

Revenue Account for the Period Ended June 30, 2020
 Policyholders' Account (Technical Account)

(₹ in 000)

Particulars	Schedule	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Premiums Earned - Net					
(a) Premium	L-4	1,393,344	1,393,344	2,347,064	2,347,064
(b) Reinsurance Ceded		(89,197)	(89,197)	(109,086)	(109,086)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		703,015	703,015	644,819	644,819
(b) Profit on Sale / Redemption of Investments		381,335	381,335	121,305	121,305
(c) (Loss on Sale / Redemption of Investments)		(196,394)	(196,394)	(38,680)	(38,680)
(d) Transfer /Gain on revaluation / change in Fair value*		506,815	506,815	(34,957)	(34,957)
Other Income					
(a) Contribution from Shareholders' Account					
- towards Excess of Expense of Management					
- towards deficit funding and others		119,879	119,879	602,937	602,937
(c) Profit / (Loss) on Sale of Fixed Assets				(324)	(324)
(d) Miscellaneous Income		5,007	5,007	5,689	5,689
Total (A)		2,823,804	2,823,804	3,538,767	3,538,767
Commission	L-5	47,051	47,051	71,726	71,726
Operating Expenses related to Insurance Business	L-6	1,364,677	1,364,677	1,583,450	1,583,450
Goods and Service Tax		10,429	10,429	10,154	10,154
Provision for Doubtful Debts		37	37	5,769	5,769
Bad Debts Written Off				110	110
Provision for Tax					
(a) Income Tax		-	-	-	-
Provision (Other Than Taxation)					
(a) For Diminution in the value of investment (Net)		15,000	15,000	-	-
(b) Others		-	-	-	-
Total (B)		1,437,194	1,437,194	1,671,209	1,671,209
Benefits Paid (Net)	L-7	1,123,961	1,123,961	887,118	887,118
Interim and Terminal Bonuses Paid		2,404	2,404	3,918	3,918
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		674,863	674,863	(51,108)	(51,108)
Non Linked		(448,407)	(448,407)	851,329	851,329
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		33,789	33,789	(1,041)	(1,041)
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		1,386,610	1,386,610	1,690,216	1,690,216
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	177,342	177,342
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	27,439	27,439
Surplus / (Deficit) transferred to balance sheet		-	-	149,903	149,903
Total (D)		-	-	177,342	177,342
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		1,255	1,255	1,850	1,850
(b) Terminal Bonuses paid		1,149	1,149	2,068	2,068
(c) Allocation of Bonus to Policyholders		-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account		-	-	177,342	177,342
(e) Total Surplus: [(a)+(b)+(c)+(d)]		2,404	2,404	181,260	181,260

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

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

(₹ in 000)

Particulars	Schedule	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		42,741	42,741	49,736	49,736
(b) Profit on Sale / Redemption of Investments		17,335	17,335	6,387	6,387
(c) (Loss on Sale / Redemption of Investments)		-12,184	-12,184	(6,826)	(6,826)
Other Income		-	-	-	-
Total (A)		47,892	47,892	49,297	49,297
Expenses other than those directly related to the insurance business	L-6A	3,870	3,870	2,731	2,731
MD and CEO's remuneration in excess of regulatory limits		5,373	5,373	121	121
Bad Debts Written Off				-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		12,500	12,500	-	-
(b) Provision for Doubtful Debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policyholders' Account					
- towards Excess of Expense of Management					
- towards deficit funding and others		119,879	119,879	602,937	602,937
Total (B)		141,622	141,622	605,789	605,789
Profit / (Loss) before Tax		(93,730)	(93,730)	(556,492)	(556,492)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(93,730)	(93,730)	(556,492)	(556,492)
Appropriations					
(a) Balance at the beginning of the Period		(18,188,485)	(18,188,485)	(16,633,363)	(16,633,363)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(18,282,215)	(18,282,215)	(17,189,855)	(17,189,855)

Balance Sheet As at June 30, 2020

(₹ in 000)

Particulars	Schedule	As at June 30, 2020	As at June 30, 2019
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	19,358,206	18,878,206
Reserves and Surplus	L-10	-	-
Credit/(Debit) Fair Value Change Account		(6,086)	39,203
Sub-Total		19,352,120	18,917,409
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		(43,767)	83,755
Policy Liabilities		35,625,579	30,689,767
Insurance Reserves		-	-
Provision for Linked Liabilities		5,507,571	5,294,310
Sub-Total		41,089,383	36,067,832
Funds for Future Appropriations		2,227,255	1,025,484
Reserves for Lapsed Unit-Linked Policies		-	-
Surplus in the revenue account (Policyholder's account)		-	149,903
Funds for Discontinued Policies:			
(i) Discontinued on Account of Non-Payment of Premium		868,759	915,531
(ii) Others		-	-
Total		63,537,517	57,076,159
Application of Funds			
Investments			
Shareholders'	L-12	2,469,270	2,582,981
Policyholders'	L-13	35,086,516	29,968,541
Assets held to cover Linked Liabilities	L-14	6,376,330	6,209,841
Loans	L-15	181,224	115,103
Fixed Assets	L-16	810,172	620,116
Current Assets			
Cash and Bank Balances	L-17	672,841	274,436
Advances and Other Assets	L-18	1,723,710	1,691,182
Sub-Total (A)		2,396,551	1,965,618
Current Liabilities	L-19	2,008,911	1,491,811
Provisions	L-20	55,850	84,085
Sub-Total (B)		2,064,761	1,575,896
Net Current Assets (C) = (A - B)		331,790	389,722
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		18,282,215	17,189,855
Total		63,537,517	57,076,159

CONTINGENT LIABILITIES

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	12,492	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands/ liabilities in dispute, not provided for	42,627	48,114
Reinsurance obligations to the extent not provided for in accounts	-	-
Claims against policies, not acknowledged as debts by the company	74,609	6,049
Others:		
Directions issued by IRDA (Appeal to the Securities Appellate Tribunal)	911,111	-
TOTAL	1,040,839	54,163

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

FORM L-4-PREMIUM SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
First Year Premiums	659,508	659,508	1,337,017	1,337,017
Renewal Premiums	737,731	737,731	848,957	848,957
Single Premiums	-3,895	-3,895	161,090	161,090
Total	1,393,344	1,393,344	2,347,064	2,347,064

FORM L-5 - COMMISSION SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Commission Paid				
Direct - First Year Premiums	44,518	44,518	58,030	58,030
- Renewal Premiums	1,875	1,875	12,643	12,643
- Single Premiums	160	160	1,004	1,004
Add: Commission on Reinsurance Accepted	-	-	-	-
Less: Commission on Reinsurance Ceded	-	-	-	-
Net commission	46,553	46,553	71,677	71,677
Rewards and/or Remuneration to Agents, Broker or other intermediaries	498	498	49	49
Total	47,051	47,051	71,726	71,726
Breakup of Commission Expenses (Gross) incurred to procure business				
Individual agents				
- Commission	8,485	8,485	18,949	18,949
- Rewards	498	498	49	49
Corporate Agents-Banks				
- Commission	29,622	29,622	40,212	40,213
Corporate Agents -Others				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Brokers				
- Commission	6,405	6,405	6,502	6,502
- Rewards	-	-	-	-
Micro Agents				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Direct Business - Officers/Employees				
- Commission	-	-	-	-
Direct Business - Online1				
- Commission	-	-	-	-
Direct Business - Others				
- Commission	-	-	-	-
Common Service Centre (CSC)				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Web Aggregators				
- Commission	49	49	593.2	593.2
- Rewards	-	-	-	-
IMF				
- Commission	1,992	1,992	6,013	6,012
- Rewards	-	-	-	-
Others (Please Specify, for e.g. POS)				
- Commission	-	-	-	-
- Rewards	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	-	-	-	-
Outside India	-	-	-	-
Total	47,051	47,051	71,726	71,726

Future Generali India Life Insurance Company Limited

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Employees' Remuneration and Welfare Benefits	940,046	940,046	853,274	853,274
Travel, Conveyance and Vehicle Running Expenses	2,067	2,067	18,672	18,672
Training Expenses (including Staff Training) (Net of Recovery)	30,993	30,993	17,759	17,759
Rent, Rates and Taxes	70,152	70,152	68,599	68,599
Repairs	27,699	27,699	30,549	30,549
Printing and Stationery	1,412	1,412	5,286	5,286
Communication Expenses	9,505	9,505	18,211	18,211
Legal and Professional Charges	37,018	37,018	324,814	324,814
Medical Fees	3,190	3,190	4,302	4,302
Auditors' Fees, Expenses etc.				
(a) as Auditor	650	650	650	650
(b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters			-	-
(ii) Insurance Matters			-	-
(iii) Management Services; and			-	-
(c) in any other capacity	902	902	569	569
Advertisement and Publicity	120,006	120,006	137,104	137,104
Interest and Bank Charges	5,979	5,979	2,030	2,030
Depreciation	57,127	57,127	42,012	42,012
Others:				
Goods and Service Tax	560	560	3,510	3,510
Membership and Subscriptions	1,925	1,925	4,674	4,674
Information Technology and related Expenses	25,580	25,580	27,391	27,391
Outsourcing Expenses	25,177	25,177	19,656	19,656
Other Expenses	4,689	4,689	4,388	4,388
Total	1,364,677	1,364,677	1,583,450	1,583,450

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

(₹ in 000)

Particulars	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Employees' Remuneration and Welfare Benefits	478	478	639	639
Legal and professional charges	67	67	235	235
Interest and bank charges	8	8	17	17
Other Expenses	3,317	3,317	1,840	1,840
Total	3,870	3,870	2,731	2,731

Future Generali India Life Insurance Company Limited

FORM L-7-BENEFITS PAID SCHEDULE

(₹ in 000)

Particulars	For the Quarter Ended June 30, 2020	Upto the Period Ended June 30, 2020	For the Quarter Ended June 30, 2019	Upto the Period Ended June 30, 2019
Insurance Claims				
(a) Claims by Death	210,190	210,190	343,407	343,407
(b) Claims by Maturity	74,151	74,151	76,436	76,436
(c) Annuities / Pension Payment	1,148	1,148	961	961
(f) Other Benefits				
Surrender	179,108	179,108	450,663	450,663
Survival Benefits	32,123	32,123	25,464	25,464
Partial Withdrawal	10,578	10,578	31,080	31,080
Critical Illness				
Gratuity and Leave Encashment	219,797	219,797	85,173	85,173
Superannuation	494,494	494,494	10,039	10,039
Other Benefits	827	827	745	745
Claims related Expenses	2,087	2,087	1,161	1,161
Health	240	240	1,000	1,000
(Amount Ceded in Reinsurance):				
(a) Claims by Death	(100,782)	(100,782)	(139,011)	(139,011)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(e) Health	-	-	-	-
(d) Other Benefits	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	1,123,961	1,123,961	887,118	887,118

Future Generali India Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
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		
1,935,879,193 (Previous Year - 1,792,879,193) Equity Shares of Rs.10 each	19,358,792	18,878,792
Subscribed Capital		
1,935,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	19,358,206	18,878,206
Called-up Capital		
1,935,820,609 (Previous Year - 1,772,820,609) Equity Shares of Rs.10 each	19,358,206	18,878,206
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
Total	19,358,206	18,878,206

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at June 30, 2020		As at June 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Enterprises Limited *	166,954,012	8.62	154,713,522	8.20
- Sprint Advisory Services Private Limited	948,513,067	49.00	924,994,035	49.00
- Industrial Investment Trust Limited	326,700,000	16.88	326,700,000	17.31
Foreign - Generali Participations Netherlands N.V (Formerly knownas Participatie Maatschappij Graafsschap Holland NV)	493,653,530	25.50	481,413,052	25.50
Other:	-	-	-	-
Total	1,935,820,609	100.00	1,887,820,609	100.00

* Shares held by Future Enterprises Limited and its nominees

Future Generali India Life Insurance Company Limited**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

(₹ in 000)

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

FORM L-11-BORROWINGS SCHEDULE

(₹ in 000)

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

Future Generali India Life Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Long Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	677,245	541,856
Other Approved Securities	111,223	107,945
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	97,407	182,079
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	408,062	556,012
(e) Other Securities - Fixed Deposits with Bank	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	747,873	528,707
Other than Approved Investments		
(a) Shares		
(aa) Equity	10,424	27,672
(bb) Preference	-	-
(b) Debentures/ Bonds	129,884	139,865
(c) Mutual Funds	-	-
(d) Investment in Infrastructure and Social Sector	62,466	122,460
	2,244,584	2,206,596
Short Term Investments *		
Government Securities and Government Guaranteed Bonds including Treasury Bills	-	199,575
Other Approved Securities	-	-
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	997
(e) Other Securities - Fixed Deposits with Bank & CBLO	224,686	125,926
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	49,887
Other than Approved Investments	-	-
	224,686	376,385
Total	2,469,270	2,582,981

* Notes:

Aggregate book value & market value of Long Term investment other than equity shares is Rs. 21,29,686(000) (Previous Year Rs. 1,983,999(000) & Rs.2,329,085(000)(Previous Year Rs. 2,035,610(000) respectively.

Aggregate book value & market value of Short Term investment other than equity shares is Rs. 224,686(000) (Previous Year Rs. 376,385(000) & Rs224,686(000) (Previous Year Rs. 376,890(000)) respectively.

Future Generali India Life Insurance Company Limited

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	19,998,474	15,001,756
Other Approved Securities	2,907,995	3,333,805
Other Approved Investments		
(a) Shares		
(aa) Equity	260,136	594,467
(bb) Preference		
(b) Mutual Funds	8,476	
(c) Derivative Instruments		
(d) Debentures / Bonds	2,664,677	2,376,648
(e) Other Securities		
(f) Subsidiaries		
Investment Properties - Real Estate		
Investments in Infrastructure and Social Sector	6,969,531	5,736,401
Other than Approved Investments		
(a) Shares		
(aa) Equity	26,431	103,384
(bb) Preference		
(b) Debentures/ Bonds	44,847	59,810
(c) Mutual Funds		
(d) Investment in Infrastructure and Social Sector	99,593	151,566
	32,980,160	27,357,837
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	94,388	349,627
Other Approved Securities	108,181	50,527
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	287,934
(e) Other Securities		
(aa) Commercial Paper	-	-
(bb) CBLO	1,788,784	1,750,886
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	115,003	171,730
Other than Approved Investments	-	-
	2,106,356	2,610,704
Total	35,086,516	29,968,541

Notes:

Aggregate book value & market value of Long Term investment other than equity shares is Rs. 32,980,160 (000) (Previous Year Rs. 26,616,272(000) & Rs. 35,953,072(000)) (Previous Year Rs. 28,219,843(000) respectively.

Aggregate book value & market value of Short Term investment other than equity shares is Rs. 21,06,356(000) (Previous Year Rs. 2,610,704(000) & Rs.21,08,885(000) (Previous Year Rs. 2,616,290(000) respectively

Future Generali India Life Insurance Company Limited

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

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Long Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	329,526	77,978
Other Approved Securities	571,879	347,964
Other Approved Investments	-	-
(a) Shares		
(aa) Equity	1,960,830	2,009,580
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Debenture Instruments	-	-
(c) Debentures / Bonds	420,015	374,231
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	1,465,211	1,376,415
Other than Approved Investments		
(a) Shares		
(aa) Equity	130,541	221,511
(bb) Preference	-	-
(b) Mutual Funds	252,653	252,413
(c) Debentures / Bonds	92,470	100,098
(d) Investment in Infrastructure and Social Sector	68,000	75,000
	5,291,125	4,835,190
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	581,338	572,178
Other Approved Securities	-	-
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	-	47,358
(bb) Commercial Paper	-	56,128
(cc) Fixed Deposit	-	-
(dd) CBLO	249,042	512,398
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	105,501	152,191
Other than Approved Investments	-	-
Mutual Funds	-	-
Equity	-	-
Net Current Assets	149,324	34,398
	1,085,205	1,374,651
Total	6,376,330	6,209,841

Notes:

Aggregate book value & market value of Long Term investment other than equity shares is Rs.30,34,595 (000) (Previous Year Rs. 2,492,245(000) & Rs. 30,34,595(000) (Previous Year Rs. 2,492,245(000) respectively.

Aggregate book value & market value of Short Term investment other than equity shares is Rs. 9,35,881(000) (Previous Year Rs. 1,340,254(000)) & Rs. 9,35,881(000) (Previous Year Rs. 1,340,254(000)) respectively.

Future Generali India Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	179,324	111,851
(d) Others	-	-
Unsecured	-	-
(a) Loans against Policies	-	-
(b) Loans to Employees	1,900	3,252
Total	181,224	115,103
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	179,324	111,851
(f) Loans to Employees	1,900	3,252
Total	181,224	115,103
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	179,324	111,851
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	1,900	3,252
(bb) Outside India	-	-
Total	181,224	115,103
Maturity-wise Classification		
(a) Short-Term	1,900	3,252
(b) Long-Term	179,324	111,851
Total	181,224	115,103

Future Generali India Life Insurance Company Limited

FORM L- 16-FIXED ASSETS SCHEDULE

(₹ in 000)

Particulars	Gross Block (at cost)			Depreciation				Net Block		
	As at April 1, 2020	Additions	Deductions	As at June 30, 2020	As at April 1, 2020	For the Year	On Sales / Adjustments	As at June 30, 2020	As at June 30, 2020	As at June 30, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	779,074	73,796	-	852,870	457,343	23,291	-	480,634	372,236	263,627
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	134,790	23,588	-	158,378	61,862	7,759	-	69,621	88,757	73,265
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	62,152	5,416	-	67,568	42,937	2,625	-	45,562	22,006	20,148
Information Technology Equipment	409,107	30,361	-	439,468	205,283	18,914	-	224,197	215,271	207,736
Vehicles	8,005	-	-	8,005	6,176	156	-	6,332	1,673	2,298
Office Equipment	90,545	4,238	-	94,783	53,971	4,382	-	58,353	36,430	40,224
Total	1,483,673	137,399		1,621,072	827,572	57,127		884,699	736,373	607,298
Capital Work in Progress	-	-	-	-	-	-	-	-	73,799	12,818
Sub Total (A)	1,483,673	137,399		1,621,072	827,572	57,127		884,699	810,172	620,116
Previous Period	1,839,004	122,624	4,723	1,956,905	1,392,487	107,634	3,721	1,496,400	516,762	

Future Generali India Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ in 000)

	Particulars	As at June 30, 2020	As at June 30, 2019
1	Cash (including Cheques, Drafts and Stamps)	88,958	70,109
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	583,883	204,327
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	672,841	274,436
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	672,842	274,436
	- Outside India	-	-
	Total	672,841	274,436

Future Generali India Life Insurance Company Limited

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ in 000)

Particulars		As at June 30, 2020	As at June 30, 2019
Advances			
Reserve Deposits with Ceding Companies		-	-
Application Money for Investments		-	-
Prepayments		67,096	129,192
Advances to Directors / Officers		-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
Others:			
Advances to Suppliers		59,385	60,910
Advances to Employees		1,706	1,964
Total (A)		128,187	192,066
Other Assets			
Income Accrued on Investments			
(a) Shareholders'		63,290	68,954
(b) Policyholders'		629,359	630,697
Outstanding Premiums		283,721	229,847
Agents' Balances			
- Gross	48,244		
- Less: Provision for doubtful agent balances	-47,672	572	2,689
Foreign Agencies Balances			-
Due from other Entities carrying on Insurance Business (including Reinsurers)		48,388	91,294
Due from Subsidiaries / Holding Company			-
Deposit with Reserve Bank of India			-
Others:			
Refundable Security Deposits		135,017	118,558
Service Tax / GST Unutilised Credit		103,446	133,989
Other Receivables		6,610	8,608
Investment in Unclaimed Amounts of Policyholders Fund			
Assets Held for Unclaimed Fund		280,472	196,793
Income Accrued on Unclaimed Investments		44,648	17,687
Total (B)		1,595,523	1,499,116
Total (A + B)		1,723,710	1,691,182

Future Generali India Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
Agents' Balances	49,017	48,981
Balances due to Other Insurance Companies	23,695	91,310
Deposits held on Reinsurance Ceded		
Premiums Received in Advance	7,429	7,366
Unallocated Premium	94,823	77,200
Sundry Creditors	893,156	535,695
Due to Subsidiaries / Holding Companies		
Claims Outstanding	157,806	250,642
Annuities Due	69	181
Due to Officers / Directors		
Unclaimed Amounts of Policyholders:		
a)Unclaimed Amounts of Policyholders Liability	281,387	188,515
b)Income Accrued on Unclaimed Fund	44,648	17,687
Others:		
Investment Purchased to be settled		
Statutory Dues	90,857	62,478
Dues to Employees	41,298	19,021
Proposal Deposit Refund	248,045	176,686
Payable to Policyholders	74,556	14,010
Retention Money Payable	2,125	2,039
Amount payable to Shareholder		
Total	2,008,911	1,491,811

FORM L-20-PROVISIONS SCHEDULE

(₹ in 000)

Particulars	As at June 30, 2020	As at June 30, 2019
For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
For Proposal Dividends	-	-
For Dividend Distribution Tax	-	-
Others:		
Other Employee Benefits	55,850	84,085
Total	55,850	84,085

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ in 000)

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

Form L 22 : Analytical Ratios

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30th June 2020

Sl.No.	Particular	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-9.39%	-9.39%	38.28%	38.28%
	Non Linked Individual Pension	-65.55%	-65.55%	68.52%	68.52%
	Non Linked Group	(88.19)%	-88.19%	67.30%	67.30%
	Linked Individual Life	69.06%	69.06%	-22.91%	-22.91%
	Linked Individual Pension	NA	NA	NA	NA
	Linked Group	-100.00%	-100.00%	NA	NA
2	Net Retention Ratio	93.60%	93.60%	95.35%	95.35%
3	Expense of Management to Gross Direct Premium Ratio	102.36%	102.36%	70.62%	70.62%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.38%	3.38%	3.06%	3.06%
5	Ratio of policy holder's liabilities to shareholder's funds	4129.84%	4129.84%	2200.15%	2200.15%
6	Growth rate of shareholders' fund	-5.63%	-5.63%	(5.69)%	(5.69)%
7	Ratio of surplus to policy holders' liability	-0.27%	-0.27%	-1.12%	-1.12%
8	Change in net worth (Rs.'000)	(63,857)	(63,857)	(104,144)	(104,144)
9	Profit (Loss) after tax/Total Income	(3.41)%	(3.41)%	(18.64)%	(18.64)%
10	(Total real estate + loans)/(Cash & invested assets)	0.41%	0.41%	0.29%	0.29%
11	Total investments/(Capital + Surplus)	4106.17%	4106.17%	2243.71%	2243.71%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	5.26%	5.26%	7.67%	7.67%
	Policyholders' Fund				
	Non Linked				
	Par	10.30%	10.30%	8.39%	8.39%
	Non Par	7.99%	7.99%	8.23%	8.23%
	Linked				
	Non Par	7.37%	7.37%	10.58%	10.58%
	B With unrealised gain				
	Shareholders' Fund	18.62%	18.62%	14.19%	14.19%
	Policyholders' Fund				
	Non Linked				
	Par	21.12%	21.12%	27.13%	27.13%
	Non Par	19.43%	19.43%	20.52%	20.52%
	Linked				
	Non Par	7.37%	7.37%	7.85%	7.85%
14	Conservation Ratio *	33.75%	33.75%	58.20%	58.20%
15.1	Persistency Ratio (on Annualised Premium basis)				
	For 13th month	61.88%	69.05%	60.72%	68.01%
	For 25th month	38.98%	49.61%	38.75%	41.26%
	For 37th month	28.36%	31.11%	29.74%	29.24%
	For 49th Month	24.47%	24.96%	20.25%	22.78%
	For 61st month	16.38%	17.49%	17.90%	32.68%
15.2	Persistency Ratio (NOP)				
	For 13th month	56.78%	60.21%	51.41%	54.06%
	For 25th month	37.56%	40.89%	42.29%	46.14%
	For 37th month	32.46%	36.44%	36.95%	36.30%
	For 49th Month	31.43%	31.11%	23.84%	25.63%
	For 61st month	18.97%	20.10%	16.42%	23.17%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Fund	5.84%	5.84%	5.74%	5.74%
	Policyholders' Fund				
	Non Linked				
	Participating	0.81%	0.81%	0.75%	0.75%
	Non Participating	0.12%	0.12%	4.55%	4.55%
	Linked	1.42%	1.42%	NA	NA
	Net NPA Ratio				
	Shareholders' Fund	2.43%	2.43%	4.69%	4.69%
	Policyholders' Fund				
	Non Linked				
	Participating	0.47%	0.47%	0.63%	0.63%
	Non Participating	0.07%	0.07%	3.87%	3.87%
	Linked	1.04%	1.04%	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,935,820,609	1,935,820,609	1,887,820,609	1,887,820,609
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	8.62	8.62	8.20	8.20
	-Sprint Advisory Services Private Limited	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	16.88	16.88	17.30	17.30
	Foreign - Generali Participations Netherlands N.V. (Formely 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.)	(0.05)	(0.05)	(0.30)	(0.30)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.05)	(0.05)	(0.30)	(0.30)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.05)	(0.05)	(0.30)	(0.30)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.05)	(0.05)	(0.30)	(0.30)
6	Book value per share (Rs)	0.55	0.55	0.92	0.92

*Note: The Conservation Ratio for Individual Business is 53.50% for the year ended June 2020 and 53.50% for the quarter ended June 2020 as against 73.45% for the year ended June 2019 and 73.45% for the quarter ended June 2019. Similarly, for Group Business, the Conservation Ratio is 7.20% for the year ended June 2020 and 7.20% for the quarter ended June 2020 as against 29.74% for the year ended June 2019 and 29.74% for the quarter ended June 2019.

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

For the quarter ending June 2020

13th month : All policies incepted in the period <=30-06-2019 And >=01-04-2019

25th month : All policies incepted in the period <=30-06-2018 And >=01-04-2018

37th month: All policies incepted in the period <=30-06-2017 And >=01-04-2017

49th month : All policies incepted in the period <=30-06-2016 And >=01-04-2016

61st month : All policies incepted in the period <=30-06-2015 And >=01-04-2015

Up to the quarter ending June 2020

13th month : All policies incepted in the period <=30-06-2019 And >=01-07-2018

25th month : All policies incepted in the period <=30-06-2018 And >=01-07-2017

37th month: All policies incepted in the period <=30-06-2017 And >=01-07-2016

49th month : All policies incepted in the period <=30-06-2016 And >=01-07-2015

61st month : All policies incepted in the period <=30-06-2015 And >=01-07-2014

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

For the quarter ending June 2019

13th month : All policies incepted in the period <=30-06-2018 And >=01-04-2018

25th month: All policies incepted in the period <=30-06-2017 And >=01-04-2017

37th month : All policies incepted in the period <=30-06-2016 And >=01-04-2016

49th month : All policies incepted in the period <=30-06-2015 And >=01-04-2015

61st month : All policies incepted in the period <=30-06-2014 And >=01-04-2014

Up to the quarter ending June 2019

13th month : All policies incepted in the period <=30-06-2018 And >=01-07-2017

25th month: All policies incepted in the period <=30-06-2017 And >=01-07-2016

37th month : All policies incepted in the period <=30-06-2016 And >=01-07-2015

49th month : All policies incepted in the period <=30-06-2015 And >=01-07-2014

61st month : All policies incepted in the period <=30-06-2014 And >=01-07-2013

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

FORM L-24 - Valuation of net liabilities

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Date: 30 June 2020

(Rs in Lakhs)

Valuation of net liabilities			
	Particular	As at 30/06/2020	As at 30/06/2019 for the corresponding previous year
1	Linked		
a	Life	63,740	61,724
b	General Annuity	-	-
c	Pension	1,105	1,579
d	Health	-	-
2	Non-Linked		
a	Life	318,099	267,040
b	General Annuity	1,059	884
c	Pension	35,332	37,018
d	Health	684	752
	Total	420,019	368,996

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

For the quarter ended 30th Jun 2020

(**₹ in Lakhs**)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	19	17	6	132	63	62	42	827	82	79	48	959
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	38	38	20	238	183	169	203	3,093	221	207	223	3331
4	Bihar	101	101	33	469	76	74	31	724	177	175	65	1193
5	Chattisgarh	4	4	2	29	23	22	9	223	27	26	11	252
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	359	356	92	1,192	827	813	290	4,274	1186	1169	382	5467
8	Haryana	105	105	28	704	267	258	125	2,712	372	363	153	3416
9	Himachal Pradesh	29	27	11	86	32	32	11	219	61	59	23	305
10	Jammu & Kashmir	2	2	1	17	10	10	3	62	12	12	3	79
11	Jharkhand	15	15	4	68	41	40	25	665	56	55	29	733
12	Karnataka	41	41	11	167	199	194	124	2,277	240	235	135	2444
13	Kerala	34	34	9	160	185	181	151	1,484	219	215	161	1643
14	Madhya Pradesh	297	295	68	657	491	480	138	1,844	788	775	207	2501
15	Maharashtra	364	362	100	3,148	2,596	2,575	944	30,178	2960	2937	1044	33326
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	1	1	1	2	17	17	6	58	18	18	7	61
20	Orissa	174	172	53	835	251	238	165	2,799	425	410	218	3634
21	Punjab	123	118	42	439	284	272	106	2,043	407	390	148	2482
22	Rajasthan	271	267	63	859	366	357	105	1,727	637	624	167	2585
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	18	18	4	31	126	120	60	769	144	138	64	800
25	Telangana	9	9	2	139	165	155	72	3,706	174	164	75	3845
26	Tripura	8	8	2	24	15	15	6	38	23	23	8	62
27	Uttar Pradesh	260	259	94	1,589	595	582	320	5,595	855	841	415	7184
28	UttraKhand	34	34	12	102	130	121	56	815	164	155	68	918
29	West Bengal	218	217	98	1,064	694	641	1,202	11,463	912	858	1301	12526
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	39	37	15	217	127	121	58	993	166	158	73	1210
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	63	63	24	505	853	814	471	22,549	916	877	494	23054
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	2626	2600	794	12874	8616	8363	4726	101136	11242	10963	5519	114010

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Upto the quarter ended 30th Jun 2020

(*₹ in Lakhs*)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	19	17	6	132	63	62	42	827	82	79	48	959
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	38	38	20	238	183	169	203	3,093	221	207	223	3331
4	Bihar	101	101	33	469	76	74	31	724	177	175	65	1193
5	Chattisgarh	4	4	2	29	23	22	9	223	27	26	11	252
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	359	356	92	1,192	827	813	290	4,274	1186	1169	382	5467
8	Haryana	105	105	28	704	267	258	125	2,712	372	363	153	3416
9	Himachal Pradesh	29	27	11	86	32	32	11	219	61	59	23	305
10	Jammu & Kashmir	2	2	1	17	10	10	3	62	12	12	3	79
11	Jharkhand	15	15	4	68	41	40	25	665	56	55	29	733
12	Karnataka	41	41	11	167	199	194	124	2,277	240	235	135	2444
13	Kerala	34	34	9	160	185	181	151	1,484	219	215	161	1643
14	Madhya Pradesh	297	295	68	657	491	480	138	1,844	788	775	207	2501
15	Maharashtra	364	362	100	3,148	2,596	2,575	944	30,178	2960	2937	1044	33326
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	1	1	1	2	17	17	6	58	18	18	7	61
20	Orissa	174	172	53	835	251	238	165	2,799	425	410	218	3634
21	Punjab	123	118	42	439	284	272	106	2,043	407	390	148	2482
22	Rajasthan	271	267	63	859	366	357	105	1,727	637	624	167	2585
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	18	18	4	31	126	120	60	769	144	138	64	800
25	Telangana	9	9	2	139	165	155	72	3,706	174	164	75	3845
26	Tripura	8	8	2	24	15	15	6	38	23	23	8	62
27	Uttar Pradesh	260	259	94	1,589	595	582	320	5,595	855	841	415	7184
28	Uttarakhand	34	34	12	102	130	121	56	815	164	155	68	918
29	West Bengal	218	217	98	1,064	694	641	1,202	11,463	912	858	1301	12526
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	39	37	15	217	127	121	58	993	166	158	73	1210
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	63	63	24	505	853	814	471	22,549	916	877	494	23054
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	2626	2600	794	12874	8616	8363	4726	101136	11242	10963	5519	114010

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP
 Future Generali India Life Insurance Company Limited
 IRDA Registration Number: 133
 Date of Registration: 4th September 2007
 For the quarter ended 30th Jun 2020

(₹ In Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	97	9	735	-	97	9	735
8	Haryana	-	-	-	-	-	1,095	10	11,948	-	1,095	10	11,948
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1,025	23	70,284	1	1,025	23	70,284
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	11,266	623	545,486	3	11,266	623	545,486
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	599	3	2,995	1	599	3	2,995
22	Rajasthan	-	-	-	-	-	(685)	(127)	(10,478)	-	(685)	(127)	(10,478)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	315	5	12,228	-	315	5	12,228
25	Telangana	-	-	-	-	1	1,298	9	33,175	1	1,298	9	33,175
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	273	2	4,901	-	273	2	4,901
28	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	(4)	(0)	(33)	-	(4)	(0)	(33)
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	1,041	478	37,079	-	1,041	478	37,079
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	0	0	0	0	6	16,320	1,037	708,320	6	16,320	1,037	708,320

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Upto the quarter ended 30th Jun 2020

(₹ In Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	97	9	735	-	97	9	735
8	Haryana	-	-	-	-	-	1,095	10	11,948	-	1,095	10	11,948
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1,025	23	70,284	1	1,025	23	70,284
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	11,266	623	545,486	3	11,266	623	545,486
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	599	3	2,995	1	599	3	2,995
22	Rajasthan	-	-	-	-	-	(685)	(127)	(10,478)	-	(685)	(127)	(10,478)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	315	5	12,228	-	315	5	12,228
25	Telangana	-	-	-	-	1	1,298	9	33,175	1	1,298	9	33,175
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	273	2	4,901	-	273	2	4,901
28	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	(4)	(0)	(33)	-	(4)	(0)	(33)
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	1,041	478	37,079	-	1,041	478	37,079
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	6	16,320	1,037	708,320	6	16,320	1,037	708,320

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

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th June 2020

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

(₹ in Crore)

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	256.68
	Investments (Policyholders)	8A	3,517.15
	Investments (Linked Liabilities)	8B	637.63
2	Loans	9	18.12
3	Fixed Assets	10	81.02
4	Current Assets		
	a. Cash & Bank Balance	11	67.28
	b. Advances & Other Assets	12	172.37
5	Current Liabilities		
	a. Current Liabilities	13	200.89
	b. Provisions	14	5.59
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,828.22
Application of Funds as per Balance Sheet			2,715.56

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

4,411.46

Balance Sheet Value of :

A.Life Fund

2,961.88

B.Pension & General Annuity and Group Business

811.95

C. Unit Linked Funds

637.63

4,411.46

Difference

0.00

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	18.12
2	Fixed Assets (if any)	10	81.02
3	Cash & Bank Balance (if any)	11	67.28
4	Advances & Other Assets (if any)	12	172.37
5	Current Liabilities	13	200.89
6	Provisions	14	5.59
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,828.22
TOTAL (B)			-1,695.90
Investment Assets (A-B)			4,411.46

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)					
1	Central Govt. Sec.	Not less than 25%	-	67.72	7.38	1,114.90	703.67	1,893.68	63.83	-	1,893.68	2,079.86
2	Central Govt. Sec, State Govt. Sec or Other Approved	Not less than	-	78.85	9.20	1,153.04	809.93	2,051.01	69.13	-	2,051.01	2,253.02
3	Investment subject to Exposure Norms											
	a Housing & Infrastructure	Not less than 15%	-	74.93	1.80	282.29	193.16	552.18	18.61	(0.55)	551.62	608.84
	i) Approved Investments		-	15.00	2.00	14.96	-	31.96	1.08	-	31.96	22.11
	ii) Other investments		-	72.55	5.18	111.51	115.42	304.66	10.27	(1.03)	303.63	316.24
	b i) Approved Investments	Not exceeding	-	15.96	-	11.10	-	27.06	0.91	(3.40)	23.66	20.81
	ii) Other investments		-									
TOTAL LIFE FUND		100%	-	257.29	18.18	1,572.89	1,118.51	2,966.87	100.00	(4.99)	2,961.88	3,221.01

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.	Not less than 20%	59.84	123.49	183.33	22.58	-	183.33	200.08
2	Central Govt. Sec, State Govt. Sec or Other Approved	Not less than 40%	115.32	223.42	338.74	41.72	-	338.74	368.60
3	Balance in Approved Investment	Not exceeding 60%	161.24	311.96	473.21	58.28	-	473.21	514.19
TOTAL PENSION GENERAL ANNUITY FUND		100%	276.57	535.38	811.95	100.00	-	811.95	882.79

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	583.27	583.27	91.47
2	Other Investments	<i>Not more than 25%</i>	-	54.37	54.37	8.53
TOTAL LINKED INSURANCE FUND		100%	-	637.63	637.63	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 (Infrastructure Leasing and Finance Ltd. and Dewan Housing Finance Ltd.) in Schedule 8 Rs. 8.75 Crs and Schedule 8A is Rs. 7 Crs. and provision for Reliance Capital in schedule 8 Rs. 1 Cr. and 8A Rs. 1.5 Crs. till 30th June 2020.
Investments presented in Form 3 (Part A) are Gross Investments before provisions. NPA provisions are disclosed in Form 7.
6) Board meeting for Q1 is in the month of August 2020, hence the balance sheet numbers reported in section 1 are provisional.

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30th June 2020

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Secure Fund	ULIF001180708FUTUSECURE133	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	39.35		158.33	55.21	65.68	0.75
Add: Inflow during the Quarter	3.42		3.51	0.86	4.68	0.03
Increase / (Decrease) value of Inv (Net)	1.35		6.06	6.84	12.28	0.03
Less: Outflow during the Quarter	-1.57		-4.78	-0.89	-2.11	-0.06
Total Investible Funds (Mkt Value)	42.55		163.12	62.01	80.53	0.75

Investment of Unit Fund	Future Secure Fund		Future Income Fund		Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	9.05	21.26	12.79	7.84	2.34	3.77	0.00	0.00	0.27	35.58
State Govt. Securities	21.47	50.46	5.40	3.31	2.20	3.55	1.70	2.11	0.23	30.87
Other Approved Securities	4.74	11.15	6.43	3.94	1.05	1.70	1.27	1.57	0.05	7.08
Corporate Bonds	0.00	0.00	28.43	17.43	2.81	4.53	1.80	2.23	0.00	0.00
Infrastructure Bonds	0.00	0.00	94.07	57.67	15.03	24.24	7.78	9.67	0.06	8.11
Equity	0.00	0.00	0.00	0.00	27.82	44.86	54.61	67.81	0.00	0.00
Money Market Investments	4.26	10.00	0.08	0.05	0.80	1.29	0.93	1.16	0.02	2.72
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)	39.51	92.87	147.20	90.24	52.06	83.95	68.09	84.55	0.63	84.36
Current Assets:										
Accrued Interest	0.59	1.38	4.95	3.03	0.69	1.12	0.39	0.48	0.01	1.18
Dividend Receivable	0.00	0.00	0.00	0.00	0.04	0.06	0.07	0.09	0.00	0.00
Bank Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14
Receivable for Sale of Investments	2.40	5.65	0.00	0.00	0.17	0.28	0.35	0.43	0.11	14.33
Other Current Assets (for investments)	0.05	0.11	0.00	0.00	0.01	0.01	0.54	0.67	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.00	0.00	0.00	0.00	0.03	0.05	0.07	0.08	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.00	0.00	0.04	0.02	0.00	0.00	0.00	0.00	0.00	0.01
Sub Total (B)	3.03	7.13	4.91	3.01	0.88	1.41	1.28	1.58	0.12	15.64
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	4.93	3.02	0.00	0.00	0.82	1.02	0.00	0.00
Infrastructure Bonds	0.00	0.00	6.09	3.73	3.81	6.15	0.27	0.34	0.00	0.00
Equity	0.00	0.00	0.00	0.00	1.76	2.84	3.35	4.16	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	3.50	5.65	6.72	8.34	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	11.02	6.76	9.08	14.64	11.17	13.87	0.00	0.00
Total (A+B+C)	42.55	100.00	163.12	100.00	62.01	100.00	80.53	100.00	0.75	100.00

Funds Carried Forward (as per LB2)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30th June 2020

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	Future Pension Growth Fund	Future Pension Active Fund	Future Group Balance Fund	Future Apex Fund
Opening Balance (Market Value)	1.37		1.69	5.81	0.02	36.21
Add: Inflow during the Quarter	0.01		0.02	0.14	0.00	4.78
Increase / (Decrease) value of Inv (Net)	0.11		0.29	1.34	0.00	9.47
Less: Outflow during the Quarter	-0.03		-0.08	-0.40	0.00	-0.65
Total Investible Funds (Mkt Value)	1.47		1.92	6.90	0.03	49.81

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	0.00	0.00	0.00	0.00	0.00	0.00	0.01	27.34	0.00	0.00
State Govt. Securities	0.37	24.87	0.21	10.87	0.00	0.00	0.00	6.10	0.00	0.00

Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.70	0.00	0.00
Corporate Bonds	0.02	1.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.65	43.98	0.32	16.79	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.21	14.56	1.09	56.83	5.70	82.58	0.01	32.15	41.02	82.36
Money Market Investments	0.03	2.10	0.09	4.63	0.02	0.22	0.00	13.31	1.72	3.46
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)	1.28	87.19	1.71	89.13	5.71	82.80	0.02	90.60	42.75	85.82
Current Assets:										
Accrued Interest	0.04	2.44	0.02	1.10	0.00	0.00	0.00	0.70	0.00	0.00
Dividend Receivable	0.00	0.02	0.00	0.07	0.01	0.11	0.00	0.04	0.05	0.09
Bank Balance	0.00	0.07	0.00	0.05	0.00	0.01	0.00	3.82	0.00	0.00
Receivable for Sale of Investments	0.00	0.09	0.01	0.36	0.04	0.57	0.00	0.13	0.17	0.34
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.00	0.01	0.00	0.06	0.02	0.22	0.00	0.00	0.13	0.27
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.09
Sub Total (B)	0.04	2.60	0.03	1.51	0.03	0.47	0.00	4.69	0.03	0.07
Other Investments (<=25%)										
Corporate Bonds	0.12	8.00	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	0.01	0.83	0.06	2.96	0.38	5.44	0.00	1.64	2.24	4.49
Mutual funds	0.02	1.38	0.12	6.40	0.78	11.29	0.00	3.07	4.79	9.62
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.15	10.21	0.18	9.36	1.15	16.73	0.00	4.71	7.03	14.11
Total (A+B+C)	1.47	100.00	1.92	100.00	6.90	100.00	0.03	100.00	49.81	100.00
Funds Carried Forward (as per LB2)										

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

PART - B

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

Statement as on : 30th June 2020
Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Dynamic Growth Fund	Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy Fund	Future Midcap Fund
Opening Balance (Market Value)	6.81	11.63	59.98	85.22	5.99
Add: Inflow during the Quarter	0.01	0.04	2.23	5.32	1.22
Increase / (Decrease) value of Inv (Net)	1.48	0.03	13.74	1.18	2.14
Less: Outflow during the Quarter	-0.79	-1.26	-0.46	-4.85	-0.18
Total Investible Funds (Mkt Value)	7.51	10.44	75.50	86.88	9.18

Investment of Unit Fund	Future Dynamic Growth Fund		Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy Fund		Future Midcap Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	62.91	72.42	0.00	0.00
State Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	8.86	10.20	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	0.00	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	6.19	82.36	0.00	0.00	62.87	83.27	0.00	0.00	7.76	84.55
Money Market Investments	0.00	0.00	10.53	100.86	0.44	0.58	14.92	17.17	0.36	3.94
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)	6.19	82.36	10.53	100.86	63.30	83.84	86.69	99.78	8.12	88.49
Current Assets:										
Accrued Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.49	0.00	0.00
Dividend Receivable	0.01	0.10	0.00	0.00	0.07	0.10	0.00	0.00	0.00	0.01
Bank Balance	-0.01	-0.15	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.01
Receivable for Sale of Investments	0.04	0.56	0.00	0.00	0.39	0.52	0.00	0.00	0.11	1.24
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.32	0.42	0.00	0.00	0.16	1.71
Less: Current Liabilities										
Payable for Investments	0.01	0.10	0.00	0.00	0.14	0.18	0.00	0.00	0.03	0.32
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.03	0.38	0.09	0.87	0.00	0.00	0.23	0.27	0.00	0.00
Sub Total (B)	0.00	0.03	-0.09	-0.86	0.65	0.86	0.19	0.22	0.24	2.65
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	0.43	5.73	0.00	0.00	3.70	4.91	0.00	0.00	0.78	8.55

Mutual funds	0.89	11.89	0.00	0.00	7.85	10.39	0.00	0.00	0.03	0.31
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	1.32	17.62	0.00	0.00	11.55	15.30	0.00	0.00	0.81	8.86
Total (A+B+C)	7.51	100.00	10.44	100.00	75.50	100.00	86.88	100.00	9.18	100.00
Funds Carried Forward (as per LB2)										

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART - B

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

Statement as on : 30th June 2020

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Group Secure fund	Future Group Income fund	Total
Opening Balance (Market Value)	31.22	4.86	570.15
Add: Inflow during the Quarter	0.00	0.00	26.29
Increase / (Decrease) value of Inv (Net)	2.72	0.25	59.31
Less: Outflow during the Quarter	0.00	0.00	-18.12
Total Investible Funds (Mkt Value)	33.93	5.12	637.63

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	3.08	9.07	0.65	12.73	91.09	14.29
State Govt. Securities	2.23	6.57	0.39	7.62	43.05	6.75
Other Approved Securities	0.42	1.24	0.16	3.09	14.13	2.22
Corporate Bonds	7.27	21.41	1.68	32.84	42.00	6.59
Infrastructure Bonds	11.49	33.85	1.63	31.94	131.03	20.55
Equity	5.33	15.70	0.00	0.00	212.60	33.34
Money Market Investments	0.17	0.51	0.05	0.99	34.43	5.40
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)	29.98	88.36	4.56	89.23	568.33	89.13
Current Assets:						
Accrued Interest	0.62	1.81	0.12	2.42	7.84	1.23
Dividend Receivable	0.01	0.02	0.00	0.00	0.25	0.04
Bank Balance	0.00	0.00	0.00	0.02	0.01	0.00
Receivable for Sale of Investments	2.44	7.18	0.43	8.35	6.66	1.04
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	1.07	0.17
Less: Current Liabilities						
Payable for Investments	0.01	0.02	0.00	0.00	0.43	0.07
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.02	0.00
Other Current Liabilities (for Investments)	0.00	0.01	0.00	0.01	0.44	0.07
Sub Total (B)	3.05	8.99	0.55	10.77	14.93	2.34
Other Investments (<=25%)						
Corporate Bonds	0.00	0.00	0.00	0.00	5.87	0.92
Infrastructure Bonds	0.00	0.00	0.00	0.00	10.18	1.60
Equity	0.34	0.99	0.00	0.00	13.05	2.05
Mutual funds	0.56	1.66	0.00	0.00	25.27	3.96
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.90	2.66	0.00	0.00	54.37	8.53
Total (A+B+C)	33.93	100.00	5.12	100.00	637.63	100.00
Funds Carried Forward (as per LB2)						

Note:

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

L-28-Form 3A (Part C)

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th June 2020

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

(₹ in Crore)

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date *	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	42.55	26.6465	26.6465	25.7832	25.2514	24.8616	24.4884	8.81%	7.23%	26.6465
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	163.12	29.9835	29.9835	28.8748	27.8246	27.2382	26.6579	12.48%	7.71%	29.9835
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	62.01	21.5773	21.5773	19.1960	22.9662	22.1455	22.6901	-4.90%	2.55%	23.2148
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	80.53	22.8427	22.8427	19.3001	25.9006	24.7869	25.4192	-10.14%	0.80%	26.2642
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	0.75	30.1346	30.1346	28.9914	28.0666	27.4880	27.1003	11.20%	7.53%	30.1346
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	1.47	31.6860	31.6860	29.3948	29.4146	28.5674	28.0286	13.05%	8.66%	31.7109
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	1.92	31.2717	31.2717	26.5763	32.8523	31.4555	31.6725	-1.27%	3.82%	33.2400
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	6.90	32.0718	32.0718	25.9437	37.5585	35.6958	36.6051	-12.38%	0.70%	38.1963
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.03	22.9467	22.9467	20.7372	22.5580	21.9597	21.8015	5.25%	6.54%	23.0823
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.9112
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	49.81	19.7295	19.7295	15.7413	22.7944	21.6486	22.4566	-12.14%	0.83%	23.2047
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	7.51	18.3392	18.3392	14.9103	21.4870	20.5487	21.1445	-13.27%	0.27%	21.9040
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	10.44	16.9101	16.9101	16.8589	16.7646	16.5231	16.4209	2.98%	4.25%	16.9101
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	75.50	15.6786	15.6786	12.7833	18.5890	17.7287	18.3842	-14.72%	-0.66%	18.9204
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	86.88	17.9433	17.9433	17.7022	17.4673	17.2264	16.9673	5.75%	6.13%	17.9434
16	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	9.18	10.4340	10.4340	7.8359	11.0348	10.5846	11.7750	-11.39%	N.A.	12.1495
17	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	33.93	12.8733	12.8733	11.8417	12.2479	11.8888	11.6060	10.92%	N.A.	12.8733
18	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	5.12	12.3538	12.3538	11.7441	11.2466	10.9516	1058.01%	16.76%	N.A.	12.3538

CERTIFICATION

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

Note:

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

PERIODIC DISCLOSURES

FORM L-29

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

Registration Number : 133

Statement as on: 30th June 2020

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - Non ULIP

	Market Value				Book Value			
	As at 30th June 2020	As % of total for this class	As at 30th June 2019	As % of total for this class	As at 30th June 2020	As % of total for this class	As at 30th June 2019	As % of total for this class
Break down by credit rating								
AAA rated	1,299.94	32.02%	1,020.66	30.72%	1,197.63	32.11%	996.77	31.54%
AA or better	98.93	2.44%	167.04	5.03%	90.44	2.42%	163.22	5.16%
Rated below AA but above A	5.87	0.14%	10.64	0.32%	5.00	0.13%	10.00	0.32%
Rated below A but above B	-	-	-	-	-	-	-	-
A or lower than A or Equivalent	-	-	-	-	-	-	-	-
B or lower than B or Equivalent	3.75	0.00	-	-	5.00	0.00	-	-
Rated below B	29.61	0.73%	24.00	0.01	41.93	1.12%	31.95	0.01
Any other (Sovereign Rating)	2,621.62	64.58%	2,099.70	63.21%	2,389.75	64.07%	1,958.51	61.97%
	4,059.73	100.00%	3,322.03	100.00%	3,729.75	100.00%	3,160.45	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	232.36	5.72%	296.49	8.92%	232.11	6.22%	295.88	9.36%
More than 1 year and upto 3 years	257.30	6.34%	218.81	6.59%	249.45	6.69%	216.36	6.85%
More than 3 years and up to 7 years	502.26	12.37%	447.15	13.46%	461.77	12.38%	434.20	13.74%
More than 7 years and up to 10 years	650.19	16.02%	540.20	16.26%	592.97	15.90%	524.29	16.59%
More than 10 years and up to 15 years	388.22	9.56%	400.00	12.04%	347.55	9.32%	376.88	11.92%
More than 15 years and up to 20 years	144.99	3.57%	168.09	5.06%	131.05	3.51%	162.77	5.15%
Above 20 years	1,884.42	46.42%	1,251.28	37.67%	1,714.85	45.98%	1,150.07	36.39%
	4,059.73	100.00%	3,322.03	100.00%	3,729.75	100.00%	3,160.45	100.00%
Breakdown by type of the issuer								
a. Central Government	2,279.93	56.16%	1,735.54	52.24%	2,077.01	55.69%	1,609.28	50.92%
b. State Government	341.69	8.42%	364.16	10.96%	312.74	8.39%	349.23	11.05%
c. Corporate Securities	1,438.10	35.42%	1,222.34	36.79%	1,340.00	35.93%	1,201.95	38.03%
	4,059.73	100.00%	3,322.03	100.00%	3,729.75	100.00%	3,160.45	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-29

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

Registration Number : 133

Statement as on: 30th June 2020

Periodicity Of Submission : Quarterly

(₹ in Crore)

Detail Regarding debt securities - ULIP

	Market Value				Book Value			
	As at 30th June 2020	As % of total for this class	As at 30th June 2019	As % of total for this class	As at 30th June 2020	As % of total for this class	As at 30th June 2019	As % of total for this class
Break down by credit rating								
AAA rated	179.98	48.41%	228.08	63.71%	179.98	48.41%	228.08	63.71%
AA or better	27.48	7.39%	17.16	4.79%	27.48	7.39%	17.16	4.79%
Rated below AA but above A	5.87	1.58%	5.45	0.02	5.87	1.58%	5.45	0.02
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	10.18	2.74%	7.50	2.09%	10.18	2.74%	7.50	2.09%
Any other (Soverign Rating)	148.27	39.88%	99.81	27.88%	148.27	39.88%	99.81	27.88%
	371.78	100.00%	358.01	100.00%	371.78	100.00%	358.01	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	93.59	25.17%	134.03	37.44%	93.59	25.17%	134.03	37.44%
More than 1 year and upto 3 years	44.46	11.96%	30.47	8.51%	44.46	11.96%	30.47	8.51%
More than 3 years and up to 7 years	75.47	20.30%	43.28	12.09%	75.47	20.30%	43.28	12.09%
More than 7 years and up to 10 years	142.14	38.23%	131.32	36.68%	142.14	38.23%	131.32	36.68%
More than 10 years and up to 15 years	0.96	0.26%	17.12	4.78%	0.96	0.26%	17.12	4.78%
More than 15 years and up to 20 years	5.47	0.01	-	0.00%	5.47	0.01	-	0.00%
Above 20 years	9.71	2.61%	1.79	0.50%	9.71	2.61%	1.79	0.50%
	371.78	100.00%	358.01	100.00%	371.78	100.00%	358.01	100.00%
Breakdown by type of the issuer								
a. Central Government	91.09	24.50%	65.02	18.16%	91.09	24.50%	65.02	18.16%
b. State Government	57.19	15.38%	34.80	9.72%	57.19	15.38%	34.80	9.72%
c. Corporate Securities	223.51	60.12%	258.20	72.12%	223.51	60.12%	258.20	72.12%
	371.78	100.00%	358.01	100.00%	371.78	100.00%	358.01	100.00%

Note

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

PERIODIC DISCLOSURES

Form L 30 : Related Party Transactions

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30th June 2020

(₹ in lakhs)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax)	0.18	0.18	0.76	0.76
			Share Capital Allotment	-	-	1,148	1,148
			Premium Deposits Outstanding	4.49	4.49	3.39	3.39
2	Sprint Advisory Services Private Limited	Joint Venturer	Share Capital Allotment	-	-	2,205	2,205
3	Foreign - Generali Participations Netherlands N.V. (Formerly Known as Participatie Maatschappij Graatsschap Holland NV)	Joint Venturer	Share Capital Allotment	-	-	1,148	1,148
4	Key Managerial Persons		Premium Income (Net of Goods and Service Tax)	0.49	0.49	0.49	0.49
			Managerial Remuneration	198	198	57.18	57.18
			Reimbursement Paid	0.46	0.46	2.87	2.87

FORM L - 31 : Board of Directors & Key Persons

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30 June 2020

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

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

Form L-32 - Solvency Margin - Form KT-3
(See Regulation 4)
Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016
Available Solvency Margin and Solvency Ratio
30th June 2020

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

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	441,558
	Deduct:		
02	Mathematical Reserves	2	420,019
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		21,539
05	Available Assets in Shareholders' Fund	4	9,179
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		9,179
08	Total ASM (04) + (07)		30,718
09	Total RSM		17,863
10	Solvency Ratio (ASM/RSM)		1.72

Certification

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

Place: Mumbai
Date: 14th August, 2020

Place: Mumbai
Date: 14th August, 2020

Name and Signature of Appointed Actuary
Bikash Choudhary

Name and Signature of CEO

Notes

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

FORM L-33-NPAs-7

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

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 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)	714.89	674.90	-	-	152.89	157.01	2,099.08	2,134.92	2,966.87	2,966.83
2	Gross NPA	31.96	31.96	-	-	-	-	-	-	31.96	31.96
3	% of Gross NPA on Investment Assets (2/1)	4.47%	4.73%	-	-	-	-	-	-	1.08%	1.08%
4	Provision made on NPA	15.75	13.00	-	-	-	-	-	-	15.75	13.00
5	Provision as a % of NPA (4/2)	49.29%	40.68%	-	-	-	-	-	-	49.29%	40.68%
6	Provision on Standard Assets	2.50	2.50	-	-	-	-	-	-	2.50	2.50
7	Net Investment Assets (1-4)	699.14	661.90	-	-	152.89	157.01	2,099.08	2,134.92	2,951.12	2,953.83
8	Net NPA	16.21	18.96	-	-	-	-	-	-	16.21	18.96
9	% of Net NPA to Net Investment Assets (8/7)	2.32%	2.86%	-	-	-	-	-	-	0.55%	0.64%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

The Company has as part of its investments in bonds of Reliance Capital Limited (RCL). The Company has received all coupon dues on the securities in FY 2019-20. The next coupon due is in August 2020. However, subsequently RCL has defaulted with other lenders during the year. Based on this information the company has treated the investments in RCL as sub-standard and made the provision in accordance with the provisioning norms prescribed by IRDA Investment Regulation 2015.

FORM L-33-NPAs-7

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

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

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 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)	424.76	465.64	-	-	48.45	26.78	338.74	357.67	811.95	850.09
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	424.76	465.64	-	-	48.45	26.78	338.74	357.67	811.95	850.09
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

FORM L-33-NPAs-7

Form 7

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th June 2020

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

(₹ in Crore)

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)	YTD (as on date)	Previous FY (as on 31 March 2019)
1	Investments Assets (As per Form 5)	189.08	179.14	-	-	34.43	28.94	414.13	362.06	637.63	570.15
2	Gross NPA	10.00	10.00	-	-	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	5.29%	0.06	-	-	-	-	-	-	1.57%	0.02
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	189.08	179.14	-	-	34.43	28.94	414.13	362.06	637.63	570.15
8	Net NPA	6.80	7.50	-	-	-	-	-	-	6.80	7.50
9	% of Net NPA to Net Investment Assets (8/7)	3.60%	4.19%	-	-	-	-	-	-	1.07%	1.32%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note:

- 1 The above statement, in the case of 'Life' insurers shall be prepared 'fundwise' viz. Life Fund, Pension & General Annuity and Group Business & ULIP Fund.
- 2 Investments Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet.
- 3 Gross NPA is Investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular : 32/2/F&A/Circular/169/Jan/2006-07 as amended from time to time.
- 5 Net Investment Assets is net of 'Provisions'
- 6 Net NPA is gross NPAs less provision
- 7 Write off as approved by Board
- 8 As per CRISIL valuation, till MAR-20, Net NPA was shown after considering 25% hair cut. Additional haircut of 7% is taken in Q1 of FY 2020-21

D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EPBT	2.50	2.78	0.06	9.69%	9.69%	2.50	2.78	0.06	9.69%	9.69%	2.90	3.05	0.07	9.68%	9.68%	
D6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	ECOS	203.87	211.93	4.51	8.88%	8.88%	203.87	211.93	4.51	8.88%	8.88%	187.09	201.85	4.31	9.23%	9.23%	
D10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	40.06	48.45	0.28	2.83%	2.83%	40.06	48.45	0.28	2.83%	2.83%	46.20	41.72	0.68	5.86%	5.86%	
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
D22	Commercial Papers issued by a Company or All India Financial Institutions	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	EPDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EEFP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	ERCPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	OEPY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	OAAF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%	-	-	-	-	-	-
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		826.37	882.79	17.37			826.37	882.79	17.37			742.54	783.93	14.81			

E	OTHER INVESTMENTS :																			
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E3	Equity Shares (incl Co-op Societies)	OESH	11.60	7.27	1.77	97.73%	97.73%	11.60	7.27	1.77	97.73%	97.73%	13.29	13.17	0.36	10.85%	10.85%			
E4	Equity Shares (PSUs & Unlisted)	OEPU	1.97	1.70	-0.18	-43.62%	-43.62%	1.97	1.70	-0.18	-43.62%	-43.62%	3.94	5.48	0.23	17.12%	17.12%			
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	4.18	0.98	0.70	284.08%	284.08%	4.18	0.98	0.70	284.08%	284.08%	4.44	3.69	0.14	14.89%	14.89%			
E6	Debentures	OLDB	5.01	5.79	0.26	18.11%	18.11%	5.01	5.79	0.26	18.11%	18.11%	5.01	5.40	0.21	15.81%	15.81%			
E7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E10	Preference Shares	OFSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Investment properties - Immovable	OIFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	31.74	22.79	2.48	43.62%	43.62%	31.74	22.79	2.48	43.62%	43.62%	21.83	24.67	-0.55	-8.99%	-8.99%			
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	4.62	3.38	-0.31	-36.44%	-36.44%	4.62	3.38	-0.31	-36.44%	-36.44%	4.62	4.62	-	0.03	-	0.02	-	0.02
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		613.40	618.77	61.12			613.40	618.77	61.12			572.37	621.85	10.58					

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

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

- 1 Based on daily simple average of investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figure of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
- 5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Name of the Fund : Life Fund

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL								
B. AS ON DATE 2									
1	10.30% IL & FS Financial Services Ltd 2021	IORD	5.00	11-JAN-2012	CARE	AAA	D	18-SEP-2018	N.A
2	10.30% Yes Bank Lower Tier II Bond	OAPB	5.00	29-JUL-2011	CARE	AA	B	09-MAR-2020	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	4.99	30-SEP-2011	CARE	AA+	D	23-SEP-2019	N.A.
5	8.75%Indiabulls Housing Finance Ltd	HTDN	3.00	26-Apr-2018	CARE	AAA	AA+	25-SEP-2019	N.A.
6	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	5.00	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A
7	9.35% IL N FS 2035	IORD	4.96	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A
8	9.50% Dewan Housing Finance Corporation Limited 2025	HORD	5.00	31-JUL-2015	BRICKWORK	AAA	D	06-JUN-2019	NA
9	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

PART - A

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

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL		0.00						
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	8.75%Indiabulls Housing Finance Ltd	HTDN	11.86	19-JUL-2017	CARE	AAA	AA	17-FEB-2020	N.A
3	8.85% Indiabulls Housing Finance Limited 2026	HTDN	6.17	05-SEP-2017	CARE	AAA	AA	17-FEB-2020	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

Periodicity of submission : Quarterly

Name of the Fund : Linked Fund

(₹ in Crore)

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL		0.00						
B. AS ON DATE 2									
1	9.98% ILFS2021	IORD	3.40	09-DEC-2011	ICRA	AAA	D	18-SEP-2018	NA
2	8.72% ILFS 2025	IORD	3.40	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	5.42	06-MAR-2018	CARE	AAA	AA	17-FEB-2020	NA
5	8.85% Indiabulls Housing Finance Limited 2026	HTDN	5.45	31-AUG-2017	CARE	AAA	AA	17-FEB-2020	NA

CERTIFICATION:

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

Note :

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

PERIODIC DISCLOSURES

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

insurers : Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30th June 2020

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	2	20	-	-	-	-	0	2	2	20
	From 10,000-25,000	-	-	-	-	0	3	3	40	-	-	-	-	0	3	3	40
	From 25001-50,000	-	-	-	-	6	12	6	11	-	-	-	-	6	12	6	11
	From 50,001- 75,000	(1)	(1)	(1)	(1)	3	4	2	4	(1)	(1)	(1)	(1)	3	4	2	4
	From 75,000-100,000	1	1	1	1	10	10	7	26	1	1	1	1	10	10	7	26
	From 1,00,001 -1,25,000	-	-	-	-	1	1	-	4	-	-	-	-	1	1	-	4
	Above Rs. 1,25,000	2	1	1	3	77	25	7	127	2	1	1	3	77	25	7	127
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	2	4	4	0	-	-	-	-	2	4	4	0
	From 50,001-100,000	-	-	-	-	6	7	6	0	-	-	-	-	6	7	6	0
	From 1,00,001-150,000	4	3	3	0	7	6	6	1	4	3	3	0	7	6	6	1
	From 150,001- 2,00,000	4	2	2	0	16	10	10	1	4	2	2	0	16	10	10	1
	From 2,00,001-250,000	-	-	-	-	7	3	3	1	-	-	-	-	7	3	3	1
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	8	1	1	0	9	2	1	1	8	1	1	0	9	2	1	1
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	12	13	0	-	1	12	0	-	12	13	0	-	1	12
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	1	-	14	107	-	-	-	-	1	-	14	107	-	-	-	-
	From 50,001- 75,000	1	-	11	68	-	-	-	-	1	-	11	68	-	-	-	-
	From 75,000-100,000	1	-	14	16	1	1	111	148	1	-	14	16	1	1	111	148
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	(60)	-	(570)	(9,284)	1,466	2	11,228	124,584	(60)	-	(570)	(9,284)	1,466	2	11,228	124,584
	v Individual non Single Premium- INSP																
	From 0-10000	285	2,322	2,302	26,351	372	(15)	(62)	1,021	285	2,322	2,302	26,351	372	(15)	(62)	1,021
	From 10,000-25,000	865	4,304	4,221	30,054	846	4,005	3,909	33,817	865	4,304	4,221	30,054	846	4,005	3,909	33,817
	From 25001-50,000	1,007	2,860	2,761	21,265	1,234	3,335	3,228	32,354	1,007	2,860	2,761	21,265	1,234	3,335	3,228	32,354
	From 50,001- 75,000	450	760	736	7,577	622	1,046	996	12,067	450	760	736	7,577	622	1,046	996	12,067
	From 75,000-100,000	364	377	361	5,088	532	548	526	8,237	364	377	361	5,088	532	548	526	8,237
	From 1,00,001 -1,25,000	215	197	185	2,740	241	219	206	3,374	215	197	185	2,740	241	219	206	3,374
	Above Rs. 1,25,000	2,315	415	390	20,932	1,712	417	373	17,161	2,315	415	390	20,932	1,712	417	373	17,161
	vii Group Non Single Premium (GNSP)																
	From 0-10000	2	-	462	7,370	2	-	2,699	11,167	2	-	462	7,370	2	-	2,699	11,167
	From 10,000-25,000	5	-	585	6,631	4	2	698	15,754	5	-	585	6,631	4	2	698	15,754
	From 25001-50,000	8	-	742	24,857	10	2	1,782	40,146	8	-	742	24,857	10	2	1,782	40,146
	From 50,001- 75,000	9	-	1,276	21,310	10	-	1,502	31,679	9	-	1,276	21,310	10	-	1,502	31,679
	From 75,000-100,000	7	-	450	31,682	5	1	409	6,387	7	-	450	31,682	5	1	409	6,387
	From 1,00,001 -1,25,000	4	2	265	6,296	9	-	1,165	22,213	4	2	265	6,296	9	-	1,165	22,213
	Above Rs. 1,25,000	1,058	4	13,059	619,254	7,771	5	135,449	1,147,818	1,058	4	13,059	619,254	7,771	5	135,449	1,147,818
2	Renewal Premium																
	i Individual																
	From 0-10000	1,361	23,206	23,206	190,094	1,539	23,843	23,843	142,878	1,361	23,206	23,206	190,094	1,539	23,843	23,843	142,878
	From 10,000-25,000	1,469	14,308	14,308	82,981	2,003	15,809	15,809	58,416	1,469	14,308	14,308	82,981	2,003	15,809	15,809	58,416
	From 25001-50,000	1,332	6,907	6,907	68,167	1,442	5,515	5,515	42,896	1,332	6,907	6,907	68,167	1,442	5,515	5,515	42,896
	From 50,001- 75,000	619	1,566	1,566	26,245	346	931	931	12,542	619	1,566	1,566	26,245	346	931	931	12,542
	From 75,000-100,000	446	1,246	1,246	25,028	480	849	849	15,917	446	1,246	1,246	25,028	480	849	849	15,917
	From 1,00,001 -1,25,000	192	415	415	9,208	119	205	205	6,399	192	415	415	9,208	119	205	205	6,399
	Above Rs. 1,25,000	1,287	1,170	1,170	80,603	1,047	678	678	42,481	1,287	1,170	1,170	80,603	1,047	678	678	42,481
	iii Group																
	From 0-10000	(2)	18	38,153	886	(2)	83	232,881	(6,343)	(2)	18	38,153	886	(2)	83	232,881	(6,343)
	From 10,000-25,000	(4)	1	(640)	(11,351)	(1)	2	(711)	(11,768)	(4)	1	(640)	(11,351)	(1)	2	(711)	(11,768)
	From 25001-50,000	(3)	4	(973)	(1,438)	(3)	4	(481)	(11,963)	(3)	4	(973)	(1,438)	(3)	4	(481)	(11,963)
	From 50,001- 75,000	(2)	1	(361)	(4,802)	(1)	2	132	4,211	(2)	1	(361)	(4,802)	(1)	2	132	4,211
	From 75,000-100,000	(0)	1	(306)	(6,100)	(2)	1	(760)	(7,672)	(0)	1	(306)	(6,100)	(2)	1	(760)	(7,672)
	From 1,00,001 -1,25,000	(5)	1	(383)	(17,248)	(0)	3	(740)	(9,203)	(5)	1	(383)	(17,248)	(0)	3	(740)	(9,203)
	Above Rs. 1,25,000	687	39	25,135	1,085,549	1,523	32	56,754	2,275,997	687	39	25,135	1,085,549	1,523	32	56,754	2,275,997

(₹ In Lakhs)

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30th June 2020

(₹ in Lakhs)

Business Acquisition through different channels (Group)													
SI.No.		Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
SI.No.	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	1	280	3	0	585	2	1	280	3	0	585	2
2	Corporate Agents-Banks	0	-665	-78	1	9,977	1,251	0	-665	-78	1	9,977	1,251
3	Corporate Agents -Others	0	0	0	1	114	8	0	0	0	1	114	8
4	Brokers	4	13,605	253	5	10,722	531	4	13,605	253	5	10,722	531
5	Micro Agents			0	0	0	0			0	0	0	0
6	Direct Business	1	3,100	858	6	133,646	7,486	1	3,100	858	6	133,646	7,486
	Total(A)	6	16,320	1,037	13	155,044	9,278	6	16,320	1,037	13	155,044	9,278
1	Referral (B)												
	Grand Total (A+B)	6	16,320	1,037	13	155,044	9,278	6	16,320	1,037	13	155,044	9,278

PERIODIC DISCLOSURES

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

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Dated: 30th Jun 2020

(₹ 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	762	487	1,207	678	762	487	1,207	678
2	Corporate Agents-Banks	3,488	979	3,085	979	3,488	979	3,085	979
3	Corporate Agents -Others	435	246.41	1,234	509	435	246	1,234	509
4	Brokers	28	134	342	312	28	134	342	312
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,529	3,666	3,776	3,225	6,529	3,666	3,776	3,225
7	Web Aggregators	-	7	-	-	-	7	-	-
	Total (A)	11,242	5,519	9,644	5,703	11,242	5,519	9,644	5,703
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	11,242	5,519	9,644	5,703	11,242	5,519	9,644	5,703

Note:

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

PUBLIC DISCLOSURE

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

For the Quarter ending 30th June 2020

Ageing of Claims* Individual									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	515	111	16	0	0	642	7,74,27,362.37
2	Survival Benefit	0	1129	123	4	0	0	1256	2,70,46,812.61
3	For Annuities / Pension	0	641	23	0	0	0	664	10,95,945.21
4	For Surrender	0	726	7	1	0	0	734	9,32,23,716.91
5	Other benefits	0	551	160	7	0	0	718	7,92,76,972.36
6	Death Claims	0	102	0	0	0	0	102	5,23,13,146.82
								4116	33,03,83,956.28
Ageing of Claims* Group									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0.00
2	Survival Benefit	1641	0	0	0	0	0	1641	52,38,17,580.28
3	For Annuities / Pension	0	0	0	0	0	0	0	0.00
4	For Surrender	2	0	0	0	0	0	2	19,01,19,053.15
5	Other benefits	0	0	0	0	0	0	0	0.00
6	Death Claims	0	132	0	0	0	0	132	12,43,93,398.00
								1775	83,83,30,031.43

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

PUBLIC DISCLOSURE

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

Individual Claims		No. of claims only					
Sl. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other benefits
1	Claims O/S at the beginning of the period	3	133	126	10	4	106
2	Claims reported during the period	116	663	1512	681	797	861
3	Claims Settled during the period	102	642	1256	664	734	718
4	Claims Repudiated during the period	5	0	0	0	0	1
a)	Less than 2 years from the date of acceptance of risk	5	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	12	154	382	27	67	248
a)	Less than 3 months	12	126	365	25	67	213
b)	3 months to 6 months	0	28	17	2	0	34
c)	6 months to 1 year	0	0	0	0	0	1
d)	1 year and above	0	0	0	0	0	0
Group Claims							
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other benefits
1	Claims O/S at the beginning of the period	4	0	0	0	0	0
2	Claims reported during the period	159	0	1641	0	2	0
3	Claims Settled during the period	132	0	1641	0	2	0
4	Claims Repudiated during the period	13	0	0	0	0	0
a)	Less than 2 years from the date of acceptance of risk	12	0	0	0	0	0
b)	Greater than 2 years from the date of acceptance of risk	1	0	0	0	0	0
5	Claims written back	0	0	0	0	0	0
6	Claims O/S at end of the period	18	0	0	0	0	0
a)	Less than 3 months	15	0	0	0	0	0
b)	3 months to 6 months	0	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

PUBLIC DISCLOSURE

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

For the Quarter ending 30th June 2020

Sl. No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	0	2	0	0	2	0	2
b)	Policy Servicing	0	3	3	0	0	0	3
c)	Proposal Processing	0	3	2	0	1	0	3
d)	Survival Claims	0	2	2	0	0	0	2
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	0	287	50	0	228	9	287
g)	Others	0	7	4	0	3	0	7
	Total Number of Complaints	0	304	61	0	234	9	304
2	Total No. of policies during previous year: FY 2019-20	9644						
3	Total No. of claims during previous year: FY 2019-20	255						
4	Total No. of policies during current year: FY 2020-21	11242						
5	Total No. of claims during current year: FY 2020-21	116						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	270						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	172						
8	Duration wise pending status	Complaints made by Customers	Complaints made by Intermediaries	Total				
	Upto 7 days	5	0	5				
	7 - 15 days	4	0	4				
	15 - 30 days	0	0	0				
	30 - 90 days	0	0	0				
	90 days & beyond	0	0	0				
	Total	9	0	9				

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

L-42 : Valuation Basis (Life Insurance)

Date: 30th June 2020

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

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

- 1: Input data for valuation process is generated by the IT team from the policy administration system in CSV, excel formats which are pre-specified.
- 2: Input data received from IT team is run through validation program whose purpose is to validate the data before using it for valuation process. Error data/ records (if any) is 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. Valuation for Group Credit Life is carried on actuarial software, for other Group Products, valuation is carried using MS Access/ Excel models

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

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

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

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

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

i. Individual Business	
1. Life- Participating policies	66% to 522.5% of IALM 12-14 (Including Pension products)
2. Life- Non-participating Policies	20.8% to 478.5% of IALM 12-14
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.
6. Unit Linked	88% to 236.5% of IALM 12-14
7. Health Insurance	Mortality Rates: 88.2% to 126.5% of IALM 12-14 Morbidity Rates: Dependent on reinsurance rates
ii. Group Business	
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .
Group Credit Life, Group Gratuity & Group Leave Encashment Plans	40% - 250% of IALM 12-14
Group Unit Linked	88% - 218% of IALM 12-14

3) Expenses :

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

4) Bonus Rates :

---Bonus rates are applicable only for participating policies

Life- Participating policies- Individual Business

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

Life- Participating policies- Pension Business

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i.Individual Business

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

ii. Group Business

For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data.

For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.

8) Change in Valuation Methods or Bases (as compared with 31st March 2020 assumptions)

i.Individuals Assurances

1. Interest
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	668	4.0%
Future Generali Insta Life Plan RP	668	4.0%
Future Generali Flexi Money Back RP	668	4.0%
Future Generali Anand Plan	668	4.0%
Future Generali Saral Anand Plan	668	4.0%
Future Generali Dream Guarantee Plan	668	4.0%
Future Generali Bima Guarantee Plan	668	4.0%
Future Generali Secure Income Plan RP	668	4.0%
Future Generali Pearls Guarantee	668	4.0%
Future Generali Care Plan	668	4.0%
Future Generali Care Plus Plan	668	4.0%
Future Generali Smart Life Plan	668	4.0%
Future Generali Return of Premium Plan	668	4.0%
Future Generali Pension Plan RP	668	4.0%
Future Generali Family Secure Plan	668	4.0%
Future Generali Family Income Plan	668	4.0%
Future Generali Saral Bima	668	4.0%
Future Generali Assure Plus Plan	668	4.0%
Future Generali Care Plus - Revised	668	4.0%
Future Generali Pension Guarantee Plan RP	668	4.0%
Future Generali Assured Income Plan	668	4.0%
Future Generali Triple Anand Advantage	668	4.0%
Future Generali Assured Money Back	668	4.0%
Future Generali Assured Education Plan	668	4.0%
Future Generali Flexi Online Term Plan	668	4.0%
Future Generali New Saral Anand	668	4.0%
Future Generali Big Income Multiplier	668	4.0%
Future Generali New Assure Plus	668	4.0%
Future Generali Assured Money Back Plan Revised	668	4.0%
Future Generali Pearls Guarantee Revised	668	4.0%
Future Generali Saral Bima Revised	668	4.0%
Future Generali Guaranteed Advantage	668	4.0%
Future Generali Care Plus - Classic	668	4.0%
Future Generali Care Plus - Premier(Amex)	668	4.0%
Future Generali Care Plus - Premier	668	4.0%
Future Generali Assured Wealth Plan	668	4.0%
Future Generali Heart and Health Insurance Plan	370	4.0%
Future Generali Insta Life Plan SP	334	4.0%
Future Generali Flexi Money Back SP	334	4.0%
Future Generali Secure Income Plan SP	334	4.0%
Future Generali Immediate Annuity	334	4.0%
Future Generali Pension Plan SP	334	4.0%
Future Generali Pension Guarantee Plan SP	334	4.0%
Future Generali Jan Suraksha Plus SP	34	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-UNIT LINKED		
Future Generali Pension Advantage Plan RP	668	4.0%
Future Generali Pension Advantage Plus Plan RP	668	4.0%
Future Generali Bima Advantage Plus	668	4.0%
Future Generali Dhan Vridhi	668	4.0%
Future Generali Wealth Protect Plan	668	4.0%
Future Generali Sanjeevani Plan RP	668	4.0%
Future Generali Freedom Plan	668	4.0%
Future Generali Sanjeevani Plus Plan RP	668	4.0%
Future Generali Freedom Plus Plan	668	4.0%
Future Generali NAV Assure Plan RP	668	4.0%
Future Generali NAV Insure Plan RP	668	4.0%
Future Generali Wealth Protect Plan Revised	668	4.0%
Future Generali Guarantee Plus Plan	668	4.0%
Future Generali Select Insurance Plan	668	4.0%
Future Generali Bima Advantage	668	4.0%
Future Generali Guarantee Plan	668	4.0%
Future Guarantee Easy Invest Online	668	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (RP/LP)	297	4.0%
Future Generali Big Dreams Plan - Option 2: Retire Smart	297	4.0%
Future Generali Big Dreams Plan - Option 3: Dream Protect	297	4.0%
Future Generali Pension Advantage Plan SP	334	4.0%
Future Generali Pension Advantage Plus Plan SP	334	4.0%
Future Generali Bima Gain Plan SP	334	4.0%
Future Generali Sanjeevani Plan SP	334	4.0%
Future Generali Sanjeevani Plus Plan SP	334	4.0%
Future Generali NAV Assure Plan SP	334	4.0%
Future Generali NAV Insure Plan SP	334	4.0%
Future Generali Pramukh Nivesh Plan SP	334	4.0%
Future Generali Pramukh Nivesh Plan Revised SP	334	4.0%
Future Generali Nivesh Plan SP	334	4.0%
Future Generali Nivesh Preferred Plan SP	334	4.0%
Future Generali Big Dreams Plan - Option 1: Wealth Creation (SP)	148.5	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
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PREMIUM RELATED RENEWAL EXPENSES

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

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium

Annexure A

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

Name of Insurer : Future Generali India Life Insurance Company Limited
Period of Reporting : April-June 2020

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

Place: Mumbai
Date: 14 August 2020