

## Future Generali India Life Insurance Company Limited

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

Revenue Account for the Half Year Ended September 30, 2017

## Policyholders' Account (Technical Account)

(Rs. in 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2017	Quarter Ended September 30, 2017	Quarter Ended September 30, 2016	Quarter Ended September 30, 2016
Premiums Earned - Net					
(a) Premium	L-4	22,46,899	36,22,441	14,66,518	26,90,401
(b) Reinsurance Ceded		(57,226)	(1,44,998)	(69,903)	(1,68,660)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		4,93,978	9,77,044	4,48,849	8,97,053
(b) Profit on Sale / Redemption of Investments		1,61,410	4,01,922	2,44,454	4,21,955
(c) (Loss on Sale / Redemption of Investments)		(36,605)	(59,194)	(22,608)	(80,408)
(d) Transfer / Gain on revaluation / change in Fair value*		(60,220)	(1,20,977)	1,03,070	2,43,792
Transfer from Shareholders' Fund		5,54,907	9,32,561	2,44,325	5,82,056
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		81	81	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		4,099	11,296	5,818	21,364
<b>Total (A)</b>		<b>33,07,323</b>	<b>56,20,176</b>	<b>24,20,523</b>	<b>46,07,553</b>
Commission	L-5	77,091	1,31,794	68,016	1,08,418
Operating Expenses related to Insurance Business	L-6	12,70,548	22,74,565	8,20,655	16,83,003
Service Tax / Goods and Service Tax		12,481	19,291	10,600	19,961
Provision for Doubtful Debts		592	4,829	-	-
Bad Debts Written Off		85	216	-	-
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>13,60,797</b>	<b>24,30,695</b>	<b>8,99,271</b>	<b>18,11,382</b>
Benefits Paid (Net)	L-7	8,83,186	19,16,134	10,58,838	21,72,658
Interim and Terminal Bonuses Paid		2,292	2,533	687	955
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(68,923)	(1,91,700)	(73,130)	(2,79,686)
Non Linked		21,26,666	24,26,040	2,91,538	6,15,499
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(10,55,351)	(10,66,112)	1,83,689	1,00,320
(c) Amount accepted in Reinsurance					
<b>Total (C)</b>		<b>18,87,870</b>	<b>30,86,895</b>	<b>14,61,622</b>	<b>26,09,746</b>
<b>Surplus/ (Deficit) (D) = (A) - (B) - (C)</b>		<b>58,656</b>	<b>1,02,586</b>	<b>59,630</b>	<b>1,86,425</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		7,134	28,112	39,793	1,44,089
Surplus transferred to balance sheet		51,522	74,474	19,837	42,336
<b>Total (D)</b>		<b>58,656</b>	<b>1,02,586</b>	<b>59,630</b>	<b>1,86,425</b>
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		1,504	1,745	687	955
(b) Terminal Bonuses paid		788	788	-	-
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus shown in the Revenue Account		58,657	1,02,587	59,630	1,86,425
<b>(e) Total Surplus: [(a)+(b)+(c)+(d)]</b>		<b>60,949</b>	<b>1,05,120</b>	<b>60,317</b>	<b>1,87,380</b>

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Half Year Ended September 30, 2017

## Shareholders' Account (Non-Technical Account)

(Rs. in 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2017	2017	2016	2016
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		35,902	74,212	36,085	71,228
(b) Profit on Sale / Redemption of Investments		9,993	28,648	9,043	20,220
(c) (Loss on Sale / Redemption of Investments)		(1,468)	(3,165)	(1,623)	(3,349)
Other Income		-	-	-	-
<b>Total (A)</b>		<b>44,427</b>	<b>99,695</b>	<b>43,505</b>	<b>88,099</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		5,157	10,013	2,165	4,368
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		3,136	5,981	1,883	25,445
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)		5,54,907	9,32,561	2,44,325	5,82,056
<b>Total (B)</b>		<b>5,63,200</b>	<b>9,48,555</b>	<b>2,48,373</b>	<b>6,11,869</b>
Profit / (Loss) before Tax		(5,18,773)	(8,48,860)	(2,04,868)	(5,23,770)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(5,18,773)	(8,48,860)	(2,04,868)	(5,23,770)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(1,35,79,194)	(1,32,49,107)	(1,26,97,871)	(1,23,78,969)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts Linked (Fund Reserve)		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,40,97,967)</b>	<b>(1,40,97,967)</b>	<b>(1,29,02,739)</b>	<b>(1,29,02,739)</b>

## FORM L-3-A-BS

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at September 30, 2017

(Rs. in 000)

Particulars	Schedule	As at September 30, 2017	As at September 30, 2016
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	1,68,28,206	1,48,19,414
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		14,642	1,575
<b>Sub-Total</b>		<b>1,68,42,848</b>	<b>1,48,20,989</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		72,208	30,827
Policy Liabilities		2,18,91,216	1,83,90,834
Insurance Reserves			
Provision for Linked Liabilities		57,19,081	60,56,754
<b>Sub-Total</b>		<b>2,76,82,505</b>	<b>2,44,78,415</b>
Funds for Future Appropriations		2,93,798	1,44,172
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)		74,475	42,336
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		6,17,653	5,83,777
(ii) Others			
<b>Total</b>		<b>4,55,11,279</b>	<b>4,00,69,689</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	26,00,180	20,86,186
Policyholders'	L-13	2,17,07,095	1,85,20,006
Assets held to cover Linked Liabilities	L-14	63,36,735	66,40,531
Loans	L-15	48,709	34,714
Fixed Assets	L-16	4,11,112	2,08,427
Current Assets			
Cash and Bank Balances	L-17	1,75,830	2,26,138
Advances and Other Assets	L-18	21,95,703	13,78,895
<b>Sub-Total (A)</b>		<b>23,71,533</b>	<b>16,05,033</b>
Current Liabilities	L-19	20,26,522	18,85,148
Provisions	L-20	35,530	42,799
<b>Sub-Total (B)</b>		<b>20,62,052</b>	<b>19,27,947</b>
Net Current Assets (C) = (A - B)		3,09,481	(3,22,914)
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21		-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,40,97,967	1,29,02,739
<b>Total</b>		<b>4,55,11,279</b>	<b>4,00,69,689</b>

## CONTINGENT LIABILITIES

(Rs. in 000)

Particulars	As at September 30, 2017	As at September 30, 2016
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	1,550	1,467
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	4,929	3,970
<b>TOTAL</b>	<b>6,479</b>	<b>5,437</b>

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(Rs. in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30, 2017	Quarter Ended September 30, 2017	Quarter Ended September 30, 2016	Quarter Ended September 30, 2016
First Year Premiums	13,39,577	20,22,988	6,23,104	14,10,519
Renewal Premiums	7,65,883	13,62,006	7,68,269	11,53,299
Single Premiums	1,41,439	2,37,447	75,145	1,26,583
<b>Total</b>	<b>22,46,899</b>	<b>36,22,441</b>	<b>14,66,518</b>	<b>26,90,401</b>

FORM L-5 - COMMISSION SCHEDULE

(Rs. in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,
Commission Paid				
Direct - First Year Premiums	66,043	1,14,186	56,312	95,959
- Renewal Premiums	10,942	17,442	11,650	12,316
- Single Premiums	106	166	54	143
Add: Commission on Reinsurance Accepted		-	-	
Less: Commission on Reinsurance Ceded		-	-	
<b>Net commission</b>	<b>77,091</b>	<b>1,31,794</b>	<b>68,016</b>	<b>1,08,418</b>
<b>Breakup of Commission Expenses (Gross) incurred</b>				
Agents	35,839	54,899	36,921	62,299
Brokers	21,194	48,201	22,178	32,474
Corporate Agency	20,056	28,681	8,910	13,638
Referral	2	13	7	7
<b>Total</b>	<b>77,091</b>	<b>1,31,794</b>	<b>68,016</b>	<b>1,08,418</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(Rs. in 000)

	Particulars	For the Quarter Ended September 30, 2017	Upto the Quarter Ended September 30, 2017	For the Quarter Ended September 30, 2016	Upto the Quarter Ended September 30, 2016
	Employees' Remuneration and Welfare Benefits	5,41,795	10,53,003	3,70,267	7,36,953
	Travel, Conveyance and Vehicle Running Expenses	14,467	25,781	16,942	32,792
	Training Expenses (including Staff Training) (Net of Recovery)	2,301	13,924	3,068	8,306
	Rent, Rates and Taxes	62,504	1,27,236	72,214	1,75,319
	Repairs	24,993	46,632	20,713	41,574
	Printing and Stationery	4,476	10,403	5,162	10,379
	Communication Expenses	15,098	27,533	12,029	27,344
	Legal and Professional Charges	1,58,828	3,62,399	55,768	69,231
	Medical Fees	3,958	7,067	140	2,181
	Auditors' Fees, Expenses etc.			-	
	(a) as Auditor	478	1,028	252	1,050
	(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	253	462	11	238
	Advertisement and Publicity	3,62,756	4,50,703	2,12,797	4,75,419
	Interest and Bank Charges	3,598	6,180	3,053	6,357
	Depreciation	38,163	63,719	26,036	48,267
	Others:				
	Service Tax / Goods and Service Tax	8,001	11,223	1,980	404
	Membership and Subscriptions	2,155	3,944	2,150	4,218
	Information Technology and related Expenses	9,275	23,465	10,048	18,921
	Outsourcing Expenses	14,098	34,263	5,082	18,721
	Other Expenses	3,351	5,600	2,943	5,329
	<b>Total</b>	<b>12,70,548</b>	<b>22,74,565</b>	<b>8,20,655</b>	<b>16,83,003</b>

## FORM L-7-BENEFITS PAID SCHEDULE

(Rs. in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,
Insurance Claims				
(a) Claims by Death	2,67,745	4,88,640	2,38,239	4,22,732
(b) Claims by Maturity	1,02,542	1,66,681	79,633	1,36,379
(c) Annuities / Pension Payment,	1,064	1,811	579	1,138
(f) Other Benefits				
Surrender	4,36,564	10,31,592	7,35,608	16,55,286
Partial Withdrawal	-	-	-	-
Critical Illness	170	170	175	175
Gratuity and Leave Encashment	75,288	1,41,706	94,121	1,18,953
Superannuation	1,01,196	3,01,803	7,341	7,341
Other Benefits	949	1,587	920	1,641
Claims related Expenses	1,071	1,877	-582	1,256
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(1,03,403)	(2,19,733)	(97,196)	(1,72,243)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(e) Health	-	-	-	-
(d) Other Benefits	-	-	-	-
Critical Illness	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits	-	-	-	-
<b>Total</b>	<b>8,83,186</b>	<b>19,16,134</b>	<b>10,58,838</b>	<b>21,72,658</b>

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

(Rs. in 000)

Particulars	As at	As at
	September 30, 2017	September 30, 2016
Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	2,00,00,000	2,00,00,000
Issued Capital		
1,682,879,159 (Previous Year - 1,482,000,000) Equity Shares of Rs.10 each	1,68,28,792	1,48,20,000
Subscribed Capital		
1,682,820,609 (Previous Year - 1,481,941,400) Equity Shares of Rs.10 each	1,68,28,206	1,48,19,414
Called-up Capital		
1,682,820,609 (Previous Year - 1,481,941,400) Equity Shares of Rs.10 each	1,68,28,206	1,48,19,414
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
<b>Total</b>	<b>1,68,28,206</b>	<b>1,48,19,414</b>

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

Particulars	As at		As at	
	September 30, 2017		September 30, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited * (formerly known as Future Retail Limited <sup>#</sup> )	10,24,36,226	6.09	5,12,10,000	3.45
- Sprint Advisory Services Private Limited	82,45,48,168	49.00	72,61,21,000	49.00
- Industrial Investment Trust Limited	32,67,00,000	19.41	32,67,00,000	22.05
Foreign - Participatie Maatschappij Graafschap Holland NV	42,91,36,215	25.50	37,79,10,000	25.50
Other:	-	-	-	-
<b>Total</b>	<b>1,68,28,20,609</b>	<b>100.00</b>	<b>1,48,19,41,000</b>	<b>100.00</b>

\* Shares held by Future Enterprises Limited and its nominees

# w.e.f. from 04th May 2016

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

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	<b>Long Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,59,783	5,45,905
	Other Approved Securities	1,38,936	1,58,317
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	1,46,111	1,27,601
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	7,15,794	4,84,340
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	4,41,075	5,24,857
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	9,134	1,343
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	-
	(c) Mutual Funds.	-	-
		<b>19,10,833</b>	<b>18,42,363</b>
	<b>Short Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	99,127	-
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,34,813	2,24,809
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	5,407	5,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	50,000	14,014
	Other than Approved Investments	-	-
		<b>6,89,347</b>	<b>2,43,823</b>
	<b>Total</b>	<b>26,00,180</b>	<b>20,86,186</b>

\* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,746,161(000) (Previous Year Rs. 1,700,460(000)) & Rs. 1,858,026(000) (Previous Year Rs. 1,834,103(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 689,347(000) (Previous Year Rs. 243,824(000)) & Rs. 691,096(000) (Previous Year Rs. 243,954(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,00,28,141	81,85,189
	Other Approved Securities	21,69,572	23,00,557
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	5,93,400	5,89,741
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	29,74,331	28,33,665
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	41,42,396	34,16,894
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	34,703	5,615
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	49,977	97,453
	(c) Mutual Funds.	10,429	-
		<b>2,00,02,949</b>	<b>1,74,29,114</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,69,065	30,112
	Other Approved Securities	6,511	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	12,62,529	5,89,120
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,50,000	-
	(e) Other Securities - CBLO	-	1,84,674
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,16,041	2,86,986
	Other than Approved Investments	-	-
		<b>17,04,146</b>	<b>10,90,892</b>
	<b>Total</b>	<b>2,17,07,095</b>	<b>1,85,20,006</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 19,336,131(000) (Previous Year Rs. 16,776,216(000)) & Rs. 20,590,057(000) (Previous Year Rs. 18,210,609(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,704,147(000) (Previous Year Rs. 1,090,892(000)) & Rs. 1,707,936(000) (Previous Year Rs. 1,093,313(000)) respectively

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

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	2,18,107	3,08,938
	Other Approved Securities	8,59,558	6,62,137
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	22,95,816	27,33,954
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	6,08,938	5,89,929
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	11,12,333	11,29,487
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	1,70,750	15,512
	(bb) Preference	-	-
	(c) Mutual Funds.	81,167	-
		<b>53,46,669</b>	<b>54,39,957</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,36,701	4,36,716
	Other Approved Securities	12,626	101
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	2,53,015
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	4,76,682	2,67,932
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	25,447	-
	Other than Approved Investments	-	1,61,004
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	38,610	81,806
		<b>9,90,066</b>	<b>12,00,574</b>
	<b>Total</b>	<b>63,36,735</b>	<b>66,40,531</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,703,635(000) (Previous Year Rs. 2,434,055(000)) & Rs. 2,703,635(000) (Previous Year Rs. 2,434,055(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 951,456(000) (Previous Year Rs. 1,118,768(000)) & Rs. 951,456(000) (Previous Year Rs. 1,118,768(000)) respectively.

## FORM L-15-LOANS SCHEDULE

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	<b>Security-wise Classification</b>		
	<b>Secured</b>		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	48,709	34,714
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	<b>Total</b>	<b>48,709</b>	<b>34,714</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	48,709	34,714
	(f) Others	-	-
	<b>Total</b>	<b>48,709</b>	<b>34,714</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	48,709	34,714
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>48,709</b>	<b>34,714</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	48,709	34,714
	<b>Total</b>	<b>48,709</b>	<b>34,714</b>

## FORM L- 16-FIXED ASSETS SCHEDULE

(Rs. in 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block		
	As at April 1, 2017	Additions	Deductions	As at 30-Sep-17	As at April 1, 2017	Adjustment of Finance Lease	Upto the Year ended September 30, 2017	On Sales/ Adjustments	As at September 30, 2017	As at September 30, 2017	As at September 30, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>											
Software	4,02,790	16,421	-	4,19,211	3,16,054	-	12,642	-	3,28,696	90,515	72,633
<b>Tangible Assets</b>											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	50,855	10,358	305	60,908	21,665	-	5,875	201	27,339	33,569	32,493
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	46,695	3,645	58	50,282	20,963	-	5,321	58	26,226	24,056	28,966
Information Technology Equipment	87,826	1,78,764	-	2,66,590	40,819	-	22,122	-	62,941	2,03,649	42,831
Vehicles	8,005	-	-	8,005	4,162	-	390	-	4,552	3,453	4,230
Office Equipment	37,827	34,885	422	72,290	30,276	-	7,607	422	37,461	34,829	9,740
<b>Total</b>	<b>6,33,998</b>	<b>2,44,073</b>	<b>785</b>	<b>8,77,286</b>	<b>4,33,939</b>	<b>-</b>	<b>53,957</b>	<b>681</b>	<b>4,87,215</b>	<b>3,90,071</b>	<b>1,90,893</b>
Capital Work in Progress										10,027	17,534
<b>Sub Total (A)</b>	<b>6,33,998</b>	<b>2,44,073</b>	<b>785</b>	<b>8,77,286</b>	<b>4,33,939</b>	<b>-</b>	<b>53,957</b>	<b>681</b>	<b>4,87,215</b>	<b>4,00,098</b>	<b>2,08,427</b>
Previous Period	5,04,058	1,30,004	64	6,33,998	3,33,945	-	1,00,011	17	4,33,939	2,33,707	

## Leased Assets

(Rs. in 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block		
	As at April 1, 2017	Additions	Deductions	As at 30-Sep-17	As at April 1, 2017	Adjustment of Finance Lease	Upto the Year ended September 30, 2017	On Sales/ Adjustments	As at September 30, 2017	As at September 30, 2017	As at September 30, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>											
Software	-	-	-	-	-	-	-	-	-	-	-
<b>Tangible Assets</b>											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased		4,79,022		4,79,022		4,61,485	8,033		4,69,518	9,504	
Information Technology Equipment - Leased		1,93,602		1,93,602		1,93,602			1,93,602		
Vehicles		-		-		-			-		
Office Equipment - Leased		1,79,721		1,79,721		1,76,482	1,729		1,78,211	1,510	
<b>Sub Total (B)</b>		<b>8,52,345</b>		<b>8,52,345</b>		<b>8,31,569</b>	<b>9,762</b>		<b>8,41,331</b>	<b>11,014</b>	
Capital Work in Progress											
<b>Grand Total</b>		<b>8,52,345</b>		<b>8,52,345</b>		<b>-</b>	<b>9,762</b>		<b>8,41,331</b>	<b>11,014</b>	
Previous Period											

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

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

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
<b>1</b>	<b>Cash (including Cheques, Drafts and Stamps)</b>	53,922	34,727
<b>2</b>	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,21,908	1,91,411
	(c) Others	-	-
<b>3</b>	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
<b>4</b>	<b>Others</b>	-	-
	<b>Total</b>	<b>1,75,830</b>	<b>2,26,138</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	1,75,830	2,26,138
	- Outside India	-	-
	<b>Total</b>	<b>1,75,830</b>	<b>2,26,138</b>

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

(Rs. in 000)

Particulars		As at September 30, 2017	As at September 30, 2016
<b>Advances</b>			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		31,038	26,215
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		4,23,293	18,899
Advances to Employees		8,290	2,199
<b>Total (A)</b>		<b>4,62,621</b>	<b>47,313</b>
<b>Other Assets</b>			
Income Accrued on Investments			
(a) Shareholders'		46,557	46,305
(b) Policyholders'		5,18,993	4,21,809
Outstanding Premiums		1,75,578	1,57,911
Agents' Balances			
- Gross		33,249	
- Less: Provision for doubtful agent balances (Previous Year NIL)		16,304	29,794
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		1,77,011	84,903
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		1,08,537	1,10,648
Service Tax / GST Unutilised Credit		2,30,986	32,690
Other Receivables		7,481	5,812
Unclaimed Amounts of Policyholders Fund		4,50,994	4,41,710
<b>Total (B)</b>		<b>17,33,082</b>	<b>13,31,582</b>
<b>Total (A + B)</b>		<b>21,95,703</b>	<b>13,78,895</b>

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

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	Agents' Balances	33,581	17,685
	Balances due to Other Insurance Companies	3,115	-
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	20,879	13,247
	Unallocated Premium	2,21,722	1,64,184
	Sundry Creditors	7,12,968	6,37,258
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	4,71,797	5,16,172
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	4,36,212	4,87,478
	Others:		
	Statutory Dues	1,07,211	45,201
	Dues to Employees	17,613	2,484
	Retention Money Payable	1,424	1,439
	<b>Total</b>	<b>20,26,522</b>	<b>18,85,148</b>

**FORM L-20-PROVISIONS SCHEDULE**

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	3,873	13,373
	Leave Encashment	31,657	29,426
	<b>Total</b>	<b>35,530</b>	<b>42,799</b>

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

(Rs. in 000)

	Particulars	As at September 30, 2017	As at September 30, 2016
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



**PERIODIC DISCLOSURES**

**FORM L-22 Analytical Ratios**

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

Date:

**30 September 2017**

**Analytical Ratios for Life Companies**

Sr.No.	Particular	For the Quarter ending 30 September 2017	Upto the Quarter ending 30 September 2017	For the Quarter ending 30 September 2016	Upto the Quarter ending 30 September 2016
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	109.60%	82.51%	39.89%	53.11%
	Non Linked Individual Pension	(61.30%)	(70.12%)	77.23%	75.33%
	Non Linked Group	125.57%	36.30%	97.47%	57.48%
	Linked Individual Life	46.56%	16.22%	4.41%	2.93%
	Linked Individual Pension	NA	NA	(200%)	(200%)
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	97.45%	96.00%	95.23%	93.73%
3	Expense of Management to Gross Direct Premium Ratio	60.93%	67.54%	61.60%	68.44%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.43%	3.64%	4.64%	4.03%
5	Ratio of policy holder's liabilities to shareholder's funds	1041.72%	1041.72%	1314.03%	1314.03%
6	Growth rate of shareholders' fund	43.09%	43.09%	-20.14%	-20.14%
7	Ratio of surplus to policy holders' liability	(1.74%)	(2.90%)	(0.73%)	(1.57%)
8	Change in net worth (Rs.'000)	8,26,630	8,26,630	(4,83,735)	(4,83,735)
9	Profit after tax/Total Income	(18.55%)	(17.73%)	(9.23%)	(12.73%)
10	(Total real estate + loans)/(Cash & invested assets)	0.16%	0.16%	0.13%	0.13%
11	Total investments/(Capital + Surplus)	1116%	1116%	1420%	1420%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	<b>A Without unrealised gain</b>				
	Shareholders' Fund	7.63%	8.80%	9.23%	9.24%
	Policyholders' Fund				
	Non Linked				
	Par	8.62%	8.93%	8.91%	8.90%
	Non Par	8.44%	9.13%	9.64%	9.64%
	Linked				
	Non Par	13.35%	15.88%	19.76%	15.51%
	<b>B With unrealised gain</b>				
	Shareholders' Fund	8.90%	10.91%	24.96%	18.91%
	Policyholders' Fund				
	Non Linked				
	Par	5.68%	12.23%	31.84%	23.92%
	Non Par	7.50%	10.88%	24.78%	18.19%
	Linked				
	Non Par	8.77%	11.11%	28.32%	25.04%
14	Conservative Ratio	55.05%	53.12%	68.58%	54.03%
15.1	Persistence Ratio (ANP)				
	For 13th month	49.57%	52.20%	43.70%	37.49%
	For 25th month	36.33%	31.89%	25.22%	29.55%
	For 37th month	26.27%	39.14%	24.93%	27.28%
	For 49th Month	51.87%	40.23%	22.71%	25.49%
	For 61st month	27.41%	32.72%	16.50%	20.19%
15.2	Persistence Ratio (NOP)				
	For 13th month	49.15%	54.64%	44.99%	42.71%
	For 25th month	38.16%	35.75%	27.89%	32.32%
	For 37th month	26.67%	29.54%	22.66%	25.73%
	For 49th Month	27.60%	25.14%	20.12%	24.18%
	For 61st month	19.42%	23.01%	16.26%	19.24%
16.1	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers**

		1,68,28,20,609	1,68,28,20,609	1,48,19,41,000	1,48,19,41,000
1	No. of shares				
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* ( Formerly known as Future Retail Limited)	6.09	6.09	3.45	3.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	19.41	19.41	22.05	22.00
	Foreign - Participatie Maatschappij Graafschap Holland N	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.)	(0.32)	(0.54)	(0.14)	(0.35)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.32)	(0.54)	(0.14)	(0.35)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.32)	(0.54)	(0.14)	(0.35)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.32)	(0.54)	(0.14)	(0.35)
6	Book value per share (Rs)	1.63	1.63	1.29	1.29

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

**For the quarter ending September 2017**

13th month : All policies incepted in the period <=30-09-2016 And >=01-07-2016  
25th month : All policies incepted in the period <=30-09-2015 And >=01-07-2015  
37th month : All policies incepted in the period <=30-09-2014 And >=01-07-2014  
49th month : All policies incepted in the period <=30-09-2013 And >=01-07-2013  
61st month : All policies incepted in the period <=30-09-2012 And >=01-07-2012

**Up to the quarter ending September 2017**

13th month : All policies incepted in the period <=30-09-2016 And >=01-10-2015  
25th month : All policies incepted in the period <=30-09-2015 And >=01-10-2014  
37th month : All policies incepted in the period <=30-09-2014 And >=01-10-2013  
49th month : All policies incepted in the period <=30-09-2013 And >=01-10-2012  
61st month : All policies incepted in the period <=30-09-2012 And >=01-10-2011

The persistency figures for the current year have been calculated based on the data available as at 31st October 2017

**For the quarter ending September 2016**

13th month : All policies incepted in the period <=31-08-2015 And >=01-06-2015  
25th month : All policies incepted in the period <=31-08-2014 And >=01-06-2014  
37th month : All policies incepted in the period <=31-08-2013 And >=01-06-2013  
49th month : All policies incepted in the period <=31-08-2012 And >=01-06-2012  
61st month : All policies incepted in the period <=31-08-2011 And >=01-06-2011

**Up to the quarter ending September 2016**

13th month : All policies incepted in the period <=31-08-2015 And >=01-09-2014  
25th month : All policies incepted in the period <=31-08-2014 And >=01-09-2013  
37th month : All policies incepted in the period <=31-08-2013 And >=01-09-2012  
49th month : All policies incepted in the period <=31-08-2012 And >=01-09-2011  
61st month : All policies incepted in the period <=31-08-2011 And >=01-09-2010

The persistency figures for the previous year have been calculated based on the data available as at 30th September 2016

## FORM L-23

## Future Generali India Life Insurance Company Limited

IRDA Registration No: 133

Date of Registration: 4th September 2007

## Unaudited Condensed Receipts and Payments Account for the Half Year Ended September 30, 2017

(Rs in 000)

Particulars	Period ended September 30, 2017	Period ended September 30, 2016
<b>Cash Flow from Operating Activities</b>		
Premium Collection (Including Service Tax)	40,25,592	30,13,322
Reinsurance (payments) / receipts	66,815	5,258
Operating Expenses	(28,14,944)	(17,25,853)
Commission and Brokerage paid	(2,36,586)	(1,49,109)
Claims paid	(19,64,757)	(22,13,177)
Taxes paid (Goods and Service Tax / Service Tax)	(79,133)	(12,202)
Security Deposit for the Office Premises	(7,403)	(2,151)
Net Cash used in Operating activities	<b>(10,10,418)</b>	<b>(10,83,911)</b>
<b>Cash Flow from Investing Activities</b>		
Cost of purchase of Investments	(11,07,30,082)	(9,41,55,430)
Proceeds from sale of Investments	10,88,82,163	9,37,50,554
Interest and Dividend received	9,99,386	9,26,725
Purchase of Fixed Assets	(2,44,072)	(69,052)
Proceeds from sale of Fixed Assets	184	-
Loan to Policy Holders	(11,633)	(7,993)
Net Cash from Investing activities	<b>(11,04,054)</b>	<b>4,44,805</b>
<b>Cash Flow from Financing Activities</b>		
Proceeds from issue of Share Capital	17,53,703	2,99,414
Net Cash from Financing activities	<b>17,53,703</b>	<b>2,99,414</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>(3,60,768)</b>	<b>(3,39,692)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>9,03,831</b>	<b>6,30,792</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>5,43,063</b>	<b>2,91,100</b>

<b>Components of Cash and cash equivalents at end of the period:</b>		
Cash (including cheques, drafts and stamps)	53,922	34,727
Bank balances includes Last Day Collection and Citi Bank Balance	1,31,754	2,56,373
Money Market instruments	3,57,387	-
<b>Total cash and cash equivalents</b>	<b>5,43,063</b>	<b>2,91,100</b>

<b>Reconciliation of cash &amp; cash equivalents with cash &amp; bank balance :</b>		
Cash & cash equivalents	5,43,063	2,91,100
Less: Last Day Collection and Citi Bank Balance as per Schedule 8B	9,846	64,962
Less: Money Market instruments	3,57,387	-
<b>Cash &amp; Bank Balances as per Schedule 11</b>	<b>1,75,830</b>	<b>2,26,138</b>

Note: The above Receipts and Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of financial statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct Method" laid out in Accounting Standard - 3 on Cash Flow Statements issued by the Institute of Chartered Accountants of India.

## PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
	Date:	30-09-2017	
<i>(Rs in Lakhs)</i>			
Valuation of net liabilities			
Sl.No.	Particular	As at 30/09/2017	As at 30/09/2016 for the corresponding previous year
1	<b>Linked</b>		
a	Life	64,640	67,843
b	General Annuity	-	-
c	Pension	1,941	2,023
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	1,87,427	1,54,945
b	General Annuity	672	439
c	Pension	27,402	25,063
d	Health	197	-
	<b>Total</b>	2,82,280	2,50,314

## PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2017

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	18	18	4.05	98	116	116	40	2,477	134	134	44	2575
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	27	27	27	256	204	204	154	2,079	231	231	180	2335
4	Bihar	378	378	82	1,135	262	262	70	1,225	640	640	151	2360
5	Chattisgarh	37	37	10	117	37	37	14	181	74	74	24	299
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	203	203	48	565	683	683	185	2,914	886	886	233	3479
8	Haryana	21	21	6	74	160	160	46	857	181	181	52	931
9	Himachal Pradesh	37	37	19	372	23	23	7	112	60	60	26	484
10	Jammu & Kashmir	7	7	2	16	8	8	3	31	15	15	5	46
11	Jharkhand	9	9	2	95	30	30	11	232	39	39	13	327
12	Karnataka	30	30	7	147	194	194	65	1,649	224	224	72	1796
13	Kerala	37	37	15	144	244	244	125	1,346	281	281	140	1490
14	Madhya Pradesh	197	197	42	381	522	522	142	2,071	719	719	184	2451
15	Maharashtra	649	649	91	6,553	4,262	4,262	1,463	67,224	4911	4911	1555	73778
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	218	218	59	752	324	324	127	1,629	542	542	187	2381
21	Punjab	33	33	6	80	63	63	22	243	96	96	29	323
22	Rajasthan	680	680	157	2,247	1,152	1,152	286	4,852	1832	1832	443	7099
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	13	13	3.93	57	287	287	79	1,616	300	300	83	1673
25	Telangana	180	180	67	887	650	650	278	4,458	830	830	344	5345
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	624	624	166	2,469	922	922	326	5,686	1546	1546	492	8155
28	UttrKhand	1	1	0	5	2	2	0	9	3	3	0	14
29	West Bengal	309	309	85	1,224	978	978	316	5,610	1287	1287	401	6834
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	120	120	41	517	262	262	103	1,289	382	382	143	1806
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	409	409	133	1,635	2,438	2,438	858	11,253	2847	2847	991	12888
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	<b>Company Total</b>	<b>4237</b>	<b>4237</b>	<b>1072</b>	<b>19827</b>	<b>13823</b>	<b>13823</b>	<b>4720</b>	<b>119042</b>	<b>18060</b>	<b>18060</b>	<b>5793</b>	<b>138869</b>

## PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2017

(Rs in Lakhs)

Sl.No.	State / Union Territory	Geographical Distribution of Total Business											
		Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	30	30	7	146	199	199	72	3,406	229	229	78	3552
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	48	48	39	666	303	303	225	5,023	351	351	264	5689
4	Bihar	663	663	143	1,950	524	524	127	2,188	1187	1187	271	4138
5	Chattisgarh	49	49	11	171	47	47	19	232	96	96	29	403
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	234	234	58	709	859	859	254	4,071	1093	1093	312	4780
8	Haryana	33	33	9	147	216	216	66	1,387	249	249	75	1534
9	Himachal Pradesh	39	39	20	379	31	31	9	126	70	70	29	505
10	Jammu & Kashmir	12	12	3	25	22	22	7	71	34	34	10	96
11	Jharkhand	15	15	4	128	51	51	27	345	66	66	31	474
12	Karnataka	38	38	10	193	291	291	115	3,242	329	329	125	3435
13	Kerala	72	72	32	352	408	408	196	2,106	480	480	228	2458
14	Madhya Pradesh	223	223	47	445	660	660	183	2,755	883	883	230	3200
15	Maharashtra	921	921	138	9,644	6,720	6,720	2,143	1,14,439	7641	7641	2281	124082
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	368	368	88	1,190	566	566	213	2,847	934	934	301	4037
21	Punjab	52	52	11	130	87	87	36	381	139	139	46	511
22	Rajasthan	768	768	174	2,561	1,372	1,372	325	5,644	2140	2140	499	8205
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	18	18	7	128	436	436	118	2,379	454	454	124	2508
25	Telangana	259	259	106	1,380	1,014	1,014	454	6,746	1273	1273	560	8127
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	924	924	245	3,685	1,694	1,694	579	9,949	2618	2618	824	13634
28	UttraKhand	1	1	0	5	2	2	0	9	3	3	0	14
29	West Bengal	589	589	147	2,169	1,751	1,751	480	9,419	2340	2340	626	11588
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	162	162	57	678	371	371	145	1,802	533	533	202	2480
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	768	768	298	3,481	4,168	4,168	1,650	21,265	4936	4936	1947	24746
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	<b>Company Total</b>	<b>6286</b>	<b>6286</b>	<b>1653</b>	<b>30364</b>	<b>21792</b>	<b>21792</b>	<b>7443</b>	<b>199832</b>	<b>28078</b>	<b>28078</b>	<b>9095</b>	<b>230196</b>

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2017

(Rs in Lakhs)

## Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	2	1,320	164	9,164	2	1,320	164	9,164
2	Arunchal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	14	9	599	0	14	9	599
8	Haryana	0	0	0	0	1	1101	36	39968	1	1101	36	39968
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	3	2,026	32	76337	3	2,026	32	76,337
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	5	1,28,383	7,631	8,89,972	5	1,28,383	7,631	8,89,972
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	Naqaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	2	60	86	0	2	60	86
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	19165	769	3,26,567	0	19165	769	3,26,567
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	1	561	2	4518	1	561	2	4518
25	Telangana	0	0	0	0	1	2856	21	30156	1	2856	21	30156
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	35	0	574	0	35	0	574
28	Uttrakhand	0	0	0	0	0	0	0	0	0	0	0	0
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
32	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
34	Delhi	0	0	0	0	4	4568	293	63,591	4	4,568	293	63,591
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	25	1,60,031	9,018	14,41,532	25	1,60,031	9,018	14,41,532

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2017

(Rs in Lakhs)

## Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	2	1587	170	14011	2	1,587	170	14,011
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	1	134	18	1340	1	134	18	1340
8	Haryana	0	0	0	0	1	3071	47	86752	1	3071	47	86752
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	5	42430	245	365102	5	42,430	245	3,65,102
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	8	224825	10683	1605652	8	2,24,825	10,683	16,05,652
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	3	60	111	0	3	60	111
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	11	21059	1092	359104	11	21059	1092	359104
23	Sikkim	0	0	0	0	1	984	3	6964	1	984	3	6964
24	Tamil Nadu	0	0	0	0	1	984	3	6964	1	984	3	6964
25	Telangana	0	0	0	0	2	3893	31	42301	2	3893	31	42301
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	1	173	3	4842	1	173	3	4842
28	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	0
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
32	Dadra & Nagarhaveli	0	0	0	0	0	0	0	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
34	Delhi	0	0	0	0	12	17962	1157	252995	12	17,962	1,157	2,52,995
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	43	3,16,121	13,509	27,39,175	43	3,16,121	13,509	27,39,175



FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th September 2017

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	260.02
	Investments (Policyholders)	8A	2,170.71
	Investments (Linked Liabilities)	8B	633.67
2	Loans	9	4.87
3	Fixed Assets	10	41.11
4	Current Assets		
	a. Cash & Bank Balance	11	17.58
	b. Advances & Other Assets	12	219.57
5	Current Liabilities		
	a. Current Liabilities	13	202.65
	b. Provisions	14	3.55
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,409.80
<b>Application of Funds as per Balance Sheet (A)</b>			<b>1,731.53</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A. Life Fund

B. Pension & General Annuity and Group Business

C. Unit Linked Funds

Difference

	<b>3,064.40</b>
A. Life Fund	1,844.17
B. Pension & General Annuity and Group Business	586.56
C. Unit Linked Funds	633.67
	<b>3,064.40</b>

0.00

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	4.87
2	Fixed Assets (if any)	10	41.11
3	Cash & Bank Balance (if any)	11	17.58
4	Advances & Other Assets (if any)	12	219.57
5	Current Liabilities	13	202.65
6	Provisions	14	3.55
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		
9	Debit Balance of P&L A/c		1,409.80
<b>TOTAL (B)</b>			<b>-1,332.87</b>
<b>Investment Assets (A-B)</b>			<b>3,064.40</b>

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % - (a)]%	g = [(f) - (a)]%	FVC Amount (h)	Total Fund = 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%	-	55.89	11.18	666.77	199.80	933.64	50.87	-	933.64	999.14
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	69.78	19.77	720.42	240.36	1,050.34	57.22	-	1,050.34	1,123.21
3	<b>Investment subject to Exposure Norms</b>											
	a Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	49.11	7.74	211.33	70.38	338.56	18.44	(0.05)	338.51	355.47
	ii) Other investments		-	-	-	-	-	-	-	-	-	-
	b i) Approved Investments	Not exceeding 35%	-	138.64	10.23	193.59	93.16	435.62	23.73	9.27	444.90	462.68
	ii) Other investments		-	1.02	-	9.95	-	10.97	0.60	(0.55)	10.42	10.76
<b>TOTAL LIFE FUND</b>		<b>100%</b>	-	<b>258.55</b>	<b>37.75</b>	<b>1,135.30</b>	<b>403.90</b>	<b>1,835.49</b>	<b>100.00</b>	<b>8.68</b>	<b>1,844.17</b>	<b>1,952.12</b>

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (a+b)	c = Actual % (d)	FVC Amount (e)	Total Fund (c+e) f=	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	<i>Not less than 20%</i>	42.85	99.13	141.97	24.20	-	141.97	150.03
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	<i>Not less than 40%</i>	87.89	168.89	256.77	43.78	-	256.77	270.69
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	121.87	207.91	329.78	56.22	0.01	329.79	345.06
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>209.75</b>	<b>376.80</b>	<b>586.55</b>	<b>100.00</b>	<b>0.01</b>	<b>586.56</b>	<b>615.74</b>

#### LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund (a+b)	c = Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	608.48	608.48	96.02
2	Other Investments	<i>Not more than 25%</i>	-	25.19	25.19	3.98
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>-</b>	<b>633.67</b>	<b>633.67</b>	<b>100.00</b>

#### CERTIFICATION

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

Date : 26th Oct 2017

\_\_\_\_\_  
Mr. Miranjit Mukherjee  
Chief of Finance

- Note:** 1) (\*) FRMS refers to 'Funds representing Solvency Margin'  
2) Funds beyond Solvency Margin shall have a separate Custody Account.  
3) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938  
4) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund  
5) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

**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 September 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund ULIF001180708FUTUSECURE133	Future Income Fund ULIF002180708FUTUINCOME133	Future Balance Fund ULIF003180708FUTBALANCE133	Future Maximise Fund ULIF004180708FUMAXIMIZE133	Future Pension Secure Fund ULIF005171008FUPENSECUR133	Future Pension Balance Fund ULIF006171008FUPENBALAN133
Opening Balance (Market Value)	31.86	190.15	87.01	85.91	1.50	2.23
Add: Inflow during the Quarter	0.94	2.78	0.09	0.78	0.07	0.03
Increase / (Decrease) value of Inv [Net]	0.47	2.90	1.25	1.28	0.01	0.02
Less: Outflow during the Quarter	-1.68	-3.68	-4.13	-3.75	-0.11	-0.15
<b>Total Investible Funds (Mkt Value)</b>	<b>31.59</b>	<b>192.15</b>	<b>84.23</b>	<b>84.22</b>	<b>1.48</b>	<b>2.13</b>

Investment of Unit Fund	Future Secure Fund ULIF001180708FUTUSECURE133		Future Income Fund ULIF002180708FUTUINCOME133		Future Balance Fund ULIF003180708FUTBALANCE133		Future Maximise Fund ULIF004180708FUMAXIMIZE133		Future Pension Secure Fund ULIF005171008FUPENSECUR133		Future Pension Balance Fund ULIF006171008FUPENBALAN133	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>												
Central Govt. Securities	0.00	0.00	18.54	9.65	1.75	2.08	1.47	1.75	0.00	0.00	0.00	0.00
State Govt. Securities	14.99	47.46	57.93	30.15	0.79	0.93	3.99	4.74	0.71	47.90	1.08	50.99
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	50.91	26.50	8.30	9.86	0.82	0.98	0.32	21.70	0.32	15.10
Infrastructure Bonds	0.00	0.00	57.12	29.73	25.59	30.39	6.71	7.96	0.33	22.14	0.25	11.58
Equity	0.00	0.00	0.00	0.00	41.06	48.74	63.72	75.66	0.00	0.00	0.31	14.47
Money Market Investments	14.94	47.30	7.90	4.11	1.77	2.10	0.91	1.08	0.08	5.70	0.11	5.23
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	1.29	4.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>31.23</b>	<b>98.84</b>	<b>192.40</b>	<b>100.13</b>	<b>79.26</b>	<b>94.10</b>	<b>77.62</b>	<b>92.17</b>	<b>1.44</b>	<b>97.44</b>	<b>2.07</b>	<b>97.36</b>
<b>Current Assets:</b>												
Accrued Interest	0.29	0.92	4.70	2.45	0.92	1.10	0.28	0.33	0.03	2.34	0.03	1.42
Dividend Receivable	0.00	0.00	0.00	0.00	0.02	0.03	0.03	0.04	0.00	0.00	0.00	0.01
Bank Balance	0.00	0.01	0.11	0.05	-0.02	-0.02	0.00	0.00	0.00	0.22	0.00	0.16
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.59	0.69	0.84	1.00	0.00	0.00	0.00	0.12
Other Current Assets (for investments)	0.07	0.23	0.13	0.07	0.01	0.01	0.13	0.16	0.00	0.00	0.00	0.07
<b>Less: Current Liabilities</b>												
Payable for Investments	0.00	0.00	5.17	2.69	0.26	0.31	0.42	0.50	0.00	0.00	0.00	0.14
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (B)</b>	<b>0.37</b>	<b>1.16</b>	<b>-0.25</b>	<b>-0.13</b>	<b>1.25</b>	<b>1.48</b>	<b>0.85</b>	<b>1.01</b>	<b>0.04</b>	<b>2.56</b>	<b>0.03</b>	<b>1.63</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00	2.76	3.28	4.34	5.16	0.00	0.00	0.02	1.01
Mutual funds	0.00	0.00	0.00	0.00	0.96	1.14	1.40	1.66	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3.72</b>	<b>4.42</b>	<b>5.75</b>	<b>6.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.02</b>	<b>1.01</b>
<b>Total (A+B+C)</b>	<b>31.59</b>	<b>100.00</b>	<b>192.15</b>	<b>100.00</b>	<b>84.23</b>	<b>100.00</b>	<b>84.22</b>	<b>100.00</b>	<b>1.48</b>	<b>100.00</b>	<b>2.13</b>	<b>100.00</b>

Funds Carried Forward (as per LB2)

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 September 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Pension Growth Fund ULIF007201008FUPENGROWT133	Future Pension Active Fund ULIF008201008FUPENACTIV133	Future Group Balance Fund ULGF003150210FUTGRBALAN133	Future Group Maximise Fund ULGF002300309FUTGRMAXIM133	Future Apex Fund ULIF010231209FUTUREAPEX133	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133
Opening Balance (Market Value)	3.55	12.27	0.05	0.02	16.91	21.47
Add: Inflow during the Quarter	0.04	0.12	0.00	0.00	1.55	0.07
Increase / (Decrease) value of Inv [Net]	0.05	0.22	0.00	0.00	0.29	0.38
Less: Outflow during the Quarter	-0.22	-0.67	0.00	0.00	-1.04	-1.12
<b>Total Investible Funds (Mkt Value)</b>	<b>3.43</b>	<b>11.93</b>	<b>0.05</b>	<b>0.02</b>	<b>17.70</b>	<b>20.80</b>

L-27-FORM 3A (Part B)

Investment of Unit Fund	Future Pension Growth Fund ULIF007201008FUPENGROWT133		Future Pension Active Fund ULIF008201008FUPENACTIV133		Future Group Balance Fund ULGF003150210FUTGRBALAN133		Future Group Maximise Fund ULGF002300309FUTGRMAXIM133		Future Apex Fund ULIF010231209FUTUREAPEX133		Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>												
Central Govt. Securities	0.00	0.00	0.00	0.00	0.01	10.87	0.01	27.08	0.00	0.00	0.00	0.00
State Govt. Securities	0.80	23.36	0.00	0.00	0.02	49.02	0.00	12.96	0.00	0.00	0.00	0.00
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.10	3.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.32	9.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	2.01	58.64	10.51	88.09	0.01	30.10	0.01	47.09	15.24	86.10	18.32	103.50
Money Market Investments	0.04	1.13	0.35	2.94	0.00	6.86	0.00	7.78	0.41	2.34	0.61	3.46
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>3.27</b>	<b>95.37</b>	<b>10.86</b>	<b>91.02</b>	<b>0.05</b>	<b>96.84</b>	<b>0.02</b>	<b>94.90</b>	<b>15.66</b>	<b>88.44</b>	<b>18.93</b>	<b>106.95</b>
<b>Current Assets:</b>												
Accrued Interest	0.01	0.37	0.00	0.00	0.00	0.64	0.00	0.81	0.00	0.00	0.00	-0.01
Dividend Receivable	0.00	0.03	0.01	0.06	0.00	0.02	0.00	0.03	0.01	0.05	0.01	0.06
Bank Balance	0.00	0.03	0.01	0.08	0.00	0.58	0.00	1.32	0.00	0.01	0.00	-0.02
Receivable for Sale of Investments	0.02	0.52	0.15	1.29	0.00	0.36	0.00	0.86	0.21	1.18	0.27	1.50
Other Current Assets (for investments)	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less: Current Liabilities</b>												
Payable for Investments	0.01	0.35	0.06	0.53	0.00	0.07	0.00	0.86	0.13	0.73	0.12	0.67
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.01	0.10	0.00	0.00	0.00	0.00	0.01	0.05	0.01	0.07
<b>Sub Total (B)</b>	<b>0.02</b>	<b>0.62</b>	<b>0.09</b>	<b>0.79</b>	<b>0.00</b>	<b>1.51</b>	<b>0.00</b>	<b>2.16</b>	<b>0.08</b>	<b>0.46</b>	<b>0.14</b>	<b>0.79</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.14	4.01	0.74	6.17	0.00	1.65	0.00	2.95	1.06	6.00	1.30	7.34
Mutual funds	0.00	0.00	0.24	2.02	0.00	0.00	0.00	0.00	0.91	5.11	0.43	2.42
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.14</b>	<b>4.01</b>	<b>0.98</b>	<b>8.19</b>	<b>0.00</b>	<b>1.65</b>	<b>0.00</b>	<b>2.95</b>	<b>1.97</b>	<b>11.11</b>	<b>1.73</b>	<b>9.76</b>
<b>Total (A+B+C)</b>	<b>3.43</b>	<b>100.00</b>	<b>11.93</b>	<b>100.00</b>	<b>0.05</b>	<b>100.00</b>	<b>0.02</b>	<b>100.00</b>	<b>17.70</b>	<b>100.00</b>	<b>20.80</b>	<b>117.50</b>
Funds Carried Forward (as per LB2)												

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

PART -B

Registration Number : 133

[Link to Item 'C' of Form 3A \(PART A\)](#)

Statement as on : 30th September 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	19.81	106.93	60.87	640.57
Add: Inflow during the Quarter	0.00	0.27	2.29	9.03
Increase / (Decrease) value of Inv [Net]	0.24	1.85	0.88	9.85
Less: Outflow during the Quarter	-1.23	-5.70	-2.28	-25.76
<b>Total Investible Funds (Mkt Value)</b>	<b>18.83</b>	<b>103.35</b>	<b>61.77</b>	<b>633.67</b>

Investment of Unit Fund	Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>								
Central Govt. Securities	0.00	0.00	0.00	0.00	43.71	70.77	65.48	10.33
State Govt. Securities	6.38	33.87	0.00	0.00	0.52	0.84	87.22	13.76
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.11	0.59	0.00	0.00	0.00	0.00	60.89	9.61
Infrastructure Bonds	3.69	19.61	0.00	0.00	0.00	0.00	94.00	14.83
Equity	5.89	31.25	90.15	87.23	0.00	0.00	247.23	39.02
Money Market Investments	2.10	11.18	1.78	1.72	17.49	28.31	48.51	7.66
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	1.29	0.20
<b>Sub Total (A)</b>	<b>18.17</b>	<b>96.50</b>	<b>91.93</b>	<b>88.95</b>	<b>61.72</b>	<b>99.93</b>	<b>604.62</b>	<b>95.42</b>
<b>Current Assets:</b>								

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

Accrued Interest	0.21	1.14	0.00	0.00	0.01	0.02	6.50	1.03
Dividend Receivable	0.00	0.02	0.05	0.05	0.00	0.00	0.14	0.02
Bank Balance	-0.03	-0.13	0.08	0.08	0.04	0.06	0.20	0.03
Receivable for Sale of Investments	0.07	0.37	1.27	1.23	0.00	0.00	3.42	0.54
Other Current Assets (for investments)	0.00	0.00	0.10	0.09	0.00	0.00	0.45	0.07
<b>Less: Current Liabilities</b>								
Payable for Investments	0.00	0.00	0.57	0.55	0.00	0.00	6.76	1.07
Fund Mgmt Charges Payable	0.00	0.01	0.01	0.01	0.00	0.00	0.05	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.01
<b>Sub Total (B)</b>	<b>0.26</b>	<b>1.38</b>	<b>0.93</b>	<b>0.90</b>	<b>0.05</b>	<b>0.07</b>	<b>3.86</b>	<b>0.61</b>
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.40	2.13	6.31	6.11	0.00	0.00	17.07	2.69
Mutual funds	0.00	0.00	4.18	4.05	0.00	0.00	8.12	1.28
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.40</b>	<b>2.13</b>	<b>10.49</b>	<b>10.15</b>	<b>0.00</b>	<b>0.00</b>	<b>25.19</b>	<b>3.98</b>
<b>Total (A+B+C)</b>	<b>18.83</b>	<b>100.00</b>	<b>103.35</b>	<b>100.00</b>	<b>61.77</b>	<b>100.00</b>	<b>633.67</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB2)</b>								

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 (Acturial 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)**

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th September 2017

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	31.59	21.9328	21.9328	21.6147	21.2936	20.9426	20.5863	5.84%	9.09%	21.9328
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	192.15	24.3619	24.3619	23.9953	23.2728	23.2615	22.7927	6.06%	10.14%	24.4325
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	84.23	20.2900	20.2900	20.0087	19.5320	18.2704	18.6119	5.58%	7.94%	20.7377
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	84.22	22.6172	22.6172	22.3006	21.7735	19.6590	20.2261	5.63%	7.60%	23.4045
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.48	24.4520	24.4520	24.2360	23.7191	23.6211	22.8873	3.54%	9.93%	24.5415
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.13	24.9351	24.9351	24.7010	24.2044	23.5778	23.0609	3.76%	10.55%	25.1509
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.43	28.3570	28.3570	27.9481	27.3015	25.2566	25.4701	5.80%	8.78%	29.1195
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	11.93	31.9262	31.9262	31.4098	30.7333	27.3746	28.4971	6.52%	7.12%	33.2160
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.05	19.3399	19.3399	18.9738	18.5761	17.8043	17.6777	7.65%	8.97%	19.6013
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.02	20.3156	20.3156	20.0188	19.6592	18.1558	18.1880	5.88%	8.79%	20.7534
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	17.70	19.5783	19.5783	19.2434	18.8353	16.7754	17.4501	6.90%	8.53%	20.3782
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	20.80	18.4968	18.4968	18.1897	17.7923	15.8405	16.4995	6.70%	8.20%	19.2415
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	18.83	15.1039	15.1039	14.9271	14.6552	13.9959	14.1613	4.70%	5.02%	15.3424
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	103.35	16.2492	16.2492	15.9915	15.6554	13.9512	14.5291	6.39%	7.22%	16.9158
15	Future Discontinuance Policy Fund	ULIF0130111111FUTDISCONT133	01-Oct-11	Non Par	61.77	15.2295	15.2295	15.0091	14.7863	14.5634	14.3365	5.82%	8.24%	15.2295
					<b>633.67</b>									

**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:

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

# PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30-09-2017

(Rs in Crore)

## Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30th Sep, 2017	As % of total for this class	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2017	As % of total for this class	As at 30th Sep, 2016	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	604.59	26.25%	538.94	26.23%	573.82	26.49%	506.63	26.70%
AA or better	299.58	13.01%	277.99	13.53%	280.33	12.94%	258.89	13.65%
Rated below AA but above A	5.33	0.23%	10.44	0.51%	5.00	0.23%	9.75	0.51%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,393.90	60.51%	1,226.96	59.73%	1,307.11	60.34%	1,122.01	59.14%
	<b>2,303.39</b>	<b>100.00%</b>	<b>2,054.32</b>	<b>100.00%</b>	<b>2,166.26</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	59.63	2.59%	49.85	0.02%	59.07	2.73%	49.60	2.61%
More than 1 year and upto 3 years	192.36	8.35%	136.58	6.65%	187.43	8.65%	133.53	7.04%
More than 3 years and up to 7 years	613.04	26.61%	543.45	26.45%	569.73	26.30%	508.94	26.82%
More than 7 years and up to 10 years	264.46	11.48%	333.27	16.22%	252.93	11.68%	310.10	16.34%
More than 10 years and up to 15 years	271.21	11.77%	224.98	10.95%	250.64	11.57%	208.06	10.97%
More than 15 years and up to 20 years	114.43	4.97%	126.73	6.17%	110.17	5.09%	112.36	5.92%
Above 20 years	788.26	34.22%	639.46	31.13%	736.29	33.99%	574.67	30.29%
	<b>2,303.39</b>	<b>100.00%</b>	<b>2,054.32</b>	<b>100.00%</b>	<b>2,166.26</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,149.17	49.89%	963.27	46.89%	1,075.61	49.65%	876.12	46.18%
b. State Government	244.72	10.62%	263.70	12.84%	231.50	10.69%	245.89	12.96%
c. Corporate Securities	909.50	39.49%	827.36	40.27%	859.15	39.66%	775.26	40.86%
	<b>2,303.39</b>	<b>100.00%</b>	<b>2,054.32</b>	<b>100.00%</b>	<b>2,166.26</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>

**Note**

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

# PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30-09-2017

(Rs in Crore)

## Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th Sep, 2017	As % of total for this class	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2017	As % of total for this class	As at 30th Sep, 2016	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	159.36	44.75%	122.22	40.21%	159.36	44.75%	122.22	40.21%
AA or better	44.04	12.37%	46.48	15.29%	44.04	12.37%	46.48	15.29%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	152.70	42.88%	135.25	44.50%	152.70	42.88%	135.25	44.50%
	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	93.86	26.36%	60.54	19.92%	93.86	26.36%	60.54	19.92%
More than 1 year and upto 3 years	8.13	2.28%	8.82	2.90%	8.13	2.28%	8.82	2.90%
More than 3 years and up to 7 years	80.20	22.52%	102.37	33.68%	80.20	22.52%	102.37	33.68%
More than 7 years and up to 10 years	141.52	39.74%	81.58	26.84%	141.52	39.74%	81.58	26.84%
More than 10 years and up to 15 years	21.69	6.09%	27.93	9.19%	21.69	6.09%	27.93	9.19%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	10.70	3.00%	22.71	7.47%	10.70	3.00%	22.71	7.47%
	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	65.48	18.39%	74.57	24.53%	65.48	18.39%	74.57	24.53%
b. State Government	87.22	24.49%	66.22	21.79%	87.22	24.49%	66.22	21.79%
c. Corporate Securities	203.40	57.12%	163.16	53.68%	203.40	57.12%	163.16	53.68%
	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>356.10</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>

**Note**

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



## PERIODIC DISCLOSURES

### FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited  
( ` in Lakhs)

Date: Sep-2017

#### Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended September 30, 2017	up to the Quarter ended September 30, 2017	For the Quarter ended September 30, 2016	up to the Quarter ended September 30, 2016
1	Future Enterprises Limited (Formerly known as Future Retail Limited)	Joint Venturer	Premium Income	5.37	7.34	9.90	8.88
			Benefits paid	-	-	-	-
			Rent paid	-	-	1.75	5.45
			Reimbursement of Expenses paid			-	-
			Security Deposits given			-	-
			Share Capital Allotment	2,550.05	4,472.12	765.00	765.00
			Premium Deposits Outstanding	201.62	201.62	10.77	10.77
			Closing Balances at period-end	201.62	201.62	13.46	13.46
			Other Operating Expenses	-	-	-	0.80
2	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	4,899.69	8,592.79	1,464.14	1,464.14
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	2,550.05	4,472.12	765.00	765.00
4	Key Managerial Personnel		Premium	0.49	0.98	-	-
			Managerial Remuneration	57.18	205.40	98.30	186.69
			Reimbursement Paid	1.30	3.44	2.16	7.84
			Reimbursement (Payable)/Receivable	-	-	-	-

**PERIODIC DISCLOSURES**

**FORM L31 : Board of Directors & Key Persons**

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

**Date** 30 September 2017

Sl. No.	Name of person	Role/designation	Details of change in the period
1	G. N. Bajpai	Chairman	----
2	Kishore Biyani	Director	----
3	Krishan Kant Rathi	Director	----
4	Bidhubhusan Samal	Director	----
5	Roberto Leonardi	Director	----
6	Jennifer Sparks	Director	----
7	Bhavna Doshi	Independent Director	----
8	Devi Singh	Independent Director	----
9	Abhinandan K. Jain	Independent Director	----
10	Munish Sharda	Managing Director and Chief Executive Officer	----
11	Miranjit Mukherjee	Chief Financial Officer	----
12	Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
13	Jyoti Vaswani	Chief Investment Officer	----
14	Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	Resigned w.e.f 27 September 2017
15	C. L. Baradhvaj	Executive Vice President - Legal & Compliance and Company Secretary	Appointed w.e.f 30 September 2017
16	Dinesh Arora	Senior Vice President - Internal Audit	----

Key Pesons as defined in IRDA guidelines for the Corporate Governance for Insurers in India dated May 18, 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 September 2017

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

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	2,85,911
	Deduct:		
02	Mathematical Reserves	2	2,82,280
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		3,632
05	Available Assets in Shareholders' Fund	4	25,396
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		25,396
08	Total ASM (04) + (07)		29,027
09	Total RSM		12,215
10	Solvency Ratio (ASM/RSM)		2.38

**Certification**

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

Place: Mumbai  
Date: 14th November, 2017

Place: Mumbai  
Date: 14th November, 2017

Name and Signature of Appointed Actuary  
Bikash Choudhary

Name and Signature of CEO

**Notes**

- 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
- Item No 02 shall be the amount of Mathematical Reserves as mentioned in Form H
- Item No 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet
- 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 Sep 2017  
Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

## Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	573.49	526.47	-	-	0.54	9.43	1,261.46	1,108.71	1,835.49	1,644.61
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	573.49	526.47	-	-	0.54	9.43	1,261.46	1,108.71	1,835.49	1,644.61
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

## FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited  
Registration Number : 133  
Statement as on : 30th Sep 2017  
Periodicity Of Submission : Quarterly

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

## Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	285.66	268.59	-	-	-	10.25	300.90	263.64	586.55	542.47
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	285.66	268.59	-	-	-	10.25	300.90	263.64	586.55	542.47
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

## FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Sep 2017

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

## Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)	YTD (as on date)	Previous FY (as on 31 March 2017)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	154.89	136.16	-	-	49.80	53.63	428.98	463.05	633.67	652.84
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	154.89	136.16	-	-	49.80	53.63	428.98	463.05	633.67	652.84
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

**CERTIFICATION:**

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

**Note:**

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

## FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th Sep 2017

Statement of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Sep 16)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES :</b>																
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	886.13	984.29	17.76	7.95%	7.95%	882.78	984.29	36.61	8.27%	8.27%	720.12	840.08	29.54	8.18%	8.18%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A4	Treasury Bills	CTRB	24.77	14.85	0.38	6.09%	6.09%	17.62	14.85	0.41	5.78%	5.78%	5.89	-	0.09	6.60%	6.60%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :</b>																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	103.41	123.06	2.21	8.47%	8.47%	106.77	123.06	5.38	10.05%	10.05%	147.64	154.79	6.77	9.15%	9.15%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	0.96	1.00	0.02	7.78%	7.78%	0.96	1.00	0.04	7.82%	7.82%	8.50	8.80	0.33	7.67%	7.67%
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTHL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets ( Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D</b>	<b>TAXABLE BONDS OF</b>																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	60.95	72.80	1.34	8.71%	8.71%	58.63	72.80	2.58	8.79%	8.79%	47.29	63.06	2.21	9.31%	9.31%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	<b>TAX FREE BONDS</b>																
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>F</b>	<b>OTHR INVESTMENTS</b>																
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C14	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>G</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	3.63	3.61	0.06	7.09%	7.09%	3.40	3.61	0.08	4.83%	4.83%	1.71	1.04	0.25	29.12%	29.12%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1.45	1.20	0.07	19.70%	19.70%	1.54	1.20	0.30	39.18%	39.18%	5.62	5.52	-0.50	-17.87%	-17.87%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Securitised Assets ( Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	22.71	24.67	0.51	8.96%	8.96%	22.71	24.67	1.03	9.08%	9.08%	22.74	24.34	1.03	9.07%	9.07%
D8	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	10.00	-	0.19	18.04%	18.04%
<b>H</b>	<b>TAXABLE BONDS OF</b>																
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	108.41	110.36	2.24	8.19%	8.19%	98.90	110.36	4.48	9.04%	9.04%	67.94	78.30	3.10	9.09%	9.09%
D10	Infrastructure - PSU - CPs	ICFP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	132.46	142.83	3.19	9.55%	9.55%	133.91	142.83	7.85	11.70%	11.70%	139.13	143.22	7.28	10.44%	10.44%
D12	Infrastructure - Other Corporate Securities - CPs	ICCP	2.58	-	0.04	7.12%	7.12%	2.56	-	0.09	7.19%	7.19%	-	-	-	-	-
D13	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>I</b>	<b>TAX FREE BONDS</b>																
D14	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>J</b>	<b>OTHER INVESTMENTS</b>																
D15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	1.01	0.49	0.05	0.10	0.10
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Infrastructure - Equity (Promoter Group)	IOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>K</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																
<b>L</b>	<b>ACTIVELY TRADED</b>																
E1	PSU - Equity shares - Quoted	EAEQ	7.14	5.89	0.04	2.11%	2.11%	7.12	5.89	0.16	4.47%	4.47%	6.14	6.20	0.31	9.91%	9.91%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	68.76	68.06	1.14	6.61%	6.61%	69.43	68.06	2.09	6.00%	6.00%	65.91	65.53	1.75	5.30%	5.30%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EPPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	13.16	15.98	0.32	9.69%	9.69%	14.07	15.98	0.69	9.80%	9.80%	15.63	16.40	0.87	11.12%	11.12%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Corporate Securities - Debentures	ECOS	200.92	231.12	4.95	9.78%	9.78%	201.68	231.12	10.27	10.15%	10.15%	194.21	212.41	10.41	10.70%	10.70%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment) CCIL - RBI	ECDB	1.33	0.54	0.03	8.56%	8.56%	1.92	0.54	0.08	8.09%	8.09%	1.50	2.48	0.05	7.12%	7.12%









E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	19.35	22.89	0.87	7.63%	7.63%	
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	0.00	0.00%	0.00%	-	0.36	0.00	-24.09%	-24.09%	6.95	5.22	1.16	44.41%	44.41%
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	3.86	3.86	-	-	-	3.86	3.86	-	-	-	8.18	8.18	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS :</b>																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	15.92	16.83	-0.85	-19.99%	-19.99%	15.92	18.72	-1.67	-17.81%	-17.81%	1.54	1.40	0.76	166.38%	166.38%
F4	Equity Shares (PSUs & Unlisted)	OEPU	1.24	1.89	0.27	56.76%	56.76%	1.24	2.09	0.23	21.61%	21.61%	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.15	1.64	0.55	132.29%	132.29%	1.15	1.49	0.69	118.63%	118.63%	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	16.10	24.92	0.96	7.70%	7.70%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	8.20	3.67	(0.08)	(0.08)	(0.08)	8.20	3.67	(0.08)	(0.08)	(0.08)	-	1.91	0.19	40.61%	40.61%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>591.91</b>	<b>677.18</b>	<b>12.26</b>			<b>591.91</b>	<b>671.09</b>	<b>30.34</b>			<b>598.55</b>	<b>691.29</b>	<b>68.81</b>		

**CERTIFICATION:**

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

3 In the previous year column, the figure of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level

5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

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

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

Statement as on : 30th Sep 2017

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

**PART - A**

Name of the Fund :

Life Fund

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<u>DURING THE QUARTER 1</u>								
1	9.35% SAIL 2026	ORAD	5.00	09th Sep, 2011	FITCH	AAA	AA-	3rd Aug, 2017	N.A
<b>B.</b>	<u>AS ON DATE 2</u>								
1	9.55% Hindalco Industries Ltd 27-06-2022	ECOS	9.78	06th Mar, 2014	CRISIL	AA+	AA	3rd July, 2017	N.A
2	9.35% SAIL 2026	ORAD	5.00	09th Sep, 2011	FITCH	AAA	AA-	3rd Aug, 2017	N.A

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

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

Statement as on : 30th Sep 2017

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

**PART - A**

Name of the Fund :

Pension & General Annuity and Group Business

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<u>DURING THE QUARTER 1</u>								
					NIL				
<b>B.</b>	<u>AS ON DATE 2</u>								
					NIL				

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

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

Statement as on : 30th Sep 2017

Statement of Down Graded Investments

Periodicity of submission : Quarterly

**PART - A**

Name of Fund:

Linked Fund

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> <sup>1</sup>								
					NIL				
B.	<u>AS ON DATE</u> <sup>2</sup>								
					NIL				

**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 Investment (COI) shall be as per Guidelines issued by the Authority

**PERIODIC DISCLOSURES**

FORM L-36

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

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

Date: **30-09-2017**

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
<b>1</b>	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	3	48	48	435	0	1	1	0	6	288	288	918	3	612	612	58
	From 10,000-25,000	21	117	117	463	-	-	-	-	22	121	121	553	-	-	-	-
	From 25001-50,000	37	94	94	543	10	20	20	27	43	107	107	570	20	39	39	60
	From 50,001- 75,000	5	9	9	65	3	5	5	15	9	15	15	90	6	8	8	21
	From 75,000-100,000	4	4	4	36	27	28	28	99	24	25	25	90	37	38	38	117
	From 1,00,001 -1,25,000	1	1	1	10	3	3	3	6	2	2	2	12	7	6	6	10
	Above Rs. 1,25,000	9	5	5	142	70	22	22	126	118	33	33	341	189	41	41	345
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	16	61	61	369	11	29	29	1	32	112	112	585	14	36	36	1
	From 50,001-100,000	4	4	4	58	10	13	13	1	16	20	20	89	16	22	22	1
	From 1,00,001-150,000	-	-	-	-	11	11	11	1	7	6	6	0	14	14	14	1
	From 150,001- 2,00,000	-	-	-	-	7	4	4	0	5	3	3	0	7	4	4	0
	From 2,00,001-250,000	-	-	-	-	7	3	3	0	2	1	1	0	9	4	4	1
	From 2,50,001 -3,00,000	-	-	-	-	3	1	1	0	3	1	1	0	3	1	1	0
	Above Rs. 3,00,000	-	-	-	-	40	4	4	2	-	-	-	-	48	5	5	3
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	7	8	-	-	-	-	0	-	73	47	-	-	-	-
	From 10,000-25,000	0	1	54	49	-	-	-	-	0	1	54	39	-	-	-	-
	From 25001-50,000	-	-	-	-	0	-	-	(44)	1	2	335	202	0	-	-	(44)
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	1	-	8	97	1	1	9	70
	From 1,00,001 -1,25,000	1	-	186	325	-	-	-	-	2	-	341	596	-	-	-	-
	Above Rs. 1,25,000	1,210	2	10,213	1,08,619	550	-	3,442	48,184	1,987	5	14,085	1,75,559	893	2	5,585	73,954
	v Individual non Single Premium- INSP																
	From 0-10000	226	4,117	4,117	46,374	204	1,553	1,553	11,454	379	6,584	6,584	78,304	378	2,747	2,747	18,546
	From 10,000-25,000	1,227	6,634	6,634	25,545	670	3,650	3,650	16,945	1,827	9,761	9,761	41,075	1,201	6,451	6,451	27,612
	From 25001-50,000	1,997	5,206	5,206	31,963	841	2,220	2,220	14,734	3,034	7,922	7,922	49,852	1,434	3,799	3,799	23,999
	From 50,001- 75,000	398	674	674	6,472	224	373	373	4,159	682	1,140	1,140	11,206	375	628	628	5,731
	From 75,000-100,000	590	619	619	8,031	542	574	574	8,021	1,173	1,240	1,240	16,195	879	936	936	13,142
	From 1,00,001 -1,25,000	133	121	121	3,558	32	30	30	444	203	184	184	5,749	59	55	55	900
	Above Rs. 1,25,000	1,122	346	346	14,803	271	86	86	5,744	1,510	513	513	24,567	761	217	217	15,575
	vii Group Non Single Premium (GNSP)																
	From 0-10000	3	1	2,787	11,533	0	-	927	670	5	1	41,192	21,332	0	-	2,250	1,108
	From 10,000-25,000	5	-	1,280	26,400	1	-	623	3,672	11	-	2,665	52,190	1	2	1,142	6,151
	From 25001-50,000	9	1	2,031	34,276	3	2	685	6,698	16	1	2,957	51,848	4	3	2,290	6,960
	From 50,001- 75,000	9	2	1,220	23,218	2	2	1,527	1,509	17	2	2,062	38,007	2	3	1,604	1,894
	From 75,000-100,000	7	-	906	18,202	3	2	423	5,205	16	1	3,216	68,142	6	3	2,572	18,299
	From 1,00,001 -1,25,000	8	4	830	13,414	1	1	71	756	14	5	2,110	23,872	6	2	1,881	5,216
	Above Rs. 1,25,000	7,765	14	1,40,517	12,05,490	3,438	15	1,14,719	5,58,157	11,438	25	2,47,023	23,07,244	8,998	31	2,18,472	26,87,121

2		Renewal Premium																																																																																																																																																																																																																																																																																																																																																																																																																																													
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																																																																																																																																																																																																																																																																																																																																																																																																																														
i Individual																			From 0-10000	1,684	20,001	20,001	53,796	1,713	21,225	21,225	92,003	2,987	42,822	42,822	1,32,188	3,023	46,022	46,022	1,47,196		From 10,000-25,000	2,559	13,714	13,714	43,382	2,545	13,860	13,860	36,442	4,239	29,467	29,467	85,561	4,050	29,965	29,965	59,700		From 25001-50,000	1,424	3,180	3,180	21,312	1,076	2,559	2,559	14,718	2,157	6,542	6,542	40,142	1,526	5,191	5,191	23,002		From 50,001-75,000	326	419	419	4,583	217	301	301	3,415	495	914	914	9,199	244	604	604	4,957		From 75,000-100,000	442	343	343	5,940	320	246	246	4,614	705	774	774	12,485	283	491	491	6,907		From 1,00,001 -1,25,000	95	76	76	1,325	77	54	54	955	156	171	171	2,871	93	107	107	1,437		Above Rs. 1,25,000	371	143	143	7,300	342	98	98	4,575	698	394	394	18,520	116	216	216	6,788	iii Group																			From 0-10000	(1)	7	30,588	(5,088)	0	1	1,436	1,465	(3)	11	30,938	(14,137)	1	1	4,002	3,152		From 10,000-25,000	(3)	2	40	(16,532)	2	3	1,865	7,148	(4)	6	196	(22,173)	3	4	2,902	6,615		From 25001-50,000	(5)	1	27	(11,066)	5	5	1,538	8,085	(9)	3	324	(22,467)	8	8	3,896	24,509		From 50,001-75,000	(2)	3	377	(9,862)	6	3	3,954	20,590	(3)	9	2,089	(14,581)	11	7	6,098	17,402		From 75,000-100,000	(3)	1	44	(34,813)	6	2	1,035	8,993	(2)	3	374	(31,515)	14	7	2,102	23,925		From 1,00,001 -1,25,000	(0)	1	896	(1,783)	3	2	1,072	4,303	(2)	2	968	(10,159)	6	3	2,303	2,299		Above Rs. 1,25,000	774	42	57,933	10,08,935	1,371	53	1,12,080	20,80,627	2,206	86	1,21,866	32,91,082	2,155	86	1,60,467	35,78,140	iv Group- Annuity																			From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0-10000	1,684	20,001	20,001	53,796	1,713	21,225	21,225	92,003	2,987	42,822	42,822	1,32,188	3,023	46,022	46,022	1,47,196																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 10,000-25,000	2,559	13,714	13,714	43,382	2,545	13,860	13,860	36,442	4,239	29,467	29,467	85,561	4,050	29,965	29,965	59,700																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 25001-50,000	1,424	3,180	3,180	21,312	1,076	2,559	2,559	14,718	2,157	6,542	6,542	40,142	1,526	5,191	5,191	23,002																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 50,001-75,000	326	419	419	4,583	217	301	301	3,415	495	914	914	9,199	244	604	604	4,957																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 75,000-100,000	442	343	343	5,940	320	246	246	4,614	705	774	774	12,485	283	491	491	6,907																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 1,00,001 -1,25,000	95	76	76	1,325	77	54	54	955	156	171	171	2,871	93	107	107	1,437																																																																																																																																																																																																																																																																																																																																																																																																																														
	Above Rs. 1,25,000	371	143	143	7,300	342	98	98	4,575	698	394	394	18,520	116	216	216	6,788																																																																																																																																																																																																																																																																																																																																																																																																																														
iii Group																			From 0-10000	(1)	7	30,588	(5,088)	0	1	1,436	1,465	(3)	11	30,938	(14,137)	1	1	4,002	3,152		From 10,000-25,000	(3)	2	40	(16,532)	2	3	1,865	7,148	(4)	6	196	(22,173)	3	4	2,902	6,615		From 25001-50,000	(5)	1	27	(11,066)	5	5	1,538	8,085	(9)	3	324	(22,467)	8	8	3,896	24,509		From 50,001-75,000	(2)	3	377	(9,862)	6	3	3,954	20,590	(3)	9	2,089	(14,581)	11	7	6,098	17,402		From 75,000-100,000	(3)	1	44	(34,813)	6	2	1,035	8,993	(2)	3	374	(31,515)	14	7	2,102	23,925		From 1,00,001 -1,25,000	(0)	1	896	(1,783)	3	2	1,072	4,303	(2)	2	968	(10,159)	6	3	2,303	2,299		Above Rs. 1,25,000	774	42	57,933	10,08,935	1,371	53	1,12,080	20,80,627	2,206	86	1,21,866	32,91,082	2,155	86	1,60,467	35,78,140	iv Group- Annuity																			From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																																																																																																																																
	From 0-10000	(1)	7	30,588	(5,088)	0	1	1,436	1,465	(3)	11	30,938	(14,137)	1	1	4,002	3,152																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 10,000-25,000	(3)	2	40	(16,532)	2	3	1,865	7,148	(4)	6	196	(22,173)	3	4	2,902	6,615																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 25001-50,000	(5)	1	27	(11,066)	5	5	1,538	8,085	(9)	3	324	(22,467)	8	8	3,896	24,509																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 50,001-75,000	(2)	3	377	(9,862)	6	3	3,954	20,590	(3)	9	2,089	(14,581)	11	7	6,098	17,402																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 75,000-100,000	(3)	1	44	(34,813)	6	2	1,035	8,993	(2)	3	374	(31,515)	14	7	2,102	23,925																																																																																																																																																																																																																																																																																																																																																																																																																														
	From 1,00,001 -1,25,000	(0)	1	896	(1,783)	3	2	1,072	4,303	(2)	2	968	(10,159)	6	3	2,303	2,299																																																																																																																																																																																																																																																																																																																																																																																																																														
	Above Rs. 1,25,000	774	42	57,933	10,08,935	1,371	53	1,12,080	20,80,627	2,206	86	1,21,866	32,91,082	2,155	86	1,60,467	35,78,140																																																																																																																																																																																																																																																																																																																																																																																																																														
iv Group- Annuity																			From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																																																																																																																																																																																																																																																																																
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1. Premium stands for premium amount.

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

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

## PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **30-09-2017**

*(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	-	66	0	-	113	0	-	91	5	-	195	0
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	17	29,547	828	12	14,418	111	27	49,658	1,705	25	49,602	1,975
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	1,30,418	8,190	10	1,07,886	3,887	16	2,66,372	11,798	22	1,86,008	7,935
	<b>Total(A)</b>	<b>25</b>	<b>1,60,031</b>	<b>9,018</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>43</b>	<b>3,16,121</b>	<b>13,509</b>	<b>47</b>	<b>2,35,805</b>	<b>9,911.34</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>25</b>	<b>1,60,031</b>	<b>9,018</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>43</b>	<b>3,16,121</b>	<b>13,509</b>	<b>47</b>	<b>2,35,805</b>	<b>9,911.34</b>

Note:

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

## PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **30-09-2017**

*(Rs in Lakhs)*

Business Acquisition through different channels (Individuals)									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,541	1,546	3,885	1,321	5,897	2,537	7,193	2,533
2	Corporate Agents-Banks	961	384	356	76	1,231	481	358	77
3	Corporate Agents -Others	1,318	503.33	1,645	256	2,264	736	2,755	411
4	Brokers	2,166	678	1,472	721	4,189	1,546	2,465	1,171
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,072	2,680	1,266	610	14,479	3,794	2,886	1,267
	<b>Total (A)</b>	<b>18,058</b>	<b>5,792</b>	<b>8,624</b>	<b>2,984</b>	<b>28,060</b>	<b>9,094</b>	<b>15,657</b>	<b>5,459</b>
1	Referral (B)	2	0	6	1	18	2	6	1
	<b>Grand Total (A+B)</b>	<b>18,060</b>	<b>5,793</b>	<b>8,630</b>	<b>2,985</b>	<b>28,078</b>	<b>9,095</b>	<b>15,663</b>	<b>5,460</b>

Note:

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



## PUBLIC DISCLOSURE

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

Individual

Insurer: Future Generali Life Insurance Company Limited

Date: 30-Sep-17

Ageing of Claims*									
SI.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	382	52	8	0	1	443	4,01,19,455.84
2	Survival Benefit	0	3079	4	0	0	0	3083	6,97,92,940.97
3	for Annuities / Pension	0	702	29	2	1	0	734	10,95,527.62
4	For Surrender							3867	32,30,85,408.79
5	Other benefits							0	
6	Death Claims	26	171	53	17	4	0	271	5,91,44,938.80

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*									
SI.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims	0						0	0
2	Survival Benefit	765						765	17,54,43,737.76
3	for Annuities / Pension	0						0	0.00
4	For Surrender	1						1	2,27,176.68
5	Other benefits	0						0	0.00
6	Death Claims	0	152	25	7	1	1	186	15,81,83,607.00

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 Life Insurance

Date: 30-Sep-17

**Individual**

SI. No.	Claims Experience	No. of claims only					
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	150	966	192	808		
2	Claims reported during the period*	291	358	3115	763		
3	Claims Settled during the period	271	443	3083	734		
4	Claims Repudiated during the period	11	0	0	0		
a	Less than 2 years from the date of acceptance of risk	11	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	159	881	224	837	0	0
	Less than 3 months	74	103	221	231		
	3 months to 6 months	77	28	0	175		
	6months to 1 year	7	78	0	267		
	1year and above	1	672	3	164		

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

Insurer: Future Generali Life Insurance

Date: 30-Sep-17

**Group**

SI. No.	Claims Experience	No. of claims only					
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	83		0			
2	Claims reported during the period*	205		765		1	
3	Claims Settled during the period	186		765		1	
4	Claims Repudiated during the period	0		0			
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0		0			
6	Claims O/S at End of the period	102		0			
	Less than 3months	47					
	3 months to 6 months	7					
	6months to 1 year	4					
	1year and above**	44					

**PERIODIC DISCLOSURES**

**FORM L-41**

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	2	4	0	3	3	0	4
b)	Policy Servicing	0	13	3	3	7	0	13
c)	Proposal Processing	2	52	22	19	11	2	52
d)	Survival Claims	2	32	9	5	16	4	32
e)	ULIP Related	2	1	1	1	1	0	1
f)	Unfair Business Practices	68	952	126	27	816	51	952
g)	Others	1	30	5	7	15	4	30
	<b>Total Number of Complaints</b>	<b>77</b>	<b>1084</b>	<b>166</b>	<b>65</b>	<b>869</b>	<b>61</b>	<b>1084</b>

2	Total No. of policies during previous year: FY 2016-17	15,712
3	Total No. of claims during previous year: FY 2016-17	693
4	Total No. of policies during current year: FY 2017-18	28,121
5	Total No. of claims during current year: FY 2017-18	612
6	Total No. of Policy Complaints ( current year) per 10,000 policies ( current year) :	385
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	65

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
		Upto 7 days	56	0
	7 - 15 days	5	0	0
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	0	0	0
	<b>Total No. of complaints</b>	<b>61</b>	<b>0</b>	<b>61</b>

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

## L-42 : Valuation Basis (Life Insurance)

Date: 30th September 2017

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

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

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

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

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

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

	Minimum	Maximum
i. Individual Business		
1. Life- Participating policies	5.85% per annum	6.55% per annum
2. Life- Non-participating Policies	4.85% per annum	5.55% per annum
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	5.85% per annum	6.55% per annum
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	4.85% per annum	5.55% per annum
7. Health Insurance	4.85% per annum	5.55% per annum
ii. Group Business		
	Group Credit Suraksha - 6.55% in first 5 years and 5.85% for remaining years	
	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
	Not Applicable for Group fund products .	

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

i. Individual Business		
1. Life- Participating policies	66% to 440% of IALM 06-08 (Including Pension products)	
2. Life- Non-participating Policies	18.7% to 440% of IALM 06-08	
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality	
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	77% to 165% of IALM 06-08	
7. Health Insurance	Mortality Rates: 79.20% of IALM 06-08 Morbidity Rates: 38% to 64% of CIBT 93	
ii. Group Business		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	44% - 132% of IALM 06-08	
Group Savings Suraksha	168% - 218% of IALM 06-08	

3) Expenses :

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

4) Bonus Rates :

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

Life- Participating policies- Individual Business  
Life- Participating policies- Pension Business

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

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i. Individual Business

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

ii. Group Business

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

8) Change in Valuation Methods or Bases (as compared with 30th June 2017 assumptions)

i. Individuals Assurances

1. Interest
2. Expenses
3. Inflation

No Change  
No change other than allowing for implied inflation  
No change

ii. Annuities

1. Interest
  - a. Annuity in payment
  - b. Annuity during deferred period
  - c. Pension : All Plans
2. Expenses
3. Inflation

No Change  
Not Applicable  
Not Applicable  
No change other than allowing for implied inflation  
No change

iii. Unit Linked

1. Interest
2. Expenses
3. Inflation

No change  
No change other than allowing for implied inflation  
No change

iv. Health

1. Interest
2. Expenses
3. Inflation

No change  
No change other than allowing for implied inflation  
No change

v. Group

1. Interest
2. Expenses
3. Inflation

No Change  
No change other than allowing for implied inflation  
No change

## PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-TRADITIONAL</b>		
Future Assure	583	4.0%
Insta Life(RP)	583	4.0%
Future Child-RP	583	4.0%
Future Anand	583	4.0%
Future SaralAnand	583	4.0%
Future DreamGuarantee Plan	583	4.0%
Future Generali Bima Guarantee	583	4.0%
Future Generali SecureIncome(RP)	583	4.0%
Future Generali Pearls Guarantee	583	4.0%
Future Care	583	4.0%
Future Generali CarePlus	583	4.0%
Future Generali SmartLife	583	4.0%
Term With ReturnofPremium	583	4.0%
Future Pension(RP)	583	4.0%
Future Generali FamilySecure Plan	583	4.0%
Future Generali FamilyIncome Plan	583	4.0%
Future Generali SaralBima	583	4.0%
Future Generali AssurePlus	583	4.0%
Future Guarantee Care Plus - Regular Pay	583	4.0%
Future Generali Pension Guarantee(RP)	583	4.0%
Future Generali Assured Income	583	4.0%
Future Generali Triple Anand Avantage Plan	583	4.0%
Future Generali Assured Money Back Plan	583	4.0%
Future Generali Assured Education Plan - Option A	583	4.0%
Future Generali Assured Education Plan - Option B	583	4.0%
Future Generali Assured Education Plan - Option C	583	4.0%
Future Generali Flexi Online Term Plan - Option 1	513	4.0%
Future Generali Flexi Online Term Plan - Option 2	513	4.0%
Future Generali Flexi Online Term Plan - Option 3	513	4.0%
Future Generali New Saral Anand	583	4.0%
Future Generali Big Income Multiplier - Annual	583	4.0%
Future Generali Big Income Multiplier - Monthly	583	4.0%
Future Generali Big Income Multiplier - Lumpsum	583	4.0%
Future New Assure Plus	583	4.0%
Insta Life(SP)	291.5	4.0%
Future Child-SP	291.5	4.0%
Future Generali SecureIncome(SP)	291.5	4.0%
Future Generali Immediate Annuity (SP)	291.5	4.0%
Future Pension(SP)	291.5	4.0%
Future Generali PensionGuarantee (SP)	291.5	4.0%
Future Generali Jan Suraksha Plus (SP)	28	4.0%

<b>INDIVIDUAL-UNIT LINKED</b>		
Future Pension Advantage(RP)	583	4.0%
Future Pension Advantage Plus(RP)	583	4.0%
Future Generali Bima Advantage Plus	583	4.0%
Future Generali Dhan Vridhi	583	4.0%
Future Generali Wealth Protect Plan	583	4.0%
Future Sanjeevani(RP)	583	4.0%
Future Freedom	583	4.0%
Future Sanjeevani Plus(RP)	583	4.0%
Future Freedom Plus	583	4.0%
NAV Assure(RP)	583	4.0%
Future Generali NAV Insure Plan (RP)	583	4.0%
Future Generali Wealth Protect Plan -Revised	583	4.0%
Future Guarantee Plus	583	4.0%
Future Generali Select Insurance Plan	583	4.0%
Future Generali Bima Advantage	583	4.0%
Future Guarantee	583	4.0%
Future Guarantee Easy Invest Online	564	4.0%
Future Pension Advantage(SP)	291.5	4.0%
Future Pension Advantage Plus(SP)	291.5	4.0%
Future Generali Bima Gain (SP)	291.5	4.0%
Future Sanjeevani(SP)	291.5	4.0%

**PER POLICY RENEWAL EXPENSES**

<b>PRODUCT NAME</b>	<b>RENEWAL EXPENSES per annum (Rs)</b>	<b>INFLATION Per Annum</b>
Future Sanjeevani Plus(SP)	291.5	4.0%
NAV Assure(SP)	291.5	4.0%
Future Generali NAV Insure Plan(SP)	291.5	4.0%
Future Generali Pramukh Nivesh ULIP (SP)	291.5	4.0%
Future Generali Nivesh Plan(SP)	291.5	4.0%
Future Generali Nivesh Preferred (SP)	291.5	4.0%

**GROUP (TRADITIONAL & UNIT LINKED)**

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

Future Generali Cancer Protect Plan - Regular Option 1	8.25%
Future Generali Cancer Protect Plan - Single Option 1	2.20%
Future Generali Cancer Protect Plan - Regular Option 2	8.25%
Future Generali Cancer Protect Plan - Single Option 2	2.20%
Future Generali Flexi Online Term Plan - Option 1	1.00%
Future Generali Flexi Online Term Plan - Option 2	1.00%
Future Generali Flexi Online Term Plan - Option 3	1.00%
Future Generali Big Income Multiplier - Annual	0.55%
Future Generali Big Income Multiplier - Monthly	0.55%
Future Generali Big Income Multiplier - Lumpsum	0.55%
Future New Assure Plus	0.55%
Future Generali Jan Suraksha (SP)	3.30%
Future Generali Easy Invest Online	0.50%
Other Products	NIL

**RENEWAL SUM ASSURED RELATED EXPENSES**

ALL PRODUCTS	NIL
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SP-Single Premium  
RP-Regular Premium