

## Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended 30 June 2018

## Policyholders' Account (Technical Account)

(₹ 000)

Particulars	Schedule	For the Quarter ended 30 June 2018	Upto the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Upto the Quarter ended 30 June 2017
Premiums Earned - Net					
(a) Premium	L-4	15,84,467	15,84,467	13,75,542	13,75,542
(b) Reinsurance Ceded		(81,484)	(81,484)	(87,772)	(87,772)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		5,44,877	5,44,877	4,83,066	4,83,066
(b) Profit on Sale / Redemption of Investments		1,05,107	1,05,107	2,40,512	2,40,512
(c) (Loss on Sale / Redemption of Investments)		(75,306)	(75,306)	(22,589)	(22,589)
(d) Transfer /Gain on revaluation / change in Fair value*		5,991	5,991	(60,757)	(60,757)
Transfer from Shareholders' Fund		6,14,653	6,14,653	3,77,654	3,77,654
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		95	95	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		4,681	4,681	7,197	7,197
<b>Total (A)</b>		<b>27,03,081</b>	<b>27,03,081</b>	<b>23,12,853</b>	<b>23,12,853</b>
Commission	L-5	65,491	65,491	54,703	54,703
Operating Expenses related to Insurance Business	L-6	14,41,820	14,41,820	10,04,017	10,04,017
Service Tax / Goods and Service Tax		10,522	10,522	6,810	6,810
Provision for Doubtful Debts		158	158	4,237	4,237
Bad Debts Written Off		(49)	(49)	131	131
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>15,17,942</b>	<b>15,17,942</b>	<b>10,69,898</b>	<b>10,69,898</b>
Benefits Paid (Net)	L-7	7,53,873	7,53,873	10,32,948	10,32,948
Interim and Terminal Bonuses Paid		1,383	1,383	241	241
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(66,399)	(66,399)	(1,22,777)	(1,22,777)
Non Linked		4,75,180	4,75,180	2,99,374	2,99,374
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		6,489	6,489	(10,761)	(10,761)
(c) Amount accepted in Reinsurance					
<b>Total (C)</b>		<b>11,70,526</b>	<b>11,70,526</b>	<b>11,99,025</b>	<b>11,99,025</b>
<b>Surplus/ (Deficit ) (D) = (A) - (B) - (C)</b>		<b>14,613</b>	<b>14,613</b>	<b>43,930</b>	<b>43,930</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		14,436	14,436	20,978	20,978
Surplus / (Deficit) transferred to balance sheet		177	177	22,952	22,952
<b>Total (D)</b>		<b>14,613</b>	<b>14,613</b>	<b>43,930</b>	<b>43,930</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		1,383	1,383	241	241
(b) Terminal Bonuses paid		647	647	-	-
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		14,613	14,613	43,930	43,930
(e) Total Surplus: [(a)+(b)+(c)+(d)]		<b>16,643</b>	<b>16,643</b>	<b>44,171</b>	<b>44,171</b>

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Period Ended 30 June 2018

## Shareholders' Account (Non-Technical Account)

(₹ 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter ended 30 June 2018	Quarter ended 30 June 2018	Quarter ended 30 June 2017	Quarter ended 30 June 2017
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		50,118	50,118	38,310	38,310
(b) Profit on Sale / Redemption of Investments		8,090	8,090	18,655	18,655
(c) (Loss on Sale / Redemption of Investments)		(3,438)	(3,438)	(1,697)	(1,697)
Other Income				-	-
<b>Total (A)</b>		<b>54,770</b>	<b>54,770</b>	<b>55,268</b>	<b>55,268</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		2,950	2,950	4,856	4,856
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		4,909	4,909	2,845	2,845
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)		6,14,653	6,14,653	3,77,654	3,77,654
<b>Total (B)</b>		<b>6,22,512</b>	<b>6,22,512</b>	<b>3,85,355</b>	<b>3,85,355</b>
Profit / (Loss) before Tax		(5,67,742)	(5,67,742)	(3,30,087)	(3,30,087)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(5,67,742)	(5,67,742)	(3,30,087)	(3,30,087)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(1,46,82,622)	(1,46,82,622)	(1,32,49,108)	(1,32,49,108)
(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>(1,52,50,364)</b>	<b>(1,52,50,364)</b>	<b>(1,35,79,195)</b>	<b>(1,35,79,195)</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 30 June 2018

(₹ 000)

Particulars	Schedule	As at 30 June 2018	As at 30 June 2017
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	1,77,28,206	1,58,28,228
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		21,490	12,711
<b>Sub-Total</b>		<b>1,77,49,696</b>	<b>1,58,40,939</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		52,349	66,904
Policy Liabilities		2,49,94,231	2,08,19,902
Insurance Reserves			
Provision for Linked Liabilities		53,26,204	57,96,934
<b>Sub-Total</b>		<b>3,03,72,784</b>	<b>2,66,83,740</b>
Funds for Future Appropriations		3,49,268	2,86,665
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)		177	22,952
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		7,29,392	6,08,723
(ii) Others			
<b>Total</b>		<b>4,92,01,317</b>	<b>4,34,43,019</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	26,15,660	22,30,731
Policyholders'	L-13	2,45,70,571	2,07,32,391
Assets held to cover Linked Liabilities	L-14	60,55,596	64,05,657
Loans	L-15	78,670	40,369
Fixed Assets	L-16	4,71,368	3,88,993
Current Assets			
Cash and Bank Balances	L-17	2,34,063	4,67,981
Advances and Other Assets	L-18	20,17,974	16,47,085
<b>Sub-Total (A)</b>		<b>22,52,037</b>	<b>21,15,066</b>
Current Liabilities	L-19	20,42,815	20,15,111
Provisions	L-20	50,134	34,272
<b>Sub-Total (B)</b>		<b>20,92,949</b>	<b>20,49,383</b>
Net Current Assets (C) = (A - B)		1,59,088	65,683
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21		-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,52,50,364	1,35,79,195
<b>Total</b>		<b>4,92,01,317</b>	<b>4,34,43,019</b>

CONTINGENT LIABILITIES

(₹ 000)

Particulars	As at 30 June 2018	As at 30 June 2017
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	49,765	1,679
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	18,784	4,979
<b>TOTAL</b>	<b>68,549</b>	<b>6,658</b>

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

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-4-PREMIUM SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>For the Quarter ended 30 June 2018</b>	<b>Upto the Quarter ended 30 June 2018</b>	<b>For the Quarter ended 30 June 2017</b>	<b>Upto the Quarter ended 30 June 2017</b>
	First Year Premiums	8,38,398	8,38,398	6,83,411	6,83,411
	Renewal Premiums	6,20,326	6,20,326	5,96,123	5,96,123
	Single Premiums	1,25,743	1,25,743	96,008	96,008
	<b>Total</b>	<b>15,84,467</b>	<b>15,84,467</b>	<b>13,75,542</b>	<b>13,75,542</b>

**FORM L-5 - COMMISSION SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>For the Quarter ended 30 June 2018</b>	<b>Upto the Quarter ended 30 June 2018</b>	<b>For the Quarter ended 30 June 2017</b>	<b>Upto the Quarter ended 30 June 2017</b>
	Commission Paid				
	Direct - First Year Premiums	58,108	58,108	48,143	48,143
	- Renewal Premiums	7,336	7,336	6,500	6,500
	- Single Premiums	47	47	60	60
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	<b>Net commission</b>	<b>65,491</b>	<b>65,491</b>	<b>54,703</b>	<b>54,703</b>
	<b>Breakup of Commission Expenses (Gross)</b>				
	Agents	29,502	29,502	19,060	19,060
	Brokers	2,785	2,785	27,007	27,007
	Corporate Agency	33,204	33,204	8,625	8,625
	Referral	-	-	11	11
	<b>Total</b>	<b>65,491</b>	<b>65,491</b>	<b>54,703</b>	<b>54,703</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ 000)

	Particulars	For the Quarter ended 30 June 2018	Upto the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Upto the Quarter ended 30 June 2017
	Employees' Remuneration and Welfare Benefits	5,93,204	5,93,204	5,11,208	5,11,208
	Travel, Conveyance and Vehicle Running Expenses	18,828	18,828	11,314	11,314
	Training Expenses (including Staff Training) (Net of Recovery)	26,442	26,442	11,623	11,623
	Rent, Rates and Taxes	57,360	57,360	64,732	64,732
	Repairs	24,245	24,245	21,639	21,639
	Printing and Stationery	4,721	4,721	5,927	5,927
	Communication Expenses	15,104	15,104	12,435	12,435
	Legal and Professional Charges	2,56,911	2,56,911	2,03,571	2,03,571
	Medical Fees	2,564	2,564	3,109	3,109
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	606	606	550	550
	(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	195	195	209	209
	Advertisement and Publicity	3,60,617	3,60,617	87,947	87,947
	Interest and Bank Charges	2,278	2,278	2,582	2,582
	Depreciation	36,203	36,203	25,556	25,556
	Others:				
	Service Tax / Goods and Service Tax	170	170	3,222	3,222
	Membership and Subscriptions	2,534	2,534	1,789	1,789
	Information Technology and related Expenses	20,873	20,873	14,190	14,190
	Outsourcing Expenses	15,989	15,989	20,165	20,165
	Other Expenses	2,976	2,976	2,249	2,249
	<b>Total</b>	<b>14,41,820</b>	<b>14,41,820</b>	<b>10,04,017</b>	<b>10,04,017</b>

## FORM L-7-BENEFITS PAID SCHEDULE

(₹ 000)

	Particulars	For the Quarter ended 30 June 2018	Upto the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Upto the Quarter ended 30 June 2017
	Insurance Claims				
	(a) Claims by Death	1,53,751	1,53,751	2,20,895	2,20,895
	(b) Claims by Maturity	76,759	76,759	64,139	64,139
	(c) Annuities / Pension Payment,	715	715	747	747
	(f) Other Benefits				
	Surrender	4,30,188	4,30,188	5,95,028	5,95,028
	Partial Withdrawal	-	-	-	-
	Critical Illness	6,973	6,973	-	-
	Gratuity and Leave Encashment	90,850	90,850	66,418	66,418
	Superannuation	53,718	53,718	2,00,607	2,00,607
	Other Benefits	679	679	638	638
	Claims related Expenses	773	773	806	806
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(60,533)	(60,533)	(1,16,330)	(1,16,330)
	(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>7,53,873</b>	<b>7,53,873</b>	<b>10,32,948</b>	<b>10,32,948</b>

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

(₹ 000)

Particulars	As at 30 June 2018	As at 30 June 2017
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	2,00,00,000
Issued Capital 1,772,879,159 (Previous Year - 1,582,881,330) Equity Shares of Rs.10 each	1,77,28,792	1,58,28,813
Subscribed Capital 1,772,820,609 (Previous Year - 1,582,822,780) Equity Shares of Rs.10 each	1,77,28,206	1,58,28,228
Called-up Capital 1,772,820,609 (Previous Year - 1,582,822,780) Equity Shares of Rs.10 each	1,77,28,206	1,58,28,228
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>1,77,28,206</b>	<b>1,58,28,228</b>

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

Particulars	As at 30 June 2018		As at 30 June 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited * (formerly known as Future Retail Limited <sup>#</sup> )	12,53,87,134	7.07	7,69,35,771	4.86
- Sprint Advisory Services Private Limited	86,86,46,353	49.00	77,55,51,248	49.00
- Industrial Investment Trust Limited	32,67,00,000	18.43	32,67,00,000	20.64
Foreign - Participatie Maatschappij Graafschap Holland NV	45,20,87,122	25.50	40,36,35,761	25.50
Other:	-	-	-	-
<b>Total</b>	<b>1,77,28,20,609</b>	<b>100.00</b>	<b>1,58,28,22,780</b>	<b>100.00</b>

\* Shares held by Future Enterprises Limited and its nominees

# w.e.f. from 04 May 2016

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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-



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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	<b>Long Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	6,52,891	3,03,147
	Other Approved Securities	1,19,354	57,219
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	1,77,772	1,46,626
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	8,91,449	5,14,485
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	5,48,604	3,90,451
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	12,583	10,658
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	-
	(c) Mutual Funds.	-	-
		<b>24,02,653</b>	<b>14,22,586</b>
	<b>Short Term Investments *</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	24,987	2,47,788
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,79,710	4,59,502
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	8,310	1,00,855
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		<b>2,13,007</b>	<b>8,08,145</b>
	<b>Total</b>	<b>26,15,660</b>	<b>22,30,731</b>

\* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,198,495(000) (Previous Year Rs.1,255,177(000)) & Rs. 2,186,366(000) (Previous Year Rs. 13,63,685(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 213,007(000) (Previous Year Rs.808,145(000)) & Rs.213,007(000) (Previous Year Rs. 808,145(000)) respectively

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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,25,27,995	95,42,853
	Other Approved Securities	27,33,592	20,66,780
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	5,66,095	6,14,644
	(bb) Preference	-	-
	(b) Mutual Funds	-	10,390
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	25,38,570	27,91,345
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	49,03,093	39,56,806
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	41,484	39,458
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	97,781
	(c) Mutual Funds.	-	-
		<b>2,33,10,829</b>	<b>1,91,20,057</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	94,869	98,936
	Other Approved Securities	50,056	6,536
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	7,36,340	9,40,498
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,08,648	1,50,000
	(e) Other Securities	18,516	2,90,771
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,51,313	1,25,593
	Other than Approved Investments	-	-
		<b>12,59,742</b>	<b>16,12,334</b>
	<b>Total</b>	<b>2,45,70,571</b>	<b>2,07,32,391</b>

**Notes:**

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 22,652,457(000) (Previous Year Rs. 18,425,156(000)) & Rs. 22,292,843(000) (Previous Year Rs. 19,795,355(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,259,742(000) (Previous Year Rs. 1,612,334(000)) & Rs. 1,259,150(000) (Previous Year Rs. 1,614,161(000)) respectively

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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	61,205	2,58,768
	Other Approved Securities	7,92,196	8,31,938
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	20,75,498	23,37,993
	(bb) Preference	-	-
	(b) Mutual Funds	-	3,541
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	5,21,875	5,37,220
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	12,08,308	11,25,436
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	1,15,508	2,36,878
	(bb) Preference	-	-
	(c) Mutual Funds.	1,96,057	-
		<b>49,70,647</b>	<b>53,31,774</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,48,911	4,29,883
	Other Approved Securities	5,018	12,688
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	3,63,229	4,51,304
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,16,615	44,530
	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	1,51,176	1,35,478
		<b>10,84,949</b>	<b>10,73,883</b>
	<b>Total</b>	<b>60,55,596</b>	<b>64,05,657</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,607,598(000) (Previous Year Rs. 2,575,229(000)) & Rs. 2,607,598(000) (Previous Year Rs. 2,575,229(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 933,774(000) (Previous Year Rs. 938,406(000)) & Rs. 933,774(000) (Previous Year Rs. 938,406(000)) respectively.

## FORM L-15-LOANS SCHEDULE

(₹ 000)

	Particulars	As at 30 June 2018	As at 30 June 2017
	<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	77,461	40,369
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Others	1,209	-
	<b>Total</b>	<b>78,670</b>	<b>40,369</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	77,461	40,369
	(f) Others	1,209	-
	<b>Total</b>	<b>78,670</b>	<b>40,369</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	78,670	40,369
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>78,670</b>	<b>40,369</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	78,670	40,369
	<b>Total</b>	<b>78,670</b>	<b>40,369</b>

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at 01 April 2018	Additions	Deductions	As at 30 June 2018	As at 01 April 2018	Upto the Year ended 30 June 2018	On Sales / Adjustments	As at 30 June 2018	As at 30 June 2018	As at 30 June 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	4,54,090	16,961	-	4,71,051	3,47,396	9,417	-	3,56,813	1,14,238	85,304
<b>Tangible Assets</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	91,748	5,119	-	96,867	37,323	4,869	460	41,732	55,135	28,096
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	48,203	126	-	48,329	27,236	1,953	403	28,786	19,543	24,277
Information Technology Equipment	3,08,472	4,428	-	3,12,900	89,513	14,173	49	1,03,637	2,09,263	1,95,556
Vehicles	8,005	-	-	8,005	4,926	156	-	5,082	2,923	3,649
Office Equipment	76,137	2,719	-	78,856	38,945	2,730	294	41,381	37,475	32,111
<b>Total</b>	<b>9,86,655</b>	<b>29,353</b>	<b>-</b>	<b>10,16,008</b>	<b>5,45,339</b>	<b>33,298</b>	<b>1,206</b>	<b>5,77,431</b>	<b>4,38,577</b>	<b>3,68,993</b>
Capital Work in Progress									30,497	20,000
<b>Sub Total (A)</b>	<b>9,86,655</b>	<b>29,353</b>		<b>10,16,008</b>	<b>5,45,339</b>	<b>33,298</b>	<b>1,206</b>	<b>5,77,431</b>	<b>4,69,074</b>	<b>3,88,993</b>

Leased Assets

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at 01 April 2018	Additions	Deductions	As at 30 June 2018	As at 01 April 2018	Upto the Year ended 30 June 2018	On Sales / Adjustments	As at 30 June 2018	As at 30 June 2018	As at 30 June 2017
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	4,74,462	2,469	-	4,76,931	2,091	-
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	1,79,082	436	-	1,79,518	203	-
<b>Sub Total (B)</b>	<b>8,52,345</b>	<b>-</b>	<b>-</b>	<b>8,52,345</b>	<b>8,47,146</b>	<b>2,905</b>	<b>-</b>	<b>8,50,051</b>	<b>2,294</b>	<b>-</b>
Capital Work in Progress										
<b>Grand Total</b>	<b>18,39,000</b>			<b>8,52,345</b>	<b>8,47,146</b>	<b>2,905</b>		<b>8,50,051</b>	<b>2,294</b>	
Previous Period	6,33,998	12,25,711	20,709	18,39,000	4,33,939	9,75,694	17,148	13,92,485	4,80,593	

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

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

(₹ 000)

	Particulars	As at 30 June 2018	As at 30 June 2017
1	<b>Cash (including Cheques, Drafts and Stamps)</b>	31,759	40,104
2	<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	2,02,304	4,27,877
	(c) Others	-	-
3	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	<b>Others</b>	-	-
	<b>Total</b>	<b>2,34,063</b>	<b>4,67,981</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	2,34,064	4,67,981
	- Outside India	-	-
	<b>Total</b>	<b>2,34,063</b>	<b>4,67,981</b>

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

(₹ 000)

Particulars		As at 30 June 2018	As at 30 June 2017
<b>Advances</b>			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		2,09,668	41,818
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		1,55,425	84,891
Advances to Employees		2,929	22,569
<b>Total (A)</b>		<b>3,68,022</b>	<b>1,49,278</b>
<b>Other Assets</b>			
Income Accrued on Investments			
(a) Shareholders'		83,103	65,500
(b) Policyholders'		5,42,706	5,01,066
Outstanding Premiums		1,76,731	1,33,049
Agents' Balances			
- Gross		37,249	
- Less: Provision for doubtful agent balances		30,781	16,359
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		54,129	86,919
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		1,05,898	1,20,893
Service Tax / GST Unutilised Credit		1,93,434	70,782
Other Receivables		3,723	3,706
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		4,20,665	4,65,324
Income Accrued on Unclaimed Investments		63,095	34,209
<b>Total (B)</b>		<b>16,49,952</b>	<b>14,97,807</b>
<b>Total (A + B)</b>		<b>20,17,974</b>	<b>16,47,085</b>

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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	Agents' Balances	36,425	27,149
	Balances due to Other Insurance Companies	6	6
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	20,843	19,023
	Unallocated Premium	1,56,905	2,16,761
	Sundry Creditors	9,50,374	7,99,307
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	3,11,957	4,12,195
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders		
	Unclaimed Amounts of Policyholders Liability	4,42,062	4,39,011
	Income Accrued on Unclaimed Fund	63,095	34,209
	Others:		
	Statutory Dues	45,026	40,396
	Dues to Employees	14,281	26,092
	Retention Money Payable	1,841	962
	<b>Total</b>	<b>20,42,815</b>	<b>20,15,111</b>

**FORM L-20-PROVISIONS SCHEDULE**

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Other Employee Benefits	50,134	34,272
	<b>Total</b>	<b>50,134</b>	<b>34,272</b>

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

(₹ 000)

	<b>Particulars</b>	<b>As at 30 June 2018</b>	<b>As at 30 June 2017</b>
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



**PERIODIC DISCLOSURES**

FORM L-22 Analytical Ratios

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

Date: **30 June 2018**

**Analytical Ratios for Life Companies**

Sr.No.	Particular	For the Quarter ending 30 June 2018	Upto the Quarter ending 30 June 2018	For the Quarter ending 30 June 2017	Upto the Quarter ending 30 June 2017
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	28.62%	28.62%	48.38%	48.38%
	Non Linked Individual Pension	84.14%	84.14%	(83.15)%	(83.15)%
	Non Linked Group	16.82%	16.82%	(24.05)%	(24.05)%
	Linked Individual Life	65.23%	65.23%	(11.14)%	(11.14)%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	94.86%	94.86%	93.62%	93.62%
3	Expense of Management to Gross Direct Premium Ratio	95.13%	95.13%	77.05%	77.05%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.13%	4.13%	3.98%	3.98%
5	Ratio of policy holder's liabilities to shareholder's funds	1258.39%	1258.39%	1219.37%	1219.37%
6	Growth rate of shareholders' fund	10.50%	10.50%	24.58%	24.58%
7	Ratio of surplus to policy holders' liability	(1.91)%	(1.91)%	(1.21)%	(1.21)%
8	Change in net worth (Rs.'000)	2,37,588	2,37,588	4,46,301	4,46,301
9	Profit after tax/Total Income	(26.49)%	(26.49)%	(16.58)%	(16.58)%
10	(Total real estate + loans)/(Cash & invested assets)	0.24%	0.24%	0.14%	0.14%
11	Total investments/(Capital + Surplus)	1330.03%	1330.03%	1298.50%	1298.50%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	8.84%	8.84%	10.70%	10.70%
	Policyholders' Fund				
	Non Linked				
	Par	8.25%	8.25%	9.15%	9.15%
	Non Par	9.10%	9.10%	10.10%	10.10%
	Linked				
	Non Par	5.40%	5.40%	18.40%	18.40%
	B With unrealised gain				
	Shareholders' Fund	(0.47)%	(0.47)%	13.93%	13.93%
	Policyholders' Fund				
	Non Linked				
	Par	(6.73)%	(6.73)%	19.26%	19.26%
	Non Par	(3.46)%	(3.46)%	14.92%	14.92%
	Linked				
	Non Par	5.84%	5.84%	13.47%	13.47%
14	Conservation Ratio *	48.48%	48.48%	50.84%	50.84%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	51.33%	59.17%	47.68%	51.52%
	For 25th month	35.13%	35.86%	27.44%	30.65%
	For 37th month	22.82%	25.14%	24.37%	44.41%
	For 49th Month	23.15%	42.18%	37.06%	36.37%
	For 61st month	30.19%	29.66%	24.14%	31.08%
15.2	Persistency Ratio (NOP)				
	For 13th month	50.69%	57.25%	51.15%	54.23%
	For 25th month	42.07%	42.97%	30.63%	34.14%
	For 37th month	26.16%	28.46%	20.81%	30.48%
	For 49th Month	19.23%	27.84%	20.23%	24.08%
	For 61st month	17.49%	20.69%	17.40%	22.03%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers**

1	No. of shares	1,77,28,20,609	1,77,28,20,609	1,58,28,22,780	1,58,28,22,780
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* ( Formerly known as Future Retail Limited)	7.07	7.07	4.86	4.86
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	18.43	18.43	20.64	20.64
	Foreign - Participatie Maatschappij Graafsschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.33)	(0.33)	(0.21)	(0.21)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.33)	(0.33)	(0.21)	(0.21)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.33)	(0.33)	(0.21)	(0.21)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.33)	(0.33)	(0.21)	(0.21)
6	Book value per share (Rs)	1.41	1.41	1.43	1.43

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

**For the quarter ending June 2018**

13th month : All policies incepted in the period <=30-06-2017 And >=01-04-2017  
 25th month: All policies incepted in the period <=30-06-2016 And >=01-04-2016  
 37th month : All policies incepted in the period <=30-06-2015 And >=01-04-2015  
 49th month : All policies incepted in the period <=30-06-2014 And >=01-04-2014

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

**Up to the quarter ending June 2018**

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

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

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

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

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

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

**For the quarter ending June 2017**

13th month : All policies incepted in the period <=30-06-2016 And >=01-04-2016

25th month : All policies incepted in the period <=30-06-2015 And >=01-04-2015

37th month : All policies incepted in the period <=30-06-2014 And >=01-04-2014

49th month : All policies incepted in the period <=30-06-2013 And >=01-04-2013

61st month : All policies incepted in the period <=30-06-2012 And >=01-04-2012

**Up to the quarter ending March 2017**

13th month : All policies incepted in the period <=30-06-2016 And >=01-07-2015

25th month : All policies incepted in the period <=30-06-2015 And >=01-07-2014

37th month : All policies incepted in the period <=30-06-2014 And >=01-07-2013

49th month : All policies incepted in the period <=30-06-2013 And >=01-07-2012

61st month : All policies incepted in the period <=30-06-2012 And >=01-07-2011

The persistency figures for the previous year have been calculated based on the data available as at 31 July 2017

## PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
		Date:	30-06-2018
			<i>(Rs in Lakhs)</i>
Valuation of net liabilities			
Sr. No.	Particular	As at 30 June 2018	As at 30 June 2017 for the corresponding previous year
1	<b>Linked</b>		
a	Life	62,759	65,325
b	General Annuity	-	-
c	Pension	1,829	2,000
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	2,17,185	1,77,576
b	General Annuity	718	652
c	Pension	27,494	26,580
d	Health	513	122
	<b>Total</b>	3,10,498	2,72,256

## PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30 June 2018

(Rs in Lakhs)

Sr.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	10	10	4.55	101	111	111	42	1,194	121	121	46	1295
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	19	19	11	176	186	186	96	1,623	205	205	107	1799
4	Bihar	198	198	46	881	129	129	38	695	327	327	84	1576
5	Chattisgarh	20	20	4	77	26	26	12	99	46	46	16	176
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	429	429	100	1,632	746	746	218	3,627	1175	1175	318	5259
8	Haryana	72	72	20	442	237	237	117	2,582	309	309	137	3024
9	Himachal Pradesh	18	18	5	65	17	17	8	110	35	35	13	175
10	Jammu & Kashmir	6	6	1	25	13	13	6	92	19	19	8	117
11	Jharkhand	25	25	9	149	47	47	34	771	72	72	43	920
12	Karnataka	24	24	8	115	261	261	110	2,133	285	285	117	2248
13	Kerala	41	41	15	156	170	170	78	1,060	211	211	93	1217
14	Madhya Pradesh	165	165	37	556	323	323	102	1,841	488	488	139	2396
15	Maharashtra	700	700	71	7,195	2,620	2,620	1,199	46,661	3320	3320	1271	53857
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	89	89	52	1,221	247	247	121	2,119	336	336	173	3340
21	Punjab	59	59	15	187	137	137	66	770	196	196	81	957
22	Rajasthan	328	328	81	1,610	551	551	164	3,254	879	879	246	4864
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	28	28	6.45	117	239	239	91	1,342	267	267	98	1459
25	Telangana	8	8	3	39	170	170	67	1,813	178	178	69	1852
26	Tripura	15	15	3	91	43	43	7	198	58	58	11	289
27	Uttar Pradesh	348	348	111	2,448	707	707	333	6,482	1055	1055	444	8929
28	Uttrakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	86	86	46	495	437	437	311	3,295	523	523	357	3790
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	69	69	24	226	121	121	58	647	190	190	83	873
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	95	95	31	336	907	907	410	6,840	1002	1002	441	7177
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	2852	2852	705	18339	8445	8445	3690	89248	11297	11297	4395	107587

**PERIODIC DISCLOSURES**

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

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

Date: **30 June 2018**

*(Rs in Lakhs)*

Geographical Distribution of Total Business- GROUP													
Sr. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	1	-	0	-	1	-	0
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
3	Assam	0	0	0	0	0	0	0	0	0	0	0	-
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	-
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	-
6	Goa	0	0	0	0	0	0	0	0	0	0	0	-
7	Gujarat	0	0	0	0	0	90	11	849	0	90	11	849
8	Haryana	0	0	0	0	1	1002	9	24954	1	1002	9	24,954
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	-
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	-
12	Karnataka	0	0	0	0	2	2,885	50	136341	2	2,885	50	1,36,341
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	-
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
15	Maharashtra	0	0	0	0	7	1,21,184	4,215	9,98,514	7	1,21,184	4,215	9,98,514
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	-
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	-
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	-
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	-
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	-
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	-
22	Rajasthan	0	0	0	0	1	6548	493	65,132	1	6548	493	65,132
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	-
24	Tamil Nadu	0	0	0	0	1	466	3	3019	1	466	3	3,019
25	Telangana	0	0	0	0	0	957	51	25056	0	957	51	25,056
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	-
27	Uttar Pradesh	0	0	0	0	2	924	8	10,228	2	924	8	10,228
28	Uttarakhand	0	0	0	0	2	223	1	669	2	223	1	669
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	-
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	-
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	-
32	Dadra & Nagarhaveli	0	0	0	0	0	0	0	0	0	0	0	-
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	-
34	Delhi	0	0	0	0	0	2380	406	66,412	-	2,380	406	66,412
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	-
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	-
	<b>Company Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>13,31,173</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>13,31,173</b>

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

**FORM - 3A**

**(Read with Regulation 10)**

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

**Registration Number : 133**

**Statement as on : 30 June 2018**

**Statement of Investment Assets (Life insurers)**

**(Business within India)**

**Periodicity of Submission : Quarterly**

**PART A**

**Rs. Crore**

**Section I**

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	261.57
	Investments (Policyholders)	8A	2,457.06
	Investments (Linked Liabilities)	8B	605.56
2	Loans	9	7.87
3	Fixed Assets	10	47.14
4	Current Assets		
	a. Cash & Bank Balance	11	23.41
	b. Advances & Other Assets	12	201.80
5	Current Liabilities		
	a. Current Liabilities	13	204.28
	b. Provisions	14	5.01
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,525.04
<b>Application of Funds as per Balance Sheet</b>			<b>1,870.06</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

**3,324.18**

Balance Sheet Value of :

A.Life Fund

2,085.20

B.Pension & General Annuity and Group Business

633.43

C. Unit Linked Funds

605.56

**3,324.18**

Difference

**0.00**

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	7.87
2	Fixed Assets (if any)	10	47.14
3	Cash & Bank Balance (if any)	11	23.41
4	Advances & Other Assets (if any)	12	201.80
5	Current Liabilities	13	204.28
6	Provisions	14	5.01
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,525.04
<b>TOTAL (B)</b>			<b>-1,454.12</b>
<b>Investment Assets (A-B)</b>			<b>3,324.18</b>

**Section II**

**NON-LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH) F=(a+b+c+d+e)	Actual % [(f) - (a)]%	g = FVC Amount (h)	Total Fund I = a+f+h		
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)					NON PAR (e)	
1	Central Govt. Sec.	Not less than 25%	-	67.79	12.23	789.57	318.44	1,188.03	57.18	-	1,188.03
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	79.72	21.82	833.73	404.66	1,339.93	64.49	-	1,339.93
3	<b>Investment subject to Exposure Norms</b>										
a	Housing & Infrastructure										
	i) Approved Investments	Not less than 15%	-	55.05	7.71	228.89	109.87	401.53	19.32	(0.89)	400.64
	ii) Other investments		-	-	-	-	-	-	-	-	-
b	i) Approved Investments	Not exceeding	-	123.07	10.49	130.31	65.80	329.67	15.87	9.55	339.22
	ii) Other investments		-	1.58	-	5.14	-	6.72	0.32	(1.31)	5.41
<b>TOTAL LIFE FUND</b>		<b>100%</b>	-	<b>259.42</b>	<b>40.03</b>	<b>1,198.07</b>	<b>580.33</b>	<b>2,077.84</b>	<b>100.00</b>	<b>7.35</b>	<b>2,085.20</b>

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)
			PAR (a)	NON PAR (b)				
1	Central Govt. Sec.	<i>Not less than 20%</i>	45.32	96.72	142.04	22.43	-	142.04
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	<i>Not less than 40%</i>	95.08	185.36	280.44	44.28	-	280.44
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	114.12	238.83	352.95	55.72	0.03	352.98
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>209.21</b>	<b>424.19</b>	<b>633.39</b>	<b>100.00</b>	<b>0.03</b>	<b>633.43</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>	-	574.40	574.40	94.85
2	Other Investments	<i>Not more than 25%</i>	-	31.16	31.16	5.15
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	-	<b>605.56</b>	<b>605.56</b>	<b>100.00</b>

#### CERTIFICATION

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

- Note:**
- 1) (\*) FRMS refers to 'Funds representing Solvency Margin'
  - 2) 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 : 30 June 2018

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund	Future Pension Balance Fund
Opening Balance (Market Value)	33.24	192.54	79.29	83.32	1.29	2.02
Add: Inflow during the Quarter	0.71	4.21	0.52	1.73	0.01	0.02
Increase / (Decrease) value of Inv [Net]	0.18	-2.23	0.90	1.96	-0.01	-0.01
Less: Outflow during the Quarter	-2.30	-15.21	-2.90	-7.14	-0.09	-0.12
<b>Total Investible Funds (Mkt Value)</b>	<b>31.83</b>	<b>179.31</b>	<b>77.81</b>	<b>79.88</b>	<b>1.20</b>	<b>1.90</b>

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund		Future Pension Balance Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>												
Central Govt. Securities	0.00	0.00	3.15	1.76	2.45	3.15	0.50	0.63	0.00	0.00	0.00	0.00
State Govt. Securities	16.83	52.88	40.15	22.39	1.72	2.21	3.24	4.06	0.62	51.33	0.99	51.80
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	44.10	24.60	6.90	8.86	0.59	0.74	0.20	16.41	0.20	10.34
Infrastructure Bonds	0.00	0.00	70.93	39.56	22.74	29.22	7.02	8.78	0.31	25.63	0.21	10.85
Equity	0.00	0.00	0.00	0.00	37.11	47.70	59.64	74.66	0.00	0.00	0.28	14.71
Money Market Investments	13.07	41.07	10.18	5.68	0.54	0.70	0.24	0.30	0.05	4.33	0.05	2.47
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	4.05	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>31.19</b>	<b>98.00</b>	<b>168.51</b>	<b>93.98</b>	<b>71.47</b>	<b>91.85</b>	<b>71.22</b>	<b>89.17</b>	<b>1.17</b>	<b>97.71</b>	<b>1.72</b>	<b>90.17</b>
<b>Current Assets:</b>												
Accrued Interest	0.52	1.62	5.85	3.26	1.45	1.86	0.45	0.56	0.03	2.25	0.02	1.16
Dividend Receivable	0.00	0.00	0.00	0.00	0.08	0.11	0.13	0.17	0.00	0.00	0.00	0.03
Bank Balance	0.00	0.00	0.46	0.26	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.03
Receivable for Sale of Investments	0.00	0.00	4.30	2.40	0.72	0.93	0.29	0.36	0.00	0.00	0.15	7.88
Other Current Assets (for investments)	0.05	0.14	0.23	0.13	0.01	0.01	0.24	0.30	0.00	0.00	0.00	0.03
<b>Less: Current Liabilities</b>												
Payable for Investments	0.00	0.00	0.00	0.00	0.28	0.36	0.13	0.16	0.00	0.00	0.00	0.08
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)	-0.08	-0.24	0.03	0.02	0.05	0.07	-0.07	-0.09	0.00	0.00	0.00	-0.07
<b>Sub Total (B)</b>	<b>0.64</b>	<b>2.00</b>	<b>10.80</b>	<b>6.02</b>	<b>1.92</b>	<b>2.47</b>	<b>1.05</b>	<b>1.31</b>	<b>0.03</b>	<b>2.29</b>	<b>0.17</b>	<b>9.10</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	1.88	2.41	3.07	3.84	0.00	0.00	0.01	0.72
Mutual funds	0.00	0.00	0.00	0.00	2.54	3.27	4.54	5.68	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>4.42</b>	<b>5.68</b>	<b>7.61</b>	<b>9.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.01</b>	<b>0.72</b>
<b>Total (A+B+C)</b>	<b>31.83</b>	<b>100.00</b>	<b>179.31</b>	<b>100.00</b>	<b>77.81</b>	<b>100.00</b>	<b>79.88</b>	<b>100.00</b>	<b>1.20</b>	<b>100.00</b>	<b>1.90</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 : 30 June 2018

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy	Total
Opening Balance (Market Value)	15.92	85.51	57.44	612.20
Add: Inflow during the Quarter	0.04	0.38	16.50	26.20
Increase / (Decrease) value of Inv [Net]	0.04	2.68	0.86	6.18
Less: Outflow during the Quarter	-1.35	-5.13	-1.87	-39.02
<b>Total Investible Funds (Mkt Value)</b>	<b>14.65</b>	<b>83.44</b>	<b>72.94</b>	<b>605.56</b>

Investment of Unit Fund	Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy		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	44.89	61.55	51.01	8.42
State Govt. Securities	7.63	52.08	0.00	0.00	7.79	10.67	79.72	13.16
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.10	0.72	0.00	0.00	0.00	0.00	52.19	8.62
Infrastructure Bonds	3.14	21.46	0.00	0.00	0.00	0.00	104.64	17.28
Equity	3.15	21.49	71.11	85.23	0.00	0.00	224.75	37.12
Money Market Investments	0.01	0.07	0.16	0.19	20.58	28.21	45.69	7.54
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	0.21
<b>Sub Total (A)</b>	<b>14.04</b>	<b>95.82</b>	<b>71.27</b>	<b>85.42</b>	<b>73.25</b>	<b>100.43</b>	<b>559.29</b>	<b>92.36</b>
<b>Current Assets:</b>								
Accrued Interest	0.34	2.35	0.00	0.00	0.19	0.27	8.88	1.47
Dividend Receivable	0.01	0.05	0.15	0.18	0.00	0.00	0.49	0.08
Bank Balance	0.00	0.01	0.00	0.00	0.01	0.01	0.48	0.08
Receivable for Sale of Investments	0.02	0.12	0.44	0.52	0.00	0.00	6.23	1.03
Other Current Assets (for investments)	0.00	0.02	0.02	0.02	0.00	0.00	0.60	0.10
<b>Less: Current Liabilities</b>								
Payable for Investments	0.01	0.04	0.18	0.21	0.00	0.00	0.98	0.16
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	-0.01	-0.01	0.51	0.71	0.53	0.09
<b>Sub Total (B)</b>	<b>0.37</b>	<b>2.50</b>	<b>0.43</b>	<b>0.52</b>	<b>-0.31</b>	<b>-0.43</b>	<b>15.12</b>	<b>2.50</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	0.18	1.24	3.97	4.76	0.00	0.00	11.55	1.91
Mutual funds	0.06	0.44	7.76	9.30	0.00	0.00	19.61	3.24
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.25</b>	<b>1.68</b>	<b>11.73</b>	<b>14.06</b>	<b>0.00</b>	<b>0.00</b>	<b>31.16</b>	<b>5.15</b>
<b>Total (A+B+C)</b>	<b>14.65</b>	<b>100.00</b>	<b>83.44</b>	<b>100.00</b>	<b>72.94</b>	<b>100.00</b>	<b>605.56</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 (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
3. Other Investments' are as permitted under Sec 27A(2)

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

FORM - 3A

(Read with Regulation 10)

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

PART- C

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th June 2018

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Crore

Sr. No	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	31.83	22.4985	22.4985	22.3751	22.0874	21.9328	21.6147	2.21%	7.05%	22.5221
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	179.31	24.1243	24.1243	24.3986	24.1667	24.3619	23.9953	-4.51%	6.84%	24.6801
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	77.81	20.6862	20.6862	20.4548	21.1016	20.2900	20.0087	4.54%	6.68%	21.5980
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	79.88	23.3407	23.3407	22.8200	24.1008	22.6172	22.3006	9.15%	7.09%	24.9538
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.20	24.2907	24.2907	24.4942	24.2822	24.4520	24.2360	-3.33%	6.70%	24.8035
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.90	24.8775	24.8775	24.9712	25.0858	24.9351	24.7010	-1.50%	7.52%	25.3819
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.22	29.0407	29.0407	28.6466	29.7770	28.3570	27.9481	5.52%	7.84%	30.5727
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	11.28	33.2866	33.2866	32.3197	34.4725	31.9262	31.4098	12.00%	7.41%	35.8462
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.04	19.5464	19.5464	19.4327	19.8091	19.3399	18.9738	2.35%	7.89%	20.0941
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.01	20.7829	20.7829	20.6054	21.2540	20.3156	20.0188	3.46%	8.41%	21.7765
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	29.69	20.3802	20.3802	19.7854	21.1225	19.5783	19.2434	12.06%	7.61%	21.9524
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	18.38	19.2570	19.2570	18.7021	19.9685	18.4968	18.1897	11.90%	7.99%	20.7638
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	14.65	15.2124	15.2124	15.1807	15.4687	15.1039	14.9271	0.84%	4.39%	15.6875
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	83.44	16.9346	16.9346	16.4289	17.5406	16.2492	15.9915	12.35%	7.18%	18.2528
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	72.94	15.8839	15.8839	15.6650	15.4486	15.2295	15.0091	5.60%	6.79%	15.8839
					<b>605.56</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:

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

# PERIODIC DISCLOSURES

**FORM L-29**

Detail regarding debt securities

Statement as on: 30 June 2018

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30 June 2018

(Rs in Crore)

## Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30th June, 2018	As % of total for this class	As at 30th June, 2017	As % of total for this class	As at 30th June, 2018	As % of total for this class	As at 30th June, 2017	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	650.34	25.99%	602.12	27.19%	656.43	25.84%	572.49	27.70%
AA or better	263.73	10.54%	269.83	12.18%	263.13	10.36%	251.93	12.19%
Rated below AA but above A	-	-	10.47	0.47%	-	-	9.78	0.47%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,588.63	63.48%	1,332.15	60.15%	1,620.37	63.80%	1,232.33	59.63%
	<b>2,502.70</b>	<b>100.00%</b>	<b>2,214.57</b>	<b>100.00%</b>	<b>2,539.93</b>	<b>100.00%</b>	<b>2,066.52</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	54.78	2.19%	99.71	0.05	54.84	2.16%	99.53	4.82%
More than 1 year and upto 3 years	174.72	6.98%	173.97	7.86%	174.90	6.89%	168.94	8.18%
More than 3 years and up to 7 years	594.13	23.74%	518.66	23.42%	588.61	23.17%	483.79	23.41%
More than 7 years and up to 10 years	352.66	14.09%	276.53	12.49%	364.56	14.35%	258.71	12.52%
More than 10 years and up to 15 years	249.80	9.98%	235.59	10.64%	250.76	9.87%	217.95	10.55%
More than 15 years and up to 20 years	154.31	6.17%	101.23	4.57%	160.39	6.31%	89.56	4.33%
Above 20 years	922.30	36.85%	808.89	36.53%	945.88	37.24%	748.04	36.20%
	<b>2,502.70</b>	<b>100.00%</b>	<b>2,214.57</b>	<b>100.00%</b>	<b>2,539.93</b>	<b>100.00%</b>	<b>2,066.52</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,302.98	52.06%	1,104.96	49.90%	1,330.07	52.37%	1,019.27	49.32%
b. State Government	285.65	11.41%	227.19	10.26%	290.30	11.43%	213.05	10.31%
c. Corporate Securities	914.07	36.52%	882.42	39.85%	919.56	36.20%	834.20	40.37%
	<b>2,502.70</b>	<b>100.00%</b>	<b>2,214.57</b>	<b>100.00%</b>	<b>2,539.93</b>	<b>100.00%</b>	<b>2,066.52</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: 30 June 2018

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30 June 2018

(Rs in Crore)

## Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th June, 2018	As % of total for this class	As at 30th June, 2017	As % of total for this class	As at 30th June, 2018	As % of total for this class	As at 30th June, 2017	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	178.21	53.48%	153.90	44.73%	178.21	53.48%	153.90	44.73%
AA or better	24.30	7.29%	36.85	10.71%	24.30	7.29%	36.85	10.71%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	130.73	39.23%	153.33	44.56%	130.73	39.23%	153.33	44.56%
	<b>333.24</b>	<b>100.00%</b>	<b>344.08</b>	<b>100.00%</b>	<b>333.24</b>	<b>100.00%</b>	<b>344.08</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	92.09	27.63%	86.91	25.26%	92.09	27.63%	86.91	25.26%
More than 1 year and upto 3 years	6.83	2.05%	8.57	2.49%	6.83	2.05%	8.57	2.49%
More than 3 years and up to 7 years	106.14	31.85%	73.11	21.25%	106.14	31.85%	73.11	21.25%
More than 7 years and up to 10 years	103.07	30.93%	128.54	37.36%	103.07	30.93%	128.54	37.36%
More than 10 years and up to 15 years	19.89	5.97%	22.10	6.42%	19.89	5.97%	22.10	6.42%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	5.23	1.57%	24.85	7.22%	5.23	1.57%	24.85	7.22%
	<b>333.24</b>	<b>100.00%</b>	<b>344.08</b>	<b>100.00%</b>	<b>333.24</b>	<b>100.00%</b>	<b>344.08</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	51.01	15.31%	68.87	20.01%	51.01	15.31%	68.87	20.01%
b. State Government	79.72	23.92%	84.46	24.55%	79.72	23.92%	84.46	24.55%
c. Corporate Securities	202.51	60.77%	190.75	55.44%	202.51	60.77%	190.75	55.44%
	<b>333.24</b>	<b>100.00%</b>	<b>344.08</b>	<b>100.00%</b>	<b>333.24</b>	<b>100.00%</b>	<b>344.08</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**

<b>Insurer:</b>	<b>Future Generali India Life Insurance Company Limited</b>	<b>Date:</b>	<b>30 June 2018</b>
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Rs in lakhs

<b>Related Party Transactions</b>							
<b>Sr.No.</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Description of Transactions / Categories</b>	<b>Consideration paid / received</b>			
				<b>For the Quarter ended 30 June 2018</b>	<b>Upto the Quarter ended 30 June 2018</b>	<b>For the Quarter ended 30 June 2017</b>	<b>Upto the Quarter ended 30 June 2017</b>
				<b>Audited</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Service tax)	(3.95)	(3.95)	0.32	0.32
			Share Capital Allotment	892.54	892.54	1,922.08	1,922.08
			Premium Deposits Outstanding	(68.82)	(68.82)	(54.03)	(54.03)
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	1,714.93	1,714.93	3,693.10	3,693.10
3	Foreign - Participatie Maatschappij Graafsschap Holland NV	Joint Venturer	Share Capital Allotment	892.54	892.54	1,922.08	1,922.08
4	Munish Sharda	MD,CEO	Premium Income (Net of Service tax)	0.49	0.49	0.49	0.49
			Managerial Remuneration	57.18	57.18	148.22	148.22
			Reimbursement Paid	3.59	3.59	2.14	2.14

**PERIODIC DISCLOSURES**

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

<b>Insurer:</b>	<b>Future Generali India Life Insurance Company Limited</b>	<b>Date</b>	<b>30 June 2018</b>
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<b>Sr. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	G. N. Bajpai	Chairman	----
2	Kishore Biyani	Director	----
3	Krishan Kant Rathi	Director	----
4	Bidhubhusan Samal	Director	----
5	Roberto Leonardi	Director	----
6	Jennifer Sparks	Director	----
7	Bhavna Doshi	Independent Director	----
8	Devi Singh	Independent Director	----
9	Abhinandan K. Jain	Independent Director	----
10	Munish Sharda	Managing Director and Chief Executive Officer	----
11	Miranjit Mukherjee	Chief Financial Officer	----
12	Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
13	Jyoti Vaswani	Chief Investment Officer	----
14	C. L. Baradhvaj	Executive Vice President - Legal & Compliance and Company Secretary	----
15	Dinesh Arora	Senior Vice President - Internal Audit	----
16	Rakesh Wadhwa	Chief Marketing Officer	----
17	Subhasish Acharya	Executive Vice President and Head – Agency	----
18	Shishir Chandra Deo	Executive Vice President - Corporate Sales and Business Development	----
19	Byju Joseph	Chief Technology Officer	----
20	Ruchira Bhardwaja	Chief Human Resources Officer	----
21	S. Mahesh	Executive Vice President and Head – Operations	----
22	Parasuraam Subramaniam	Executive Vice President - Partnership Distribution & Bancassurance	----

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

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

(See Regulation 4)

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

**Available Solvency Margin and Solvency Ratio**

30th June 2018

**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	3,13,993
	Deduct:		
02	Mathematical Reserves	2	3,10,498
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' Funds (01) - (02) - (03)</b>		3,494
05	Available Assets in Shareholders' Fund	4	22,354
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	<b>Excess in Shareholders' Funds (05) - (06)</b>		22,354
08	Total ASM (04) + (07)		25,848
09	Total RSM		13,333
10	Solvency Ratio (ASM/RSM)		1.94

**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 August, 2018

Place: Mumbai

Date: 14th August, 2018

Name and Signature of Appointed Actuary  
Bikash Choudhary

Name and Signature of CEO

**Notes**

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



**FORM L-33-NPAs-7**

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

Registration Number : 133

Statement as on : 30 June 2018

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

## Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	582.03	545.30	-	-	4.71	7.54	1,491.10	1,449.86	2,077.84	2,002.70
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)	582.03	545.30	-	-	4.71	7.54	1,491.10	1,449.86	2,077.84	2,002.70
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 Jun 2018

Periodicity Of Submission : Quarterly

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

**Details of Non Performance Assets - Quarterly**

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fu	333.65	311.07	-	-	-	0.09	299.75	315.64	633.39	626.81
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	333.65	311.07	-	-	-	0.09	299.75	315.64	633.39	626.81
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

**FORM L-33-NPAs-7****Form 7****(Read with Regulation 10)****Name of the Insurer : Future Generali India Life Insurance Company Limited****Registration Number : 133****Statement as on : 30th Jun 2018****Periodicity Of Submission : Quarterly****Name of the Fund : Linked Fund****Details of Non Performance Assets - Quarterly****Rs. Crore**

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fu	156.82	145.64	-	-	46.98	64.87	401.76	401.69	605.56	612.20
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	156.82	145.64	-	-	46.98	64.87	401.76	401.69	605.56	612.20
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

**Note:**

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





<b>E OTHER INVESTMENTS :</b>																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E3	Equity Shares (incl Co-op Societies)	OESH	3.15	3.82	(0.21)	-26.60%	-26.60%	3.15	3.82	(0.21)	-26.60%	-26.60%	4.38	4.45	(0.04)	-3.95%	-3.95%
E4	Equity Shares (PSUs & Unlisted)	OEPJ	0.78	0.64	-	0.00%	0.00%	0.78	0.64	-	-	-	0.74	0.57	0.05	25.61%	25.61%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.94	0.94	-	0.00%	0.00%	0.94	0.94	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	9.77	10.47	0.25	10.44%	10.44%
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.99	-	0.09	12.70%	12.70%	4.99	-	0.09	12.70%	12.70%	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>2,104.07</b>	<b>2,054.55</b>	<b>41.28</b>			<b>2,104.07</b>	<b>2,054.55</b>	<b>41.28</b>			<b>1,736.26</b>	<b>1,866.69</b>	<b>39.57</b>		



D	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																	
D1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	2.98	0.07	9.70%	9.70%	2.90	2.98	0.07	9.70%	9.70%	17.90	18.32	0.39	8.82%	8.82%	
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	172.44	169.73	4.00	9.31%	9.31%	172.44	169.73	4.00	9.31%	9.31%	117.20	129.37	3.01	10.30%	10.30%	
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECOB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECWR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	0.57	-	0.00	6.02%	6.02%	0.57	-	0.00	6.02%	6.02%	10.77	12.07	0.01	6.16%	6.16%	
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	7.42	5.48	0.16	8.48%	8.48%	
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18.89	19.34	0.38	7.98%	7.98%	18.89	19.34	0.38	7.98%	7.98%	27.50	33.95	0.45	6.59%	6.59%	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	<b>OTHER INVESTMENTS:</b>																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>630.98</b>	<b>626.84</b>	<b>14.12</b>			<b>630.98</b>	<b>626.84</b>	<b>14.12</b>			<b>561.12</b>	<b>577.67</b>	<b>11.90</b>			





APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	20.22	19.12	-1.98	-41.57%	-41.57%	20.22	19.12	(1.98)	-41.57%	-41.57%	32.59	29.31	(1.84)	-25.11%	-25.11%
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	158.96	196.14	12.55	25.67%	25.67%	158.96	196.14	12.55	25.67%	25.67%	168.72	211.40	10.91	20.69%	20.69%
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	1.91	2.20	-0.01	-2.57%	-2.57%	1.91	2.20	(0.01)	-2.57%	-2.57%	2.21	2.43	0.06	10.04%	10.04%
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	50.43	51.78	-0.45	-3.47%	-3.47%	50.43	51.78	(0.45)	-3.47%	-3.47%	48.31	37.29	1.56	16.83%	16.83%
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1.29	1.29	0.02	7.08%	7.08%	1.29	1.29	0.02	7.08%	7.08%	6.93	7.85	0.16	8.01%	8.01%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	8.67	9.19	0.16	6.91%	6.91%
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	33.83	0.11	5.94%	5.94%	-	33.83	0.11	0.06	0.06	-	21.62	0.03	5.87%	5.87%
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	26.22	30.89	0.36	6.03%	6.03%	26.22	30.89	0.36	6.03%	6.03%	22.75	23.11	0.33	5.95%	5.95%
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	8.39	13.56	0.23	6.73%	6.73%	8.39	13.56	0.23	6.73%	6.73%	5.83	8.11	0.15	7.54%	7.54%
D23	Application Money	ECAM	0.04	0.05	(0.00)	(0.03)	(0.03)	0.04	0.05	(0.00)	-3.48%	-3.48%	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	15.12	15.12	-	-	-	15.12	15.12	-	-	-	13.55	13.55	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	0.36	0.36	(0.00)	-24.09%	-24.09%
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-BaseI)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- BaseI)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- BaseI)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E OTHER INVESTMENTS :</b>																	
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	8.95	6.38	-1.01	-63.55%	-63.55%	8.95	6.38	(1.01)	-63.55%	-63.55%	20.09	20.62	(0.82)	-16.00%	-16.00%
E4	Equity Shares (PSUs & Unlisted)	OEPU	3.97	3.09	-0.58	-74.98%	-74.98%	3.97	3.09	(0.58)	-74.98%	-74.98%	3.39	2.29	(0.44)	-7.78%	-7.78%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.38	2.30	0.09	15.10%	15.10%	1.38	2.30	0.09	15.10%	15.10%	1.15	1.22	0.14	84.71%	84.71%
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAF A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAF B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	19.67	19.51	1.21	24.87%	24.87%	19.67	19.51	1.21	24.87%	24.87%	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-BaseI)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS- BaseI)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS- BaseI)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>583.24</b>	<b>655.22</b>	<b>8.15</b>			<b>583.24</b>	<b>655.22</b>	<b>8.15</b>			<b>592.67</b>	<b>671.25</b>	<b>18.08</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****PART - A**

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

Statement as on : 30th June 2018

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of the Fund : Linked Fund

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last 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 Investmet (COI) shall be as per Guidelines issued by the Authority



	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>vii Group Non Single Premium (GNSP)</b>																	
	From 0-10000	3	2	4,995	12,884	3	-	38,405	9,799	3	2	4,995	12,884	3	-	38,405	9,799	
	From 10,000-25,000	4	-	1,107	23,942	6	-	1,385	25,790	4	-	1,107	23,942	6	-	1,385	25,790	
	From 25001-50,000	11	2	1,833	32,489	6	-	926	17,573	11	2	1,833	32,489	6	-	926	17,573	
	From 50,001- 75,000	4	-	1,168	14,975	8	-	842	14,790	4	-	1,168	14,975	8	-	842	14,790	
	From 75,000-100,000	9	1	1,829	23,188	9	1	2,310	49,940	9	1	1,829	23,188	9	1	2,310	49,940	
	From 1,00,001 -1,25,000	7	1	2,698	25,996	5	1	1,280	10,458	7	1	2,698	25,996	5	1	1,280	10,458	
	Above Rs. 1,25,000	4,035	5	1,17,587	10,99,433	3,674	11	1,06,506	11,01,755	4,035	5	1,17,587	10,99,433	3,674	11	1,06,506	11,01,755	
	<b>viii Group Non Single Premium- Annuity- GNSPA</b>																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>2</b>	<b>RENEWAL PREMIUM</b>																	
	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>i Individual</b>																	
	From 0-10000	1,357	25,427	25,427	1,04,291	1,303	22,821	22,821	78,391	1,357	25,427	25,427	1,04,291	1,303	22,821	22,821	78,391	
	From 10,000-25,000	1,813	12,553	12,553	48,179	1,680	15,753	15,753	42,178	1,813	12,553	12,553	48,179	1,680	15,753	15,753	42,178	
	From 25001-50,000	1,090	3,635	3,635	29,240	734	3,362	3,362	18,831	1,090	3,635	3,635	29,240	734	3,362	3,362	18,831	
	From 50,001- 75,000	187	568	568	7,259	169	495	495	4,616	187	568	568	7,259	169	495	495	4,616	
	From 75,000-100,000	110	549	549	10,406	264	431	431	6,545	110	549	549	10,406	264	431	431	6,545	
	From 1,00,001 -1,25,000	76	113	113	3,495	61	95	95	1,546	76	113	113	3,495	61	95	95	1,546	
	Above Rs. 1,25,000	554	358	358	23,994	327	251	251	11,221	554	358	358	23,994	327	251	251	11,221	
	<b>ii Individual- Annuity</b>																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>iii Group</b>																	
	From 0-10000	(2)	18	6,564	(9,819)	(2)	4	350	(9,049)	(2)	18	6,564	(9,819)	(2)	4	350	(9,049)	
	From 10,000-25,000	(5)	1	24	(19,539)	(1)	4	156	(5,641)	(5)	1	24	(19,539)	(1)	4	156	(5,641)	
	From 25001-50,000	1	2	517	1,796	(4)	2	297	(11,400)	1	2	517	1,796	(4)	2	297	(11,400)	
	From 50,001- 75,000	(4)	3	312	(18,188)	(1)	6	1,712	(4,719)	(4)	3	312	(18,188)	(1)	6	1,712	(4,719)	
	From 75,000-100,000	(3)	2	1,277	(9,568)	1	2	330	3,298	(3)	2	1,277	(9,568)	1	2	330	3,298	
	From 1,00,001 -1,25,000	1	-	-	1,303	(2)	1	72	(8,376)	1	-	-	1,303	(2)	1	72	(8,376)	
	Above Rs. 1,25,000	1,028	31	38,815	14,27,765	1,432	44	63,933	22,82,147	1,028	31	38,815	14,27,765	1,432	44	63,933	22,82,147	
	<b>iv Group- Annuity</b>																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

1. Premium stands for premium amount.

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

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

**PERIODIC DISCLOSURES**

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

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

Date: **30 June 2018**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	2	563	3	-	25	5	2	563	3	-	25	5
2	Corporate Agents-Banks	5	2,213	560	-	-	-	5	2,213	560	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	6	12,667	504	10	20,111	878	6	12,667	504	10	20,111	878
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	1,21,217	4,179	8	1,35,954	3,609	3	1,21,217	4,179	8	1,35,954	3,609
	<b>Total(A)</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>18</b>	<b>1,56,090</b>	<b>4,491</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>18</b>	<b>1,56,090</b>	<b>4,491</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>18</b>	<b>1,56,090</b>	<b>4,491</b>	<b>16</b>	<b>1,36,660</b>	<b>5,247</b>	<b>18</b>	<b>1,56,090</b>	<b>4,491</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 I-38 Business Acquisition through different channels (Individuals)**

**Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 30 June 2018**

*(Rs in Lakhs)*

SI.No.	Channels	Business Acquisition through different channels (Individuals)							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,311	1,383	2,356	991	2,311	1,383	2,356	991
2	Corporate Agents-Banks	2,686	806	270	96	2,686	806	270	96
3	Corporate Agents -Others	1,192	475.30	987	260	1,192	475	987	260
4	Brokers	275	65	1,982	840	275	65	1,982	840
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,833	1,665	4,407	1,113	4,833	1,665	4,407	1,113
	<b>Total (A)</b>	<b>11,297</b>	<b>4,395</b>	<b>10,002</b>	<b>3,301</b>	<b>11,297</b>	<b>4,395</b>	<b>10,002</b>	<b>3,301</b>
1	Referral (B)	-	-	16	2	-	-	16	2
	<b>Grand Total (A+B)</b>	<b>11,297</b>	<b>4,395</b>	<b>10,018</b>	<b>3,303</b>	<b>11,297</b>	<b>4,395</b>	<b>10,018</b>	<b>3,303</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

Insurer: Future Generali India Life Insurance Company Limited

Date: 30 June 2018

Individual

Ageing of Claims*								
Sr.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year		
1	Maturity Claims	0	881	13	2	3	908	135886905.59
2	Survival Benefit	0	1018	7	1	0	1027	24916376.16
3	for Annuities / Pension	0	568	0	1	1	571	700678.21
4	For Surrender	0	2962	40	6	0	3008	286394859.28
5	Other benefits	0	0	0	0	0	0	0
6	Death Claims	0	223	19	9	0	251	7,06,74,748.94

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*								
Sr.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year		
1	Maturity Claims	0	0	0	0	0	0	0
2	Survival Benefit	873	0	0	0	0	873	192982483.65
3	for Annuities / Pension	0	0	0	0	0	0	0
4	For Surrender	0	0	0	0	0	0	0
5	Other benefits	0	0	0	0	0	0	0
6	Death Claims	0	124	31	5	2	163	9,41,84,556.00

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 India Life Insurance Company Limited

Date: 30 June 2018

**Individual**

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	19	2074	335	679	0	0
2	Claims reported during the period*	286	503	748	582	3021	0
3	Claims Settled during the period	251	908	1027	571	3008	0
4	Claims Repudiated during the period	16	0	0	0	0	0
a	Less than 2 years from the date of acceptance of risk	14	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	2	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	38	1669	56	690	13	0
	Less than 3 months	34	411	49	38	0	0
	3 months to 6 months	4	537	1	3	0	0
	6months to 1 year	0	104	3	276	0	0
	1year and above	0	617	3	373	0	0

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

Insurer: Future Generali India Life Insurance Company Limited

Date: 30 June 2018

**Group**

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	44	0	0	0	0	0
2	Claims reported during the period*	185	0	884	0	0	0
3	Claims Settled during the period	163	0	873	0	0	0
4	Claims Repudiated during the period	15	0	0	0	0	0
a	Less than 2years from the date of acceptance of risk	11	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	4	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	51	0	0	0	0	0
	Less than 3months	34	0	0	0	0	0
	3 months to 6 months	6	0	0	0	0	0
	6 months to 1 year	8	0	0	0	0	0
	1year and above**	3	0	0	0	0	0

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	0	11	0	3	6	2	11
b)	Policy Servicing	0	11	2	4	4	1	11
c)	Proposal Processing	0	27	15	2	10	0	27
d)	Survival Claims	0	19	5	1	13	0	19
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	0	1004	96	26	846	36	1004
g)	Others	0	24	6	3	14	1	24
	Total Number of Complaints	0	1096	124	39	893	40	1096

2	Total No . of policies during previous year: FY 2017-18	10,036
3	Total No. of claims during previous year: FY 2017-18	390
4	Total No. of policies during current year: FY 2018-19	11,313
5	Total No. of claims during current year: FY 2018-19	358
6	Total No. of Policy Complaints ( current year, per 10, 000 policies ( current year)	969
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	307

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
		Upto 7 days	38	0
	7 - 15 days	2	0	2
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	0	0	0
	Total No. of complaints	40	0	40

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

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

Date: 30th June 2018

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
<b>i. Individual Business</b>		
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
<b>ii. Group Business</b>		
	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

<b>i. Individual Business</b>		
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% to 110% of IALM 06-08 Morbidity Rates: Dependent on reinsurance rates	
<b>ii. Group Business</b>		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plan	44% - 132% of IALM 06-08	
Group Savings Suraksha	168% - 218% of IALM 06-08	

#### 3) Expenses :

<b>i. Individual Business</b>		
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"	
<b>ii. Group Business</b>		
	Please Refer Table "Expense Assumptions"	

#### 4) Bonus Rates :

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

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

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

5) Policyholders Reasonable Expectations	Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations
6) Taxation and Shareholder Transfers	Taxation (as applicable) and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
7) Basis of provisions for Incurred But Not Reported (IBNR)	
i. Individual Business	IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data
ii. Group Business	For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.
8) Change in Valuation Methods or Bases (as compared with 31st March 2018 assumptions)	
i. Individuals Assurances	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
ii. Annuities	
1. Interest	
a. Annuity in payment	No change
b. Annuity during deferred period	Not Applicable
c. Pension : All Plans	Not Applicable
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iii. Unit Linked	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iv. Health	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
v. Group	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change

Expense assumptions as at valuation date

Date: 30th June 2018

**PER POLICY RENEWAL EXPENSES**

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-TRADITIONAL</b>		
Future Generali Assure Plan	605	4.0%
Future Generali Insta Life Plan RP	605	4.0%
Future Generali Flexi Money Back RP	605	4.0%
Future Generali Anand Plan	605	4.0%
Future Generali Saral Anand Plan	605	4.0%
Future Generali Dream Guarantee Plan	605	4.0%
Future Generali Bima Guarantee Plan	605	4.0%
Future Generali Secure Income Plan RP	605	4.0%
Future Generali Pearls Guarantee	605	4.0%
Future Generali Care Plan	605	4.0%
Future Generali Care Plus Plan	605	4.0%
Future Generali Smart Life Plan	605	4.0%
Future Generali Return of Premium Plan	605	4.0%
Future Generali Pension Plan RP	605	4.0%
Future Generali Family Secure Plan	605	4.0%
Future Generali Family Income Plan	605	4.0%
Future Generali Saral Bima	605	4.0%
Future Generali Assure Plus Plan	605	4.0%
Future Generali Care Plus - Revised	605	4.0%
Future Generali Pension Guarantee Plan RP	605	4.0%
Future Generali Assured Income Plan	605	4.0%
Future Generali Triple Anand Advantage	605	4.0%
Future Generali Assured Money Back	605	4.0%
Future Generali Assured Education Plan	605	4.0%
Future Generali Flexi Online Term Plan	605	4.0%
Future Generali New Saral Anand	605	4.0%
Future Generali Big Income Multiplier	605	4.0%
Future Generali New Assure Plus	605	4.0%
Future Generali Assured Money Back Plan Revised	605	4.0%
Future Generali Pearls Guarantee Revised	605	4.0%
Future Generali Saral Bima Revised	605	4.0%
Future Generali Guaranteed Advantage	605	4.0%
Future Generali Heart and Health Insurance Plan	335	4.0%
Future Generali Insta Life Plan SP	302.5	4.0%
Future Generali Flexi Money Back SP	302.5	4.0%
Future Generali Secure Income Plan SP	302.5	4.0%
Future Generali Immediate Annuity	302.5	4.0%
Future Generali Pension Plan SP	302.5	4.0%
Future Generali Pension Guarantee Plan SP	302.5	4.0%
Future Generali Jan Suraksha Plus SP	30	4.0%

Expense assumptions as at valuation date

Date: 30th June 2018

**PER POLICY RENEWAL EXPENSES**

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-UNIT LINKED</b>		
Future Generali Pension Advantage Plan RP	605	4.0%
Future Generali Pension Advantage Plus Plan RP	605	4.0%
Future Generali Bima Advantage Plus	605	4.0%
Future Generali Dhan Vridhi	605	4.0%
Future Generali Wealth Protect Plan	605	4.0%
Future Generali Sanjeevani Plan RP	605	4.0%
Future Generali Freedom Plan	605	4.0%
Future Generali Sanjeevani Plus Plan RP	605	4.0%
Future Generali Freedom Plus Plan	605	4.0%
Future Generali NAV Assure Plan RP	605	4.0%
Future Generali NAV Insure Plan RP	605	4.0%
Future Generali Wealth Protect Plan Revised	605	4.0%
Future Generali Guarantee Plus Plan	605	4.0%
Future Generali Select Insurance Plan	605	4.0%
Future Generali Bima Advantage	605	4.0%
Future Generali Guarantee Plan	605	4.0%
Future Guarantee Easy Invest Online	605	4.0%
Future Generali Pension Advantage Plan SP	302.5	4.0%
Future Generali Pension Advantage Plus Plan SP	302.5	4.0%
Future Generali Bima Gain Plan SP	302.5	4.0%
Future Generali Sanjeevani Plan SP	302.5	4.0%
Future Generali Sanjeevani Plus Plan SP	302.5	4.0%
Future Generali NAV Assure Plan SP	302.5	4.0%
Future Generali NAV Insure Plan SP	302.5	4.0%
Future Generali Pramukh Nivesh Plan SP	302.5	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	302.5	4.0%
Future Generali Nivesh Plan SP	302.5	4.0%
Future Generali Nivesh Preferred Plan SP	302.5	4.0%

**GROUP (TRADITIONAL & UNIT LINKED)**

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

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

**RENEWAL SUM ASSURED RELATED EXPENSES**

ALL PRODUCTS	NIL
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SP-Single Premium  
RP-Regular Premium