

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended September 30, 2018

Policyholders' Account (Technical Account)

(₹ 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30, 2018	September 30, 2018	September 30, 2017	September 30, 2017
Premiums Earned - Net					
(a) Premium	L-4	2,593,768	4,178,235	2,246,899	3,622,441
(b) Reinsurance Ceded		(87,355)	(168,839)	(57,226)	(144,998)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		566,493	1,111,370	493,978	977,044
(b) Profit on Sale / Redemption of Investments		79,899	185,006	161,410	401,922
(c) (Loss on Sale / Redemption of Investments)		(102,669)	(177,975)	(36,605)	(59,194)
(d) Transfer / Gain on revaluation / change in Fair value*		1,808	7,799	(60,220)	(120,977)
Transfer from Shareholders' Fund		364,432	979,085	554,907	932,561
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		(271)	(176)	81	81
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		6,621	11,302	4,099	11,296
Total (A)		3,422,726	6,125,807	3,307,323	5,620,176
Commission	L-5	105,439	170,930	77,091	131,794
Operating Expenses related to Insurance Business	L-6	1,435,934	2,877,754	1,270,548	2,274,565
Service Tax / Goods and Service Tax		10,561	21,083	12,481	19,291
Provision for Doubtful Debts		8,271	8,429	592	4,829
Bad Debts Written Off		-	(49)	85	216
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,560,205	3,078,147	1,360,797	2,430,695
Benefits Paid (Net)	L-7	854,577	1,608,450	883,186	1,916,134
Interim and Terminal Bonuses Paid		793	2,176	2,292	2,533
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(125,298)	(191,697)	(68,923)	(191,700)
Non Linked		1,119,254	1,594,434	2,126,666	2,426,040
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		6,159	12,648	(1,055,351)	(1,066,112)
(c) Amount accepted in Reinsurance					
Total (C)		1,855,485	3,026,011	1,887,870	3,086,895
Surplus/ (Deficit) (D) = (A) - (B) - (C)		7,036	21,649	58,656	102,586
Appropriations					
Transfer to Shareholders' Account					
Transfer to Other Reserves		7,036	21,649	58,656	102,586
Balance being Funds for Future Appropriations					
Surplus / (Deficit) transferred to balance sheet					
Total (D)		7,036	21,649	58,656	102,586
* 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		793	2,176	1,504	1,745
(b) Terminal Bonuses paid		2,326	2,973	788	788
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		7,036	21,649	58,656	102,586
(e) Total Surplus: [(a)+(b)+(c)+(d)]		10,155	26,798	60,948	105,119

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, 2018

Shareholders' Account (Non-Technical Account)

(₹ 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2018	Quarter Ended September 30, 2018	Quarter Ended September 30, 2017	Quarter Ended September 30, 2017
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		49,780	99,898	35,902	74,212
(b) Profit on Sale / Redemption of Investments		7,497	15,587	9,993	28,648
(c) (Loss on Sale / Redemption of Investments)		(2,111)	(5,549)	(1,468)	(3,165)
Other Income				-	-
Total (A)		55,166	109,936	44,427	99,695
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		2,736	5,686	5,157	10,013
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		2,321	7,230	3,136	5,981
Bad Debts Written Off		-	-	-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		-	-	-	-
(b) Provision for Doubtful Debts		3,908	3,908	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		364,432	979,085	554,907	932,561
Total (B)		373,397	995,909	563,200	948,555
Profit / (Loss) before Tax		(318,231)	(885,973)	(518,773)	(848,860)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(318,231)	(885,973)	(518,773)	(848,860)
Appropriations					
(a) Balance at the beginning of the Period		(15,250,364)	(14,682,622)	(13,579,194)	(13,249,107)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts Linked (Fund Reserve)		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(15,568,595)	(15,568,595)	(14,097,967)	(14,097,967)

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at September 30, 2018

(₹ 000)

Particulars	Schedule	As at September 30, 2018	As at September 30, 2017
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	17,728,206	16,828,206
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		21,052	14,642
Sub-Total		17,749,258	16,842,848
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		52,463	72,208
Policy Liabilities		26,119,643	21,891,216
Insurance Reserves			
Provision for Linked Liabilities		5,200,541	5,719,081
Sub-Total		31,372,647	27,682,505
Funds for Future Appropriations		334,832	265,686
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)		21,649	102,587
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		729,758	617,653
(ii) Others			
Total		50,208,144	45,511,279
Application of Funds			
Investments			
Shareholders'	L-12	2,513,602	2,600,180
Policyholders'	L-13	25,007,197	21,707,095
Assets held to cover Linked Liabilities	L-14	5,930,299	6,336,735
Loans	L-15	88,254	49,894
Fixed Assets	L-16	474,631	411,112
Current Assets			
Cash and Bank Balances	L-17	344,324	175,830
Advances and Other Assets	L-18	2,269,745	2,194,518
Sub-Total (A)		2,614,069	2,370,348
Current Liabilities	L-19	1,931,199	2,019,022
Provisions	L-20	57,304	43,030
Sub-Total (B)		1,988,503	2,062,052
Net Current Assets (C) = (A - B)		625,566	308,296
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21		-
Debit Balance in Profit and Loss Account (Shareholders' Account)		15,568,595	14,097,967
Total		50,208,144	45,511,279

CONTINGENT LIABILITIES

(₹ 000)

Particulars	As at September 30, 2018	As at September 30, 2017
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	49,463	1,550
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	18,403	4,929
TOTAL	67,866	6,479

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended September 30, 2018	Upto the Quarter Ended September 30, 2018	For the Quarter Ended September 30, 2017	Upto the Quarter Ended September 30, 2017
	First Year Premiums	1,297,855	2,136,253	1,339,577	2,022,988
	Renewal Premiums	1,097,384	1,717,710	765,883	1,362,006
	Single Premiums	198,529	324,272	141,439	237,447
	Total	2,593,768	4,178,235	2,246,899	3,622,441

FORM L-5 - COMMISSION SCHEDULE

(₹ 000)

	Particulars	For the Quarter Ended September 30, 2018	Upto the Quarter Ended September 30, 2018	For the Quarter Ended September 30, 2017	Upto the Quarter Ended September 30, 2017
	Commission Paid				
	Direct - First Year Premiums	83,016	141,124	66,043	114,186
	- Renewal Premiums	22,351	29,687	10,942	17,442
	- Single Premiums	72	119	106	166
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	105,439	170,930	77,091	131,794
	Breakup of Commission Expenses (Gross) incurred				
	Agents	38,567	68,069	35,839	54,899
	Brokers	9,770	12,555	21,194	48,201
	Corporate Agency	57,102	90,306	20,056	28,681
	Referral	-	-	2	13
	Total	105,439	170,930	77,091	131,794

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30, 2018	Quarter Ended September 30, 2018	Quarter Ended September 30, 2017	Quarter Ended September 30, 2017
Employees' Remuneration and Welfare Benefits	720,561	1,313,765	541,795	1,053,003
Travel, Conveyance and Vehicle Running Expenses	15,603	34,431	14,467	25,781
Training Expenses (including Staff Training) (Net of Recovery)	48,740	75,182	2,301	13,924
Rent, Rates and Taxes	60,456	117,816	62,504	127,236
Repairs	27,263	51,508	24,993	46,632
Printing and Stationery	4,399	9,120	4,476	10,403
Communication Expenses	16,283	31,387	15,098	27,533
Legal and Professional Charges	261,591	518,502	158,828	362,399
Medical Fees	4,923	7,487	3,958	7,067
Auditors' Fees, Expenses etc.				
(a) as Auditor	579	1,185	478	1,028
(b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	-	-	-	-
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	47	242	253	462
Advertisement and Publicity	194,801	555,418	362,756	450,703
Interest and Bank Charges	2,148	4,426	3,598	6,180
Depreciation	37,150	73,353	38,163	63,719
Others:				
Service Tax / Goods and Service Tax	648	818	8,001	11,223
Membership and Subscriptions	3,892	6,426	2,155	3,944
Information Technology and related Expenses	18,396	39,269	9,275	23,465
Outsourcing Expenses	16,409	32,398	14,098	34,263
Other Expenses	2,045	5,021	3,351	5,600
Total	1,435,934	2,877,754	1,270,548	2,274,565

FORM L-7-BENEFITS PAID SCHEDULE

(₹ 000)

Particulars	For the Quarter Ended September 30, 2018	Upto the Quarter Ended September 30, 2018	For the Quarter Ended September 30, 2017	Upto the Quarter Ended September 30, 2017
Insurance Claims				
(a) Claims by Death	264,775	418,526	267,745	488,640
(b) Claims by Maturity	134,236	210,995	102,542	166,681
(c) Annuities / Pension Payment,	726	1,441	1,064	1,811
(f) Other Benefits				
Surrender	372,685	802,873	436,564	1,031,592
Partial Withdrawal	-	-	-	-
Critical Illness	1,054	8,027	170	170
Gratuity and Leave Encashment	167,766	258,616	75,288	141,706
Superannuation	5,447	59,165	101,196	301,803
Other Benefits	1,054	1,733	949	1,587
Claims related Expenses	3,040	3,813	1,071	1,877
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(96,206)	(156,739)	(103,403)	(219,733)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(e) Health	-	-	-	-
(d) Other Benefits	-	-	-	-
Critical Illness	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	854,577	1,608,450	883,186	1,916,134

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ 000)

Particulars	As at September 30, 2018	As at September 30, 2017
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000
Issued Capital		
1,772,879,159 (Previous Year - 1,682,879,159) Equity Shares of Rs.10 each	17,728,792	16,828,792
Subscribed Capital		
1,772,820,609 (Previous Year - 1,682,820,609) Equity Shares of Rs.10 each	17,728,206	16,828,206
Called-up Capital		
1,772,820,609 (Previous Year - 1,682,820,609) Equity Shares of Rs.10 each	17,728,206	16,828,206
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	17,728,206	16,828,206

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at September 30, 2018		As at September 30, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited *	125,387,134	7.07	102,436,226	6.09
- Sprint Advisory Services Private Limited	868,646,353	49.00	824,548,168	49.00
- Industrial Investment Trust Limited	326,700,000	18.43	326,700,000	19.41
Foreign - Participatie Maatschappij Graafsschap Holland NV	452,087,122	25.50	429,136,215	25.50
Other:	-	-	-	-
Total	1,772,820,609	100.00	1,682,820,609	100.00

* Shares held by Future Enterprises Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ 000)

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

FORM L-11-BORROWINGS SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Long Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	575,894	459,783
	Other Approved Securities	108,197	138,936
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	185,690	146,111
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	891,794	715,794
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	595,153	441,075
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	14,467	9,134
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	-
	(c) Mutual Funds.	-	-
		2,371,195	1,910,833
	Short Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	49,973	99,127
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	534,813
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	92,434	5,407
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	50,000
	Other than Approved Investments	-	-
		142,407	689,347
	Total	2,513,602	2,600,180

* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,158,639(000) (Previous Year Rs. 1,746,161(000)) & Rs. 2,110,428(000) (Previous Year Rs. 1,858,026(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 142,407(000) (Previous Year Rs. 689,347(000)) & Rs.142,407(000) (Previous Year Rs. 691,096(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	12,917,162	10,028,141
	Other Approved Securities	2,988,719	2,169,572
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	651,658	593,400
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,271,539	2,974,331
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	5,064,060	4,142,396
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity	44,259	34,703
	(bb) Preference	-	-
	(b) Debentures/ Bonds.	-	49,977
	(c) Mutual Funds.	-	10,429
		23,937,397	20,002,949
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	19,938	169,065
	Other Approved Securities	50,041	6,511
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	1,262,529
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	298,828	150,000
	(e) Other Securities	515,295	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	185,698	116,041
	Other than Approved Investments	-	-
		1,069,800	1,704,146
	Total	25,007,197	21,707,095

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 23,201,352(000) (Previous Year Rs. 19,336,131(000)) & Rs. 22,487,089(000) (Previous Year Rs. 20,590,057(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,069,800(000) (Previous Year Rs. 1,704,147(000)) & Rs. 1,068,388(000) (Previous Year Rs. 1,707,936(000)) respectively.

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

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	114,526	218,107
	Other Approved Securities	857,365	859,558
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	2,026,436	2,295,816
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	375,397	608,938
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,172,411	1,112,333
	Other than Approved Investments		
	(a) Shares		
	(aa) Equity.	98,576	170,750
	(bb) Preference	-	-
	(c) Mutual Funds.	196,511	81,167
		4,841,222	5,346,669
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	591,560	436,701
	Other Approved Securities	5,362	12,626
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	312,772	476,682
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	76,053	25,447
	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Equity	-	-
	Net Current Assets	103,330	38,610
		1,089,077	990,066
	Total	5,930,299	6,336,735

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,601,498(000) (Previous Year Rs. 2,703,635(000)) & Rs. 2,601,498(000) (Previous Year Rs. 2,703,635(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 985,747(000) (Previous Year Rs. 951,456(000)) & Rs. 985,747(000) (Previous Year Rs. 951,456(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	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	87,020	48,709
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Loans to Employees	1,234	1,185
	Total	88,254	49,894
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	87,020	48,709
	(f) Loans to Employees	1,234	1,185
	Total	88,254	49,894
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	88,254	49,894
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	88,254	49,894
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	88,254	49,894
	Total	88,254	49,894

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2018	Additions	Deductions	As at September 30,	As at April 1, 2018	Upto the Year ended September 30, 2018	On Sales / Adjustments	As at September 30,	As at September 30, 2018	As at September 30, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	454,090	37,618	-	491,708	347,396	20,165	-	367,561	124,147	90,515
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	91,748	12,565	560	103,753	37,323	10,159	460	47,022	56,731	33,569
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	48,203	2,266	657	49,812	27,236	4,400	464	31,172	18,640	24,056
Information Technology Equipment	308,472	13,420	171	321,721	89,513	28,867	72	118,308	203,413	203,649
Vehicles	8,005	-	-	8,005	4,926	313	-	5,239	2,766	3,453
Office Equipment	76,137	5,057	2,000	79,194	38,945	5,513	1,606	42,852	36,342	34,829
Total	986,655	70,926	3,388	1,054,193	545,339	69,417	2,602	612,154	442,039	390,071
Capital Work in Progress									31,329	10,027
Sub Total (A)	986,655	70,926	3,388	1,054,193	545,339	69,417	2,602	612,154	473,368	400,098

Leased Assets

(₹ 000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2018	Additions	Deductions	As at September 30, 2018	As at April 1, 2018	Upto the Year ended September 30, 2018	On Sales / Adjustments	As at September 30, 2018	As at September 30, 2018	As at September 30, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	-	-	-	-	-	-	-	-	-	-
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased	479,022	-	-	479,022	474,462	3,417	-	477,879	1,143	9,504
Information Technology Equipment - Leased	193,602	-	-	193,602	193,602	-	-	193,602	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment - Leased	179,721	-	-	179,721	179,082	519	-	179,601	120	1,510
Sub Total (B)	852,345	-	-	852,345	847,146	3,936	-	851,082	1,263	11,014
Capital Work in Progress										
Grand Total	1,839,000			852,345	847,146	3,936		851,082	1,263	411,112
Previous Period	633,998	1,225,711	20,709	1,839,000	433,939	975,694	17,148	1,392,485	480,593	

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

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
1	Cash (including Cheques, Drafts and Stamps)	66,146	53,922
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	278,178	121,908
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	344,324	175,830
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	344,324	175,830
	- Outside India	-	-
	Total	344,324	175,830

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ 000)

Particulars		As at September 30, 2018	As at September 30, 2017
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		214,870	31,038
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		160,087	423,293
Advances to Employees		2,082	7,105
Total (A)		377,039	461,436
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		61,735	46,557
(b) Policyholders'		638,541	518,993
Outstanding Premiums		305,606	175,578
Agents' Balances			
- Gross	38,460		
- Less: Provision for doubtful agent balances	(33,578)	4,882	16,945
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		122,632	177,011
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		103,060	108,537
Service Tax / GST Unutilised Credit		152,020	230,986
Other Receivables		3,862	7,481
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		444,783	409,558
Income Accrued on Unclaimed Investments		55,585	41,436
Total (B)		1,892,706	1,733,082
Total (A + B)		2,269,745	2,194,518

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Agents' Balances	50,234	33,581
	Balances due to Other Insurance Companies	21,155	3,115
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	3,397	20,879
	Unallocated Premium	235,452	221,722
	Sundry Creditors	314,776	705,468
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	746,599	471,797
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders		
	Unclaimed Amounts of Policyholders Liability	434,795	394,776
	Income Accrued on Unclaimed Fund	55,585	41,436
	Others:		
	Statutory Dues	51,207	107,211
	Dues to Employees	16,620	17,613
	Retention Money Payable	1,379	1,424
	Total	1,931,199	2,019,022

FORM L-20-PROVISIONS SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Other Employee Benefits	57,304	43,030
	Total	57,304	43,030

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ 000)

	Particulars	As at September 30, 2018	As at September 30, 2017
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

Insurer: Future Generali India Life Insurance Company Limited

Date: 30 September 2018

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending 30 September 2018	Upto the Quarter ending 30 September 2018	For the Quarter ending 30 September 2017	Upto the Quarter ending 30 September 2017
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	15.17%	20.00%	109.60%	82.51%
	Non Linked Individual Pension	(21.10)%	2.88%	(61.30)%	(70.12)%
	Non Linked Group	(11.47)%	(2.06)%	125.57%	36.30%
	Linked Individual Life	73.45%	70.15%	46.56%	16.22%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	96.63%	95.96%	97.45%	96.00%
3	Expense of Management to Gross Direct Premium Ratio	59.72%	73.15%	59.65%	66.26%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.07%	4.09%	3.43%	3.64%
5	Ratio of policy holder's liabilities to shareholder's funds	1487.49%	1487.49%	1040.70%	1040.70%
6	Growth rate of shareholders' fund	(19.54)%	(19.54)%	49.59%	49.59%
7	Ratio of surplus to policy holders' liability	(1.10)%	(2.95)%	(1.74)%	(2.91)%
8	Change in net worth (Rs.'000)	(5,29,462)	(5,29,462)	9,09,941	9,09,941
9	Profit after tax/Total Income	(10.22)%	(16.85)%	(18.55)%	(17.73)%
10	(Total real estate + loans)/(Cash & invested assets)	0.26%	0.26%	0.16%	0.16%
11	Total investments/(Capital + Surplus)	1533.99%	1533.99%	1116.41%	1116.41%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	8.99%	9.06%	7.63%	8.80%
	Policyholders' Fund				
	Non Linked				
	Par	8.23%	8.22%	8.62%	8.93%
	Non Par	8.64%	8.99%	8.44%	9.13%
	Linked				
	Non Par	3.14%	4.27%	13.35%	15.88%
	B With unrealised gain				
	Shareholders' Fund	2.95%	1.24%	8.90%	10.91%
	Policyholders' Fund				
	Non Linked				
	Par	1.16%	(2.81)%	5.68%	12.23%
	Non Par	4.03%	0.28%	7.50%	10.88%
	Linked				
	Non Par	3.27%	4.56%	8.77%	11.11%
14	Conservation Ratio *	52.12%	50.74%	55.05%	53.12%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	56.95%	59.88%	49.57%	52.20%
	For 25th month	37.51%	36.33%	36.33%	31.89%
	For 37th month	30.83%	26.12%	26.27%	39.14%
	For 49th month	24.45%	36.70%	51.87%	40.23%
	For 61st month	41.27%	32.20%	27.41%	32.72%
15.2	Persistency Ratio (NOP)				
	For 13th month	50.49%	56.07%	49.15%	54.64%
	For 25th month	38.68%	42.94%	38.16%	35.75%
	For 37th month	32.22%	29.40%	26.67%	29.54%
	For 49th month	24.35%	26.63%	27.60%	25.14%
	For 61st month	23.66%	21.31%	19.42%	23.01%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

Sl.No.	Particular	1,77,28,20,609	1,77,28,20,609	1,68,28,20,609	1,68,28,20,609
1	No. of shares				
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	7.07	7.07	6.09	6.09
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	18.43	18.43	19.41	19.41
	Foreign - Participatie Maatschappij Graafschap 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.)	(0.18)	(0.50)	(0.33)	(0.54)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.18)	(0.50)	(0.33)	(0.54)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.18)	(0.50)	(0.33)	(0.54)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.18)	(0.50)	(0.33)	(0.54)
6	Book value per share (Rs)	1.23	1.23	1.63	1.63

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

*Note: The Conservation Ratio for Individual Business is 73.41% for the year ended Sep 2018 and 76.90% for the quarter ended Sep 2018 as against 79.31% for the year ended Sep 2017 and 76.05% for the quarter ended Sep 2017. Similarly, for Group Business, the Conservation Ratio is 17.41% for the year ended Sep 2018 and 15.99% for the quarter ended Sep 2018 as against 19.45% for the year ended Sep 2017 and 15.67% for the quarter ended Sep 2017.

For the quarter ending September 2018

13th month : All policies incepted in the period <=30-09-2017 And >=01-07-2017
25th month : All policies incepted in the period <=30-09-2016 And >=01-07-2016
37th month : All policies incepted in the period <=30-09-2015 And >=01-07-2015
49th month : All policies incepted in the period <=30-09-2014 And >=01-07-2014
61st month : All policies incepted in the period <=30-09-2013 And >=01-07-2013

Up to the quarter ending September 2018

13th month : All policies incepted in the period <=30-09-2017 And >=01-10-2016
25th month : All policies incepted in the period <=30-09-2016 And >=01-10-2015
37th month : All policies incepted in the period <=30-09-2015 And >=01-10-2014
49th month : All policies incepted in the period <=30-09-2014 And >=01-10-2013
61st month : All policies incepted in the period <=30-09-2013 And >=01-10-2012

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

For the quarter ending September 2017

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

Up to the quarter ending September 2017

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

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

PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
	Date:	30 September 2018	
		<i>(Rs in Lakhs)</i>	
Valuation of net liabilities			
Sr.No.	Particular	As at 30 September 2018	As at 30 September 2017 for the corresponding previous year
1	Linked		
a	Life	61,480	64,640
b	General Annuity	-	-
c	Pension	1,776	1,941
d	Health	-	-
2	Non-Linked		
a	Life	2,26,173	2,03,608
b	General Annuity	735	672
c	Pension	29,771	11,222
d	Health	565	197
	Total	3,20,499	2,82,280

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2018

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	25	25	10.25	258	154	150	75	1,644	179	175	85	1901
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	63	61	44	441	283	260	142	2,382	346	321	186	2823
4	Bihar	304	305	78	1,582	240	235	62	1,299	544	540	140	2881
5	Chattisgarh	28	28	6	108	68	56	49	573	96	84	55	680
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	739	727	205	3,851	1,294	1,263	480	8,407	2033	1990	685	12259
8	Haryana	112	115	46	1,205	373	354	249	4,543	485	469	295	5747
9	Himachal Pradesh	30	30	9	130	37	36	24	292	67	66	33	422
10	Jammu & Kashmir	12	12	7	87	24	24	8	131	36	36	15	218
11	Jharkhand	30	31	9	124	56	57	32	1,019	86	88	41	1143
12	Karnataka	47	54	12	302	339	395	129	2,432	386	449	141	2734
13	Kerala	52	54	35	437	185	184	110	1,383	237	238	144	1820
14	Madhya Pradesh	179	181	44	726	415	413	165	2,510	594	594	209	3236
15	Maharashtra	510	524	171	5,854	3,359	3,474	1,736	67,779	3869	3998	1907	73633
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	185	185	53	1,020	376	371	204	3,665	561	556	257	4685
21	Punjab	86	84	32	365	269	264	118	1,453	355	348	150	1818
22	Rajasthan	502	504	130	3,199	590	602	201	4,700	1092	1106	331	7899
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	23	25	6.23	84	210	228	79	1,853	233	253	85	1938
25	Telangana	14	18	4	50	203	230	109	1,635	217	248	113	1685
26	Tripura	32	31	8	160	44	41	8	220	76	72	16	380
27	Uttar Pradesh	449	426	153	2,799	914	890	419	7,416	1363	1316	572	10215
28	Uttrakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	247	236	125	1,334	981	912	621	7,671	1228	1148	746	9005
30	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	160	135	63	614	215	208	100	1,144	375	343	163	1758
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	79	100	20	327	1,135	1,217	591	13,149	1214	1317	611	13476
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	3908	3891	1269	25055	11764	11864	5711	137301	15672	15755	6980	162356

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2018

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	35	35	15	358	265	253	117	2,838	300	288	131	3196
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	82	80	55	617	469	435	238	4,005	551	515	293	4622
4	Bihar	502	502	124	2,463	369	366	100	1,994	871	868	224	4457
5	Chattisgarh	48	47	10	185	94	81	61	671	142	128	71	856
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	1,168	1,148	305	5,483	2,040	1,979	698	12,034	3208	3127	1004	17518
8	Haryana	184	181	66	1,646	610	571	366	7,125	794	752	432	8772
9	Himachal Pradesh	48	47	14	195	54	55	32	402	102	102	46	597
10	Jammu & Kashmir	18	18	9	112	37	38	14	223	55	56	23	336
11	Jharkhand	55	53	18	273	103	94	66	1,790	158	147	84	2063
12	Karnataka	71	71	20	418	600	589	238	4,565	671	660	258	4982
13	Kerala	93	92	50	593	355	348	187	2,443	448	440	237	3036
14	Madhya Pradesh	344	340	80	1,281	738	725	267	4,351	1082	1065	347	5632
15	Maharashtra	1,210	1,192	242	13,050	5,979	5,840	2,936	1,14,441	7189	7032	3178	127490
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	274	268	105	2,241	623	601	325	5,784	897	869	430	8025
21	Punjab	145	138	47	552	406	388	184	2,223	551	526	231	2775
22	Rajasthan	830	843	211	4,810	1,141	1,160	366	7,954	1971	2003	577	12763
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	51	51	13	201	449	435	170	3,196	500	486	183	3397
25	Telangana	22	26	6	88	373	396	176	3,448	395	422	182	3536
26	Tripura	47	44	11	251	87	82	16	418	134	126	27	668
27	Uttar Pradesh	797	771	264	5,246	1,621	1,575	752	13,898	2418	2346	1016	19144
28	UttraKhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	333	315	170	1,829	1,418	1,309	933	10,966	1751	1624	1103	12795
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	229	197	87	839	336	319	158	1,791	565	516	245	2630
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	174	191	51	663	2,042	2,074	1,001	19,990	2216	2265	1052	20652
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	6760	6650	1974	43394	20209	19713	9401	226549	26969	26363	11375	269943

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2018

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	-	-	-	-	-	-	-
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
3	Assam	0	0	0	0	0	0	0	0	0	0	0	-
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	-
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	-
6	Goa	0	0	0	0	0	0	0	0	0	0	0	-
7	Gujarat	0	0	0	0	0	173	16	1603	0	173	16	1,603
8	Haryana	0	0	0	0	1	4334	38	69052	1	4334	38	69,052
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	-
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	-
12	Karnataka	0	0	0	0	1	2,745	56	118908	1	2,745	56	1,18,908
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	-
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	-
15	Maharashtra	0	0	0	0	10	1,27,924	5,947	9,98,816	10	1,27,924	5,947	9,98,816
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	-
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	-
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	-
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	-
20	Orissa	0	0	0	0	0	1	0	77.0821	0	1	0	77
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	-
22	Rajasthan	0	0	0	0	1	7297	1446	1,04,164	1	7297	1446	1,04,164
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	-
24	Tamil Nadu	0	0	0	0	0	362	1	2011	0	362	1	2,011
25	Telangana	0	0	0	0	2	1504	25	31169	2	1504	25	31,169
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	-
27	Uttar Pradesh	0	0	0	0	0	70	1	1,899	0	70	1	1,899
28	Uttrakhand	0	0	0	0	0	0	0	-	0	0	0	-
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	-
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	-
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	-
32	Dadra & Nagarhaveli	0	0	0	0	0	0	0	0	0	0	0	-
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	-
34	Delhi	0	0	0	0	4	5808	454	1,08,223	4	5,808	454	1,08,223
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	-
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	-
	Company Total	0	0	0	0	19	1,50,218	7,984	14,35,923	19	1,50,218	7,984	14,35,923

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2018

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	0	1	0	0	0	1	0	0
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	263	27	2452	0	263	27	2452
8	Haryana	0	0	0	0	2	5255	46	94006	2	5255	46	94006
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	3	5563	106	255249	3	5563	106	255249
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	17	245677	10162	1997331	17	2,45,677	10162	1997331
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mirzoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	1	0	77	0	1	0	77
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	2	11283	1939	169295	2	11283	1939	169295
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	1	745	4	5030	1	745	4	5030
25	Telangana	0	0	0	0	2	2418	76	56225	2	2418	76	56225
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	2	789	9	12127	2	789	9	12127
28	UttrKhand	0	0	0	0	2	223	1	669	2	223	1	669
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
30	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
31	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
32	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
34	Delhi	0	0	0	0	4	8085	860	174635	4	8085	860	174635
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	35	2,80,303	13,231	27,67,096	35	2,80,303	13,231	27,67,096

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 2018****Statement of Investment Assets (Life insurers)****(Business within India)****Periodicity of Submission : Quarterly****PART A****Rs. Crore****Section I**

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	251.36
	Investments (Policyholders)	8A	2,500.72
	Investments (Linked Liabilities)	8B	593.03
2	Loans	9	8.83
3	Fixed Assets	10	47.46
4	Current Assets		
	a. Cash & Bank Balance	11	34.43
	b. Advances & Other Assets	12	226.97
5	Current Liabilities		
	a. Current Liabilities	13	193.12
	b. Provisions	14	5.73
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,556.86
Application of Funds as per Balance Sheet (A)			1,907.10

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	8.83
2	Fixed Assets (if any)	10	47.46
3	Cash & Bank Balance (if any)	11	34.43
4	Advances & Other Assets (if any)	12	226.97
5	Current Liabilities	13	193.12
6	Provisions	14	5.73
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,556.86
TOTAL (B)			-1,438.01
Investment Assets (A-B)			3,345.11

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

3,345.11

Balance Sheet Value of :

A.Life Fund

2,100.79

B.Pension & General Annuity and Group Business

651.29

C. Unit Linked Funds

593.03

3,345.11

Difference

0.00

Section II

NON-LINKED BUSINESS

A. LIFE FUND		% as per Reg	SHAREHOLDERS		POLICYHOLDERS		Book Value (SH+PH) F=(a+b+c+d+e)	Actual % [(f) - (a)]%	g = FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)		
			Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)						NON PAR (e)	
1	Central Govt. Sec.	Not less than 25%	-	62.59	14.14	807.47	326.80	1,211.00	57.85	-	1,211.00	1,167.10	
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	73.41	24.22	873.59	417.58	1,388.80	66.34	-	1,388.80	1,341.45	
3	Investment subject to Exposure Norms												
	a	Housing & Infrastructure											
		i) Approved Investments	Not less than 15%	-	54.69	7.66	216.23	104.70	383.28	18.31	(0.85)	382.44	371.25
		ii) Other investments		-	5.00	2.00	9.96	-	16.96	0.81	-	16.96	12.75
	b	i) Approved Investments	Not exceeding	-	114.13	6.76	113.18	62.25	296.32	14.15	10.39	306.72	307.31
		ii) Other investments		-	2.02	-	6.05	-	8.07	0.39	(2.19)	5.87	5.87
TOTAL LIFE FUND		100%	-	249.25	40.65	1,219.00	584.53	2,093.44	100.00	7.35	2,100.79	2,038.64	

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	POLICYHOLDERS		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.	Not less than 20%	50.94	94.36	145.30	22.31	-	145.30	141.75
2	Central Govt. Sec, State Govt. Sec or Other	Not less than 40%	100.56	181.63	282.19	43.33	-	282.19	276.64
3	Balance in Approved Investment	Not exceeding 60%	127.59	241.52	369.10	56.67	-	369.10	360.41
TOTAL PENSION GENERAL ANNUITY FUND		100%	228.15	423.14	651.29	100.00	-	651.29	637.05

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	POLICYHOLDERS		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	Not less than 75%	-	556.02	556.02	93.76
2	Other Investments	Not more than 25%	-	37.01	37.01	6.24
TOTAL LINKED INSURANCE FUND		100%	-	593.03	593.03	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) Funds beyond Solvency Margin shall have a separate Custody Account.
3) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
4) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
5) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

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

Statement as on : 30 September 2018

Periodicity of Submission : Quarterly

PART -B

Rs. Crore

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund	Future Pension Balance Fund
Opening Balance (Market Value)	31.83	179.31	77.81	79.88	1.20	1.90
Add: Inflow during the Quarter	1.97	1.50	0.29	1.21	0.02	0.05
Increase / (Decrease) value of Inv [Net]	0.53	0.25	0.46	-0.15	0.00	0.01
Less: Outflow during the Quarter	-1.14	-6.83	-3.15	-3.53	-0.09	-0.11
Total Investible Funds (Mkt Value)	33.18	174.24	75.41	77.40	1.13	1.86

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund		Future Pension Balance Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)												
Central Govt. Securities	0.00	0.00	5.29	3.04	5.68	7.53	0.47	0.61	0.00	0.00	0.00	0.00
State Govt. Securities	17.85	53.79	44.19	25.36	1.81	2.40	4.76	6.15	0.70	61.68	0.91	48.67
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	29.41	16.88	7.37	9.78	0.28	0.36	0.11	9.35	0.27	14.61
Infrastructure Bonds	0.00	0.00	69.63	39.96	18.68	24.78	6.55	8.46	0.20	17.59	0.30	16.31
Equity	0.00	0.00	0.00	0.00	34.65	45.95	55.89	72.20	0.00	0.00	0.24	13.00
Money Market Investments	14.79	44.55	15.08	8.65	0.35	0.47	0.01	0.01	0.05	4.77	0.01	0.41
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	32.64	98.35	163.59	93.89	68.55	90.91	67.95	87.79	1.06	93.40	1.73	92.99
Current Assets:												
Accrued Interest	0.32	0.96	4.85	2.78	0.84	1.11	0.36	0.47	0.03	2.31	0.04	1.98
Dividend Receivable	0.00	0.00	0.00	0.00	0.01	0.01	0.02	0.02	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.03
Receivable for Sale of Investments	0.00	0.00	5.12	2.94	0.55	0.73	1.19	1.54	0.00	0.00	0.00	0.18
Other Current Assets (for investments)	0.25	0.74	0.05	0.03	0.13	0.17	0.26	0.33	0.00	0.26	0.00	0.23
Less: Current Liabilities												
Payable for Investments	0.00	0.00	5.38	3.09	0.15	0.19	0.19	0.24	0.00	0.00	0.00	0.06
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.02	0.05	0.22	0.13	0.04	0.05	-0.04	-0.05	0.00	0.00	0.00	-0.02
Sub Total (B)	0.55	1.65	4.41	2.53	1.33	1.77	1.67	2.16	0.03	2.60	0.04	2.37
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	6.24	3.58	0.48	0.64	0.60	0.78	0.05	4.00	0.08	4.03
Equity	0.00	0.00	0.00	0.00	1.68	2.23	2.55	3.30	0.00	0.00	0.01	0.62
Mutual funds	0.00	0.00	0.00	0.00	3.35	4.45	4.63	5.98	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	6.24	3.58	5.52	7.32	7.78	10.06	0.05	4.00	0.09	4.64
Total (A+B+C)	33.18	100.00	174.24	100.00	75.41	100.00	77.40	100.00	1.13	100.00	1.86	100.00

Funds Carried Forward (as per LB2)

FORM - 3A

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30 September 2018

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy	Total
Opening Balance (Market Value)	14.65	83.44	72.94	605.56
Add: Inflow during the Quarter	0.03	0.49	1.99	9.63
Increase / (Decrease) value of Inv [Net]	0.15	-0.20	1.09	2.32
Less: Outflow during the Quarter	-0.86	-3.70	-3.04	-24.47
Total Investible Funds (Mkt Value)	13.98	80.03	72.98	593.03

Investment of Unit Fund	Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	0.00	0.00	0.00	0.00	59.16	81.06	70.61	11.91
State Govt. Securities	7.32	52.34	0.00	0.00	7.87	10.79	86.27	14.55
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.10	0.74	0.00	0.00	0.00	0.00	37.54	6.33
Infrastructure Bonds	3.12	22.34	0.00	0.00	0.00	0.00	98.87	16.67
Equity	2.93	20.95	67.82	84.75	0.00	0.00	214.11	36.11
Money Market Investments	0.08	0.58	0.40	0.49	6.13	8.40	38.28	6.45
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	13.55	96.96	68.22	85.25	73.16	100.25	545.69	92.02
Current Assets:								
Accrued Interest	0.21	1.54	0.00	0.00	0.29	0.40	6.96	1.17
Dividend Receivable	0.00	0.00	0.02	0.02	0.00	0.00	0.06	0.01
Bank Balance	0.00	0.01	0.00	0.00	0.00	0.00	0.03	0.00
Receivable for Sale of Investments	0.05	0.36	1.50	1.87	0.00	0.00	9.45	1.59
Other Current Assets (for investments)	0.00	0.00	0.11	0.13	0.00	0.00	1.06	0.18
Less: Current Liabilities								
Payable for Investments	0.01	0.09	0.32	0.40	0.00	0.00	6.28	1.06
Fund Mgmt Charges Payable	0.00	0.02	0.01	0.01	0.00	0.00	0.07	0.01
Other Current Liabilities (for Investments)	0.04	0.26	0.10	0.13	0.47	0.65	0.87	0.15
Sub Total (B)	0.21	1.53	1.19	1.49	-0.18	-0.25	10.33	1.74
Other Investments (<=25%)								
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	7.50	1.26
Equity	0.15	1.06	3.53	4.41	0.00	0.00	9.86	1.66
Mutual funds	0.06	0.44	7.08	8.85	0.00	0.00	19.65	3.31
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.21	1.50	10.61	13.26	0.00	0.00	37.01	6.24
Total (A+B+C)	13.98	100.00	80.03	100.00	72.98	100.00	593.03	100.00
Funds Carried Forward (as per LB2)								

Note:

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

L-28-Form 3A (Part C)**FORM - 3A****(Read with Regulation 10)****Name of the Insurer : Future Generali India Life Insurance Company Limited****PART- C****Registration Number : 133****Link to Form 3A (Part C)****Statement as on : 30 September 2018****Periodicity of Submission : Quarterly****Statement of NAV of Segregated Funds****Rs. Crore**

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	33.18	22.8726	22.8726	22.4985	22.3751	22.0874	21.9328	4.11%	6.17%	22.8726
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	174.24	24.1552	24.1552	24.1243	24.3986	24.1667	24.3619	-0.86%	5.42%	24.6801
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	75.41	20.7864	20.7864	20.6862	20.4548	21.1016	20.2900	2.39%	6.95%	21.8250
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	77.40	23.2689	23.2689	23.3407	22.8200	24.1008	22.6172	2.80%	8.02%	25.1819
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.13	24.2949	24.2949	24.2907	24.4942	24.2822	24.4520	-0.65%	5.41%	24.8035
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.86	25.0506	25.0506	24.8775	24.9712	25.0858	24.9351	0.46%	6.75%	25.6311
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.20	29.0369	29.0369	29.0407	28.6466	29.7770	28.3570	2.34%	8.05%	30.9212
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	10.88	33.4336	33.4336	33.2866	32.3197	34.4725	31.9262	4.51%	8.82%	36.3582
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	19.9898	19.9898	19.5464	19.4327	19.8091	19.3399	3.25%	8.78%	20.4222
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.01	21.0898	21.0898	20.7829	20.6054	21.2540	20.3156	3.67%	10.13%	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	30.89	20.3999	20.3999	20.3802	19.7854	21.1225	19.5783	4.03%	8.71%	22.2639
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	17.82	19.3544	19.3544	19.2570	18.7021	19.9685	18.4968	4.43%	8.92%	21.0527
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	13.98	15.3627	15.3627	15.2124	15.1807	15.4687	15.1039	1.68%	5.44%	15.6875
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	80.03	16.8659	16.8659	16.9346	16.4289	17.5406	16.2492	3.66%	8.24%	18.4462
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	72.98	16.1230	16.1230	15.8839	15.6650	15.4486	15.2295	5.54%	6.02%	16.1230
					593.03									

CERTIFICATION

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

Note:

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30 September 2018

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

30 September 2018

(Rs in Crore)

Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30 September 2018	As % of total for this class	As at 30 September 2017	As % of total for this class	As at 30 September 2018	As % of total for this class	As at 30 September 2017	As % of total for this class
Break down by credit rating								
AAA rated	724.33	28.07%	604.59	26.25%	737.66	27.77%	573.82	26.49%
AA or better	217.32	8.42%	299.58	13.01%	220.78	8.31%	280.33	12.94%
Rated below AA but above A	-	0.00%	5.33	0.23%	-	0.00%	5.00	0.23%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	20.25	0.78%	-	-	26.96	1.01%	-	-
Any other (Sovereign Rating)	1,618.10	62.72%	1,393.90	60.51%	1,670.99	62.90%	1,307.11	60.34%
	2,580.00	100.00%	2,303.39	100.00%	2,656.39	100.00%	2,166.26	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	130.19	5.05%	59.63	0.03	130.40	4.91%	59.07	2.73%
More than 1 year and upto 3 years	249.84	9.68%	192.36	8.35%	251.05	9.45%	187.43	8.65%
More than 3 years and up to 7 years	532.97	20.66%	613.04	26.61%	537.02	20.22%	569.73	26.30%
More than 7 years and up to 10 years	341.84	13.25%	264.46	11.48%	357.18	13.45%	252.93	11.68%
More than 10 years and up to 15 years	259.47	10.06%	271.21	11.77%	262.34	9.88%	250.64	11.57%
More than 15 years and up to 20 years	149.18	5.78%	114.43	4.97%	160.06	6.03%	110.17	5.09%
Above 20 years	916.52	35.52%	788.26	34.22%	958.34	36.08%	736.29	33.99%
	2,580.00	100.00%	2,303.39	100.00%	2,656.39	100.00%	2,166.26	100.00%
Breakdown by type of the issuer								
a. Central Government	1,308.85	50.73%	1,149.17	49.89%	1,356.30	51.06%	1,075.61	49.65%
b. State Government	309.25	11.99%	244.72	10.62%	314.70	11.85%	231.50	10.69%
c. Corporate Securities	961.90	37.28%	909.50	39.49%	985.40	37.10%	859.15	39.66%
	2,580.00	100.00%	2,303.39	100.00%	2,656.39	100.00%	2,166.26	100.00%

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30 September 2018

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30 September 2018

(Rs in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30 September 2018	As % of total for this class	As at 30 September 2017	As % of total for this class	As at 30 September 2018	As % of total for this class	As at 30 September 2017	As % of total for this class
Break down by credit rating								
AAA rated	150.07	44.26%	159.36	44.75%	150.07	44.26%	159.36	44.75%
AA or better	24.62	7.26%	44.04	12.37%	24.62	7.26%	44.04	12.37%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	7.50	2.21%	-	-	7.50	2.21%	-	-
Any other (Sovereign Rating)	156.88	46.27%	152.70	42.88%	156.88	46.27%	152.70	42.88%
	339.07	100.00%	356.10	100.00%	339.07	100.00%	356.10	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	98.57	29.07%	93.86	26.36%	98.57	29.07%	93.86	26.36%
More than 1 year and upto 3 years	35.91	10.59%	8.13	2.28%	35.91	10.59%	8.13	2.28%
More than 3 years and up to 7 years	97.82	28.85%	80.20	22.52%	97.82	28.85%	80.20	22.52%
More than 7 years and up to 10 years	95.07	28.04%	141.52	39.74%	95.07	28.04%	141.52	39.74%
More than 10 years and up to 15 years	5.84	1.72%	21.69	6.09%	5.84	1.72%	21.69	6.09%
More than 15 years and up to 20 years	4.27	1.26%	-	-	4.27	1.26%	-	-
Above 20 years	1.58	0.46%	10.70	3.00%	1.58	0.46%	10.70	3.00%
	339.07	100.00%	356.10	100.00%	339.07	100.00%	356.10	100.00%
Breakdown by type of the issuer								
a. Central Government	70.61	20.82%	65.48	18.39%	70.61	20.82%	65.48	18.39%
b. State Government	86.27	25.44%	87.22	24.49%	86.27	25.44%	87.22	24.49%
c. Corporate Securities	182.19	53.73%	203.40	57.12%	182.19	53.73%	203.40	57.12%
	339.07	100.00%	356.10	100.00%	339.07	100.00%	356.10	100.00%

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

PERIODIC DISCLOSURES

FORM L-30

Related Party Transactions

Insurer:	Future Generali India Life Insurance Company Limited	Date:	30 September 2018
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Related Party Transactions							
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Sep 30, 2018	Upto the Quarter ended Sep 30, 2018	For the Quarter ended Sep 30, 2017	Upto the Quarter ended Sep 30, 2017
				Audited	Audited	Audited	Audited
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax/ Service Tax)	0.49	(3.46)	0.24	2.21
			Share Capital Allotment	-	892.54	2,550.05	4,472.12
			Premium Deposits Outstanding	7.36	7.36	201.62	201.62
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	-	1,714.93	4,899.69	8,592.79
3	Foreign - Participatie Maatschappij Graafsschap Holland NV	Joint Venturer	Share Capital Allotment	-	892.54	2,550.05	4,472.12
4	Key Managerial Persons		Premium Income (Net of Service tax)	0.49	0.98	0.61	1.22
			Managerial Remuneration	174.28	231.56	57.18	205.40
			Reimbursement Paid	1.97	6.00	1.55	3.85

PERIODIC DISCLOSURES

FORM L - 31 : Board of Directors & Key Persons

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

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

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

(See Regulation 4)

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

Available Solvency Margin and Solvency Ratio

30 September 2018

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

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	3,24,038
	Deduct:		
02	Mathematical Reserves	2	3,20,499
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		3,539
05	Available Assets in Shareholders' Fund	4	19,443
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		19,443
08	Total ASM (04) + (07)		22,982
09	Total RSM		14,044
10	Solvency Ratio (ASM/RSM)		1.64

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: 14 August, 2018

Place: Mumbai
Date: 14 August, 2018

Name and Signature of Appointed Actuary
Bikash Choudhary

Name and Signature of CEO

Notes

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30 September 2018

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fur	576.95	545.30	-	-	40.18	7.54	1,476.31	1,449.86	2,093.44	2,002.70
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	576.95	545.30	-	-	40.18	7.54	1,476.31	1,449.86	2,093.44	2,002.70
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30 September 2018

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fur	346.44	311.07	-	-	22.67	0.09	282.19	315.64	651.29	626.81
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	346.44	311.07	-	-	22.67	0.09	282.19	315.64	651.29	626.81
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Form 7

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th Sep 2018

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)	YTD (as on date)	Previous FY (as on 31 March 2018)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	143.91	145.64	-	-	38.28	64.87	410.84	401.69	593.03	612.20
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	143.91	145.64	-	-	38.28	64.87	410.84	401.69	593.03	612.20
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note:

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

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																	
D1	PSU - Equity shares - Quoted	EAEQ	7.61	7.51	(0.05)	-2.70%	-2.70%	7.48	7.51	(0.10)	-2.67%	-2.67%	7.12	5.89	0.16	4.47%	4.47%	
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	75.44	76.22	0.42	2.19%	2.19%	70.49	76.22	1.19	3.35%	3.35%	69.43	68.06	2.09	6.00%	6.00%	
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	15.01	15.18	0.34	9.09%	9.09%	15.02	15.18	0.69	9.14%	9.14%	14.07	15.98	0.69	9.80%	9.80%	
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Corporate Securities - Debentures	ECOS	169.37	165.15	3.98	9.32%	9.32%	171.32	165.15	8.05	9.37%	9.37%	201.68	231.12	10.27	10.15%	10.15%	
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	0.83	0.83	0.01	7.06%	7.06%	0.83	0.83	0.03	7.00%	7.00%	1.92	0.54	0.08	8.09%	8.09%	
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	3.51	-	0.09	6.86%	6.86%	
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D21	CCIL - CBO	ECBO	34.98	35.38	0.03	5.20%	5.20%	31.94	35.38	0.11	5.53%	5.53%	19.84	-	0.05	6.02%	6.02%	
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	1.87	1.89	0.04	8.53%	8.53%	1.87	1.89	0.05	8.56%	8.56%	0.49	-	0.01	8.31%	8.31%	
D23	Application Money	ECAM	6.20	-	-	-	-	5.43	-	-	-	-	9.10	-	-	-	-	
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	5.00	5.48	0.26	10.30%	10.30%	
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.00	5.14	0.13	10.30%	10.30%	5.00	5.14	0.26	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	68.50	-	1.26	7.32%	7.32%	85.03	-	3.23	7.57%	7.57%	85.75	135.60	2.75	6.39%	6.39%	
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	-	-	-	-	-	-	-	-	-	-	1.04	-	-	-	-	
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	4.38	4.40	(0.07)	-6.79%	-6.79%	3.77	4.40	(0.28)	-15.03%	-15.03%	4.16	3.72	(0.02)	-0.91%	-0.91%	
E4	Equity Shares (PSUs & Unlisted)	OESU	0.65	0.57	0.00	0.48%	0.48%	0.72	0.57	0.00	0.00	0.00	0.68	0.66	0.05	13.71%	13.71%	
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.89	0.90	0.00	0.62%	0.62%	0.91	0.90	0.00	0.00	0.00	-	-	-	-	-	
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	9.77	-	0.25	10.44%	10.44%	
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	1.08	1.04	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	4.99	-	0.09	12.70%	12.70%	5.00	5.33	0.08	0.09	0.09	
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		2,160.80	2,038.64	41.84			2,144.50	2,038.64	83.12			1,769.43	1,952.12	75.67			

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	2.94	0.07	9.70%	9.70%	2.90	2.94	0.14	9.70%	9.70%	17.90	18.29	0.79	8.82%	8.82%
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	168.47	154.65	3.92	9.24%	9.24%	170.45	154.65	7.92	9.27%	9.27%	122.06	138.29	6.00	9.80%	9.80%
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECOB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	19.92	22.67	0.02	5.08%	5.08%	10.24	22.67	0.02	5.11%	5.11%	10.75	-	0.03	5.61%	5.61%
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	-	-	-	-	-	-	-	-	-	-	6.75	-	0.17	8.48%	8.48%
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	27.56	-	0.47	7.23%	7.23%	23.12	-	0.85	7.54%	7.54%	34.61	44.13	1.12	6.47%	6.47%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	OTHER INVESTMENTS :																
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OROB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		664.43	637.05	13.70			650.60	637.05	27.82			572.93	615.74	23.79		

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	16.64	14.80	-0.74	-19.82%	-19.82%	16.64	16.95	(2.72)	-32.02%	-32.02%	25.83	29.32	0.74	5.01%	5.01%	
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	154.40	198.62	5.51	11.00%	11.00%	154.40	197.39	18.06	18.25%	18.25%	175.68	208.56	13.95	13.34%	13.34%	
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEFG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D5	Corporate Securities - Bonds - (Taxable)	EPBT	0.10	0.89	0.02	9.88%	9.88%	0.10	1.54	0.01	1.04%	1.04%	2.21	2.43	0.12	9.57%	9.57%	
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Corporate Securities - Debentures	ECOS	37.89	47.02	0.55	4.62%	4.62%	37.89	49.39	0.10	0.40%	0.40%	55.33	47.66	2.95	12.34%	12.34%	
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	1.29	0.01	7.14%	7.14%	-	1.29	0.04	7.10%	7.10%	1.29	5.63	0.22	7.96%	7.96%	
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	29.78	0.10	6.20%	6.20%	-	31.86	0.21	0.06	0.06	28.78	0.06	13.54%	13.54%		
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	23.18	30.71	0.38	6.21%	6.21%	23.18	30.80	0.74	6.12%	6.12%	29.92	28.62	0.80	5.91%	5.91%	
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	7.89	10.54	0.20	7.46%	7.46%	7.89	12.04	0.43	7.05%	7.05%	16.20	10.10	0.37	7.23%	7.23%	
D23	Application Money	ECAM	-	-	-	-	-	-	0.05	(0.00)	-3.48%	-3.48%	-	-	-	-	-	
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGFM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	10.33	10.33	-	-	-	10.33	10.33	-	-	-	3.86	3.86	-	-	-	
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	0.36	(0.00)	-24.09%	-24.09%		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D35	Debt Capital Instruments (DCI-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	7.11	5.27	-0.95	-71.22%	-71.22%	7.11	5.82	(1.96)	-67.04%	-67.04%	15.92	18.72	(1.67)	-17.81%	-17.81%	
E4	Equity Shares (PSUs & Unlisted)	OEPD	4.61	2.77	-0.59	-84.08%	-84.08%	4.61	2.93	(1.16)	-79.30%	-79.30%	1.24	2.09	0.23	21.61%	21.61%	
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1.38	2.13	-0.39	-72.03%	-72.03%	1.38	2.21	(0.30)	-27.04%	-27.04%	1.15	1.49	0.69	118.63%	118.63%	
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 Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	20.58	20.48	-0.83	-16.14%	-16.14%	20.58	20.00	0.38	3.75%	3.75%	8.20	3.67	(0.08)	(0.08)	(0.08)	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		569.90	643.14	4.54			569.90	649.98	12.69			591.91	671.09	30.34			

CERTIFICATION :

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 30 September 2018

Statement of Downgraded Securities

Name of the Fund :

Life Fund

Periodicity of Submission: Quarterly

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
	10.30% IL & FS Financial Services Ltd 2021	IORD	5.00	11-01-2012	CARE	AAA	D	18-Sep-18	N.A
	9.35% IL N FS 2035	IORD	4.96	31-12-2014	CARE	AAA	D	18-Sep-18	N.A
	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	5.00	24-01-2013	ICRA	AA+	D	18-Sep-18	N.A
	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	5.00	24-01-2013	CARE	AA+	D	18-Sep-18	N.A
	9.68%ILNFS2021	IORD	2.00	29-07-2011	FITCH	AAA	D	19-Sep-18	N.A
B.	<u>AS ON DATE</u> ²								
1	9.55% Hindalco Industries Ltd 27-06-2022	ECOS	9.82	06-03-2014	CRISIL	AA+	AA	03-Jul-17	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

PART - A

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

Statement as on : 30 September 2018

Statement of Downgraded Securities

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

Periodicity of Submission: Quarterly

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
1	9.90% ILFS 2025 - Non Ulip	IORD	7.00	29-08-2018	CARE	AA+	D	18-Sep-18	N.A
2	9.90% ILFS 2025 - Non Ulip	IORD	7.00	29-08-2018	FITCH	AA+	D	18-Sep-18	N.A
3	9.68%ILNFS2021	IORD	3.00	31-03-2015	FITCH	IND AAA	IND D	19-Sep-18	N.A
B.	<u>AS ON DATE</u> ²								
1	8.67% IDFC Bank 2025	ECOS	5.00	15-01-2015	FITCH	AAA	AA+	27-Jun-18	N.A
2	8.50 IDFC Bank Limited 2023	ILBI	5.00	19-05-2016	FITCH	AAA	AA+	27-Jun-18	N.A

PERIODIC DISCLOSURES

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

FUTURE GENERALI INDIA LIFE INSURANCE CO LTD

Date: 30 September 2018

(Rs in Lakhs)

	Particulars	Current Quarter				Same Quarter previous Year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,710	21,255	21,255	87,040	1,684	20,001	20,001	53,796	3,066	46,682	46,682	1,91,330	2,987	42,822	42,822	1,32,188
	From 10,000-25,000	2,921	14,659	14,659	55,163	2,559	13,714	13,714	43,382	4,734	27,212	27,212	1,03,342	4,239	29,467	29,467	85,561
	From 25001-50,000	2,281	4,823	4,823	36,107	1,424	3,180	3,180	21,312	3,371	8,458	8,458	65,346	2,157	6,542	6,542	40,142
	From 50,001- 75,000	575	759	759	9,417	326	419	419	4,583	762	1,327	1,327	16,676	495	914	914	9,199
	From 75,000-100,000	703	628	628	11,542	442	343	343	5,940	813	1,177	1,177	21,949	705	774	774	12,485
	From 1,00,001 -1,25,000	183	143	143	4,230	95	76	76	1,325	259	256	256	7,725	156	171	171	2,871
	Above Rs. 1,25,000	1,233	316	316	19,824	371	143	143	7,300	1,787	674	674	43,817	698	394	394	18,520
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	(1)	20	55,008	(8,002)	(1)	7	30,588	(5,088)	(1)	38	60,192	(10,655)	(3)	11	30,938	(14,137)
	From 10,000-25,000	(1)	1	(402)	(3,781)	(3)	2	40	(16,532)	(3)	2	(613)	(14,808)	(4)	6	196	(22,173)
	From 25001-50,000	(1)	1	(349)	(5,152)	(5)	1	27	(11,066)	(1)	3	(687)	(6,964)	(9)	3	324	(22,467)
	From 50,001- 75,000	(1)	3	277	(5,381)	(2)	3	377	(9,862)	2	6	(545)	(7,114)	(3)	9	2,089	(14,581)
	From 75,000-100,000	(4)	-	(280)	(12,134)	(3)	1	44	(34,813)	(3)	2	423	(6,596)	(2)	3	374	(31,515)
	From 1,00,001 -1,25,000	1	3	222	(6,973)	(0)	1	896	(1,783)	3	3	(137)	13,415	(2)	2	968	(10,159)
	Above Rs. 1,25,000	1,376	46	65,587	27,54,169	774	42	57,933	10,08,935	2,388	77	96,947	41,19,217	2,206	86	1,21,866	32,91,082
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Premium stands for premium amount.

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

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

PERIODIC DISCLOSURES

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

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

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	1	1,082	21	0	66	0	3	1,388	25	0	91	5
2	Corporate Agents-Banks	5	7,495	1,111	0	0	0	10	9,691	1,670	0	0	0
3	Corporate Agents -Others	0	0	0	0	0	0			0	0	0	0
4	Brokers	7	15,679	178	17	29,547	828	13	26,794	682	27	49,658	1,705
5	Micro Agents				0	0	0			0	0	0	0
6	Direct Business	6	1,25,962	6,674	8	1,30,418	8,190	9	2,42,430	10,853	16	2,66,372	11,798
	Total(A)	19	1,50,218	7,984	25	1,60,031	9,018	35	2,80,303	13,231	43	3,16,121	13,509
1	Referral (B)	0	0	0	0	0	0				0	0	0
	Grand Total (A+B)	19	1,50,218	7,984	25	1,60,031	9,018	35	2,80,303	13,231	43	3,16,121	13,509

Note:

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

PERIODIC DISCLOSURES

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

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

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,809	1,401	3,541	1,546	5,120	2,785	5,897	2,537
2	Corporate Agents-Banks	4,998	1,828	961	384	7,684	2,634	1,231	481
3	Corporate Agents -Others	1,381	580.49	1,318	503	2,573	1,056	2,264	736
4	Brokers	268	149	2,166	678	543	214	4,189	1,546
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,216	3,021	10,072	2,680	11,049	4,686	14,479	3,794
	Total (A)	15,672	6,980	18,058	5,792	26,969	11,375	28,060	9,094
1	Referral (B)	-	-	2	0			18	2
	Grand Total (A+B)	15,672	6,980	18,060	5,793	26,969	11,375	28,078	9,095

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 Borkers
4. Business sourced through Online channel shown under Direct business

PUBLIC DISCLOSURE

FORM L-39-Data on Settlement of Claims

Individual

Insurer:

Future Generali Life Insurance

Date: 30 September 2018

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	493	295	37	7	501	1333	110686097.42
2	Survival Benefit	0	927	29	0	3	0	959	23058522.50
3	for Annuities / Pension	0	459	1	0	0	0	460	677833.93
4	For Surrender	0	5375	70	1	0	0	5446	468055759.16
5	Other benefits	0	0	0	0	0	0	0	0.00
6	Death Claims	0	202	32	4	2	0	240	72777936.79
								8438	675256149.80

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

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

Group

FORM L-39-Data on Settlement of Claims

Ageing of Claims*									
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	
2	Survival Benefit	1001	0	0	0	0	0	1001	17,37,45,180.14
3	for Annuities / Pension	0	0	0	0	0	0	0	
4	For Surrender	0	0	0	0	0	0	0	
5	Other benefits	0	0	0	0	0	0	0	
6	Death Claims	0	113	40	11	2	1	167	174248206.64

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

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

PERIODIC DISCLOSURES

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance Company Limited

Date: 30 September 2018

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	38	1669	56	690	0	0
2	Claims reported during the period*	232	1097	996	465	5446	0
3	Claims Settled during the period	240	1333	959	460	5446	0
4	Claims Repudiated during the period	5	0	0	0	0	0
a	Less than 2 years from the date of acceptance of risk	4	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	1	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	25	1433	93	695	0	0
	Less than 3months	15	400	89	46	0	0
	3 months to 6 months	9	109	0	14	0	0
	6months to 1 year	1	651	0	183	0	0
	1year and above	0	273	4	452	0	0

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance Company Limited

Date: 30 September 2018

Group

No. of claims only

Sl. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	51	0	11	0	0	0
2	Claims reported during the period*	175	0	991	0	0	0
3	Claims Settled during the period	167	0	1001	0	0	0
4	Claims Repudiated during the period	0	0	0	0	0	0
a	Less than 2years from the date of acceptance of risk	0	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	59	0	1	0	0	0
	Less than 3months	42	0	1	0	0	0
	3 months to 6 months	6	0	0	0	0	0
	6months to 1 year	8	0	0	0	0	0
	1year and above**	3	0	0	0	0	0

PERIODIC DISCLOSURES

FORM L-41 GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	2	6		2	6	0	17
b)	Policy Servicing	1	17	3	8	7	0	28
c)	Proposal Processing	0	19	16	1	2	0	46
d)	Survival Claims	0	7	1	2	4	0	26
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	36	1020	180	142	711	23	2024
g)	Others	1	19	1	5	14	0	43
	Total Number of Complaints	40	1088	201	160	744	23	2184

2	Total No. of policies during previous year: FY 2017-18	28,121
3	Total No. of claims during previous year: FY 2017-18	596
4	Total No. of policies during current year: FY 2018-19	27,004
5	Total No. of claims during current year: FY 2018-19	505
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	809
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	337

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
7 - 15 days	2	0	2	
15-30 days	0	0	0	
30-90 days	0	0	0	
90 days & Beyond	0	0	0	
	Total No. of complaints	23	0	23

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

L-42 : Valuation Basis (Life Insurance)

Date: 30th September 2018

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

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

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

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

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

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

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

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

i. Individual Business		
1. Life- Participating policies	66% to 440% of IALM 06-08 (Including Pension products)	
2. Life- Non-participating Policies	18.7% to 440% of IALM 06-08	
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality	
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	77% to 165% of IALM 06-08	
7. Health Insurance	Mortality Rates: 79.20% to 110% of IALM 06-08 Morbidity Rates: Dependent on reinsurance rates	
ii. Group Business		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	40% - 120% of IALM 06-08	
Group Savings Suraksha	168% - 218% of IALM 06-08	

3) Expenses :

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

4) Bonus Rates :

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

Life- Participating policies- Individual Business

Life- Participating policies- Pension Business

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

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i. Individual Business

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

ii. Group Business

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

8) Change in Valuation Methods or Bases (as compared with 31st March 2018 assumptions)

i. Individuals Assurances

1. Interest
2. Expenses
3. Inflation

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

ii. Annuities

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

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

iii. Unit Linked

1. Interest
2. Expenses
3. Inflation

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

iv. Health

1. Interest
2. Expenses
3. Inflation

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

v. Group

1. Interest
2. Expenses
3. Inflation

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

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Generali Assure Plan	612	4.0%
Future Generali Insta Life Plan RP	612	4.0%
Future Generali Flexi Money Back RP	612	4.0%
Future Generali Anand Plan	612	4.0%
Future Generali Saral Anand Plan	612	4.0%
Future Generali Dream Guarantee Plan	612	4.0%
Future Generali Bima Guarantee Plan	612	4.0%
Future Generali Secure Income Plan RP	612	4.0%
Future Generali Pearls Guarantee	612	4.0%
Future Generali Care Plan	612	4.0%
Future Generali Care Plus Plan	612	4.0%
Future Generali Smart Life Plan	612	4.0%
Future Generali Return of Premium Plan	612	4.0%
Future Generali Pension Plan RP	612	4.0%
Future Generali Family Secure Plan	612	4.0%
Future Generali Family Income Plan	612	4.0%
Future Generali Saral Bima	612	4.0%
Future Generali Assure Plus Plan	612	4.0%
Future Generali Care Plus - Revised	612	4.0%
Future Generali Pension Guarantee Plan RP	612	4.0%
Future Generali Assured Income Plan	612	4.0%
Future Generali Triple Anand Advantage	612	4.0%
Future Generali Assured Money Back	612	4.0%
Future Generali Assured Education Plan	612	4.0%
Future Generali Flexi Online Term Plan	612	4.0%
Future Generali New Saral Anand	612	4.0%
Future Generali Big Income Multiplier	612	4.0%
Future Generali New Assure Plus	612	4.0%
Future Generali Assured Money Back Plan Revised	612	4.0%
Future Generali Pearls Guarantee Revised	612	4.0%
Future Generali Saral Bima Revised	612	4.0%
Future Generali Guaranteed Advantage	612	4.0%
Future Generali Care Plus - Classic	612	4.0%
Future Generali Care Plus - Premier(Amex)	612	4.0%
Future Generali Care Plus - Premier	612	4.0%
Future Generali Heart and Health Insurance Plan	339	4.0%
Future Generali Insta Life Plan SP	306	4.0%
Future Generali Flexi Money Back SP	306	4.0%
Future Generali Secure Income Plan SP	306	4.0%
Future Generali Immediate Annuity	306	4.0%
Future Generali Pension Plan SP	306	4.0%
Future Generali Pension Guarantee Plan SP	306	4.0%
Future Generali Jan Suraksha Plus SP	30	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	612	4.0%
Future Generali Pension Advantage Plus Plan RP	612	4.0%
Future Generali Bima Advantage Plus	612	4.0%
Future Generali Dhan Vridhi	612	4.0%
Future Generali Wealth Protect Plan	612	4.0%
Future Generali Sanjeevani Plan RP	612	4.0%
Future Generali Freedom Plan	612	4.0%
Future Generali Sanjeevani Plus Plan RP	612	4.0%
Future Generali Freedom Plus Plan	612	4.0%
Future Generali NAV Assure Plan RP	612	4.0%
Future Generali NAV Insure Plan RP	612	4.0%
Future Generali Wealth Protect Plan Revised	612	4.0%
Future Generali Guarantee Plus Plan	612	4.0%
Future Generali Select Insurance Plan	612	4.0%
Future Generali Bima Advantage	612	4.0%
Future Generali Guarantee Plan	612	4.0%
Future Guarantee Easy Invest Online	612	4.0%
Future Generali Pension Advantage Plan SP	306	4.0%
Future Generali Pension Advantage Plus Plan SP	306	4.0%
Future Generali Bima Gain Plan SP	306	4.0%
Future Generali Sanjeevani Plan SP	306	4.0%
Future Generali Sanjeevani Plus Plan SP	306	4.0%
Future Generali NAV Assure Plan SP	306	4.0%
Future Generali NAV Insure Plan SP	306	4.0%
Future Generali Pramukh Nivesh Plan SP	306	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	306	4.0%
Future Generali Nivesh Plan SP	306	4.0%
Future Generali Nivesh Preferred Plan SP	306	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
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PREMIUM RELATED RENEWAL EXPENSES

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

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium