

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Revenue Account for the Period Ended September 30, 2020

Policyholders' Account (Technical Account)

(₹ in 000)

Particulars	Schedule	For the Quarter Ended September 30, 2020	Upto the Period Ended September 30, 2020	For the Quarter Ended September 30, 2019	Upto the Period Ended September 30, 2019
Premiums Earned - Net					
(a) Premium	L-4	2,835,355	4,228,699	3,533,594	5,880,658
(b) Reinsurance Ceded		(155,662)	(244,859)	(97,785)	(206,871)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		746,711	1,449,726	667,468	1,312,287
(b) Profit on Sale / Redemption of Investments		440,133	821,468	119,843	241,148
(c) (Loss on Sale / Redemption of Investments)		(56,252)	(252,646)	(45,485)	(84,165)
(d) Transfer /Gain on revaluation / change in Fair value*		(82,773)	424,042	(138,381)	(173,338)
Other Income					
(a) Contribution from Shareholders' Account		-	-	-	-
- towards Excess of Expense of Management		-	-	-	-
- towards deficit funding and others		171,349	291,228	(89,637)	513,300
(c) Profit / (Loss) on Sale of Fixed Assets		(3,502)	(3,502)	50	(274)
(d) Miscellaneous Income		9,857	14,862	5,949	11,638
Total (A)		3,905,216	6,729,018	3,955,616	7,494,383
Commission	L-5	89,272	136,321	145,964	217,690
Operating Expenses related to Insurance Business	L-6	1,042,423	2,407,100	1,420,644	3,004,094
Goods and Service Tax		8,816	19,245	9,817	19,971
Provision for Doubtful Debts		1,939	1,976	1,446	7,215
Bad Debts Written Off		-	-	(110)	-
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		32,000	47,000	-	-
(b) Others		-	-	-	-
Total (B)		1,174,450	2,611,642	1,577,761	3,248,970
Benefits Paid (Net)	L-7	1,156,419	2,280,380	1,029,139	1,916,257
Interim and Terminal Bonuses Paid		4,751	7,155	3,521	7,439
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		34,241	709,104	(130,537)	(181,645)
Non Linked		1,511,054	1,062,647	1,579,006	2,430,335
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		24,301	58,090	9,562	8,521
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		2,730,766	4,117,376	2,490,691	4,180,907
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	(112,836)	64,506
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	21,471	48,910
Surplus / (Deficit) transferred to balance sheet		-	-	(134,307)	15,596
Total (D)		-	-	(112,836)	64,506
* 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		2,919	4,174	913	2,763
(b) Terminal Bonuses paid		1,832	2,981	2,608	4,676
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		-	-	(112,836)	64,506
(e) Total Surplus: [(a)+(b)+(c)+(d)]		4,751	7,155	(109,315)	71,945

Future Generali India Life Insurance Company Limited
 Registration Number: 133
 Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended September 30, 2020
 Shareholders' Account (Non-Technical Account)

(₹ in 000)

Particulars	Schedule	For the	Upto the	For the	Upto the	
		Quarter Ended	Period Ended	Quarter Ended	Period Ended	
		September 30, 2020	September 30, 2020	September 30, 2019	September 30, 2019	
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-	
Income from Investments						
(a) Interest, Dividend and Rent - Gross		48,094	90,835	47,910	97,646	
(b) Profit on Sale / Redemption of Investments		18,766	36,101	8,750	15,137	
(c) (Loss on Sale / Redemption of Investments)		(9,049)	(21,233)	(2,859)	(9,685)	
Other Income		-	-	-	-	
Total (A)		57,811	105,703	53,801	103,098	
Expenses other than those directly related to the insurance business	L-6A	3,499	7,369	3,579	6,310	
MD and CEO's remuneration in excess of regulatory limits		5,000	10,373	32,101	32,221	
Bad Debts Written Off		-	-	-	-	
Provision (other than taxation)						
(a) For Diminution in the Value of Investment (Net)		22,500	35,000	-	-	
(b) Provision for Doubtful Debts		-	-	-	-	
(c) Others		-	-	-	-	
Contribution from Shareholders' Account						
- towards Excess of Expense of Management		-	-	-	-	
- towards deficit funding and others		171,349	291,228	(89,637)	513,300	
Total (B)			202,348	343,970	(53,958)	551,831
Profit / (Loss) before Tax			(144,537)	(238,267)	107,759	(448,733)
Provision for Taxation			-	-	-	-
Profit / (Loss) after Tax		(144,537)	(238,267)	107,759	(448,733)	
Appropriations						
(a) Balance at the beginning of the Period		(18,282,215)	(18,188,485)	(17,189,855)	(16,633,363)	
(b) Interim Dividends Paid during the Period		-	-	-	-	
(c) Proposed Final Dividend		-	-	-	-	
(d) Dividend Distribution on Tax		-	-	-	-	
(e) Transfer to Reserves / Other Accounts		-	-	-	-	
Profit / (Loss) carried to the Balance Sheet		(18,426,752)	(18,426,752)	(17,082,096)	(17,082,096)	

Balance Sheet As at September 30, 2020

(₹ in 000)

Particulars	Schedule	As at September 30, 2020	As at September 30, 2019
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	19,358,206	18,878,206
Reserves and Surplus	L-10	-	-
Credit/(Debit) Fair Value Change Account		(8,514)	27,915
Sub-Total		19,349,692	18,906,121
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		(35,148)	46,400
Policy Liabilities		37,160,934	32,278,336
Insurance Reserves		-	-
Provision for Linked Liabilities		5,088,218	5,205,765
Sub-Total		42,214,004	37,530,501
Funds for Future Appropriations		2,227,255	1,046,956
Reserves for Lapsed Unit-Linked Policies		-	-
Surplus in the revenue account (Policyholder's account)		-	15,596
Funds for Discontinued Policies:			
(i) Discontinued on Account of Non-Payment of Premium		1,322,352	873,538
(ii) Others		-	-
Total		65,113,303	58,372,712
Application of Funds			
Investments			
Shareholders'	L-12	2,572,065	2,398,060
Policyholders'	L-13	35,906,550	31,145,115
Assets held to cover Linked Liabilities	L-14	6,410,570	6,079,303
Loans	L-15	206,821	127,129
Fixed Assets	L-16	812,913	620,928
Current Assets			
Cash and Bank Balances	L-17	469,569	652,621
Advances and Other Assets	L-18	2,043,982	2,091,306
Sub-Total (A)		2,513,551	2,743,927
Current Liabilities	L-19	1,676,122	1,702,151
Provisions	L-20	59,797	121,695
Sub-Total (B)		1,735,919	1,823,846
Net Current Assets (C) = (A - B)		777,632	920,081
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		18,426,752	17,082,096
Total		65,113,303	58,372,712

CONTINGENT LIABILITIES

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company		
	12,493	15,105
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands/ liabilities in dispute, not provided for	45,773	50,227
Reinsurance obligations to the extent not provided for in accounts	-	-
Claims against policies, not acknowledged as debts by the company	49,173	1,730
Others:		
Directions issued by IRDA (Appeal to the Securities Appellate Tribunal)	911,111	-
TOTAL	1,018,550	67,062

Future Generali India Life Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended	Period Ended	Quarter Ended	Period Ended
	September 30, 2020	September 30, 2020	September 30, 2019	September 30, 2019
First Year Premiums	734,698	1,394,206	1,879,276	3,216,293
Renewal Premiums	1,996,249	2,733,980	1,449,894	2,298,851
Single Premiums	104,408	100,513	204,424	365,514
Total	2,835,355	4,228,699	3,533,594	5,880,658

FORM L-5 - COMMISSION SCHEDULE

(₹ in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended	Period Ended	Quarter Ended	Period Ended
	September 30, 2020	September 30, 2020	September 30, 2019	September 30, 2019
Commission Paid				
Direct - First Year Premiums	48,850	93,368	109,109	167,139
- Renewal Premiums	33,706	35,581	28,764	41,407
- Single Premiums	5,174	5,334	1,829	2,833
Add: Commission on Reinsurance Accepted	-	-	-	-
Less: Commission on Reinsurance Ceded	-	-	-	-
Net commission	87,730	134,283	139,702	211,379
Rewards and/or Remuneration to Agents, Broker or other intermediaries	1,542	2,038	6,262	6,311
Total	89,272	136,321	145,964	217,690
Breakup of Commission Expenses (Gross) incurred to procure business				
Individual agents				
- Commission	22,691	31,178	35,311	54,260
- Rewards	1,542	2,038	6,262	6,311
Corporate Agents-Banks				
- Commission	51,899	81,521	89,091	129,304
Corporate Agents -Others				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Brokers				
- Commission	11,094	17,500	9,521	16,023
- Rewards	-	-	-	-
Micro Agents				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Direct Business - Officers/Employees				
- Commission	-	-	-	-
Direct Business - Online1				
- Commission	-	-	-	-
Direct Business - Others				
- Commission	-	-	-	-
Common Service Centre (CSC)				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Web Aggregators				
- Commission	17	64	64	64
- Rewards	-	-	-	-
IMF				
- Commission	2,029	4,020	5,715	11,728
- Rewards	-	-	-	-
Others (Please Specify, for e.g. POS)				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	-	-	-	-
Outside India	-	-	-	-
Total	89,272	136,321	145,964	217,690

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended September 30, 2020	Upto the Period Ended September 30, 2020	For the Quarter Ended September 30, 2019	Upto the Period Ended September 30, 2019
Employees' Remuneration and Welfare Benefits	801,006	1,741,052	851,060	1,704,334
Travel, Conveyance and Vehicle Running Expenses	2,156	4,223	61,997	80,669
Training Expenses (including Staff Training) (Net of Recovery)	18,213	49,206	21,760	39,519
Rent, Rates and Taxes	62,861	133,013	76,747	145,346
Repairs	18,135	45,834	31,560	62,109
Printing and Stationery	1,767	3,179	4,886	10,172
Communication Expenses	13,954	23,459	17,607	35,818
Legal and Professional Charges	9,213	46,231	174,053	498,867
Medical Fees	2,155	5,345	5,484	9,786
Auditors' Fees, Expenses etc.				
(a) as Auditor	1,250	1,900	899	1,750
(b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	-	-	-	-
(ii) Insurance Matters	-	-	75	75
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	625	1,527	134	502
Advertisement and Publicity	5,106	125,112	80,555	217,659
Interest and Bank Charges	5,255	11,234	1,931	3,961
Depreciation	65,443	122,570	43,162	85,174
Others:				
Goods and Service Tax	730	1,290	1,366	4,876
Membership and Subscriptions	2,033	3,958	2,175	6,849
Information Technology and related Expenses	15,526	41,106	26,277	53,668
Outsourcing Expenses	16,011	41,188	14,296	33,952
Other Expenses	984	5,673	4,620	9,008
Total	1,042,423	2,407,100	1,420,644	3,004,094

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

(₹ in 000)

Particulars	For the Quarter Ended September 30, 2020	Upto the Period Ended September 30, 2020	For the Quarter Ended September 30, 2019	Upto the Period Ended September 30, 2019
Employees' Remuneration and Welfare Benefits	462	940	636	1,275
Legal and professional charges	120	187	80	315
Interest and bank charges	10	18	19	36
Other Expenses	2,907	6,224	2,844	4,684
Total	3,499	7,369	3,579	6,310

Future Generali India Life Insurance Company Limited

FORM L-7-BENEFITS PAID SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended September 30, 2020	Upto the Period Ended September 30, 2020	For the Quarter Ended September 30, 2019	Upto the Period Ended September 30, 2019
Insurance Claims				
(a) Claims by Death	497,892	708,082	455,944	799,351
(b) Claims by Maturity	214,509	288,660	114,084	190,520
(c) Annuities / Pension Payment	1,215	2,363	1,992	2,953
(f) Other Benefits				
Surrender	325,749	504,857	314,806	765,469
Survival Benefits	56,921	89,044	40,159	65,623
Partial Withdrawal	17,011	27,589	30,857	61,937
Critical Illness			400	400
Gratuity and Leave Encashment	91,645	311,442	198,871	284,044
Superannuation	166,576	661,070	105,365	115,404
Other Benefits	1,638	2,465	1,228	1,973
Claims related Expenses	1,872	3,959	2,344	3,505
Health	5,234	5,474	6,250	7,250
(Amount Ceded in Reinsurance):				
(a) Claims by Death	(220,848)	(321,630)	(242,428)	(380,940)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(e) Health	(2,995)	(2,995)	(733)	(1,232)
(d) Other Benefits	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	1,156,419	2,280,380	1,029,139	1,916,257

Future Generali India Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020		As at September 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Authorised Capital 3,000,000,000 (Previous Period - 3,000,000,000) Equity Shares of Rs.10 each	30,000,000		30,000,000	
Issued Capital 1,935,879,193 (Previous Period - 1,887,879,193) Equity Shares of Rs.10 each	19,358,792		18,878,792	
Subscribed Capital 1,935,820,609 (Previous Year - 1,887,820,609) Equity Shares of Rs.10 each	19,358,206		18,878,206	
Called-up Capital 1,935,820,609 (Previous Year - 1,887,820,609) Equity Shares of Rs.10 each	19,358,206		18,878,206	
Less : Calls unpaid	-		-	
Add : Shares forfeited (Amount originally paid up)	-		-	
Less : Par value of Equity Shares bought back	-		-	
Less : Preliminary Expenses	-		-	
Expenses including commission or brokerage on Underwriting or subscription of shares	-		-	
Total	19,358,206		18,878,206	

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at September 30, 2020		As at September 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited *	166,954,012	8.62	154,713,522	8.20
- Sprint Advisory Services Private Limited	948,513,067	49.00	924,994,035	49.00
- Industrial Investment Trust Limited	326,700,000	16.88	326,700,000	17.30
Foreign - Generali Participations Netherlands N.V (Formerly known as Participatie Maatschappij Graafschap Holland NV)	493,653,530	25.50	481,413,052	25.50
Other:	-	-	-	-
Total	1,935,820,609	100.00	1,887,820,609	100.00

* Shares held by Future Enterprises Limited and its nominees

Future Generali India Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit Balance in Profit and Loss Account, If any	-	-
Less: Amount utilised for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of Profit in Profit and Loss Account	-	-
Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

Future Generali India Life Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Long Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	893,424	622,253
Other Approved Securities	111,070	161,814
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	36,148	190,410
(bb) Preference	-	-
(b) Mutual Funds	-	844
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	457,984	455,050
(e) Other Securities - Fixed Deposits with Bank	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	564,708	526,844
Other than Approved Investments		
(a) Shares		
(aa) Equity	3,827	26,065
(bb) Preference	-	-
(b) Debentures/ Bonds	50,009	139,900
(c) Mutual Funds	-	-
(d) Investment in Infrastructure and Social Sector	27,968	122,462
	2,145,138	2,245,642
Short Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	79,926	998
(e) Other Securities - Fixed Deposits with Bank & CBLO	156,513	101,473
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	178,488	49,947
Other than Approved Investments	12,000	-
	426,927	152,418
Total	2,572,065	2,398,060

* Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 21,29,686 (000) (Previous period Rs. 2,017,182 (000)) & Rs. 2,329,085 (000) (Previous period Rs. 2,067,282 (000)) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 224,686 (000) (Previous period Rs. 152,418 (000)) & Rs. 224,686(000) (Previous period Rs. 152,443(000)) respectively.

Future Generali India Life Insurance Company Limited

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	21,878,240	16,415,162
Other Approved Securities	2,946,649	3,354,525
Other Approved Investments		
(a) Shares		
(aa) Equity	91,284	663,438
(bb) Preference		
(b) Mutual Funds	3,030	3,378
(c) Derivative Instruments		
(d) Debentures / Bonds	2,691,240	2,232,620
(e) Other Securities		
(f) Subsidiaries		
Investment Properties - Real Estate		
Investments in Infrastructure and Social Sector	6,629,846	6,569,518
Other than Approved Investments		
(a) Shares		
(aa) Equity	10,030	94,212
(bb) Preference		
(b) Debentures/ Bonds		65,871
(c) Mutual Funds		
(d) Investment in Infrastructure and Social Sector	59,600	151,573
	34,309,919	29,550,297
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	30,204	198,782
Other Approved Securities		85,654
Other Approved Investments	43,598	
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds		147,906
(e) Other Securities		
(aa) Commercial Paper	-	-
(bb) CBLO	1,001,970	976,239
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	467,982	186,237
Other than Approved Investments	52,877	-
	1,596,631	1,594,818
Total	35,906,550	31,145,115

Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs.34,200,223 (000) (Previous Year Rs. 28,752,647 (000) & Rs.36,735,604(000)) (Previous Year Rs. 30,305,989 (000) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs.1,596,632(000) (Previous Year Rs. 1,594,818 (000) & Rs.1,618,885(000) (Previous Year Rs. 1,601,479 (000) respectively

Future Generali India Life Insurance Company Limited

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

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	455,715	291,158
Other Approved Securities	756,222	205,099
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	1,859,890	1,927,539
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Debenture Instruments	-	-
(c) Debentures / Bonds	372,805	290,239
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	1,237,973	1,413,272
Other than Approved Investments		
(a) Shares		
(aa) Equity	100,602	179,219
(bb) Preference	-	-
(b) Mutual Funds	242,309	227,980
(c) Debentures / Bonds	57,968	89,574
(d) Investment in Infrastructure and Social Sector	46,591	75,000
	5,130,075	4,699,080
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	632,534	832,394
Other Approved Securities		100,949
Other Approved Investments	19,744	
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities	354,841	290,106
(aa) Certificate of Deposit	-	-
(bb) Commercial Paper	-	-
(cc) Fixed Deposit	-	-
(dd) CBLO	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	160,715	80,913
Other than Approved Investments	-	-
Mutual Funds	-	-
Equity	33,750	-
Net Current Assets	78,911	75,861
	1,280,495	1,380,223
Total	6,410,570	6,079,303

Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs.2,928,067 (000) (Previous Year Rs. 2,480,322 (000)& Rs. 2,928,067(000) (Previous Year Rs. 2,480,322 (000) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,201,584(000) (Previous Year Rs. 1,304,362 (000)) & Rs. 1,201,584(000) (Previous Year Rs. 1,304,362 (000)) respectively.

Future Generali India Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	205,446	124,215
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Loans to Employees	1,375	2,914
Total	206,821	127,129
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	205,446	124,215
(f) Loans to Employees	1,375	2,914
Total	206,821	127,129
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	206,821	127,129
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	206,821	127,129
Maturity-wise Classification		
(a) Short-Term	1,375	2,914
(b) Long-Term	205,446	124,215
Total	206,821	127,129

Future Generali India Life Insurance Company Limited

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ in 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2020	Additions	Deductions	As at September 30, 2020	As at April 1, 2020	Upto the Period ended	On Sales / Adjustments	As at September 30, 2020	As at September 30, 2020	As at September 30, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	779,074	87,920	-	866,994	457,343	45,662	-	503,005	363,989	283,000
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	134,790	25,104	6,054	153,840	61,862	15,190	3,632	73,420	80,420	68,669
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	62,152	5,991	4,683	63,460	42,937	4,219	4,045	43,111	20,349	19,896
Information Technology Equipment	409,107	55,691	-	464,798	205,283	48,878	-	254,161	210,637	201,727
Vehicles	8,005	6,750	-	14,755	6,176	466	-	6,642	8,113	2,141
Office Equipment	90,545	4,655	2,683	92,517	53,971	8,155	1,956	60,170	32,347	38,435
Total	1,483,673	186,111	13,420	1,656,364	827,572	122,570	9,633	940,509	715,855	613,868
Capital Work in Progress	-	-	-	-	-	-	-	-	97,058	7,060
Sub Total (A)	1,483,673	186,111	13,420	1,656,364	827,572	122,570	9,633	940,509	812,913	620,928
Previous Period	2,075,642	159,149	4,575	2,230,216	1,535,204	85,174	4,030	1,616,348	620,928	

Future Generali India Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ in 000)

	Particulars	As at September 30, 2020	As at September 30, 2019
1	Cash (including Cheques, Drafts and Stamps)	96,356	82,371
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	373,213	570,250
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	469,569	652,621
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	469,569	652,621
	- Outside India	-	-
	Total	469,569	652,621

Future Generali India Life Insurance Company Limited

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ in 000)

Particulars		As at September 30, 2020	As at September 30, 2019
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		39,767	95,538
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		39	-
Others:			
Advances to Suppliers		23,396	37,907
Advances to Employees		1,040	1,389
Total (A)		64,242	134,834
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		56,782	47,122
(b) Policyholders'		894,561	781,562
Outstanding Premiums		437,517	328,786
Agents' Balances			
- Gross	48,993		
- Less: Provision for doubtful agent balances	(48,251)	742	3,351
Foreign Agencies Balances			
Due from other Entities carrying on Insurance Business (including Reinsurers)		121,791	208,230
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		118,883	118,615
Service Tax / GST Unutilised Credit		75,761	80,386
Other Receivables		6,296	7,133
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		237,985	347,272
Income Accrued on Unclaimed Investments		29,422	34,015
Total (B)		1,979,740	1,956,472
Total (A + B)		2,043,982	2,091,306

Future Generali India Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Agents' Balances	49,330	67,106
Balances due to Other Insurance Companies	16,961	19,497
Deposits held on Reinsurance Ceded		
Premiums Received in Advance	6,652	9,227
Unallocated Premium	44,390	68,961
Sundry Creditors	651,629	660,313
Due to Subsidiaries / Holding Companies		
Claims Outstanding	270,851	174,213
Annuities Due	44	617
Due to Officers / Directors		
Unclaimed Amounts of Policyholders:		
a)Unclaimed Amounts of Policyholders Liability	237,730	347,305
b)Income Accrued on Unclaimed Fund	29,422	34,015
Others:		
Investment Purchased to be settled	46,318	-
Statutory Dues	87,522	96,913
Dues to Employees	54,329	22,813
Proposal Deposit Refund	162,016	172,197
Payable to Policyholders	16,612	26,891
Retention Money Payable	2,316	2,083
Total	1,676,122	1,702,151

FORM L-20-PROVISIONS SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
For Proposal Dividends	-	-
For Dividend Distribution Tax	-	-
Others:		
Other Employee Benefits	59,797	121,695
Total	59,797	121,695

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ in 000)

Particulars	As at September 30, 2020	As at September 30, 2019
Discount allowed in Issue of Shares/ Debentures	-	-
Others	-	-
Total	-	-

Form L 22 : Analytical Ratios

Future General India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2020

Sl.No.	Particular	For the Quarter ending September 30, 2020	Upto the period ended September 30, 2020	For the Quarter ending September 30, 2019	Upto the period ended September 30, 2019
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	(33.78)%	(24.54)%	42.42%	40.82%
	Non Linked Individual Pension	(16.46)%	(42.00)%	6.92%	32.04%
	Non Linked Group	(80.51)%	(83.82)%	45.40%	54.09%
	Linked Individual Life	(33.81)%	8.48%	-26.79%	-26.79%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	-97.84%	NA	NA
2	Net Retention Ratio	94.51%	94.21%	97.23%	96.48%
3	Expense of Management to Gross Direct Premium Ratio	41.08%	61.27%	44.33%	54.83%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.15%	3.22%	4.13%	3.70%
5	Ratio of policy holder's liabilities to shareholder's funds	4958.46%	4958.46%	2162.85%	2162.85%
6	Growth rate of shareholders' fund	(18.59)%	(18.59)%	(0.42)%	(0.42)%
7	Ratio of surplus to policy holders' liability	(0.37)%	(0.64)%	(0.06)%	(1.14)%
8	Change in net worth (Rs.'000)	(210.822)	(210.822)	(7.673)	(7.673)
9	Profit (Loss) after tax/Total Income	(3.81)%	(3.64)%	2.63%	(6.33)%
10	(Total real estate + loans)/(Cash & invested assets)	0.46%	0.46%	0.32%	0.32%
11	Total investments/(Capital + Surplus)	4863.72%	4863.72%	2172.25%	2172.25%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	9.61%	7.80%	9.03%	8.33%
	Policyholders' Fund				
	Non Linked				
	Par	10.31%	10.47%	8.11%	8.28%
	Non Par	8.47%	8.20%	8.91%	8.54%
	Linked				
	Non Par	24.34%	15.66%	8.81%	9.62%
	B With unrealised gain				
	Shareholders' Fund	0.78%	10.09%	6.74%	10.55%
	Policyholders' Fund				
	Non Linked				
	Par	-0.17%	10.17%	5.59%	15.73%
	Non Par	1.32%	9.76%	9.25%	14.56%
	Linked				
	Non Par	17.70%	33.00%	-1.31%	3.12%
14	Conservation Ratio *	59.96%	49.57%	60.53%	59.65%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	64.62%	69.83%	63.34%	68.91%
	For 25th month	47.18%	50.79%	45.20%	44.48%
	For 37th month	33.59%	32.20%	31.21%	29.53%
	For 49th Month	27.62%	25.44%	28.27%	23.55%
	For 61st month	23.06%	18.36%	19.97%	28.19%
15.2	Persistency Ratio (NOP)				
	For 13th month	57.74%	60.95%	56.18%	54.59%
	For 25th month	44.22%	41.80%	41.00%	45.62%
	For 37th month	32.41%	36.11%	32.33%	36.08%
	For 49th Month	28.15%	31.11%	29.28%	26.40%
	For 61st month	25.08%	20.97%	21.46%	22.11%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Fund	7.05%	7.05%	6.18%	6.18%
	Policyholders' Fund				
	Non Linked				
	Participating	1.15%	1.15%	0.73%	0.73%
	Non Participating	0.11%	0.11%	4.43%	4.43%
	Linked	1.41%	1.41%	NA	NA
	Net NPA Ratio				
	Shareholders' Fund	2.60%	2.60%	5.05%	5.05%
	Policyholders' Fund				
	Non Linked				
	Participating	0.57%	0.57%	0.62%	0.62%
	Non Participating	0.05%	0.05%	3.76%	3.76%
	Linked	0.71%	0.71%	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,935,820,609	1,935,820,609	1,887,820,609	1,887,820,609
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	8.62	8.62	8.20	8.20
	-Sprint Advisory Services Private Limited	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	16.88	16.88	17.30	17.30
	Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatsschap Holland NV)	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.07)	(0.12)	0.06	(0.24)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.07)	(0.12)	0.06	(0.24)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.07)	(0.12)	0.06	(0.24)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.07)	(0.12)	0.06	(0.24)
6	Book value per share (Rs)	0.48	0.48	0.97	0.97

*Note: The Conservation Ratio for Individual Business is 72.07% for the year ended September 2020 and 82.62% for the quarter ended September 2020 as against 77.06% for the year
*the ratios must be calculated in accordance with instructions provided in the annexure

For the quarter ending September 2020

13th month : All policies incepted in the period <=30-09-2019 And >=01-07-2019

25th month : All policies incepted in the period <=30-09-2018 And >=01-07-2018

37th month : All policies incepted in the period <=30-09-2017 And >=01-07-2017

49th month : All policies incepted in the period <=30-09-2016 And >=01-07-2016

61st month : All policies incepted in the period <=30-09-2015 And >=01-07-2015

Up to the quarter ending September 2020

13th month : All policies incepted in the period <=30-09-2019 And >=01-10-2018

25th month : All policies incepted in the period <=30-09-2018 And >=01-10-2017

37th month : All policies incepted in the period <=30-09-2017 And >=01-10-2016

49th month : All policies incepted in the period <=30-09-2016 And >=01-10-2015

61st month : All policies incepted in the period <=30-09-2015 And >=01-10-2014

The persistency figures for the current year have been calculated based on the data available as at 31st October 2020

For the quarter ending September 2019

13th month : All policies incepted in the period <=30-09-2018 And >=01-07-2018

25th month : All policies incepted in the period <=30-09-2017 And >=01-07-2017

37th month : All policies incepted in the period <=30-09-2016 And >=01-07-2016

49th month : All policies incepted in the period <=30-09-2015 And >=01-07-2015

61st month : All policies incepted in the period <=30-09-2014 And >=01-07-2014

Up to the quarter ending September 2019

13th month : All policies incepted in the period <=30-09-2018 And >=01-10-2017

25th month : All policies incepted in the period <=30-09-2017 And >=01-10-2016

37th month : All policies incepted in the period <=30-09-2016 And >=01-10-2015

49th month : All policies incepted in the period <=30-09-2015 And >=01-10-2014

61st month : All policies incepted in the period <=30-09-2014 And >=01-10-2013

The persistency figures for the previous year was calculated based on the data available as at 31st October 2019

FORM L-23- Receipts and Payments Account
Future Generali India Life Insurance Company Limited
IRDAI Registration Number: 133
Date of Registration: 4th September 2007
Dated: 30th September 2020

(₹ in 000)

Particulars	Period ended September 30, 2020	Period ended September 30, 2019
Cash Flow from Operating Activities		
Premium Collection (Including Goods and Service Tax)	4,886,051	6,466,902
Other Income	7,232	7,942
Reinsurance (payments) / receipts	22,129	97,008
Operating Expenses	(2,738,361)	(3,587,792)
Commission and Brokerage paid	(317,316)	(448,235)
Claims paid	(2,339,795)	(2,515,368)
Taxes paid (Goods and Service Tax)	(108,967)	(114,114)
Net Cash used in Operating activities	(589,027)	(93,657)
Cash Flow from Investing Activities		
Cost of purchase of Investments	(193,719,317)	(238,469,234)
Proceeds from sale of Investments	192,339,052	235,500,827
Interest and Dividend received	1,354,750	1,223,952
Purchase of Fixed Assets	(221,359)	(159,150)
Proceeds from sale of Fixed Assets	284	271
Loan to Policy Holders	(41,216)	(14,866)
Net Cash used in Investing activities	(287,806)	(1,918,200)
Cash Flow from Financing Activities		
Proceeds from issue of Share Capital	-	450,000
Net Cash from Financing activities	-	450,000
Net increase / (decrease) in cash and cash equivalents	(876,833)	(1,561,857)
Cash and cash equivalents at the beginning of the period	2,904,553	3,514,711
Cash and cash equivalents at the end of the period	2,027,720	1,952,854

Components of Cash and cash equivalents at end of the period:		
Cash (including cheques, drafts and stamps)	96,356	82,371
Bank balances including Last Day Collection and Citi Bank Balance	419,498	593,017
Money Market instruments	1,511,866	1,277,466
Total cash and cash equivalents	2,027,720	1,952,854

Reconciliation of cash & cash equivalents with cash & bank balance :		
Cash & cash equivalents	2,027,720	1,952,854
Less: Last Day Collection and Citi Bank Balance as per Schedule 8B	46,285	22,767
Less: Money Market instruments	1,511,866	1,277,466
Cash & Bank Balances as per Schedule 11	469,569	652,621

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Insurer: Future Generali India Life Insurance Company Limited

Date: 30 September 2020

(Rs in Lakhs)

Valuation of net liabilities			
SI.No.	Particular	As at 30/09/2020	As at 30/09/2019 for the corresponding previous year
1	Linked		
a	Life	64,047	60,364
b	General Annuity	-	-
c	Pension	1,099	1,435
d	Health	-	-
2	Non-Linked		
a	Life	333,814	280,685
b	General Annuity	1,100	919
c	Pension	34,905	39,311
d	Health	751	864
	Total	435,715	383,576

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

For the quarter ended 30 September 2020

(₹ in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	23	20	7	90	108	102	55	802	131	122	61	892
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	42	42	26	232	179	169	151	1,632	221	211	178	1865
4	Bihar	121	119	50	664	91	89	36	654	212	208	86	1319
5	Chattisgarh	3	3	1	8	3	3	3	(80)	6	6	4	-72
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	320	302	104	1,063	653	620	276	2,887	973	922	380	3949
8	Haryana	70	69	30	320	275	260	169	1,937	345	329	199	2256
9	Himachal Pradesh	36	36	14	134	37	37	34	349	73	73	48	482
10	Jammu & Kashmir	4	4	1	4	6	6	1	15	10	10	2	19
11	Jharkhand	39	39	19	271	71	68	68	533	110	107	86	804
12	Karnataka	41	42	14	112	263	252	164	1,792	304	294	178	1904
13	Kerala	77	73	32	502	258	242	165	1,926	335	315	197	2428
14	Madhya Pradesh	212	203	58	694	440	413	189	2,012	652	616	247	2706
15	Maharashtra	385	380	103	2,485	3,031	2,984	1,260	28,896	3416	3364	1363	31382
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Naqaland	4	4	4	36	17	17	12	85	21	21	16	121
20	Orissa	209	202	77	1,192	306	286	184	2,181	515	488	261	3372
21	Punjab	104	101	44	367	283	247	159	1,761	387	348	203	2128
22	Rajasthan	271	267	71	847	208	206	77	926	479	473	148	1773
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	31	30	5	79	302	288	144	1,698	333	318	150	1777
25	Telangana	19	18	18	233	153	139	138	1,607	172	157	155	1840
26	Tripura	6	6	2	12	5	5	2	15	11	11	3	28
27	Uttar Pradesh	296	290	112	1,502	724	693	402	4,924	1020	983	514	6426
28	UttraKhand	51	47	23	206	150	141	71	756	201	188	94	962
29	West Bengal	263	244	111	1,082	853	754	633	7,214	1116	998	745	8296
30	Andaman & Nicobar Is	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	7	8	4	23	73	70	70	704	80	78	74	727
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	46	45	23	284	929	865	702	21,757	975	910	725	22042
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	2680	2594	954	12444	9418	8956	5164	86982	12098	11550	6118	99426

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Up to the period ended 30 September 2020

(₹ in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	42	37	13	222	171	164	96	1,629	213	201	109	1851
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	80	80	46	471	362	338	355	4,725	442	418	401	5196
4	Bihar	222	220	83	1,134	167	163	68	1,378	389	383	151	2512
5	Chattisgarh	7	7	3	37	26	25	12	143	33	32	16	180
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	679	658	196	2,255	1,480	1,433	566	7,161	2159	2091	762	9416
8	Haryana	175	174	58	1,023	542	518	294	4,649	717	692	352	5672
9	Himachal Pradesh	65	63	25	220	69	69	45	568	134	132	71	788
10	Jammu & Kashmir	6	6	1	21	16	16	4	77	22	22	5	98
11	Jharkhand	54	54	22	338	112	108	93	1,198	166	162	115	1536
12	Karnataka	82	83	25	279	462	446	288	4,069	544	529	314	4348
13	Kerala	111	107	41	662	443	423	316	3,410	554	530	357	4072
14	Madhya Pradesh	509	498	127	1,351	931	893	327	3,856	1440	1391	454	5206
15	Maharashtra	749	742	202	5,634	5,627	5,559	2,205	59,074	6376	6301	2407	64708
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	5	5	5	39	34	34	18	143	39	39	23	181
20	Orissa	383	374	130	2,026	557	524	349	4,980	940	898	479	7007
21	Punjab	227	219	86	807	567	519	264	3,803	794	738	351	4610
22	Rajasthan	542	534	133	1,706	574	563	182	2,653	1116	1097	315	4359
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	49	48	9	110	428	408	204	2,467	477	456	214	2577
25	Telangana	28	27	20	372	318	294	210	5,312	346	321	230	5684
26	Tripura	14	14	3	37	20	20	8	53	34	34	12	90
27	Uttar Pradesh	556	549	206	3,092	1,319	1,275	723	10,518	1875	1824	929	13610
28	Uttrakhand	85	81	35	309	280	262	127	1,571	365	343	161	1880
29	West Bengal	481	461	210	2,146	1,547	1,395	1,836	18,677	2028	1856	2046	20823
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	46	45	19	240	200	191	128	1,698	246	236	147	1937
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	109	108	46	789	1,782	1,679	1,172	44,307	1891	1787	1219	45096
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	5306	5194	1748	25318	18034	17319	9890	188118	23340	22513	11638	213436

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

For the quarter ended 30 September 2020

(₹ in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	167	17	1,352	-	167	17	1,352
8	Haryana	-	-	-	-	3	2,409	64	72,834	3	2,409	64	72,834
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	3,370	222	156,248	-	3,370	222	156,248
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	6	5,593	477	239,931	6	5,593	477	239,931
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	5,543	1,141	39,920	1	5,543	1,141	39,920
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	632	6	13,276	1	632	6	13,276
25	Telangana	-	-	-	-	-	3,890	135	230,247	-	3,890	135	230,247
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	218	1	2,222	-	218	1	2,222
28	UttarKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	(4)	(0)	(42)	-	(4)	(0)	(42)
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	2	1,842	209	61,236	2	1,842	209	61,236
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	0	0	0	0	13	23,660	2,273	817,225	13	23,660	2,273	817,225

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Upto the period ended 30 September 2020

(₹ In Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	264	25	2,087	-	264	25	2,087
8	Haryana	-	-	-	-	3	3,504	75	84,782	3	3,504	75	84,782
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	4,395	246	226,533	1	4,395	246	226,533
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	9	16,859	1,100	785,417	9	16,859	1,100	785,417
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	599	3	2,995	1	599	3	2,995
22	Rajasthan	-	-	-	-	1	4,858	1,014	29,443	1	4,858	1,014	29,443
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	947	12	25,503	1	947	12	25,503
25	Telangana	-	-	-	-	1	5,188	144	263,421	1	5,188	144	263,421
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	491	3	7,124	-	491	3	7,124
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	(8)	(0)	(75)	-	(8)	(0)	(75)
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	2	2,883	687	98,315	2	2,883	687	98,315
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	0	0	0	0	19	39,980	3,309	1,525,544	19	39,980	3,309	1,525,544

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

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th September 2020

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

(₹ in Crore)

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	269.21
	Investments (Policyholders)	8A	3,602.36
	Investments (Linked Liabilities)	8B	641.06
2	Loans	9	20.68
3	Fixed Assets	10	81.29
4	Current Assets		
	a. Cash & Bank Balance	11	46.96
	b. Advances & Other Assets	12	204.40
5	Current Liabilities		
	a. Current Liabilities	13	167.61
	b. Provisions	14	5.98
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,842.68
Application of Funds as per Balance		TOTAL (A)	2,849.68

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

4,512.62

Balance Sheet Value of :

A. Life Fund
B. Pension & General Annuity and Group Business
C. Unit Linked Funds

3,055.39

816.17

641.06

4,512.62

Difference

0.00

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	20.68
2	Fixed Assets (if any)	10	81.29
3	Cash & Bank Balance (if any)	11	46.96
4	Advances & Other Assets (if any)	12	204.40
5	Current Liabilities	13	167.61
6	Provisions	14	5.98
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,842.68
		TOTAL (B)	-1,662.94

Investment Assets

(A-B)
4,512.62

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec.	Not less than 25%	-	89.34	7.38	1,177.64	811.08	2,085.44	68.16	-	2,085.44	2,218.84
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	100.45	9.20	1,215.78	904.76	2,230.19	72.89	-	2,230.19	2,376.62
3	Investment subject to Exposure Norms											
a	Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	74.47	4.92	285.86	188.30	553.55	18.09	(0.51)	553.04	601.65
	ii) Other Investments		-	15.00	2.00	14.96	-	31.96	1.04	-	31.96	14.98
b	i) Approved Investments	Not exceeding 35%	-	65.31	2.37	37.74	115.49	220.91	7.22	(2.07)	218.84	230.85
	ii) Other Investments		-	14.83	-	8.31	-	23.15	0.76	(1.78)	21.37	18.43
TOTAL LIFE FUND		100%	-	270.06	18.49	1,562.66	1,208.55	3,059.76	100.00	(4.37)	3,055.39	3,242.53

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	<i>Not less than 20%</i>	61.78	132.97	194.75	23.86	-	194.75	209.25
2	Central Govt. Sec.State Govt. Sec. or Other	<i>Not less than 40%</i>	117.22	242.90	360.13	44.12	-	360.13	384.95
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	152.56	303.48	456.04	55.88	-	456.04	493.28
TOTAL PENSION GENERAL ANNUITY FUND		100%	269.78	546.39	816.17	100.00	-	816.17	878.23

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR	NON PAR		
1	Approved Investment	<i>Not less than 75%</i>	-	592.94	592.94	92.49
2	Other Investments	<i>Not more than 25%</i>	-	48.12	48.12	7.51
TOTAL LINKED INSURANCE FUND		100%	-	641.06	641.06	100.00

CERTIFICATION

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

Note: 1) (*) FRMS refers to 'Funds representing Solvency Margin'

2) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938

3) Pattern of investment is applicable to both Shareholders funds representing solvency margin and policyholders fund

4) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5) Investment shown under NPA includes investment in IL&FS, DHFL and Reliance Capital. Reliance Capital has been defaulted on interest payout in August 2020. In financial statements investment in reliance capital is shown under sub-standard assets category.

6) Provision made for NPA (Infrastructure Leasing and Finance Ltd. and Dewan Housing Finance Ltd. and Reliance Capital Ltd.) in Schedule 8 Rs.12.00 Crs and Schedule 8A is Rs. 11.70 Crs. till 30th September 2020.

Investments presented in Form 3A (Part A) are Gross Investments before provisions. NPA provisions are disclosed in Form 7.

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

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

Statement as on : 30th September 2020

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	42.55	163.12	62.01	80.53	0.75
Add: Inflow during the Quarter	2.02	3.55	1.33	3.33	0.05
Increase / (Decrease) value of Inv [Net]	0.17	-2.18	3.08	5.83	0.00
Less: Outflow during the Quarter	-10.42	-23.72	-5.10	-6.80	-0.07
Total Investible Funds (Mkt Value)	34.32	140.78	61.32	82.89	0.73

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	6.46	18.81	15.92	11.31	2.68	4.37	0.00	0.00	0.32	43.94
State Govt. Securities	16.93	49.31	9.99	7.09	0.11	0.17	1.22	1.48	0.19	26.70
Other Approved Securities	7.67	22.34	6.47	4.60	2.52	4.11	1.25	1.51	0.13	17.19
Corporate Bonds	0.00	0.00	22.47	15.96	3.28	5.34	3.25	3.92	0.00	0.00
Infrastructure Bonds	0.00	0.00	72.60	51.57	13.37	21.80	8.31	10.03	0.06	8.08
Equity	0.00	0.00	0.00	0.00	29.02	47.32	57.57	69.46	0.00	0.00
Money Market Investments	2.94	8.57	1.15	0.82	0.94	1.53	0.77	0.93	0.04	5.29
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	33.99	99.03	128.60	91.35	51.91	84.65	72.39	87.33	0.74	101.21
Current Assets:										
Accrued Interest	0.42	1.21	3.92	2.79	0.57	0.93	0.38	0.46	0.01	1.43
Dividend Receivable	0.00	0.00	0.00	0.00	0.01	0.02	0.03	0.04	0.00	0.00
Bank Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14
Receivable for Sale of Investments	0.00	0.00	7.10	5.04	0.39	0.64	0.52	0.63	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.02	0.01	0.11	0.18	0.28	0.34	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.00	0.00	7.89	5.60	0.22	0.35	0.66	0.79	0.02	2.77
Fund Mgmt Charges Payable	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.08	0.24	0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.01
Sub Total (B)	0.33	0.97	3.13	2.23	0.87	1.42	0.56	0.67	-0.01	-1.21
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	4.87	3.46	0.00	0.00	0.81	0.98	0.00	0.00
Infrastructure Bonds	0.00	0.00	4.17	2.96	3.68	5.99	0.19	0.22	0.00	0.00
Equity	0.00	0.00	0.00	0.00	1.37	2.24	2.39	2.88	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	3.50	5.71	6.56	7.91	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	9.04	6.42	8.55	13.94	9.94	12.00	0.00	0.00
Total (A+B+C)	34.32	100.00	140.78	100.00	61.32	100.00	82.89	100.00	0.73	100.00

Funds Carried Forward (as per LB2)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

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

Statement as on : 30th September 2020

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Group Secure fund	Future Group Income fund	Total
Opening Balance (Market Value)	33.93	5.12	637.63
Add: Inflow during the Quarter	0.11	0.00	62.81
Increase / (Decrease) value of Inv [Net]	0.72	0.03	22.82
Less: Outflow during the Quarter	0.00	0.00	-82.21
Total Investible Funds (Mkt Value)	34.76	5.15	641.06

Investment of Unit Fund	Future Group Secure fund		Future Group Income fund		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	6.20	17.83	1.66	32.21	108.82	16.98
State Govt. Securities	3.57	10.26	0.53	10.22	57.72	9.00
Other Approved Securities	1.35	3.88	0.27	5.17	19.88	3.10
Corporate Bonds	6.85	19.71	1.22	23.72	37.28	5.82
Infrastructure Bonds	9.88	28.43	1.31	25.43	106.06	16.54
Equity	5.12	14.72	0.00	0.00	210.14	32.78
Money Market Investments	0.95	2.73	0.05	1.00	45.14	7.04
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	33.92	97.57	5.03	97.75	585.04	91.26
Current Assets:						
Accrued Interest	0.68	1.95	0.12	2.32	7.22	1.13
Dividend Receivable	0.00	0.01	0.00	0.00	0.12	0.02
Bank Balance	0.00	0.00	0.00	0.02	-0.66	-0.10
Receivable for Sale of Investments	1.25	3.61	0.25	4.84	12.97	2.02
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.55	0.09
Less: Current Liabilities						
Payable for Investments	1.87	5.38	0.25	4.91	11.38	1.78
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.02	0.00
Other Current Liabilities (for Investments)	0.00	0.01	0.00	0.01	0.89	0.14
Sub Total (B)	0.06	0.18	0.12	2.25	7.89	1.23
Other Investments (<=25%)						
Corporate Bonds	0.00	0.00	0.00	0.00	5.80	0.90
Infrastructure Bonds	0.00	0.00	0.00	0.00	8.03	1.25
Equity	0.22	0.62	0.00	0.00	10.06	1.57
Mutual funds	0.57	1.63	0.00	0.00	24.23	3.78
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.78	2.25	0.00	0.00	48.12	7.51
Total (A+B+C)	34.76	100.00	5.15	100.00	641.06	100.00
Funds Carried Forward (as per LB2)					-	

Note:

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

L-28-Form 3A (Part C)

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th September 2020

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

(₹ in 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	34.32	26.7475	26.7475	26.6465	25.7832	25.2514	24.8616	7.59%	6.84%	26.8481
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	140.78	29.5086	29.5086	29.9835	28.8748	27.8246	27.2382	8.34%	6.60%	30.4263
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	61.32	22.6732	22.6732	21.5773	19.1960	22.9662	22.1455	2.38%	3.77%	23.2793
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	82.89	24.5140	24.5140	22.8427	19.3001	25.9006	24.7869	-1.10%	2.72%	26.2642
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	0.73	30.2937	30.2937	30.1346	28.9914	28.0666	27.4880	10.21%	7.40%	30.6051
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.47	32.5296	32.5296	31.6860	29.3948	29.4146	28.5674	13.87%	9.27%	32.8739
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	1.97	33.2660	33.2660	31.2717	26.5763	32.8523	31.4555	5.76%	5.47%	34.4908
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	6.80	35.0155	35.0155	32.0718	25.9437	37.5585	35.6958	-1.91%	3.13%	38.1963
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	23.6602	23.6602	22.9467	20.7372	22.5580	21.9597	7.74%	6.95%	24.0471
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	42.64	21.6982	21.6982	19.7295	15.7413	22.7944	21.6486	0.23%	3.49%	23.2047
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	7.01	19.8506	19.8506	18.3392	14.9103	21.4870	20.5487	-3.40%	2.38%	21.9040
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	8.14	16.9430	16.9430	16.9101	16.8589	16.7646	16.5231	2.54%	3.90%	16.9430
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	69.81	17.0598	17.0598	15.6786	12.7833	18.5890	17.7287	-3.77%	1.64%	18.9204
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	132.24	18.0820	18.0820	17.9433	17.7022	17.4673	17.2264	4.97%	5.89%	18.0855
16	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	11.01	11.7562	11.7562	10.4340	7.8359	11.0348	10.5846	11.07%	N.A.	12.4460
17	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	34.76	13.1464	13.1464	12.8733	11.8417	12.2479	11.8888	10.58%	N.A.	13.2887
18	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	5.15	12.4267	12.4267	12.3538	11.7441	11.2466	1095.16%	13.47%	N.A.	12.5601

CERTIFICATION

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

Note:

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

PERIODIC DISCLOSURES

FORM L-29

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

Registration Number : 133

Statement as on: 30th Sep 2020

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30th September 2020	As % of total for this class	As at 30th September 2019	As % of total for this class	As at 30th September 2020	As % of total for this class	As at 30th September 2019	As % of total for this class
Break down by credit rating								
AAA rated	1,206.43	29.40%	999.37	29.31%	1,116.07	28.95%	966.44	29.71%
AA or better	104.12	2.54%	155.20	4.55%	96.63	2.51%	150.17	4.62%
Rated below AA but above A	5.80	0.14%	11.42	0.33%	5.00	0.13%	10.60	0.33%
Rated below A but above B	-	-	-	-	-	-	-	-
A or lower than A or Equivalent	-	-	-	-	-	-	-	-
B or lower than B or Equivalent	3.75	0.00%	-	-	5.00	0.00%	-	-
Rated below B	22.48	0.55%	31.50	0.01%	41.94	1.09%	41.93	0.01%
Any other (Sovereign Rating)	2,761.57	67.29%	2,211.94	64.88%	2,590.32	67.19%	2,083.82	64.06%
	4,104.15	100.00%	3,409.44	100.00%	3,854.95	100.00%	3,252.96	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	203.25	4.95%	172.52	5.06%	206.86	5.37%	171.85	5.28%
More than 1 year and upto 3 years	183.60	4.47%	215.27	6.31%	174.19	4.52%	213.84	6.57%
More than 3 years and up to 7 years	489.28	11.92%	421.28	12.36%	458.17	11.89%	403.29	12.40%
More than 7 years and up to 10 years	672.41	16.38%	622.76	18.27%	621.57	16.12%	600.98	18.47%
More than 10 years and up to 15 years	408.08	9.94%	456.47	13.39%	376.79	9.77%	432.57	13.30%
More than 15 years and up to 20 years	137.74	3.36%	164.30	4.82%	126.03	3.27%	157.71	4.85%
Above 20 years	2,009.80	48.97%	1,356.84	39.80%	1,891.34	49.06%	1,272.72	39.12%
	4,104.15	100.00%	3,409.44	100.00%	3,854.95	100.00%	3,252.96	100.00%
Breakdown by type of the issuer								
a. Central Government	2,428.09	59.16%	1,832.57	53.75%	2,280.19	59.15%	1,723.62	52.99%
b. State Government	333.48	8.13%	379.38	11.13%	310.13	8.05%	360.20	11.07%
c. Corporate Securities	1,342.58	32.71%	1,197.49	35.12%	1,264.63	32.81%	1,169.14	35.94%
	4,104.15	100.00%	3,409.44	100.00%	3,854.95	100.00%	3,252.96	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-29

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

Registration Number : 133

Statement as on: 30th Sep 2020

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th September 2020	As % of total for this class	As at 30th September 2019	As % of total for this class	As at 30th September 2020	As % of total for this class	As at 30th September 2019	As % of total for this class
Break down by credit rating								
AAA rated	167.36	43.05%	169.69	47.71%	167.36	43.05%	169.69	47.71%
AA or better	26.35	6.78%	26.56	7.47%	26.35	6.78%	26.56	7.47%
Rated below AA but above A	5.80	1.49%	5.58	0.02	5.80	1.49%	5.58	0.02
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	8.03	2.07%	10.88	3.06%	8.03	2.07%	10.88	3.06%
Any other (Sovereign Rating)	181.19	46.61%	142.96	40.19%	181.19	46.61%	142.96	40.19%
	388.73	100.00%	355.67	100.00%	388.73	100.00%	355.67	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	120.16	30.91%	130.44	36.67%	120.16	30.91%	130.44	36.67%
More than 1 year and upto 3 years	53.47	13.75%	28.07	7.89%	53.47	13.75%	28.07	7.89%
More than 3 years and up to 7 years	74.30	19.11%	35.67	10.03%	74.30	19.11%	35.67	10.03%
More than 7 years and up to 10 years	107.43	27.64%	137.87	38.76%	107.43	27.64%	137.87	38.76%
More than 10 years and up to 15 years	27.73	7.13%	16.54	4.65%	27.73	7.13%	16.54	4.65%
More than 15 years and up to 20 years	-	-	-	0.00%	-	-	-	0.00%
Above 20 years	5.64	1.45%	7.09	1.99%	5.64	1.45%	7.09	1.99%
	388.73	100.00%	355.67	100.00%	388.73	100.00%	355.67	100.00%
Breakdown by type of the issuer								
a. Central Government	108.82	27.99%	112.36	31.59%	108.82	27.99%	112.36	31.59%
b. State Government	77.60	19.96%	30.60	8.60%	77.60	19.96%	30.60	8.60%
c. Corporate Securities	202.31	52.04%	212.71	59.81%	202.31	52.04%	212.71	59.81%
	388.73	100.00%	355.67	100.00%	388.73	100.00%	355.67	100.00%

Note

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

Form L 30 : Related Party Transactions

Future Generali India Life Insurance Company Limited IRDAI

Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2020

(₹ in lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Sept 30, 2020	Upto the period ended Sept 30, 2020	For the Quarter ended Sept 30, 2019	Upto the period ended Sept 30, 2019
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax)	(0.28)	(0.09)	(0.35)	0.41
			Share Capital Allotment	-	-	-	1,148
			Premium Deposits Outstanding	4.82	4.82	3.34	3.34
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	-	-	-	2,205
3	Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatschap Holland NV)	Joint Venturer	Share Capital Allotment	-	-	-	1,148
4	Key Managerial Persons		Premium Income (Net of Goods and Service Tax)	0.94	1.88	0.49	0.98
			Managerial Remuneration	85	297	425.58	482.77
			Reimbursement Paid	0.04	0.50	2.24	5.11

FORM L - 31 : Board of Directors & Key Persons

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2020

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

Key Persons as defined in IRDAI 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 September 2020

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	457,352
	Deduct:		
02	Mathematical Reserves	2	435,715
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		21,637
05	Available Assets in Shareholders' Fund	4	7,576
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		7,576
08	Total ASM (04) + (07)		29,214
09	Total RSM		18,710
10	Solvency Ratio (ASM/RSM)		1.56

Certification

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

Place: Mumbai
Date: 09 November 2020

Place: Mumbai
Date: 09 November 2020

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 : 30th Sep 2020
 Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)
1	Investments Assets (As per Form 5)	722.90	674.90	-	-	86.70	157.01	2,250.17	2,134.92	3,059.76	2,966.83
2	Gross NPA	41.94	31.96	-	-	-	-	-	-	41.94	31.96
3	% of Gross NPA on Investment Assets (2/1)	5.80%	4.73%	-	-	-	-	-	-	1.37%	1.08%
4	Provision made on NPA	23.70	13.00	-	-	-	-	-	-	23.70	13.00
5	Provision as a % of NPA (4/2)	56.51%	40.68%	-	-	-	-	-	-	56.51%	40.68%
6	Provision on Standard Assets	-	2.50	-	-	-	-	-	-	-	2.50
7	Net Investment Assets (1-4)	699.20	661.90	-	-	86.70	157.01	2,250.17	2,134.92	3,036.06	2,953.83
8	Net NPA	18.24	18.96	-	-	-	-	-	-	18.24	18.96
9	% of Net NPA to Net Investment Assets (8/7)	2.61%	2.86%	-	-	-	-	-	-	0.60%	0.64%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- Investments Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet.
- Gross NPA is Investments classified as NPA, before any provisions
- 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
- Net Investment Assets is net of 'Provisions'
- Net NPA is gross NPAs less provision
- Write off as approved by Board
- Investment shown under NPA includes investment in IL&FS, DHFL and Reliance Capital .
Reliance Capital has been defaulted on interest payout in August 2020. In financial statements investment in reliance capital is shown under Sub standard Assets category.

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th Sep 2020
 Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)	YTD (as on date)	Previous FY (as on 31 March 2020)
1	Investments Assets (As per Form 5)	426.89	465.64	-	-	29.15	26.78	360.13	357.67	816.17	850.09
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)	426.89	465.64	-	-	29.15	26.78	360.13	357.67	816.17	850.09
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- Investments Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet.
- Gross NPA is Investments classified as NPA, before any provisions
- 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
- Net Investment Assets is net of 'Provisions'
- Net NPA is gross NPAs less provision
- Write off as approved by Board

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 Sep 2020

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	157.17	179.14	-	-	45.14	28.94	438.74	362.06	641.06	570.15
2	Gross NPA	14.50	10.00	-	-	-	-	-	-	14.50	10.00
3	% of Gross NPA on Investment Assets (2/1)	9.23%	0.06	-	-	-	-	-	-	2.26%	0.02
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	157.17	179.14	-	-	45.14	28.94	438.74	362.06	641.06	570.15
8	Net NPA	8.03	7.50	-	-	-	-	-	-	8.03	7.50
9	% of Net NPA to Net Investment Assets (8/7)	5.11%	4.19%	-	-	-	-	-	-	1.25%	1.32%
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 from time to time.
- 5 Net Investment Assets is net of 'Provisions'
- 6 Net NPA is gross NPAs less provision
- 7 Write off as approved by Board
- 8 Investment shown under NPA includes investment in IL&FS and Reliance Capital. Reliance Capital has been defaulted on interest payout in August 2020. In financial statements investment in Reliance capital is shown under under Sub standard
 - 8.1 For IL&FS we have taken haircut of 53% in valuation in Q2 For FY 2020-21
 - 8.2 For Reliance Capital we have taken haircut of 25% in valuation in Q2 For FY 2020-21

D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																		
D1	PSU - Equity shares - Quoted	EAEQ	1.17	0.86	-	0.27	-91.55%	-91.55%	2.55	0.86	-0.78	-61.22%	-61.22%	4.19	4.36	0.24	11.35%	11.35%
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	15.67	11.74		2.77	70.01%	70.01%	35.91	11.74	3.75	20.83%	20.83%	74.53	81.02	2.14	5.73%	5.73%
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.20	0.15	-	-	-	-	0.19	0.15	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	0.00%	0.00%	8.95	-	0.36	11.40%	11.40%
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	118.48	131.11		2.52	8.45%	8.45%	116.70	131.11	4.94	8.44%	8.44%	103.81	96.56	4.93	9.48%	9.48%
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	1.00	1.00		0.02	6.59%	6.59%	1.00	1.00	0.03	6.57%	6.57%	3.92	2.87	0.14	7.05%	7.05%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	109.83	85.70		0.87	3.14%	3.14%	117.37	85.70	1.74	2.96%	2.96%	147.81	84.83	4.20	5.67%	5.67%
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	-	-	-	-	-	-	0.00%	0.00%	1.99	-	0.03	8.04%	8.04%	
D23	Application Money	ECAM	4.98	-	-	-	-	-	1.93	-	-	-	-	2.34	-	-	-	-
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	EPD	-	-	-	-	-	-	-	-	0.00%	0.00%	5.00	-	0.05	10.30%	10.30%	
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G.Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
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	0.51	0.30		-0.06	-48.11%	-48.11%	1.24	0.30	-0.27	-44.14%	-44.14%	0.41	0.42	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-BaseI III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E OTHER INVESTMENTS :																		
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl.Co-op Societies)	OESH	0.39	0.41		-0.87	-892.98%	-892.98%	2.28	0.41	-2.98	-260.23%	-260.23%	8.25	7.94	-0.26	-6.21%	-6.21%
E4	Equity Shares (PSUs & Unlisted)	OEUU	0.82	0.77		0.12	-55.56%	-55.56%	1.20	0.77	-0.47	-77.05%	-77.05%	3.08	2.61	0.03	1.80%	1.80%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.26	0.21		-	-	-	0.24	0.21	-	0.00%	0.00%	1.51	1.47	0.00	0.23%	0.23%
E6	Debentures	OLDB	5.00	5.80		0.14	11.11%	11.11%	5.00	5.80	0.27	10.97%	10.97%	5.00	5.58	0.28	10.99%	10.99%
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	0.29	-	-	-	-	-	0.52	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-BaseI III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	9.98	7.50		0.01	0.20%	0.20%	9.98	7.50	0.01	0.20%	0.20%	9.97	7.50	0.55	11.06%	11.06%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	5.00	3.75		0.13	10.29%	10.29%	5.00	3.75	0.26	10.28%	10.28%	5.00	5.19	0.21	0.10	0.10
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			3,037.75	3,242.53		68.73			2,976.95	3,242.53	134.50			2,538.06	2,696.20	99.88		

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																			
D1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D5	Corporate Securities - Bonds - (Taxable)	EPBT	2.50	2.75	0.06	9.70%	9.70%	2.50	2.75	0.12	9.70%	9.70%	2.90	3.11	0.14	9.68%	9.68%			
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Corporate Securities - Debentures	ECOS	198.19	213.23	4.54	9.09%	9.09%	201.01	213.23	9.05	8.98%	8.98%	190.96	194.56	8.65	9.03%	9.03%			
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	26.73	29.15	0.21	3.13%	3.13%	33.36	29.15	0.49	2.95%	2.95%	40.35	20.07	1.15	5.67%	5.67%			
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%		
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	EPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%		
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D35	Debt Capital Instruments (DCI-BaseI III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E	OTHER INVESTMENTS :																			
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E3	Equity Shares (incl.Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E4	Equity Shares (PSUs & Unlisted)	OEPJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Securitized Assets (underlying assets.Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Debt Capital Instruments (DCI-BaseI 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	-	-	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%	0.99	0.65	-	0.03	-	0.22	-	0.22
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		817.20	878.23	16.86			824.28	878.23	34.23			766.05	819.14	31.25					

D1	PSU - Equity shares - Quoted	EAEQ	16.55	14.46	-0.51	-14.09%	-14.09%	16.55	13.80	1.42	20.47%	20.47%	11.79	12.28	0.74	11.96%	11.96%
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	154.17	183.53	25.93	56.05%	56.05%	154.17	172.36	64.08	74.15%	74.15%	150.09	188.37	1.69	-1.79%	-1.79%
D3	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.23	0.05	-0.02	-191.97%	-191.97%	0.23	0.05	0.00	0.37%	0.37%	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EBTB	0.11	0.11	0.00	5.84%	5.84%	0.11	0.11	0.01	9.84%	9.84%	0.10	0.11	0.01	9.93%	9.93%
D6	Corporate Securities - Bonds - (Tax Free)	EBTF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	33.73	38.90	0.47	4.77%	4.77%	33.73	42.33	2.60	12.26%	12.26%	27.24	35.90	2.30	12.77%	12.77%
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	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00%	0.00%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%	4.67	4.50	0.15	0.07	0.07	0.07
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	35.48	39.70	0.31	3.13%	3.13%	35.48	35.09	0.53	2.99%	2.99%	18.46	32.31	0.91	5.64%	5.64%
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	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	0.00	0.00%	0.00%	-	4.96	0.08	7.33%	7.33%	5.50	5.15	0.21	8.17%	8.17%
D23	Application Money	ECAM	-	-	-	-	-	-	0.89	-	-	-	-	0.48	0.00	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-
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	7.89	7.89	-	-	-	7.89	7.89	-	-	-	7.59	7.59	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	OTHER INVESTMENTS :																
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	9.38	8.33	1.86	88.68%	88.68%	9.38	7.80	3.63	92.87%	92.87%	12.92	11.77	-1.69	-28.72%	-28.72%
E4	Equity Shares (PSUs & Unlisted)	OEPU	0.29	0.64	0.14	84.61%	84.61%	0.29	1.16	-0.05	-8.33%	-8.33%	4.48	4.93	-0.96	-38.81%	-38.81%
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	4.18	1.17	-0.57	-192.77%	-192.77%	4.18	1.07	0.13	23.81%	23.81%	4.44	3.97	-1.13	-56.83%	-56.83%
E6	Debentures	OLDB	5.01	5.87	0.06	4.18%	4.18%	5.01	5.83	0.32	11.06%	11.06%	5.01	5.47	0.48	17.50%	17.50%
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 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)	OETP	30.45	26.00	0.03	0.41%	0.41%	30.45	24.41	2.51	20.47%	20.47%	21.44	23.83	-2.55	-21.34%	-21.34%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.62	3.38	0.00	0.00%	0.00%	4.62	3.38	-0.31	-18.12%	-18.12%	4.62	4.36	1.09	0.50	0.50
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)	OERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			631.28	652.87	24.98			631.28	641.19	86.10			573.06	617.68	8.71		

CERTIFICATION :

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

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

1 Based on daily simple average of Investments

2 Yield netted for Tax

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th SEP 2020
 Statement of Down Graded Investments
 Periodicity Of Submission : Quarterly

PART - A

Name of the Fund : Life Fund

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL								
B. AS ON DATE 2									
1	10.30% IL & FS Financial Services Ltd 2021	IORD	5.00	11-JAN-2012	CARE	AAA	D	18-SEP-2018	N.A
2	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	5.00	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A
3	9.35% IL N FS 2035	IORD	4.96	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A
4	9.68%ILNFS2021	IORD	5.00	29-JUL-2011	FITCH	AAA	D	19-SEP-2018	N.A
5	9.50% Dewan Housing Finance Corporation Limited 2025	HORD	5.00	31-JUL-2015	BRICKWORK	AAA	D	06-JUN-2019	N.A
6	10.75% Reliance Capital Limited 2021	ORAD	4.98	30-JAN-2012	CARE	AA+	D	23-SEP-2019	N.A
7	10.75% Reliance Capital 2021	ORAD	5.00	30-SEP-2011	CARE	AA+	D	23-SEP-2019	N.A
8	8.75%Indiabulls Housing Finance Ltd	HTDN	3.00	26-Apr-2018	CARE	AAA	AA+	25-SEP-2019	N.A
9	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	CARE	AA	B	09-MAR-2020	N.A

- 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
 - 5 9.90% Infrastructure Leasing and Finance Services Limited 2025 was in exposure in group funds at the time of downgrade. The same was transferred to Shareholders fund within 90 days from the date of downgrade
- As there was no rating downgrade for this security within Life fund, the same is not captured in this FORM.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

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

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	7.40% IREDA 2030	IPTD	14.50	04-MAR-2020	FITCH	AAA(IND)	AA+(IND)	01-SEP-2020	NA
B. AS ON DATE 2									
1	8.75%Indiabulls Housing Finance Ltd	HTDN	11.86	19-JUL-2017	CARE	AAA	AA	17-FEB-2020	N.A
2	8.85% Indiabulls Housing Finance Limited 2026	HTDN	6.17	05-SEP-2017	CARE	AAA	AA	17-FEB-2020	N.A
3	7.40% IREDA 2030	IPTD	14.50	04-MAR-2020	FITCH	AAA(IND)	AA+(IND)	01-SEP-2020	NA

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

PART - A

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

Registration Number : 133

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of the Fund : Linked Fund

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL								
B. AS ON DATE 2									
1	9.98%ILFS2021	IORD	2.33	09-DEC-2011	ICRA	AAA	D	18-SEP-2018	NA
2	8.72% ILFS 2025	IORD	2.33	31-AUG-2018	CARE	AA+	D	18-SEP-2018	NA
3	10.75% Reliance Capital 2021	ORAD	3.38	24-AUG-2011	CARE	AA+	D	23-SEP-2019	NA
4	8.75%Indiabulls Housing Finance Ltd	HTDN	5.40	06-MAR-2018	CARE	AAA	AA	17-FEB-2020	NA
5	8.85% Indiabulls Housing Finance Limited 2026	HTDN	5.41	31-AUG-2017	CARE	AAA	AA	17-FEB-2020	NA

CERTIFICATION:

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

Note :

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

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Life Insurance Company Limited
 IRDA Registration Number: 133
 Date of Registration: 4th September 2007
 Dated: 30th Sep 2020

₹ (In Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	0	2	1	20	-	-	-	-	0	4	3	40
	From 10,000-25,000	-	-	-	-	0	2	2	40	-	-	-	-	1	5	5	80
	From 25001-50,000	-	-	-	-	6	12	5	22	-	-	-	-	12	24	11	33
	From 50,001- 75,000	-	-	-	-	2	4	2	6	(1)	(1)	(1)	(1)	5	8	4	10
	From 75,000-100,000	3	3	-	4	21	22	9	41	4	4	1	5	31	32	16	66
	From 1,00,001 -1,25,000	1	1	1	2	-	-	-	-	1	1	1	2	1	1	-	4
	Above Rs. 1,25,000	24	7	4	30	90	25	16	183	26	8	5	33	167	50	23	309
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	0	1	1	0	1	2	2	0	0	1	1	0	3	6	6	0
	From 50,001-100,000	4	5	5	0	5	6	6	0	4	5	5	0	10	13	12	1
	From 1,00,001-150,000	6	5	5	0	4	3	3	0	10	8	8	1	11	9	9	1
	From 150,001-2,00,000	9	5	5	1	6	4	4	1	12	7	7	1	23	14	14	2
	From 2,00,001-250,000	7	3	3	0	4	2	1	0	7	3	3	0	11	5	4	1
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	15	3	3	1	15	2	2	1	23	4	4	1	25	4	3	2
	iii Group Single Premium (GSP)																
	From 0-10000	(0)	-	1	6	-	-	-	-	0	-	13	19	0	-	1	12
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	0	-	-	62	1	-	36	101	1	-	14	169	1	-	36	101
	From 50,001- 75,000	1	-	16	21	1	-	-	24	2	-	27	90	1	-	-	24
	From 75,000-100,000	-	-	-	-	-	-	-	-	1	-	14	16	1	1	111	148
	From 1,00,001 -1,25,000	1	-	-	116	-	-	-	-	1	-	-	116	-	-	-	-
	Above Rs. 1,25,000	973	4	6,751	53,577	1,888	-	17,033	169,359	912	4	6,181	44,293	3,353	2	28,261	293,942
	v Individual non Single Premium- INSP																
	From 0-10000	223	2,096	2,081	20,534	412	2,948	2,884	33,198	508	4,418	4,383	46,885	784	2,933	2,822	34,219
	From 10,000-25,000	722	3,423	3,298	14,530	1,395	6,627	6,443	46,777	1,587	7,727	7,519	44,585	2,241	10,632	10,352	80,594
	From 25001-50,000	1,353	3,813	3,629	22,848	2,239	6,171	5,871	51,669	2,360	6,673	6,390	44,112	3,473	9,506	9,099	84,023
	From 50,001- 75,000	710	1,205	1,138	9,567	1,140	1,933	1,774	18,338	1,168	1,138	1,874	17,144	1,763	2,979	2,770	30,405
	From 75,000-100,000	596	609	558	6,904	835	877	798	14,868	960	986	919	11,992	1,367	1,425	1,324	23,104
	From 1,00,001 -1,25,000	332	289	305	3,117	502	465	424	6,213	547	502	474	5,857	743	684	630	9,587
	Above Rs. 1,25,000	2,114	614	530	21,888	2,550	817	724	27,707	4,429	1,029	920	42,820	4,262	1,234	1,097	44,868
	vii Group Non Single Premium (GNSP)																
	From 0-10000	3	-	647	11,808	2	-	1,080	11,875	5	-	1,109	19,178	5	-	3,779	23,042
	From 10,000-25,000	5	-	1,155	27,081	4	1	1,208	15,476	10	-	1,740	33,711	8	3	1,906	31,229
	From 25001-50,000	5	-	394	15,997	7	-	1,103	30,920	14	-	1,136	40,854	18	2	2,885	71,066
	From 50,001- 75,000	7	1	1,020	24,765	7	-	1,131	26,700	16	1	2,296	46,075	17	-	2,633	58,379
	From 75,000-100,000	8	-	741	26,040	8	-	1,944	36,880	15	-	1,191	57,722	13	1	2,353	43,268
	From 1,00,001 -1,25,000	6	1	195	8,097	5	-	851	14,040	10	3	460	14,393	14	-	2,016	36,253
	Above Rs. 1,25,000	1,264	7	12,740	649,654	9,686	8	174,994	1,619,946	2,322	11	25,799	1,268,908	17,456	13	310,443	2,767,763
2	Renewal Premium																
	i Individual																
	From 0-10000	2,076	18,356	18,356	135,596	1,842	17,625	17,625	113,377	3,437	41,562	41,562	325,690	3,380	41,468	41,468	256,255
	From 10,000-25,000	3,601	18,884	18,884	99,819	3,054	16,918	16,918	69,870	5,070	33,192	33,192	182,800	4,593	32,727	32,727	128,286
	From 25001-50,000	4,109	10,093	10,093	87,966	2,969	7,220	7,220	55,346	5,440	17,000	17,000	156,133	4,508	12,735	12,735	98,242
	From 50,001- 75,000	1,577	2,358	2,358	26,328	949	1,373	1,373	18,484	2,196	3,924	3,924	52,573	2,488	2,304	2,304	31,026
	From 75,000-100,000	1,616	1,515	1,515	27,676	1,141	1,095	1,095	19,908	2,061	2,761	2,761	52,704	2,680	1,944	1,944	35,825
	From 1,00,001 -1,25,000	756	613	613	13,267	376	310	310	9,222	948	1,028	1,028	22,475	1,915	515	515	15,621
	Above Rs. 1,25,000	4,494	1,131	1,131	52,340	2,658	678	678	35,638	5,780	2,301	2,301	132,943	4,196	1,356	1,356	78,119
	iii Group																
	From 0-10000	(2)	30	106,194	(9,876)	(1)	16	54,474	(8,180)	(4)	48	144,347	(8,990)	(3)	99	287,355	(14,523)
	From 10,000-25,000	(3)	3	(870)	(11,671)	(2)	2	(1,147)	(15,089)	(7)	4	(1,510)	(23,022)	(4)	4	(1,858)	(26,858)
	From 25001-50,000	(3)	4	(319)	(7,676)	(1)	2	(489)	(10,123)	(6)	8	(1,292)	(9,114)	(4)	6	(970)	(22,086)
	From 50,001- 75,000	(2)	1	(335)	(16,541)	(5)	-	(381)	(9,233)	(4)	2	(696)	(21,343)	(5)	2	(249)	(5,723)
	From 75,000-100,000	(3)	2	(1,090)	(14,958)	1	4	32	(4,118)	(3)	3	(1,396)	(15,568)	(2)	5	(728)	(11,790)
	From 1,00,001 -1,25,000	(0)	1	23	(1,698)	(3)	1	(170)	(16,301)	(5)	2	(360)	(18,946)	(3)	4	(910)	(25,504)
	Above Rs. 1,25,000	1,747	54	68,527	2,431,394	1,522	42	47,044	1,771,905	2,434	93	93,662	3,516,943	3,045	74	103,798	4,047,902

PERIODIC DISCLOSURES

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(GROUP) Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2020

(₹ in Lakhs)

Business Acquisition through different channels (Group)													
SI.No.		Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
SI.No.	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	92	0	0	902	2	1	372	3	0	1,487	4
2	Corporate Agents-Banks	4	6,570	928	0	16,224	1,773	4	5,905	850	1	26,201	3,024
3	Corporate Agents -Others	0	-36	0	0	66	5	0	-36	0	1	180	13
4	Brokers	4	14,570	453	6	17,058	229	8	28,175	706	11	27,780	759
5	Micro Agents	0	0	0	0	0	0	0	0	0	0	0	0
6	Direct Business	5	2,464	891	3	165,130	9,600	6	5,564	1,750	9	298,776	17,085
	Total(A)	13	23,660	2,273	9	199,380	11,609	19	39,980	3,309	22	354,424	20,886
1	Referral (B)												
	Grand Total (A+B)	13	23,660	2,273	9	199,380	11,609	19	39,980	3,309	22	354,424	20,886

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2020

(₹ in Lakhs)

Business Acquisition through different channels (Individuals)									
SI.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	801	604	1,710	1,036	1,563	1,091	2,920	1,716
2	Corporate Agents-Banks	2,976	1,054	7,189	2,538	6,464	2,033	10,274	3,517
3	Corporate Agents -Others	433	187.83	1,593	671	868	434	2,827	1,180
4	Brokers	70	155	482	284	98	289	824	596
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,818	4,115	8,950	4,699	14,347	7,781	12,723	7,923
7	Web Aggregators	-	2	-	-	-	9	-	-
	Total (A)	12,098	6,118	19,924	9,228	23,340	11,638	29,568	14,932
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,098	6,118	19,924	9,228	23,340	11,638	29,568	14,932

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

PUBLIC DISCLOSURE

FORM No. L-39 Data on Settlement of Claims

Future Generali India Life Insurance Company Limited

IRDAI Registration no. 133

Date of Registration: 4th September 2007

For the Quarter ended 30 September 2020

Ageing of Claims* Individual									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	1497	107	48	0	0	1652	20,89,79,243.85
2	Survival Benefit	0	2616	229	132	0	0	2977	6,23,09,219.44
3	For Annuities / Pension	0	662	5	2	0	0	669	12,39,434.42
4	For Surrender	0	2078	1	0	0	0	2079	22,59,23,328.82
5	Other benefits	0	1248	142	120	0	0	1510	13,89,49,906.00
6	Death Claims	0	290	0	0	0	0	290	9,94,23,981.82
								9177	73,68,25,114.35

Ageing of Claims* Group									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0.00
2	Survival Benefit	873	0	0	0	0	0	873	24,81,24,166.25
3	For Annuities / Pension	0	0	0	0	0	0	0	0.00
4	For Surrender	0	0	0	0	0	0	0	0.00
5	Other benefits	0	2	0	0	0	0	2	25,15,140.00
6	Death Claims	0	319	0	0	0	0	319	32,63,08,539.41
								1194	57,69,47,845.66

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

PUBLIC DISCLOSURE**FORM No. L-40 Quarterly claims data for Life****Future Generali India Life Insurance Company Limited****IRDAI Registration no. 133****Date of Registration: 4th September 2007****For the Quarter ended 30 September 2020**

Individual Claims		No. of claims only					
Sr. 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	12	154	382	27	67	248
2	Claims reported during the period	320	1632	2722	663	2124	1407
3	Claims Settled during the period	290	1652	2977	669	2079	1510
4	Claims Repudiated during the period	9	0	0	0	0	3
a)	Less than 2 years from the date of acceptance of risk	9	0	0	0	0	3
b)	Greater than 2 years from the date of acceptance of risk	0	0	0	0	0	0
5	Claims written back	0	0	0	0	0	0
6	Claims O/S at end of the period	33	134	127	21	112	142
a)	Less than 3 months	32	132	127	21	112	138
b)	3 months to 6 months	1	2	0	0	0	4
c)	6 months to 1 year	0	0	0	0	0	0
d)	1 year and above	0	0	0	0	0	0

Group Claims		No. of claims only					
Sr. 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	18	0	0	0	0	0
2	Claims reported during the period	365	0	875	0	0	2
3	Claims Settled during the period	319	0	873	0	0	2
4	Claims Repudiated during the period	11	0	0	0	0	0
a)	Less than 2 years from the date of acceptance of risk	9	0	0	0	0	0
b)	Greater than 2 years 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	53	0	2	0	0	0
a)	Less than 3 months	51	0	2	0	0	0
b)	3 months to 6 months	1	0	0	0	0	0
c)	6 months to 1 year	0	0	0	0	0	0
d)	1 year and above	1	0	0	0	0	0

PUBLIC DISCLOSURE

FORM No. L-41 Grievance disposal

Future Generali India Life Insurance Company Limited

IRDAI Registration no. 133

Date of Registration: 4th September 2007

For the Quarter ended 30 September 2020

Sl. No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	0	2	0	0	2	0	4
b)	Policy Servicing	0	2	1	0	1	0	5
c)	Proposal Processing	0	4	1	0	3	0	7
d)	Survival Claims	0	2	2	0	0	0	4
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	9	413	72	1	309	40	700
g)	Others	0	6	5	0	1	0	13
	Total Number of Complaints	9	429	81	1	316	40	733

2	Total No. of policies during previous year: FY 2019-20	65271			
3	Total No. of claims during previous year: FY 2019-20	518			
4	Total No. of policies during current year: FY 2020-21	23340			
5	Total No. of claims during current year: FY 2020-21	437			
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	314			
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	92			
8	Duration wise pending status	Complaints made by Customers	Complaints made by Intermediaries	Total	
	Upto 7 days	37	0	37	
	7 - 15 days	3	0	3	
	15 - 30 days	0	0	0	
	30 - 90 days	0	0	0	
	90 days & beyond	0	0	0	
	Total	40	0	40	

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

Date: 30 September 2020

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 recitified 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. Valuation for Group Credit Life is carried on actuarial software, for other Group Products, valuation is carried using MS Access/ Excel models

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

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

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

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

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

i. Individual Business		
1. Life- Participating policies	66% to 522.5% of IALM 12-14 (Including Pension products)	
2. Life- Non-participating Policies	20.8% to 478.5% of IALM 12-14	
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	88% to 236.5% of IALM 12-14	
7. Health Insurance	Mortality Rates: 88.2% to 126.5% of IALM 12-14 Morbidity Rates: Dependent on reinsurance rates	
ii. Group Business		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Life, Group Gratuity & Group Leave Encashment Plans	40% - 250% of IALM 12-14	
Group Unit Linked	88% - 218% of IALM 12-14	

3) Expenses :

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

4) Bonus Rates :

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

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

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

5) Policyholders Reasonable Expectations	Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations
6) Taxation and Shareholder Transfers	Taxation (as applicable) and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
7) Basis of provisions for Incurred But Not Reported (IBNR)	
i. Individual Business	IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data
ii. Group Business	For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data. For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.
8) Change in Valuation Methods or Bases (as compared with 31st March 2020 assumptions)	
i. Individuals Assurances	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
ii. Annuities	
1. Interest	
a. Annuity in payment	No change
b. Annuity during deferred period	Not Applicable
c. Pension : All Plans	Not Applicable
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iii. Unit Linked	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iv. Health	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
v. Group	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Generali Assure Plan	676	4.0%
Future Generali Insta Life Plan RP	676	4.0%
Future Generali Flexi Money Back RP	676	4.0%
Future Generali Anand Plan	676	4.0%
Future Generali Saral Anand Plan	676	4.0%
Future Generali Dream Guarantee Plan	676	4.0%
Future Generali Bima Guarantee Plan	676	4.0%
Future Generali Secure Income Plan RP	676	4.0%
Future Generali Pearls Guarantee	676	4.0%
Future Generali Care Plan	676	4.0%
Future Generali Care Plus Plan	676	4.0%
Future Generali Smart Life Plan	676	4.0%
Future Generali Return of Premium Plan	676	4.0%
Future Generali Pension Plan RP	676	4.0%
Future Generali Family Secure Plan	676	4.0%
Future Generali Family Income Plan	676	4.0%
Future Generali Saral Bima	676	4.0%
Future Generali Assure Plus Plan	676	4.0%
Future Generali Care Plus - Revised	676	4.0%
Future Generali Pension Guarantee Plan RP	676	4.0%
Future Generali Assured Income Plan	676	4.0%
Future Generali Triple Anand Advantage	676	4.0%
Future Generali Assured Money Back	676	4.0%
Future Generali Assured Education Plan	676	4.0%
Future Generali Flexi Online Term Plan	676	4.0%
Future Generali New Saral Anand	676	4.0%
Future Generali Big Income Multiplier	676	4.0%
Future Generali New Assure Plus	676	4.0%
Future Generali Assured Money Back Plan Revised	676	4.0%
Future Generali Pearls Guarantee Revised	676	4.0%
Future Generali Saral Bima Revised	676	4.0%
Future Generali Guaranteed Advantage	676	4.0%
Future Generali Care Plus - Classic	676	4.0%
Future Generali Care Plus - Premier(Amex)	676	4.0%
Future Generali Care Plus - Premier	676	4.0%
Future Generali Assured Wealth Plan	676	4.0%
Future Generali Heart and Health Insurance Plan	375	4.0%
Future Generali Insta Life Plan SP	338	4.0%
Future Generali Flexi Money Back SP	338	4.0%
Future Generali Secure Income Plan SP	338	4.0%
Future Generali Immediate Annuity	338	4.0%
Future Generali Pension Plan SP	338	4.0%
Future Generali Pension Guarantee Plan SP	338	4.0%
Future Generali Jan Suraksha Plus SP	34	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-UNIT LINKED		
Future Generali Pension Advantage Plan RP	676	4.0%
Future Generali Pension Advantage Plus Plan RP	676	4.0%
Future Generali Bima Advantage Plus	676	4.0%
Future Generali Dhan Vridhi	676	4.0%
Future Generali Wealth Protect Plan	676	4.0%
Future Generali Sanjeevani Plan RP	676	4.0%
Future Generali Freedom Plan	676	4.0%
Future Generali Sanjeevani Plus Plan RP	676	4.0%
Future Generali Freedom Plus Plan	676	4.0%
Future Generali NAV Assure Plan RP	676	4.0%
Future Generali NAV Insure Plan RP	676	4.0%
Future Generali Wealth Protect Plan Revised	676	4.0%
Future Generali Guarantee Plus Plan	676	4.0%
Future Generali Select Insurance Plan	676	4.0%
Future Generali Bima Advantage	676	4.0%
Future Generali Guarantee Plan	676	4.0%
Future Guarantee Easy Invest Online	676	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (RP/L	301	4.0%
Future Generali Big Dreams Plan - Option 2: Retire Smart	301	4.0%
Future Generali Big Dreams Plan - Option 3: Dream Protect	301	4.0%
Future Generali Pension Advantage Plan SP	338	4.0%
Future Generali Pension Advantage Plus Plan SP	338	4.0%
Future Generali Bima Gain Plan SP	338	4.0%
Future Generali Sanjeevani Plan SP	338	4.0%
Future Generali Sanjeevani Plus Plan SP	338	4.0%
Future Generali NAV Assure Plan SP	338	4.0%
Future Generali NAV Insure Plan SP	338	4.0%
Future Generali Pramukh Nivesh Plan SP	338	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	338	4.0%
Future Generali Nivesh Plan SP	338	4.0%
Future Generali Nivesh Preferred Plan SP	338	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (SP)	150.5	4.0%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

PREMIUM RELATED RENEWAL EXPENSES

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

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium

Annexure A

Disclosure of voting activities in general meetings of investee companies in which the insurers have actively participated and voted:

Name of Insurer : Future Generali India Life Insurance Company Limited

Period of Reporting : July-September 2020

Meeting Date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management /Shareholders	Description of Proposal	Management Recommendation	Vote (For/ Against/ Abstain)	Reason supporting the Vote Decision
NIL							

Place: Mumbai

Date: 14 November 2020