

FORM L-1-A-RA

Name of the Insurer:
Registration No. and Date of Registration with the IRDAI

REVENUE ACCOUNT FOR THE QUARTER ENDED 30th Sep 2023

Policyholders' Account (Technical Account) ¹

PARTICULARS (Amount in Rs. Lakhs)	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	1,997	10	-	-	2,007	7,000	-	887	-	16	7,903	23,811	55	-	192	368	24,426	34,336
(b) Reinsurance ceded		(18)	-	-	-	(18)	(45)	-	-	-	-	(45)	(1,385)	-	-	(29)	-	(1,414)	(1,477)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		1,012	8	-	-	1,020	4,077	-	207	-	496	4,780	5,747	43	254	36	462	6,542	12,342
(b) Profit on sale/redemption of investments		2,773	72	-	-	2,845	193	-	-	-	90	283	222	-	1	-	1	224	3,352
(c) (Loss on sale/ redemption of investments)		(618)	(21)	-	-	(639)	(99)	-	-	-	(96)	(195)	(163)	-	(1)	-	(2)	(166)	(1,000)
(d) Transfer/Gain on revaluation/change in fair value ⁴		776	17	-	-	793	-	-	-	-	-	-	-	-	-	-	-	-	793
(e) Amortisation of Premium / Discount on investments		(218)	1	-	-	(217)	72	-	19	-	(19)	72	89	(2)	5	(2)	(11)	79	(66)
Other Income		-	-	-	-	-	81	-	-	-	-	81	155	-	-	-	2	157	238
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) towards deficit funding and others		332	-	-	-	332	163	-	295	-	9	467	3,101	(4)	(11)	(24)	(28)	3,034	3,833
TOTAL (A)		6,036	87	-	-	6,123	11,442	-	1,408	-	496	13,346	31,578	92	248	173	792	32,882	52,351
Commission	L-5	12	-	-	-	12	266	-	1	-	-	267	2,246	(2)	-	1	-	2,245	2,524
Operating Expenses related to Insurance Business	L-6	508	1	-	-	509	1,823	-	255	-	(1)	2,077	9,908	15	(4)	37	(1)	9,955	12,541
Provision for doubtful debts		(1)	-	-	-	(1)	(14)	-	-	-	-	(14)	(82)	-	-	-	-	(82)	(97)
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(80)	-	-	-	-	(80)	-	-	-	-	-	-	(80)
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges ⁴		51	-	-	-	51	-	-	-	-	-	-	7	-	-	-	-	7	58
TOTAL (B)		570	1	-	-	571	1,995	-	256	-	(1)	2,250	12,079	13	(4)	38	(1)	12,125	14,946
Benefits Paid (Net)	L-7	2,844	50	-	-	2,894	4,200	-	236	-	13,843	18,279	5,125	29	12	74	662	5,902	27,075
Interim and Terminal Bonuses Paid		-	-	-	-	-	114	-	4	-	-	118	-	-	-	-	-	-	118
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross ⁵		590	36	-	-	626	4,851	-	872	-	(13,343)	(7,620)	12,617	50	241	59	130	13,097	6,103
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,764	-	-	5	-	1,769	1,769
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		2,299	-	-	-	2,299	-	-	-	-	-	-	-	-	-	-	-	-	2,299
(e) Fund for Discontinued Policies		(268)	-	-	-	(268)	-	-	-	-	-	-	-	-	-	-	-	-	(268)
TOTAL (C)		5,465	86	-	-	5,551	9,165	-	1,112	-	500	10,777	19,506	79	253	138	792	20,768	37,096
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		1	-	-	-	1	282	-	40	-	(3)	319	(7)	-	(1)	(3)	1	(10)	311
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																			
AMOUNT AVAILABLE FOR APPROPRIATION																			
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	282	-	40	-	-	322	-	-	-	-	-	-	328
TOTAL		-	-	-	-	-	282	-	40	-	-	322	-	-	-	-	-	-	328
The total surplus as mentioned below:																			
(a) Interim Bonuses Paid:		-	-	-	-	-	18	-	2	-	-	20	-	-	-	-	-	-	20
(b) Terminal Bonuses Paid:		-	-	-	-	-	97	-	2	-	-	99	-	-	-	-	-	-	99
(c) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account:		1	-	-	-	1	282	-	40	-	(3)	319	(8)	-	(1)	(1)	1	(9)	311
(e) Total Surplus: [(a)+(b)+(c)].		1	-	-	-	1	397	-	44	-	(3)	438	(8)	-	(1)	(1)	1	(9)	430

Separate pages are to be provided for i) For the Quarter, ii) Upto the Quarter, iii) For the Corresponding Quarter of the Previous Year and iv) Upto the Corresponding Quarter of the Previous Year

¹ Refer para (1) of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002² Represents the deemed realised gain as per norms specified by the Authority.³ Refer Circular IRDA/F&A/CIR/MISC/184/10/2019 dt. 4th Oct. 2019⁴ Refer para 2.10.2 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business⁵ Represents Mathematical Reserves after allocation of bonus

The total surplus shall be disclosed separately with the following details:

- (a) Interim Bonuses Paid;
- (b) Allocation of Bonus to policyholders;
- (c) Surplus shown in the Revenue Account;
- (d) Total Surplus: [(a)+(b)+(c)].

⁶ Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

- a) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- b) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.
- d) Income from rent shall include only the realised rent. It shall not include any notional rent.
- e) Under the sub-head "Other Income" items like foreign exchange gains or losses and other items shall be included.

FORM L-1-A-RA

Future Generali India Life Insurance Company Limited
Registration No. and Date of Registration with the IRDAI

REVENUE ACCOUNT FOR THE PERIOD ENDED 30th September 2023

Policyholders' Account (Technical Account) ¹

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	3,997	15	-	-	4,012	10,960	-	2,927	-	-	26	13913	37,544	116	-	382	368	38410	56335
(b) Reinsurance ceded		(37)	-	-	-	(37)	(91)	-	-	-	-	-	(91)	(3,478)	-	-	(58)	-	(3,536)	(3,664)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		1,179	17	-	-	1,196	7,667	-	389	-	-	1,162	9,218	11,045	79	489	65	849	12,527	22,941
(b) Profit on sale/redemption of investments		4,175	105	-	-	4,280	244	-	-	-	-	129	373	222	-	1	-	1	224	4,877
(c) (Loss on sale/ redemption of investments)		(961)	(29)	-	-	(990)	(112)	-	-	-	-	(117)	(229)	(172)	-	(1)	-	(2)	(175)	(1,394)
(d)Transfer/Gain on revaluation/change in fair value ²		3,994	104	-	-	4,098	-	-	-	-	-	-	-	-	-	-	-	-	-	4,098
(e) Amortisation of Premium / Discount on investments		391	1	-	-	392	528	-	27	-	-	106	661	422	1	27	2	50	502	1,555
Other Income (to be specified)		(1)	-	-	-	(1)	157	-	-	-	-	-	157	279	-	-	-	3	282	438
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		746	5	-	-	751	807	-	432	-	-	6	1,245	7,059	14	(3)	(56)	128	7,142	9,138
TOTAL (A)		13,483	218	-	-	13,701	20160	-	3775	-	-	1312	25,247	52,921	210	513	335	1,397	55,376	94,324
Commission	L-5	20	-	-	-	20	436	-	1	-	-	-	437	3,328	-	-	2	-	3,330	3,787
Operating Expenses related to Insurance Business	L-6	1,133	7	-	-	1,140	3,245	-	395	-	-	30	3,670	18,672	42	13	107	168	19,002	23,812
Provision for doubtful debts		(1)	-	-	-	(1)	(14)	-	-	-	-	-	(14)	(81)	-	-	1	-	(80)	(95)
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(80)	-	-	-	-	-	(80)	-	-	-	-	-	-	(80)
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges ⁴		103	1	-	-	104	-	-	-	-	-	-	-	15	-	-	-	-	15	119
TOTAL (B)		1,255	8	-	-	1,263	3,587	-	396	-	-	30	4,013	21,934	42	13	110	168	22,267	27,543
Benefits Paid (Net)	L-7	6,780	67	-	-	6,847	7,695	-	320	-	-	19,140	27,155	9,245	61	12	110	2,041	11,469	45,471
Interim Bonuses Paid		-	-	-	-	-	200	-	5	-	-	-	205	-	-	-	-	-	205	205
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross ⁵		1076	143	-	-	1,219	7,110	-	2,941	-	-	(17,856)	(7,805)	20,674	107	489	125	(813)	20,582	13,996
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	1	1	1,064	-	-	(9)	-	1,055	1,056
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		3,323	-	-	-	3,323	-	-	-	-	-	-	-	-	-	-	-	-	-	3,323
(e) Fund for Discontinued Policies		1,046	-	-	-	1,046	-	-	-	-	-	-	-	-	-	-	-	-	-	1,046
TOTAL (C)		12,225	210	-	-	12,435	15,005	-	3,266	-	-	1,285	19,556	30,983	168	501	226	1,228	33,106	65,097
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	1,568	-	113	-	-	-	1,681	4	-	-	-	-	-	1,684
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																				
AMOUNT AVAILABLE FOR APPROPRIATION																				
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	1,570	-	115	-	-	-	1,685	-	-	-	-	-	-	1,685
TOTAL		-	-	-	-	-	1,570	-	115	-	-	-	1,685	-	-	-	-	-	-	1,685
The total surplus as mentioned below:																				
(a) Interim Bonuses Paid:		-	-	-	-	-	52	-	2	-	-	54	-	-	-	-	-	-	-	54
(b) Terminal Bonuses Paid:		-	-	-	-	-	150	-	2	-	-	152	-	-	-	-	-	-	-	152
(c) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account:		3	-	-	-	3	1,568	-	113	-	-	(3)	1,678	4	-	(1)	(1)	1	3	1,684
(e) Total Surplus: [(a)+(b)+(c)].							1,770		117				1,884							1,890

Separate pages are to be provided for i) For the Quarter, ii) Upto the Quarter, iii) For the Corresponding Quarter of the Previous Year and iv) Upto the Corresponding Quarter of the Previous Year

¹ Refer para (1) of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

² Represents the deemed realised gain as per norms specified by the Authority.

³ Refer Circular IRDA/F&A/CIR/MISC/184/10/2019 dt. 4th Oct. 2019

⁴ Refer para 2.10.2 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

⁵ Represents Mathematical Reserves after allocation of bonus

The total surplus shall be disclosed separately with the following details:

- (a) Interim Bonuses Paid:
- (b) Allocation of Bonus to policyholders:
- (c) Surplus shown in the Revenue Account:
- (d) Total Surplus: [(a)+(b)+(c)].

⁶ Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

a) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.

b) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.

d) Income from rent shall include only the realised rent. It shall not include any notional rent.

e) Under the sub-head "Other Income" items like foreign exchange gains or losses and other items shall be included.

FORM L-1-A-R

Name of the Insurer:
Registration No. and Date of Registration with the IRDAI

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH SEP 2024.

Policyholders' Account (Technical Account) ¹

PARTICULARS (Amount in Rs. Lakhs)	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR. INS	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	2152	5	0	0	2157	8887	0	71	0	16	8974	26154	103	0	180	213	26650	37782
(b) Reinsurance ceded		(46)	-	-	-	(46)	(75)	-	-	-	-	(75)	(1,961)	-	-	(32)	-	(1,993)	(2,114)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		501	6	-	-	507	3,807	-	369	-	279	4,455	5,815	44	251	39	409	6,558	11,520
(b) Profit on sale/redemption of investments		4,217	75	-	-	4,292	1,028	-	7	-	61	1,096	174	-	-	-	3	177	5,566
(c) (Loss on sale/ redemption of investments)		(229)	(5)	-	-	(234)	(274)	-	(7)	-	(18)	(299)	(77)	-	(1)	-	(13)	(91)	(623)
(d) Transfer/Gain on revaluation/change in fair value ²		(994)	(15)	-	-	(1,009)	-	-	-	-	-	-	(136)	-	-	-	-	(136)	(1,146)
(e) Amortisation of Premium / Discount on investments		101	-	-	-	101	432	-	42	-	23	497	1,327	1	19	1	21	1,369	1,967
Other Income		47	(18)	-	-	29	100	-	-	-	-	100	246	-	-	-	2	248	377
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration of MD/CEO/WTG/Other KMPs		(1)	-	-	-	(1)	(3)	-	-	-	-	(3)	(18)	-	-	-	-	(18)	(23)
(c) Towards deficit funding and others		126	16	-	-	142	-	-	(22)	-	(34)	(56)	2,458	29	(1)	(43)	59	2,502	2,588
TOTAL (A)		5874	64	0	0	5,938	13902	0	460	0	327	14,689	33982	177	268	145	694	35,266	55,895
Commission	L-5	31	0	0	0	31	360	0	0	0	0	360	1258	0	0	0	0	1,258	1,650
Operating Expenses related to Insurance Business	L-6	436	0	0	0	436	2336	0	9	0	8	2,353	11021	24	4	33	50	11,132	13,923
Provision for doubtful debts		-	-	-	-	-	1	-	-	-	-	1	5	-	-	-	-	5	7
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Provision for Tax																			
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(4)	-	-	-	-	(4)	-	-	-	-	-	-	(4)
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges ⁴		50	-	-	-	50	-	-	-	-	-	-	7	-	-	-	-	7	58
TOTAL (B)		517	0	0	0	517	2693	0	9	0	8	2,710	12292	24	4	33	50	12,403	15,634
Benefits Paid (Net)	L-7	3,020	85	-	-	3,105	5,556	-	300	-	6,447	12,303	5,524	51	42	45	1,088	6,750	22,158
Interim and Terminal Bonuses Paid		-	-	-	-	-	165	-	20	-	-	185	-	-	-	-	-	185	
Change in valuation of liability in respect of life policies																			
(a) Gross ⁵		2,313	7	-	-	2,320	4,958	-	(26)	-	-	4,932	-	-	-	-	-	-	7,252
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	(6,125)	(6,125)	15,469	101	224	67	(444)	15,417	9,292
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	697	-	-	-	-	697	697
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		5,333	92	-	-	5,425	10,679	-	294	-	322	11,295	21,690	152	266	112	644	22,864	39,583
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(6)	-	-	-	(6)	530	-	157	-	-	687	-	-	-	-	-	-	679
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																			
AMOUNT AVAILABLE FOR APPROPRIATION																			
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(6)	-	-	-	(6)	530	-	157	-	-	687	-	-	-	-	-	-	679
TOTAL		(6)	-	-	-	(6)	530	-	157	-	-	687	-	-	-	-	-	-	679
The total surplus as mentioned below:																			
(a) Interim Bonuses Paid:		-	-	-	-	-	34	-	3	-	-	37	-	-	-	-	-	-	37
(b) Terminal Bonuses Paid:		-	-	-	-	-	130	-	17	-	-	147	130	-	-	-	-	-	149
(c) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account:		(6)	-	-	-	(6)	530	-	157	-	-	687	-	-	-	-	-	-	679
(e) Total Surplus: [(a)+(b)+(c)].		(6)	-	-	-	(6)	694	-	177	-	-	871	-	-	-	-	-	-	864

Separate pages are to be provided for i) For the Quarter, ii) Upto the Quarter, iii) For the Corresponding Quarter of the Previous Year and iv) Upto the Corresponding Quarter of the Previous Year

¹ Refer para (1) of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

² Represents the deemed realised gain as per norms specified by the Authority.

³ Refer Circular IRDA/FA&CIR/RTSC/184/10/2019 dt. 4th Oct. 2019

⁴ Refer para 2.10.2 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

⁵ Represents Mathematical Reserves after allocation of bonus

The total surplus shall be disclosed separately with the following details:

- (a) Interim Bonuses Paid:
- (b) Allocation of Bonus to policyholders:
- (c) Surplus shown in the Revenue Account:
- (d) Total Surplus: [(a)+(b)+(c)].

⁶ Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

a) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.

b) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.

d) Income from rent shall include only the realised rent. It shall not include any notional rent.

e) Under the sub-head "Other Income" items like foreign exchange gains or losses and other items shall be included.

Classification | Internal

Future Generali India Life Insurance Company Limited
Registration No. and Date of Registration with the IRDAI

REVENUE ACCOUNT FOR THE PERIOD ENDED 30th Sep 2024

Policyholders' Account (Technical Account) '1

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					(Amount in Rs. Lakhs)												GRAND TOTAL
							NON-LINKED BUSINESS												
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	NON-PARTICIPATING		VAR.INS	TOTAL	
															PENSION	HEALTH			
Premiums earned – net																			
(a) Premium	L-4	4,449	8	-	-	4,457	12,846	-	1,700	-	32	14578	42,953	189	-	358	240	43740	62776
(b) Reinsurance ceded		(93)	-	-	-	(93)	(137)	-	-	-	-	(137)	(5,048)	-	-	(62)	-	(5,110)	(5,341)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		1,093	14	-	-	1,107	7,616	-	696	-	697	9,009	11,429	86	500	73	830	12,918	23,034
(b) Profit on sale/redemption of investments		6,917	118	-	-	7,035	2,064	-	28	-	111	2,203	370	-	1	-	6	377	9,615
(c) (Loss on sale/ redemption of investments)		(428)	(10)	-	-	(438)	(346)	-	(7)	-	(24)	(377)	(101)	-	(1)	-	(15)	(117)	(932)
(d)Transfer/Gain on revaluation/change in fair value ²		1,672	41	-	-	1,713	-	-	-	-	-	-	(166)	-	-	-	-	(166)	1,547
(e) Amortisation of Premium / Discount on investments		183	-	-	-	183	814	-	78	-	61	953	2,535	1	34	2	38	2,610	3,746
Other Income (to be specified)		129	(18)	-	-	111	199	-	-	-	-	199	442	-	-	-	3	445	755
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) towards remuneration of MD/CEO/ WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others		214	18	-	-	232	-	-	49	-	(55)	(6)	5,079	53	1	(81)	103	5,155	5,381
TOTAL (A)		14,136	171	-	-	14,307	23056	-	2544	-	822	26,421	57,493	329	535	290	1,205	59,852	1,00,580
Commission	L-5	39	-	-	-	39	515	-	-	-	-	515	2,305	-	-	1	-	2,306	2,860
Operating Expenses related to Insurance Business	L-6	763	6	-	-	769	3,872	-	83	-	14	3,969	20,030	59	7	55	93	20,244	24,984
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Bad debts written off		-	-	-	-	-	1	-	-	-	-	1	4	-	-	-	-	5	5
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	(4)	-	-	-	-	(4)	-	-	-	-	-	-	(4)
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges ⁴		101	1	-	-	102	-	-	-	-	-	-	15	-	-	-	-	15	117
TOTAL (B)		903	7	-	-	910	4,384	-	83	-	14	4,481	22,355	59	7	56	93	22,571	27,963
Benefits Paid (Net)	L-7	6,966	156	-	-	7,122	9,656	-	496	-	12,529	22,681	9,996	79	42	98	1,721	11,936	41,738
Interim Bonuses Paid		-	-	-	-	-	308	-	27	-	-	335	1	-	-	-	-	1	336
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross ⁵		6,192	7	-	-	6,199	6,484	-	1,718	-	(11,720)	(3,518)	24,353	191	487	137	(609)	24,559	27,238
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	788	-	-	(2)	-	786	786
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		13,158	163	-	-	13,321	16,448	-	2,241	-	809	19,498	35,138	270	529	233	1,112	37,282	70,099
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		74	1	-	-	75	2,223	-	220	-	-	2,442	-	-	-	-	-	-	2,517
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																			
AMOUNT AVAILABLE FOR APPROPRIATION																			
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		75	-	-	-	75	2,223	-	220	-	-	2,442	-	-	-	-	-	-	2,517
TOTAL		75	-	-	-	75	2,223	-	220	-	-	2,442	-	-	-	-	-	-	2,517
The total surplus as mentioned below:																			
(a) Interim Bonuses Paid:		-	-	-	-	-	74	-	5	-	-	77	-	-	-	-	-	-	78
(b) Terminal Bonuses Paid:		-	-	-	-	-	234	-	22	-	-	256	-	-	-	-	-	-	258
(c) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account:		75	-	-	-	75	2,223	-	220	-	-	2,442	-	-	-	-	-	-	2,517
(e) Total Surplus: [(a)+(b)+(c)].							2,531		247			2,775							2,853

Separate pages are to be provided for i) For the Quarter, ii) Upto the Quarter, iii) For the Corresponding Quarter of the Previous Year and iv) Upto the Corresponding Quarter of the Previous Year

¹ Refer F. No. IRDAI/Reg/10/204/2024 of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2024

² Represents the deemed realised gain as per norms specified by the Authority.

³ Refer Circular F.No. IRDAI/Reg./3/191/2023 dt. 26th Mar. 2023

⁴ Refer F. No. IRDAI/Reg/10/204/2024 on Preparation of Financial

Statements and Filing Returns of Life Insurance Business

⁵ Represents Mathematical Reserves after allocation of bonus

The total surplus shall be disclosed separately with the following details:

- (a) Interim Bonuses Paid:
- (b) Allocation of Bonus to policyholders:
- (c) Surplus shown in the Revenue Account:
- (d) Total Surplus: [(a)+(b)+(c)].

⁶ Refer F. No. IRDAI/Reg/10/204/2024 on Preparation of Financial

Statements and Filing Returns of Life Insurance Business

Note:

a) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.

b) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.

d) Income from rent shall include only the realised rent. It shall not include any notional rent.

e) Under the sub-head "Other Income" items like foreign exchange gains or losses and other items shall be included.

FORM L-2-A-PL**Future Generali India Life Insurance Company Limited****Registration Number: 133, Date of Registration: 4th September 2007****Profit & Loss Account for the period ended 30th Sep 2024****Shareholders' Account (Non-technical Account)****(Amount in Rs. Lakhs)**

Particulars	Schedule Ref. Form No.	For the Quarter Ended 30th Sep,2024	Upto the Period Ended 30th Sep,2024	For the Quarter Ended 30th Sep,2023	Upto the Period Ended 30th Sep,2023
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		719	1,471	756	1,443
(b) Profit on sale/redemption of investments		279	563	10	13
(c) (Loss on sale/ redemption of investments)		(58)	(82)	(15)	(40)
(d) Amortisation of Premium / Discount on Investments		87	177	-	-
Other Income		-	-	-	-
TOTAL (A)		1,028	2,129	731	1,416
Expense other than those directly related to the insurance business		38	197	97	176
MD and CEO's remuneration in excess of regulatory limits		(23)	-	122	253
Contribution to Policyholders' A/c		-	-	-	-
(a) Towards Excess Expenses of Management ¹		-	-	-	-
(b) Others		2,588	5,381	3,835	9,139
Interest on subordinated debt		64	126	64	126
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account ²		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	(23)	(23)
(b) Provision for doubtful debts		300	300	-	-
(c) Others		-	-	-	-
Others- provision for standard and non-standard assets		-	-	-	-
TOTAL (B)		2,967	6,004	4,095	9,672
Profit/ (Loss) before tax		(1,939)	(3,875)	(3,364)	(8,256)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(1,939)	(3,875)	(3,364)	(8,256)
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(2,47,212)	-	(2,35,822)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(1,939)	(2,51,087)	(3,364)	(2,44,078)

¹ Refer Circular F.No. IRDAI/Reg./3/191/2023 dt. 26th Mar. 2023² Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

a) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source

b) Income from rentals shall include only the realised rent. It shall not include any notional rent.

FORM L-3-A-BS

Future Generali India Life Insurance Company Limited

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

Balance Sheet as at 30th Sep 2024

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at 30th Sep,2024	As at 30th Sep,2023
Sources of funds			
Shareholders' funds:			
Share capital	L-8, L-9	2,59,932	2,59,932
Share application money pending allotment		-	-
Reserves and surplus	L-10	10,000	10,000
Credit/[debit] fair value change account		(357)	(28)
Sub-Total		2,69,575	2,69,904
Borrowings	L-11	3,000	3,000
Policyholders' funds:			
Credit/[debit] fair value change account		1,157	5
Policy liabilities		7,23,549	6,22,228
Funds for discontinued policies:			
(i) Discontinued on Account of non-payment of premiums		10,671	16,710
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		69,489	57,924
Sub-Total		8,04,866	6,96,867
Funds for future appropriations			
Linked		75	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		31,805	31,572
Deferred tax liabilities (net)		-	-
TOTAL		11,09,320	10,01,343
Application of funds			
Investments			
Shareholders'	L-12	42,685	39,236
Policyholders'	L-13	7,02,276	6,24,858
Assets held to cover Linked liabilities	L-14	80,160	74,634
Loans	L-15	13,130	7,955
Fixed Assets	L-16	6,269	4,686
Deferred tax assets (net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	8,881	5,261
Advances and Other Assets	L-18	35,347	30,252
Sub-Total (A)		44,228	35,512
Current liabilities	L-19	29,030	28,292
Provisions	L-20	1,482	1,330
Sub-Total (B)		30,512	29,622
Net current assets (C) = (A - B)		13,716	5,891
Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit & Loss account (Shareholders' Account)		2,51,087	2,44,078
Deficit in revenue account (Policyholders' Account)			
TOTAL		11,09,320	10,01,343

Contingent Liabilities

(Amount in Rs. Lakhs)

Particulars		As at 30th Sep,2024	As at 30th Sep,2023
Partly paid-up investments		4,000	6,000
Claims, other than against policies, not acknowledged as debts by the company		762	491
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		7,348	1,051
Reinsurance obligations to the extent not provided for in accounts		-	-
Others (to be specified)			
(a) Claims against policies, not acknowledged as debts by the company		3,384	3,036
(b) Directions issued by IRDA to transfer excess over EOM allowable for 9th and 10th Year of operation, impact not provided for in accounts		9,111	9,111
TOTAL		24,605	19,689

Classification | Internal

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

PARTICULARS	(Amount in Rs. Lakhs)			
	For the Quarter Ended 30th Sep,2024	Upto the Period Ended 30th Sep,2024	For the Quarter Ended 30th Sep,2023	Upto the Period Ended 30th Sep,2023
First year premiums	9,862	18,470	10,340	17,565
Renewal Premiums	26,839	42,858	23,633	38,104
Single Premiums	1,081	1,447	364	667
TOTAL PREMIUM	37,782	62,776	34,337	56,335
Premium Income from Business written :				
In India	37,782	62,776	34,337	56,335
Outside India	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-5 - COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter Ended 30th Sep,2024	Upto the Period Ended 30th Sep,2024	For the Quarter Ended 30th Sep,2023	Upto the Period Ended 30th Sep,2023
Commission				-
Direct – First year premiums	625	1,117	980	1,485
- Renewal premiums	464	890	333	580
- Single premiums	16	23	10	19
Gross Commission	1,105	2,031	1,323	2,084
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	(148)	(289)	-	-
Net Commission	957	1,741	1,323	2,084
Rewards	693	1,119	1,201	1,702
TOTAL	1,650	2,860	2,524	3,786
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	233	329	365	566
Corporate Agents -Others	943	1,729	1,611	2,414
Brokers	295	630	417	645
Micro Agents	-	-	-	-
Direct Business - Online ¹	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	328	461	130	161
Commission and Rewards on (Excluding Reinsurance) Business written :	1,798	3,150	2,524	3,786
In India	1,798	3,150	2,524	3,786
Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter Ended 30th Sep,2024	Upto the Period Ended 30th Sep,2024	For the Quarter Ended 30th Sep,2023	Upto the Period Ended 30th Sep,2023
Employees' remuneration & welfare benefits	9,748	17,032	8,362	16,079
Travel, conveyance and vehicle running expenses	326	492	509	752
Training expenses	47	54	44	82
Rents, rates & taxes	474	937	486	988
Repairs	253	501	250	498
Printing & stationery	24	50	22	43
Communication expenses	82	175	92	194
Legal & professional charges	417	1,085	599	890
Medical fees	19	42	20	38
Auditors' fees, expenses etc				
a) as auditor	14	27	15	27
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	3	5	(0)	2
Advertisement and publicity	724	1,123	371	803
Interest & Bank Charges	58	116	42	93
Depreciation	458	841	492	943
Brand/Trade Mark usage fee/charges	-	-	-	-
Business Development and Sales Promotion Expenses	5	214	57	73
Stamp duty on policies	203	296	79	179
Information Technology Expenses	819	1,506	795	1,530
Goods and Services Tax (GST)	1	(58)	1	1
Others:	-		-	
Service tax	-	-	-	-
Membership and Subscriptions	22	37	28	40
Outsourcing Expenses	133	350	198	386
Other Expenses	96	160	75	170
TOTAL	13,923	24,984	12,538	23,815
In India	13,923	24,984	12,538	23,815
Outside India	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-7-BENEFITS PAID SCHEDULE

PARTICULARS	(Amount in Rs. Lakhs)			
	For the Quarter Ended 30th Sep,2024	Upto the Period Ended 30th Sep,2024	For the Quarter Ended 30th Sep,2023	Upto the Period Ended 30th Sep,2023
1. Insurance Claims				
(a) Claims by Death	2,959	5,399	2,799	5,697
(b) Claims by Maturity	2,903	4,485	1,364	2,155
(c) Annuities/Pension payment	42	68	28	52
(d) Periodical Benefit - Survival Benefit	1,781	3,013	1,572	2,626
(e) Health	39	112	138	158
(f) Surrenders	7,083	14,485	5,808	13,004
(g) Gratuity and Leave Encashment	1,942	3,519	2,538	4,312
(h) Superannuation	6,488	12,571	14,005	19,302
(i) Partial Withdrawal	326	558	174	579
(j) Critical illness	-	-	-	-
(k) Claim related expenses	15	53	1	46
(l) Other Benefits	32	57	36	54
Benefits Paid (Gross)				
In India	23,610	44,320	28,463	47,985
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):				
(a) Claims by Death	(1,433)	(2,510)	(1,302)	(2,408)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(20)	(71)	(84)	(105)
(f) Others	-	-	-	-
3. Amount accepted in reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Benefits Paid (Net)				
In India	22,158	41,738	27,075	45,472
Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs.)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	Authorised Capital		
	3,000,000,000 (Previous Period - 3,000,000,000) Equity Shares of Rs.10 each	3,00,000	3,00,000
2	Issued Capital		
	2,599,379,593 (Previous Year - 2,395,879,593) Equity Shares of Rs.10 each	2,59,938	2,39,588
3	Subscribed Capital		
	2,599,321,009 (Previous Year - 2,599,321,009) Equity Shares of Rs.10 each	2,59,932	2,59,932
	Preference Shares of Rs..... each		
4	Called-up Capital		
	2,599,321,009 (Previous Year - 2,599,321,009) Equity Shares of Rs.10 each	2,59,932	2,59,932
	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	-	-
	Preference Shares of Rs..... each	-	-
	TOTAL	2,59,932	2,59,932

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

Shareholder	As at 30th Sep,2024		As at 30th Sep,2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	67,58,60,083	26.01	67,58,60,083	26.01
· Foreign	1,92,34,60,926	73.99	1,92,34,60,926	73.99
Investors ¹	NIL	NIL	NIL	NIL
· Indian	NIL	NIL	NIL	NIL
· Foreign	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL
TOTAL	2,59,93,21,009	100.00	2,59,93,21,009	100.00

FORM L- 9A

DETAILS OF EQUITY HOLDINGS OF INSURERS									
PART A- PARTICULARS OF THE SHAREHOLDING PATTERN OF FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED AS AT QUARTER ENDED 30 SEPTEMBER 2024									
Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
	A Promoters' & Promoters' Group								
	A.1 Indian Promoters								
	→Individuals/ HUF	0							
	(i) Names of major Shareholders:								
	(None)		0	0	0	0	0	0	0
	(ii) Bodies Corporate:	2							
	(i) Future Enterprises Limited		65,43,80,445	25.1751	65,438.04	0	0	0	0
	(ii) Future Corporate Resources Private Limited		2,14,79,638	0.8264	2,147.96	0	0	0	0
	(iii) Financial Institutions/ Banks	0	0	0	0	0	0	0	0
	(iv) Central Government/ State Government(s)/ President of India	0	0	0	0	0	0	0	0
	(v) Persons acting in Concert (Please specify)	0	0	0	0	0	0	0	0
	(vi) Any other (Please specify)	0							
	A.2 Foreign Promoters								
	(i) Individuals (Names of major shareholders):	0							
	(None)		0	0	0	0	0	0	0
	(ii) Bodies Corporate	1							
	(i) Generali Participations Netherlands N.V. (Formerly known as Participatie Maatschappij Graafschap Holland N.V.)		1,92,34,60,926	73.9986	1,92,346.09	0	0	63,35,00,400	32.9354
	(iii) Any other (Please specify)	0							
	B Non Promoters'								
	B.1 Public Shareholders								
	1.1 Institutions	0							
	i) Mutual Funds		0	0	0	0	0	0	0
	ii) Foreign Portfolio Investors		0	0	0	0	0	0	0
	iii) Financial Institutions/ Banks		0	0	0	0	0	0	0
	iv) Insurance Companies		0	0	0	0	0	0	0
	v) FII belonging to foreign promoter		0	0	0	0	0	0	0
	vi) FII belonging to foreign promoter of Indian Promoter		0	0	0	0	0	0	0
	vii) Provident fund/ Pension fund		0	0	0	0	0	0	0
	viii) Alternative Investment Fund		0	0	0	0	0	0	0
	ix) NBFCs Registered with RBI		0	0	0	0	0	0	0
	x) Any other (Please specify)		0	0	0	0	0	0	0
	1.2 Central Government/ State Government(s)/ President of India	0	0	0	0	0	0	0	0
	1.3 Non-Institutions								
	i) Individual Share capital upto Rs. 2 Lacs	0	0	0	0	0	0	0	0
	ii) Individual Share capital in excess of Rs. 2 Lacs	0	0	0	0	0	0	0	0
	iii) Others:	0	0	0	0	0	0	0	0
	-Trusts	0	0	0	0	0	0	0	0
	-Non Resident Indian (NRI)	0	0	0	0	0	0	0	0
	-Clearing Members	0	0	0	0	0	0	0	0
	-Non Resident Indian Non Repatriable	0	0	0	0	0	0	0	0
	-Bodies Corporate	0	0	0	0	0	0	0	0
	-IEPF	0	0	0	0	0	0	0	0
	v) Any other (Please specify)	0	0	0	0	0	0	0	0
	B.2 Non Public Shreholders	0							
	2.1 Custodian/ DR Holder		0	0	0	0	0	0	0
	2.2 Employee Benefit Trust		0	0	0	0	0	0	0
	2.3 Any other (Please specify)	0							
	Total	3	2,59,93,21,009	100%	2,59,932.10	0	0	63,35,00,400	32.935

Footnotes:

1. All holdings, above 1% of the paid up equity, have to be separately disclosed.
2. Indian Promoters- As defined under Regulation 3(1)(l) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.
3. Where a Company is listed, the column "shares pledged or otherwise encumbered" shall not be applicable to "Non-Promoters" category.

PART (B):
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER
COMPANY(S)/ INDIAN INVESTOR(S)
AS INDICATED AT (A) ABOVE

Name of the Indian Promoter:

Future Corporate Resources Private Limited

(Please repeat the tabulation in case of more than one Indian Promoter)

Details of equity holdings as on 30TH JUNE 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in period		
							As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)			
A	Promoters' & Promoters' Group								
A.1	Indian Promoters								
	→ Individuals/ HUF	5	7720	0.3	0.77	0	0	0	0
(i)	Names of major Shareholders: (None)								
(ii)	Bodies Corporate:	4	2280	0.1	0.22	0	0	0	0
(iii)	Financial Institutions/ Banks	0	0	0	0	0	0	0	0
	Central Government/ State								
(iv)	Government(s)/ President of India	0	0	0	0	0	0	0	0
	Persons acting in Concert (Please specify)	0	0	0	0	0	0	0	0
(v)	Any other (Please specify) Trust	4	2505003	99.6	250.5	0	0	0	0
(vi)		0	0	0	0	0	0	0	0
A.2	Foreign Promoters								
	Individuals (Names of major shareholders):								
(i)	(None)								
(ii)	Bodies Corporate								
	(i) Participatie Maatschappij Graafschap Holland NV								
(iii)	Any other (Please specify)								
B	Non Promoters'	0	0	0	0	0	0	0	0
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/ Banks								
iv)	Insurance Companies								
v)	FII belonging to foreign promoter#								
	FII belonging to foreign promoter of Indian Promoter#								
vi)	Provident fund/ Pension fund								
vii)	Alternative Investment Fund								
viii)									
ix)	Any other (Please specify)								

Regd.off. Ground Floor, Shop.No.1 Laxmi Narayan Stationary, Prem Nagar, Opp. Meghwadi, Jogeshwari East,

Mumbai – 400060 | Tel: +91 -22-3084 2200 | F: +91-22-3084 2201

CIN No: U74140MH2007PTC175603



1.2	Central Government/ State Government(s)/ President of India	0	0	0	0	0	0	0	0
1.3	Non-Institutions								
	Individual Share capital upto Rs. 2 Lacs								
i)	Individual Share capital in excess of Rs. 2 Lacs								
ii)	NBFCs registered with RBI								
iii)	Others:								
iv)	-Trusts								
	-Non Resident Indian (NRI)								
	-Clearing Members								
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate								
	-IEPF								
v)	Any other (Please specify)	0	0	0	0	0	0	0	0
B.2	Non Public Shreholders								
2.1	Custodian/ DR Holder								
2.2	Employee Benefit Trust								
2.3	Any other (Please specify)								
	Total	13	25,15,003	100.00	251.50	0	0	0	0

Footnotes:

- At A.1 A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian insurance companies) Regulations, 2000.
 - Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
 - Details of Indian investors, singly and jointly holding more than 1% have to be provided where the insurance company is listed.
- # Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/ foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/ foreign investor of the Indian insurance company.

For Future Corporate Resources Private Limited


Authorised Signatory



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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	10,000	10,000
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	10,000	10,000

FORM L-11-BORROWINGS SCHEDULE**BORROWINGS****(Amount in Rs. Lakhs)**

Sl. No.	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	In the form of Debentures/ Bonds	3,000	3,000
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others	-	-
	TOTAL	3,000	3,000

DISCLOSURE FOR SECURED BORROWINGS**(Amount in Rs. Lakhs)**

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
Not Applicable				

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,701	9,173
2	Other Approved Securities	8,168	6,727
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,056	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,114	10,486
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,396	10,164
5	Other than Approved Investments	1,338	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,006
2	Other Approved Securities	10	100
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500	-
	(e) Other Securities (FD & TREPS)	1,401	1,580
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	42,685	39,236

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,06,673	3,89,790
2	Other Approved Securities	53,137	53,871
3	(a) Shares		
	(aa) Equity	4,161	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,02,018	63,818
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,22,588	1,04,913
5	Other than Approved Investments	1,740	1
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,393	427
2	Other Approved Securities	905	911
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500	1,899
	(e) Other Securities	8,109	6,988
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,051	2,240
5	Other than Approved Investments	-	-
	TOTAL	7,02,276	6,24,858

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	15,131	16,549
2	Other Approved Securities	4,710	7,254
3	(a) Shares		
	(aa) Equity	32,071	24,621
	(bb) Preference	-	-
	(b) Mutual Funds	3,658	718
	(c) Derivative Instruments		-
	(d) Debentures/ Bonds	3,747	3,757
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate		-
4	Investments in Infrastructure and Social Sector	7,795	5,781
5	Other than Approved Investments	6,556	6,148
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,053	3,176
2	Other Approved Securities	509	253
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FD & CBLO)	1,900	5,343
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	1,031	1,034
	TOTAL	80,160	74,634

L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments**(Amount in Rs. Lakhs)**

Particulars	Shareholders		Policyholders		Assets held to cover Linked		Total	
	As at 30th Sep,2024	As at 30th Sep,2023	As at 30th Sep,2024	As at 30th Sep,2023	As at 30th Sep,2024	As at 30th Sep,2023	As at 30th Sep,2024	As at 30th Sep,2023
Long Term Investments:								
Book Value	38,735	35,795	6,81,761	6,11,030	32,695	35,203	7,53,190	6,82,029
Market Value	39,415	35,774	7,03,737	6,02,398	32,695	35,203	7,75,847	6,73,375
Short Term Investments:								
Book Value	1,911	2,686	11,958	12,465	5,462	8,772	19,331	23,923
Market Value	1,919	2,681	11,976	12,510	5,462	8,772	19,358	23,963

**FORM L-15-LOANS SCHEDULE
LOANS**

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	13,130	7,949
	(d) Others		
	Unsecured	0	6
	TOTAL	13,130	7,955
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	13,130	7,949
	(f) Loans to Employees	0	6
	TOTAL	13,130	7,955
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	13,130	7,955
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	13,130	7,955
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	5,465	63
	(b) Long Term	7,665	7,892
	TOTAL	13,130	7,955

FORM 16-FXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as on April 1, 2024	Additions	Deductions	Closing as on 30th Sep,2024	Opening as on April 1, 2024	For The Period	On Sales/ Adjustments	Closing as on 30th Sep,2024	As at 30th Sep,2024	As at 30th Sep,2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	8,501	790	-	9,291	6,207	442	-	6,649	2,642	2,238
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,451	58	-	1,509	1,182	73	-	1,255	254	292
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	545	25	10	560	439	22	8	452	107	115
Information Technology Equipment	4,225	612	79	4,758	2,503	273	79	2,697	2,061	1,423
Vehicles	75	-	-	75	34	9	-	43	31	50
Office Equipment	506	35	13	528	427	22	11	438	90	74
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	15,304	1,519	103	16,720	10,791	840	98	11,535	5,185	4,192
Work in progress									1,083	494
Grand Total	15,304	1,519	103	16,720	10,791	840	98	11,535	6,269	4,686
PREVIOUS YEAR	17,168	443	1,002	16,609	12,447	948	969	12,417	4,686	

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	Cash (including cheques ¹ , drafts and stamps)	2,259	710
2	Bank Balances		
	(a) Deposit Accounts		-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	111
	(bb) Others	-	-
	(b) Current Accounts	6,622	4,439
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	8,881	5,261
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	8,881	5,261
	Outside India	-	-
	TOTAL	8,881	5,261

¹ Cheques on hand amount to Rs. 2074 (in Lakhs)
Corresponding period of Previous year Rs. 588 (in Lakhs)

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	854	731
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	21	18
6	Others:		
	Advances to Suppliers	901	1,688
	Investment Purchased to be settled	584	-
	Advances to Employees	22	16
7	Others: - Excess Investment Fund over Leave Encashment Liability	102	90
8	Derivative Asset/Liability	1,168	-
	TOTAL (A)	3,652	2,543
	OTHER ASSETS		
1	Income accrued on investments		
	(a) Shareholders'	994	1,063
	(b) Policyholders'	15,673	14,196
2	Outstanding Premiums	4,578	4,148
3	Agents' Balances		
	- Gross	903	691
	- Less: Provision for doubtful agent balances	(12)	(610)
			-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business (including reinsurers)	2,879	1,851
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders		
	Assets Held for Unclaimed Fund	1,414	2,534
	Income Accrued on Unclaimed Investments	528	510
8	Others (to be specified)		
	Refundable Security Deposits	1,922	1,284
	Service Tax / GST Unutilised Credit	2,624	1,907
	Other Receivables	192	136
	TOTAL (B)	31,695	27,709
	TOTAL (A+B)	35,347	30,252

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	Agents' Balances	1,073	1,584
2	Balances due to other insurance companies	2,205	1,081
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	169	135
5	Unallocated premium	1,720	56
6	Sundry creditors	14,025	15,413
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,301	1,591
9	Annuities Due	7	1
10	Due to Officers/ Directors	-	-
11	Interest payable on debentures/bonds	193	467
12	Unclaimed Amount of policyholders	1,403	2,513
13	Income accrued on Unclaimed amounts	528	510
14	Others:		
	Investment Purchased to be settled	-	288
	Statutory Dues	1,742	1,575
	Dues to Employees	692	330
	Proposal Deposit Refund	-	-
	Group Policy Deposit	2,025	1,996
	Payable to Policyholders	1,123	751
	Retention Money Payable	-	-
	Book Overdraft	-	-
	Derivative Asset/Liability - FRA	825	-
	TOTAL	29,030	28,292

**FORM L-20-PROVISIONS SCHEDULE
PROVISIONS**

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	For Taxation (less payments and taxes deducted at source)	0	-
2	For Employee Benefits	1,482	1,330
3	Others	-	-
	TOTAL	1,482	1,330

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sep,2024	As at 30th Sep,2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 Analytical Ratios*

Future Generali India Life Insurance Company Limited

Sl.No.	Particular	For the Quarter Ended 30th Sept,2024	Upto the Period Ended 30th Sept,2024	For the Quarter Ended 30th Sept,2023	Upto the Period Ended 30th Sept,2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-30%	9%	2.85	1.15
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	97.57%	82.66%	(12.92)%	(38.20)%
	b) Annuity	NA	NA	NA	NA
	c) Pension#	-99.99%	-43.18%	(42,726.83)%	(71,824.55)%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	(100.00)%	-100%
	Non Participating:				
	a) Life	4.28%	12.58%	0.07	0.09
	b) Annuity	86.00%	62.86%	-71.95%	-60.62%
	c) Pension	NA	NA	NA	NA
	d) Health	55.54%	-31.68%	(86.71)%	(84.20)%
	e) Variable Insurance	-42.16%	-34.92%	1.04	(39.79)%
2	Percentage of Single Premium (Individual Business) to Business Premium (Individual Business) Total New	9.22%	7.84%	2.06%	2.36%
3	Percentage of Linked New Business Premium (Individual Business) to Business Premium (Individual Business) Total New	7.55%	6.47%	8.25%	8.36%
4	Net Retention Ratio	94.40%	91.49%	95.70%	93.50%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	75.26%	72.32%	70.03%	73.26%
	b) Pension	53.88%	55.11%	87.45%	86.73%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	93.29%	90.16%	87.17%	87.50%
	b) Annuity	NA	NA	NA	NA
	c) Pension	8.01%	3.45%	94.33%	101.84%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	98.99%	124.26%	0.22%	0.15%
	Non Participating:				
	a) Life	78.85%	79.94%	80.22%	75.53%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	0.00%	0.00%
	d) Health	93.09%	93.14%	90.47%	91.70%
	e) Variable Insurance	NA	NA	0.00%	0.00%
6	Expense of Management to Gross Direct Premium Ratio	41.22%	44.36%	43.37%	48.69%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	2.92%	3.23%	7.35%	6.72%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.05%	1.07%	0.54%	0.40%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.00%	0.00%	0.00%	0.00%
10	Ratio of Policyholders' Fund to Shareholders' funds	4525.83%	4525.83%	2820.50%	2820.50%
11	Change in net worth (Amount in Rs. Lakhs)	(4,099)	(4,099)	7,028	7,028
12	Growth in Networth	-18.15%	-18.15%	37.39%	37.39%
13	Ratio of Surplus to Policyholders' Fund	0.08%	0.30%	-0.17%	0.02%
14	Profit after tax / Total Income	-3.57%	-3.98%	-3.91%	-9.57%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.53%	1.53%	1.07%	1.07%
16	Total Investments/(Capital + Reserves and Surplus)	305.68%	305.68%	273.67%	273.67%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	0.00%	0.00%	0.01%	0.01%
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain ##				
	A Without unrealised gain				
	Policyholders' Fund				
	Non Linked - Par	7.95%	8.18%	7.57%	7.51%

FORM L-22 Analytical Ratios*

Future Generali India Life Insurance Company Limited

Sl.No.	Particular	For the Quarter Ended 30th Sept,2024	Upto the Period Ended 30th Sept,2024	For the Quarter Ended 30th Sept,2023	Upto the Period Ended 30th Sept,2023
	Non Linked - Non Par	8.47%	8.82%	7.56%	7.52%
	Linked - Par	NA	NA	NA	NA
	Linked - Non Par	9.58%	32.89%	33.39%	17.60%
	Shareholders' Fund	7.87%	8.09%	7.17%	7.17%
	B With unrealised gain				
	Policyholders' Fund				
	Non Linked - Par	7.51%	12.34%	7.89%	4.63%
	Non Linked - Non Par	7.28%	12.20%	8.03%	4.40%
	Linked - Par	NA	NA	NA	NA
	Linked - Non Par	11.36%	33.59%	34.25%	34.25%
	Shareholders' Fund	7.57%	12.40%	7.51%	7.51%
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	71.56%	78.76%	70.58%	76.84%
	For 25th month	55.57%	62.52%	58.11%	61.21%
	For 37th month	48.72%	48.95%	40.65%	41.40%
	For 49th Month	33.48%	32.13%	32.33%	30.26%
	for 61st month	28.15%	25.73%	25.57%	23.66%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	99.20%	98.86%	88.83%	96.52%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	63.61%	68.42%	62.76%	69.42%
	For 25th month	50.20%	56.79%	56.15%	57.09%
	For 37th month	47.74%	47.83%	42.70%	43.08%
	For 49th Month	37.64%	37.16%	32.92%	33.71%
	for 61st month	29.59%	30.12%	29.12%	26.04%
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	99.87%	99.67%	98.28%	99.00%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.18%	0.18%	0.21%	0.21%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Shareholders' Funds				
	Gross NPA Ratio	1.51%	1.51%	1.75%	1.75%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	Solvency Ratio	170%	170%	222%	222%
22	Debt Equity Ratio	0.16	0.16	0.12	0.12
23	Debt Service Coverage Ratio	-9.71	-19.40	-7.07	-17.48
24	Interest Service Coverage Ratio	-9.71	-19.40	-7.07	-17.48
25	Average ticket size in Rs. - Individual premium (Non-Single)	97853.17	90545.46	97173.33	84444.13

FORM L-22 Analytical Ratios*

Future Generali India Life Insurance Company Limited

Sl.No.	Particular	For the Quarter Ended 30th Sept,2024	Upto the Period Ended 30th Sept,2024	For the Quarter Ended 30th Sept,2023	Upto the Period Ended 30th Sept,2023
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	2,59,93,21,009	2,59,93,21,009	2,59,93,21,009	2,59,93,21,009
2	Percentage of shareholding				
	Indian	26.01%	26.01%	26.00%	26.00%
	Foreign	73.99%	73.99%	73.99%	73.99%
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.15)	(0.15)	(0.13)	(0.32)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.15)	(0.15)	(0.13)	(0.32)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.15)	(0.15)	(0.13)	(0.32)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.15)	(0.15)	(0.13)	(0.32)
8	Book value per share (Rs)	0.71	0.71	0.99	0.99

*The ratios must be calculated in accordance with instructions provided in the annexure and the annexure need not be the part of public disclosures

Due to lower base unusual trends in ratio is observed

Yield mentioned above is Annualised yield.

Note: Persistency calculations are in accordance with IRDAI circular - IRDA/ACT/CIR/MISC/035/01/2014 dated 23rd January 2014 (Persistency Circular).

For the Quarter ending 30-Sep-2024

13th month : All policies incepted in the period <=30-09-2023 And >=01-07-2023

25th month : All policies incepted in the period <=30-09-2022 And >=01-07-2022

37th month : All policies incepted in the period <=30-09-2021 And >=01-07-2021

49th month : All policies incepted in the period <=30-09-2020 And >=01-07-2020

61st month : All policies incepted in the period <=30-09-2019 And >=01-07-2019

Up to the Quarter ending 30-Sep-2024

13th month : All policies incepted in the period <=30-09-2023 And >=01-10-2022

25th month : All policies incepted in the period <=30-09-2022 And >=01-10-2021

37th month : All policies incepted in the period <=30-09-2021 And >=01-10-2020

49th month : All policies incepted in the period <=30-09-2020 And >=01-10-2019

61st month : All policies incepted in the period <=30-09-2019 And >=01-10-2018

The persistency figures for the current year have been calculated based on the data available as at 31 October 2024

For the Quarter ending 30-Sep-2023

13th month : All policies incepted in the period <=30-09-2022 And >=01-07-2022

25th month : All policies incepted in the period <=30-09-2021 And >=01-07-2021

37th month : All policies incepted in the period <=30-09-2020 And >=01-07-2020

49th month : All policies incepted in the period <=30-09-2019 And >=01-07-2019

61st month : All policies incepted in the period <=30-09-2018 And >=01-07-2018

Up to the Quarter ending 30-Sep-2023

13th month : All policies incepted in the period <=30-09-2022 And >=01-10-2021

25th month : All policies incepted in the period <=30-09-2021 And >=01-10-2020

37th month : All policies incepted in the period <=30-09-2020 And >=01-10-2019

49th month : All policies incepted in the period <=30-09-2019 And >=01-10-2018

61st month : All policies incepted in the period <=30-09-2018 And >=01-10-2017

The persistency figures for the previous year have been calculated based on the data available as at 31 October 2023

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE**Receipts and Payments A/c to be furnished by the insurers on direct basis****Name of the Insurer: Future Generali India Life Insurance Company Limited**

Particulars	Period ended Sep 30, 2024	Period ended Sep 30, 2023
	(Amount in Rs. Lakhs)	
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	79,616	68,070
Other receipts (give Break-up)	111	142
Payments to the re-insurers, net of commissions and claims/ Benefits	(4,172)	(3,179)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(47,015)	(48,337)
Payments of commission and brokerage	(5,196)	(4,334)
Payments of other operating expenses	(33,566)	(32,269)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)		
Service tax paid	(2,038)	(1,725)
Other payments (give break-up)	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	(12,261)	(21,631)
Cash flows from investing activities:		
Purchase of fixed assets	(1,794)	(412)
Proceeds from sale of fixed assets	6	33
Purchases of investments	(8,88,624)	(13,18,766)
Loans disbursed	(2,159)	(255)
Sales of investments	8,70,790	12,84,104
Repayments received		
Rents/Interests/ Dividends received	21,949	21,711
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments	-	-
Net cash flow from investing activities	169	(13,586)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	15,350
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Shares / Debenture issue expenses	-	-
Net cash flow from financing activities	-	15,350
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	(12,093)	(19,866)
Cash and cash equivalents at the beginning of the year	31,432	35,100
Cash and cash equivalents at the end of the year	19,339	15,234

* Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: Future Generali India Life Insurance Company Limited Date:30-Sep-2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)				
Type	Category of business	Mathematical Reserves as at 30 September for the year 2024	Mathematical Reserves as at 30 September for the year 2023	Increase in Reserves
Par	Non-Linked -VIP	12,851	23,520	-10,669
	Life	-	-	-
	General Annuity	-	-	-
	Pension	12,851	23,520	-10,669
	Health	-	-	-
	Non-Linked -Others	2,50,936	2,19,597	31,339
	Life	2,34,951	2,11,336	23,615
	General Annuity	-	-	-
	Pension	15,985	8,261	7,723
	Health	-	-	-
			0.00	-
	Linked -VIP	-	-	-
	Life	-	-	-
	General Annuity	-	-	-
	Pension	-	-	-
	Health	-	-	-
	Linked-Others	-	-	-
	Life	-	-	-
	General Annuity	-	-	-
	Pension	-	-	-
	Health	-	-	-
Total Par		2,63,787	2,43,117	20,670
Non-Par	Non-Linked -VIP	23,286	23,309	-23
	Life	23,286	23,309	-23
	General Annuity	-	-	-
	Pension	-	-	-
	Health	-	-	-
	Non-Linked -Others	4,35,090	3,54,650	80,441
	Life	4,15,995	3,37,528	78,466
	General Annuity	2,500	2,215	285
	Pension	14,374	13,477	897
	Health	2,221	1,429	792
			0.00	-
	Linked -VIP	-	-	-
	Life	-	-	-
	General Annuity	-	-	-
	Pension	-	-	-
	Health	-	-	-
	Linked-Others	81,546	75,787	5,760
	Life	80,406	74,523	5,883
	General Annuity	-	-	-
	Pension	1,140	1,263	-123
	Health	-	-	-
Total Non Par		5,39,922	4,53,745	86,177
Total Business	Non-Linked -VIP	36,137	46,829	-10,692
	Life	23,286	23,309	-23
	General Annuity	-	-	-
	Pension	12,851	23,520	-10,669
	Health	-	-	-
	Non-Linked -Others	6,86,026	5,74,246	1,11,779
	Life	6,50,945	5,48,864	1,02,082
	General Annuity	2,500	2,215	285
	Pension	30,359	21,738	8,621
	Health	2,221	1,429	792
			0	0
	Linked -VIP	-	-	-
	Life	-	-	-
	General Annuity	-	-	-
	Pension	-	-	-
	Health	-	-	-
	Linked-Others	81,546	75,787	5,760
	Life	80,406	74,523	5,883
	General Annuity	-	-	-
	Pension	1,140	1,263	-123
	Health	-	-	-
Total		8,03,709	6,96,862	1,06,847

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL

Date: 30-Sep-24

For the Quarter ended 30th September 2024

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹											
1	Andhra Pradesh	10	2	26	77	53	754	87	55	780	1014	1069
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0
3	Assam	41	29	228	291	270	2632	332	299	2860	168	467
4	Bihar	41	25	230	275	144	1511	316	169	1740	675	843
5	Chhattisgarh	0	0	0	-2	-5	-24	-2	-5	-24	0	-5
6	Goa	0	0	0	0	0	0	0	0	0	1	1
7	Gujarat	19	13	105	313	245	3180	332	258	3285	1310	1568
8	Haryana	6	8	52	129	135	1862	135	143	1914	4	147
9	Himachal Pradesh	5	2	26	27	17	158	32	19	183	0	19
10	Jharkhand	4	3	20	69	55	570	73	58	590	191	250
11	Karnataka	12	10	75	299	633	5714	311	643	5790	1019	1662
12	Kerala	16	26	225	250	352	3796	266	378	4021	986	1363
13	Madhya Pradesh	18	9	81	376	317	3153	394	325	3233	715	1040
14	Maharashtra	58	60	541	2269	2863	37101	2327	2923	37642	6223	9146
15	Manipur	0	0	0	0	0	0	0	0	0	0	0
16	Manipur	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	64	42	480	548	413	4332	612	455	4812	1280	1736
20	Punjab	9	3	26	77	53	907	86	56	933	1017	1073
21	Rajasthan	22	13	192	153	128	1728	175	141	1919	838	979
22	Sikkim	1	0	4	6	5	41	7	5	45	1	5
23	Tamil Nadu	1	0	-1	91	105	1060	92	105	1059	847	952
24	Telangana	10	4	41	172	291	4301	182	296	4341	0	296
25	Tripura	0	0	0	0	0	0	0	0	0	-2	-2
26	Uttarakhand	8	6	49	103	92	1814	111	99	1863	63	161
27	Uttar Pradesh	94	46	455	847	300	5204	941	345	5659	2140	2485
28	West Bengal	96	62	462	1097	1336	9112	1193	1398	9574	2871	4269
	TOTAL	535	363	3316	7467	7802	88905	8002	8165	92221	21359	29524
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0
2	Chandigarh	2	0	6	24	53	254	26	54	259	0	54
3	Dadra and Nagar Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0
4	Govt. of NCT of Delhi	32	32	331	802	1223	10967	834	1255	11298	3804	5059
5	Jammu & Kashmir	0	0	0	1	1	4	1	1	4	42	43
6	Ladakh	0	0	0	0	0	0	0	0	0	0	0
7	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0
8	Puducherry	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	34	33	337	827	1277	11225	861	1309	11562	3847	5156
	GRAND TOTAL	569	395	3653	8294	9079	100130	8863	9474	103783	25206	34680
	IN INDIA							8863	9474	103783	25206	34680
	OUTSIDE INDIA							0	0	0	0	0

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL

Date: 30-Sep-24

For the Period ended 30th September 2024

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹											
1	Andhra Pradesh	15	3	48	95	61	850	110	64	898	1519	1583
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0
3	Assam	110	66	568	494	451	4360	604	517	4928	264	781
4	Bihar	167	87	857	361	185	1926	528	272	2783	1051	1323
5	Chhattisgarh	-1	-1	-2	-3	-6	-28	-4	-7	-31	0	-7
6	Goa	0	0	0	0	0	0	0	0	0	1	1
7	Gujarat	89	57	519	496	393	4625	585	450	5144	2105	2555
8	Haryana	33	23	143	220	225	2915	253	248	3058	-6	242
9	Himachal Pradesh	12	8	151	36	21	194	48	29	344	0	29
10	Jharkhand	15	12	154	88	70	657	103	82	811	295	377
11	Karnataka	50	33	295	424	760	7169	474	793	7464	1559	2352
12	Kerala	39	63	474	362	522	5260	401	585	5733	1643	2228
13	Madhya Pradesh	89	41	367	578	477	4562	667	518	4929	1070	1588
14	Maharashtra	251	202	1905	3356	4053	50045	3607	4255	51950	9768	14023
15	Manipur	0	0	0	0	0	0	0	0	0	0	0
16	Manipur	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	222	145	1433	707	487	5273	929	632	6706	1721	2353
20	Punjab	39	23	194	153	105	1416	192	128	1610	1722	1850
21	Rajasthan	92	66	614	245	206	2333	337	272	2947	1269	1541
22	Sikkim	3	1	9	12	10	189	15	11	199	1	12
23	Tamil Nadu	40	17	160	233	207	2013	273	223	2173	1185	1408
24	Telangana	24	10	105	274	408	5717	298	419	5822	0	419
25	Tripura	0	0	0	0	0	0	0	0	0	1	1
26	Uttarakhand	37	26	252	139	124	2622	176	150	2874	93	244
27	Uttar Pradesh	312	168	1575	1200	556	7972	1512	724	9547	3417	4140
28	West Bengal	362	146	1335	1455	1588	11195	1817	1733	12530	4158	5891
	TOTAL	2000	1197	11155	10925	10902	121264	12925	12099	132419	32837	44936
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0
2	Chandigarh	14	21	244	82	145	1102	96	166	1346	0	166
3	Dadra and Nagar Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0
4	Govt. of NCT of Delhi	133	135	1364	1243	1800	22748	1376	1935	24112	5621	7556
5	Jammu & Kashmir	1	0	4	5	4	31	6	4	35	85	89
6	Ladakh	0	0	0	0	0	0	0	0	0	0	0
7	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0
8	Puducherry	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	148	157	1612	1330	1948	23881	1478	2105	25494	5706	7811
	GRAND TOTAL	2148	1354	12767	12255	12850	145146	14403	14204	157913	38543	52747
	IN INDIA							14403	14204	157913	38543	52747
	OUTSIDE INDIA							0	0	0	0	0

FORM L-25- (ii) : Geographical Distribution of Business: GROUP

For the Quarter ended 30th September 2024

Date: 30-Sep-24

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹														
1	Andhra Pradesh	0	0	0	0	0	46	2	2023	0	46	2	2023	0	2
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Chhattisgarh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	5	1	538	0	5	1	538	0	1
8	Haryana	0	0	0	0	2	2501	51	95169	2	2501	51	95169	0	51
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Karnataka	0	0	0	0	0	1544	38	112862	0	1544	38	112862	130	168
12	Kerala	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Maharashtra	0	0	0	0	8	15867	943	623670	8	15867	943	623670	1338	2282
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Punjab	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Rajasthan	0	0	0	0	0	140	10	29	0	140	10	29	0	10
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	0	0	0	0	0	1066	23	37450	0	1066	23	37450	0	23
24	Telangana	0	0	0	0	4	5655	308	23053	4	5655	308	23053	0	308
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttarakhand	0	0	0	0	0	3	0	6	0	3	0	6	0	0
27	Uttar Pradesh	0	0	0	0	0	597	3	4767	0	597	3	4767	0	3
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	14	27424	1380	899568	14	27424	1380	899568	1468	2848
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Dadra and Nagar Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Govt. of NCT of Delhi	0	0	0	0	4	3884	89	106744	4	3884	89	106744	165	254
5	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	4	3884	89	106744	4	3884	89	106744	165	254
	GRAND TOTAL	0	0	0	0	18	31308	1469	1006313	18	31308	1469	1006313	1633	3102
	IN INDIA									18	31308	1469	1006313	1633	3102
	OUTSIDE INDIA									0	0	0	0	0	0

FORM L-25- (ii) : Geographical Distribution of Business: GROUP

For the Period ended 30th September 2024

Date: 30-Sep-24

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹														
1	Andhra Pradesh	0	0	0	0	0	84	3	6074	0	84	3	6074	0	3
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Chhattisgarh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	15	2	1177	0	15	2	1177	0	2
8	Haryana	0	0	0	0	2	3618	74	157607	2	3618	74	157607	0	74
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Karnataka	0	0	0	0	1	4682	875	344174	1	4682	875	344174	911	1786
12	Kerala	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Maharashtra	0	0	0	0	10	24910	1968	820389	10	24910	1968	820389	2052	4021
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Odisha	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Punjab	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Rajasthan	0	0	0	0	0	149	10	29	0	149	10	29	0	10
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Tamil Nadu	0	0	0	0	0	1735	57	70561	0	1735	57	70561	0	57
24	Telangana	0	0	0	0	7	7375	1328	43352	7	7375	1328	43352	0	1328
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttarakhand	0	0	0	0	0	23	0	-2	0	23	0	-2	0	0
27	Uttar Pradesh	0	0	0	0	0	871	608	12113	0	871	608	12113	0	608
28	West Bengal	0	0	0	0	0	-1	0	0	0	-1	0	0	0	0
	TOTAL	0	0	0	0	20	43461	4925	1455474	20	43461	4925	1455474	2963	7888
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Dadra and Nagar Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Govt. of NCT of Delhi	0	0	0	0	5	6520	789	164353	5	6520	789	164353	1352	2141
5	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Ladakh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	5	6520	789	164353	5	6520	789	164353	1352	2141
	GRAND TOTAL	0	0	0	0	25	49981	5714	1619827	25	49981	5714	1619827	4315	10029
	IN INDIA									25	49981	5714	1619827	4315	10029
	OUTSIDE INDIA									0	0	0	0	0	0

FORM - 3A
(Read with Regulation 10)
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 30th Sep 2024
L-26- Form - 3A- Part A - Statement of Investment Assets (Life insurers)
(Business within India)
Periodicity of Submission : Quarterly

PART A

Rs. Lakhs

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	43,340.26
	Investments (Policyholders)	8A	7,03,210.85
	Investments (Linked Liabilities)	8B	80,159.89
2	Loans	9	7,954.75
3	Fixed Assets	10	4,690.61
4	Current Assets		
	a. Cash & Bank Balance	11	5,321.76
	b. Advances & Other Assets	12	30,249.76
5	Current Liabilities		
	a. Current Liabilities	13	28,350.64
	b. Provisions	14	1,329.66
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		2,44,078.09

Application of Funds as per Balance Sheet
(A)

TOTAL (A)

6,01,169.49

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	7,954.75
2	Fixed Assets (if any)	10	4,690.61
3	Cash & Bank Balance (if any)	11	5,321.76
4	Advances & Other Assets (if any)	12	30,249.76
5	Current Liabilities	13	28,350.64
6	Provisions	14	1,329.66
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		2,44,078.09

TOTAL (B)

-2,25,541.51

Investment Assets

(A-B)

8,26,711.00

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

8,26,711.00

Balance Sheet Value of :

A.Life Fund

6,44,784.62

B.Pension & General Annuity and Group Business

1,01,766.49

C. Unit Linked Funds

80,159.89

8,26,711.00

Section IIA

NON-LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % = [(f) - (a)]% g	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec.	Not less than 25%	-	10,701.13	1,210.78	1,46,874.38	2,34,738.79	3,93,525.08	60.96	-	3,93,525.08	4,07,230.99
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	18,879.38	1,461.08	1,52,706.37	2,59,160.09	4,32,206.93	66.96	-	4,32,206.93	4,47,072.31
3	Investment subject to Exposure Norms											
a	Housing & Infrastructure											
	i) Approved Investments	Not less than 15%	-	10,411.54	873.41	49,844.25	52,284.59	1,13,413.79	17.57	391.75	1,13,805.54	1,16,528.18
	ii) Other investments		-	1,262.06	-	934.81	-	2,196.87	0.34	-	2,196.87	603.56
b	i) Approved Investments	Not exceeding 35%	-	12,177.43	85.10	29,066.24	53,093.37	94,422.13	14.63	(318.54)	94,103.59	97,209.47
	ii) Other investments		-	966.96	-	2,293.98	-	3,260.94	0.51	(789.25)	2,471.69	2,471.69
TOTAL LIFE FUND		100%	-	43,697.38	2,419.59	2,34,845.65	3,64,538.04	6,45,500.67	100.00	(716.05)	6,44,784.62	6,63,885.22

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value = (a+b) c	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	Not less than 20%	8,464.52	16,778.11	25,242.63	24.82	-	25,242.63	25,906.78
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	16,917.16	31,863.79	48,780.95	47.96	-	48,780.95	49,627.46
3	Balance in Approved Investment	Not exceeding 60%	17,095.27	35,834.62	52,929.89	52.04	55.66	52,985.54	54,130.86
TOTAL PENSION GENERAL ANNUITY FUND		100%	34,012.43	67,698.41	1,01,710.83	100.00	55.66	1,01,766.49	1,03,758.32

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	Not less than 75%	-	73,603.59	73,603.59	91.82
2	Other Investments	Not more than 25%	-	6,556.29	6,556.29	8.18
TOTAL LINKED INSURANCE FUND		100%	-	80,159.89	80,159.89	100.00

CERTIFICATION

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

- Note:** 1) (*) FRMS refers to 'Funds representing Solvency Margin'
2) Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
3) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
4) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5) Investment shown under NPA in Financials includes investment in IL&FS
6) 100% Provision made for NPA (Infrastructure Leasing and Finance Ltd.) in Schedule 8 Rs.6.56 Crs and Schedule 8A is Rs. 9.35 Crs.
Investments presented in Form 3A (Part A) Section - I are Gross Investments before provisions. NPA provisions are disclosed in Form 7.
7) Board meeting for Q2 of FY 2024-25 is in the month of November 2024..

L-27 - Form 3A - Part B

(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 Sep 2024

Periodicity of Submission : Quarterly

Rs. Lakhs

Particulars	Future Secure Fund	Future Income Fund	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	1,440.80	8,059.86	7,032.67	9,303.12	50.95
Add: Inflow during the Quarter	295.40	362.94	117.84	122.95	0.05
Increase / (Decrease) value of Inv [Net]	42.79	293.57	291.25	451.17	1.55
Less: Outflow during the Quarter	-207.27	-674.75	-216.03	-472.62	-5.56
Total Investible Funds (Mkt Value)	1,571.71	8,041.61	7,225.73	9,404.62	46.99

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	1,111.98	70.75	3,698.62	45.99	1,570.12	21.73	875.21	9.31	31.52	67.09
State Govt. Securities	244.40	15.55	548.75	6.82	321.03	4.44	0.00	0.00	13.46	28.65
Other Approved Securities	198.10	12.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	1,639.29	20.39	543.08	7.52	153.59	1.63	0.00	0.00
Infrastructure Bonds	0.00	0.00	1,428.61	17.77	622.25	8.61	272.02	2.89	0.00	0.00
Equity	0.00	0.00	0.00	0.00	3,320.16	45.95	6,163.11	65.53	0.00	0.00
Money Market Investments	3.90	0.25	116.30	1.45	24.00	0.33	0.00	0.00	1.20	2.55
Mutual funds.	0.00	0.00	0.00	0.00	384.14	5.32	1,107.72	11.78	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)	1,558.38	99.15	7,431.58	92.41	6,784.78	93.90	8,571.65	91.14	46.18	98.29
Current Assets:										
Accrued Interest	14.79	0.94	122.08	1.52	59.46	0.82	23.92	0.25	0.69	1.48
Dividend Receivable	0.00	0.00	0.00	0.00	0.44	0.01	0.89	0.01	0.00	0.00
Bank Balance	0.13	0.01	0.42	0.01	81.57	1.13	74.14	0.79	0.12	0.25
Receivable for Sale of Investments	0.00	0.00	460.00	5.72	451.31	6.25	56.58	0.60	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	86.60	1.08	0.00	0.00	16.09	0.17	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.00	0.00	0.00	0.00	17.91	0.25	36.13	0.38	0.00	0.00
Fund Mgmt. Charges Payable	0.22	0.01	1.39	0.02	1.25	0.02	1.62	0.02	0.01	0.01
Other Current Liabilities (for Investments)	1.37	0.09	460.05	5.72	454.16	6.29	40.00	0.43	0.00	0.00
Sub Total (B)	13.33	0.85	207.66	2.58	119.46	1.65	93.87	1.00	0.80	1.71
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	402.37	5.00	0.00	0.00	100.59	1.07	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	0.00	0.00	0.00	0.00	190.98	2.64	384.63	4.09	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	130.50	1.81	253.87	2.70	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	402.37	5.00	321.48	4.45	739.10	7.86	0.00	0.00
Total (A+B+C)	1,571.71	100.00	8,041.61	100.00	7,225.73	100.00	9,404.62	100.00	46.99	100.00
Funds Carried Forward (as per LB2)										

L-27 - Form 3A - Part B

(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 Sep 2024

Periodicity of Submission : Quarterly

Rs. Lakhs

Particulars	Future Pension Balance Fund	Future Pension Growth Fund	Future Pension Active Fund	Future Group Balance Fund	Future Apex Fund
Opening Balance (Market Value)	80.14	216.37	812.16	2.48	8,981.44
Add: Inflow during the Quarter	0.21	1.18	3.02	0.00	448.80
Increase / (Decrease) value of Inv [Net]	2.43	10.02	41.49	0.07	493.27
Less: Outflow during the Quarter	-9.71	-4.50	-64.48	0.00	-375.86
Total Investible Funds (Mkt Value)	73.08	223.08	792.19	2.55	9,547.65

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	38.44	52.61	20.71	9.29	0.00	0.00	0.88	34.56	0.00	0.00
State Govt. Securities	21.51	29.44	22.95	10.29	0.00	0.00	0.00	0.00	0.00	0.00
Other Approved Securities	0.00	0.00	15.23	6.83	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	0.18	7.23	0.00	0.00
Infrastructure Bonds	0.00	0.00	10.49	4.70	0.00	0.00	0.00	0.00	0.00	0.00
Equity	10.54	14.42	129.63	58.11	633.54	79.97	0.82	32.30	7,600.94	79.61
Money Market Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.45	17.65	0.00	0.00
Mutual funds.	0.00	0.00	8.20	3.68	88.36	11.15	0.03	1.05	1,034.94	10.84
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)	70.50	96.47	207.21	92.89	721.89	91.13	2.37	92.80	8,635.89	90.45
Current Assets:										
Accrued Interest	1.20	1.64	1.32	0.59	0.00	0.00	0.02	0.86	0.00	0.00
Dividend Receivable	0.00	0.00	0.01	0.00	0.11	0.01	0.00	0.00	1.22	0.01
Bank Balance	0.45	0.62	2.88	1.29	6.92	0.87	0.05	2.01	124.72	1.31
Receivable for Sale of Investments	0.00	0.00	0.30	0.14	2.00	0.25	0.00	0.00	19.23	0.20
Other Current Assets (for investments)	0.10	0.14	0.10	0.04	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.05	0.07	0.57	0.26	3.63	0.46	0.00	0.00	50.55	0.53
Fund Mgmt Charges Payable	0.01	0.01	0.03	0.01	0.13	0.02	0.00	0.01	1.65	0.02
Other Current Liabilities (for Investments)	0.00	0.00	-0.08	-0.04	7.28	0.92	0.00	0.00	10.27	0.11
Sub Total (B)	1.69	2.32	4.09	1.83	-2.01	-0.25	0.07	2.87	82.71	0.87
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	0.67	0.92	6.63	2.97	43.80	5.53	0.04	1.66	500.33	5.24
Mutual funds	0.21	0.29	5.15	2.31	28.51	3.60	0.07	2.68	328.72	3.44
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.89	1.22	11.78	5.28	72.31	9.13	0.11	4.33	829.05	8.68
Total (A+B+C)	73.08	100.00	223.08	100.00	792.19	100.00	2.55	100.00	9,547.65	100.00
Funds Carried Forward (as per LB2)										

L-27 - Form 3A - Part B

(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 Sep 2024

Periodicity of Submission : Quarterly

Rs. Lakhs

Particulars	Future Dynamic Growth Fund	Future Opportunity Fund	Future Discontinuance Policy Fund	Future Midcap Fund	Future Group Secure fund
Opening Balance (Market Value)	1,044.21	7,227.26	10,806.43	13,356.87	7,738.19
Add: Inflow during the Quarter	1.48	116.02	602.30	915.63	61.96
Increase / (Decrease) value of Inv [Net]	54.26	406.85	219.54	673.90	306.76
Less: Outflow during the Quarter	-34.38	-355.29	-957.04	-578.09	-150.32
Total Investible Funds (Mkt Value)	1,065.57	7,394.84	10,671.24	14,368.31	7,956.58

Investment of Unit Fund	Future Dynamic Growth Fund		Future Opportunity Fund		Future Discontinuance Policy Fund		Future Midcap Fund		Future Group Secure 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	6,338.55	59.40	0.00	0.00	3,779.31	47.50
State Govt. Securities	0.00	0.00	0.00	0.00	1,540.90	14.44	0.00	0.00	735.11	9.24
Other Approved Securities	0.00	0.00	0.00	0.00	1,128.58	10.58	0.00	0.00	86.31	1.08
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,349.72	16.96
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394.30	4.96
Equity	845.55	79.35	5,936.69	80.28	0.00	0.00	10,724.32	74.64	1,299.20	16.33
Money Market Investments	0.00	0.00	0.00	0.00	1,699.75	15.93	0.00	0.00	39.90	0.50
Mutual funds.	117.67	11.04	838.54	11.34	0.00	0.00	0.00	0.00	17.61	0.22
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)	963.22	90.40	6,775.23	91.62	10,707.79	100.34	10,724.32	74.64	7,701.46	96.79
Current Assets:										
Accrued Interest	0.00	0.00	0.00	0.00	29.08	0.27	0.00	0.00	94.30	1.19
Dividend Receivable	0.13	0.01	0.95	0.01	0.00	0.00	7.68	0.05	0.15	0.00
Bank Balance	10.65	1.00	62.97	0.85	28.33	0.27	161.79	1.13	27.67	0.35
Receivable for Sale of Investments	2.49	0.23	17.68	0.24	0.00	0.00	295.56	2.06	2.32	0.03
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	51.79	0.36	0.00	0.00
Less: Current Liabilities										
Payable for Investments	5.15	0.48	39.94	0.54	0.00	0.00	133.46	0.93	5.85	0.07
Fund Mgmt. Charges Payable	0.18	0.02	1.28	0.02	0.70	0.01	2.45	0.02	0.56	0.01
Other Current Liabilities (for Investments)	0.11	0.01	42.34	0.57	93.27	0.87	0.00	0.00	7.74	0.10
Sub Total (B)	7.83	0.74	-1.95	-0.03	-36.55	-0.34	380.90	2.65	110.30	1.39
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	57.62	5.41	386.31	5.22	0.00	0.00	2,236.52	15.57	63.72	0.80
Mutual funds	36.90	3.46	235.25	3.18	0.00	0.00	1,026.56	7.14	81.11	1.02
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	94.51	8.87	621.56	8.41	0.00	0.00	3,263.08	22.71	144.82	1.82
Total (A+B+C)	1,065.57	100.00	7,394.84	100.00	10,671.24	100.00	14,368.31	100.00	7,956.58	100.00
Funds Carried Forward (as per LB2)										

L-27 - Form 3A - Part B

(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 Sep 2024

Periodicity of Submission : Quarterly

Rs. Lakhs

Particulars	Future Group Income fund	Future Group Growth fund	Total
Opening Balance (Market Value)	823.03	867.19	77,843.15
Add: Inflow during the Quarter	0.94	85.37	11,587.89
Increase / (Decrease) value of Inv [Net]	27.46	39.64	3,356.02
Less: Outflow during the Quarter	-68.95	-0.52	-4,226.40
Total Investible Funds (Mkt Value)	782.48	991.68	80,159.89

Investment of Unit Fund	Future Group Income fund		Future Group Growth fund		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	464.69	59.39	253.90	25.60	18,183.95	22.68
State Govt. Securities	134.09	17.14	170.34	17.18	3,752.54	4.68
Other Approved Securities	37.57	4.80	0.00	0.00	1,465.80	1.83
Corporate Bonds	60.72	7.76	0.00	0.00	3,746.58	4.67
Infrastructure Bonds	62.73	8.02	0.00	0.00	2,790.40	3.48
Equity	0.00	0.00	410.94	41.44	37,075.45	46.25
Money Market Investments	0.00	0.00	14.50	1.46	1,900.00	2.37
Mutual funds	0.00	0.00	61.13	6.16	3,658.33	4.56
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	759.80	97.10	910.81	91.84	72,573.05	90.54
Current Assets:						
Accrued Interest	10.19	1.30	4.40	0.44	361.46	0.45
Dividend Receivable	0.00	0.00	0.06	0.01	11.64	0.01
Bank Balance	22.55	2.88	15.27	1.54	620.65	0.77
Receivable for Sale of Investments	0.00	0.00	0.79	0.08	1,308.28	1.63
Other Current Assets (for investments)	0.94	0.12	7.67	0.77	163.28	0.20
Less: Current Liabilities						
Payable for Investments	0.00	0.00	2.46	0.25	295.72	0.37
Fund Mgmt Charges Payable	0.06	0.01	0.07	0.01	11.60	0.01
Other Current Liabilities (for Investments)	10.94	1.40	0.00	0.00	1,127.44	1.41
Sub Total (B)	22.68	2.90	25.66	2.59	1,030.54	1.29
Other Investments (<=25%)						
Corporate Bonds	0.00	0.00	0.00	0.00	502.97	0.63
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	25.98	2.62	3,897.24	4.86
Mutual funds	0.00	0.00	29.23	2.95	2,156.09	2.69
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	55.22	5.57	6,556.29	8.18
Total (A+B+C)	782.48	100.00	991.68	100.00	80,159.89	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)

Classification | Internal

(Read with Regulation 10)

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

PART- C

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th Sep 2024

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Lakhs

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	1,571.71	32.9359	32.9359	32.0313	31.5079	30.8971	30.3038	0.0869	0.0542	32.9369
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	8,041.61	35.6149	35.6149	34.3214	33.7981	32.8893	32.1970	0.1062	0.0566	35.6359
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	7,225.73	39.7147	39.7147	38.1073	35.8265	35.3063	33.5577	0.1835	0.1097	40.0429
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	9,404.62	55.4001	55.4001	52.8047	48.4715	47.9291	44.7246	0.2387	0.1409	56.0729
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	46.99	38.0666	38.0666	36.8234	36.1851	35.2380	34.6381	0.0990	N.A.	38.1018
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	73.08	47.7495	47.7495	45.7403	44.2839	42.9948	41.7099	0.1448	0.0827	47.8609
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	223.08	71.2321	71.2321	67.4970	62.6512	61.4092	57.8924	0.2304	0.1403	72.0130
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	792.19	96.9946	96.9946	92.0303	83.1012	82.1915	75.3228	0.2877	0.1778	98.3274
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	2.55	39.6371	39.6371	38.5748	36.6739	35.8537	34.3701	0.1532	0.1042	39.8861
10	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	9,547.65	57.4960	57.4960	54.5086	49.1071	48.4320	44.4596	0.2932	0.1686	58.2747
11	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	1,065.57	50.9697	50.9697	48.4383	43.7495	43.1977	39.8340	0.2796	0.1613	51.6686
12	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	7,394.84	44.2362	44.2362	41.8801	37.8096	37.4330	34.5834	0.2791	0.1619	44.8495
13	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	10,671.24	22.1515	22.1515	21.7020	21.3472	20.9977	20.6250	0.0740	0.0561	22.1515
14	Future Midcap Fund	ULIF014010518FUTMIDCAP133	30-Nov-18	Non Par	14,368.31	39.1399	39.1399	37.2217	31.4262	31.3257	29.1392	0.3432	0.2455	40.1415
15	Future Group Secure Fund	ULGF007010118GRPSECFUND133	19-Dec-18	Non Par	7,956.58	19.5106	19.5106	18.7644	18.1640	17.7052	17.1822	0.1355	0.0868	19.5725
16	Future Group Income Fund	ULGF005010118GRPINCFUND133	31-Mar-19	Non Par	782.48	16.0421	16.0421	15.5169	15.2325	14.7989	14.5337	0.1038	0.0660	16.0555
17	Future Group Growth Fund	ULGF009010118GRPGTHFUND133	10-Dec-20	Non Par	991.68	17.3936	17.3936	16.6496	15.6549	15.3177	14.5037	0.1993	0.0952	16.0555
18	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.0668
19	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

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.

Classification | Internal

PERIODIC DISCLOSURES								
FORM L-29		Detail regarding debt securities						
Statement as on: 30th Sep 2024								
Insurer: Future Generali India Life Insurance Co.Ltd.		Date: 30-09-2024						
		Rs. Lakhs						
	Detail Regarding debt securities - Non ULIP							
	Market Value				Book Value			
	As at 30th Sep 2024	As % of total for this class	As at 30th Sep 2023	As % of total for this class	As at 30th Sep 2024	As % of total for this class	As at 30th Sep 2023	As % of total for this class
Break down by credit rating								
AAA rated	2,39,055.03	31.62%	1,86,075.08	28.52%	2,32,754.03	31.67%	1,83,971.20	27.76%
AA or better	20,792.48	2.75%	14,708.77	2.25%	20,123.76	2.74%	14,440.80	2.18%
Rated below AA but above A	603.56	0.08%	608.39	0.09%	606.47	0.08%	609.41	0.09%
Rated below A but above B	-	-	-	-	-	-	-	-
B or lower than B or Equivalent	-	-	-	0.00%	0.00%	0.00%	-	0.00%
Rated below B	-	0.00%	-	-	1,590.40	0.22%	1,700.00	0.26%
Any other (Sovereign Rating)	4,95,646.98	65.55%	4,51,019.99	69.13%	4,79,930.97	65.30%	4,62,004.94	69.71%
	7,56,098.05	100.00%	6,52,412.24	100.00%	7,35,005.63	100.00%	6,62,726.35	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	12,945.64	1.71%	14,240.58	2.18%	13,574.85	1.85%	14,200.87	2.14%
More than 1 year and upto 3 years	51,845.60	6.86%	38,170.82	5.85%	51,440.53	7.00%	38,597.73	5.82%
More than 3 years and up to 7 years	1,47,831.77	19.55%	1,11,900.65	17.15%	1,44,601.26	19.67%	1,10,564.38	16.68%
More than 7 years and up to 10 years	1,16,921.85	15.46%	84,639.99	12.97%	1,13,133.84	15.39%	85,915.01	12.96%
More than 10 years and up to 15 years	83,553.64	11.05%	81,473.31	12.49%	80,906.40	11.01%	80,762.11	12.19%
More than 15 years and up to 20 years	28,657.88	3.79%	10,107.38	1.55%	26,322.72	3.58%	9,917.11	1.50%
Above 20 years	3,14,341.67	41.57%	3,11,879.50	47.80%	3,05,026.03	41.50%	3,22,769.15	48.70%
	7,56,098.05	100.00%	6,52,412.24	100.00%	7,35,005.63	100.00%	6,62,726.35	100.00%
Breakdown by type of the issuer								
a. Central Government	4,33,137.77	57.29%	3,89,378.29	59.68%	4,18,767.71	56.97%	4,00,396.18	60.42%
b. State Government	63,562.00	8.41%	61,641.70	9.45%	62,220.17	8.47%	61,608.76	9.30%
c. Corporate Securities	2,59,398.28	34.31%	2,01,392.24	30.87%	2,54,017.75	34.56%	2,00,721.41	30.29%
	7,56,098.05	100.00%	6,52,412.24	100.00%	7,35,005.63	100.00%	6,62,726.35	100.00%

Note

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

PERIODIC DISCLOSURES								
FORM L-29		Detail regarding debt securities						
Statement as on: 30th Sep 2024		Date: 30-09-2024						
Insurer: Future Generali India Life Insurance Co.Ltd.		Rs. Lakhs						
	Detail Regarding debt securities - ULIP							
	Market Value				Book Value			
	As at 30th Sep 2024	As % of total for this class	As at 30th Sep 2023	As % of total for this class	As at 30th Sep 2024	As % of total for this class	As at 30th Sep 2023	As % of total for this class
Break down by credit rating								
AAA rated	5,412.48	16.74%	9,514.56	24.26%	5,412.48	16.74%	9,514.56	24.26%
AA or better	3,024.50	9.35%	1,958.71	5.00%	3,024.50	9.35%	1,958.71	5.00%
Rated below AA but above A	502.97	1.56%	507.00	0.01	502.97	1.56%	507.00	1.29%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	0.00%	0.00	0.00	-	0.00%	0.00	0.00%
Any other (Sovereign Rating)	23,402.30	72.36%	27,232.41	69.45%	23,402.30	72.36%	27,232.41	69.45%
	32,342.24	100.00%	39,212.68	100.00%	32,342.24	100.00%	39,212.68	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	5,461.86	16.89%	8,772.23	22.37%	5,461.86	16.89%	8,772.23	22.37%
More than 1 year and upto 3 years	4,228.47	13.07%	7,874.60	20.08%	4,228.47	13.07%	7,874.60	20.08%
More than 3 years and up to 7 years	11,166.10	34.52%	15,687.19	40.01%	11,166.10	34.52%	15,687.19	40.01%
More than 7 years and up to 10 years	7,211.14	22.30%	2,899.20	7.39%	7,211.14	22.30%	2,899.20	7.39%
More than 10 years and up to 15 years	620.08	1.92%	530.86	1.35%	620.08	1.92%	530.86	1.35%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	3,654.58	11.30%	3,448.60	8.79%	3,654.58	11.30%	3,448.60	8.79%
	32,342.24	100.00%	39,212.68	100.00%	32,342.24	100.00%	39,212.68	100.00%
Breakdown by type of the issuer								
a. Central Government	18,183.95	56.22%	19,725.17	50.30%	18,183.95	56.22%	19,725.17	50.30%
b. State Government	5,218.34	16.13%	7,507.24	19.14%	5,218.34	16.13%	7,507.24	19.14%
c. Corporate Securities	8,939.94	27.64%	11,980.27	30.55%	8,939.94	27.64%	11,980.27	30.55%
	32,342.24	100.00%	39,212.68	100.00%	32,342.24	100.00%	39,212.68	100.00%
Note								
1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.								
2. The detail of ULIP and Non-ULIP will be given separately.								
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations								

FORM L-30 : Related Party Transactions

Date: 30-Sep-24

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter Ended 30th Sept,2024	Upto the Period Ended 30th Sept,2024	For the Quarter Ended 30th Sept,2023	Upto the Period Ended 30th Sept,2023
1	Future Enterprises Limited	Joint Venturer	Premium Income (Net of Goods and Service Tax)	-	-	-	-
			Share capital infusion	-	-	-	-
	Sprint Advisory Services Private Limited	Joint Venturer	Share capital infusion	-	-	-	-
2	Generali Participations Netherlands N.V	Joint Venturer	Share capital infusion	-	-	-	15,350
3	Key Managerial Persons	Key Managerial Persons	Premium Income	-			
			Managerial Remuneration	80	201	147	305
			Reimbursement of expenses	1	1	3	3
			Sale of vehicle	-			
4	Future Generali India Insurance Company Limited	Fellow subsidiary	Premium income	160	162	-	-
			Premium expense	-	6	-	9
			Claims received			105	105
			Reimbursement of expense incurred by us on behalf of them	16	32	38	57
			Reimbursement of expense incurred by them on behalf of us	37	70	22	46
5	Generali Horizon BV (Refer note 1)	Fellow subsidiary	Interest paid on debenture	-		-	-
			Interest accrued on debenture	64	126	64	126
6	Assicurazioni Generali S.p.A.- Luxembourg Branch (Refer note 1)	Branch of ultimate holding Company	Reinsurance Premium Paid	1,426	3,991	943	2,620
			Claims recognised	1,030	1,729	1,007	1,442
			Expense incurred by them on behalf of us	(4)	(0)	4	4
			Reinsurance Commission ceded	148	289		
7	Assicurazioni Generali S.p.A.- Trieste Branch	Branch of ultimate holding Company	Reinsurance Claim received				
			Reinsurance Premium Paid	148	251	15	24
8	Generali Operations Service Platform S.R.L.	Fellow subsidiary	Services availed	30	15		
9	Generali España, S.A. de Seguros y Reaseguros	Fellow subsidiary	Excess receipt paid back				

Notes:

1. NA stands for not applicable

FORM L-30 : Related Party Transactions

PART-B Related Party Transaction Balances - As at the end of the Quarter dated 30-Sep-2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Future Enterprises Limited	Joint Venturer		NA	NA	NA	NA	NA
2	Sprint Advisory Services Private Limited	Joint Venturer		NA	NA	NA	NA	NA
3	Generali Participations Netherlands N.V	Joint Venturer		payable	Unsecured	NA	NA	NA
4	Key Managerial Persons	Key Managerial Persons		NA	NA	NA	NA	NA
5	Future Generali India Insurance Company Limited	Fellow subsidiary	(45)	payable	Unsecured	NA	NA	NA
6	Generali Horizon BV	Fellow subsidiary	(3,193)	Payable	Unsecured	NA	NA	NA
7	Assicurazioni Generali S.p.A.- Luxembourg Branch	Branch of ultimate holding Company	763	Payable	Unsecured	NA	NA	NA
8	Generali España, S.A. de Seguros y Reaseguros	Fellow subsidiary		NA	Unsecured	NA	NA	NA
9	Generali Operations Service Platform S.R.L.	Fellow subsidiary	(150)	Payable	Unsecured	NA	NA	NA
10	Assicurazioni Generali S.p.A.- Trieste Branch	Branch of ultimate holding Company	(148)	Payable	Unsecured	NA	NA	NA

FORM L - 31 : Board of Directors & Key Persons

Future Generali India Life Insurance Company Limited

IRDAI Registration Number: 133

Date of Registration: 04 September 2007

Dated: 30 September 2024

Sr. No.	Name of person	Designation	Role / Function	Details of change in the period, if any
1	P S Jayakumar	Chairman of Board & Independent Director	Director	----
2	Shailesh Haribhakti	Independent Director	Director	----
3	Devi Singh	Independent Director	Director	----
4	KB Vijay Srinivas	Non-Executive Director	Director	----
5	Roberto Leonardi	Non-Executive Director	Director	----
6	Valentina Sarrocco	Additional Non-Executive Director	Director	----
7	Anup Rau Velamuri	Non-Executive Director	Director	----
8	Luis Roset Sucar	Non-Executive Director	Director	----
9	Alok Rungta	Managing Director and Chief Executive Officer	CEO & MD	
10	Rajeev Chugh	Chief Financial Officer	Finance	Appointed w.e.f 30 September 2024
11	Aditya Mall	Appointed Actuary	Actuarial	
12	Niraj Kumar	Chief Investment Officer	Investment	
14	Manish Pahwa	Chief Compliance Officer	Compliance	
15	Saumika Jain	Company Secretary	Secretarial	
16	Dinesh Arora	Executive Vice President & Head, Internal Audit	Internal Audit	----
17	Nilesh Parmar	Chief Operating Officer and Chief Technology Officer	Operations & Information technology	----
18	Reena Tyagi	Chief Human Resources Officer	Human Resources	----
19	Geetanjali Kothari	Chief Marketing Officer	Marketing	----

Form No. L-32 Available Solvency Margin and Solvency Ratio (Frequency -Quarterly)

As at 30-Sep-24

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

Form Code:	KT-3
Registration Number:	133

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	8,34,080
	Deduct:		
02	Mathematical Reserves	2	8,03,709
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		30,371
05	Available Assets in Shareholders Fund:	4	21,461
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		21,461
08	Total ASM (04)+(07)		51,832
09	Total RSM		30,526
10	Solvency Ratio (ASM/RSM)		170%

Note:

- a) 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;
- b) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- c) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- d) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/c;

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Sep 2024

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

Rs. Lakhs

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)
1	Investments Assets (As per Form 5)	1,95,809.44	1,67,866.42	-	-	7,042.73	8,631.40	4,42,648.50	4,39,200.19	6,45,500.67	6,15,698.00
2	Gross NPA	15.90	15.90	-	-	-	-	-	-	15.90	15.90
3	% of Gross NPA on Investment Assets (2/1)	0.01%	0.95%	-	-	-	-	-	-	0.00%	0.26%
4	Provision made on NPA	1,590.00	1,590.00	-	-	-	-	-	-	1,590.00	1,590.00
5	Provision as a % of NPA (4/2)	100.00%	100.00%	-	-	-	-	-	-	100.00%	100.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,94,219.44	1,66,276.42	-	-	7,042.73	8,631.40	4,42,648.50	4,39,200.19	6,43,910.67	6,14,108.00
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Gross NPA is investments classified as NPA, before any provisions
- c) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- d) Net Investment assets is net of 'provisions'
- e) Net NPA is gross NPAs less provisions
- f) Write off as approved by the Board
- g) The company has made 100% Provision made on NPA in IL&FS.

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Sep 2024

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quarterly

Rs. Lakhs

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2023)
1	Investments Assets (As per Form 5)	49,648.31	53,634.05	-	-	2,467.27	1,686.98	49,595.26	52,740.40	1,01,710.83	1,08,061.42
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)	49,648.31	53,634.05	-	-	2,467.27	1,686.98	49,595.26	52,740.40	1,01,710.83	1,08,061.42
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Gross NPA is investments classified as NPA, before any provisions
- c) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- d) Net Investment assets is net of 'provisions'
- e) Net NPA is gross NPAs less provisions
- f) Write off as approved by the Board

FORM L-33-NPAs-7

Form 7

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th Sep 2024

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

Rs. Lakhs

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2024)	YTD (as on date)	Previous FY (as on 31 March 2023)
1	Investments Assets (As per Form 5)	7,039.94	6,085.04	-	-	1,900.00	1,469.83	71,219.95	66,384.97	80,159.89	73,939.85
2	Gross NPA	464.00	464.00	-	-	-	-	-	-	464.00	464.00
3	% of Gross NPA on Investment Assets (2/1)	6.59%	7.63%	-	-	-	-	-	-	0.58%	0.63%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	7,039.94	6,085.04	-	-	1,900.00	1,469.83	71,219.95	66,384.97	80,159.89	73,939.85
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- The company has taken haircut of 100% in valuation For IL&FS.

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th Sep 2024

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Q1

Name of the Fund : Life Fund

No.	Category Of Investment	Category Code	Current Quarter				Year to Date (Current year)				Year to Date (Jan 23 st)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	3,93,007.97	7,246.10	7.31%	7.31%	3,94,779.55	14,487.77	7.30%	7.30%	3,62,783.06	13,207.19	7.28%	7.28%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A4	Treasury Bills	CTRB	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A05	Sovereign Green Bonds	CSGB	4,739.85	87.30	0.07	0.07	4,811.54	176.75	7.33%	7.33%	578.15	21.20	7.31%	7.31%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Central Government Guaranteed Loans / Special / Non-SL Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SSGB	37,198.19	710.58	7.58%	7.58%	36,824.21	1,415.39	7.67%	7.67%	42,598.19	1,649.92	7.73%	7.73%
B3	State Government Guaranteed Loans	SSGL	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SSQA	362.94	6.06	6.62%	6.62%	363.22	12.03	6.60%	6.60%	908.36	32.23	7.07%	7.07%
B5	Government Equity	SSGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(D) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :													
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSE	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTHL	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets / Approved Investments	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HMPS	-	-	-	-	-	-	-	-	-	-	-	-
C7	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
TAXABLE BONDS or														
C8	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C9	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	37,358.39	634.49	6.74%	6.74%	35,599.98	1,262.43	7.09%	7.09%	20,950.90	880.06	7.62%	7.62%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by HUDCO	HHFD	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HMFD	-	-	-	-	-	-	-	-	-	-	-	-
C13	Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HMFA	-	-	-	-	-	-	-	-	-	-	-	-
(D) OTHER INVESTMENTS														
C14	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
C15	Housing - Securitised Assets	HOHB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPS	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment - Affordable Housing													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HOBL	606.68	17.08	11.17%	11.17%	606.91	29.69	9.76%	9.76%	-	-	-	-
(G) INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS														
C19	Infrastructure - Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	10.69	-	-	-	10.69	-	-	-	-	-	-
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	942.25	247.45	104.19%	104.19%	890.50	305.39	121.35%	121.35%	-	-	-	-
C22	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Securitised Assets / (Approved)	ISSA	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Debentures / Bonds / CPs / Loans - Promoter Group	ISGP	-	-	-	-	-	-	-	-	-	-	-	-
C25	Infrastructure - Infrastructure Development Fund (IDF)	ISDF	2,246.35	46.65	8.33%	8.33%	2,248.44	91.90	8.15%	8.15%	-	-	-	-
C26	Onshore Rupee Bonds issued by ADR and IFC (Infrastructure- approved)	IOBR	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	7,724.35	148.49	7.63%	7.63%	7,725.25	286.61	7.63%	7.63%	6,701.74	256.07	0.08	0.08
TAXABLE BONDS														
C28	Infrastructure - PSU - Debentures / Bonds	IJPD	48,383.28	950.09	7.79%	7.79%	48,596.96	1,900.96	7.80%	7.80%	44,096.23	1,720.11	7.78%	7.78%
C29	Infrastructure - PSU - CPs	IJCP	-	-	-	-	-	-	-	-	-	-	-	-
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	IJTD	15,346.74	303.20	7.84%	7.84%	15,246.20	599.51	7.84%	7.84%	10,562.02	424.75	8.02%	8.02%
C31	Infrastructure - Other Corporate Securities - CPs	IJCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	IJTL	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C33	Infrastructure - PSU - Debentures / Bonds	IJPD	-	-	-	-	-	-	-	-	-	-	-	-
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	IJPD	-	-	-	-	-	-	-	-	-	-	-	-
C35	Infrastructure - Equity (including unlisted)	IOEO	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IOOS	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Securitised Assets													
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADR and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOBL	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IOBL	1,700.00	-	0.00%	0.00%	1,700.00	-	0.00%	0.00%	-	-	-	-
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IOBE	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :													
D1	PSU - Equity shares - Quoted	EAEQ	284.40	5.54	22.93%	22.93%	251.94	40.60	84.58%	84.58%	37.98	16.25	40.05%	40.05%
D2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	5,793.23	584.85	40.05%	40.05%	5,997.74	1,452.02	48.61%	48.61%	-	-	0.00%	0.00%
D3	Equity Shares - Companies incorporated outside India (invested prior to RDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EPGS	-	-	-	-	-	-	-	-	-	-	-	-
D5	Corporate Securities - Bonds - (Taxable)	EBBT	6,213.52	124.99	7.98%	7.98%	5,197.54	206.82	7.94%	7.94%	3,553.77	139.40	7.82%	7.82%
D6	Corporate Securities - Bonds - (Tax Free)	EBPF	-	-	-	-	-	-	-	-	-	-	-	-
D7	Corporate Securities - Preference Shares	EPHD	-	-	-	-	-	-	-	-	-	-	-	-
D8	Corporate Securities - Investment in Subsidiaries	EBIS	-	-	-	-	-	-	-	-	-	-	-	-
D9	Corporate Securities - Debentures	EBOS	72,542.40	1,498.30	8.19%	8.19%	67,218.91	2,753.80	8.12%	8.12%	50,372.33	1,872.41	7.81%	7.81%
D10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EBPS	-	-	-	-	-	-	-	-	-	-	-	-
D11	Municipal Bonds - Rated	EBML	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EBIP	-	-	-	-	-	-	-	-	-	-	-	-
D13	Loans - Policy Loans	EBLP	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELHI	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELHO	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investments), CCIL, RBI	EDOB	950.00	19.64	8.20%	8.20%	1,377.87	54.07	7.81%	7.81%	1,130.33	50.84	7.62%	7.62%
D17	Deposits - CDs with Scheduled Banks	EDCO	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt. Securities	EDMR	4,832.17	77.90	6.40%	6.40%	5,575.13	179.87	6.47%	6.47%	7,945.94	269.23	6.53%	6.53%
D19	Deposits - Repo / Reverse Repo - Corporate Securities	EDCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLD	EDBO	-	-	-	-	-	-	-	-	-	-	-	-
D22	Commercial Papers issued by a Company or All India Financial Institutions	EDCP	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	230.31	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by PSU Banks	EBPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by Non-PSU Banks													
D28	Perpetual Debt Securities (Issued prior to RDA Regulations)	EDPS	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Scheme	EDGS	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EDMP	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	EDCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	Mutual Funds - (ETF)	EEFT	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EEPT	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADR and IFC	EOBR	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (OCI-Based III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Base III)	EDNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPSP- Base III)	EDCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Based on Constant) Perpetual Bonds - (PSU Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Based on Constant) Perpetual Bonds - (Private Banks)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	EBIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EBIT	771.31	(15.72)	-8.09%	-8.09%	711.77	(0.63)	-0.18%	-0.18%	1,589.20	61.88	7.77%	7.77%

Rs. In Lakhs

E	OTHER INVESTMENTS :		-	-	-	-	-	-	-	-	-	-	-	-	-
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBTF	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OSHI	2,249.05	138.86	24.49%	24.49%	3,093.30	402.59	25.95%	25.95%	10.59	(17.03)	-1544.30%	-1544.30%	-
E4	Equity Shares (PSUs & Unlisted)	OEUU	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	2.40	(102.10)	-8480.17%	-8480.17%	-
E7	Debentures / Bonds / Cfs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	ORLN	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OWFA	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OWFB	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secures	OMCS	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (Under Investor's Promoter Group)	OMPS	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment Properties - Commercial	OWP	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Cashmere Super Bonds issued by ADR and JFC	OSRB	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (OCI-Based III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Based III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Based III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 3 (Based III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 3 (Based III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	OREIT	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trusts	OIIIT	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			6,43,234.15	12,842.62			6,38,882.28	25,647.16			5,54,021.21	20,470.85			

CERTIFICATION :

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

No.		Category Of Investment	Category Code	Current Quarter				Year to Date (current year)				0				Rs. In Crore
				Investment (Rs.) ¹	Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ⁵	Income on Investment (Rs.) ⁶	Gross Yield (%) ⁷	Net Yield (%) ⁸	Investment (Rs.) ⁹	Income on Investment (Rs.) ¹⁰	Gross Yield (%) ¹¹	Net Yield (%) ¹²	
A	CENTRAL GOVERNMENT SECURITIES :															
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds															
A2	Special Deposits															
A3	Deposits under section 7 of Insurance Act 1938															
A4	Treasury Bills															
A65	Sovereign Green Bonds															
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :															
B1	Central Government Guaranteed Loans / Special / Non-S.B. Bonds															
B2	State Govt. Bonds															
B3	State Government Guaranteed Loans															
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)															
B5	Approved Loans															
C	(A) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :															
C1	Loans to State Government for Housing															
C2	Loans to State Government for Fire Fighting Equipments															
C3	Firm Loan - HUDCO / NHB / Institutions accredited by NHB															
C4	Commercial Papers - NHB / Institutions accredited by NHB															
C5	Housing - Securitised Assets (Approved Investments)															
C6	Bonds / Debentures / CPs / Loans - Promotor Group															
C7	Long Term Bank Bonds Approved Investment - Affordable Housing															
D	JAVABLE BONDS OF															
D1	Bonds / Debentures issued by HUDCO															
D2	Bonds / Debentures issued by NHB / Institutions accredited by NHB															
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act															
E	TAX FREE BONDS															
E1	Bonds / Debentures issued by HUDCO															
E2	Bonds / Debentures issued by NHB / Institutions accredited by NHB															
E12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act															
F	(B) OTHER INVESTMENTS															
F1	Debentures / Bonds / CPs / Loans															
F15	Housing - Securitised Assets															
F16	Debentures / Bonds / CPs / Loans - (Promotor Group)															
F17	Long Term Bank Bonds Other Investment - Affordable Housing															
F18	Reclassified Approved Investments - Debt (Over & Under Note for Regulation 4 to 9)															
G	(C) INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :															
G19	Infrastructure - Social Sector - Other Approved Securities															
G20	Infrastructure - PSU - Equity shares - Quoted															
G21	Infrastructure - Corporate Securities - Equity shares Quoted															
G22	Infrastructure - Equity and Equity Related Instruments (Promotor Group)															
G23	Infrastructure - Securitised Assets (Approved)															
G24	Infrastructure - Debenture / Bonds / CPs / Loans - Promotor Group															
G25	Infrastructure - Infrastructure Development Fund (IDF)															
G26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure - approved)															
G27	Long Term Bank Bonds Approved Investment - Infrastructure															
H	JAVABLE BONDS															
H28	Infrastructure - PSU - Debentures / Bonds															
H29	Infrastructure - PSU - CPs															
H30	Infrastructure - Other Corporate Securities - Debentures / Bonds															
C31	Infrastructure - Other Corporate Securities - CPs															
C32	Infrastructure - Term Loans (with Charge)															
I	TAX FREE BONDS															
I33	Infrastructure - PSU - Debentures / Bonds															
I34	Infrastructure - Other Corporate Securities - Debentures / Bonds															
I35	Infrastructure - Equity (including unlisted)															
I36	Infrastructure - Debentures / Bonds / CPs / Loans															
I37	Infrastructure - Securitised Assets															
I38	Infrastructure - Equity (Promotor Group)															
I39	Infrastructure - Debentures / Bonds / CPs / Loans - (Promotor Group)															
I40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure - others)															
I41	Long Term Bank Bonds Other Investment - Infrastructure															
I42	Reclassified Approved Investments - Debt (Over & Under Note for Regulation 4 to 9)															
I43	Reclassified Approved Investments - Equity (Over & Under Note for Regulation 4 to 9)															
J	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :															
J1	PSU - Equity shares - Quoted															
J2	Corporate Securities - Equity shares (Ordinary) - Quoted															
J3	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)															
J4	Equity Shares (incl. Equity related Instruments) - Promotor Group															
J5	Corporate Securities - Bonds / (Taxable)															
J6	Corporate Securities - Bonds - (Tax Free)															
J7	Corporate Securities - Preference Shares															
J8	Corporate Securities - Investment in Subsidiaries															
J9	Corporate Securities - Debentures															
D10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promotor Group															
D11	Municipal Bonds - Rated															
D12	Investment properties - Immovable															
D13	Loans - Policy Loans															
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)															
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)															
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investments), CCIL, RBI															
D17	Deposits - CCs with Scheduled Banks															
D18	Deposits - Repo / Reverse Repo - Govt. Securities															
D19	Deposits - Repo / Reverse Repo - Corporate Securities															
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India															
D21	CCIL - CBLO															
D22	Commercial Papers issued by a Company or All India Financial Institutions															
D23	Application Money															
D24	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by PSU Banks															
D25	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by Non-PSU Banks															
D26	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by PSU Banks															
D27	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by Non-PSU Banks															
D28	Credit Default Securities (invested prior to IRDA Regulations)															
D29	Mutual Funds - Gilt / G-Sec / Liquid Schemes															
D30	Mutual Funds - (under Investor's Promotor Group)															
D31	Net Current Assets (Only in respect of ULIP Fund Business)															
D32	Mutual Funds - (ETP)															
D33	Passively Managed Equity ETF (Promotor Group)															
D34	Onshore Rupee Bonds issued by ADB and IFC															
D35	Debt Capital Instruments (DCI -Based III)															
D36	Redeemable Non-cumulative Preference Shares (RNCPS -Based III)															
D37	Redeemable Cumulative Preference Shares (RCCPS -Based III)															
D38	Additional Tier 1 (Based III Compliant) Perpetual Bonds - (PSU Banks)															
D39	Additional Tier 1 (Based III Compliant) Perpetual Bonds - (Private Banks)															
D40	Units of Real Estate Investment Trust (REITs)															
D41	Units of Infrastructure Investment Trust															

B OTHER INVESTMENTS:																
E1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E3	Equity Shares (incl Co-op Societies)	OSHI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (PSUs & Listed)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPC	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Debentures / Bonds / Cfs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Municipal Bonds	ORLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OWFA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OWFB	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Securities	OMCS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (Under Investor's Promoter Group)	OMPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment Properties - Commercial	OWP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Cashmere Super Bonds issued by ADR and FIC	OSRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (OCI-Based III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (NCPS - Based III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Based III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Additional Tier 3 (Based III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 3 (Based III Compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	OREIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trusts	OIIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			1,01,795.75	2,002.33			1,04,969.86	4,155.26		1,06,325.80	4,121.89					

CERTIFICATION:

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Rs. In Crore														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				0			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES :													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	14,287.49	579.00	11.62%	11.62%	14,287.49	927.83	10.86%	10.86%	16,581.58	457.36	7.56%	7.56%
A2	Special Deposits	CPSD	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury under section 7 of Insurance Act 1938	CFDSB	3,285.79	56.74	6.76%	6.76%	3,285.79	121.16	6.74%	6.74%	2,389.09	199.74	11.89%	11.89%
A4	Treasury Bills	CTBSB	1,000.51	27.36	10.77%	10.77%	1,000.51	46.63	9.26%	9.26%	-	7.43	3.58%	3.58%
A05	Sovereign Green Bonds	CSGB	-	-	-	-	-	-	-	-	-	-	-	-
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :													
B1	Central Government Guaranteed Loans / Special / Non-S.B Bonds	CGGL	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	3,745.54	81.90	11.32%	11.32%	3,745.54	144.61	9.51%	9.51%	4,118.53	285.37	7.83%	7.83%
B3	State Government Guaranteed Loans	SGGLA	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SOGA	1,497.75	33.27	9.02%	9.02%	1,497.75	63.92	0.08	0.08	3,500.59	100.65	7.04%	7.04%
B5	Government Guar.	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(i) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :													
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipment	HFSH	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTHL	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HCPL	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets / Approved Investments	HSA	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HPLG	-	-	-	-	-	-	-	-	-	-	-	-
C7	Long Term Bank Bonds (Approved Investment - Affordable Housing)	HLBT	-	-	-	-	-	-	-	-	-	-	-	-
C8	JAVABLE BONDS OF													
C8	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C9	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTNB	1,044.88	59.30	30.91%	30.91%	1,044.88	59.94	29.64%	29.64%	543.88	65.10	7.48%	7.48%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by HUDCO	HRHD	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HRNB	-	-	-	-	-	-	-	-	-	-	-	-
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HRDA	-	-	-	-	-	-	-	-	-	-	-	-
D	(ii) OTHER INVESTMENTS													
D1	Debentures / Bonds / CPs / Loans	HDOS	-	-	-	-	-	-	-	-	-	-	-	-
D15	Housing - Securitised Assets	HMAB	-	-	-	-	-	-	-	-	-	-	-	-
D16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPS	-	-	-	-	-	-	-	-	-	-	-	-
D17	Long Term Bank Bonds Other Investments- Affordable Housing	HLBO	-	-	-	-	-	-	-	-	-	-	-	-
D18	Redeemable Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HSAS	516.77	12.17	0.10	0.10	516.77	22.40	0.09	0.09	517.02	-	-	-
E	(iii) INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :													
E19	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
E20	Infrastructure - PSU - Equity shares - Quoted	IPEQ	1,884.88	29.57%	79.53%	1,814.91	462.93	110.01%	110.01%	297.34				
E21	Infrastructure - Corporate Securities - Equity shares Quoted	ICE	2,050.56	94.16%	94.16%	2,050.56	112.12	66.65%	66.65%	1,679.34				
E22	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
E23	Infrastructure - Securitised Assets (Approved)	ISA	-	-	-	-	-	-	-	-	-	-	-	-
E24	Infrastructure - Debentures / Bonds / CPs / Loans - Promoter Group	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
E25	Infrastructure - Infrastructure Development Fund (IDF)	IDPF	-	-	-	-	-	-	-	-	-	-	-	-
E26	Overseer Super Bonds issued by ASB and ISIC (Infrastructure- approved)	OSB	-	-	-	-	-	-	-	-	-	-	-	-
E27	Long Term Bank Bonds (Approved/Investment- Infrastructure)	ILBT	-	-	-	-	-	-	-	-	-	-	-	-
F	JAVABLE BONDS													
F28	Infrastructure - PSU - Debentures / Bonds	IPFD	82.73	2.34	11.30%	11.30%	82.73	3.54	8.59%	8.59%	83.23	3.09	7.45%	7.45%
F29	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
F30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICD	1,609.64	41.60	9.51%	9.51%	1,609.64	70.55	8.38%	8.38%	1,708.82	66.76	7.25%	7.25%
F31	Infrastructure - Other Corporate Securities - CPs	ICP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F32	Infrastructure - Term Loans (with Charge)	ILTC	-	-	-	-	-	-	-	-	-	-	-	-
G	TAX FREE BONDS													
G3	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
G4	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICD	-	-	-	-	-	-	-	-	-	-	-	-
H	(iv) OTHER INVESTMENTS													
H5	Infrastructure - Equity (Unlisted/ Unlisted)	ISGO	-	-	-	-	-	-	-	-	-	-	-	-
H6	Infrastructure - Debentures / Bonds / CPs / Loans	ISDO	-	-	-	-	-	-	-	-	-	-	-	-
H7	Infrastructure - Securitised Assets	ISGA	-	-	-	-	-	-	-	-	-	-	-	-
H8	Infrastructure - Equity (Promoter Group)	ISPE	-	-	-	-	-	-	-	-	-	-	-	-
H9	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	ISDPA	-	-	-	-	-	-	-	-	-	-	-	-
H10	Overseer Super Bonds issued by ASB and ISIC (Infrastructure- others)	OSB	-	-	-	-	-	-	-	-	-	-	-	-
H11	Long Term Bank Bonds Other Investments - Infrastructure	ILBT	-	-	-	-	-	-	-	-	-	-	-	-
H12	Redeemable Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ISLB	463.55	-	-	-	463.55	-	-	-	463.55	-	-	-
H13	Redeemable Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ISLB	-	-	-	-	-	-	-	-	-	-	-	-

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 (SFNI) level and also at consolidated level.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 30th Sep 2024
Statement of Down Graded Investments
Periodicity Of Submission : Quarterly

PART - A
Name of the Fund : Life Fund
Rs. Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. DURING THE QUARTER 1									
1	NIL								
B. AS ON DATE 2									
1	9.30% Infrastructure Leasing and Finance Services Limited 2038	IORD	466.59	24-JAN-2013	ICRA	AA+	D	18-SEP-2018	N.A
2	9.35% IL N FS 2035	IORD	468.23	31-DEC-2014	CARE	AAA	D	18-SEP-2018	N.A
3	9.90% ILFS 2025 - Non Ulip	IORD	655.58	10-DEC-2018	CARE	AA+	D	18-SEP-2018	Interscheme from Group Fund to Life Fund on account of downgrade (Refer note 5).
4	8.85% Indiabulls Housing Finance Limited 2026	HORD	606.47	05-SEP-2017	CARE	AAA	AA-	10-Oct-23	N.A
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 shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level. 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority 5 9.90% Infrastructure Leasing and Finance Services Limited 2025 was purchased at AA+ rating in PGA Funds.									
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	NIL								
Note : 1 Provide details of Down Graded Investments during the Quarter. 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing. 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level. 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority									

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Registration Number : 133

Statement of Down Graded Investments

Periodicity of submission : Quarterly

PART - A

Name of the Fund : Linked Fund

Rs. Lakhs

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	8.85% Indiabulls Housing Finance Limited 2026	HORD	502.97	05-SEP-2017	CARE	AAA	AA-	10-Oct-23	N.A

CERTIFICATION:

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

Note :

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

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

Future Generali India Life Insurance Company Limited Date: 30-Sep-24 Quarter End:

Sl. No	Particulars		For the Quarter - Current Year				For the Quarter - Previous Year				Up to the Quarter - Current Year				Up to the Quarter - Previous Year			
			Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premum																	
	i	Individual Single Premium- (ISP)																
		From 0-10000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 10,001-25,000	0	1	1	0	0	0	0	0	0	1	1	0	0	0	0	0
		From 25001-50,000	2	6	6	2	0	1	1	16	2	6	6	2	0	1	1	16
		From 50,001- 75,000	1	1	1	1	0	0	0	0	1	1	1	1	0	0	0	0
		From 75,001-100,000	17	17	8	19	-5	-5	27	9	17	17	8	19	12	12	4	30
		From 1,00,001 -1,25,000	3	3	1	4	-5	-4	3	-6	3	3	1	4	6	5	3	7
		Above Rs. 1,25,000	904	80	55	1085	-142	-21	173	-89	904	80	55	1,085	189	45	21	208
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001-100,000	0	0	0	0	-2	-2	-2	0	0	0	0	0	0	0	0	0
		From 1,00,001-150,000	0	0	0	0	-7	-6	-6	0	0	0	0	0	0	0	0	0
		From 150,001- 2,00,000	2	1	1	0	-23	-13	-13	-2	2	1	1	0	2	1	1	0
		From 2,00,001-250,000	11	5	5	1	-11	-5	-3	-1	11	5	5	1	9	4	4	1
		From 2,50,001 -3,00,000	19	7	7	1	-16	-6	-6	-1	19	7	7	1	11	4	4	1
		Above Rs. 3,00,000	154	28	24	10	-102	-5	-4	-6	154	28	24	10	71	15	14	5
	iii	Group Single Premium (GSP)																
		From 0-10000	0	0	0	0	-1	0	1	-2	0	0	0	0	-1	0	0	-7
		From 10,001-25,000	0	1	3	7	0	0	0	0	0	1	3	7	0	0	0	0
		From 25001-50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001- 75,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 75,001-100,000	1	1	2	85	0	0	0	0	1	1	2	85	0	0	0	0
		From 1,00,001 -1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 1,25,000	333	3	1157	16409	-800	-2	-2559	-33236	333	3	1,157	16,409	368	0	960	15343
	iv	Group Single Premium- Annuity- GSPA																
		From 0-50000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001-100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 1,00,001-150,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 150,001- 2,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 2,00,001-250,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 2,50,001 -3,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 3,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	v	Individual non Single Premium- INSP																
		From 0-10000	116	368	330	9258	-64	-486	-438	-1006	116	368	330	9,258	164	465	443	4499
		From 10,001-25,000	427	1493	1444	15502	-888	-4178	-3877	-4304	427	1,493	1,444	15,502	712	2839	2781	22541
		From 25001-50,000	2998	6897	6636	39290	-1969	-4872	-4546	-13557	2,998	6,897	6,636	39,290	2584	6133	5919	36897
		From 50,001- 75,000	791	1235	1168	11852	-471	-785	-716	-3697	791	1,235	1,168	11,852	836	1310	1232	11604
		From 75,001-100,000	2161	2154	2044	21029	-1339	-1332	-1222	-8461	2,161	2,154	2,044	21,029	2105	2119	2020	21183
		From 1,00,001 -1,25,000	318	259	242	5196	-256	-238	-206	-1808	318	259	242	5,196	249	199	189	3107
		Above Rs. 1,25,000	6280	1848	1708	54663	-2233	-905	-816	-22436	6,280	1,848	1,708	54,663	5756	1500	1354	48804
	vi	Individual non Single Premium- Annuity- INSPA																
		From 0-50000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001-100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 1,00,001-150,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 150,001- 2,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 2,00,001-250,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 2,50,001 -3,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 3,00,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	vii	Group Non Single Premium (GNSP)																
		From 0-10000	1	0	1404	1616	-974	-1	-9462	-8924	1	0	1,404	1,616	-2	0	125	-5594
		From 10,001-25,000	-24	0	432	-25839	-17	0	-595	-17017	-24	0	432	-25,839	1	0	308	1521
		From 25001-50,000	4	0	342	8748	-2	-1	-177	1484	4	0	342	8,748	5	0	206	8677
		From 50,001- 75,000	4	2	753	8927	-1	-1	312	5068	4	2	753	8,927	6	0	624	12462
		From 75,001-100,000	7	2	2057	8837	-3	-1	-141	-2495	7	2	2,057	8,837	3	1	174	2553
		From 1,00,001 -1,25,000	9	0	628	15974	-5	0	-261	-6235	9	0	628	15,974	0	0	0	0
		Above Rs. 1,25,000	5378	16	43203	1585063	-16765	-8	-36478	-904944	5,378	16	43,203	15,85,063	5146	11	36109	1185052
	viii	Group Non Single Premium- Annuity- GNSPA																

		From 0-10000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 10,001-25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 25001-50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001- 75,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 75,001-100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 1,00,001 -1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Renewal Premium																	
	i	Individual																
		From 0-10000	3197	102060	102060	748166	-1969	-28380	-28380	-133292	3,197	1,02,060	1,02,060	7,48,166	3469	66507	66507	353891
		From 10,001-25,000	5214	31267	31267	232167	-2900	-17658	-17658	-82533	5,214	31,267	31,267	2,32,167	5903	30989	30989	186044
		From 25001-50,000	8689	24284	24284	204367	-2786	-9584	-9584	-75143	8,689	24,284	24,284	2,04,367	8954	22610	22610	173460
		From 50,001- 75,000	3129	5586	5586	76542	-1188	-2541	-2541	-25508	3,129	5,586	5,586	76,542	3325	5250	5250	61926
		From 75,001-100,000	4875	5664	5664	76721	2567	2602	2602	25631	4,875	5,664	5,664	76,721	4818	4716	4716	61457
		From 1,00,001 -1,25,000	1328	1337	1337	26943	-14155	-3801	-3801	-189351	1,328	1,337	1,337	26,943	1592	1362	1362	24306
		Above Rs. 1,25,000	12110	4529	4529	219677	7362	-2368	-2368	68063	12,110	4,529	4,529	2,19,677	12995	3708	3708	155356
	ii	Individual- Annuity																
		From 0-10000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 10,001-25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 25001-50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001- 75,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 75,001-100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 1,00,001 -1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	iii	Group																
		From 0-10000	-56	65	94861	-82194	-118	-82	-280101	-279338	-56	65	94,861	-82,194	-82	20	-12176	-256425
		From 10,001-25,000	1	1	-2	-648	0	-1	-27	1202	1	1	-2	-648	0	1	21	0
		From 25001-50,000	1	2	35	3895	-2	5	275	3647	1	2	35	3,895	0	6	186	2
		From 50,001- 75,000	1	1	-50	687	-12	3	98	-16281	1	1	-50	687	0	4	158	3
		From 75,001-100,000	5	5	470	3220	-7	-1	-122	-14966	5	5	470	3,220	0	3	180	4
		From 1,00,001 -1,25,000	1	1	26	212	-89	-2	-817	-42970	1	1	26	212	0	1	24	1
		Above Rs. 1,25,000	4361	51	71231	4535957	-1764	16	65047	-554491	4,361	51	71,231	45,35,957	3624	92	144995	3812816
											4,315							
	iv	Group- Annuity																
		From 0-10000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 10,001-25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 25001-50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 50,001- 75,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 75,001-100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		From 1,00,001 -1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Above Rs. 1,25,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note:

a) Premium stands for premium amount.

b) No. of lives means no. of lives insured under the policies.

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

d) Premium slabs given in the form are based on annualized premium.

e) When the premium is required to be taken on an annualized basis, number of lives will have to be covered once. Repetition of number of lives (in other than annual premium payments) must be avoided.

f) Inrespect of Group Business, insurers not to use annualized premium for group fund business like gratuity, leave encashment and superannuation.

g) In respect of Individual Business, No. of policies needs to be reported and No. of lives need not be reported.

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

Future Generali India Life Insurance Company Limited
Date: 30-Sep-24

Sl.No.	Channels	For the Quarter - Current Year			For the Quarter - Previous Year			Up to the Quarter - Current Year			Up to the Quarter - Previous Year		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	0	16	0	0	0	0	0	16	0	0	0	0
2	Corporate Agents-Banks	0	-398	-127	0	520	189	0	0	0	0	918	356
3	Corporate Agents -Others	4	1077	326	0	0	0	4	1077	326	0	42	11
4	Brokers	6	13507	322	2	10543	325	7	19412	470	6	20695	614
5	Micro Agents	0	0	0	0	0	0	0	0	0	0	0	0
6	Direct Business	8	17106	948	1	10365	1701	14	29476	4918	6	16851	4545
7	IMF	0	0	0	0	0	0	0	0	0	0	0	0
8	Others	0	0	0	0	0	0	0	0	0	0	0	0
	Total	18	31308	1469	3	21428	2216	25	49981	5714	12	38506	5527
	Referral Arrangements	0	0	0	0	0	0	0	0	0	0	0	0

FORM L-38 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)

Future Generali India Life Insurance Company Limited

Business Acquisition through Different Channels (Individual)

Quarter End:

Date:
30-Sep-24

Sl. No.	Channels	For the Quarter - Current Year		For the Quarter - Previous Year		Up to the Quarter - Current Year		Up to the Quarter - Previous Year	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	477	306	1,151	918	790	666	1947	1370
2	Corporate Agents-Banks	1377	1027	1,318	987	2313	1705	2254	1592
3	Corporate Agents -Others	617	1014	1,148	1,074	1258	1540	2024	1508
4	Brokers	281	203	608	486	485	324	1007	782
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business								
	- Online (Through Company Website)	25	102	24	80	46	209	43	130
	- Others	5800	6315	4120	4764	9080	9055	7077	7111
7	IMF	286	506	202	181	431	705	300	213
8	Common Service Centres	0	0	0	0	0	0	0	0
9	Web Aggregators	0	0	0	0	0	0	0	0
10	Point of Sales	0	0	0	0	0	0	0	0
11	Others	0	0	0	0	0	0	0	0
	Total	8863	9474	8571	8489	14403	14204	14652	12705
	Referral Arrangements	0	0	0	0	0	0	0	0

FORM L-39-Data on Settlement of Claims (Individual)

Name of Future Generali India Life Insurance Co. Ltd

Quarter End:

30-09-2024 Date:

30-09-2024

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	2294	26	10	8	-1	2337	2957.527309
2	Survival Benefit ²	0	11655	41	12	9	1	11718	1789.598206
3	Annuities / Pension	0	504	2	0	0	0	506	41.5440585
4	Surrender ³	0	4913	10	2	1	0	4926	6002.234824
5	Other benefits ⁴	0	894	16	1	-1	-1	909	1640.464072
		0	0	0	0	0	0	0	0
	Death Claims	0	219	1	0	0	0	220	976.0223502

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	0	2483	0	0	0	0	2483	8441.545659
3	Annuities / Pension	0	0	0	0	0	0	0	0
4	Surrender	0	1162	0	0	0	0	1162	38.0622961
5	Other benefits	0	0	0	0	0	0	0	0
	Death Claims	0	146	0	0	0	0	146	2033.48152

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Name of the Insurer: Future Generali India Life Insurance Co Ltd.

Upto the quarter ended at 30/09/2024

FORM L-39-Data on Settlement of Claims (Individual)

Date: 30-Sep-2024

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	3651	58	34	19	2	3764	4677.94
2	Survival Benefit ²	0	20500	87	28	15	2	20632	3022.52
3	Annuities / Pension	0	696	242	-1	0	0	937	68.41
4	Surrender ³	0	8517	26	4	2	-1	8548	11891.46
5	Other benefits ⁴	0	1651	34	3	-1	-1	1686	3594.92
	Death Claims	0	444	1	0	0	0	445	1661.88

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	0	3980	0	0	0	0	3980	16166.831427
3	Annuities / Pension	0	0	0	0	0	0	0	0
4	Surrender	0	1162	0	0	0	0	1162	38.0622961
5	Other benefits	0	0	0	0	0	0	0	0
	Death Claims	0	234	0	0	0	0	234	3399.00508

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

FORM L-40 **Quarterly Claims Data for Life**

Name of the Insu Future Generali India Life Insurance Co. Ltd

Date: 30-09-2024

Quarter End: 30-09-2024

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	29	1
2	Claims Intimated / Booked during the period	207	146
(a)	Less than 3 years from the date of acceptance of risk	36	41
(b)	Greater than 3 years from the date of acceptance of risk	171	105
3	Claims Paid during the period	220	146
4	Claims Repudiated during the period ²	14	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	2	1
	Outstanding Claims:-		
	Less than 3months	2	1
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	120	38	0	23	101
2	Claims Booked during the period	2367	11707	506	4939	844
3	Claims Paid during the period	2337	11718	506	4926	909
4	Unclaimed ³	0	0	0	0	0
5	Claims O/S at End of the period	150	27	0	36	31
	Outstanding Claims (Individual)					
	Less than 3months	73	27	0	33	16
	3 months and less than 6 months	16	0	0	1	3
	6 months and less than 1 year	58	0	0	1	12
	1year and above	3	0	0	1	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Name of the Insurer: Future Generali India Life Insurance Co Ltd.

upto the quarter ended at 30/09/2024

FORM L-40

Quarterly Claims Data for Life

Date: 30-Sep-2024

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	0	0
2	Claims Intimated / Booked during the period	471	235
(a)	Less than 3 years from the date of acceptance of risk	113	79
(b)	Greater than 3 years from the date of acceptance of risk	358	156
3	Claims Paid during the period	445	234
4	Claims Repudiated during the period ²	21	0
5	Claims Rejected ³	3	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	2	1
	Outstanding Claims:-		
	Less than 3months	2	1
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	137	22	0	25	43
2	Claims Booked during the period	3777	20637	937	8559	1681
3	Claims Paid during the period	3764	20632	937	8548	1686
4	Unclaimed ³	0	0	0	0	0
5	Claims O/S at End of the period	150	27	0	36	31
	Outstanding Claims (Individual)					
	Less than 3months	73	27	0	33	16
	3 months and less than 6 months	16	0	0	1	3
	6 months and less than 1 year	58	0	0	1	12
	1year and above	3	0	0	1	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

* Difference of Claim intimated and Settled during quarter is of 2 repudiated claims, in Sr. no.5 O/S numbers 101 are post considering 2 repudiated claims which are actual Outstanding numbers (this

Name of the Insurer: Future Generali India Life Insurance

Date: 30-09-2024

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING _____

Sl No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Death Claims	0	3	0	0	3	0	8
	b) Policy Servicing	0	10	0	0	10	0	22
	c) Proposal Processing	0	1	0	0	1	0	1
	d) Survival Claims	0	11	3	0	8	0	16
	e) ULIP Related	0	0	0	0	0	0	0
	f) Unfair Business Practices	0	176	11	0	165	0	334
	g) Others	0	0	0	0	0	0	0
	Total Number of Complaints	0	201	14	0	187	0	381

2	Total No. of Policies upto corresponding period of previous year	8574
3	Total No. of Claims upto corresponding period of previous year	382
4	Total No. of Policies during current year	8881
5	Total No. of Claims during current year	353
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	226.33
7	Total No. of Claim Complaints (current year) claims registered (current year) per 10000	84.99

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
	a) Up to 15 days	0	0	0	0	0	0
	b) 15 - 30 days	0	0	0	0	0	0
	c) 30 - 90 days	0	0	0	0	0	0
	d) 90 days & Beyond	0	0	0	0	0	0
	Total Number of Complaints	0	0	0	0	0	0

¹ Opening balance should tally with the closing balance of the previous quarter.

Complaints reported should be net of duplicate complaints

No. of policies should be new policies (both individual and group) net of cancellations

Claims should be no. of claims reported during the period

Name of the Insurer: Future Generali India Life Insurance Co Ltd.

Upto the quarter ended at 30/09/2024

FORM L-41

GRIEVANCE DISPOSAL

Date: 30-Sep-2024

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Death Claims	0	8	0	0	8	0	8
	b) Policy Servicing	0	22	5	0	17	0	22
	c) Proposal Processing	0	1	0	0	1	0	1
	d) Survival Claims	0	16	5	0	11	0	16
	e) ULIP Related	0	0	0	0	0	0	0
	f) Unfair Business Practices	0	334	29	0	305	0	334
	g) Others	0	0	0	0	0	0	0
	Total Number of Complaints	0	381	39	0	342	0	381

2	Total No. of Policies upto corresponding period of previous	14664
3	Total No. of Claims upto corresponding period of previous	803
4	Total No. of Policies during current year	14428
5	Total No. of Claims during current year	706
6	Total No. of Policy Complaints (current year) per 10000	264.07
7	Total No. of Claim Complaints (current year) per 10000	113.31

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
	a) Up to 15 days	0	0	0	0	0	0
	b) 15 - 30 days	0	0	0	0	0	0
	c) 30 - 90 days	0	0	0	0	0	0
	d) 90 days & Beyond	0	0	0	0	0	0
	Total Number of Complaints	0	0	0	0	0	0

Please Note - point no -2 and 3 is for JAS2023 and point no 4 and 5 is for JAS2024

¹ Opening balance should tally with the closing balance of the previous quarter.

Complaints reported should be net of duplicate complaints

No. of policies should be new policies (both individual and group) net of cancellations

Claims should be no. of claims reported during the period

L-42 Valuation Basis

Valuation Basis (Frequency -Quarterly and Annual)																
Name of the insurer:		Future Generall India Life Insurance Company Limited										Quarter End:		30-Sep-24		
I.		INDIVIDUAL BUSINESS ¹										Date:		30-Sep-24		

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ²		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.75% to 6.50%	5.75% to 6.50%	66.00% to 478.50% of IALM 12-14	66.00% to 478.50% of IALM 12-14	Not applicable		Rs.410.5 to Rs.821.1	Rs.391.0 to Rs.781.9	NIL to 0.55%	NIL to 0.55%	4.00%	4.00%	NIL	NIL	Reversionary Bonus rates vary from 2.00% to 6.00% (of Sum Assured + Vested Bonus + Guaranteed Additions, if any) Cash Bonus rates vary from 1.25% to 2.50% (of Sum Assured) Future Terminal bonus assumptions: 5.00% to 45.00% (of Sum Assured or Sum Assured + Vested Bonus, as applicable)	Reversionary Bonus rates vary from 2.00% to 6.00% (of Sum Assured + Vested Bonus + Guaranteed Additions, if any) Cash Bonus rates vary from 1.25% to 2.50% (of Sum Assured) Future Terminal bonus assumptions: 5.00% to 45.00% (of Sum Assured or Sum Assured + Vested Bonus, as applicable)
	General Annuity																
	Pension	5.75% to 6.50%	5.75% to 6.50%	80.29% to 110.00% of IALM 12-14	80.29% to 110.00% of IALM 12-14	Not applicable		Rs.410.5 to Rs.821.1	Rs.391.0 to Rs.781.9	NIL	NIL	4.00%	4.00%	NIL	NIL	4.50% per annum crediting interest rate or varies from 2.75% to 4.50% (of Sum Assured + Vested Bonus) Future Terminal Rates: 25.00% to 125.00% (of Vested Bonus or Vested Bonus + Premiums or Sum Assured + Vested Bonus, as applicable)	4.50% per annum crediting interest rate or varies from 2.75% to 4.50% (of Sum Assured + Vested Bonus) Future Terminal Rates: 17.00% to 70.00% (of Vested Bonus or Vested Bonus + Premiums or Sum Assured + Vested Bonus, as applicable)
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked-Others																
Non-Par	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.40% to 6.20%	5.30% to 6.15%	25.80% to 478.50% of IALM 12-14	25.80% to 478.50% of IALM 12-14	Dependent on reinsurance rates		Rs.41.7 to Rs.821.1	Rs.39.7 to Rs.781.9	NIL to 3.30%	NIL to 3.30%	4.00%	4.00%	0.40% to 16.00%	0.40% to 20.00%	Not applicable	
	General Annuity	5.40% to 6.20%	5.30% to 6.15%	54.00% to 58.50% of IIAM 12-15	54.00% to 58.50% of IIAM 12-15	Not applicable		Rs.410.5	Rs.391.0	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	Pension																
	Health	5.40% to 6.20%	5.30% to 6.15%	88.20% to 126.50% of IALM 12-14	88.20% to 126.50% of IALM 12-14	Dependent on reinsurance rates		Rs.455.7	Rs.434.0	1.10% to 9.35%	1.10% to 9.35%	4.00%	4.00%	4.00% to 20.00%	4.00% to 20.00%	Not applicable	
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked-Others																
	Life	5.40% to 6.20%	5.30% to 6.15%	88.00% to 236.50% of IALM 12-14	88.00% to 236.50% of IALM 12-14	Not applicable		Rs.182.8 to Rs.821.1	Rs.174.1 to Rs.781.9	NIL to 0.50%	NIL to 0.50%	4.00%	4.00%	NIL	NIL	Not applicable	
	General Annuity																
	Pension	5.40% to 6.20%	5.30% to 6.15%	90.00% to 100.00% of IALM 12-14	90.00% to 100.00% of IALM 12-14	Not applicable		Rs.410.5 to Rs.821.1	Rs.391.0 to Rs.781.9	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	Health																

¹ Individual and Group Business are reported separately
² Fixed per policy expenses
³ Premium related expenses
⁴ Restricted to Lapse and Surrender
Blank row indicates line of business with no existing business for valuation

L-42 Valuation Basis

Valuation Basis (Frequency -Quarterly and Annual)

I.

Name of the insurer:

Future Generali India Life Insurance Company Limited

GROUP BUSINESS¹

Quarter End:

30-Sep-24

Date:

30-Sep-24

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023	As at 30 Sep for the year 2024	As at 30 Sep for the year 2023
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension	Not applicable for Group Fund Products		110.00% of IALM 12-14	110.00% of IALM 12-14	Not applicable		Rs. 9.4	Rs. 8.9	NIL	NIL	4.00%	4.00%	NIL	NIL	6.98%	6.88%
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension	Not applicable for Group Fund Products		110.00% of IALM 12-14	110.00% of IALM 12-14	Not applicable		Rs. 7.0	Rs. 6.6	NIL	NIL	4.00%	4.00%	NIL	NIL	7.75%	7.00%
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
Non-Par	Non-Linked -VIP																
	Life	Not applicable for Group Fund Products		110.00% of IALM 12-14	110.00% of IALM 12-14	Not applicable		Rs. 9.4	Rs. 8.9 to Rs. 9.0	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.40% to 6.20%	5.30% to 6.15%	40.00% to 250.00% of IALM 12-14	40.00% to 250.00% of IALM 12-14	Dependent on reinsurance rates		Rs. 6.9 to Rs. 37.1	Rs. 6.6 to Rs. 35.3	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	General Annuity																
	Pension	Not applicable for Group Fund Products		110.00% of IALM 12-14	110.00% of IALM 12-14	Not applicable		Rs. 11.3	Rs. 10.8	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -Others																
	Life	5.40% to 6.20%	5.30% to 6.15%	88.00% to 218.00% of IALM 12-14	88.00% to 218.00% of IALM 12-14	Not applicable		NIL	NIL	NIL	NIL	4.00%	4.00%	NIL	NIL	Not applicable	
	General Annuity																
	Pension																
	Health																

¹ Individual and Group Business are reported separately
² Fixed per policy expenses
³ Premium related expenses
⁴ Restricted to Lapse and Surrender
Blank row indicates line of business with no existing business for valuation

L-42 Valuation Basis

Name of the Insurer: Future Generali India Life Insurance Company Limited
Date: 30-Sep-2024

Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system.

Input data for valuation process is generated by the IT team from the policy administration system in CSV, excel formats which are pre-specified.

Input data received from IT team is run through validation program to validate the data before using it for valuation process. Error data/ records (if any) is rectified at contract level before being inputted into the valuation process.

Summary statistics and movement analysis is prepared on the input data to see consistency in the data. Movement in respect of premiums, benefits, etc. are used to check the data consistency and reasonableness.

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 and Group Term Life is carried on actuarial software, while for other Group Products, valuation is carried using Excel models.

Brief mention of any significant change in the valuation basis and /or methodology.

The following changes are made in JAS 2024 from the previous quarter:

Expenses: Valuation expense assumptions are unchanged, however they have been inflated as per the assumed best estimate inflation rate when compared with valuation inflation rate.

Form L 43 Voting Activity Disclosure under Stewardship Code
Name of the Insurer: Future Generali India Life Insurance Company Limited
IRDA Registration Number: 133
Date of Registration: 04 September 2007
For the Quarter ended: 30 September 2024

Date: 30 September 2024

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

FORM L-45 OFFICES AND OTHER INFORMATION**As at : 30-09-2024****Name of the Insurer:****Date: 30-09-2024**

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		93
2	No. of branches approved during the year		2
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		1
6	No of branches at the end of the year		92
7	No. of branches approved but not opened		2
8	No. of rural branches		0
9	No. of urban branches		92
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (c) 5 (d) 1 (e) 1
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) 2790 (b) 42 (c) 2832
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Micro Agents (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)		(a) 9677 (b) 8 (c) 17 (d) 76 (e) 0 (f) 17 (g) 0 (h) 0 (i) 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	2790	9793
Recruitments during the quarter	755	31
Attrition during the quarter	621	29
Number at the end of the quarter	2924	9795