Annexure - 1

CATEGORY OF INVESTMENTS (COI)

The following are the **EXHAUSTIVE** Category of Investments **(COI)** that are permissible under Life, Pension and General Annuity, Linked Insurance Business, General Insurance (including Re Insurance) and Health Insurance Business, as per the Insurance Regulatory and Development Authority of India.

No	INVESTMENT CATEGORY HEADS	CAT CODE
A	***CENTRAL GOVT. SECURITIES***	
A01	Central Government Bonds	CGSB
A02	Special Deposits	CSPD
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS
A04	Treasury Bills	CTRB
B	***CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES***	
B01	Central Government Guaranteed Loans / Bonds	CGSL
B02	State Government Bonds	SGGB
B03	State Government Guaranteed Loans	SGGL
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA
B05	Guaranteed Equity	SGGE
C	***(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE***	
C01	Loans to State Government for Housing	HLSH
C02	Loans to State Government for Fire Fighting Equipments	HLSF
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN
C05	Housing - Securitised Assets	HMBS
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH
	TAXABLE BONDS	
C08	Bonds / Debentures issued by HUDCO	HTHD
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN
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
	TAX FREE BONDS	
C11	Bonds / Debentures issued by HUDCO	HFHD
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN
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	HFDA

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No	INVESTMENT CATEGORY HEADS	CAT CODE
	(b) OTHER INVESTMENTS (HOUSING)	
C14	Debentures / Bonds / CPs / Loans	HODS
C15	Housing - Securitised Assets	HOMB
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD
	(c) INFRASTRUCTURE INVESTMENTS	
C19	Infrastructure - Other Approved Securities	ISAS
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE
C22	Infrastructure - Equity (Promoter Group)	IEPG
C23	Infrastructure - Securitised Assets	IESA
C24	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG
C25	Infrastructure - Infrastructure Development Fund (IDF)	IDDF
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB
C27	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI
	TAXABLE BONDS	
C28	Infrastructure - PSU - Debentures / Bonds	IPTD
C29	Infrastructure - PSU - CPs	IPCP
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD
C31	Infrastructure - Other Corporate Securities - CPs	ICCP
C32	Infrastructure - Term Loans (with Charge)	ILWC
	TAX FREE BONDS	
C33	Infrastructure - PSU - Debentures / Bonds	IPFD
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD
	(d) INFRASTRUCTURE - OTHER INVESTMENTS	
C35	Infrastructure - Equity (including unlisted)	IOEQ
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS
C37	Infrastructure - Securitised Assets	IOSA

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No	INVESTMENT CATEGORY HEADS	CAT CODE
C38	Infrastructure - Equity (Promoter Group)	IOPE
C39	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB
C41	Long Term Bank Bonds Other Investment– Infrastructure	IOLB
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE
D	***APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS***	
D01	PSU - Equity shares - Quoted	EAEQ
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES
D04	Equity Shares - Promoter Group	EEPG
D05	Corporate Securities - Bonds - (Taxable)	EPBT
D06	Corporate Securities - Bonds - (Tax Free)	EPBF
D07	Corporate Securities - Preference Shares	EPNQ
D08	Corporate Securities - Investment in Subsidiaries	ECIS
D09	Corporate Securities - Debentures	ECOS
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG
D11	Municipal Bonds - Rated	EMUN
D12	Investment properties - Immovable	EINP
D13	Loans - Policy Loans	ELPL
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB
D17	Deposits - CDs with Scheduled Banks	EDCD
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD
D21	CCIL - CBLO	ECBO

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No	INVESTMENT CATEGORY HEADS	CAT CODE
D22	Commercial Papers	ECCP
D23	Application Money	ECAM
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF
D33	Passively Managed Equity ETF (Promoter Group)	EETP
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB
D35	Debt Capital Instruments (DCI-Basel III)	EDCI
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB
D40	Units of Real Estate Investment Trust (REITs)	ERIT
D41	Units of Infrastructure Investment Trust	EIIT
E	***OTHER INVESTMENTS***	
E01	Bonds - PSU - Taxable	OBPT
E02	Bonds - PSU - Tax Free	OBPF
E03	Equity Shares (incl Co-op Societies)	OESH
E04	Equity Shares (PSUs & Unlisted)	OEPU
E05	Equity Shares - Promoter Group	OEPG
E06	Debentures	OLDB
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG

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No	INVESTMENT CATEGORY HEADS	CAT CODE
E08	Municipal Bonds	OMUN
E09	Commercial Papers	OACP
E10	Preference Shares	OPSH
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB
E13	Short term Loans (Unsecured Deposits)	OSLU
E14	Term Loans (without Charge)	OTLW
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG
E17	Securitised Assets	OPSA
E18	Investment properties - Immovable	OIPI
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF
E20	Passively Managed Equity ETF (Promoter Group)	OETP
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB
E22	Debt Capital Instruments (DCI-Basel III)	ODCI
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB
E29	Units of Real Estate Investment Trust (REITs)	ORIT
E30	Units of Infrastructure Investment Trust	OIIT

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