

FORM L-1-A-RA
Revenue Account for the Period Ended September 30, 2019
Policyholders' Account (Technical Account)

(₹ in 000)

Particulars	Schedule	For the Quarter Ended 30 September 2019	Upto the Period Ended 30 September 2019	For the Quarter Ended 30 September 2018	Upto the Period Ended 30 September 2018
Premiums Earned - Net					
(a) Premium	L-4	3,533,594	5,880,658	2,593,768	4,178,235
(b) Reinsurance Ceded		(97,785)	(206,871)	(87,355)	(168,839)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		667,468	1,312,287	566,493	1,111,370
(b) Profit on Sale / Redemption of Investments		119,843	241,148	79,899	185,006
(c) (Loss on Sale / Redemption of Investments)		(45,485)	(84,165)	-102,669	-177,975
(d) Transfer /Gain on revaluation / change in Fair value*		(138,381)	(173,338)	1,808	7,799
Other Income					
(a) Contribution from Shareholders' Account		(89,637)	513,300	364,432	979,085
(b) Profit / (Loss) on Sale of Fixed Assets		50	(274)	-271	-176
(c) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(d) Miscellaneous Income		5,949	11,638	6,621	11,302
Total (A)		3,955,616	7,494,383	3,422,726	6,125,807
Commission	L-5	139,702	211,379	105,439	170,930
Operating Expenses related to Insurance Business	L-6	1,426,906	3,010,405	1,435,934	2,877,754
Goods and Service Tax		9,817	19,971	10,561	21,083
Provision for Doubtful Debts		1,446	7,215	8,271	8,429
Bad Debts Written Off		(110)	-	-	(49)
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,577,761	3,248,970	1,560,205	3,078,147
Benefits Paid (Net)	L-7	1,029,139	1,916,257	852,251	1,605,477
Interim and Terminal Bonuses Paid		3,521	7,439	3,119	5,149
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(130,537)	(181,645)	(125,298)	(191,697)
Non Linked		1,579,006	2,430,335	1,119,254	1,594,434
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		9,562	8,521	6,159	12,648
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		2,490,691	4,180,907	1,855,485	3,026,011
Surplus/ (Deficit) (D) = (A) - (B) - (C)		(112,836)	64,506	7,036	21,649
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		21,471	48,910	-	-
Surplus / (Deficit) transferred to balance sheet		(134,307)	15,596	7,036	21,649
Total (D)		(112,836)	64,506	7,036	21,649
* 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		913	2,763	793	2,176
(b) Terminal Bonuses paid		2,608	4,676	2,326	2,973
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		(112,836)	64,506	7,036	21,649
(e) Total Surplus: [(a)+(b)+(c)+(d)]		(109,315)	71,945	10,155	26,798

FORM L-2-A-PL
Profit and Loss Account for the Period Ended 30 September 2019
Shareholders' Account (Non-Technical Account)

(₹ in 000)

Particulars	Schedule	For the Quarter Ended 30 September 2019	Upto the Period Ended 30 September 2019	For the Quarter Ended 30 September 2018	Upto the Period Ended 30 September 2018
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		47,910	97,646	49,780	99,898
(b) Profit on Sale / Redemption of Investments		8,750	15,137	7,497	15,587
(c) (Loss on Sale / Redemption of Investments)		(2,859)	(9,685)	(2,111)	(5,549)
Other Income		-	-	-	-
Total (A)		53,801	103,098	55,166	109,936
Expenses other than those directly related to the insurance business	L-6A	35,679	38,531	5,057	12,916
(a) Employees' Remuneration and Welfare Benefits		-	-	-	-
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		-	-	-	-
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)		(89,637)	513,300	364,432	979,085
Total (B)		-53,958	551,831	373,397	995,909
Profit / (Loss) before Tax		107,759	(448,733)	(318,231)	(885,973)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		107,759	(448,733)	(318,231)	(885,973)
Appropriations					
(a) Balance at the beginning of the Period		(17,189,855)	(16,633,363)	(15,250,364)	(14,682,622)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(17,082,096)	(17,082,096)	(15,568,595)	(15,568,595)

FORM L-3-A-BS
Balance Sheet As at 30 September 019

(₹ in 000)

Particulars	Schedule	As at 30 September 2019	As at 30 September 2018
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	18,878,206	17,728,206
Reserves and Surplus	L-10	-	-
Credit/(Debit) Fair Value Change Account		27,915	21,052
Sub-Total		18,906,121	17,749,258
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		46,400	52,463
Policy Liabilities		32,278,336	26,119,643
Insurance Reserves		-	-
Provision for Linked Liabilities		5,205,765	5,200,541
Sub-Total		37,530,501	31,372,647
Funds for Future Appropriations		1,046,956	334,832
Reserves for Lapsed Unit-Linked Policies		-	-
Surplus in the revenue account (Policyholder's account)		15,596	21,649
Funds for Discontinued Policies:			
(i) Discontinued on Account of Non-Payment of Premium		873,538	729,758
(ii) Others		-	-
Total		58,372,712	50,208,144
Application of Funds			
Investments			
Shareholders'	L-12	2,398,060	2,513,602
Policyholders'	L-13	31,145,115	25,007,197
Assets held to cover Linked Liabilities	L-14	6,079,303	5,930,299
Loans	L-15	127,129	88,254
Fixed Assets	L-16	620,928	474,631
Current Assets			
Cash and Bank Balances	L-17	652,621	344,324
Advances and Other Assets	L-18	2,091,306	2,269,745
Sub-Total (A)		2,743,927	2,614,069
Current Liabilities	L-19	1,702,151	1,931,199
Provisions	L-20	121,695	57,304
Sub-Total (B)		1,823,846	1,988,503
Net Current Assets (C) = (A - B)		920,081	625,566
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		17,082,096	15,568,595
Total		58,372,712	50,208,144

Contingent Liabilities

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
1- Partly paid-up investments	-	-
2- Claims, other than against policies, not acknowledged as debts by the company	15,105	-
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	50,227	49,463
6- Reinsurance obligations to the extent not provided for in accounts	-	-
7- Claims against policies, not acknowledged as debts by the company	1,730	18,403
TOTAL	67,062	67,866

FORM L-4-PREMIUM SCHEDULE

(₹ in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended	Period Ended	Quarter Ended	Period Ended
	30 September 2019	30 September 2019	30 September 2018	30 September 2018
First Year Premiums	1,879,276	3,216,293	1,297,855	2,136,253
Renewal Premiums	1,449,894	2,298,851	1,097,384	1,717,710
Single Premiums	204,424	365,514	198,529	324,272
Total	3,533,594	5,880,658	2,593,768	4,178,235

FORM L-5 - COMMISSION SCHEDULE

(₹ in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended	Period Ended	Quarter Ended	Period Ended
	30 September 2019	30 September 2019	30 September 2018	30 September 2018
Commission Paid				
Direct - First Year Premiums	109,109	167,139	83,016	141,124
- Renewal Premiums	28,764	41,407	22,351	29,687
- Single Premiums	1,829	2,833	72	119
Add: Commission on Reinsurance Accepted	-	-	-	-
Less: Commission on Reinsurance Ceded	-	-	-	-
Net commission	139,702	211,379	105,439	170,930
Breakup of Commission Expenses (Gross) incurred to procure business				
Agents	35,311	54,260	38,567	68,069
Brokers	15,236	27,751	9,770	12,555
Corporate Agency	89,091	129,304	57,102	90,306
Web Aggregator	64	64	-	-
Referral	-	-	-	-
Total	139,702	211,379	105,439	170,930

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended 30 September 2019	Upto the Period Ended 30 September 2019	For the Quarter Ended 30 September 2018	Upto the Period Ended 30 September 2018
Employees' Remuneration and Welfare Benefits	851,060	1,704,334	719,615	1,312,819
Travel, Conveyance and Vehicle Running Expenses	61,997	80,669	16,549	35,377
Training Expenses (including Staff Training) (Net of Recovery)	21,760	39,519	48,740	75,182
Rent, Rates and Taxes	76,747	145,346	60,456	117,816
Repairs	31,560	62,109	27,263	51,508
Printing and Stationery	4,886	10,172	4,399	9,120
Communication Expenses	17,607	35,818	16,283	31,387
Legal and Professional Charges	174,053	498,867	261,591	518,502
Medical Fees	5,484	9,786	4,923	7,487
Auditors' Fees, Expenses etc.				
(a) as Auditor	899	2,112	579	1,185
(b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	-	-	-	-
(ii) Insurance Matters	75	75	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	134	140	47	242
Advertisement and Publicity	86,817	223,970	194,801	555,418
Interest and Bank Charges	1,931	3,961	2,148	4,426
Depreciation	43,162	85,174	37,150	73,353
Others:				
Goods and Service Tax	1,366	4,876	648	818
Membership and Subscriptions	2,175	6,849	3,892	6,426
Information Technology and related Expenses	26,277	53,668	18,396	39,269
Outsourcing Expenses	14,296	33,952	16,409	32,398
Other Expenses	4,620	9,008	2,045	5,021
Total	1,426,906	3,010,405	1,435,934	2,877,754

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

(₹ in 000)

Particulars	For the Quarter Ended 30 September 2019	Upto the Period Ended 30 September 2019	For the Quarter Ended 30 September 2018	Upto the Period Ended 30 September 2018
Employees' Remuneration and Welfare Benefits	32,736	33,496	2,736	5,686
Other Expenses	2,943	5,035	2,321	7,230
Total	35,679	38,531	5,057	12,916

FORM L-7-BENEFITS PAID SCHEDULE

(₹ in 000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended	Period Ended	Quarter Ended	Period Ended
	30 September 2019	30 September 2019	30 September 2018	30 September 2018
Insurance Claims				
(a) Claims by Death	455,944	799,351	264,775	418,526
(b) Claims by Maturity	114,084	190,520	106,872	166,807
(c) Annuities / Pension Payment	1,992	2,953	726	1,441
(d) Other Benefits				
Surrender	314,806	765,469	341,940	751,496
Survival Benefits	40,159	65,623	25,038	41,215
Partial Withdrawal	30,857	61,937	30,745	51,377
Critical Illness	400	400	1,054	8,027
Gratuity and Leave Encashment	198,871	284,044	167,766	258,616
Superannuation	105,365	115,404	5,447	59,165
Other Benefits	1,228	1,973	1,054	1,733
Claims related Expenses	2,344	3,505	3,040	3,813
Health	6,250	7,250	-	-
(Amount Ceded in Reinsurance):				
(a) Claims by Death	(242,428)	(380,940)	(96,206)	(156,739)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(d) Health	(733)	(1,232)	-	-
(e) Other Benefits	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	1,029,139	1,916,257	852,251	1,605,477

Future Generali India Life Insurance Company Limited
 IRDAI Registration Number: 133
 Date of Registration: 4th September 2007
 SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ in 000)

Particulars	As at 30	
	September 2019	September 2018
Authorised Capital 3,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	30,000,000	20,000,000
Issued Capital 1,887,879,193 (Previous Year - 1,772,879,159) Equity Shares of Rs.10 each	18,878,792	17,728,792
Subscribed Capital 1,887,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	18,878,206	17,728,206
Called-up Capital 1,887,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	18,878,206	17,728,206
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on	-	-
Underwriting or subscription of shares	-	-
Total	18,878,206	17,728,206

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

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

* Shares held by Future Enterprises Limited and its nominees

Future Generali India Life Insurance Company Limited
 IRDAI Registration Number: 133
 Date of Registration: 4th September 2007
 SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit Balance in Profit and Loss Account, If any	-	-
Less: Amount utilised for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of Profit in Profit and Loss Account	-	-
Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ in 000)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Long Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	622,253	575,894
Other Approved Securities	161,814	108,197
Other Approved Investments		
(a) Shares		
(aa) Equity	190,410	185,690
(bb) Preference	-	-
(b) Mutual Funds	844	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	455,050	891,794
(e) Other Securities - Fixed Deposits with Bank	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	526,844	595,153
Other than Approved Investments		
(a) Shares	-	-
(aa) Equity	26,065	14,467
(bb) Preference	-	-
(b) Debentures/ Bonds	139,900	-
(c) Mutual Funds	-	-
(d) Investment in Infrastructure and Social Sector	122,462	-
	2,245,642	2,371,195
Short Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	-	49,973
Other Approved Securities	-	-
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	998	-
(e) Other Securities - Fixed Deposits with Bank & CBLO	101,473	92,434
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	49,947	-
Other than Approved Investments	-	-
	152,418	142,407
Total	2,398,060	2,513,602

* Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,017,181 (000) (Previous Year Rs. 2,158,639(000)) & Rs. 2,067,382 (000) (Previous Year Rs. 2,110,428(000)) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 152,418 (000) (Previous Year Rs. 142,407(000)) & Rs. 152,443 (000) (Previous Year Rs. 142,407(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	16,415,162	12,917,162
Other Approved Securities	3,354,525	2,988,719
Other Approved Investments		
(a) Shares		
(aa) Equity	663,438	651,658
(bb) Preference	-	-
(b) Mutual Funds	3,378	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,232,620	2,271,539
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	6,569,518	5,064,060
Other than Approved Investments		
(a) Shares		
(aa) Equity	94,212	44,259
(bb) Preference	-	-
(b) Debentures/ Bonds	65,871	-
(c) Mutual Funds	-	-
(d) Investment in Infrastructure and Social Sector	151,573	-
	29,550,297	23,937,397
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	198,782	19,938
Other Approved Securities	85,654	50,041
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	147,906	298,828
(e) Other Securities		
(aa) Commercial Paper		515,295
(bb) CBLO	976,239	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	186,237	185,698
Other than Approved Investments	-	-
	1,594,818	1,069,800
Total	31,145,115	25,007,197

Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 28,752,647 (000) (Previous Year Rs. 23,201,352(000)) & Rs. 30,305,989 (000) (Previous Year Rs. 22,487,089(000)) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,594,818 (000) (Previous Year Rs. 1,069,800(000)) & Rs. 1,601,479 (000) (Previous Year Rs. 1,068,388(000)) respectively

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

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	291,158	114,526
Other Approved Securities	205,099	857,365
Other Approved Investments		
(a) Shares		
(aa) Equity	1,927,539	2,026,436
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Debenture Instruments	-	-
(d) Debentures / Bonds	290,239	375,397
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	1,413,272	1,172,411
Other than Approved Investments		
(a) Shares		
(aa) Equity	179,219	98,576
(bb) Preference	-	-
(b) Mutual Funds	227,980	196,511
(c) Debentures / Bonds	89,574	-
(d) Investment in Infrastructure and Social Sector	75,000	-
	4,699,080	4,841,222
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	832,394	591,560
Other Approved Securities	100,949	5,362
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities		
(aa) Certificate of Deposit	48,239	312,772
(bb) Commercial Paper	57,275	-
(cc) Fixed Deposit	-	-
(dd) CBLO	184,592	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	80,913	76,053
Other than Approved Investments	-	-
Mutual Funds	-	-
Equity	-	-
Net Current Assets	75,861	103,330
	1,380,223	1,089,077
Total	6,079,303	5,930,299

Notes:

(i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,480,322 (000) (Previous Year Rs. 2,601,498(000)) & Rs. 2,480,322 (000) (Previous Year Rs. 2,601,498(000)) respectively.

(ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,304,362 (000) (Previous Year Rs. 985,747(000)) & Rs. 1,304,362 (000) (Previous Year Rs. 985,747(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	124,215	87,020
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Loans to Employees	2,914	1,234
Total	127,129	88,254
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	124,215	87,020
(f) Loans to Employees	2,914	1,234
Total	127,129	88,254
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	127,129	88,254
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	127,129	88,254
Maturity-wise Classification		
(a) Short-Term	2,914	1,234
(b) Long-Term	124,215	87,020
Total	127,129	88,254

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ in 000)

Particulars	Gross Block (at cost)			Depreciation				Net Block		
	As at 01 April 2019	Additions	Deductions	As at 30 September 2019	As at 01 April 2019	Upto the Year ended 30 September 2019	On Sales / Adjustments	As at 30 September 2019	As at 30 September 2019	As at 30 September 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	589,833	112,399	-	702,232	387,080	32,152	-	419,232	283,000	124,147
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	124,806	13,001	1,182	136,625	57,239	11,753	1,036	67,956	68,669	56,731
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	55,826	4,891	1,941	58,776	36,700	3,952	1,772	38,880	19,896	18,640
Information Technology Equipment	356,045	22,584	280	378,349	146,786	29,945	109	176,622	201,727	203,413
Vehicles	8,005	-	-	8,005	5,551	313	-	5,864	2,141	2,766
Office Equipment	88,782	6,274	1,172	93,884	49,503	7,059	1,113	55,449	38,435	36,342
Total	1,223,297	159,149	4,575	1,377,871	682,859	85,174	4,030	764,003	613,868	442,039
Capital Work in Progress	-	-	-	-	-	-	-	-	7,060	31,329
Sub Total (A)	1,223,297	159,149	4,575	1,377,871	682,859	85,174	4,030	764,003	620,928	473,368

Leased Assets

(₹ in 000)

Particulars	Gross Block (at cost)			Depreciation				Net Block		
	As at 01 April 2019	Additions	Deductions	As at 30 September 2019	As at 01 April 2019	Upto the Year ended 30 September 2019	On Sales / Adjustments	As at 30 September 2019	As at September 30, 2019	As at 30 September 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	-	-	-	-	-	-	-	-	-	-
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings - Leased	479,022	-	-	479,022	479,022	-	-	479,022	-	1,143
Information Technology Equipment - Leased	193,602	-	-	193,602	193,602	-	-	193,602	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment - Leased	179,721	-	-	179,721	179,721	-	-	179,721	-	120
Sub Total (B)	852,345	-	-	852,345	852,345	-	-	852,345	-	1,263
Capital Work in Progress	-	-	-	-	-	-	-	-	-	-
Grand Total	2,075,642	159,149	4,575	2,230,216	1,535,204	85,174	4,030	1,616,348	620,928	474,631
Previous Period	1,839,000	70,926	3,388	1,906,538	1,392,485	73,353	2,602	1,463,236	-	-

Note: In reference 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

(₹ in 000)

	Particulars	As at 30 September 2019	As at 30 September 2018
1	Cash (including Cheques, Drafts and Stamps)	82,371	66,146
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	570,250	278,178
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	652,621	344,324
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	652,621	344,324
	- Outside India	-	-
	Total	652,621	344,324

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ in 000)

Particulars		As at 30 September 2019	As at 30 September 2018
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		95,538	214,870
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		37,907	160,087
Advances to Employees		1,389	2,082
Total (A)		134,834	377,039
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		47,122	61,735
(b) Policyholders'		781,562	638,541
Outstanding Premiums		328,786	305,606
Agents' Balances			
- Gross	45,505		
- Less: Provision for doubtful agent balances	(42,154)	3,351	4,882
Foreign Agencies Balances		-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)		208,230	122,632
Due from Subsidiaries / Holding Company		-	-
Deposit with Reserve Bank of India		-	-
Others:			
Refundable Security Deposits		118,615	103,060
GST Unutilised Credit		80,386	152,020
Other Receivables		7,133	3,862
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		347,272	444,783
Income Accrued on Unclaimed Investments		34,015	55,585
Total (B)		1,956,472	1,892,706
Total (A + B)		2,091,306	2,269,745

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
Agents' Balances	67,106	50,234
Balances due to Other Insurance Companies	19,497	21,155
Deposits held on Reinsurance Ceded	-	-
Premiums Received in Advance	9,227	3,397
Unallocated Premium	68,961	45,761
Sundry Creditors	660,313	314,776
Due to Subsidiaries / Holding Companies	-	-
Claims Outstanding	174,213	746,599
Annuities Due	617	1,181
Due to Officers / Directors	-	-
Unclaimed Amounts of Policyholders:		
a) Unclaimed Amounts of Policyholders Liability	347,305	434,795
b) Income Accrued on Unclaimed Fund	34,015	55,585
Others:		
Investment Purchased to be settled	-	-
Statutory Dues	96,913	51,207
Dues to Employees	22,813	16,620
Proposal Deposit Refund	172,197	181,150
Payable to Policyholders	26,891	7,360
Retention Money Payable	2,083	1,379
Total	1,702,151	1,931,199

FORM L-20-PROVISIONS SCHEDULE

(₹ in 000)

Particulars	As at 30 September 2019	As at 30 September 2018
For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
For Proposal Dividends	-	-
For Dividend Distribution Tax	-	-
Others:		
Other Employee Benefits	121,695	57,304
Total	121,695	57,304

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ in 000)

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

FORM L-22: Analytical Ratios

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

(₹ in Lakhs)

Sl.No.	Particular	For the Quarter ending 30 September 2019	Upto the Quarter ending 30 September 2019	For the Quarter ending 30 September 2018	Upto the Quarter ending 30 September 2018
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	42.42%	40.82%	15.17%	20.00%
	Non Linked Individual Pension	6.92%	32.04%	-21.10%	2.88%
	Non Linked Group	45.40%	54.09%	-11.47%	-2.06%
	Linked Individual Life	-29.27%	-26.79%	73.45%	70.15%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	NA	NA	NA	NA
	Net Retention Ratio	97.23%	96.48%	96.63%	95.96%
2	Expense of Management to Gross Direct Premium Ratio	44.33%	54.83%	59.72%	73.15%
3	Commission Ratio (Gross commission paid to Gross Premium)	3.95%	3.59%	4.07%	4.09%
4	Ratio of policy holder's liabilities to shareholder's funds	2162.85%	2162.85%	1487.49%	1487.49%
5	Growth rate of shareholders' fund	-0.42%	-0.42%	-19.54%	-19.54%
6	Ratio of surplus to policy holders' liability	-0.06%	(1.14)%	-1.10%	-2.95%
7	Change in net worth (Rs.'000)	(7,673)	(7,673)	(529,462)	(529,462)
8	Profit after tax/Total Income	2.63%	-6.33%	-10.22%	-16.85%
9	(Total real estate + loans)/(Cash & invested assets)	0.32%	0.32%	0.26%	0.26%
10	Total investments/(Capital + Surplus)	2172.26%	2172.26%	1533.99%	1533.99%
11	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
12	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	9.03%	8.33%	8.99%	9.06%
	Policyholders' Fund				
	Non Linked				
	Par	8.11%	8.28%	8.23%	8.22%
	Non Par	8.91%	8.54%	8.64%	8.99%
	Linked				
	Non Par	8.81%	9.62%	3.14%	4.27%
	B With unrealised gain				
	Shareholders' Fund	6.74%	10.55%	2.95%	1.24%
	Policyholders' Fund				
	Non Linked				
	Par	5.59%	15.73%	1.16%	-2.81%
	Non Par	9.25%	14.56%	4.03%	0.28%
	Linked				
	Non Par	-1.31%	3.12%	3.27%	4.56%
13	Conservative Ratio	60.53%	59.65%	52.12%	50.74%
14	Persistency Ratio (ANP)				
	For 13th month	63.34%	68.91%	56.95%	59.88%
	For 25th month	45.20%	44.48%	37.51%	36.33%
	For 37th month	31.21%	29.53%	30.83%	26.12%
	For 49th Month	28.27%	23.55%	24.45%	36.70%
	For 61st month	19.97%	28.19%	41.27%	32.20%
15.1	Persistency Ratio (NOP)				
	For 13th month	56.18%	54.59%	50.49%	56.07%
	For 25th month	41.00%	45.62%	38.68%	42.94%
	For 37th month	32.33%	36.08%	32.22%	29.40%
	For 49th Month	29.28%	26.40%	24.35%	26.63%
	For 61st month	21.46%	22.11%	23.66%	21.31%
15.2					
15	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Fund	6.18%	6.18%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.73%	0.73%	NA	NA
	Non Participating	4.43%	4.43%	NA	NA
	Linked	NA	NA	NA	NA
	Net NPA Ratio				
	Shareholders' Fund	5.05%	5.05%	NA	NA
	Policyholders' Fund				
	Non Linked				
	Participating	0.62%	0.62%	NA	NA
	Non Participating	3.76%	3.76%	NA	NA
	Linked	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,887,820,609	1,887,820,609	1,772,820,609	1,772,820,609
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	8.20	8.20	7.07	7.07
	-Sprint Advisory Services Private Limited	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	17.30	17.30	18.43	18.43
	Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatsschap Holland NV)	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.06	(0.24)	(0.18)	(0.50)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.06	(0.24)	(0.18)	(0.50)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.06	(0.24)	(0.18)	(0.50)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.06	(0.24)	(0.18)	(0.50)

6	Book value per share (Rs)	0.97	0.97	1.23	1.23
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*Note: The Conservation Ratio for Individual Business is 77.06% for the year ended Sep 2019 and 79.15% for the quarter ended Sep 2019 as against 73.41% for the year ended Sep 2018 and *the ratios must be calculated in accordance with instructions provided in the annexure

For the quarter ending September 2019

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

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

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

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

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

Up to the quarter ending September 2019

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

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

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

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

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

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

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

FORM L-24 : Valuation of Net liabilities

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

*(₹ in Lakhs)***Valuation of net liabilities**

Sr.No.	Particular	As at 30 September 2019	As at 30 September 2018
1	Linked		
a	Life	60,364	61,480
b	General Annuity	-	-
c	Pension	1,435	1,776
d	Health	-	-
2	Non-Linked		
a	Life	280,685	226,173
b	General Annuity	919	735
c	Pension	39,311	29,771
d	Health	864	565
	Total	383,576	320,499

FORM L-25- (i) : Geographical Distribution Channel - Individuals_Q2

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

For the quarter ended : 30 September 2019

(₹ 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	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	24	21	8	70	161	155	72	1,802	185	176	80	1872
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	36	34	9	79	269	245	170	2,745	305	279	179	2824
4	Bihar	193	190	57	816	147	144	44	689	340	334	102	1505
5	Chattisgarh	17	16	3	96	14	13	6	33	31	29	9	129
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	833	828	252	3,667	1,596	1,542	680	8,904	2429	2370	933	12571
8	Haryana	120	117	50	652	425	402	279	4,101	545	519	330	4753
9	Himachal Pradesh	49	50	17	204	39	38	21	324	88	88	38	528
10	Jammu & Kashmir	6	6	2	15	6	6	2	15	12	12	4	31
11	Jharkhand	17	17	7	313	37	34	20	619	54	51	27	933
12	Karnataka	61	62	24	314	461	451	299	4,925	522	513	323	5239
13	Kerala	79	77	54	621	295	285	203	2,691	374	362	256	3312
14	Madhya Pradesh	509	508	141	2,121	838	798	307	3,775	1347	1306	447	5896
15	Maharashtra	469	457	135	3,503	3,956	3,843	1,878	54,329	4425	4300	2013	57833
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	231	224	88	1,665	473	442	222	4,591	704	666	310	6256
21	Punjab	200	187	80	899	526	497	229	3,245	726	684	309	4144
22	Rajasthan	788	785	233	4,206	953	934	376	6,576	1741	1719	609	10782
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	32	32	8	99	256	253	148	2,429	288	285	156	2528
25	Telangana	18	16	8	96	260	233	143	2,807	278	249	151	2903
26	Tripura	33	33	9	65	16	15	4	21	49	48	13	86
27	Uttar Pradesh	412	407	151	2,180	1,098	1,025	579	9,162	1510	1432	730	11342
28	Uttarakhand	40	39	19	270	137	125	103	1,116	177	164	122	1386
29	West Bengal	413	365	162	1,633	1,456	1,232	894	10,519	1869	1597	1056	12152
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	81	67	49	522	174	155	104	1,195	255	222	154	1717
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	55	56	17	409	1,615	1,510	860	47,952	1670	1566	877	48361
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	4716	4594	1584	24517	15208	14377	7644	174566	19924	18971	9228	199083

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Upto the quarter ended: 30 September 2019

(₹ 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	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium (Rs)	Sum Assured (Rs)
1	Andhra Pradesh	41	38	12	328	276	263	124	2,985	317	301	137	3313
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	74	70	20	483	416	378	353	5,492	490	448	374	5976
4	Bihar	334	330	93	1,441	268	263	83	1,504	602	593	176	2944
5	Chattisgarh	28	27	5	138	35	30	20	249	63	57	24	387
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	1,234	1,223	373	5,697	2,500	2,416	1,042	14,977	3734	3639	1415	20674
8	Haryana	193	187	76	1,113	681	645	409	6,519	874	832	485	7632
9	Himachal Pradesh	82	81	29	331	59	57	37	515	141	138	66	846
10	Jammu & Kashmir	17	17	5	73	19	18	8	75	36	35	13	149
11	Jharkhand	23	23	9	432	61	56	38	999	84	79	47	1431
12	Karnataka	96	97	37	444	759	746	462	7,215	855	843	500	7659
13	Kerala	114	111	72	901	448	433	306	4,319	562	544	378	5220
14	Madhya Pradesh	681	678	182	2,845	1,218	1,160	463	5,863	1899	1838	645	8708
15	Maharashtra	46	31	204	(1,293)	5,073	4,908	3,324	75,347	5119	4939	3528	74054
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	341	331	144	2,364	669	631	343	7,426	1010	962	487	9790
21	Punjab	298	279	118	1,258	854	817	359	5,559	1152	1096	477	6817
22	Rajasthan	1,092	1,087	319	6,051	1,310	1,282	510	9,888	2402	2369	829	15939
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	59	60	16	245	484	476	312	4,927	543	536	328	5171
25	Telangana	20	18	8	126	421	383	226	4,820	441	401	234	4945
26	Tripura	46	46	12	86	27	25	10	57	73	71	22	143
27	Uttar Pradesh	706	695	254	4,117	1,846	1,743	891	14,827	2552	2438	1145	18944
28	Uttrakhand	64	59	29	389	234	217	192	1,839	298	276	221	2228
29	West Bengal	724	663	291	2,874	2,287	2,001	1,345	17,909	3011	2664	1635	20783
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	166	143	90	911	341	310	207	2,496	507	453	297	3407
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	119	119	36	1,148	2,684	2,533	1,434	79,040	2803	2652	1470	80187
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	6598	6413	2434	32503	22970	21791	12498	274844	29568	28204	14932	307348

FORM L-25- (ii) : Geographical Distribution Channel - GROUP_Q2

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

For the quarter ended: 30 September 2019

(₹ In Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	-	35.00	0.51	1,260.00	-	35	1	1,260
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	-
3	Assam	-	-	-	-	-	-	-	-	0	0	0	-
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	-
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	-
6	Goa	-	-	-	-	-	-	-	-	0	0	0	-
7	Gujarat	-	-	-	-	1.00	743.00	41.59	15,506.28	1	743	42	15,506
8	Haryana	-	-	-	-	2.00	30,791.00	828.73	233,847.03	2	30791	829	233,847
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	-
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	-
12	Karnataka	-	-	-	-	1.00	3,614.00	3,039.30	179,747.80	1	3,614	3,039	179,748
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	-
15	Maharashtra	-	-	-	-	4.00	140,723.00	6,120.24	1,164,585.03	4	140,723	6,120	1,164,585
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	-
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	-
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	-
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	-
20	Orissa	-	-	-	-	-	1.00	0.02	56.00	0	1	0	56
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	-
22	Rajasthan	-	-	-	-	-	15,442.00	1,419.94	155,841.29	0	15,442	1,420	155,841
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	-
24	Tamil Nadu	-	-	-	-	-	468.00	4.05	7,774.86	0	468	4	7,775
25	Telangana	-	-	-	-	-	3,136.00	83.60	69,563.70	0	3,136	84	69,564
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	-
27	Uttar Pradesh	-	-	-	-	1.00	822.00	3.34	11,123.55	1	822	3	11,124
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	-
29	West Bengal	-	-	-	-	-	-	-	-	0	0	0	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	-
31	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	-
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	-
34	Delhi	-	-	-	-	-	3,605.00	67.31	86,015.21	-	3,605	67	86,015
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	-
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	-
	Company Total	0	0	0	0	9	199,380	11,609	1,925,321	9	199,380	11,609	1,925,321

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Upto the quarter ended: 30 September 2019

(₹ In Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of	No. of Lives	Premium (Rs)	Sum Assured (Rs)	No. of	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	-	1,260	-	35	-	1,260
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	1,037	64	17,854	2	1,037	64	17,854
8	Haryana	-	-	-	-	2	31,726	839	263,112	2	31,726	839	263,112
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	5,345	3,073	267,319	1	5,345	3,073	267,319
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	10	275,712	11,903	2,202,261	10	275,712	11,903	2,202,261
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	2	0	133	-	2	0	133
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	27,901	3,385	294,439	1	27,901	3,385	294,439
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	728	6	12,028	-	728	6	12,028
25	Telangana	-	-	-	-	2	4,607	147	118,158	2	4,607	147	118,158
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	1	1,440	8	20,095	1	1,440	8	20,095
28	Uttarakhand	-	-	-	-	1	72	0	52	1	72	0	52
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	2	5,819	1,461	128,517	2	5,819	1,461	128,517
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	0	0	0	0	22	354,424	20,886	3,325,227	22	354,424	20,886	3,325,227

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

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30 September 2019

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

(₹ in Crore)

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	242.56
	Investments (Policyholders)	8A	3,116.31
	Investments (Linked Liabilities)	8B	607.93
2	Loans	9	12.71
3	Fixed Assets	10	62.09
4	Current Assets		
	a. Cash & Bank Balance	11	65.26
	b. Advances & Other Assets	12	209.13
5	Current Liabilities		
	a. Current Liabilities	13	170.22
	b. Provisions	14	12.17
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,708.21
Application of Funds as per Balance Sheet			2,425.40

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A.Life Fund

B.Pension & General Annuity and Group Business

C. Unit Linked Funds

Difference

3,966.80

2,572.34

786.52

607.93

3,966.80

0.00

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	12.71
2	Fixed Assets (if any)	10	62.09
3	Cash & Bank Balance (if any)	11	65.26
4	Advances & Other Assets (if any)	12	209.13
5	Current Liabilities	13	170.22
6	Provisions	14	12.17
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,708.21
TOTAL (B)			-1,541.40
Investment Assets (A-B)			3,966.80

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % =[(f) - (a)]%	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%	-	62.23	22.23	923.76	542.15	1,550.37	60.44	-	1,550.37	1,651.66
2	Central Govt. Sec.State Govt. Sec or Other Approved	Not less than	-	78.41	27.31	994.01	651.67	1,751.40	68.28	-	1,751.40	1,864.90
3	Investment subject to Exposure Norms											
	a Housing & Infrastructure	Not less than 15%	-	57.75	7.18	244.47	179.63	489.04	19.07	(0.31)	488.74	506.94
	i) Approved Investments		-	15.00	2.00	14.96	-	31.95	1.25	-	31.95	24.00
	ii) Other investments		-	71.26	8.70	85.75	91.42	257.13	10.02	11.12	268.25	270.07
	b i) Approved Investments	Not exceeding	-	17.35	-	18.05	-	35.40	1.38	(3.40)	32.00	30.30
	ii) Other investments		-									
TOTAL LIFE FUND		100%	-	239.77	45.19	1,357.24	922.73	2,564.92	100.00	7.42	2,572.34	2,696.20

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
		PAR	NON PAR					
1	Central Govt. Sec.			173.25	22.03	-	173.25	180.91
2	Central Govt. Sec.State Govt. Sec or Other Approved	Not less than 20%	67.17	106.08	42.26	-	332.42	347.05
3	Balance in Approved Investment	Not less than 40%	133.47	198.95	57.74	-	454.10	472.09
		Not exceeding 60%	180.94	273.16				
TOTAL PENSION GENERAL ANNUITY FUND		100%	314.41	472.11	786.52	100.00	786.52	819.14

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR	NON PAR		
1	Approved investment	<i>Not less than 75%</i>	-	550.75	550.75	90.59
2	Other Investments	<i>Not more than 25%</i>	-	57.18	57.18	9.41
TOTAL LINKED INSURANCE FUND		100%	-	607.93	607.93	100.00

CERTIFICATION

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

- Note:**
- 1) (*) FRMS refers to 'Funds representing Solvency Margin'
 - 2) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
 - 3) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
 - 4) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - 5) Provision made for NPA (IL&FS) in Schedule 8 Rs. 2.75 Crs and Schedule 8A is Rs. 1.80 Crs. As on 31st March 2019. Investments presented in Form 3 (Part A) are Gross Investments before provisions. NPA provisions are disclosed in Form 7.
 - 6) Due to downgrade Tata motors finance Ltd is moved to other investments. As there is no provision in format to show other investments, the same is considered under Balance in approved investment.

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30 September 2019

Periodicity of Submission : Quarterly

(₹ in Crore)

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	32.61	149.20	73.23	83.25	0.85
Add: Inflow during the Quarter	3.15	5.00	0.81	3.38	0.01
Increase / (Decrease) value of Investment (Net)	0.51	3.30	-1.76	-2.09	0.01
Less: Outflow during the Quarter	-1.90	-5.06	-4.51	-3.83	-0.10
Total Investible Funds (Mkt Value)	34.36	152.43	67.76	80.72	0.76

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	9.15	26.62	19.37	12.70	4.28	6.32	0.52	0.65	0.28	37.18
State Govt. Securities	12.48	36.34	1.12	0.74	0.10	0.15	4.01	4.96	0.20	25.72
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	23.98	15.73	1.28	1.89	1.07	1.33	0.02	2.76
Infrastructure Bonds	0.00	0.00	90.71	59.51	20.60	30.40	9.86	12.21	0.06	7.67
Equity	0.00	0.00	0.00	0.00	28.56	42.14	49.67	61.54	0.00	0.00
Money Market Investments	12.07	35.14	1.00	0.66	2.45	3.61	3.15	3.90	0.19	24.71
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	33.70	98.10	136.17	89.33	57.27	84.52	68.28	84.60	0.75	98.03
Current Assets:										
Accrued Interest	0.37	1.08	4.35	2.86	0.81	1.20	0.45	0.56	0.01	1.81
Dividend Receivable	0.00	0.00	0.00	0.00	0.01	0.01	0.02	0.03	0.00	0.00
Bank Balance	0.00	0.01	0.01	0.01	0.00	0.01	0.00	0.01	0.00	0.13
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.42	0.00	0.00
Other Current Assets (for investments)	0.29	0.84	0.52	0.34	0.00	0.00	0.20	0.25	0.00	0.03
Less: Current Liabilities										
Payable for Investments	0.00	0.00	0.00	0.00	0.05	0.08	0.14	0.17	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.01	0.03	0.02	0.01	0.02	0.01	0.02	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.28	0.41	0.00	0.00	0.00	0.00
Sub Total (B)	0.65	1.90	4.85	3.18	0.48	0.71	0.87	1.07	0.02	1.97
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	4.69	3.08	0.00	0.00	0.78	0.97	0.00	0.00
Infrastructure Bonds	0.00	0.00	6.72	4.41	3.86	5.69	0.30	0.37	0.00	0.00
Equity	0.00	0.00	0.00	0.00	2.89	4.27	4.61	5.71	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	3.26	4.81	5.88	7.28	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	11.41	7.48	10.01	14.77	11.57	14.33	0.00	0.00
Total (A+B+C)	34.36	100.00	152.43	100.00	67.76	100.00	80.72	100.00	0.76	100.00

Funds Carried Forward (as per LB2)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30 September 2019

Periodicity of Submission : Quarterly

(₹ in Crore)

Particulars	Future Pension Balance Fund	Future Pension Growth Fund	Future Pension Active Fund	Future Group Balance Fund	Future Apex Fund
Opening Balance (Market Value)	1.67	2.78	10.43	0.03	45.56
Add: Inflow during the Quarter	0.01	0.02	0.08	0.00	2.84
Increase / (Decrease) value of Inv (Net)	0.03	-0.02	-0.28	0.00	-1.68
Less: Outflow during the Quarter	-0.14	-0.19	-0.83	0.00	-1.84
Total Investible Funds (Mkt Value)	1.57	2.59	9.39	0.03	44.88

Investment of Unit Fund	Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund		Future Group Balance Fund		Future Apex Fund	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	0.17	10.63	0.20	7.77	0.00	0.00	0.01	21.60	0.00	0.00
State Govt. Securities	0.27	17.14	0.26	9.97	0.00	0.00	0.01	22.83	0.00	0.00
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.13	8.41	0.00	0.01	0.00	0.02	0.00	0.01	0.01	0.02
Infrastructure Bonds	0.64	40.73	0.40	15.35	0.00	0.00	0.00	6.41	0.00	0.00
Equity	0.16	10.10	1.38	53.18	7.28	77.56	0.01	22.61	36.24	80.76
Money Market Investments	0.03	1.81	0.21	8.31	0.67	7.10	0.01	21.46	1.52	3.38
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	1.39	88.83	2.45	94.59	7.95	84.67	0.03	94.92	37.77	84.15
Current Assets:										
Accrued Interest	0.04	2.73	0.01	0.50	0.00	0.00	0.00	0.81	0.00	0.00
Dividend Receivable	0.00	0.00	0.00	0.02	0.00	0.03	0.00	0.01	0.02	0.04
Bank Balance	0.00	0.07	0.00	0.04	0.00	0.02	0.00	3.03	0.00	0.01
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.66
Other Current Assets (for investments)	0.00	0.19	0.00	0.01	0.00	0.02	0.00	0.00	0.15	0.33
Less: Current Liabilities										
Payable for Investments	0.00	0.03	0.00	0.08	0.02	0.18	0.00	0.00	0.11	0.24
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.00	0.02	0.00	0.01	0.01	0.02
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (B)	0.05	2.96	0.01	0.47	-0.01	-0.13	0.00	3.83	0.35	0.78
Other Investments (<=25%)										
Corporate Bonds	0.11	7.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.02	1.09	0.13	4.94	0.61	6.47	0.00	1.25	2.68	5.96
Mutual funds	0.00	0.00	0.00	0.00	0.84	8.99	0.00	0.00	4.09	9.10
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.13	8.21	0.13	4.94	1.45	15.46	0.00	1.25	6.76	15.07
Total (A+B+C)	1.57	100.00	2.59	100.00	9.39	100.00	0.03	100.00	44.88	100.00
Funds Carried Forward (as per LB2)										

FORM - 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133

PART -B

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

Statement as on : 30 September 2019
Periodicity of Submission : Quarterly

(₹ in Crore)

Particulars	Future Dynamic Growth Fund	Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy Fund	Future Midcap Fund
Opening Balance (Market Value)	17.67	12.88	84.75	91.55	1.08
Add: Inflow during the Quarter	0.08	0.00	1.56	4.61	0.88
Increase / (Decrease) value of Inv [Net]	-0.51	0.08	-3.02	1.33	-0.10
Less: Outflow during the Quarter	-0.52	-0.63	-1.92	-10.13	-0.02
Total Investible Funds (Mkt Value)	16.73	12.33	81.38	87.35	1.84

Investment of Unit Fund	Future Dynamic Growth Fund		Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy Fund		Future Midcap Fund	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	0.00	0.00	7.04	57.08	0.00	0.00	68.76	78.71	0.00	0.00
State Govt. Securities	0.00	0.00	1.26	10.23	0.00	0.00	10.90	12.47	0.00	0.00
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.02	0.11	0.87	0.01	0.02	0.00	0.00	0.00	0.01
Infrastructure Bonds	0.00	0.00	1.96	15.91	0.00	0.00	0.00	0.00	0.00	0.00
Equity	13.72	82.01	0.95	7.67	62.85	77.23	0.00	0.00	1.28	69.34
Money Market Investments	0.53	3.19	0.59	4.79	5.85	7.19	8.17	9.35	0.08	4.11
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	14.25	85.21	11.91	96.54	68.71	84.43	87.82	100.54	1.36	73.46
Current Assets:										
Accrued Interest	0.00	0.00	0.27	2.17	0.00	0.00	0.25	0.29	0.00	0.00
Dividend Receivable	0.01	0.06	0.00	0.00	0.03	0.04	0.00	0.00	0.00	0.14
Bank Balance	0.00	0.01	0.00	0.02	0.01	0.01	0.00	0.00	0.00	0.06
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.13	0.16	0.00	0.00	0.35	19.08
Less: Current Liabilities										
Payable for Investments	0.04	0.22	0.00	0.00	0.18	0.22	0.00	0.00	0.04	2.25

Fund Mgmt Charges Payable	0.00	0.02	0.00	0.03	0.01	0.02	0.01	0.01	0.00	0.01
Other Current Liabilities (for Investments)	0.03	0.18	0.00	0.03	0.00	0.00	0.72	0.82	0.00	0.00
Sub Total (B)	-0.06	-0.35	0.26	2.13	-0.02	-0.03	-0.47	-0.54	0.31	17.01
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
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	1.02	6.12	0.16	1.33	5.54	6.81	0.00	0.00	0.16	8.93
Mutual funds	1.51	9.02	0.00	0.00	7.15	8.78	0.00	0.00	0.01	0.60
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	2.53	15.14	0.16	1.33	12.69	15.59	0.00	0.00	0.18	9.53
Total (A+B+C)	16.73	100.00	12.33	100.00	81.38	100.00	87.35	100.00	1.84	100.00
Funds Carried Forward (as per LB2)										

FORM - 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133

PART -B

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

Statement as on : 30 September 2019
Periodicity of Submission : Quarterly

(₹ in Crore)

Particulars	Future Group Secure fund	Future Group Income fund	Total
Opening Balance (Market Value)	11.34	2.12	620.98
Add: Inflow during the Quarter	0.00	0.00	22.43
Increase / (Decrease) value of Inv [Net]	0.28	0.07	-3.86
Less: Outflow during the Quarter	0.00	0.00	-31.62
Total Investible Funds (Mkt Value)	11.61	2.19	607.93

Investment of Unit Fund	Future Group Secure fund		Future Group Income fund		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	1.57	13.53	1.01	45.92	112.36	18.48
State Govt. Securities	0.00	0.00	0.00	0.00	30.60	5.03
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	2.15	18.48	0.27	12.25	29.02	4.77
Infrastructure Bonds	5.58	48.09	0.62	28.34	130.43	21.45
Equity	1.86	16.05	0.00	0.00	203.95	33.55
Money Market Investments	0.05	0.42	0.24	11.02	36.80	6.05
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	11.21	96.56	2.14	97.54	543.17	89.35
Current Assets:						
Accrued Interest	0.25	2.13	0.05	2.46	6.87	1.13
Dividend Receivable	0.00	0.01	0.00	0.00	0.10	0.02
Bank Balance	0.00	0.01	0.00	0.03	0.04	0.01
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.63	0.10
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	1.65	0.27
Less: Current Liabilities						
Payable for Investments	0.01	0.08	0.00	0.00	0.59	0.10
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.09	0.02
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.01	1.03	0.17
Sub Total (B)	0.24	2.06	0.05	2.46	7.59	1.25
Other Investments (<=25%)						
Corporate Bonds	0.00	0.00	0.00	0.00	5.58	0.92
Infrastructure Bonds	0.00	0.00	0.00	0.00	10.88	1.79
Equity	0.10	0.87	0.00	0.00	17.92	2.95
Mutual funds	0.06	0.51	0.00	0.00	22.80	3.75
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.16	1.38	0.00	0.00	57.18	9.41
Total (A+B+C)	11.61	100.00	2.19	100.00	607.93	100.00
Funds Carried Forward (as per LB2)						

Note:

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

L-28-Form 3A (Part C)

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30 September 2019

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C

(₹ in Crore)

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/ Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	34.36	24.8616	24.8616	24.4884	23.9951	23.5801	22.8726	8.70%	6.49%	24.8785
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	152.43	27.2382	27.2382	26.6579	25.9276	25.2098	24.1552	12.76%	6.12%	27.4494
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	67.76	22.1455	22.1455	22.6901	22.4060	21.3448	20.7864	6.54%	5.97%	22.9473
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	80.72	24.7869	24.7869	25.4192	25.3087	23.7064	23.2689	6.52%	7.01%	25.9739
5	Future Pension Secure Fund	ULIF005171008FUPENSECURE133	10-Nov-08	Non Par	0.76	27.4880	27.4880	27.1003	26.2933	25.5592	24.2949	13.14%	6.30%	27.5182
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.57	28.5674	28.5674	28.0286	27.0986	26.2412	25.0506	14.04%	7.40%	28.6138
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	2.59	31.4555	31.4555	31.6725	31.2358	29.7582	29.0369	8.33%	7.29%	32.1032
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	9.39	35.6958	35.6958	36.6051	36.5428	33.9852	33.4336	6.77%	7.80%	37.5621
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	21.9597	21.9597	21.8015	21.4621	20.6905	19.9898	9.85%	7.50%	22.0600
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.0898	N.A.	N.A.	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	44.88	21.6486	21.6486	22.4566	22.3741	20.7753	20.3999	6.12%	7.45%	23.1311
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	16.73	20.5487	20.5487	21.1445	21.1505	19.6665	19.3544	6.17%	7.59%	21.7256
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	12.33	16.5231	16.5231	16.4209	16.2763	15.8077	15.3627	7.55%	5.28%	16.5483
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	81.38	17.7287	17.7287	18.3842	18.3984	17.1278	16.8659	5.12%	6.86%	18.9114
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	87.35	17.2264	17.2264	16.9673	16.6862	16.3900	16.1230	6.84%	6.31%	17.2264
16	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	1.84	10.5846	10.5846	11.7750	11.6580	10.6073	N.A.	N.A.	N.A.	12.1495
17	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	11.61	11.8888	11.8888	11.6060	11.1022	10.2920	N.A.	N.A.	N.A.	11.6191
18	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	2.19	10.9516	10.9516	10.5801	10.0000	10.2920	N.A.	N.A.	N.A.	10.6127

CERTIFICATION

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

Note:

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

FORM L-29

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

Registration Number : 133

Statement as on : 30 September 2019

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30th SEP 2019	As % of total for this class	As at 30th SEP 2018	As % of total for this class	As at 30th SEP 2019	As % of total for this class	As at 30th SEP 2018	As % of total for this class
Break down by credit rating								
AAA rated	999.37	29.31%	724.33	28.07%	966.44	29.71%	737.66	27.77%
AA or better	155.20	4.55%	217.32	8.42%	150.17	4.62%	220.78	8.31%
Rated below AA but above A	11.42	0.33%	-	0.00%	10.60	0.33%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	31.50	0.92%	20.25	0.01%	41.93	1.29%	26.96	0.01%
Any other (Sovereign Rating)	2,211.94	64.88%	1,618.10	62.72%	2,083.82	64.06%	1,670.99	62.90%
	3,409.44	100.00%	2,580.00	100.00%	3,252.96	100.00%	2,656.39	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	172.52	5.06%	130.19	5.05%	171.85	5.28%	130.40	4.91%
More than 1 year and upto 3 years	215.27	6.31%	249.84	9.68%	213.84	6.57%	251.05	9.45%
More than 3 years and up to 7 years	421.28	12.36%	532.97	20.66%	403.29	12.40%	537.02	20.22%
More than 7 years and up to 10 years	622.76	18.27%	341.84	13.25%	600.98	18.47%	357.18	13.45%
More than 10 years and up to 15 years	456.47	13.39%	259.47	10.06%	432.57	13.30%	262.34	9.88%
More than 15 years and up to 20 years	164.30	4.82%	149.18	5.78%	157.71	4.85%	160.06	6.03%
Above 20 years	1,356.84	39.80%	916.52	35.52%	1,272.72	39.12%	958.34	36.08%
	3,409.44	100.00%	2,580.00	100.00%	3,252.96	100.00%	2,656.39	100.00%
Breakdown by type of the issuer								
a. Central Government	1,832.57	53.75%	1,308.85	50.73%	1,723.62	52.99%	1,356.30	51.06%
b. State Government	379.38	11.13%	309.25	11.99%	360.20	11.07%	314.70	11.85%
c. Corporate Securities	1,197.49	35.12%	961.90	37.28%	1,169.14	35.94%	985.40	37.10%
	3,409.44	100.00%	2,580.00	100.00%	3,252.96	100.00%	2,656.39	100.00%

Note

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

FORM L-29

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

Registration Number : 133

Statement as on : 30 September 2019

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class	As at 30th June 2019	As % of total for this class	As at 30th June 2018	As % of total for this class
Break down by credit rating								
AAA rated	169.69	47.71%	150.07	44.26%	169.69	47.71%	150.07	44.26%
AA or better	26.56	7.47%	24.62	7.26%	26.56	7.47%	24.62	7.26%
Rated below AA but above A	5.58	0.02	-	-	5.58	0.02	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	10.88	3.06%	7.50	0.02	10.88	3.06%	7.50	0.02
Any other (Soverign Rating)	142.96	40.19%	156.88	46.27%	142.96	40.19%	156.88	46.27%
	355.67	100.00%	339.07	100.00%	355.67	100.00%	339.07	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	130.44	36.67%	98.57	29.07%	130.44	36.67%	98.57	29.07%
More than 1 year and upto 3 years	28.07	7.89%	35.91	10.59%	28.07	7.89%	35.91	10.59%
More than 3 years and up to 7 years	35.67	10.03%	97.82	28.85%	35.67	10.03%	97.82	28.85%
More than 7 years and up to 10 years	137.87	38.76%	95.07	28.04%	137.87	38.76%	95.07	28.04%
More than 10 years and up to 15 years	16.54	4.65%	5.84	1.72%	16.54	4.65%	5.84	1.72%
More than 15 years and up to 20 years	-	0.00%	4.27	0.01	-	0.00%	4.27	0.01
Above 20 years	7.09	1.99%	1.58	0.46%	7.09	1.99%	1.58	0.46%
	355.67	100.00%	339.07	100.00%	355.67	100.00%	339.07	100.00%
Breakdown by type of the issuer								
a. Central Government	112.36	31.59%	70.61	20.82%	112.36	31.59%	70.61	20.82%
b. State Government	30.60	8.60%	86.27	25.44%	30.60	8.60%	86.27	25.44%
c. Corporate Securities	212.71	59.81%	182.19	53.73%	212.71	59.81%	182.19	53.73%
	355.67	100.00%	339.07	100.00%	355.67	100.00%	339.07	100.00%

Note

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

FORM L-30 : Related Party Transactions

Future Generali India Life Insurance Company Limited
 IRDAI Registration Number: 133
 Date of Registration: 4th September 2007
 Dated: 30 September 2019

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30 September 2019	Upto the Quarter ended 30 September 2019	For the Quarter ended 30 September 2018	Upto the Quarter ended 30 September 2018
				Audited	Audited	Audited	Audited
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax)	(0.35)	0.41	0.49	(3.46)
			Share Capital Allotment	-	1,147.52	-	892.54
			Premium Deposits Outstanding	3.34	3.34	7.36	7.36
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	-	2,204.91	-	1,714.93
3	Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatsschap Holland NV)	Joint Venturer	Share Capital Allotment	-	1,147.57	-	892.54
4	Key Managerial Persons		Premium Income (Net of Goods and Service Tax)	0.49	0.98	0.49	0.98
			Managerial Remuneration	425.58	482.77	174.28	231.56
			Reimbursement Paid	2.24	5.11	1.97	6.00

Note: Previous year figures of Premium Income of Future Enterprises Limited have been changed by taking into consideration policy with subsidiary as Future Enterprises Limited only.

FORM L - 31 : Board of Directors & Key Persons

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

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

Key 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
Available Solvency Margin (ASM) and Solvency Ratio

Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016 (See Regulation 4)

Future Generali India Life Insurance Company Limited
 IRDAI Registration Number: 133
 Date of Registration: 4th September 2007
 Dated: 30 September 2019

(₹ in Lakhs)

Sr. No.	Description	Note No	Adjusted Value
1	Available Assets in Policyholders' Fund	1	393,750
	Deduct:		
2	Mathematical Reserves	2	383,576
3	Other Liabilities	3	-
4	Excess in Policyholders' Funds (01) - (02) - (03)		10,174
5	Available Assets in Shareholders' Fund	4	16,640
	Deduct:		
6	Other Liabilities in Shareholders' Fund	3	-
7	Excess in Shareholders' Funds (05) - (06)		16,640
8	Total ASM (04) + (07)		26,814
9	Total RSM		17,414
10	Solvency Ratio (ASM/RSM)		1.54

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

Place: Mumbai
 Date: 13th August, 2019

Place: Mumbai
 Date: 13th August, 2019

Name and Signature of Appointed Actuary
 Bikash Choudhary

Name and Signature of CEO

Notes

- 01 Item No 01 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Asse
- 02 Item No 02 shall be the amount of Mathematical Reserves as mentioned in Form H
- 03 Item No 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet
- 04 Item No 05 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Asse

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30 September 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	630.22	600.18	-	-	87.70	175.34	1,847.01	1,645.07	2,564.92	2,420.59
2	Gross NPA	31.95	26.95	-	-	-	-	-	-	31.95	26.95
3	% of Gross NPA on Investment Assets (2/1)	5.07%	4.49%	-	-	-	-	-	-	1.25%	4.49%
4	Provision made on NPA	4.55	4.55	-	-	-	-	-	-	4.55	4.55
5	Provision as a % of NPA (4/2)	14.24%	16.88%	-	-	-	-	-	-	14.24%	16.88%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	625.67	595.63	-	-	87.70	175.34	1,847.01	1,645.07	2,560.37	2,416.04
8	Net NPA	27.40	22.40	-	-	-	-	-	-	27.40	22.40
9	% of Net NPA to Net Investment Assets (8/7)	4.38%	3.76%	-	-	-	-	-	-	1.07%	3.76%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30 September 2019

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	434.03	369.75	-	-	20.07	51.29	332.42	300.75	786.52	721.78
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	434.03	369.75	-	-	20.07	51.29	332.42	300.75	786.52	721.78
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Form 7

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30 September 2019

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	175.91	174.73	-	-	36.80	38.71	395.22	412.66	607.93	626.09
2	Gross NPA	7.50	-	-	-	-	-	-	-	7.50	-
3	% of Gross NPA on Investment Assets (2/1)	4.26%	-	-	-	-	-	-	-	1.23%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	175.91	174.73	-	-	36.80	38.71	395.22	412.66	607.93	626.09
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note:

- 1 The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- 2 Investments Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet.
- 3 Gross NPA is Investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular : 32/2/F&A/Circular/169/Jan/2006-07 as amended from time to time.
- 5 Net Investment Assets is net of 'Provisions'
- 6 Net NPA is gross NPAs less provision
- 7 Write off as approved by Board
- 8 Haircut of 25% on Face value for IL&FS securities has been taken in Valuation for ULIP.

D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL - CBLO	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	34.55	20.07	0.47	5.42%	5.42%	40.35	20.07	1.15	5.67%	5.67%	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	10.24	22.67	0.02	5.11%	5.11%	-
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	23.12	-	0.85	7.54%	7.54%	-
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 Secomes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	0.99	0.65	0.03	-21.85%	-21.85%	0.99	0.65	0.03	-21.85%	-21.85%	-	-	-	-	-	-
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		784.01	819.14	16.44			766.05	819.14	31.25			650.60	637.05	27.82			

C33	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(G) OTHER INVESTMENTS																	
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	9.32	7.50	-	-	9.32	7.50	-	-	-	9.48	6.25	2.35	-148.96%	-148.96%	-	-
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	11.79	12.15	-0.46	-15.17%	-15.17%	11.79	12.28	0.74	11.96%	11.96%	16.64	16.95	-2.72	-32.02%	-32.02%	-
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	150.09	182.89	-0.65	-1.42%	-1.42%	150.09	188.37	-1.69	-1.79%	-1.79%	154.40	197.39	18.06	18.25%	18.25%	-
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	0.10	0.11	0.00	12.77%	12.77%	0.10	0.11	0.01	9.93%	9.93%	0.10	1.54	0.01	1.04%	1.04%	-
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	27.24	34.08	0.70	8.11%	8.11%	27.24	35.90	2.30	12.77%	12.77%	37.89	49.39	0.10	0.40%	0.40%	-
D10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00	-	-	-	-	0.00	-	-	-	1.29	0.04	7.10%	7.10%	-
D17	Deposits - CDs with Scheduled Banks	EDCD	4.67	4.78	0.09	7.31%	7.31%	4.67	4.50	0.15	7.36%	7.36%	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	18.46	31.85	0.43	5.41%	5.41%	18.46	32.31	0.91	5.64%	5.64%	-	31.86	0.21	6.06%	6.06%	-
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	-	-	-	-	-	-	-	-	-	-	23.18	30.80	0.74	6.12%	6.12%	-
D22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	5.50	5.67	0.11	8.02%	8.02%	5.50	5.15	0.21	8.17%	8.17%	7.89	12.04	0.43	7.05%	7.05%	-
D23	Application Money	ECAM	-	-	-	-	-	-	0.48	-	-	-	-	0.05	0.00	-3.48%	-3.48%	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00	-	-	-	-	0.00	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	7.59	7.59	-	-	-	7.59	7.59	-	-	-	10.33	10.33	-	-	-	-
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	12.92	10.38	-2.05	-78.37%	-78.37%	12.92	11.77	-1.69	-28.72%	-28.72%	7.11	5.82	-1.96	-67.04%	-67.04%	-
E4	Equity Shares (PSUs & Unlisted)	OEPU	4.48	4.39	-1.19	-107.96%	-107.96%	4.48	4.93	0.96	-38.81%	-38.81%	4.61	2.93	-1.16	-79.30%	-79.30%	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	4.44	4.24	-1.27	-118.68%	-118.68%	4.44	3.97	-1.13	-56.83%	-56.83%	1.38	2.21	0.30	-27.04%	-27.04%	-

E6	Debentures	OLDB	5.01	5.55	0.27	19.13%	19.13%	5.01	5.47	0.48	17.50%	17.50%	-	-	-	-	-
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	21.44	23.00	-2.00	-34.44%	-34.44%	21.44	23.83	-2.55	-21.34%	-21.34%	20.58	20.00	0.38	3.75%	3.75%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.62	4.11	-1.06	-102.37%	-102.37%	4.62	4.36	-1.09	-49.69%	-49.69%	-	-	-	-	-
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		573.06	606.30	-1.87			573.06	617.68	8.71			569.90	649.98	12.69		

CERTIFICATION:

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Registration Number : 133

Statement as on : 30 September 2019

Statement of Down Graded Investments

Periodicity Of Submission : Quarterly

PART - A

Name of the Fund :

Life Fund

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	ICRA	AA	A+	25-JUL-2019	N.A.
2	10.75% Reliance Capital Limited 2021	ORAD	4.98	30-JAN-2012	CARE	AA+	D	23-SEP-2019	N.A.
3	10.75% Reliance Capital 2021	ORAD	5.00	30-SEP-2011	CARE	AA+	D	23-SEP-2019	N.A.
4	8.55% Indiabulls Housing Finance Limited 2020	HTDN	4.99	30-SEP-2016	CARE	AAA	AA+	25-SEP-2019	N.A.
5	8.75%Indiabulls Housing Finance Ltd	HTDN	3.01	26-Apr-2018	CARE	AAA	AA+	25-SEP-2019	N.A.
B. AS ON DATE 2									
1	10.30% IL & FS Financial Services Ltd 2021	IORD	5.00	11-JAN-2012	CARE	AAA	D	18-SEP-2018	N.A
2	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	ICRA	AA	A+	25-JUL-2019	N.A.
3	10.75% Reliance Capital Limited 2021	ORAD	4.98	30-JAN-2012	CARE	AA+	D	23-SEP-2019	N.A.
4	10.75% Reliance Capital 2021	ORAD	5.00	30-SEP-2011	CARE	AA+	D	23-SEP-2019	N.A.
5	8.55% Indiabulls Housing Finance Limited 2020	HTDN	4.99	30-SEP-2016	CARE	AAA	AA+	25-SEP-2019	N.A.
6	8.75%Indiabulls Housing Finance Ltd	HTDN	3.01	26-Apr-2018	CARE	AAA	AA+	25-SEP-2019	N.A.
7	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	5.00	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A
8	9.35% IL N FS 2035	IORD	4.96	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A
9	9.50% Dewan Housing Finance Corporation Limited 2025	HORD	5.00	31-JUL-2015	BRICKWORK	AAA	D	06-JUN-2019	NA
10	9.68%ILNFS2021	IORD	5.00	29-JUL-2011	FITCH	AAA	D	19-SEP-2018	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Registration Number : 133

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

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

PART - A

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	10.35% Tata Motors Finance 2024	ORAD	0.60	08-OCT-2014	ICRA	AA	AA-	06-AUG-2019	N.A
2	8.75%Indiabulls Housing Finance Ltd	HTDN	11.91	19-JUL-2017	CARE	AAA	AA+	25-SEP-2019	N.A
3	8.85% Indiabulls Housing Finance Limited 2026	HTDN	6.19	05-SEP-2017	CARE	AAA	AA+	25-SEP-2019	N.A
B. AS ON DATE 2									
1	8.67% IDFC Bank 2025	ECOS	5.00	15-JAN-2015	ICRA	AAA	AA	21-MAY-2019	N.A
2	8.50 IDFC Bank Limited 2023	ILBI	5.00	19-MAY-2016	ICRA	AAA	AA	21-MAY-2019	N.A
3	10.35% Tata Motors Finance 2024	ORAD	0.60	08-OCT-2014	ICRA	AA	AA-	06-AUG-2019	N.A
4	8.75%Indiabulls Housing Finance Ltd	HTDN	11.91	19-JUL-2017	CARE	AAA	AA+	25-SEP-2019	N.A
5	8.85% Indiabulls Housing Finance Limited 2026	HTDN	6.19	05-SEP-2017	CARE	AAA	AA+	25-SEP-2019	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

PART - A

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

Registration Number : 133

Statement of Down Graded Investments

Name of the Fund : Linked Fund

Periodicity of submission : Quarterly

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	10.75% Reliance Capital 2021	ORAD	3.38	24-AUG-2011	CARE	AA+	D	23-SEP-2019	NA
2	8.75%Indiabulls Housing Finance Ltd	HTDN	5.34	06-MAR-2018	CARE	AAA	AA+	25-SEP-2019	NA
3	8.85% Indiabulls Housing Finance Limited 2026	HTDN	5.22	31-AUG-2017	CARE	AAA	AA+	25-SEP-2019	NA
B. AS ON DATE 2									
1	9.98%ILFS2021	IORD	3.75	09-DEC-2011	ICRA	AAA	D	18-SEP-2018	NA
2	8.72% ILFS 2025	IORD	3.75	31-AUG-2018	CARE	AA+	D	18-SEP-2018	NA
3	10.75% Reliance Capital 2021	ORAD	3.38	24-AUG-2011	CARE	AA+	D	23-SEP-2019	NA
4	8.75%Indiabulls Housing Finance Ltd	HTDN	5.34	06-MAR-2018	CARE	AAA	AA+	25-SEP-2019	NA
5	8.85% Indiabulls Housing Finance Limited 2026	HTDN	5.22	31-AUG-2017	CARE	AAA	AA+	25-SEP-2019	NA

CERTIFICATION:

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

Note :

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

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

Sl. No	Particulars	CURRENT QUARTER				SAME QUARTER PREVIOUS YEAR				UP TO THE PERIOD				SAME PERIOD OF THE PREVIOUS YEAR			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	0	2	1	20	0	10	10	130	0	4	3	40	0	13	13	160
	From 10,000-25,000	0	2	2	40	0	1	1	10	1	5	5	80	0	1	1	10
	From 25001-50,000	6	12	5	22	7	14	8	17	12	24	11	33	11	22	16	34
	From 50,001- 75,000	2	4	2	6	1	1	1	1	5	8	4	10	2	3	2	4
	From 75,000-100,000	21	22	9	41	23	23	17	68	31	32	16	66	36	37	27	97
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	1	1	-	4	2	2	2	3
	Above Rs. 1,25,000	90	25	16	183	125	28	26	237	167	50	23	309	178	43	40	343
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	1	2	2	0	1	3	3	0	3	6	6	0	3	7	6	0
	From 50,001-100,000	5	6	6	0	5	7	5	0	10	13	12	1	6	9	7	0
	From 1,00,001-150,000	4	3	3	0	-	-	-	0	11	9	9	1	4	3	3	0
	From 150,001- 2,00,000	6	4	4	1	7	4	4	-	23	14	14	2	7	4	4	0
	From 2,00,001-250,000	4	2	1	0	2	1	1	0	11	5	4	1	5	2	2	0
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	15	2	2	1	3	1	1	0	25	4	3	2	3	1	1	0
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	(544)	0	-	1	12	-	-	-	(1,279)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	0	-	-	1	15
	From 25001-50,000	1	-	36	101	(0)	-	(3)	(117)	1	-	36	101	-	-	-	-
	From 50,001- 75,000	1	-	-	24	-	-	-	-	1	-	-	24	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	1	1	111	148	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	2	-	6	(261)	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1,888	-	17,033	169,359	1,808	6	11,108	156,800	3,353	2	28,261	293,942	2,983	11	16,341	255,409
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	412	2,948	2,884	33,198	287	2,324	2,841	39,646	784	2,933	2,822	34,219	534	4,907	4,886	76,966
	From 10,000-25,000	1,395	6,627	6,443	46,777	1,230	6,120	5,965	34,204	2,241	10,632	10,352	80,594	2,116	10,694	10,421	57,697
	From 25001-50,000	2,239	6,171	5,871	51,669	1,700	4,529	4,430	30,844	3,473	9,506	9,099	84,023	2,733	7,246	7,136	50,313
	From 50,001- 75,000	1,140	1,933	1,774	18,338	615	1,016	969	10,857	1,763	2,979	2,770	30,405	919	1,521	1,451	17,487
	From 75,000-100,000	835	877	798	14,868	759	793	776	11,572	1,367	1,425	1,324	23,104	1,201	1,252	1,250	18,015
	From 1,00,001 -1,25,000	502	465	424	6,213	247	231	202	5,587	743	684	630	9,587	347	322	293	7,784
	Above Rs. 1,25,000	2,550	817	724	27,707	1,967	566	495	29,183	4,262	1,234	1,097	44,868	3,266	880	802	41,045
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	2	-	1,080	11,875	3	-	2,507	12,340	5	-	3,779	23,042	3	2	4,898	8,114
	From 10,000-25,000	4	1	1,208	15,476	5	-	860	20,904	8	3	1,906	31,229	5	-	967	24,240
	From 25001-50,000	7	-	1,103	30,920	8	1	1,244	28,991	18	2	2,885	71,056	13	3	2,936	45,665
	From 50,001- 75,000	7	-	1,131	26,700	10	1	948	27,444	17	-	2,633	58,379	10	1	1,601	32,660
	From 75,000-100,000	8	-	1,944	36,880	5	-	507	15,257	13	1	2,353	43,268	12	1	900	26,000
	From 1,00,001 -1,25,000	5	-	851	14,040	1	-	25	2,153	14	-	2,016	36,253	7	1	1,543	25,090
	Above Rs. 1,25,000	9,686	8	174,994	1,619,946	6,142	11	133,016	1,172,956	17,456	13	310,443	2,767,763	10,197	16	251,116	2,351,183
	viii Group Non Single Premium- Annuity- GNSPA																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

2		Renewal Premium															
Particulars	CURRENT QUARTER				SAME QUARTER PREVIOUS YEAR				UP TO THE PERIOD				SAME PERIOD OF THE PREVIOUS YEAR				
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	
i Individual																	
From 0-10000	1,842	17,625	17,625	113,377	1,710	21,255	21,255	87,040	3,380	41,468	41,468	256,255	3,066	46,682	46,682	191,330	
From 10,000-25,000	3,054	16,918	16,918	69,870	2,921	14,659	14,659	55,163	4,593	32,727	32,727	128,286	4,734	27,212	27,212	103,342	
From 25001-50,000	2,969	7,220	7,220	55,346	2,281	4,823	4,823	36,107	4,508	12,735	12,735	98,242	3,371	8,458	8,458	65,346	
From 50,001- 75,000	949	1,373	1,373	18,484	575	759	759	9,417	2,488	2,304	2,304	31,026	762	1,327	1,327	16,676	
From 75,000-100,000	1,141	1,095	1,095	19,908	703	628	628	11,542	2,680	1,944	1,944	35,825	813	1,177	1,177	21,949	
From 1,00,001 -1,25,000	376	310	310	9,222	183	143	143	4,230	1,915	515	515	15,621	259	256	256	7,725	
Above Rs. 1,25,000	2,658	678	678	35,638	1,233	316	316	19,824	4,196	1,356	1,356	78,119	1,787	674	674	43,817	
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)	16	54,474	(9,180)	(1)	20	55,008	(8,002)	(3)	99	287,355	(14,523)	(1)	38	60,192	(10,655)	
From 10,000-25,000	(2)	2	(1,147)	(15,089)	(1)	1	(402)	(3,781)	(4)	4	(1,858)	(26,858)	(3)	2	(613)	(14,808)	
From 25001-50,000	(1)	2	(489)	(10,123)	(1)	1	(349)	(5,152)	(4)	6	(970)	(22,086)	(1)	3	(687)	(6,964)	
From 50,001- 75,000	(5)	-	(381)	(9,933)	(1)	3	277	(5,381)	(5)	2	(249)	(5,723)	2	6	(545)	(7,114)	
From 75,000-100,000	1	4	32	(4,118)	(4)	-	(280)	(12,134)	(2)	5	(728)	(11,790)	(3)	2	423	(6,596)	
From 1,00,001 -1,25,000	(3)	1	(170)	(16,301)	1	3	222	(6,973)	(3)	4	(910)	(25,504)	3	3	(137)	13,415	
Above Rs. 1,25,000	1,522	42	47,044	1,771,905	1,376	46	65,587	2,754,169	3,045	74	103,798	4,047,902	2,388	77	96,947	4,119,217	
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.

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

(₹ in Lakhs)

Business Acquisition through different channels (Group)													
		Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
Sl.No.	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	902	2	1	1,082	21	0	1,487	4	3	1,388	25
2	Corporate Agents-Banks	0	16,224	1,773	5	7,495	1,111	1	26,201	3,024	10	9,691	1,670
3	Corporate Agents -Others	0	66	5	0	0	0	1	180	13	0	0	0
4	Brokers	6	17,058	229	7	15,679	178	11	27,780	759	13	26,794	682
5	Micro Agents				0	0	0				0	0	0
6	Direct Business	3	165,130	9,600	6	125,962	6,674	9	298,776	17,085	9	242,430	10,853
	Total(A)	9	199,380	11,609	19	150,218	7,984	22	354,424	20,886	35	280,303	13,231
1	Referral (B)												
	Grand Total (A+B)	9	199,380	11,609	19	150,218	7,984	22	354,424	20,886	35	280,303	13,231

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

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 September 2019

(₹ in Lakhs)

Business Acquisition through different channels (Individuals)									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,710	1,036	2,809	1,401	2,920	1,716	5,120	2,785
2	Corporate Agents-Banks	7,189	2,538	4,998	1,828	10,274	3,517	7,684	2,634
3	Corporate Agents -Others	1,593	671.40	1,381	580	2,827	1,180	2,573	1,056
4	Brokers	482	284	268	149	824	596	543	214
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,950	4,699	6,216	3,021	12,723	7,923	11,049	4,686
	Total (A)	19,924	9,228	15,672	6,980	29,568	14,932	26,969	11,375
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	19,924	9,228	15,672	6,980	29,568	14,932	26,969	11,375

Note:

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

FORM No. L-39 Data on Settlement of Claims
Future Generali India Life Insurance Company Limited
IRDAI Registration no. 133
Date of Registration: 4th September 2007
For the Quarter ended : 30 September 2019

Ageing of Claims* Individual									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before Maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	572	702	25	355	0	1654	17,54,45,280.47
2	Survival Benefit	0	1760	24	17	58	0	1859	4,08,25,351.22
3	For Annuities / Pension	0	306	451	0	0	60	817	20,59,973.41
4	For Surrender	0	2399	8	2	0	0	2409	22,17,89,712.81
5	Other benefits	0	1447	72	9	1	0	1529	12,89,86,977.54
6	Death Claims	0	265	1	0	0	0	266	16,03,49,616.99
								8534	72,94,56,912.44

Ageing of Claims* Group									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before Maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	960	0	0	0	0	0	960	21,28,19,862.98
3	For Annuities / Pension	0	0	0	0	0	0	0	0
4	For Surrender	5	0	0	0	0	0	5	9,12,96,410.85
5	Other benefits	0	7	0	0	0	0	7	39,78,915.00
6	Death Claims	0	426	1	0	0	0	427	28,59,52,546.23

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

**FORM No. L-40 Quarterly claims data for Life
Future Generali India Life Insurance Company Limited
IRDAI Registration no. 133
Date of Registration: 4th September 2007
For the Quarter ended: 30 September 2019**

Individual Claims		No. of claims only					
SI. 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	17	701	188	143	154	134
2	Claims reported during the period	282	1061	1766	714	2266	1514
3	Claims Settled during the period	266	1654	1859	817	2409	1529
4	Claims Repudiated during the period	11	0	0	0	0	2
a)	Less than 2 years from the date of acceptance of risk	11	0	0	0	0	2
b)	Greater than 2 years from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	22	108	95	40	11	117
a)	Less than 3 months	17	56	95	33	11	117
b)	3 months to 6 months	3	18	0	6	0	0
c)	6 months to 1 year	2	33	0	1	0	0
d)	1 year and above	0	1	0	0	0	0

Group Claims		No. of claims only					
SI. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	18	0	0	0	0	0
2	Claims reported during the period*	465	0	960	0	5	10
3	Claims Settled during the period	427	0	960	0	5	7
4	Claims Repudiated during the period	18	0	0	0	0	1
a)	Less than 2 years from the date of acceptance of risk	18	0	0	0	0	1
b)	Greater than 2 years from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	38	0	0	0	0	2
a)	Less than 3 months	34	0	0	0	0	2
b)	3 months to 6 months	1	0	0	0	0	0
c)	6 months to 1 year	2	0	0	0	0	0
d)	1 year and above	1	0	0	0	0	0

FORM No. L-41 Grievance disposal
Future Generali India Life Insurance Company Limited
IRDAI Registration no. 133
Date of Registration: 4th September 2007
For the Quarter : 30 September 2019

Sl. No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	0	0	0	0	0	0	0
a)	Death Claim	0	4	1	0	3	0	8
b)	Policy Servicing	0	4	2	1	1	0	19
c)	Proposal Processing	0	17	15	0	2	0	35
d)	Survival Claims	0	5	2	0	3	0	17
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	22	738	76	47	621	16	1621
g)	Others	0	18	7	1	10	0	36
	Total Number of Complaints	22	786	103	49	640	16	1737

2	Total No. of policies during previous year: FY 2018-2019	71458			
3	Total No. of claims during previous year: FY 2018-2019	491			
4	Total No. of policies during current year: FY 2019-2020	29568			
5	Total No. of claims during current year: FY 2019-2020	518			
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	266			
7	Total No. of claims Complaints (current year) per 10,000 claims registered (current year)	77			
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total	
	Upto 7 days	15	0	15	
	7 - 15 days	1	0	1	
	15-30 days	0	0	0	
	30-90 days	0	0	0	
	90 days & Beyond	0	0	0	
	Total No. of complaints	16	0	16	

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

L-42 : Valuation Basis (Life Insurance)

Future Generali India Life Insurance Company Limited
IRDAI Registration Number: 133
Date of Registration: 4th September 2007
Dated: 30 September 2019

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

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

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

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

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

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

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

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

i. Individual Business		
1. Life- Participating policies	77% to 522.5% of IALM 12-14 (Including Pension products)	
2. Life- Non-participating Policies	20.8% to 478.5% of IALM 12-14	
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality	
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	88% to 236.5% of IALM 12-14	
7. Health Insurance	Mortality Rates: 88.2% to 126.5% of IALM 12-14 Morbidity Rates: Dependent on reinsurance rates	
ii. Group Business		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Life, Group Gratuity & Group Leave Encashment Plans	40% - 130% of IALM 12-14	
Group Unit Linked	88% - 218% of IALM 12-14	

3) Expenses :

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

4) Bonus Rates :

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

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

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i. Individual Business

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

ii. Group Business

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

8) Change in Valuation Methods or Bases (as compared with 31st March 2019 assumptions)

i. Individuals Assurances

1. Interest
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	643	4.0%
Future Generali Insta Life Plan RP	643	4.0%
Future Generali Flexi Money Back RP	643	4.0%
Future Generali Anand Plan	643	4.0%
Future Generali Saral Anand Plan	643	4.0%
Future Generali Dream Guarantee Plan	643	4.0%
Future Generali Bima Guarantee Plan	643	4.0%
Future Generali Secure Income Plan RP	643	4.0%
Future Generali Pearls Guarantee	643	4.0%
Future Generali Care Plan	643	4.0%
Future Generali Care Plus Plan	643	4.0%
Future Generali Smart Life Plan	643	4.0%
Future Generali Return of Premium Plan	643	4.0%
Future Generali Pension Plan RP	643	4.0%
Future Generali Family Secure Plan	643	4.0%
Future Generali Family Income Plan	643	4.0%
Future Generali Saral Bima	643	4.0%
Future Generali Assure Plus Plan	643	4.0%
Future Generali Care Plus - Revised	643	4.0%
Future Generali Pension Guarantee Plan RP	643	4.0%
Future Generali Assured Income Plan	643	4.0%
Future Generali Triple Anand Advantage	643	4.0%
Future Generali Assured Money Back	643	4.0%
Future Generali Assured Education Plan	643	4.0%
Future Generali Flexi Online Term Plan	643	4.0%
Future Generali New Saral Anand	643	4.0%
Future Generali Big Income Multiplier	643	4.0%
Future Generali New Assure Plus	643	4.0%
Future Generali Assured Money Back Plan Revised	643	4.0%
Future Generali Pearls Guarantee Revised	643	4.0%
Future Generali Saral Bima Revised	643	4.0%
Future Generali Guaranteed Advantage	643	4.0%
Future Generali Care Plus - Classic	643	4.0%
Future Generali Care Plus - Premier(Amex)	643	4.0%
Future Generali Care Plus - Premier	643	4.0%
Future Generali Assured Wealth Plan	643	4.0%
Future Generali Heart and Health Insurance Plan	356	4.0%
Future Generali Insta Life Plan SP	321.5	4.0%
Future Generali Flexi Money Back SP	321.5	4.0%
Future Generali Secure Income Plan SP	321.5	4.0%
Future Generali Immediate Annuity	321.5	4.0%
Future Generali Pension Plan SP	321.5	4.0%
Future Generali Pension Guarantee Plan SP	321.5	4.0%
Future Generali Jan Suraksha Plus SP	32	4.0%

INDIVIDUAL-UNIT LINKED

Future Generali Pension Advantage Plan RP	643	4.0%
Future Generali Pension Advantage Plus Plan RP	643	4.0%
Future Generali Bima Advantage Plus	643	4.0%
Future Generali Dhan Vridhi	643	4.0%
Future Generali Wealth Protect Plan	643	4.0%
Future Generali Sanjeevani Plan RP	643	4.0%
Future Generali Freedom Plan	643	4.0%
Future Generali Sanjeevani Plus Plan RP	643	4.0%
Future Generali Freedom Plus Plan	643	4.0%
Future Generali NAV Assure Plan RP	643	4.0%
Future Generali NAV Insure Plan RP	643	4.0%
Future Generali Wealth Protect Plan Revised	643	4.0%
Future Generali Guarantee Plus Plan	643	4.0%
Future Generali Select Insurance Plan	643	4.0%
Future Generali Bima Advantage	643	4.0%
Future Generali Guarantee Plan	643	4.0%
Future Guarantee Easy Invest Online	643	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (RP/LP)	286	4.0%
Future Generali Big Dreams Plan - Option 2: Retire Smart	286	4.0%
Future Generali Big Dreams Plan - Option 3: Dream Protect	286	4.0%
Future Generali Pension Advantage Plan SP	321.5	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
Future Generali Pension Advantage Plus Plan SP	321.5	4.0%
Future Generali Bima Gain Plan SP	321.5	4.0%
Future Generali Sanjeevani Plan SP	321.5	4.0%
Future Generali Sanjeevani Plus Plan SP	321.5	4.0%
Future Generali NAV Assure Plan SP	321.5	4.0%
Future Generali NAV Insure Plan SP	321.5	4.0%
Future Generali Pramukh Nivesh Plan SP	321.5	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	321.5	4.0%
Future Generali Nivesh Plan SP	321.5	4.0%
Future Generali Nivesh Preferred Plan SP	321.5	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (SP)	143	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%
Future Generali Express Term Life	2.20%
Future Generali Assured Wealth Plan	0.55%
Other Products	NIL

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium