

## FORM L-1-A-RA

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended September 30, 2012

Policyholders' Account (Technical Account)

( ` 000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2012	2012	2011	2011
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net					
(a) Premium	L-4	1,654,384	2,774,476	1,670,102	3,124,153
(b) Reinsurance Ceded		(33,409)	(102,239)	(28,740)	(73,047)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		252,570	496,206	172,307	311,971
(b) Profit on Sale / Redemption of Investments		100,656	147,725	57,249	175,240
(c) (Loss on Sale / Redemption of Investments)		(199,667)	(478,515)	(180,525)	(236,920)
(d) Transfer /Gain on revaluation / change in Fair value*		639,668	770,487	(524,553)	(761,001)
Transfer from Shareholders' Fund		114,554	522,205	708,402	977,174
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	(11,815)	(12,017)
(c) Miscellaneous Income		16,828	33,833	4,582	5,099
<b>Total (A)</b>		<b>2,545,584</b>	<b>4,164,178</b>	<b>1,867,009</b>	<b>3,510,652</b>
Commission	L-5	100,053	197,305	244,891	407,581
Operating Expenses related to Insurance Business	L-6	505,048	1,142,069	986,921	1,755,147
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>605,101</b>	<b>1,339,374</b>	<b>1,231,812</b>	<b>2,162,728</b>
Benefits Paid (Net)	L-7	300,073	605,076	93,238	172,756
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		752,606	838,651	(39,767)	258,134
Non Linked		887,804	1,381,077	581,726	917,034
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-
<b>Total (C)</b>		<b>1,940,483</b>	<b>2,824,804</b>	<b>635,197</b>	<b>1,347,924</b>
<b>Surplus/ (Deficit ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
<b>Total (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

Schedules referred to above form an integral part of the Revenue Account

This is the Revenue Account referred to in our report of even date

## FORM L-2-A-PL

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Period Ended September 30, 2012

## Shareholders' Account (Non-Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2012	2012	2011	2011
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		40,414	81,855	18,150	35,552
(b) Profit on Sale / Redemption of Investments		6,013	17,754	9,797	15,123
(c) (Loss on Sale / Redemption of Investments)		(1,258)	(8,478)	(524)	(784)
Other Income		-	-	-	166
<b>Total (A)</b>		<b>45,169</b>	<b>91,131</b>	<b>27,423</b>	<b>50,057</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		1,271	2,337	453	724
(b) Rent, Rates and Taxes		-	-	1,000	1,000
(c) Other Expenses		544	1,067	2,132	2,474
Bad Debts Written Off		-	-	-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		-	-	-	-
(b) Provision for Doubtful Debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		114,554	522,205	708,402	977,174
<b>Total (B)</b>		<b>116,369</b>	<b>525,609</b>	<b>711,987</b>	<b>981,372</b>
Profit / (Loss) before Tax		(71,200)	(434,478)	(684,564)	(931,315)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(71,200)	(434,478)	(684,564)	(931,315)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(11,325,237)	(10,961,959)	(9,912,172)	(9,665,421)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(11,396,437)</b>	<b>(11,396,437)</b>	<b>(10,596,736)</b>	<b>(10,596,736)</b>

Schedules referred to above form an integral part of the Profit &amp; Loss Account

This is the Profit &amp; Loss Account referred to in our report of even date

## 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 September 30, 2012

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Particulars	Schedule	As at	As at
		September 30, 2012	September 30, 2011
		Unaudited	Unaudited
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	12,030,000	11,520,000
Share Application Money Pending Allotment		1,241,000	497,500
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		689	(10,624)
<b>Sub-Total</b>		<b>13,271,689</b>	<b>12,006,876</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		83	406
Policy Liabilities		7,619,871	4,870,540
Insurance Reserves		-	-
Provision for Linked Liabilities		9,102,403	6,642,214
<b>Sub-Total</b>		<b>16,722,357</b>	<b>11,513,160</b>
Funds for Future Appropriations		-	-
Reserve for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		136,554	34,386
(ii) Others		-	-
<b>Total</b>		<b>30,130,600</b>	<b>23,554,422</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	1,806,660	1,531,424
Policyholders'	L-13	7,123,858	4,747,337
Assets held to cover Linked Liabilities	L-14	9,238,957	6,642,213
Loans	L-15	201	-
Fixed Assets	L-16	38,775	34,343
Current Assets			
Cash and Bank Balances	L-17	209,451	122,765
Advances and Other Assets	L-18	1,120,738	887,059
<b>Sub-Total (A)</b>		<b>1,330,189</b>	<b>1,009,824</b>
Current Liabilities	L-19	770,429	959,071
Provisions	L-20	34,048	48,384
<b>Sub-Total (B)</b>		<b>804,477</b>	<b>1,007,455</b>
Net Current Assets (C) = (A - B)		525,712	2,369
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,396,437	10,596,736
<b>Total</b>		<b>30,130,600</b>	<b>23,554,422</b>

## CONTINGENT LIABILITIES

('000)

Particulars	As at Sep 30, 2012	As at Sep 30, 2011
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	6,612
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	20,169	14,676
<b>TOTAL</b>	<b>20,169</b>	<b>21,288</b>

Schedules referred to above form an integral part of the Balance Sheet

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-4-PREMIUM SCHEDULE**

(` '000)

	Particulars	For the Quarter Ended September 30, 2012	Upto the Quarter Ended September 30, 2012	For the Quarter Ended September 30, 2011	Upto the Quarter Ended September 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	599,109	839,919	682,099	1,296,859
	Renewal Premiums	1,029,362	1,883,463	908,960	1,689,909
	Single Premiums	25,913	51,094	79,043	137,385
	<b>Total</b>	<b>1,654,384</b>	<b>2,774,476</b>	<b>1,670,101</b>	<b>3,124,152</b>

**FORM L-5 - COMMISSION SCHEDULE**

(` '000)

	Particulars	For the Quarter Ended September 30, 2012	Upto the Quarter Ended September 30, 2012	For the Quarter Ended September 30, 2011	Upto the Quarter Ended September 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	71,678	147,813	215,682	354,112
	- Renewal Premiums	28,125	48,971	28,011	51,473
	- Single Premiums	250	521	1,198	1,996
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	<b>Net commission</b>	<b>100,053</b>	<b>197,305</b>	<b>244,891</b>	<b>407,581</b>
	<b>Breakup of Commission Expenses (Gross) incurred to</b>				
	Agents	51,001	85,802	72,275	100,041
	Brokers	9,561	21,393	6,236	10,493
	Corporate Agency	39,452	90,014	166,380	297,047
	Referral	39	96	-	-
	<b>Total</b>	<b>100,053</b>	<b>197,305</b>	<b>244,891</b>	<b>407,581</b>

**FORM L-6-OPERATING EXPENSES SCHEDULE**

(` '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2012	Quarter Ended September 30, 2012	Quarter Ended September 30, 2011	Quarter Ended September 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	Employees' Remuneration and Welfare Benefits	267,252	591,793	418,411	842,350
	Travel, Conveyance and Vehicle Running Expenses	3,766	10,771	16,519	32,902
	Training Expenses (including Staff Training) (Net of Recovery)	2,552	4,287	8,538	6,106
	Rent, Rates and Taxes	98,669	208,605	131,913	262,600
	Repairs	20,414	53,823	30,782	63,751
	Printing and Stationery	1,326	7,150	6,798	12,781
	Communication Expenses	5,180	19,380	21,439	46,646
	Legal and Professional Charges	7,044	16,549	12,205	19,256
	Medical Fees	381	1,226	2,069	3,146
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	635	1,260	625	1,250
	(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	7	267	200	503
	Advertisement and Publicity	37,790	99,476	270,259	335,766
	Interest and Bank Charges	4,591	10,422	5,655	10,370
	Depreciation	4,409	9,234	4,930	10,072
	Others:				
	Service Tax	30,055	64,932	30,060	61,544
	Membership and Subscriptions	1,911	2,796	1,664	3,958
	Information Technology and related Expenses	7,236	13,959	8,541	13,020
	Outsourcing Expenses	9,356	22,604	14,264	25,311
	Other Expenses	2,474	3,535	2,049	3,815
	<b>Total</b>	<b>505,048</b>	<b>1,142,069</b>	<b>986,921</b>	<b>1,755,147</b>

**FORM L-7-BENEFITS PAID SCHEDULE**

( ` '000)

Particulars	For the Quarter Ended September 30, 2012	Upto the Quarter Ended September 30, 2012	For the Quarter Ended September 30, 2011	Upto the Quarter Ended September 30, 2011
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	98,921	208,515	102,105	219,680
(b) Claims by Maturity	-	515	544	1,648
(c) Annuities / Pension Payment,	14	39	10	18
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits				
Surrender and Partial Withdrawal	217,934	434,092	7,634	7,981
Critical Illness	-	-	(125)	(404)
Gratuity	22,152	44,371	5,504	8,512
Superannuation	-	188	47	1,677
Other Benefits	191	269	60	80
Claims related Expenses	(19)	2,123	2,365	4,414
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(39,120)	(85,036)	(24,906)	(70,850)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits				
Critical Illness	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits	-	-	-	-
<b>Total</b>	<b>300,073</b>	<b>605,076</b>	<b>93,238</b>	<b>172,756</b>

**FORM L-8-SHARE CAPITAL SCHEDULE**

( `000)

	Particulars	As at September 30, 2012	As at September 30, 2011
		Unaudited	Unaudited
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
	Issued Capital 1,452,000,000 (Previous Year - 1,252,000,000) Equity Shares of Rs.10 each	14,520,000	12,520,000
	Subscribed Capital 1,327,100,000 (Previous Year - 1,201,750,000) Equity Shares of Rs.10 each	13,271,000	12,017,500
	Called-up Capital 1,203,000,000 (Previous Year - 1,152,000,000) Equity Shares of Rs.10 each	12,030,000	11,520,000
	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	-	-
	<b>Total</b>	<b>12,030,000</b>	<b>11,520,000</b>

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

	Particulars	As at September 30, 2012	
		Number of Shares	% of Holding
		Unaudited	Unaudited
	Promoters:		
	Indian - Pantaloon Retail India Limited *	306,765,000	25.50
	- Sprint Advisory Services Private Limited (formerly known as Sain Advisory Services Private Limited)	589,470,000	49.00
	Foreign - Participatie Maatschappij Graafschap Holland NV	306,765,000	25.50
	Other:	-	-
	<b>Total</b>	<b>1,203,000,000</b>	<b>100</b>

\* Shares held by Pantaloon Retail India Limited and its nominees

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

(` '000)

	Particulars	As at September 30, 2012	As at September 30, 2011
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(Rs. '000)

	Particulars	As at September 30, 2012	As at September 30, 2011
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(`000)

	Particulars	As at	As at
		September 30, 2012	September 30, 2011
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	799,950	661,904
	Other Approved Securities	45,652	84,587
	Other Investments		
	(a) Shares		
	(aa) Equity	18,556	12,560
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	530,307	315,587
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	285,785	136,621
	Other than Approved Investments	5,086	6,736
		<b>1,685,336</b>	<b>1,217,995</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	119,728
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	71,355	94,376
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	49,969	99,325
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		<b>121,324</b>	<b>313,429</b>
	<b>Total</b>	<b>1,806,660</b>	<b>1,531,424</b>

Notes:

- (i) Includes `98,076 (`000) (Previous Period `98,021 (`000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value and market value of Long term investment other than equity shares is `(000)1,653,831 (Previous Year `(000) 1,189,837) and `(000) 1,652,620 (Previous Year `(000) 1,146,993) respectively.
- (iii) Aggregate book value and market value of Long term investment other than equity shares is `(000) 121,323 (Previous Year `(000) 293,381) and `(000) 121,323 (Previous Year `(000)293,381) respectively.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

( ` '000)

Particulars	As at September 30, 2012	As at September 30, 2011
	Unaudited	Unaudited
<b>Long Term Investments</b>		
Government Securities and Government Guaranteed Bonds including Treasury Bills	2,434,421	999,185
Other Approved Securities	1,456,326	1,088,434
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,928,518	1,119,948
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	1,090,354	1,316,287
Other than Approved Investments	-	-
	<b>6,909,619</b>	<b>4,523,854</b>
<b>Short Term Investments</b>		
Government Securities and Government Guaranteed Bonds including Treasury Bills	49,956	79,766
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	114,283	53,406
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	50,000	-
(e) Other Securities	-	90,311
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
	<b>214,239</b>	<b>223,483</b>
<b>Total</b>	<b>7,123,858</b>	<b>4,747,337</b>

- (i) Aggregate book value and market value of Long term investment other than equity shares is ` ('000) 6,909,620 (Previous Year ` ('000) 4,523,854) and ` ('000) 6,871,394 (Previous Year ` ('000) 4,387,138) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is ` ('000) 214,239 (Previous Year ` ('000) 243,530) and ` ('000) 213,725 (Previous Year ` ('000) 243,530) respectively.

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

(` '000)

	Particulars	As at	As at
		September 30, 2012	September 30, 2011
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	116,690	19,250
	Other Approved Securities	830,702	471,339
	Other Investments		
	(a) Shares		
	(aa) Equity	3,476,321	2,437,521
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	1,763,975	1,385,798
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,768,204	1,423,732
	Other than Approved Investments	489,677	309,913
		<b>8,445,569</b>	<b>6,047,553</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	8,424	9,422
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	416,727	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	49,809	-
	(e) Other Securities	53,466	256,639
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,016	-
	Other than Approved Investments	169,403	-
	Net Current Assets	94,543	328,599
		<b>793,388</b>	<b>594,660</b>
	<b>Total</b>	<b>9,238,957</b>	<b>6,642,213</b>

- (i) Aggregate book value and market value of Long term investment other than equity shares is `(000) 2,988,550 (Previous Year `(000) 2,189,723) and `(000) 2,988,550 (Previous Year `(000) 2,189,723) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is `(000) 6,98,845 (Previous Year `(000) 266,061) and `(000) 6,98,845 (Previous Year `(000) 266,061) respectively.

## FORM L-15-LOANS SCHEDULE

(` '000)

	Particulars	As at September 30, 2012	As at September 30, 2011
		Unaudited	Unaudited
	<b>Security-wise Classification</b>		
	<b>Secured</b>		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	201	-
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	<b>Total</b>	<b>201</b>	<b>-</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	201	-
	(f) Others	-	-
	<b>Total</b>	<b>201</b>	<b>-</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	201	-
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>201</b>	<b>-</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	201	-
	<b>Total</b>	<b>201</b>	<b>-</b>

## FORM 16-FXED ASSETS SCHEDULE

('000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2012	Additions	Deductions	As at September 30, 2012	As at April 1, 2012	Upto the Quarter ended September 30, 2012	On Sales / Adjustments	As at September 30,2012	As at September 30,2012	As at September 30,2011
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	206,398	4,704	-	211,102	181,176	8,769	-	189,945	21,157	16,841
<b>Tangible Assets</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	4,629	-	-	4,629	2,016	465	-	2,481	2,148	3,074
Office Equipment	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>211,027</b>	<b>4,704</b>	<b>-</b>	<b>215,731</b>	<b>183,192</b>	<b>9,234</b>	<b>-</b>	<b>192,426</b>	<b>23,305</b>	<b>19,915</b>
Capital Work in Progress									15,470	14,428
<b>Grand Total</b>	<b>211,027</b>	<b>4,704</b>	<b>-</b>	<b>215,731</b>	<b>183,192</b>	<b>9,234</b>	<b>-</b>	<b>192,426</b>	<b>38,775</b>	<b>34,343</b>
Previous Period	193,405	458		193,863	163,774	10,174		173,948	34,343	

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

(` '000)

	<b>Particulars</b>	<b>As at September 30, 2012</b>	<b>As at September 30, 2011</b>
		<b>Unaudited</b>	<b>Unaudited</b>
<b>1</b>	<b>Cash (including Cheques, Drafts and Stamps)</b>	2,278	3,215
<b>2</b>	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	207,173	119,550
	(c) Others	-	-
<b>3</b>	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
<b>4</b>	<b>Others</b>	-	-
	<b>Total</b>	<b>209,451</b>	<b>122,765</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	209,451	122,765
	- Outside India	-	-
	<b>Total</b>	<b>209,451</b>	<b>122,765</b>

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

(` '000)

	Particulars	As at	As at
		September 30, 2012	September 30, 2011
		Unaudited	Unaudited
	<b>Advances</b>		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	22,054	29,915
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
	Others:		
	Advances to Suppliers	199,415	60,655
	Advances to Employees	4,891	5,844
	<b>Total (A)</b>	<b>226,840</b>	<b>96,894</b>
	<b>Other Assets</b>		
	Income Accrued on Investments		
	(a) Shareholders'	48,136	21,654
	(b) Policyholders'	190,322	126,485
	Outstanding Premiums	176,605	146,362
	Agents' Balances	15,216	9,498
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	27,270	14,322
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	247,281	247,408
	Service Tax Unutilised Credit	186,878	223,801
	Other Receivables	2,190	635
	<b>Total (B)</b>	<b>893,898</b>	<b>790,165</b>
	<b>Total (A + B)</b>	<b>1,120,738</b>	<b>887,059</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

(` '000)

	Particulars	As at	As at
		September	September 30,
		30, 2012	2011
		Unaudited	Unaudited
	Agents' Balances	63,356	111,089
	Balances due to Other Insurance Companies	26,832	36,230
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	20,854	27,373
	Unallocated Premium	70,332	90,110
	Sundry Creditors	193,798	334,513
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	309,444	288,730
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	40,478	15,469
	Others:		
	Statutory Dues	38,210	52,441
	Dues to Employees	4,044	1,563
	Retention Money Payable	3,081	1,553
	<b>Total</b>	<b>770,429</b>	<b>959,071</b>

**FORM L-20-PROVISIONS SCHEDULE**

(` '000)

	Particulars	As at	As at
		September	September 30,
		30, 2012	2011
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	759	13,871
	Leave Encashment	33,289	34,513
	<b>Total</b>	<b>34,048</b>	<b>48,384</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

(` '000)

	Particulars	As at	As at
		September	September 30,
		30, 2012	2011
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



**PERIODIC DISCLOSURES**

**FORM L-22**

**Analytical Ratios**

**Insurer:**

**Future Generali India Life Insurance Company Limited**

**Date:**

**9/30/2012**

**Analytical Ratios for Life Companies**

Sl.No.	Particular	For the Year Quarter ending Sept 30 2012	Upto the Quarter ending Sept 30 2012	For the Year Quarter ending Sept 30 2011	Upto the Quarter ending Sept 30 2011
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-57%	-56%	-4%	3%
	Non Linked Individual Pension	-90%	-94%	154%	129%
	Non Linked Group	441%	283%	51%	-14%
	Linked Individual Life	-84%	-81%	-30%	-21%
	Linked Individual Pension	94%	-66%	-100%	-99%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	98%	96%	98%	98%
3	Expense of Management to Gross Direct Premium Ratio	36%	48%	74%	69%
4	Commission Ratio (Gross commission paid to Gross Premium)	6%	7%	15%	13%
5	Ratio of policy holder's liabilities to shareholder's funds	899%	899%	819%	819%
6	Growth rate of shareholders' fund	33%	33%	1%	1%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	465,112	465,112	18,104	18,104
9	Profit after tax/Total Income	-3%	-12%	-58%	-36%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	969%	969%	916%	916%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.16%	9.16%	8.45%	8.45%
14	Conservative Ratio	62%	60%	63%	68%
15	Persistency Ratio				
	For 13th month	37.23%	36.76%	48.92%	53.02%
	For 25th month	37.42%	43.32%	39.53%	47.40%
	For 37th month	46.77%	51.37%	50.21%	46.72%
	For 49th Month	45.33%	42%	NA	NA
	For 61st month	NA	NA	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

<b>Equity Holding Pattern for Life Insurers</b>					
1	No. of shares	1,203,000,000	1,203,000,000	1,152,000,000	1,152,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Pantaloon Retail India Limited	25.50	25.50	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%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) (Rs.)	-	-	-	-
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
6	Book value per share (Rs)	1.56	1.56	1.22	1.22

## PERIODIC DISCLOSURES

### FORM L-24 Valuation of net liabilities

Insurer: Future Generali India Life Insurance Company Ltd

Date:

10/26/2012

*(Rs in Lakhs)*

Valuation of net liabilities			
Sl.No.	Particular	As at..... 30 Sep 2012	As at..... 30 Sep 2011
1	<b>Linked</b>		
a	Life	86,852	65,327
b	General Annuity		-
c	Pension	13,651	11,943
d	Health		-
2	<b>Non-Linked</b>		
a	Life	66,142	36,583
b	General Annuity	18	11
c	Pension	1,926	1,607
d	Health	-	-

## PERIODIC DISCLOSURES

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

**Insurer:** FUTURE GENRALI INDIA LIFE INSURANCE COMPANY LIMITED
**Date:** 30/9/2012
*(Rs in Lakhs)*

<b>Geographical Distribution of Total Business</b>													
Sl.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	593	593	79.7	876.5	1,853	1,853	314.5	3,598.9	2,446	2,446	394.2	4,475.5
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	188	188	20.6	143.6	223	223	23.2	272.1	411	411	43.8	415.7
4	Bihar	2,536	2,536	262.6	3,100.3	3,406	3,406	368.0	4,508.7	5,942	5,942	630.6	7,609.0
5	Chattisgarh	171	171	17.4	167.6	360	360	45.4	611.1	531	531	62.8	778.7
6	Goa	2	2	0.2	2.3	9	9	1.7	10.0	11	11	1.9	12.3
7	Gujarat	172	172	19.9	197.5	813	813	109.1	1,206.0	985	985	129.0	1,403.5
8	Haryana	120	120	14.9	309.0	733	733	107.3	2,195.2	853	853	122.2	2,504.1
9	Himachal Pradesh	58	58	10.1	165.7	41	41	8.5	117.1	99	99	18.6	282.8
10	Jammu & Kashmir	48	48	12.6	100.0	46	46	8.2	170.0	94	94	20.8	270.0
11	Jharkhand	305	305	35.8	348.6	727	727	122.7	1,131.8	1,032	1,032	158.5	1,480.4
12	Karnataka	193	193	24.4	235.2	1,007	1,007	165.6	2,553.0	1,200	1,200	190.0	2,788.2
13	Kerala	12	12	2.6	21.7	1,041	1,041	231.4	2,240.7	1,053	1,053	234.0	2,262.4
14	Madhya Pradesh	176	176	28.6	546.6	445	445	69.1	869.9	621	621	97.7	1,416.5
15	Maharashtra	488	488	66.9	857.3	3,101	3,101	467.6	8,834.2	3,589	3,589	534.4	9,691.4
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	481	481	60.1	721.8	510	510	96.5	913.7	991	991	156.6	1,635.4
21	Punjab	213	213	28.3	286.6	516	516	50.0	927.9	729	729	78.3	1,214.5
22	Rajasthan	209	209	22.3	211.8	866	866	94.8	1,332.4	1,075	1,075	117.1	1,544.2
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	377	377	45.8	474.5	1,356	1,356	135.5	1,775.2	1,733	1,733	181.3	2,249.7
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	1,932	1,932	245.9	2,726.2	4,565	4,565	622.1	8,550.9	6,497	6,497	868.0	11,277.2
27	UttraKhand	5	5	0.9	5.0	32	32	6.6	38.3	37	37	7.5	43.3
28	West Bengal	2,469	2,469	295.3	2,885.5	2,567	2,567	377.0	3,782.9	5,036	5,036	672.3	6,668.4
29	Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	13	13	1.3	(8.6)	55	55	14.5	80.8	68	68	15.8	72.3

## PERIODIC DISCLOSURES

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

Insurer: FUTURE GENRALI INDIA LIFE INSURANCE COMPANY LIMITEDDate: 30/9/2012*(Rs in Lakhs)*

<b>Geographical Distribution of Total Business</b>													
Sl.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	290	290	52.8	539.5	1,252	1,252	208.9	2,685.9	1,542	1,542	261.8	3,225.4
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		11,051	11,051	1,349.0	14,914.0	25,524	25,524	3,648.3	48,406.8	36,575	36,575	4,997.2	63,320.8



## PERIODIC DISCLOSURES

**FORM I : Geographical Distribution Channel - GROUP**

Insurer: **FUTURE GENRALI INDIA LIFE INSURANCE COMPANY LIMITED**

Date: 30/9/2012

*(Rs in Lakhs)*

<b>Geographical Distribution of Total Business- GROUP</b>													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	4,866	3,465	33,921	5	4,866	3,465.26	33,921
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Company Total</b>	-	-	-	-	<b>25</b>	<b>25,608</b>	<b>3,913</b>	<b>319,352</b>	<b>25</b>	<b>25,608</b>	<b>3,913</b>	<b>319,352</b>

Company Name &amp; Code: Future Generali India Life Insurance Company Ltd

Statement as on : 30th September 2012

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. Lakhs

<b>Total Application as per Balance Sheet (A)</b>		<b>301,306</b>
Add: (B)		
Provisions	Sch 13	340
Liabilities	Sch 14	7,704
		<b>8,045</b>
Less: (C)		
Debit Balance in P&L A/c		113,964
Loans	Sch 9	2
Adv & Other Assets	Sch 12	11,207
Cash & Bank Balance	Sch 11	2,095
Fixed Assets	Sch 10	388
Misc. Exp Not Written Off	Sch 15	0
<b>Funds available for Investments</b>		<b>181,695</b>

Reconciliation of Investment Assets

Total Investment Assets as per Balance Sheet

Balance Sheet Value of

A.Life Fund

B.Pension &amp; Gen. Annuity Fund

C. Unit Linked Funds

Difference

Total Investment Assets as per Balance Sheet	<b>181,695</b>
A.Life Fund	76,138
B.Pension & Gen. Annuity Fund	13,167
C. Unit Linked Funds	92,390
	<b>181,695</b>
Difference	<b>0</b>

## NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 G. Sec	Not less than 25%		7,999	2,490	12,984	5,757	29,231	38.39	-	29,231	32,524
2 G.Sec or other approved securities (incl 1) above	Not less than 50%		8,456	5,364	18,377	9,033	41,230	54.15	-	41,230	47,464
3 Investment subject to Exposure Norms											
a Housing & Infrastructure	Not less than 15%		2,858	3,143	6,715	4,208	16,923	22.23	-	16,923	19,500
b i) Approved Investments	Not exceeding 35%		6,702	2,345	5,746	3,141	17,934	23.55	-	17,934	21,891
ii) "Other investments" not to exceed 15%			51	-	-	-	51	0.07	-	51	51
<b>TOTAL LIFE FUND</b>	<b>100%</b>	-	<b>18,067</b>	<b>10,852</b>	<b>30,838</b>	<b>16,382</b>	<b>76,138</b>	<b>100.00</b>	-	<b>76,138</b>	<b>88,906</b>

B.PENSION GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1 Govt Securities	Not less than 20%	-	3,612	3,612	27.43	-	3,612	3,600
2 Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	6,633	6,633	50.37	-	6,633	6,636
3 Balance Inv to be in Approved Investment	Not exceeding 60%	-	6,534	6,534	49.63	-	6,534	6,530
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>	<b>100%</b>	-	<b>13,167</b>	<b>13,167</b>	<b>100.00</b>		<b>13,167</b>	<b>13,166</b>



**LINKED BUSINESS**

<b>C.LINKED FUNDS</b>		% as per Reg	PH		Total Fund	Actual %	Market Value
			PAR	NON PAR			
<b>1</b>	Approved investment	<i>Not less than 75%</i>	-	85,799	85,799	92.87	85,799
<b>2</b>	Other Investments	<i>Not more than 25%</i>	-	6,591	6,591	7.13	6,591
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	-	<b>92,390</b>	<b>92,390</b>	<b>100.00</b>	<b>92,390</b>

**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.*

**Date: 08th November 2012**

**Note:** (\*) FRMS refers to 'Funds representing Solvency Margin'  
Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")  
Funds beyond Solvency Margin shall have a separate Custody Account  
Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

PARTICULARS	NAME OF THE BUSINESS																					TOTAL
	Secure Fund	Income Fund	Balance Fund	Maximise Fund	Parison Secure Fund	Parison Balance Fund	Parison Growth Fund	Parison Active Fund	Group Secure Fund	Group Balance Fund	Group Maximise Fund	Apex Fund	Dynamic Growth Fund	Guarantee Fund	Opportunity Fund	Discontinuance Policy Fund						
Opening Balance (Actual Value)	2,814.65	5,339.76	10,252.59	18,485.16	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48	1,742.48					
Units Issued During the Quarter	61.45	313.26	1,072.55	1,932.55	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58	185.58					
Units Redeemed During the Quarter	11.89	109.22	324.21	525.10	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90					
Units Outstanding at the End of the Quarter	2,863.21	5,543.80	11,000.93	19,892.61	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16					
Units Outstanding at the Quarter End	2,863.21	5,543.80	11,000.93	19,892.61	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16					
<b>TOTAL INVESTIBLE FUNDS (NET VALUE)</b>	<b>2,863.21</b>	<b>5,543.80</b>	<b>11,000.93</b>	<b>19,892.61</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>					
INVESTMENT OF UNIT FUND	NAME OF THE BUSINESS																					TOTAL FUND
	ULFP011870B1FUT05CURE133	ULFP011870B1FUT05COM133	ULFP011870B1FUT05BALANCE133	ULFP011870B1FUT05MAXIMISE133	ULFP011870B1FUT05PARISONSECURE133	ULFP011870B1FUT05PARISONBALANCE133	ULFP011870B1FUT05PARISONGROWTH133	ULFP011870B1FUT05PARISONACTIVE133	ULFP011870B1FUT05GROUPSECURE133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUBALANCE133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUPEXACT133	ULFP011870B1FUT05GROUPEXACT133					
Actual Invested (C = 75%)	1,412.52	35.42	1,812.56	42.71	4,201.86	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46					
Securities Bought	0.00	0.00	3,329.76	0.52	8,285.18	37.22	1,591.21	11.28	1,591.21	11.28	1,591.21	11.28	1,591.21	11.28	1,591.21	11.28	1,591.21					
Securities Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Capital	0.00	0.00	0.00	0.00	10,014.23	80.44	17,771.30	71.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Allocated to Funds	148.90	18.52	14.02	0.24	1,158.05	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24					
<b>Sub-Total (A)</b>	<b>2,863.21</b>	<b>5,543.80</b>	<b>11,000.93</b>	<b>19,892.61</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>	<b>1,865.16</b>					
Current Assets	0.00	1.40	185.47	2.74	223.01	1.50	12.90	2.82	1.50	2.82	1.50	2.82	1.50	2.82	1.50	2.82	1.50					
Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Payables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Reserves for Contingency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Reserves for the Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Other Current Assets (Net Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Liabilities to Policyholders	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Liabilities to Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Liabilities to Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Liabilities to Other Stakeholders	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Net Assets (B = A - C)	2,863.21	5,543.80	11,000.93	19,892.61	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16					
Actual (A) + (B) + (C)	2,863.21	5,543.80	11,000.93	19,892.61	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16	1,865.16					

Date: 08th November 2012  
 Note:  
 1. The aggregate of all the above Segregated Fund Investment only with Item C of FORM 3A (Part A), for both For & Not for Business  
 2. Details of Item 'E' of FORM 1B of (MCA (Delisted Report) Regulation, 2008 shall be recorded with FORM 3A (Part B)  
 3. Other Investments are as permitted under Sec 2 (9A)(2) and 2 (9)(3)

**L-28-Form 3A (Part C)**

Company Name &amp; Code: Future Generali India Life Insurance Limited, Code:133

PART - C

Statement for the period : 30th Sept 2012

[Link to FORM 3A \(PART C\)](#)

Periodicity of Submission : Quarterly

No	Name of The Scheme	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Future Secure Fund	288,679,186.13	14.40659	14.40659	14.08772	13.62863	13.36006	8.98%	6.50%
2	Future Income Fund	678,534,059.98	15.57480	15.57480	15.01173	14.62770	14.35846	14.88%	8.36%
3	Future Balance Fund	2,104,013,512.68	12.98802	12.98802	12.18288	12.26759	11.17870	26.22%	3.41%
4	Future Maximise Fund	1,778,737,145.67	13.49580	13.49580	12.46725	12.66304	11.18968	32.73%	3.67%
5	Future Pension Secure Fund	111,360,866.50	15.53081	15.53081	14.96758	14.57720	14.26373	14.93%	9.14%
6	Future Pension Balance Fund	139,958,924.53	15.14746	15.14746	14.53726	14.23382	13.77835	16.65%	7.65%
7	Future Pension Growth Fund	186,447,925.86	16.65333	16.65333	15.59448	15.55346	14.18009	26.94%	5.57%
8	Future Pension Active Fund	914,231,985.64	18.76328	18.76328	17.25496	17.42765	15.38195	34.68%	3.83%
9	Future Group Secure Fund	358,455.24	12.14420	12.14420	11.88880	11.50695	11.23743	8.52%	6.11%
10	Future Group Balance Fund	3,290,665.32	12.19500	12.19500	11.82757	11.78462	10.88240	12.32%	NA
11	Future Group Maximise Fund	2,684,170.10	12.34940	12.34940	11.90472	11.88692	10.81622	14.82%	6.00%
12	Future Apex Fund	175,237,193.04	10.77881	10.77881	9.92277	10.07116	8.90876	34.23%	NA
13	Future Dynamic Growth Fund	1,310,456,187.42	11.06046	11.06046	10.31941	10.37716	9.56989	28.49%	NA
14	Future Guarantee Fund	279,704,835.47	9.99575	9.99575	9.40756	9.40234	8.74031	24.81%	NA
15	Future Opportunity Fund	1,128,707,819.68	9.63669	9.63669	8.83822	8.87155	7.75833	35.84%	NA
16	Future Discontinuance Policy Fund	136,553,950.82	10.47372	10.47372	10.25784	-	-	8.35%	NA
	<b>Total</b>	<b>9,238,956,884.08</b>							

**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.

Date: 08th November 2012

## PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th September 2012

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 9/30/2012

Non ULIP

(Rs in Lakhs)

### Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th September, 2012	as % of total for this class	As at 30th September, 2011	as % of total for this class	As at 30th September, 2012	as % of total for this class	As at 30th September, 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	31,007	36%	23,312	41%	31,080	36%	24,004	41%
AA or better	7,763	9%	4,838	8%	7,691	9%	4,791	8%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	47,464	55%	29,186	51%	47,863	55%	30,336	51%
	<b>86,235</b>	<b>100%</b>	<b>57,336</b>	<b>100%</b>	<b>86,634</b>	<b>100%</b>	<b>59,132</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	994	1%	1,995	3%	1,000	1%	1,995	3%
more than 1 year and upto 3 years	2,784	3%	1,502	3%	2,813	3%	1,519	3%
More than 3 years and up to 7 years	12,340	14%	6,039	11%	12,582	15%	6,318	11%
More than 7 years and up to 10 years	36,761	43%	29,475	51%	36,769	42%	30,129	51%
More than 10 years and up to 15 years	10,467	12%	7,201	13%	10,560	12%	7,529	13%
More than 15 years and up to 20 years	8,990	10%	4,831	8%	9,048	10%	4,981	8%
Above 20 years	13,898	16%	6,294	11%	13,863	16%	6,662	11%
	<b>86,235</b>	<b>100%</b>	<b>57,336</b>	<b>100%</b>	<b>86,634</b>	<b>100%</b>	<b>59,132</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	34,313	40%	19,485	34%	34,701	40%	20,457	35%
b. State Government	13,151	15%	9,701	17%	13,162	15%	9,879	17%
c. Corporate Securities	38,770	45%	28,150	49%	38,771	45%	28,796	49%
	<b>86,235</b>	<b>100%</b>	<b>57,336</b>	<b>100%</b>	<b>86,634</b>	<b>100%</b>	<b>59,132</b>	<b>100%</b>

- 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 September 2012

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 9/30/2012

ULIP

(Rs in Lakhs)

### Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th September, 2012	as % of total for this class	As at 30th September, 2011	as % of total for this class	As at 30th September, 2012	as % of total for this class	As at 30th September, 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	16,208.36	53%	12,945.59	59%	16,208.36	53%	12,945.59	59%
AA or better	4,711.47	15%	4,045.74	18%	4,711.47	15%	4,045.74	18%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	9,558.16	31%	5,000.12	23%	9,558.16	31%	5,000.12	23%
	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	592.48	2%	94.22	0%	592.48	2%	94.22	0%
more than 1 year and upto 3years	736.08	2%	1,123.37	5%	736.08	2%	1,123.37	5%
More than 3years and up to 7years	5,710.07	19%	5,822.32	26%	5,710.07	19%	5,822.32	26%
More than 7 years and up to 10 years	21,873.72	72%	14,000.73	64%	21,873.72	72%	14,000.73	64%
More than 10 years and up to 15 years	-	0%	463.80	2%	-	0%	463.80	2%
More than 15 years and up to 20 years	525.00	0	487.01	-	525.00	0	487.01	-
Above 20 years	1,040.63	0	-	-	1,040.63	0	-	-
	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,166.90	4%	192.50	1%	1,166.90	4%	192.50	1%
b. State Government	8,391.26	28%	4,807.62	22%	8,391.26	28%	4,807.62	22%
c. Corporate Securities	20,919.82	69%	16,991.34	77%	20,919.82	69%	16,991.34	77%
	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>	<b>30,477.98</b>	<b>100%</b>	<b>21,991.46</b>	<b>100%</b>

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited

Date:

30/09/2012

(Rs in Lakhs)

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Sept 30, 2012	up to the Quarter ended Sept 30, 2012	For the Quarter ended Sept 30, 2011	up to the Quarter ended Sept 30, 2011
1	Pantaloon Retail (India) Limited	Joint Venture Partner	Premium Income	-4.431847245	-1.619389345	5.6930499	9.1160237
			Rent paid	31.99331	16.48796	28.89909	60.50577
			Reimbursement of Expenses paid	19.94028	0	0.76965	1.72175
			Security Deposits given	0	0	0	0
			Security Deposits refund received	0	0	0	0
			Share Capital Allotment	0	0	2550	2550
			Share Application Money Pending Allotment (Net)	0	0	0	0
			Premium Deposits Outstanding	-26.07705391	-26.07705391	-4.930483753	-4.930483753
			Closing Balances at period-end	5.981537	5.981537	-6.145243	-6.145243
2	Sprint Advisory Services Private Limited(Formerly Sain Advisory Services Private Limited)	Joint Venture Partner	Share Capital Allotment	0	0	4900	4900
			Share Application Money Pending Allotment (Net)	0	0	2425	2425
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	0	0	2550	2550
			Share Application Money Pending Allotment (Net)	0	0	2550	2550
4	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	11.9216405	0.6599615	2.025546	12.7343495
			Insurance expenses	5.02636	0.08439	-2.03677	22.48017
			Reimbursement of Expenses paid	60.39378851	13.17370075	63.4378	103.5145608
			Reimbursement of Expenses received	330.4434122	180.9188124	200.702235	347.7476983
			Premium Deposits Outstanding	8.325463368	8.325463368	5.300459725	5.300459725
			Closing Balances at period-end	206.9758931	206.9758931	319.559232	319.559232
5	Deepak Sood	Managing Director & CEO	Managerial Remuneration	88.86558	44.48902	43.4107945	84.671589

**FORM L-31 LNL - 6 : Board of Directors & Key Person**

**Insurer: Future Generali India Life Insurance Company Limited**

**Date: 30/09/2012**

**Board of Directors and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. Vijay Biyani	Director	
4	Mr. Sergio Balbinot	Director	
5	Mr. Roberto Gasso	Director	
6	Mr. Krishan Kant Rathi	Director	
7	Dr. Kim Chai Ooi	Director	
8	Dr. Rajan Saxena	Independent Director	
9	Dr. Devi Singh	Independent Director	
10	Mr. Deepak Sood	Managing Director & Chief Executive Officer	
11	Mr. Anup Chandak	Chief Financial Officer	
12	Mr. Gorakhnath Agarwal	Chief Actuary & Chief Risk Officer	
13	Mr. Saisrinivas Dhulipala	Appointed Actuary	
14	Mr. Balaram Sarma	Chief Operations Officer	
15	Mr. Nirakar Pradhan	Chief Investment Officer	
16	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
17	Mr. Madangopal Jalan	Principal Compliance Officer, Senior Vice President - Legal, Compliance and Company Secretary, Grievance Redressal Officer	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

**FORM L-32-SOLVENCY MARGIN - KT 3**

(See Regulation 4)

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

9/30/2012

Form Code: K (Table-III)

Name of Insurer: Future Generali India Life Insurance Co Ltd

Registration Number: 133

Classification: Total Business

Classification Code:

Item	Description	Adjusted Value	
		[Amount (in rupees lakh)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		168,588.28
	Deduct:		
02	Mathematical Reserves		168,588.28
03	Other Liabilities		-
04	<b>Excess in Policyholders' funds</b>		-
05	Available Assets in Shareholders Fund:		18,282.23
	Deduct:		
06	Other Liabilities of shareholders' fund		1,868.78
07	<b>Excess in Shareholders' funds</b>		16,413.45
08	Total ASM (04)+(07)		16,413.45
09	Total RSM		5,816.35
10	<b>Solvency Ratio (ASM/RSM)</b>		282.19%

Certification:

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

**Place:** Mumbai  
**Date:** 31-Oct-12

Sd/-  
Name and Signature of Appointed Actuary  
**Sai Srinivas Dhulipala**

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.



FORM L-33-NPAs-7A

Statement as on: 30th September 2012

Name of the Fund \_\_\_\_\_

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil																	

**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.

Date : 08th November 2012

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

## FORM L-34-YIELD ON INVESTMENTS-1

COMPANY NAME &amp; CODE: Future Generali India Life Insurance Company Ltd. &amp; Company Code: 133

Statement as on : 30th Sep 2012

NAME OF THE FUND : LIFE FUND

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Rs. In Lakhs

PERIODICITY OF SUBMISSION : QUARTERLY

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2012			
			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 (%)
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	27,750.76	565.63	2.16%	2.16%	27,750.76	1071.62	2.22%	2.22%	20,237.15	1,196.41	8.87%	8.87%
A2	Special Deposits	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	980.76	19.02	1.94%	1.94%	980.76	37.84	1.92%	1.92%	980.46	75.66	7.72%	7.72%
A4	Treasury Bills	CTRB	499.56	0.90	0.54%	0.54%	499.56	9.02	1.22%	1.22%	2,492.22	75.52	2.51%	2.51%
<b>B STATE GOVERNMENT / OTHER APPROVED SECURITIES</b>														
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	10,368.61	215.59	2.13%	2.13%	10,368.61	447.38	2.16%	2.16%	10,902.89	655.28	12.09%	12.09%
B3	State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1,630.58	32.73	2.01%	2.01%	1,630.58	65.08	1.99%	1.99%	1,627.70	128.49	10.82%	10.82%
B5	Guaranteed Equity	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
C1	Loans to State Government for Housing	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TAXABLE BONDS OF</b>														
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,670.03	105.82	2.27%	2.27%	4,670.03	210.03	2.23%	2.23%	4,670.63	379.31	9.10%	9.10%
C9	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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>														
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C12	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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>														
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	13.24	0.01	-0.25%	-0.25%	13.24	(26.32)	-69.68%	-69.68%	46.86	(11.81)	-18.13%	-18.13%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	65.38	3.48	7.96%	7.96%	65.38	3.20	-0.98%	-0.98%	59.04	(11.75)	-34.04%	-34.04%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TAXABLE BONDS OF</b>														
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	8,741.01	239.68	2.37%	2.37%	8,741.01	466.48	2.24%	2.24%	10,040.03	653.50	9.08%	9.08%
D8	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	3,433.51	80.89	2.36%	2.36%	3,433.51	161.27	2.36%	2.36%	3,833.44	331.71	8.82%	8.82%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>														
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
<b>ACTIVELY TRADED</b>														
E1	PSU - Equity shares - Quoted	EAEQ	39.14	1.49	-2.82%	-2.82%	39.14	(12.24)	-16.17%	-16.17%	68.06	(4.04)	-7.56%	-7.56%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	146.42	9.23	8.89%	8.89%	146.42	(1.84)	-15.19%	-15.19%	87.84	(8.72)	-14.34%	-14.34%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	1,497.72	48.61	2.49%	2.49%	1,497.72	93.18	2.38%	2.38%	1,497.06	85.28	12.08%	12.08%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	12,584.23	327.58	2.65%	2.65%	12,584.23	608.62	2.57%	2.57%	10,187.17	672.96	13.01%	13.01%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E12	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	7.02	10.00%	10.00%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	47.61	6.00%	6.00%
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E19	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	2.23	0.48%	0.48%
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECPC	499.69	14.36	2.92%	2.92%	499.69	28.56	2.98%	2.98%	471.12	35.50	15.75%	15.75%
E21	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,447.45	33.47	2.31%	2.31%	1,447.45	67.61	2.36%	2.36%	1,448.28	120.54	9.89%	9.89%
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%

E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,719.27	32.99	3.14%	3.14%	1,719.27	93.85	3.71%	3.71%	326.10	244.96	24.91%	24.91%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
F1	Bonds - PSU - Taxable	OBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F2	Bonds - PSU - Tax Free	OBPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	29.32	0.83	2.37%	2.37%	29.32	(17.92)	-34.14%	-34.14%	67.19	(1.03)	-1.88%	-1.88%
F4	Equity Shares (PSUs & Unlisted)	OEPU	21.54	0.57	16.19%	16.19%	21.54	1.62	24.80%	24.80%	7.21	1.37	30.13%	30.13%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F6	Debt Securities	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F7	Debt Securities / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F8	Commercial Papers	OACP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F9	Preference Shares	OPSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F10	Venture Fund	OVNF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F15	Derivative Instruments	OCDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F16	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F17	Investment properties - Immovable	OIPI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>TOTAL</b>		<b>76,138.22</b>	<b>1729.88</b>			<b>76,138.22</b>	<b>3307.04</b>			<b>69,050.45</b>	<b>4,676.00</b>		

FORM L-34-YIELD ON INVESTMENTS-1

COMPANY NAME & CODE: Future Generali India Life Insurance Company Ltd. & Company Code: 133

Statement as on: 30th Sep 2012

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION: QUARTERLY

NAME OF THE FUND: PENSION & GENERAL ANNUITY FUND

Rs. in Lakhs

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2012			
			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 (%)
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	3,612.19	69.97	4.29%	4.29%	3,612.19	135.44	5.91%	5.91%	2,084.00	143.80	10.13%	10.13%
A2	Special Deposits	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A4	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	2.05	2.89%	2.89%	497.95	2.68	2.97%	2.97%
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES</b>													
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	2,793.37	48.44	4.08%	4.08%	2,793.37	88.71	5.34%	5.34%	1,999.92	117.91	11.35%	11.35%
B3	State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	227.22	4.53	3.99%	3.99%	227.22	9.04	4.65%	4.65%	226.60	17.99	10.90%	10.90%
B5	Guaranteed Equity	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
C1	Loans to State Government for Housing	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C5	Housing - Securitized Assets ( Approved Investment)	HMBAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>TAXABLE BONDS OF</b>													
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,330.03	31.17	4.69%	4.69%	1,330.03	61.80	5.42%	5.42%	1,330.63	47.50	12.78%	12.78%
C9	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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>TAX FREE BONDS</b>													
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C12	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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>D</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>													
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IIEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D5	Infrastructure - Securitized Assets ( Approved)	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	<b>TAXABLE BONDS OF</b>													
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	1,363.39	42.59	5.45%	5.45%	1,363.39	78.34	5.81%	5.81%	1,575.05	120.47	9.18%	9.18%
D8	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	144.86	3.53	4.87%	4.87%	144.86	6.93	5.58%	5.58%	144.98	35.87	7.25%	7.25%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%





E13	Loans - Policy Loans	ELPL	0	0	0	0	0	0	0	0	0	0	0	0
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0	0	0	0	0	0	0	0	0	0	0	0
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0	0	0	0	0	0	0	0	0	0	0	0
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment)	ECDB	499	35.1575263	0.023556132	0.023556132	499	85.5096826	0.047669321	0.047669321	1901	119.7458001	0.073805794	0.073805794
E17	Deposits - CDs with Scheduled Banks	EDCD	0	0	0	0	0	9.670609	0.042785182	0.042785182	452.054125	72.7754758	0.019574925	0.019574925
E18	Deposits - Repo / Reverse Repo	ECMR	0	0	0	0	0	0	0	0	0	0	0	0
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0	0	0	0	0	0	0	0	0	0	0	0
E20	CCIL - CBLO	ECBO	34.9769727	1.7802415	0.001629548	0.001629548	34.9769727	3.6481849	0.005016711	0.005016711	0	5.4383049	0.005486088	0.005486088
E21	Commercial Papers	ECCP	499.686665	29.107285	0.025278875	0.025278875	499.686665	63.375486	0.046468162	0.046468162	1430.608445	86.3377504	0.08274489	0.08274489
E22	Application Money	ECAM	0	0	0	0	0	0	0	0	0	0	0	0
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	21.599046	0.9664421	0.045489908	0.045489908	21.599046	1.57702139	0.074571501	0.074571501	21.021483	1.4651079	0.069752262	0.069752262
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0	0	0	0	0	0	0	0	0	0	0	0
E25	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Cap	EUPS	0	0	0	0	0	0	0	0	0	0	0	0
E26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Cap	EPPS	0	0	0	0	0	0	0	0	0	0	0	0
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0	0	0	0	0	0	0	0	0	0	0	0
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4167.266764	105.1093492	0.021493026	0.021493026	4167.266764	231.1083485	0.048616277	0.048616277	1427.406443	255.2088691	0.092547339	0.092547339
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	0	0	0	0	0	0	0	0	0	0
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	446.4278382	0	0	0	446.4278382	0	0	0	2406.028711	0	0	0
F	OTHER INVESTMENTS													
F1	Bonds - PSU - Taxable	OBPT	0	0	0	0	0	0	0	0	0	0	0	0
F2	Bonds - PSU - Tax Free	OBPF	0	0	0	0	0	0	0	0	0	0	0	0
F3	Equity Shares (incl Co-op Societies)	OESH	3102.023237	275.1800269	0.110762609	0.110762609	3102.023237	-137.4485728	-0.046645561	-0.046645561	4054.933363	-1068.729404	-0.294547749	-0.294547749
F4	Equity Shares (PSUs & Unlisted)	OEPU	1794.75	21.692625	0.018713388	0.018713388	1794.75	49.987089	0.041085021	0.041085021	1487.044234	103.3412847	0.172575153	0.172575153
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0	0	0	0	0	0	0	0	0	0	0	0
F6	Debentures	OLDB	0	0	0	0	0	0	0	0	0	0	0	0
F7	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	0	0	0	0	0	0	0	0	0	0	0	0
F8	Commercial Papers	OACP	0	0	0	0	0	0	0	0	0	0	0	0
F9	Preference Shares	OPSH	0	0	0	0	0	0	0	0	0	0	0	0
F10	Venture Fund	OVNF	0	0	0	0	0	0	0	0	0	0	0	0
F11	Short term Loans (Unsecured Deposits)	OSLU	0	0	0	0	0	0	0	0	0	0	0	0
F12	Term Loans (without Charge)	OTLW	0	0	0	0	0	0	0	0	0	0	0	0
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1694.032374	33.15995038	0.028106414	0.028106414	1694.032374	33.15995038	0.098372449	0.098372449	0	24.06164204	0	0
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0	0	0	0	0	0	0	0	0	0	0	0
F15	Derivative Instruments	OCDI	0	0	0	0	0	0	0	0	0	0	0	0
F16	Securitized Assets	OPSA	0	0	0	0	0	0	0	0	0	0	0	0
F17	Investment properties - Immovable	OIPI	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL		92389.56884	6356.086143	0.075376789	0.075376789	92389.56884	6417.43406	0.07799548	0.07799548	83460.89376	-2161.240059	-0.030158556	-0.030158556

**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.

**Date: 08th November 2012**

- Note :
- 1 Category of information (COI) shall be as per Guidelines
  - 2 To be calculated based on Monthly or lesser frequency Weighted Average of Investment
  - 3 Yield netted for Tax
  - 3 FORM-I shall be prepared in respect of each fund



**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

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

**Statement as on : 30th September 2012**

**Name of Fund:**

**Linked Fund**

**Statement of Down Graded Investments**

**Periodicity of submission : Quarterly**

100,000.00

**Rs. In Lakhs**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>DURING THE QUARTER</u></b>								
	2% Indian Hotels Company Ltd	ECOS	650.39	23rd December, 2009	ICRA	AA+	AA	14th September, 2012	N.A.
<b>B.</b>	<b><u>AS ON DATE</u></b>								
	2% Indian Hotels Company Ltd	ECOS	650.39	23rd December, 2009	ICRA	AA+	AA	14th September, 2012	N.A.

**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.

**Date : 08th November 2012**

**NOTE:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, which were 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.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04.



**PERIODIC DISCLOSURES**

FORM L-36

:Premium and number of lives covered by policy type

Insurer:

Future Generali India Life Insurance Company Limited

Date: 30/9/2012

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premum																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	10.85	45	45	0.94	(0)	(1)	(1)	-	18.26	75	75	1.40
	From 25001-50,000	128	277	279	335	392.73	832	832	988.87	248	529	531	645	655.36	1,398	1,398	1,651.01
	From 50,001- 75,000	21	35	35	44	25.08	40	40	57.34	36	60	60	69	43.96	70	70	99.30
	From 75,000-100,000	62	63	63	133	147.02	148	148	327.90	123	124	124	237	249.87	252	252	529.70
	From 1,00,001 -1,25,000	3	3	3	4	8.23	7	7	(0.28)	8	8	8	16	11.53	10	10	8.16
	Above Rs. 1,25,000	32	17	17	5	200.87	83	83	341.59	82	39	37	80	369.51	152	152	611.77
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-
	From 50,001-100,000	2	3	-	-	-	-	-	-	7	7	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	2	1	-	-	-	-	-	-	2	1	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	3.45	3	3	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	8	-	-	-	-	-	-	-	8	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	7	-	10	530	3.04	-	11	339.36	10	-	18	878	20.28	1	38	1,233.25
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	700	8,502	8,502	13,842	3,393.29	18,287	18,287	30,237.71	1,447	17,409	17,409	46,311	6,508.54	33,680	33,680	52,475.86
	From 10,000-25,000	1,084	7,552	7,540	13,003	1,249.66	3,942	3,942	12,969.50	2,275	15,946	15,934	26,346	1,997.61	6,248	6,248	20,217.85
	From 25001-50,000	353	1,011	1,011	3,813	84.11	153	153	900.86	770	2,310	2,310	8,437	131.39	237	237	1,335.58
	From 50,001- 75,000	34	55	55	347	93.45	89	89	797.49	60	97	97	598	187.45	163	163	1,551.34
	From 75,000-100,000	31	34	34	316	26.25	35	35	300.50	50	53	53	500	52.34	62	62	599.93
	From 1,00,001 -1,25,000	3	2	2	19	84.62	42	42	906.32	1	(1)	(1)	3	127.86	64	64	1,320.56
	Above Rs. 1,25,000	(8)	3	3	(49)	-	-	-	-	(35)	(4)	(4)	(328)	-	-	-	-



**PERIODIC DISCLOSURES**

FORM L-36

:Premium and number of lives covered by policy type

Insurer:

Future Generali India Life Insurance Company Limited

Date: 30/9/2012

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	Above Rs. 1,25,000					-	-	-	-	-	-	-	-	-	-	-	-
iii	Group																
	From 0-10000	(13)	76	(931)	(79,079)	39.86	15	-	1.87	(27)	177	22,554	(119,868)	55.91	30	-	6.47
	From 10,000-25,000	2	15	348	4,103	-	-	-	-	5	27	1,069	8,012	-	-	-	-
	From 25001-50,000	3	8	347	6,372	-	-	-	-	11	31	11,367	16,641	-	-	-	-
	From 50,001- 75,000	5	7	246	4,188	-	-	-	-	11	17	1,673	11,039	-	-	-	-
	From 75,000-100,000	2	2	121	3,158	-	-	-	-	2	2	121	3,158	-	-	-	-
	From 1,00,001 -1,25,000	7	6	515	8,613	245.54	9	-	922,680.30	9	8	858	19,849	914.54	28	-	2,034,592.88
	Above Rs. 1,25,000	356	33	38,517	606,806	-	-	-	-	1,106	64	86,984	1,571,269	-	-	-	-
iv	Group- Annuity																
	From 0-10000					-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000					-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000					-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000					-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000					-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000					-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000					-	-	-	-	-	-	-	-	-	-	-	-

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

## PERIODIC DISCLOSURES

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

Business Acquisition through different channels (Group)													<i>(Rs in Lakhs)</i>		
Sl.No.	Channels	Current Quarter ended September 30, 2012			Previous Year Quarter ended September 30, 2011			Up to the period ended September 30, 2012			Up to the period ended September 30, 2011				
		No. of Policies/ No.	No. of Lives Covered	Premium	No. of Policies/ No.	No. of Lives Covered	Premium	No. of Policies/ No.	No. of Lives Covered	Premium	No. of Policies/ No.	No. of Lives Covered	Premium		
1	Individual agents	-	-	-	-	19	0.41	-	-	-	-	19	0		
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-		
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-		
4	Brokers	9	8,430	371	25	15,159	277.27	12	12,836	409	48	25,680	355		
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-		
6	Direct Business	5	4,360	3,397	8	44,078	418.93	13	12,772	3,503	13	44,884	666		
	Total(A)	14	12,790	3,769	33	59,256	697	25	25,608	3,913	61	70,583	1,021		
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-		
	Grand Total (A+B)	14	12,790	3,769	33	59,256	697	25	25,608	3,913	61	70,583	1,021		

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

## PERIODIC DISCLOSURES

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

Insurer: Future Generali India Life Insurance Company Limited

Date: 30/9/2012

		Business Acquisition through different channels (Individuals)								<i>(Rs in Lakhs)</i>
		Current Quarter ended September 30, 2012		Previous Year Quarter ended		Up to the period ended September 30, 2012		Up to the period ended September 30, 2011		
Sl.No.	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	8,550	1,293	21,712	3,425	16,297	2,389	29,816	5,249	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	4,538	511	13,540	2,594	12,174	1,432	27,922	6,534	
4	Brokers	3,395	412	3,044	383	6,241	712	5,038	655	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	992	260	2,015	509	1,709	451	3,491	879	
	Total (A)	17,475	2,475	40,311	6,910	36,421	4,984	66,267	13,316	
1	Referral (B)	85	6	13	5	154	13	17	6	
	Grand Total (A+B)	17,560	2,481	40,324	6,916	36,575	4,997	66,284	13,322	

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM L-39-Data on Settlement of Claims

GROUP

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender								
5	Other benefits								
1	Death Claims		52	0	0	0	0	52	74,986,860

The figures for individual and group insurance business need to be shown separately

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

FORM L-39-Data on Settlement of Claims

INDIVIDUAL

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	<b>Maturity Claims</b>								
2	<b>Survival Benefit</b>								
3	<b>for Annuities / Pension</b>		12					12	1,820,018.06
4	<b>For Surrender</b>		6437					6437	385,785,016.44
5	<b>Other benefits</b>		4	0	0	0	0	4	228,636
1	<b>Death Claims</b>		575	0	0	0	0	575	93,606,336

The figures for individual and group insurance business need to be shown separately

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

## PERIODIC DISCLOSURES

**FOR L-40 : Half Yearly claims data for Life**

Insurer: Future Generali India Life Insurance Co. Ltd Date: 30-Sep-12

**GROUP**

*No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12424					0
2	Claims reported during the period*	59					0
3	Claims Settled during the period	52					0
4	Claims Repudiated during the period	0					0
a	Less than 2years from the date of acceptance of risk	0					0
b	Grater than 2 year from the date of acceptance of risk	0					0
5	Claims Written Back	0					0
6	Claims O/S at End of the period	12431					0
	Less than 3months	15					0
	3 months to 6 months	8					0
	6months to 1 year	441					0
	1year and above	11967					0

\*in case of death- the claims for which all the documentations have been completed needs to be shown here.



## PERIODIC DISCLOSURES

**FOR L-40 :Half Yearly Claims data for Life**

Insurer: Future Generali India Life Insurance Co. Ltd Date: Sept 12

INDIVIDUAL

*No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	7			23	423	
2	Claims reported during the period*	778			7	6517	
3	Claims Settled during the period	575			12	6437	
4	Claims Repudiated during the period	199					
a	Less than 2years from the date of acceptance of risk	194					
b	Grater than 2 year from the date of acceptance of risk	5					
5	Claims Written Back	0					
6	Claims O/S at End of the period	11			18	503	
	Less than 3months	8			3		
	3 months to 6 months	1					
	6months to 1 year	1			7		
	1year and above	1			8		

\*in case of death- the claims for which all the documentations have been completed needs to be shown here.

**PERIODIC DISCLOSURES  
FORM L-41 GRIEVANCE DISPOSAL**

**Insurer: Future Generali India Life Insurance Co Ltd**

**Date: 30/09/2012**

(Rs in Lakhs)

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	49	350	127	0	246	26
b)	New Busines Related	112	4550	4527	0	0	135
c)	Policy Servcing related	6	39	29	0	0	16
d)	Claim Servicing related	20	44	26	0	24	14
e)	Others	10	24	29	0	0	5
	Total Number	197	5007	4738	0	270	196

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	152	0	152
b)	Greater than 15 days	44	0	44
	Total Number	196	0	196

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

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## L-42 : Valuation Basis (Life Insurance)

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*Date: 30 Sep 2012*

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

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

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

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

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

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

##### *i. Individual Business*

- |    |  |   |
|----|--|---|
| 1. | Life- Participating policies           | 6% per annum  |
| 2. | Life- Non-participating Policies       | 4.5% per annum under Future Generali Care Plan and 4.5% per annum under Future Generali Care Plus Plans   |
| 3. | Annuities- Participating policies      | Not applicable, as we do not have any annuity products in this segment.   |
| 4. | Annuities – Non-participating policies | Not applicable, as we do not have any annuity products in this segment.   |
| 5. | Annuities- Individual Pension Plan     | Company has very less annuity portfolio as at 30 Sep 2012.Full single premiums collected are kept as reserves.  |
| 6. | Unit Linked                            | Full unit reserve and UPR for non-unit reserve. Sterling rate of interest is 5%. For guarantee products, the discounting of guaranteed benefit has been done at 5% per annum. |
| 7. | Health Insurance                       | Not applicable as we do not have any product in this segment.   |

##### *ii. Group Business*

As per pricing basis (As UPR is kept for reserves)

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

***i. Individual Business***

1.	Life- Participating policies	81% to 148.5% of IALM 94-96 (Including Pension products)
2.	Life- Non-participating Policies	55% to 100% of IALM 94-96
3.	Annuities- Participating policies	Not applicable
4.	Annuities – Non-participating policies	Not applicable
5.	Annuities- Individual Pension Plan	Not applicable
6.	Unit Linked	UPR (Un expired premium reserves) is kept for non-unit reserve.
7.	Health Insurance	Not applicable

***ii. Group Business***

Group Term Life	As per pricing mortality assumptions scheme wise
Group Credit Suraksha and Group Gratuity plans	100% of IALM 94-96

**3) Expenses :**

***i. Individual Business***

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

***ii. Group Business***

Not applicable (UPR based on pricing assumptions is kept as reserve)

**4) Bonus Rates :**

---Bonus rates are applicable only for participating policies

Life- Participating policies- Individual Business

Life- Participating policies- Pension Business

Future Reversionary bonus assumptions varies from 2.1% to 5.05% depending on product.

4.5% per annum crediting interest rate.

**5) Policyholders Reasonable Expectations**

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

**6) Taxation and Shareholder Transfers**

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

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

**i. Individual Business**

Based on the experience, we have provided 4 months' of the proportionate annualised premium as IBNR reserves.

**ii. Group Business**

Based on the experience, we have provided 4 months' of proportionate premium as IBNR reserves for GTL and 2 months' for group credit suraksha policies. For group gratuity policies 2 months' of proportionate risk premium is used

**8) Change in Valuation Methods or Bases (as compared with 31 Mar 2012 assumptions)**

**i. Individuals Assurances**

- |    |           |           |
|----|-----------|-----------|
| 1. | Interest  | No change |
| 2. | Expenses  | No change |
| 3. | Inflation | No change |

**ii. Annuities**

- |    |  |  |
|----|--|--|
| 1. | Interest                                 | Not applicable   |
|    | <i>a. Annuity in payment</i>             | Not applicable (Since the company's portfolio is very small, full single premium collected is kept as reserve) |
|    | <i>b. Annuity during deferred period</i> | Not applicable   |
|    | <i>c. Pension : All Plans</i>            | Not applicable   |
| 2. | Expenses                                 | Not applicable   |
| 3. | Inflation                                | Not applicable   |

**iii. Unit Linked**

- |    |           |           |
|----|-----------|-----------|
| 1. | Interest  | No change |
| 2. | Expenses  | No change |
| 3. | Inflation | No change |

**iv. Health**

- |    |           |                |
|----|-----------|----------------|
| 1. | Interest  | Not applicable |
| 2. | Expenses  | Not applicable |
| 3. | Inflation | Not applicable |

**v. Group**

- |    |           |           |
|----|-----------|-----------|
| 1. | Interest  | No change |
| 2. | Expenses  | No change |
| 3. | Inflation | No change |

*Expense assumptions as at valuation date*

*Date: 30 Sep 2012*

**PER POLICY RENEWAL EXPENSES**

<b>PRODUCT NAME</b>	<b>RENEWAL EXPENSES per annum (Rs)</b>	<b>INFLATION Per Annum</b>
INDIVIDUAL-TRADITIONAL		
Future Generali Insta Life(RP)	495	3.5%
Future Generali Insta Life(SP)	247.5	3.5%
Future Generali Assure	495	3.5%
Future Generali Child Plan(RP)	495	3.5%
Future Generali Child Plan(SP)	450	3.5%
Future Generali Anand	495	3.5%
Future Generali Saral Anand	495	3.5%
Future Generali Dream Guarantee	495	3.5%
Future Generali Care Plus	495	3.5%
Future Generali Smart Life	495	3.5%
Future Generali Pension(RP)	495	3.5%
Future Generali Pension(SP)	247.5	3.5%
Future Generali Bima Guarantee	495	3.5%
Future Generali Secure Income(RP)	495	3.5%
Future Generali Family Income Plan	495	3.5%
Future Generali Family Secure Plan	495	3.5%
Future Generali Secure Income(SP)	247.5	3.5%
INDIVIDUAL-UNIT LINKED		
Future Sanjeevani(RP)	495	3.5%
Future Freedom	495	3.5%
Future Sanjeevani(SP)	247.5	3.5%
Future Guarantee	495	3.5%
Future Sanjeevani Plus(RP)	495	3.5%
Future Sanjeevani Plus(SP)	247.5	3.5%
Future Freedom Plus	495	3.5%
Future Guarantee Plus	495	3.5%
Future Generali Guarantee Advantage Plan	495	3.5%
NAV Assure(RP)	495	3.5%

*Expense assumptions as at valuation date*

*Date: 30 Sep 2012*

**PER POLICY RENEWAL EXPENSES**

<b>PRODUCT NAME</b>	<b>RENEWAL EXPENSES per annum (Rs)</b>	<b>INFLATION Per Annum</b>
INDIVIDUAL-TRADITIONAL		
NAV Assure(SP)	247.5	3.5%
Future Generali NAV Insure Plan(RP)	495	3.5%
Future Generali NAV Insure Plan(SP)	247.5	3.5%
Future Generali Nivesh Plan(SP)	247.5	3.5%
Future Generali Select Insurance Plan	495	3.5%
Future Generali Bima Advantage	495	3.5%
Future Generali Nivesh Preferred	247.5	3.5%
Future Pension Advantage Plus(RP)	495	3.5%
Future Pension Advantage Plus(SP)	247.5	3.5%
Future Generali Pramukh Nivesh ULIP	247.5	3.5%
Future Pension Advantage(RP)	495	3.5%
Future Pension Advantage(SP)	247.5	3.5%
Future Generali Wealth Protect Plan (Gold)	495	3.5%
Future Generali Wealth Protect Plan (Platinum)	495	3.5%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

**PREMIUM RELATED RENEWAL EXPENSES**

ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX
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**RENEWAL SUM ASSURED RELATED EXPENSES**

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium