttar Pradesh	0	0	0	0	0	618	5	8,971	-	618	5	8971
28	Uttarakhand	0	0	0	0	1	72	0	52	1	72	0	52
29	West Bengal	0	0	0	0	0	0	-	-	-	0	0	0
30	Andaman & Nicobar Islands	0	0	0	0	0	0	-	-	-	0	0	0
31	Chandigarh	0	0	0	0	0	0	-	-	-	0	0	0
32	Dadra & Nagarhaveli	0	0	0	0	0	0	-	-	-	0	0	0
33	Daman & Diu	0	0	0	0	0	0	-	-	-	0	0	0
34	Delhi	0	0	0	0	2	2214	1,393	42,501	2	2214	1393	42501
35	Lakshadweep	0	0	0	0	0	0	-	-	-	0	0	0
36	Puducherry	0	0	0	0	0	0	-	-	-	0	0	0
	Company Total	0	0	0	0	13	155,044	9,278	1,399,906	13	155,044	9,278	1,399,906

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 : 30th June 2019

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	261.05
	Investments (Policyholders)	8A	2,998.65
	Investments (Linked Liabilities)	8B	620.98
2	Loans	9	11.51
3	Fixed Assets	10	62.01
4	Current Assets		
	a. Cash & Bank Balance	11	27.44
	b. Advances & Other Assets	12	169.12
5	Current Liabilities		
	a. Current Liabilities	13	149.18
	b. Provisions	14	8.41
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,718.99

Application of Funds as per Balance Sheet 2,274.25

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	11.51
2	Fixed Assets (if any)	10	62.01
3	Cash & Bank Balance (if any)	11	27.44
4	Advances & Other Assets (if any)	12	169.12
5	Current Liabilities	13	149.18
6	Provisions	14	8.41
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,718.99

TOTAL (B) -1,606.43

Investment Assets (A-B) 3,880.69

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

3,880.69

Balance Sheet Value of :

A.Life Fund

2,500.60

B.Pension & General Annuity and Group Business

759.10

C. Unit Linked Funds

620.98

3,880.69

Difference

0.00

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%	-	74.14	13.21	870.11	479.43	1,436.89	57.75	-	1,436.89	1,555.99
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	84.94	18.29	943.35	589.04	1,635.62	65.73	-	1,635.62	1,764.77
3	Investment subject to Exposure Norms											
a	Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	57.87	7.19	229.43	158.08	452.57	18.19	(0.01)	452.56	466.36
	ii) Other investments		-	15.00	2.00	14.96	-	31.95	1.28	-	31.95	24.00
b	i) Approved Investments	Not exceeding 35%	-	82.39	16.46	123.22	112.31	334.38	13.44	13.01	347.39	348.35
	ii) Other investments		-	16.94	-	16.84	-	33.78	1.36	(0.71)	33.07	33.87
	TOTAL LIFE FUND	100%	-	257.13	43.93	1,327.81	859.43	2,488.30	100.00	12.30	2,500.60	2,637.35

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>	64.44	107.95	172.39	22.71	-	172.39	179.55
2	Central Govt. Sec, State Govt. Sec or Other	<i>Not less than 40%</i>	125.38	197.51	322.89	42.54	-	322.89	334.93
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	169.58	266.63	436.21	57.46	-	436.21	449.01
TOTAL PENSION GENERAL ANNUITY FUND		100%	294.97	464.13	759.10	100.00	-	759.10	783.93

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	556.08	556.08	89.55
2	Other Investments	<i>Not more than 25%</i>	-	64.90	64.90	10.45
TOTAL LINKED INSURANCE FUND		100%	-	620.98	620.98	100.00

CERTIFICATION

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

- Note:** 1) (*) FRMS refers to 'Funds representing Solvency Margin'
2) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
3) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
4) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5) Provision made for NPA (IL&FS) in Schedule 8 Rs. 2.75 Crs and Schedule 8A is Rs. 1.80 Crs. As on 31st March 2019. Investments presented in Form 3 (Part A) are Gross Investments before provisions. NPA provisions are disclosed in Form 7.

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

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

Statement as on : 30th June 2019

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	35.77	169.68	76.62	87.56	0.99
Add: Inflow during the Quarter	1.53	1.04	0.70	1.94	0.01
Increase / (Decrease) value of Inv [Net]	0.71	4.32	0.95	0.38	0.03
Less: Outflow during the Quarter	-5.40	-25.84	-5.03	-6.63	-0.17
Total Investible Funds (Mkt Value)	32.61	149.20	73.23	83.25	0.85

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	7.50	22.99	1.55	1.04	3.21	4.38	0.00	0.00	0.38	44.74
State Govt. Securities	5.81	17.82	11.73	7.86	2.02	2.75	4.49	5.39	0.09	11.16
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	31.43	21.07	2.54	3.47	1.17	1.40	0.02	2.46
Infrastructure Bonds	0.00	0.00	88.26	59.16	21.54	29.42	9.22	11.08	0.06	6.97
Equity	0.00	0.00	0.00	0.00	29.91	40.85	52.86	63.50	0.00	0.00
Money Market Investments	18.90	57.98	5.11	3.42	0.27	0.37	1.09	1.31	0.28	33.23
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	32.21	98.78	138.08	92.55	59.49	81.24	68.83	82.68	0.84	98.55
Current Assets:										
Accrued Interest	0.27	0.82	4.23	2.83	1.28	1.75	0.54	0.65	0.01	1.28
Dividend Receivable	0.00	0.00	0.00	0.00	0.07	0.09	0.11	0.13	0.00	0.00
Bank Balance	0.00	0.01	0.00	0.00	0.00	0.01	0.01	0.01	0.00	0.13
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.18	0.25	0.27	0.32	0.00	0.00
Other Current Assets (for investments)	0.16	0.49	0.17	0.12	0.04	0.06	0.46	0.55	0.00	0.04
Less: Current Liabilities										
Payable for Investments	0.00	0.00	4.31	2.89	0.00	0.00	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.03	0.09	0.25	0.17	0.08	0.11	0.11	0.14	0.00	0.00
Sub Total (B)	0.40	1.22	-0.18	-0.12	1.49	2.04	1.26	1.51	0.01	1.45
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	4.58	3.07	0.00	0.00	0.76	0.92	0.00	0.00
Infrastructure Bonds	0.00	0.00	6.72	4.50	5.04	6.88	0.30	0.36	0.00	0.00
Equity	0.00	0.00	0.00	0.00	3.31	4.51	5.69	6.84	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	3.90	5.32	6.40	7.69	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
Sub Total (C)	0.00	0.00	11.30	7.57	12.24	16.72	13.16	15.80	0.00	0.00
Total (A+B+C)	32.61	100.00	149.20	100.00	73.23	100.00	83.25	100.00	0.85	100.00

Funds Carried Forward (as per LB2)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

PART -B

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

Registration Number : 133

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

Statement as on : 30th June 2019

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Group Secure fund	Future Group Income fund	Total
Opening Balance (Market Value)	6.01	2.00	626.09
Add: Inflow during the Quarter	5.00	0.00	41.41
Increase / (Decrease) value of Inv [Net]	0.32	0.12	8.45
Less: Outflow during the Quarter	0.00	0.00	-54.98
Total Investible Funds (Mkt Value)	11.34	2.12	620.98

Investment of Unit Fund	Future Group Secure fund		Future Group Income fund		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	3.56	31.42	0.10	4.78	65.02	10.47
State Govt. Securities	0.00	0.00	0.00	0.00	34.80	5.60
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	1.60	14.11	0.32	15.11	37.42	6.03
Infrastructure Bonds	3.33	29.37	1.65	77.83	128.17	20.64
Equity	1.10	9.69	0.00	0.00	212.14	34.16
Money Market Investments	1.95	17.23	0.11	5.29	75.09	12.09
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	11.54	101.82	2.18	103.00	552.64	88.99
Current Assets:						
Accrued Interest	0.13	1.15	0.03	1.60	7.09	1.14
Dividend Receivable	0.00	0.02	0.00	0.00	0.44	0.07
Bank Balance	0.00	0.02	0.00	0.05	0.06	0.01
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	1.05	0.17
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	1.51	0.24
Less: Current Liabilities						
Payable for Investments	0.49	4.32	0.10	4.63	5.58	0.90
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.07	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.01	1.07	0.17
Sub Total (B)	-0.36	-3.14	-0.06	-3.00	3.44	0.55
Other Investments (<=25%)						
Corporate Bonds	0.00	0.00	0.00	0.00	5.45	0.88
Infrastructure Bonds	0.00	0.00	0.00	0.00	12.06	1.94
Equity	0.09	0.77	0.00	0.00	22.15	3.57
Mutual funds	0.06	0.55	0.00	0.00	25.24	4.06
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.15	1.32	0.00	0.00	64.90	10.45
Total (A+B+C)	11.34	100.00	2.12	100.00	620.98	100.00
Funds Carried Forward (as per LB2)					-	

Note:

1. 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
2. Details of item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
3. Other Investments' are as permitted under Sec 27A(2)

L-28-Form 3A (Part C)

FORM - 3A

(Read with Regulation 10)

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

PART- C

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th June 2019

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	32.61	24.4884	24.4884	23.9951	23.5801	22.8726	22.4985	8.84%	6.99%	24.4884
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	149.20	26.6579	26.6579	25.9276	25.2098	24.1552	24.1243	10.50%	7.25%	26.7911
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	73.23	22.6901	22.6901	22.4060	21.3448	20.7864	20.6862	9.69%	8.74%	22.9473
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	83.25	25.4192	25.4192	25.3087	23.7064	23.2689	23.3407	8.91%	10.06%	25.9739
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	0.85	27.1003	27.1003	26.2933	25.5592	24.2949	24.2907	11.57%	7.51%	27.1006
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.67	28.0286	28.0286	27.0986	26.2412	25.0506	24.8775	12.67%	8.60%	28.1732
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	2.78	31.6725	31.6725	31.2358	29.7582	29.0369	29.0407	9.06%	9.58%	32.1032
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	10.43	36.6051	36.6051	36.5428	33.9852	33.4336	33.2866	9.97%	10.92%	37.5621
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	21.8015	21.8015	21.4621	20.6905	19.9898	19.5464	11.54%	9.03%	21.8631
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	N.A.	N.A.	N.A.	N.A.	N.A.	21.0898	20.7829	N.A.	N.A.	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	45.56	22.4566	22.4566	22.3741	20.7753	20.3999	20.3802	10.19%	10.93%	23.1311
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	17.67	21.1445	21.1445	21.1505	19.6665	19.3544	19.2570	9.80%	10.80%	21.7256
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	12.88	16.4209	16.4209	16.2763	15.8077	15.3627	15.2124	7.94%	6.81%	16.4256
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	84.75	18.3842	18.3842	18.3984	17.1278	16.8659	16.9346	8.56%	10.31%	18.9114
15	Future Discontinuance Policy Fund	ULIF0130111111FUTDISCONT133	1-Oct-11	Non Par	91.55	16.9673	16.9673	16.6862	16.3900	16.1230	15.8839	6.82%	6.34%	16.9673
16	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	1.08	11.7750	11.7750	11.6580	10.6073	N.A.	N.A.	N.A.	N.A.	12.1495
17	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	11.34	11.6060	11.6060	11.1022	10.2920	N.A.	N.A.	N.A.	N.A.	11.6191
18	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	2.12	10.5801	10.5801	10.0000	10.2920	N.A.	N.A.	N.A.	N.A.	10.6127

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: 30th June 2019

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30-Jun-19

(Rs in Crore)

Detail Regarding debt securities - Non ULIP								
	Market Value				Book Value			
	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class
Break down by credit rating								
AAA rated	1,020.66	30.72%	931.67	30.35%	996.77	31.54%	917.57	30.54%
AA or better	167.04	5.03%	208.03	6.78%	163.22	5.16%	204.25	6.80%
Rated below AA but above A	10.64	0.32%	20.88	0.68%	10.00	0.32%	19.96	0.66%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	24.00	0.72%	-	-	31.95	1.01%	-	-
Any other (Sovereign Rating)	2,099.70	63.21%	1,908.78	62.19%	1,958.51	61.97%	1,862.26	61.99%
	3,322.03	100.00%	3,069.36	100.00%	3,160.45	100.00%	3,004.04	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	296.49	8.92%	293.07	9.49%	295.88	9.36%	292.88	9.66%
More than 1 year and upto 3 years	218.81	6.59%	277.09	8.97%	216.36	6.85%	273.01	9.01%
More than 3 years and up to 7 years	447.15	13.46%	482.06	15.60%	434.20	13.74%	465.62	15.36%
More than 7 years and up to 10 years	540.20	16.26%	426.33	13.80%	524.29	16.59%	424.58	14.01%
More than 10 years and up to 15 years	400.00	12.04%	349.82	11.32%	376.88	11.92%	337.32	11.13%
More than 15 years and up to 20 years	168.09	5.06%	161.39	5.22%	162.77	5.15%	162.78	5.37%
Above 20 years	1,251.28	37.67%	1,099.85	35.60%	1,150.07	36.39%	1,074.80	35.46%
	3,322.03	100.00%	3,089.61	100.00%	3,160.45	100.00%	3,030.99	100.00%
Breakdown by type of the issuer								
a. Central Government	1,735.54	52.24%	1,559.91	50.49%	1,609.28	50.92%	1,523.11	50.25%
b. State Government	364.16	10.96%	348.86	11.29%	349.23	11.05%	339.15	11.19%
c. Corporate Securities	1,222.34	36.79%	1,180.83	38.22%	1,201.95	38.03%	1,168.73	38.56%
	3,322.03	100.00%	3,089.61	100.00%	3,160.45	100.00%	3,030.99	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: 30th June 2019

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30-Jun-19

(Rs in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class
Break down by credit rating								
AAA rated	228.08	63.71%	176.74	51.90%	228.08	63.71%	176.74	51.90%
AA or better	17.16	4.79%	19.11	5.61%	17.16	4.79%	19.11	5.61%
Rated below AA but above A	5.45	0.02	10.08	0.03	5.45	0.02	10.08	0.03
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	7.50	2.09%	7.50	0.02	7.50	2.09%	7.50	0.02
Any other (Sovereign Rating)	99.81	27.88%	127.14	37.33%	99.81	27.88%	127.14	37.33%
	358.01	100.00%	340.58	100.00%	358.01	100.00%	340.58	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	134.03	37.44%	88.89	26.10%	134.03	37.44%	88.89	26.10%
More than 1 year and upto 3 years	30.47	8.51%	45.82	13.45%	30.47	8.51%	45.82	13.45%
More than 3 years and up to 7 years	43.28	12.09%	54.85	16.10%	43.28	12.09%	54.85	16.10%
More than 7 years and up to 10 years	131.32	36.68%	122.36	35.93%	131.32	36.68%	122.36	35.93%
More than 10 years and up to 15 years	17.12	4.78%	26.97	7.92%	17.12	4.78%	26.97	7.92%
More than 15 years and up to 20 years	-	0.00%	-	-	-	0.00%	-	-
Above 20 years	1.79	0.50%	1.69	0.50%	1.79	0.50%	1.69	0.50%
	358.01	100.00%	340.58	100.00%	358.01	100.00%	340.58	100.00%
Breakdown by type of the issuer								
a. Central Government	65.02	18.16%	72.83	21.39%	65.02	18.16%	72.83	21.39%
b. State Government	34.80	9.72%	54.31	15.95%	34.80	9.72%	54.31	15.95%
c. Corporate Securities	258.20	72.12%	213.44	62.67%	258.20	72.12%	213.44	62.67%
	358.01	100.00%	340.58	100.00%	358.01	100.00%	340.58	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 General India Life Insurance Company Limited** **Date:** **30th June 2019**

Rs in lakhs

Related Party Transactions							
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019	For the Quarter ended Jun 30, 2018	Upto the Quarter ended Jun 30, 2018
				Un-audited	Un-audited	Un-audited	Un-audited
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax)	0.76	0.76	3.95	3.95
			Share Capital Allotment	1,147.57	1,147.57	892.54	892.54
			Premium Deposits Outstanding	3.39	3.39	7.94	7.94
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	2,204.91	2,204.91	1,714.93	1,714.93
3	Foreign - Generali Participations Netherlands N.V. (Formely Known as Participatie Maatschappij Graatsschap Holland NV)	Joint Venturer	Share Capital Allotment	1,147.52	1,147.52	892.54	892.54
4	Key Managerial Persons		Premium Income (Net of Goods and Service Tax)	0.49	0.49	0.49	0.49
			Managerial Remuneration	57.18	57.18	57.18	57.18
			Reimbursement Paid	2.87	2.87	3.59	3.59

PERIODIC DISCLOSURES

FORM L - 31 : Board of Directors & Key Persons

Insurer:	Future Generali India Life Insurance Company Limited	Date	30 June 2019
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Sr. No.	Name of person	Role/designation	Details of change in the period
1	G. N. Bajpai	Chairman	----
2	Kishore Biyani	Director	----
3	Krishan Kant Rathi	Director	----
4	Sanjay Jain	Director	----
5	Bidhubhusan Samal	Director	----
6	Roberto Leonardi	Director	----
7	Jennifer Sparks	Director	----
8	Bhavna Doshi	Independent Director	----
9	Devi Singh	Independent Director	----
10	Abhinandan K. Jain	Independent Director	----
11	Munish Sharda	Managing Director and Chief Executive Officer	----
12	Miranjit Mukherjee	Chief Financial Officer	----
13	Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
14	Jyoti Vaswani	Chief Investment Officer	----
15	C. L. Baradhvaj	Executive Vice President - Legal & Compliance and Company Secretary	----
16	Dinesh Arora	Senior Vice President - Internal Audit	----
17	Rakesh Wadhwa	Chief Marketing Officer	----
18	Subhasish Acharya	Executive Vice President and Head – Agency	----
19	Shishir Chandra Deo	Executive Vice President - Corporate Sales and Business Development	----
20	Byju Joseph	Chief Technology Officer	----
21	Ruchira Bhardwaja	Chief Human Resources Officer	----
22	S. Mahesh	Executive Vice President and Head – Operations	----
23	Rahul Rasal	Executive Vice President - Partnership Distribution, Bancassurance & Retailassurance	----

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

Form L-32 - Solvency Margin - Form KT-3

(See Regulation 4)

Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

Available Solvency Margin and Solvency Ratio

30th June 2019

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

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	379,523
	Deduct:		
02	Mathematical Reserves	2	368,996
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		10,527
05	Available Assets in Shareholders' Fund	4	15,490
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		15,490
08	Total ASM (04) + (07)		26,017
09	Total RSM		16,660
10	Solvency Ratio (ASM/RSM)		1.56

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: 13th August, 2019Place: Mumbai
Date: 13th August, 2019Name 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 : 30th June 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	622.61	600.18	-	-	145.96	175.34	1,719.74	1,645.07	2,488.30	2,420.59
2	Gross NPA	26.95	26.95	-	-	-	-	-	-	26.95	26.95
3	% of Gross NPA on Investment Assets (2/1)	4.33%	4.49%	-	-	-	-	-	-	4.33%	4.49%
4	Provision made on NPA	4.55	4.55	-	-	-	-	-	-	4.55	4.55
5	Provision as a % of NPA (4/2)	16.88%	16.88%	-	-	-	-	-	-	16.88%	16.88%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	618.06	595.63	-	-	145.96	175.34	1,719.74	1,645.07	2,483.75	2,416.04
8	Net NPA	22.40	22.40	-	-	-	-	-	-	22.40	22.40
9	% of Net NPA to Net Investment Assets (8/7)	3.62%	3.76%	-	-	-	-	-	-	3.62%	3.76%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th June 2019

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 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	394.49	369.75	-	-	41.72	51.29	322.89	300.75	759.10	721.78
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)	394.49	369.75	-	-	41.72	51.29	322.89	300.75	759.10	721.78
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Form 7

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th June 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	183.10	174.73	-	-	75.09	38.71	362.79	412.66	620.98	626.09
2	Gross NPA	7.50	-	-	-	-	-	-	-	7.50	-
3	% of Gross NPA on Investment Assets (2/1)	4.10%	-	-	-	-	-	-	-	4.10%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	183.10	174.73	-	-	75.09	38.71	362.79	412.66	620.98	626.09
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note:

- 1 The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- 2 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
- 8 Haircut of 25% on Face value for IL&FS securities has been taken in Valuation for ULIP.

D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	4.43	4.27	0.14	12.27%	12.27%	4.43	4.27	0.14	12.27%	12.27%	7.35	7.69	(0.05)	-2.63%	-2.63%
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	73.48	73.38	1.27	6.96%	6.96%	73.48	73.38	1.27	6.96%	6.96%	65.49	66.70	0.77	4.71%	4.71%
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	10.00	10.25	0.21	8.54%	8.54%	10.00	10.25	0.21	8.54%	8.54%	15.02	15.31	0.34	9.20%	9.20%
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	104.60	114.48	2.96	11.36%	11.36%	104.60	114.48	2.96	11.36%	11.36%	173.30	171.80	4.08	9.43%	9.43%
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5.03	2.83	0.09	6.90%	6.90%	5.03	2.83	0.09	6.90%	6.90%	0.83	0.83	0.01	6.94%	6.94%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	160.96	143.13	2.35	5.86%	5.86%	160.96	143.13	2.35	5.86%	5.86%	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECRR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	0.00%	0.00%	30.87	-	0.08	5.67%	5.67%
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	1.99	-	0.03	8.04%	8.04%	1.99	-	0.03	8.04%	8.04%	1.85	1.85	0.01	8.65%	8.65%
D23	Application Money	ECAM	1.31	-	-	-	-	1.31	-	-	-	-	2.09	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.00	-	0.05	10.30%	10.30%	5.00	-	0.05	10.30%	10.30%	5.00	5.20	0.13	10.30%	10.30%
D26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - GI / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	101.74	72.27	1.96	7.74%	7.74%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E OTHER INVESTMENTS :																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	8.59	8.04	-26.71%	-12.48%	-12.48%	8.59	8.04	(0.27)	-12.48%	-12.48%	3.15	3.82	(0.21)	-26.60%	-26.60%
E4	Equity Shares (PSUs & Unlisted)	OEPU	3.27	3.22	0.03	3.42%	3.42%	3.27	3.22	0.03	3.42%	3.42%	0.78	0.64	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.41	1.84	-	-	-	1.41	1.84	-	-	-	0.94	0.94	-	-	-
E6	Debentures	OLDB	5.00	5.45	0.14	10.85%	10.85%	5.00	5.45	0.14	10.85%	10.85%	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	9.97	10.13	0.28	11.07%	11.07%	9.97	10.13	0.28	11.07%	11.07%	4.99	-	0.09	12.70%	12.70%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	5.00	5.18	0.08	10.30%	10.30%	5.00	5.18	0.08	10.30%	10.30%	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			2,511.61	2,637.35	48.79			2,511.61	2,637.35	48.79			2,104.07	2,054.55	41.28		

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	3.05	0.07	9.68%	9.68%	2.90	3.05	0.07	9.68%	9.68%	2.90	2.98	0.07	9.70%	9.70%	
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	187.09	201.85	4.31	9.23%	9.23%	187.09	201.85	4.31	9.23%	9.23%	172.44	169.73	4.00	9.31%	9.31%	
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	46.20	41.72	0.68	5.86%	5.86%	46.20	41.72	0.68	5.86%	5.86%	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECRR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	0.57	-	0.00	6.02%	6.02%	
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	18.89	19.34	0.38	7.98%	7.98%	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-BaseI)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS - BaseI)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS - BaseI)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (BaseI Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (BaseI Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	OTHER INVESTMENTS :																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-BaseI)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - BaseI)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - BaseI)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (BaseI Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (BaseI Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		742.54	783.93	14.81			742.54	783.93	14.81			630.98	626.84	14.12			

E OTHER INVESTMENTS :																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	13.29	13.17	0.36	10.85%	10.85%	13.29	13.17	0.36	10.85%	10.85%	8.95	6.38	(1.01)	-63.55%	-63.55%
E4	Equity Shares (PSUs & Unlisted)	OEPU	3.94	5.48	0.23	17.12%	17.12%	3.94	5.48	0.23	17.12%	17.12%	3.97	3.09	(0.58)	-74.98%	-74.98%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	4.44	3.69	0.14	14.89%	14.89%	4.44	3.69	0.14	14.89%	14.89%	1.38	2.30	0.09	15.10%	15.10%
E6	Debentures	QLDB	5.01	5.40	0.21	15.81%	15.81%	5.01	5.40	0.21	15.81%	15.81%	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	21.83	24.67	-0.55	-8.99%	-8.99%	21.83	24.67	(0.55)	-8.99%	-8.99%	19.67	19.51	1.21	24.87%	24.87%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.62	4.62	(0.03)	-2.30%	-2.30%	4.62	4.62	(0.03)	-2.30%	-2.30%	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			572.37	621.85	10.58			572.37	621.85	10.58			583.24	655.22	8.15		

CERTIFICATION :

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

Note : Category of Investment (COI) shall be as per Guidelines, as amended from time to time

- 1 Based on daily simple average of investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figure of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
- 5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th June 2019
 Statement of Down Graded Investments
 Periodicity Of Submission : Quarterly

PART - A

Name of the Fund : Life Fund

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	10.75% Reliance Capital 2021	ORAD	5.00	30-SEP-2011	CARE	AA+	BBB	20-MAY-2019	N.A.
2	10.75% Reliance Capital Limited 2021	ORAD	4.97	30-JAN-2012	CARE	AA+	BBB	20-MAY-2019	N.A.
3	9.50% Dewan Housing Finance Corporation Limited 2025	HORD	5.00	31-JUL-2015	BRICKWORK	AAA	D	06-JUN-2019	N.A.
4	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	ICRA	AA	AA-	06-MAY-2019	N.A.
B. AS ON DATE 2									
1	10.30% IL & FS Financial Services Ltd 2021	IORD	5.00	11-JAN-2012	CARE	AAA	D	18-SEP-2018	N.A.
2	9.35% IL N FS 2035	IORD	4.96	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A.
3	9.30% Infrastructure Leasing and Finance Services Limi	IORD	5.00	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A.
4	9.68%ILNFS2021	IORD	5.00	29-JUL-2011	FITCH	AAA	D	19-SEP-2018	N.A.
5	9.75% GE Shipping 2019	ECOS	3.00	28-JAN-2011	CARE	AAA	AA+	08-OCT-2018	N.A.
6	10.75% Reliance Capital 2021	ORAD	5.00	30-SEP-2011	CARE	AA+	BBB	20-MAY-2019	N.A.
7	10.75% Reliance Capital Limited 2021	ORAD	4.97	30-JAN-2012	CARE	AA+	BBB	20-MAY-2019	N.A.
8	9.50% Dewan Housing Finance Corporation Limited 202	HORD	5.00	31-JUL-2015	BRICKWORK	AAA	D	06-JUN-2019	N.A.
9	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	CARE	AA	AA-	10-MAY-2019	N.A.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133
 Registration Number : 133
 Statement of Downgraded Securities
 Periodicity of Submission: Quarterly

PART - A

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

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	8.67% IDFC Bank 2025	ECOS	5.00	15-JAN-2015	ICRA	AAA	AA	21-MAY-2019	N.A.
2	8.50 IDFC Bank Limited 2023	ILBI	5.00	19-MAY-2016	ICRA	AAA	AA	21-MAY-2019	N.A.
B. AS ON DATE 2									
1	9.75% GE Shipping 2019 non ulip	ECOS	2.00	28-JAN-2011	CARE	AAA	AA+	08-OCT-2018	N.A.
2	8.67% IDFC Bank 2025	ECOS	5.00	15-JAN-2015	ICRA	AAA	AA	21-MAY-2019	N.A.
3	8.50 IDFC Bank Limited 2023	ILBI	5.00	19-MAY-2016	ICRA	AAA	AA	21-MAY-2019	N.A.

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

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

Registration Number : 133

Statement of Down Graded Investments

Name of the Fund : Linked Fund

Periodicity of submission : Quarterly

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	10.75% Reliance Capital 2021	ORAD	4.56	24-AUG-2011	CARE	AA+	BBB	20-MAY-2019	N.A.
B. AS ON DATE 2									
1	9.98%ILFS2021	IORD	3.75	09-DEC-2011	ICRA	AAA	D	18-SEP-2018	N.A.
2	8.72% ILFS 2025	IORD	3.75	31-AUG-2018	CARE	AA+	D	18-SEP-2018	N.A.
3	10.75% Reliance Capital 2021	ORAD	4.56	24-AUG-2011	CARE	AA+	BBB	20-MAY-2019	N.A.

CERTIFICATION:

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

Note :

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

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO LTD Date: 30-Jun-19

(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	0	2	2	20	0	3	3	30	0	2	2	20	0	3	3	30
	From 10,000-25,000	0	3	3	40	-	-	-	-	0	3	3	40	-	-	-	-
	From 25001-50,000	6	12	6	11	4	8	8	17	6	12	6	11	4	8	8	17
	From 50,001- 75,000	3	4	2	4	1	2	2	4	3	4	2	4	1	2	2	4
	From 75,000-100,000	10	10	7	26	14	14	14	30	10	10	7	26	14	14	14	30
	From 1,00,001 -1,25,000	1	1	-	4	2	2	2	3	1	1	-	4	2	2	2	3
	Above Rs. 1,25,000	77	25	7	127	59	15	15	107	77	25	7	127	59	15	15	107
	ii Individual Single Premium (SPA)- Annuity																
	From 0-50000	2	4	4	0	2	4	4	0	2	4	4	0	2	4	4	0
	From 50,001-100,000	6	7	6	0	2	2	2	0	6	7	6	0	2	2	2	0
	From 1,00,001-150,000	7	6	6	1	4	3	3	0	7	6	6	1	4	3	3	0
	From 150,001- 2,00,000	16	10	10	1	-	-	-	-	16	10	10	1	-	-	-	-
	From 2,00,001-250,000	7	3	3	1	2	1	1	0	7	3	3	1	2	1	1	0
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	9	2	1	1	-	-	-	-	9	2	1	1	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	1	12	-	-	-	(740)	0	-	1	12	-	-	-	(740)
	From 10,000-25,000	-	-	-	-	0	-	1	20	-	-	-	-	0	-	1	20
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	1	1	111	148	-	-	-	-	1	1	111	148	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1,466	2	11,228	124,584	1,173	5	5,442	98,986	1,466	2	11,228	124,584	1,173	5	5,442	98,986
	v Individual non Single Premium- INSP																
	From 0-10000	372	(15)	(62)	1,021	247	2,583	2,583	37,301	372	(15)	(62)	1,021	247	2,583	2,583	37,301
	From 10,000-25,000	846	4,005	3,909	33,817	888	4,574	4,574	23,492	846	4,005	3,909	33,817	888	4,574	4,574	23,492
	From 25001-50,000	1,234	3,335	3,228	32,354	1,033	2,717	2,717	19,469	1,234	3,335	3,228	32,354	1,033	2,717	2,717	19,469
	From 50,001- 75,000	622	1,046	996	12,067	304	505	505	6,630	622	1,046	996	12,067	304	505	505	6,630
	From 75,000-100,000	532	548	526	8,237	441	459	459	6,443	532	548	526	8,237	441	459	459	6,443
	From 1,00,001 -1,25,000	241	219	206	3,374	101	91	91	2,197	241	219	206	3,374	101	91	91	2,197
	Above Rs. 1,25,000	1,712	417	373	17,161	1,297	314	314	11,863	1,712	417	373	17,161	1,297	314	314	11,863
	vii Group Non Single Premium (GNSP)																
	From 0-10000	2	-	2,699	11,167	3	2	4,995	12,884	2	-	2,699	11,167	3	2	4,995	12,884
	From 10,000-25,000	4	2	698	15,754	4	-	1,107	23,942	4	2	698	15,754	4	-	1,107	23,942
	From 25001-50,000	10	2	1,782	40,146	11	2	1,833	32,489	10	2	1,782	40,146	11	2	1,833	32,489
	From 50,001- 75,000	10	-	1,502	31,679	4	-	1,168	14,975	10	-	1,502	31,679	4	-	1,168	14,975
	From 75,000-100,000	5	1	409	6,387	9	1	1,829	23,188	5	1	409	6,387	9	1	1,829	23,188
	From 1,00,001 -1,25,000	9	-	1,165	22,213	7	1	2,698	25,996	9	-	1,165	22,213	7	1	2,698	25,996
	Above Rs. 1,25,000	7,771	5	135,449	1,147,818	4,035	5	117,587	1,099,433	7,771	5	135,449	1,147,818	4,035	5	117,587	1,099,433
2	Renewal Premium																
	i Individual																
	From 0-10000	1,539	23,843	23,843	142,878	1,357	25,427	25,427	104,291	1,539	23,843	23,843	142,878	1,357	25,427	25,427	104,291
	From 10,000-25,000	2,003	15,809	15,809	58,416	1,813	12,553	12,553	48,179	2,003	15,809	15,809	58,416	1,813	12,553	12,553	48,179
	From 25001-50,000	1,442	5,515	5,515	42,896	1,090	3,635	3,635	29,240	1,442	5,515	5,515	42,896	1,090	3,635	3,635	29,240
	From 50,001- 75,000	346	931	931	12,542	187	568	568	7,259	346	931	931	12,542	187	568	568	7,259
	From 75,000-100,000	480	849	849	15,917	110	549	549	10,406	480	849	849	15,917	110	549	549	10,406
	From 1,00,001 -1,25,000	119	205	205	6,399	76	113	113	3,495	119	205	205	6,399	76	113	113	3,495
	Above Rs. 1,25,000	1,047	678	678	42,481	554	358	358	23,994	1,047	678	678	42,481	554	358	358	23,994
	iii Group																
	From 0-10000	(2)	83	232,881	(6,343)	(2)	18	6,564	(9,819)	(2)	83	232,881	(6,343)	(2)	18	6,564	(9,819)
	From 10,000-25,000	(1)	2	(711)	(11,768)	(9)	1	24	(19,539)	(3)	2	(711)	(11,768)	(5)	1	24	(19,539)
	From 25001-50,000	(3)	4	(481)	(11,963)	1	2	517	3,796	(3)	4	(481)	(11,963)	1	2	517	3,796
	From 50,001- 75,000	(1)	2	132	4,211	(4)	3	312	(18,188)	(1)	2	132	4,211	(4)	3	312	(18,188)
	From 75,000-100,000	(2)	1	(760)	(7,672)	(3)	2	1,277	(9,568)	(2)	1	(760)	(7,672)	(3)	2	1,277	(9,568)
	From 1,00,001 -1,25,000	(0)	3	(740)	(9,203)	1	-	-	1,303	(0)	3	(740)	(9,203)	1	-	-	1,303
	Above Rs. 1,25,000	1,523	32	56,754	2,275,997	1,028	31	38,815	1,427,765	1,523	32	56,754	2,275,997	1,028	31	38,815	1,427,765
		23,471	57,614	499,182	4,062,958	15,845	54,573	238,669	3,039,373	23,471	57,614	499,182	4,062,958	15,845	54,573	238,669	3,039,373

- Premium stands for premium amount.
- No. of lives means no. of lives insured under the policies.
- Premium collected for Annuity will be disclosed separately as stated above.

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.

Date:

30-Jun-19

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	585	2	2	563	3	0	585	2	2	563	3
2	Corporate Agents-Banks	1	9,977	1,251	5	2,213	560	1	9,977	1,251	5	2,213	560
3	Corporate Agents -Others	1	114	8	0	0	0	1	114	8	0	0	0
4	Brokers	5	10,722	531	6	12,667	504	5	10,722	531	6	12,667	504
5	Micro Agents							0	0	0	0	0	0
6	Direct Business	6	133,646	7,486	3	121,217	4,179	6	133,646	7,486	3	121,217	4,179
	Total(A)	13	155,044	9,278	16	136,660	5,247	13	155,044	9,278	16	136,660	5,247
1	Referral (B)												
	Grand Total (A+B)	13	155,044	9,278	16	136,660	5,247	13	155,044	9,278	16	136,660	5,247

PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **30-Jun-19**

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels (Individuals)							
		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	1,207	678	2,311	1,383	1,207	678	2,311	1,383
2	Corporate Agents-Banks	3,085	979	2,686	806	3,085	979	2,686	806
3	Corporate Agents -Others	1,234	508.52	1,192	475	1,234	509	1,192	475
4	Brokers	342	312	275	65	342	312	275	65
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,776	3,225	4,833	1,665	3,776	3,225	4,833	1,665
	Total (A)	9,644	5,703	11,297	4,395	9,644	5,703	11,297	4,395
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9,644	5,703	11,297	4,395	9,644	5,703	11,297	4,395

Note:

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

PUBLIC DISCLOSURE

FORM L-39-Data on Settlement of Claims

Insurer:

Future General Life Insurance

Date: 30-Jun-19

Individual

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	1131	369	57	8	0	1565	187180845.6
2	Survival Benefit	0	1634	96	4	0	0	1734	45418432.28
3	for Annuities / Pension	0	230	451	0	0	0	681	929677.9
4	For Surrender	0	2904	16	2	3	0	2925	323361264.6
5	Other benefits	0	1825	33	1	4	1	1864	145060099.1
6	Death Claims	0	217	17	1	0	0	235	63,767,675.04
								9004	765,717,994.50
The figures for individual and group insurance business need to be shown separately									
*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.									

Group

FORM L-39-Data on Settlement of Claims

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	593	0	0	0	0	0	593	94,322,455.46
3	for Annuities / Pension	0	0	0	0	0	0	0	0
4	For Surrender	0	0	0	0	0	0	0	0.00
5	Other benefits	0	0	0	0	0	0	0	0
6	Death Claims	0	257	37	0	0	0	294	245,871,914.04

The figures for individual and group insurance business need to be shown separately

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

PERIODIC DISCLOSURES

FORM L-40 : Quarterly claims data for Life

Insurer:	Future Generali India Life Insurance Company Limited	Date:	30-Jun-19				Individual
No. of claims only							
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	8	1505	803	91	199	215
2	Claims reported during the period*	255	761	1119	733	2880	1782
3	Claims Settled during the period	235	1565	1734	681	2925	1864
4	Claims Repudiated during the period	11	0	0	0	0	0
	a Less than 2 years from the date of acceptance of risk	11	0	0	0	0	0
	b Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	17	701	188	143	154	133
	Less than 3 months	13	173	127	82	152	127
	3 months to 6 months	3	418	10	9	2	6
	6months to 1 year	1	110	51	18	0	0
	1year and above	0	0	0	34	0	0

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Company Limited

Date: 30-Jun-19

Group

No. of claims only							
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	5	0	2	0	0	0
2	Claims reported during the period*	316	0	591	0	0	0
3	Claims Settled during the period	294	0	593	0	0	0
4	Claims Repudiated during the period	9	0	0	0	0	0
	a Less than 2years from the date of acceptance of risk	9	0	0	0	0	0
	b Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	18	0	0	0	0	0
	Less than 3months	13	0	0	0	0	0
	3 months to 6 months	1	0	0	0	0	0
	6months to 1 year	3	0	0	0	0	0
	1year and above**	1	0	0	0	0	0

PERIODIC DISCLOSURES

FORM L-41

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	0	0	0	0	0	0	0
a)	Death Claim	0	3	0	3	0	0	3
b)	Policy Servicing	0	15	9	4	2	0	15
c)	Proposal Processing	0	17	14	2	1	0	17
d)	Survival Claims	0	11	2	5	4	0	11
e)	ULIP Related	0	1	1	0	0	0	1
f)	Unfair Business Practices	0	879	114	381	362	22	879
g)	Others	0	16	3	7	6	0	16
	Total Number of Complaints	0	942	143	402	375	22	942
2	Total No. of policies during previous year:FY 2018-2019	71458						
3	Total No. of claims during previous year:FY 2018-2019	1138						
4	Total No. of policies during current year:FY 2019-2020	9644						
5	Total No. of claims during current year:FY 2019-2020	260						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	977						
7	Total No. of claims Complaints (current year) per 10,000 claims registered (current year):	115						
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total				
	Upto 7 days	22	0	22				
	7 - 15 days	0	0	0				
	15-30 days	0	0	0				
	30-90 days	0	0	0				
	90 days & Beyond	0	0	0				
	Total No. of complaints	22	0	22				

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

L-42 : Valuation Basis (Life Insurance)

Date: 30th June 2019

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

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

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

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

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

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

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

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

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

3) Expenses :

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

4) Bonus Rates :

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

Life- Participating policies- Individual Business

Life- Participating policies- Pension Business

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

5) Policyholders Reasonable Expectations	Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations
6) Taxation and Shareholder Transfers	Taxation (as applicable) and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
7) Basis of provisions for Incurred But Not Reported (IBNR)	
i.Individual Business	IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data
ii. Group Business	For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.
8) Change in Valuation Methods or Bases (as compared with 31st March 2019 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	635	4.0%
Future Generali Insta Life Plan RP	635	4.0%
Future Generali Flexi Money Back RP	635	4.0%
Future Generali Anand Plan	635	4.0%
Future Generali Saral Anand Plan	635	4.0%
Future Generali Dream Guarantee Plan	635	4.0%
Future Generali Bima Guarantee Plan	635	4.0%
Future Generali Secure Income Plan RP	635	4.0%
Future Generali Pearls Guarantee	635	4.0%
Future Generali Care Plan	635	4.0%
Future Generali Care Plus Plan	635	4.0%
Future Generali Smart Life Plan	635	4.0%
Future Generali Return of Premium Plan	635	4.0%
Future Generali Pension Plan RP	635	4.0%
Future Generali Family Secure Plan	635	4.0%
Future Generali Family Income Plan	635	4.0%
Future Generali Saral Bima	635	4.0%
Future Generali Assure Plus Plan	635	4.0%
Future Generali Care Plus - Revised	635	4.0%
Future Generali Pension Guarantee Plan RP	635	4.0%
Future Generali Assured Income Plan	635	4.0%
Future Generali Triple Anand Advantage	635	4.0%
Future Generali Assured Money Back	635	4.0%
Future Generali Assured Education Plan	635	4.0%
Future Generali Flexi Online Term Plan	635	4.0%
Future Generali New Saral Anand	635	4.0%
Future Generali Big Income Multiplier	635	4.0%
Future Generali New Assure Plus	635	4.0%
Future Generali Assured Money Back Plan Revised	635	4.0%
Future Generali Pearls Guarantee Revised	635	4.0%
Future Generali Saral Bima Revised	635	4.0%
Future Generali Guaranteed Advantage	635	4.0%
Future Generali Care Plus - Classic	635	4.0%
Future Generali Care Plus - Premier(Amex)	635	4.0%
Future Generali Care Plus - Premier	635	4.0%
Future Generali Assured Wealth Plan	635	4.0%
Future Generali Heart and Health Insurance Plan	352	4.0%
Future Generali Insta Life Plan SP	317.5	4.0%
Future Generali Flexi Money Back SP	317.5	4.0%
Future Generali Secure Income Plan SP	317.5	4.0%
Future Generali Immediate Annuity	317.5	4.0%
Future Generali Pension Plan SP	317.5	4.0%
Future Generali Pension Guarantee Plan SP	317.5	4.0%
Future Generali Jan Suraksha Plus SP	32	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-UNIT LINKED		
Future Generali Pension Advantage Plan RP	635	4.0%
Future Generali Pension Advantage Plus Plan RP	635	4.0%
Future Generali Bima Advantage Plus	635	4.0%
Future Generali Dhan Vridhi	635	4.0%
Future Generali Wealth Protect Plan	635	4.0%
Future Generali Sanjeevani Plan RP	635	4.0%
Future Generali Freedom Plan	635	4.0%
Future Generali Sanjeevani Plus Plan RP	635	4.0%
Future Generali Freedom Plus Plan	635	4.0%
Future Generali NAV Assure Plan RP	635	4.0%
Future Generali NAV Insure Plan RP	635	4.0%
Future Generali Wealth Protect Plan Revised	635	4.0%
Future Generali Guarantee Plus Plan	635	4.0%
Future Generali Select Insurance Plan	635	4.0%
Future Generali Bima Advantage	635	4.0%
Future Generali Guarantee Plan	635	4.0%
Future Guarantee Easy Invest Online	635	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (RP/LP)	283	4.0%
Future Generali Big Dreams Plan - Option 2: Retire Smart	283	4.0%
Future Generali Big Dreams Plan - Option 3: Dream Protect	283	4.0%
Future Generali Pension Advantage Plan SP	317.5	4.0%
Future Generali Pension Advantage Plus Plan SP	317.5	4.0%
Future Generali Bima Gain Plan SP	317.5	4.0%
Future Generali Sanjeevani Plan SP	317.5	4.0%
Future Generali Sanjeevani Plus Plan SP	317.5	4.0%
Future Generali NAV Assure Plan SP	317.5	4.0%
Future Generali NAV Insure Plan SP	317.5	4.0%
Future Generali Pramukh Nivesh Plan SP	317.5	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	317.5	4.0%
Future Generali Nivesh Plan SP	317.5	4.0%
Future Generali Nivesh Preferred Plan SP	317.5	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (SP)	141.5	4.0%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

PREMIUM RELATED RENEWAL EXPENSES

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

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium