

CATEGORY OF INVESTMENTS FOR LIFE, LINKED LIFE INSURANCE FUND AND GENERAL INSURANCE BUSINESS

The following are the Category of Investments that are permissible for Life Fund, Linked Life Insurance Fund and General Insurance Business. These are the exhaustive categories as per the Insurance Regulatory and Development Authority.

No	DESCRIPTION	CAT CODE
A	CENTRAL GOVERNMENT SECURITIES	
A1	Central Government Bonds	CGSB
A2	Central Government Guaranteed Loans	CGSL
A3	Special Deposits	CSPD
A4	Deposit under Section 7 of Insurance Act, 1938	CDSS
A5	Treasury Bills	CTRB
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES	
B1	State Government Bonds	SGGB
B2	State Government Guaranteed Loans	SGGL
B3	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA
B4	Guaranteed Equity	SGGE
C	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	HLSF
C3	Term Loan - HUDCO	HTLH
C4	Term Loan, Debentures & CP to institutions accredited by NHB	HTLN
	<u>TAXABLE BONDS OF</u>	
C5	Bonds / Debentures issued by HUDCO	HTHD
C6	Bonds / Debentures issued by NHB	HTDN
C7	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
	<u>TAX FREE BONDS</u>	
C8	Bonds / Debentures issued by HUDCO	HFHD
C9	Bonds / Debentures issued by NHB	HFDN
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	HFDA
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS
	<u>TAXABLE BONDS OF</u>	
D2	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD
D3	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD
D4	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC
	<u>TAX FREE BONDS</u>	
D5	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD
D6	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	
	<u>ACTIVELY TRADED</u>	
E1	PSU - (Approved investment) - Equity shares - quoted	EAEQ
E2	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE
	<u>THINLY TRADED/ UNQUOTE</u>	
E3	PSU - (Approved investment) - Equity shares - quoted	ETPE

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E4	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE
E5	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ
E6	Corporate Securities - Bonds - (Taxable)	EPBT
E7	Corporate Securities - Bonds - (Tax Free)	EPBF
E8	Corporate Securities (Approved Investment) - Preference Shares	EPNQ
E9	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS
E10	Corporate Securities (Approved investment) - Debentures	ECOS
E11	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI
E12	Investment properties - Immovable	EINP
E13	Loans - Policy Loans	ELPL
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO
E16	Deposits - Deposit with scheduled banks	ECDB
E17	Deposits - Money at call and short notice with banks /Repo	ECMR
E18	CCIL (Approved Investment) - CBLO	ECBO
E19	Bills Re-Discounting	ECBR
E20	Commercial Papers issued by a Company or All India Financial Institutions rated Very Strong or more	ECCP
E21	Application Money	ECAM
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD
E25	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS
E26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSP
F	OTHER THAN APPROVED INVESTMENTS	
F1	Other than Approved Investments - Bonds - PSU - Taxable	OBPT
F2	Other than Approved Investments - Bonds - PSU - Tax Free	OBPF
F3	Other than Approved Investments - Equity Shares (incl. PSUs & Unlisted)	OESH
F4	Other than Approved Investments - Debentures	OLDB
F5	Other than Approved Investments - Preference Shares	OPSH
F6	Other than Approved Investments - Venture Fund	OVNF
F7	Other than Approved Investments - Short term Loans (Unsecured Deposits)	OSLU
F8	Other than Approved Investments - Term Loans (without Charge)	OTLW
F9	<u>Corporate Securities (Other than Approved investment) - Mutual Funds</u>	
	<i>G.Sec Plan - MF</i>	OMGS
	<i>Debt / Income Fund - MF</i>	OMDI
	<i>Serial Plan - MF</i>	OMSP
	<i>Liquid Fund - MF</i>	OMLF
	<i>Others - MF</i>	OMOT

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No	DESCRIPTION	CAT CODE
F10	Corporate Securities (Other than Approved investment) - Derivative Instruments	OCDI
F11	Other than Approved Investment - PTC / Securitised Assets - Under Approved Sectors	OPSA

- Note:**
1. Item F9 - Others - MF will be applicable for Investments made prior to Circular No. IRDA/CIR/INV/007/2002-03 dated : 26th Feb 2003
 2. Investment in F11 category shall be made only in "Infrastructure Sector" with credit rating not less than "AAA" by a reputed Credit Rating Agency.