

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended June 30, 2014

Policyholders' Account (Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2014	June 30, 2014	June 30, 2013	June 30, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net					
(a) Premium	L-4	780,682	780,682	914,241	914,241
(b) Reinsurance Ceded		(52,965)	(52,965)	(76,213)	(76,213)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		382,503	382,503	319,891	319,891
(b) Profit on Sale / Redemption of Investments		531,997	531,997	197,235	197,235
(c) (Loss on Sale / Redemption of Investments)		(61,315)	(61,315)	(121,599)	(121,599)
(d) Transfer /Gain on revaluation / change in Fair value*		363,772	363,772	150,426	150,426
Transfer from Shareholders' Fund				78,352	78,352
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		23,531	23,531	23,188	23,188
Total (A)		1,968,205	1,968,205	1,485,521	1,485,521
Commission	L-5	41,576	41,576	60,523	60,523
Operating Expenses related to Insurance Business	L-6	463,703	463,703	483,106	483,106
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		-	-	-	-
Total (B)		505,279	505,279	543,629	543,629
Benefits Paid (Net)	L-7	799,356	799,356	770,905	770,905
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		465,850	465,850	(105,338)	(105,338)
Non Linked		197,725	197,725	304,359	304,359
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(26,012)	(26,012)	(28,034)	(28,034)
(c) Amount accepted in Reinsurance					
Total (C)		1,436,919	1,436,919	941,892	941,892
Surplus/ (Deficit) (D) = (A) - (B) - (C)		26,007	26,007	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		26,007	26,007	-	-
Total (D)		26,007	26,007	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(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

For and on behalf of
Future Generali India Life Insurance Co. Ltd.

Chief Financial Officer

Place : Mumbai
Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended June 30, 2014

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
		June 30, 2014	June 30, 2014	June 30, 2013	June 30, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		57,552	57,552	65,648	65,648
(b) Profit on Sale / Redemption of Investments		12,213	12,213	5,248	5,248
(c) (Loss on Sale / Redemption of Investments)		(764)	(764)	(1,817)	(1,817)
Other Income		-	-	-	-
Total (A)		69,001	69,001	69,079	69,079
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		329	329	700	700
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		461	461	414	414
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)		-	-	78,352	78,352
Total (B)		790	790	79,466	79,466
Profit / (Loss) before Tax		68,211	68,211	(10,387)	(10,387)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		68,211	68,211	(10,387)	(10,387)
Appropriations					
(a) Balance at the beginning of the Period		(12,032,030)	(12,032,030)	(11,645,276)	(11,645,276)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(11,963,819)	(11,963,819)	(11,655,663)	(11,655,663)

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 June 30, 2014

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Particulars	Schedule	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(218)	(1,135)
Sub-Total		14,519,782	14,518,865
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(46)	3
Policy Liabilities		12,715,069	9,702,295
Insurance Reserves		-	-
Provision for Linked Liabilities		9,242,547	8,978,841
Sub-Total		21,957,570	18,681,139
Funds for Future Appropriations		26,007	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		541,811	292,259
(ii) Others		-	-
Total		37,045,170	33,492,263
Application of Funds			
Investments			
Shareholders'	L-12	2,673,424	3,010,633
Policyholders'	L-13	12,335,674	9,281,499
Assets held to cover Linked Liabilities	L-14	9,784,358	9,271,100
Loans	L-15	8,915	2,226
Fixed Assets	L-16	26,739	37,733
Current Assets			
Cash and Bank Balances	L-17	121,993	54,728
Advances and Other Assets	L-18	1,228,734	1,114,879
Sub-Total (A)		1,350,727	1,169,607
Current Liabilities	L-19	1,067,775	910,210
Provisions	L-20	30,711	25,988
Sub-Total (B)		1,098,486	936,198
Net Current Assets (C) = (A - B)		252,241	233,409
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,963,819	11,655,663
Total		37,045,170	33,492,263

CONTINGENT LIABILITIES

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Particulars	As at June 30, 2014	As at June 30, 2013
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
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 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	-	-
	5,863	32,031
TOTAL	5,863	32,031

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2014	Quarter Ended June 30, 2014	Quarter Ended June 30, 2013	Quarter Ended June 30, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	254,489	254,489	230,451	230,451
	Renewal Premiums	511,262	511,262	625,384	625,384
	Single Premiums	14,931	14,931	58,406	58,406
	Total	780,682	780,682	914,241	914,241

FORM L-5 - COMMISSION SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2014	Quarter Ended June 30, 2014	Quarter Ended June 30, 2013	Quarter Ended June 30, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	39,112	39,112	57,401	57,401
	- Renewal Premiums	2,320	2,320	2,500	2,500
	- Single Premiums	144	144	622	622
	Add: Commission on Reinsurance Accepted				
	Less: Commission on Reinsurance Ceded				
	Net commission	41,576	41,576	60,523	60,523
	Breakup of Commission Expenses (Gross) incurred to				
	Agents	20,665	20,665	27,034	27,034
	Brokers	12,549	12,549	17,600	17,600
	Corporate Agency	8,362	8,362	15,885	15,885
	Referral	-	-	4	4
	Total	41,576	41,576	60,523	60,523

FORM L-6-OPERATING EXPENSES SCHEDULE

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Particulars	For the	Upto the	For the	Upto the
	Quarter Ended June 30, 2014	Quarter Ended June 30, 2014	Quarter Ended June 30, 2013	Quarter Ended June 30, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	218,732	218,732	223,686	223,686
Travel, Conveyance and Vehicle Running Expenses	5,429	5,429	7,914	7,914
Training Expenses (including Staff Training) (Net of Recovery)	1,419	1,419	1,730	1,730
Rent, Rates and Taxes	96,502	96,502	97,839	97,839
Repairs	11,631	11,631	24,748	24,748
Printing and Stationery	3,035	3,035	5,202	5,202
Communication Expenses	11,106	11,106	13,030	13,030
Legal and Professional Charges	9,773	9,773	8,315	8,315
Medical Fees	710	710	326	326
Auditors' Fees, Expenses etc.				
(a) as Auditor	750	750	675	675
(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	189	189	177,000.0	177,000.0
Advertisement and Publicity	55,536	55,536	47,343	47,343
Interest and Bank Charges	4,494	4,494	6,091	6,091
Depreciation	4,836	4,836	5,423	5,423
Others:				
Service Tax	18,446	18,446	20,980	20,980
Membership and Subscriptions	513	513	233	233
Information Technology and related Expenses	9,358	9,358	6,576	6,576
Outsourcing Expenses	9,670	9,670	11,196	11,196
Other Expenses	1,574	1,574	1,622	1,622
Total	463,703	463,703	483,106	483,106

FORM L-7-BENEFITS PAID SCHEDULE

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Particulars	For the	Upto the	For the	Upto the
	Quarter Ended June 30, 2014	Quarter Ended June 30, 2014	Quarter Ended June 30, 2013	Quarter Ended June 30, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	127,150	127,150	121,945	121,945
(b) Claims by Maturity	8,264	8,264	5,430	5,430
(c) Annuities / Pension Payment,	377	377	124	124
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits	-	-	-	-
Surrender and Partial Withdrawal	634,258	634,258	643,131	643,131
Critical Illness	200	200	-	-
Gratuity	109,077	109,077	19,085	19,085
Superannuation	628	628	5,675	5,675
Other Benefits	341	341	296	296
Claims related Expenses	65	65	1,808	1,808
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(81,004)	(81,004)	(26,589)	(26,589)
(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	-	-	-	-
Total	799,356	799,356	770,905	770,905

FORM L-8-SHARE CAPITAL SCHEDULE

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Particulars	As at June 30, 2014	As at June 30, 2013
	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 - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Subscribed Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Called-up Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
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	-	-
Total	14,520,000	14,520,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at June 30, 2014		As at June 30, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
	Unaudited	Unaudited	Unaudited	Unaudited
Promoters:				
Indian - Future Retail Limited (formerly known as Pantaloon Retail (India) Limited)*	43,560,000	3.00	370,260,000	25.50
- Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
- Industrial Investment Trust Limited	326,700,000	22.50	-	-
Foreign - Participatie Maatschappij Graafschap Holland NV	370,260,000	25.50	370,260,000	25.50
Other:	-	-	-	-
Total	1,452,000,000	100	1,452,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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	Particulars	As at June 30, 2014	As at June 30, 2013
		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	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

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	Particulars	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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	Particulars	As at	As at
		June 30, 2014	June 30, 2013
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	498,787	1,142,821
	Other Approved Securities	349,945	350,325
	Other Investments		
	(a) Shares		
	(aa) Equity	39,348	25,674
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	566,250	422,285
	(e) Other Securities - Fixed Deposits with Bank	75,000	75,000
	(f) Subsidiaries		
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	993,726	917,881
	Other than Approved Investments	5,197	4,985
		2,528,253	2,938,971
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	145,171	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	16,404
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	30,258
	(e) Other Securities - Fixed Deposits with Bank	-	25,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		145,171	71,662
	Total	2,673,424	3,010,633

Notes:

- (i) *Include Rs. 98,167(000) (Previous Period Rs. 98,105(000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,475,628(000) (Previous Year Rs. 2,905,105(000)) & Rs. 2,476,107(000) (Previous Year Rs. 3,011,488(000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 145,171(000) (Previous Year Rs. 71,662 (000)) & Rs. 145,171(000) (Previous Year Rs. 71,838(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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	Particulars	As at	As at
		June 30, 2014	June 30, 2013
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,272,330	3,139,748
	Other Approved Securities	2,404,390	1,517,943
	Other Investments		
	(a) Shares		
	(aa) Equity	8,670	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,821,267	1,410,265
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,497,870	3,155,568
	Other than Approved Investments	-	-
		12,004,527	9,223,524
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	72,031	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,652	12,803
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	20,172
	(e) Other Securities - Fixed Deposits with Bank	146,000	25,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	110,464	-
	Other than Approved Investments	-	-
		331,147	57,975
	Total	12,335,674	9,281,499

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 11,992,205(000) (Previous Year Rs. 9,223,523(000)) & Rs. 11,860,244(000) (Previous Year Rs. 9,542,613(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 331,147(000) (Previous Year Rs. 57,975(000)) & Rs. 330,734(000) (Previous Year Rs. 58,092(000)) respectively

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

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	Particulars	As at	As at
		June 30, 2014	June 30, 2013
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	229,668	209,179
	Other Approved Securities	1,223,110	680,614
	Other Investments		
	(a) Shares		
	(aa) Equity	4,513,632	4,205,194
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	980,685	791,130
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,780,610	2,084,233
	Other than Approved Investments	249,715	406,037
		8,977,420	8,376,387
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	231,790	98,080
	Other Approved Securities	944	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	286,493
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	51,787
	(e) Other Securities	399,918	104,900
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	1,002
	Other than Approved Investments	-	-
	Net Current Assets	174,286	352,451
		806,938	894,713
	Total	9,784,358	9,271,100

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,476,853(000) (Previous Year Rs. 3,220,989(000)) & Rs. 3,476,853(000) (Previous Year Rs. 3,220,989(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 632,652(000) (Previous Year Rs. 487,361(000)) & Rs. 632,652(000) (Previous Year Rs. 487,361(000)) respectively.

FORM L-15-LOANS SCHEDULE

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Particulars	As at June 30, 2014	As at June 30, 2013
	Unaudited	Unaudited
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	8,915	2,226
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Others	-	-
Total	8,915	2,226
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	8,915	2,226
(f) Others	-	-
Total	8,915	2,226
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	8,915	2,226
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	8,915	2,226
Maturity-wise Classification		
(a) Short-Term	-	-
(b) Long-Term	8,915	2,226
Total	8,915	2,226

FORM 16-FXED ASSETS SCHEDULE

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Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2014	Additions	Deductions	As at June 30, 2014	As at April 1, 2014	Upto the Quarter ended June 30, 2014	On Sales / Adjustments	As at June 30,2014	As at June 30,2014	As at June 30,2013
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	245,363	281	-	245,644	217,859	4,476	-	222,335	23,309	35,011
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	2,237	-	-	2,237	466	186	-	652	1,585	-
Vehicles	3,006	-	-	3,006	2,409	150	-	2,559	447	1,047
Office Equipment	551	55	-	606	84	24	-	108	498	291
Total	251,157	336		251,493	220,818	4,836		225,654	25,839	36,349
Capital Work in Progress									900	1,384
Grand Total	251,157	336		251,493	220,818	4,836		225,654	26,739	37,733
Previous Period	222,530	21,490	1,624	242,396	201,679	5,423	1,056	206,046	37,733	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(` '000)

	Particulars	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	2,144	4,489
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	119,849	50,239
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	121,993	54,728
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	121,993	54,728
	- Outside India	-	-
	Total	121,993	54,728

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

('000)

	Particulars	As at	As at
		June 30, 2014	June 30, 2013
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	28,313	30,481
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
	Others:		
	Advances to Suppliers	17,557	79,589
	Advances to Employees	2,347	4,078
	Total (A)	48,697	114,628
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	106,835	107,144
	(b) Policyholders'	381,784	307,243
	Outstanding Premiums	240,429	125,994
	Agents' Balances	16,654	29,611
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	105,807	37,198
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:	-	-
	Refundable Security Deposits	206,001	218,722
	Service Tax Unutilised Credit	119,222	170,386
	Other Receivables	3,305	3,953
	Total (B)	1,180,037	1,000,251
	Total (A + B)	1,228,734	1,114,879

FORM L-19-CURRENT LIABILITIES SCHEDULE

('000)

	Particulars	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
	Agents' Balances	23,078	51,050
	Balances due to Other Insurance Companies	1,446	49,320
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	35,378	24,659
	Unallocated Premium	110,823	69,944
	Sundry Creditors	387,813	295,711
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	421,214	251,377
	Annuities Due	-	7
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	66,632	117,325
	Others:		
	Statutory Dues	17,700	45,279
	Dues to Employees	2,024	1,655
	Retention Money Payable	1,667	3,883
	Total	1,067,775	910,210

FORM L-20-PROVISIONS SCHEDULE

('000)

	Particulars	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	5,200	-
	Leave Encashment	25,511	25,988
	Total	30,711	25,988

FORM L-21-MISC EXPENDITURE SCHEDULE

('000)

	Particulars	As at June 30, 2014	As at June 30, 2013
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Insurer:

Future General India Life Insurance Company Limited

Date:

6/30/2014

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending June 30, 2014	Upto the Quarter ending June 30, 2014	For the Year Quarter ending June 30, 2013	Upto the Quarter ending June 30, 2013
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-10%	-10%	-20%	-20%
	Non Linked Individual Pension	376%	376%	-423%	-423%
	Non Linked Group	83%	83%	176%	176%
	Linked Individual Life	-48%	-48%	133%	133%
	Linked Individual Pension	-209%	-209%	-207%	-207%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	93%	93%	92%	92%
3	Expense of Management to Gross Direct Premium Ratio	64%	64%	61%	61%
4	Commission Ratio (Gross commission paid to Gross Premium)	5%	5%	7%	7%
5	Ratio of policy holder's liabilities to shareholder's funds	880%	880%	663%	663%
6	Growth rate of shareholders' fund	-11%	-11%	47%	47%
7	Ratio of surplus to policy holders' liability	0.12%	0.12%	0%	0%
8	Change in net worth (Rs.'000)	(307,238)	(307,238)	918,268	918,268
9	Profit after tax/Total Income	3%	3%	-1%	-1%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	970%	970%	753%	753%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.17%	9.17%	9.04%	9.04%
14	Conservative Ratio	56%	56%	56%	56%
15	Persistency Ratio				
	For 13th month	33.47%	33.47%	38.50%	38.50%
	For 25th month	29.84%	29.84%	27.41%	27.41%
	For 37th month	20.60%	20.60%	21.44%	21.44%
	For 49th Month	14.84%	14.84%	16.19%	16.19%
	For 61st month	5.85%	5.85%	25.27%	25.27%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

1	No. of shares	1,452,000,000	1,452,000,000	1,452,000,000	1,452,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	3.00	3.00	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	22.50	22.50	-	-
	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)				
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)	1.76	1.76	1.97	1.97

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

\$ Notes on persistency:

The persistency figures' calculations are based on Annualised Premium.

For the period ending June 2014 (April 2014 to June 2014)

13th month : All policies inception in the period <=30-06-2013 And >=01-04-2013

25th month: All policies inception in the period <=30-06-2012 And >=01-04-2012

37th month : All policies inception in the period <=30-06-2011 And >=01-04-2011

49th month : All policies inception in the period <=30-06-2010 And >=01-04-2010

61st month : All policies inception in the period <=30-06-2009 And >=01-04-2009

Up to the period ending June 2014 (Apr 2014 to June 2014)

13th month : All policies inception in the period <=30-06-2013 And >=01-04-2013

25th month: All policies inception in the period <=30-06-2012 And >=01-04-2012

37th month : All policies inception in the period <=30-06-2011 And >=01-04-2011

49th month : All policies inception in the period <=30-06-2010 And >=01-04-2010

61st month : All policies inception in the period <=30-06-2009 And >=01-04-2009

The persistency figures for the current year have been calculated based on the data available as at 31st July 2014.

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer: Future Generali India Life Insurance Company Limited Date: 6/30/2014
(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30/06/2014	As at 30/06/2013 for the corresponding previous year
1	Linked		
a	Life	98,751	91,270
b	General Annuity	-	-
c	Pension	6,729	10,329
d	Health	-	-
2	Non-Linked		
a	Life	117,211	86,067
b	General Annuity	147	84
c	Pension	2,157	1,984
d	Health	-	-

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30/06/2014

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
		1	Andhra Pradesh	66	66	9	151	274	274	77	719	340	340
2	Arunachal Pradesh	0	0	-	-	0	0	-	-	0	0	0	0
3	Assam	24	24	3	46	39	39	6	82	63	63	9	128
4	Bihar	570	570	80	1,026	689	689	111	1,324	1259	1259	191	2350
5	Chattisgarh	9	9	2	20	24	24	10	136	33	33	12	155
6	Goa	0	0	-	-	0	0	-	-	0	0	0	0
7	Gujarat	8	8	3	13	56	56	16	130	64	64	19	143
8	Haryana	9	9	1	32	106	106	18	270	115	115	20	303
9	Himachal Pradesh	8	8	2	16	6	6	(7)	7	14	14	-6	23
10	Jammu & Kashmir	7	7	2	24	7	7	2	31	14	14	4	55
11	Jharkhand	44	44	8	77	74	74	18	167	118	118	26	244
12	Karnataka	9	9	3	31	87	87	25	298	96	96	28	329
13	Kerala	1	1	0	2	138	138	57	456	139	139	57	458
14	Madhya Pradesh	44	44	12	129	93	93	18	153	137	137	30	281
15	Maharashtra	302	302	104	1,353	1,437	1,437	568	7,029	1739	1739	672	8382
16	Manipur	0	0	-	-	0	0	-	-	0	0	0	0
17	Meghalaya	0	0	-	-	0	0	-	-	0	0	0	0
18	Mizoram	0	0	-	-	0	0	-	-	0	0	0	0
19	Nagaland	0	0	-	-	0	0	-	-	0	0	0	0
20	Orissa	89	89	21	188	117	117	29	287	206	206	50	475
21	Punjab	13	13	3	44	22	22	6	52	35	35	9	96
22	Rajasthan	16	16	4	38	70	70	17	232	86	86	21	269
23	Sikkim	0	0	-	-	0	0	-	-	0	0	0	0
24	Tamil Nadu	69	69	13	172	313	313	66	913	382	382	79	1085
25	Tripura	0	0	-	-	0	0	-	-	0	0	0	0
26	Uttar Pradesh	329	329	59	652	795	795	156	1,756	1124	1124	215	2408
27	UttraKhand	0	0	-	-	0	0	-	-	0	0	0	0
28	West Bengal	167	167	29	339	466	466	131	1,543	633	633	159	1882
29	Andaman & Nicobar Isla	0	0	-	-	0	0	-	-	0	0	0	0
30	Chandigarh	92	92	28	384	46	46	11	135	138	138	38	519
31	Dadra & Nagrahaveli	0	0	-	-	0	0	-	-	0	0	0	0
32	Daman & Diu	0	0	-	-	0	0	-	-	0	0	0	0
33	Delhi	115	115	34	448	560	560	209	2,799	675	675	244	3247
34	Lakshadweep	0	0	-	-	0	0	-	-	0	0	0	0
35	Puducherry	0	0	-	-	0	0	-	-	0	0	0	0
	Company Total	1991	1991	421	5184	5419	5419	1543	18519	7410	7410	1964	23702

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30/06/2014

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	5	1852	20	22,390	5	1852	20	22390
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	1	3681	401	11964	1	3681	401	11964
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	3	4676	78	61978	3	4676	78	61978
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	UttrKhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	4	6464	231	73871	4	6464	231	73871
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	13	16673	729	170202	13	16673	729	170202

FORM - 3A
(Read with Regulation 10)
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 30th June 2014
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		3,704.52
Add: (B)		
Provisions	Sch 14	3.07
Liabilities	Sch 13	105.86
		108.93
Less: (C)		
Debit Balance in P&L A/c		1,196.38
Deferred Tax asset		0.00
Loans	Sch 9	0.89
Adv & Other Assets	Sch 12	121.96
Cash & Bank Balance	Sch 11	12.20
Fixed Assets	Sch 10	2.67
Misc. Exp Not Written Off	Sch 15	0.00
Funds available for Investments		2,479.35

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A.Life Fund 1,290.23
B.Pension & General Annuity and Group Business 210.68
C. Unit Linked Funds 978.44

	2,479.35
	1,290.23
	210.68
	978.44
	2,479.35

Difference 0.00

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund l = a+f+h	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec.	Not less than 25%	-	64.40	11.97	260.77	109.70	446.83	34.63		446.83	430.11
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	99.39	29.50	383.38	169.09	681.37	52.81		681.37	661.80
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-		-	-
a	Housing & Infrastructure	Not less than 15%	-	-	-	-	-	-	-		-	-
	i) Approved Investments		-	99.37	31.39	176.26	88.47	395.50	30.65		395.50	396.45
	ii) Other investments		-	-	-	-	-	-	-		-	-
b	i) Approved Investments	Not exceeding 35%	-	68.06	24.37	86.04	34.38	212.84	16.50		212.84	217.89
	ii) Other investments		-	0.52	-	-	-	0.52	0.04		0.52	0.52
	TOTAL LIFE FUND	100%	-	267.34	85.26	645.68	291.94	1,290.23	100.00	-	1,290.23	1,276.66

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (a+b) c =	Actual % (d)	FVC Amount (e)	Total Fund f = (c+e)	Market Value (g)
		PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	Not less than 20%	-	52.00	52.00	24.68	52.00	50.35
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	-	92.90	92.90	44.09	92.90	90.60
3	Balance in Approved Investment	Not exceeding 60%	-	117.78	117.78	55.91	117.78	120.46
	TOTAL PENSION GENERAL ANNUITY FUND	100%	-	210.68	210.68	100.00	210.68	211.06

LINKED BUSINESS

C.LINKED FUNDS	% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
		PAR	(a)		
1 Approved investment	<i>Not less than 75%</i>	-		951.06	97.20
2 Other Investments	<i>Not more than 25%</i>	-		27.37	2.80
TOTAL LINKED INSURANCE FUND	100%	-		978.44	100.00

CERTIFICATION

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

Date:

- Note: 1) (*) FRMS refers to 'Funds representing Solvency Margin'
 2) Funds beyond Solvency Margin shall have a separate Custody Account.
 3) Other Investments' are as permitted under Section 27A(2)of Insurance Act, 1938
 4) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders fund
 5) Exposure Norms shall apply to Funds held beyond Sovency Margin, held in a separate Custody Account

L-27-FORM 3A

"UnAudited"

Unit Linked Insurance Business

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

Registration Number : 133

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

Statement as on : 30th June 2014

Periodicity of Submission : Quarterly

Particulars	Future Secure Fund ULIF001180708FUTUSECURE133	Future Income Fund ULIF002180708FUTUINCOME133
Opening Balance (Market Value)	37.83	148.88
Add: Inflow during the Quarter	0.89	1.27
Increase / (Decrease) value of Inv [Net]	0.98	6.73
Less: Outflow during the Quarter	-3.19	-9.58
Total Investible Funds (Mkt Value)	36.52	147.29

Investment of Unit Fund	Future Secure Fund		Future Income Fund	
	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)				
Central Govt. Securities	4.23	11.58	11.04	7.49
State Govt. Securities	25.45	69.69	35.41	24.04
Other Approved Securities	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	48.59	32.99
Infrastructure Bonds	0.00	0.00	38.97	26.46
Equity	0.00	0.00	0.00	0.00
Money Market Investments	5.98	16.36	11.46	7.78
Mutual funds	0.00	0.00	0.00	0.00
Deposits with Banks	2.48	6.79	0.16	0.11
Sub Total (A)	38.13	104.42	145.62	98.87
Current Assets:				
Accrued Interest	1.12	3.06	4.38	2.97
Dividend Receivable	0.00	0.00	0.00	0.00
Bank Balance	0.00	-0.01	3.13	2.12
Receivable for Sale of Investments	0.00	0.00	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00
Less: Current Liabilities				
Payable for Investments	2.72	7.46	5.81	3.95
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.01
Other Current Liabilities (for Investments)	0.00	0.01	0.01	0.01
Sub Total (B)	-1.61	-4.42	1.67	1.13
Other Investments (<=25%)				
Corporate Bonds	0.00	0.00	0.00	0.00
Infrastructure Bond	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00
Venture funds	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	0.00	0.00
Total (A+B+C)	36.52	100.00	147.29	100.00
Funds Carried Forward (as per LB2)				

Note:

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

Future Balance Fund ULIF003180708FUTBALANCE133	Future Maximise Fund ULIF004180708FUMAXIMIZE133	Future Pension Secure Fund ULIF005171008FUPENSECUR133
234.15	150.26	6.39
0.45	0.98	0.23
20.96	19.14	0.26
-15.18	-13.40	-1.45
240.38	156.98	5.42

Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
1.99	0.83	0.00	0.00	0.75	13.77
13.25	5.51	4.88	3.11	0.73	13.46
0.00	0.00	0.00	0.00	0.00	0.00
31.81	13.23	6.33	4.03	1.62	29.86
47.99	19.96	3.79	2.42	1.83	33.75
121.29	50.46	125.98	80.25	0.00	0.00
8.24	3.43	6.88	4.38	0.81	14.96
0.00	0.00	0.00	0.00	0.00	0.00
0.25	0.10	0.00	0.00	0.00	0.00
224.81	93.53	147.85	94.19	5.73	105.80
4.42	1.84	0.65	0.41	0.17	3.17
0.38	0.16	0.39	0.25	0.00	0.00
0.90	0.37	0.69	0.44	-0.01	-0.17
3.81	1.59	2.64	1.68	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.63	0.26	1.44	0.92	0.48	8.78
0.03	0.01	0.02	0.01	0.00	0.01
0.01	0.00	0.00	0.00	0.00	0.01
8.85	3.68	2.89	1.84	-0.31	-5.80
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
6.71	2.79	6.24	3.97	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	0.00	0.00	0.00
6.71	2.79	6.24	3.97	0.00	0.00
240.38	100.00	156.98	100.00	5.42	100.00

Future Pension Balance Fund ULIF006171008FUPENBALAN133	Future Pension Growth Fund ULIF007201008FUPENGROWT133	Future Pension Active Fund ULIF008201008FUPENACTIV133
6.74	9.79	44.11
0.39	0.28	0.93
0.41	1.03	5.68
-0.86	-1.40	-6.06
6.67	9.70	44.66

Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.56	8.33	0.00	0.00	0.00	0.00
0.52	7.76	0.71	7.32	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1.95	29.16	1.53	15.78	0.00	0.00
2.04	30.61	0.89	9.18	0.00	0.00
1.10	16.55	5.89	60.79	39.17	87.70
0.58	8.73	0.21	2.18	2.51	5.63
0.00	0.00	0.00	0.00	0.00	0.00
0.10	1.50	0.00	0.00	0.00	0.00
6.85	102.63	9.23	95.25	41.68	93.33
0.19	2.82	0.07	0.76	0.00	0.00
0.00	0.03	0.02	0.19	0.12	0.26
-0.05	-0.71	-0.01	-0.06	-0.08	-0.18
0.02	0.30	0.14	1.44	1.06	2.36
0.00	0.00	0.00	0.00	0.00	0.00
0.34	5.06	0.05	0.49	0.24	0.53
0.00	0.01	0.00	0.01	0.01	0.01
0.00	0.01	0.00	0.01	0.00	0.00
-0.18	-2.63	0.18	1.83	0.85	1.90
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	0.28	2.93	2.13	4.77
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	0.00
0.00	0.00	0.28	2.93	2.13	4.77
6.67	100.00	9.70	100.00	44.66	100.00

PART - B

Future Group Secure Fund ULGF001300309FUTGRSECUR133	Future Group Balance Fund ULGF003150210FUTGRBALAN133	Future Group Maximise Fund ULGF002300309FUTGRMAXIM133
0.03	0.36	0.27
0.00	0.01	0.00
0.00	0.02	0.02
0.00	-0.03	-0.02
0.03	0.36	0.28

Future Group Secure Fund		Future Group Balance Fund		Future Group Maximise Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00
0.02	85.39	0.15	42.92	0.10	37.13
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	0.00
0.00	0.00	0.10	26.81	0.13	45.04
0.00	11.27	0.10	28.41	0.05	16.29
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.03	96.66	0.35	98.14	0.28	98.45
0.00	3.15	0.01	1.72	0.00	1.48
0.00	0.00	0.00	0.09	0.00	0.13
0.00	0.20	0.00	0.05	0.00	-0.05
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	0.00
0.00	0.01	0.00	0.01	0.00	0.01
0.00	0.00	0.00	0.00	0.00	0.00
0.00	3.34	0.01	1.86	0.00	1.55
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	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	0.00	0.00
0.03	100.00	0.36	100.00	0.28	100.00

Future Apex Fund ULIF010231209FUTUREAPEX133	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133
20.25	58.86	32.25
0.26	0.01	0.23
2.89	6.23	4.04
-1.13	-7.82	-1.60
22.26	57.28	34.92

Future Apex Fund		Future Dynamic Growth Fund		Future NAV - Guarantee Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	1.55	2.70	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	5.94	10.38	0.31	0.88
0.00	0.00	4.83	8.43	1.90	5.44
18.77	84.33	40.03	69.89	28.55	81.76
2.25	10.11	1.28	2.24	1.49	4.27
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
21.02	94.44	53.64	93.64	32.25	92.34
0.00	0.00	0.53	0.93	0.14	0.39
0.05	0.23	0.11	0.20	0.09	0.27
0.11	0.51	0.28	0.49	0.25	0.71
0.33	1.50	1.07	1.86	0.74	2.12
0.00	0.00	0.00	0.00	0.00	0.00
0.23	1.05	0.62	1.08	0.22	0.62
0.00	0.01	0.01	0.01	0.01	0.02
0.00	0.00	0.00	0.01	0.00	0.00
0.26	1.18	1.36	2.38	0.99	2.84
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.97	4.38	2.28	3.99	1.68	4.82
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	0.00
0.97	4.38	2.28	3.99	1.68	4.82
22.26	100.00	57.28	100.00	34.92	100.00

PART -B

Rs. Crore

Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
143.03	38.65	931.85
1.12	14.17	21.21
20.18	1.51	90.08
-2.89	-0.09	-64.71
161.45	54.24	978.44

Future Opportunity Fund		Future Discontinuance Policy Fund		Total	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	4.41	8.13	22.97	2.35
0.00	0.00	39.64	73.07	122.41	12.51
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	98.07	10.02
2.11	1.30	0.00	0.00	104.34	10.66
141.67	87.75	0.00	0.00	522.68	53.42
9.27	5.74	9.07	16.71	60.18	6.15
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	2.99	0.31
153.05	94.79	53.11	97.91	933.63	95.42
0.18	0.11	1.05	1.93	12.91	1.32
0.40	0.25	0.00	0.00	1.57	0.16
1.17	0.72	0.09	0.16	6.46	0.66
2.69	1.67	0.00	0.00	12.50	1.28
0.00	0.00	0.00	0.00	0.00	0.00
3.08	1.91	0.00	0.00	15.85	1.62
0.02	0.01	0.00	0.00	0.12	0.01
0.00	0.00	0.00	0.00	0.03	0.00
1.33	0.83	1.13	2.09	17.43	1.78
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
7.07	4.38	0.00	0.00	27.37	2.80
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	0.00
7.07	4.38	0.00	0.00	27.37	2.80
161.45	100.00	54.24	100.00	978.44	100.00

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th June 2014

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	36.52	16.47	16.47	16.03	15.59	15.73	4.70%	8.50%	12.38
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	147.29	17.85	17.85	17.07	16.54	17.10	4.39%	9.67%	13.13
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	240.38	15.66	15.66	14.34	13.77	13.43	16.62%	7.23%	12.83
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	156.98	17.53	17.53	15.47	14.65	13.92	25.92%	9.30%	13.18
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	5.42	17.99	17.99	17.19	16.65	16.94	6.18%	10.28%	12.92
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	6.67	17.90	17.90	16.87	16.28	16.30	9.83%	9.50%	13.21
7	Future Pension Growth Fund	ULIF007201008FUPENGRWOT133	10-Nov-08	Non Par	9.70	21.22	21.22	19.15	18.26	17.48	21.41%	9.94%	15.62
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	44.66	24.83	24.83	21.89	20.68	19.42	27.84%	10.14%	18.52
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03	13.58	13.58	13.14	12.84	13.39	1.46%	7.39%	10.51
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.36	14.42	14.42	13.61	13.16	13.03	10.67%	9.43%	10.22
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.28	15.09	15.09	13.93	13.34	13.06	15.53%	9.66%	10.84
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	22.26	14.69	14.69	12.82	12.11	11.35	29.50%	11.98%	10.58
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	57.28	14.08	14.08	12.64	12.02	11.54	21.99%	8.67%	11.16
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	34.92	12.61	12.61	11.19	10.56	10.10	24.81%	9.28%	12.74
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	161.45	12.69	12.69	11.11	10.49	9.90	28.15%	9.88%	12.78
16	Future Discontinuance Policy Fund	ULIF0130111111FUTDISCONT133	1-Oct-11	Non Par	54.24	11.74	11.74	11.33	11.06	11.19	4.84%	N.A	11.80
					978.44								

CERTIFICATION

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

Date:

PERIODIC DISCLOSURES

Detail regarding debt securities

FORM L-29

Statement as on: 30th June 2014

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 6/30/2014

(Rs in Crore)

Detail Regarding debt securities - Non ULIP

	MARKET VALUE				Book Value			
	As at 30 th June, 2014	as % of total for this class	As at 30 th June, 2013	as % of total for this class	As at 30 th June, 2014	as % of total for this class	As at 30 th June, 2013	as % of total for this class
Break down by credit rating								
AAA rated	536.25	36.76%	459.66	36.69%	533.51	36.24%	447.95	37.01%
AA or better	190.93	13.09%	153.69	12.27%	185.01	12.57%	147.38	12.18%
Rated below AA but above A	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	731.68	50.15%	639.63	51.05%	753.52	51.19%	615.08	50.82%
	1,458.86	100.00%	1,252.98	100.00%	1,472.05	100.00%	1,210.41	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	32.73	2.24%	5.07	0.40%	32.77	2.23%	5.04	0.42%
more than 1 year and upto 3 years	10.21	0.70%	27.91	2.23%	10.02	0.68%	27.92	2.31%
More than 3 years and up to 7 years	273.41	18.74%	170.57	13.61%	276.61	18.79%	169.20	13.98%
More than 7 years and up to 10 years	553.11	37.91%	507.77	40.53%	546.69	37.14%	488.51	40.36%
More than 10 years and up to 15 years	142.29	9.75%	121.42	9.69%	143.05	9.72%	117.91	9.74%
More than 15 years and up to 20 years	147.39	10.10%	128.68	10.27%	152.29	10.35%	123.57	10.21%
Above 20 years	299.72	20.55%	291.56	23.27%	310.62	21.10%	278.25	22.99%
	1,458.86	100.00%	1,252.98	100.00%	1,472.05	100.00%	1,210.41	100.00%
Breakdown by type of the issuer								
a. Central Government	480.45	32.93%	454.99	36.31%	498.83	33.89%	438.15	36.20%
b. State Government	251.22	17.22%	184.64	14.74%	254.69	17.30%	176.93	14.62%
c. Corporate Securities	727.18	49.85%	613.36	48.95%	718.53	48.81%	595.32	49.18%
	1,458.86	100.00%	1,252.98	100.00%	1,472.05	100.00%	1,210.41	100.00%

Note

- 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.
- The detail of ULIP and Non-ULIP will be given separately.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations

PERIODIC DISCLOSURES

Detail regarding debt securities

FORM L-29

Statement as on: 30th June 2014

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 6/30/2014

(Rs in Crore)

Detail Regarding debt securities - ULIP

	MARKET VALUE				Book Value			
	As at 30 th June, 2014	as % of total for this class	As at 30 th June, 2013	as % of total for this class	As at 30 th June, 2014	as % of total for this class	As at 30 th June, 2013	as % of total for this class
Break down by credit rating								
AAA rated	144.68	38.51%	182.24	54.94%	144.68	38.51%	182.24	54.94%
AA or better	57.73	15.37%	50.67	15.28%	57.73	15.37%	50.67	15.28%
Rated below AA but above A	4.71	1.25%	0.00	0.00%	4.71	1.25%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	168.55	44.87%	98.79	29.78%	168.55	44.87%	98.79	29.78%
	375.67	100.00%	331.70	100.00%	375.67	100.00%	331.70	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	27.98	7.45%	15.09	4.55%	27.98	7.45%	15.09	4.55%
more than 1 year and upto 3 years	4.68	1.24%	0.09	0.03%	4.68	1.24%	0.09	0.03%
More than 3 years and up to 7 years	49.42	13.15%	54.55	16.45%	49.42	13.15%	54.55	16.45%
More than 7 years and up to 10 years	257.80	68.62%	227.40	68.56%	257.80	68.62%	227.40	68.56%
More than 10 years and up to 15 years	26.23	6.98%	5.20	1.57%	26.23	6.98%	5.20	1.57%
More than 15 years and up to 20 years	4.80	1.28%	5.55	0.00%	4.80	1.28%	5.55	0.00%
Above 20 years	4.76	1.27%	23.82	0.00%	4.76	1.27%	23.82	0.00%
	375.67	100.00%	331.70	91.15%	375.67	100.00%	331.70	91.15%
Breakdown by type of the issuer								
a. Central Government	46.15	12.28%	30.73	9.26%	46.15	12.28%	30.73	9.26%
b. State Government	122.41	32.58%	68.06	20.52%	122.41	32.58%	68.06	20.52%
c. Corporate Securities	207.12	55.13%	232.91	70.22%	207.12	55.13%	232.91	70.22%
	375.67	100.00%	331.70	100.00%	375.67	100.00%	331.70	100.00%

Note

- 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.
- The detail of ULIP and Non-ULIP will be given separately.
- 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: _____
 (^ in Lakhs)

6/30/2014

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended June 30, 2014	up to the Quarter ended June 30, 2014	For the Quarter ended June 30, 2013	up to the Quarter ended June 30, 2013
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	36.74	36.74	(1.27)	(1.27)
			Rent paid	-	-	10.44	10.44
			Reimbursement of Expenses paid	-	-	4.16	4.16
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	16.25	16.25	3.94	3.94
			Closing Balances at period-end	13.66	13.66	1.81	1.81
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	17.03	17.03	0.06	0.06
			Insurance expenses	0.78	0.78	1.07	1.07
			Reimbursement of Expenses paid	27.37	27.37	21.39	21.39
			Reimbursement of Expenses received	65.25	65.25	77.80	77.80
			Premium Deposits Outstanding	1.08	1.08	7.12	7.12
			Closing Balances at period-end	52.60	52.60	103.58	103.58
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
4	Participatie Maatschappij Graafsschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
5	Munish sharda	Managing Director & CEO	Managerial Remuneration	48.76	48.76	-	-
6	Gorakhnath Agarwal++	CEO (Designate)	Managerial Remuneration	-	-	11.06	11.06

++ Remuneration shown above is exclusive of Rs. 1,164(000) received by G.N. Agarwal – CEO (Designate) from Assicurazioni Generali S.p.A – Hong Kong Regional Office for the period from 1st Apr 2013 to 30th June 2013.

The Related Parties list given hereabove, is the list of related party as per AS – 18 requirements. We give hereunder additional information about the parties deemed to be related party as observed by IRDA, being subsidiaries of one of the JV partner of the reporting entity.

7	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [FRL]	Premium Income	0.02	0.02	(0.06)	(0.06)
			Premium Deposits Outstanding	2.39	2.39	2.15	2.15
			Closing Balances at period-end	(2.39)	(2.39)	(2.15)	(2.15)
8	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	-	-	0.67	0.67
			Closing Balances at period-end	-	-	(0.67)	(0.67)
9	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	0.02	0.02	0.01	0.01
			Closing Balances at period-end	(0.02)	(0.02)	(0.01)	(0.01)
10	Future Knowledge Services Limited		Premium Income	-	-	-	-
			Premium Deposits Outstanding	-	-	-	-
			Closing Balances at period-end	-	-	-	-
11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	-	-	(0.27)	(0.27)
			Premium Deposits Outstanding	0.45	0.45	0.67	0.67
			Closing Balances at period-end	(0.45)	(0.45)	(0.67)	(0.67)
12	Future Agrovet Limited #	Subsidiary of FRL	Premium Income	-	-	(0.02)	(0.02)
			Premium Deposits Outstanding	-	-	0.97	0.97
			Closing Balances at period-end	-	-	(0.97)	(0.97)
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	-	-	(0.03)	(0.03)
			Premium Deposits Outstanding	5.45	5.45	4.74	4.74
			Closing Balances at period-end	(5.45)	(5.45)	(4.74)	(4.74)
14	Future Value Retail Limited @	Subsidiary of FRL	Premium Income	-	-	(1.01)	(1.01)
			Rent paid	-	-	2.83	2.83
			Premium Deposits Outstanding	-	-	7.46	7.46
			Closing Balances at period-end	-	-	(7.46)	(7.46)
15	Staples Future Office Products Limited	Subsidiary of FRL	Insurance expenses	-	-	9.22	9.22
			Closing Balances at period-end	-	-	-	-
16	Assicurazioni Generali S.p.A.	Group Company of Foreign JV	Re-insurance Premium paid	468.67	468.67	716.85	716.85
		Partner	RE-insurance Claim	373.18	373.18	164.98	164.98
			Closing balances as at year-end	525.72	525.72	(493.20)	(493.20)
17	lit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	61.83	61.83	221.33	221.33
			Closing balances as at year-end	7.99	7.99	35.30	35.30

Note :

(till 11th November 2013)

@ (till 10th February 2014 since merged with Future Retail Limited)

* (from 17th December 2013)

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Person

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

Date **30-Jun-14**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman and Independent Director	
2	Mr. Kishore Biyani	Director	
3	Dr. B Samal	Additional Director	Appointed w.e.f May 30, 2014
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. Munish Sharda	Managing Director and Chief Executive Officer	
11	Mr. Gorakhnath Agarwal	Chief Actuary	Resigned as Whole Time Director w.e.f. May 23, 2014
12	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
13	Mr. Bikash Choudhary	Appointed Actuary	
14	Mr. Nirakar Pradhan	Chief Investment Officer	
15	Mr. Pradeep Pandey	Chief Marketing Officer	Appointed w.e.f April 14, 2014
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.

30th June 2014

		Form Code: _____
Name of Insurer:	<u>Future Generali India Life Insurance Company Limited</u>	Registration Number: <u>133</u> Classification Code: _____
Classification:	<u>Total Business</u>	

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		225,254
	Deduct:		
02	Mathematical Reserves		224,994
03	Other Liabilities		-
04	Excess in Policyholders' funds		260
05	Available Assets in Shareholders Fund:		24,608
	Deduct:		
06	Other Liabilities of shareholders' fund		1,192
07	Excess in Shareholders' funds		23,416
08	Total ASM (04)+(07)		23,676
09	Total RSM		7,581
10	Solvency Ratio (ASM/RSM)		312%

Certification:

I, Bikash Choudhary, 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 _____ Name and Signature of Appointed Actuary
Date: 30th June 2014 _____ Bikash Choudhary

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-7

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

Registration Number : 133

Statement as on : 30th June 2014

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	610.18	557.84	-	-	-	9.63	610.18	567.46
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	610.18	557.84	-	-	-	9.63	610.18	567.46
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Other Debt Instr include CP, CD, CBLO, Repo.

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th June 2014

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	108.35	100.12	-	-	14.60	0.72	122.95	100.84
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	108.35	100.12	-	-	14.60	0.72	122.95	100.84
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Other Debt Instr include CP, CD, CBLO, Repo.

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th June 2014

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	202.41	229.13	-	-	37.00	27.11	239.41	256.24
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	202.41	229.13	-	-	37.00	27.11	239.41	256.24
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Other Debt Instr include CP, CD, CBLO, Repo.

CERTIFICATION:

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

Note:

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

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (June 13)				
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	429.30	416.82	9.42	2.19%	2.19%	429.30	416.82	9.42	2.19%	2.19%	376.46	391.77	8.12	2.24%	2.24%
A2	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CSSS	9.82	8.79	0.19	1.92%	1.92%	9.82	8.79	0.19	1.92%	1.92%	9.81	9.63	0.19	1.92%	1.92%
A4	Treasury Bills	CTFB	2.83	4.50	0.00	0.00%	0.00%	2.83	4.50	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
B GOVERNMENT SECURITIES - OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	218.20	208.41	4.92	2.26%	2.26%	218.20	208.41	4.92	2.26%	2.26%	147.63	153.87	3.52	2.30%	2.30%
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	11.74	23.29	0.23	1.94%	1.94%	11.74	23.29	0.23	1.94%	1.94%	8.48	8.36	0.16	1.91%	1.91%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	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	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	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C5	Housing - Securitised Assets / Approved Investment	HMSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	56.48	50.69	1.29	2.28%	2.28%	56.48	50.69	1.29	2.28%	2.28%	56.70	56.54	1.29	2.19%	2.19%
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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBN	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
F OTHER INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C14	Housing - Securitised Assets	HOMB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
G INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	0.27	0.47	0.08	29.61%	29.61%	0.27	0.47	0.08	29.61%	29.61%	-	-	0.01	11.65%	11.65%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.51	0.70	0.11	21.58%	21.58%	0.51	0.70	0.11	21.65%	21.65%	0.32	0.32	0.04	14.53%	14.53%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D5	Infrastructure - Securitised Assets (Approved)	ISA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
H TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	143.29	140.69	3.14	2.19%	2.19%	143.29	140.69	3.14	2.19%	2.19%	128.49	131.11	2.73	2.28%	2.28%
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	177.88	203.80	4.35	2.45%	2.45%	177.88	203.80	4.35	2.45%	2.45%	163.88	170.11	3.80	2.51%	2.51%
D11	Infrastructure - Other Corporate Securities - CPs	ICPP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
I TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
J OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.08	0.00	0.00	2.17%	2.17%	0.08	0.00	0.00	2.17%	2.17%	-	-	-	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D17	Infrastructure - Securitised Assets	IOSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D18	Infrastructure - Equity (Promoter Group)	IOPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
K APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
L ACTIVELY TRADED																	
E1	PSU - Equity shares - Quoted	EAEO	0.66	1.20	0.17	25.07%	25.07%	0.66	1.20	0.17	25.07%	25.07%	0.65	0.65	0.09	-15.11%	-15.11%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	2.73	3.61	0.39	14.17%	14.17%	2.73	3.61	0.39	14.16%	14.16%	1.92	1.92	0.00	0.04%	0.04%
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	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E5	Corporate Securities - Bonds - (Tax Free)	EBPT	26.92	27.47	0.65	2.42%	2.42%	26.92	27.47	0.65	2.42%	2.42%	22.07	23.11	0.46	2.63%	2.63%
E6	Corporate Securities - Bonds - (Tax Free)	EBPF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNO	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	161.73	167.28	4.17	2.58%	2.58%	161.73	167.28	4.17	2.58%	2.58%	123.38	127.93	3.05	2.40%	2.40%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E12	Municipal Bonds - Rated	EMLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E13	Investment properties - Immovable	ENIP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	9.86	7.50	0.23	2.38%	2.38%	9.86	7.50	0.23	2.38%	2.38%	10.00	10.00	0.23	2.31%	2.31%
E18	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECGR	0.00	0.00	0.00	0											

F1	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F2	Bonds - PSU - Tax Free	CBHF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F3	Equity Shares (Co-op Societies)	QESH	0.29	0.52	0.00	29.50%	29.50%	0.29	0.52	0.00	29.50%	29.50%	0.38	0.38	0.06	-22.19%	-22.19%	-22.19%
F4	Equity Shares (PSUs & Unlisted)	DEPU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.12	0.12	0.02	-13.71%	-13.71%	-13.71%
F5	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F6	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F8	Municipal Bonds	OMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F9	Commercial Papers	OACP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F10	Preference Shares	OPSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F11	Venture Fund	OVNF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F12	Short term Loans (Unsecured Deposits)	OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F13	Term Loans (with Charge)	OTLW	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F15	Mutual Funds - (Under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F16	Derivative Instruments	OCDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
F18	Investment properties - Immovable	OIPI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%
TOTAL			1,279.68	1,276.68	29.92			1,279.68	1,276.68	29.92			1,062.32	1,089.33	24.04			

FORM L-34-YIELD ON INVESTMENTS-1

Name of the Insurer : Future Generalia India Life Insurance Company Limited
Registration Number : 133

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

Statement as on : 30th June 2014

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Rs. in Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (June 13)							
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²			
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value						
A CENTRAL GOVERNMENT SECURITIES :																				
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	46.83	44.85	1.08	2.30%	2.30%	46.83	44.85	1.08	2.30%	2.30%	41.99	43.79	1.04	2.53%	2.53%			
A2	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
A3	Deposits under section 7 of Insurance Act 1938	CSSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
A4	Treasury Bills	CTRB	7.17	5.50	0.00	0.05%	0.95%	7.17	5.50	0.00	0.05%	0.95%	-	-	-	-	0.00%	0.00%		
B STATE GOVERNMENT / OTHER APPROVED SECURITIES :																				
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
B2	State Govt. Bonds	SGOB	34.77	33.75	0.93	2.69%	2.69%	34.77	33.75	0.93	2.69%	2.69%	29.30	30.77	0.63	2.15%	2.15%			
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	2.95	6.51	0.11	3.64%	3.64%	2.95	6.51	0.11	3.64%	3.64%	1.42	1.43	0.03	1.96%	1.96%			
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																				
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C5	Housing - Securitized Assets / Approved Investment	HMSB	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D TAXABLE BONDS OF																				
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	13.03	8.18	0.32	2.48%	2.48%	13.03	8.18	0.32	2.48%	2.48%	13.30	13.38	0.29	2.43%	2.43%			
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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E TAX FREE BONDS																				
C10	Bonds / Debentures issued by HUDCO	HFDH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
F INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																				
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	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	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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D4	Infrastructure - Equity and Equity Related Instruments (Promotor Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D5	Infrastructure - Securitized Assets (Approved)	ISA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promotor Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D7	Infrastructure - Infrastructure Development Fund (IDF)																			
G TAXABLE BONDS OF																				
D8	Infrastructure - PSU - Debentures / Bonds	ITPD	27.55	27.43	0.61	2.23%	2.23%	27.55	27.43	0.61	2.23%	2.23%	27.59	29.37	0.61	2.92%	2.92%			
D9	Infrastructure - PSU - CPs	ITCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D10	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	26.27	30.54	0.81	3.07%	3.07%	26.27	30.54	0.81	3.07%	3.07%	17.06	18.11	0.43	2.66%	2.66%			
D11	Infrastructure - Other Corporate Securities - CPs	ICOP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
H TAX FREE BONDS																				
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
D14	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
I APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																				
J ACTIVELY TRADED																				
E1	PSU - Equity shares - Quoted	EAEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0.00	2.98	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E4	Equity Shares (incl. Equity related Instruments) - Promotor Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E5	Corporate Securities - Bonds / (Taxable)	EBBT	2.80	2.98	0.07	2.42%	2.42%	2.80	2.98	0.07	2.42%	2.42%	2.90	3.07	0.04	4.07%	4.07%			
E6	Corporate Securities - Bonds - (Tax Free)	EBPF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E7	Corporate Securities - Preference Shares	EPNO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E8	Corporate Securities - Investment in Subsidiaries	ECOS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E9	Corporate Securities - Debentures	ECDS	35.41	36.49	0.89	2.53%	2.53%	35.41	36.49	0.89	2.53%	2.53%	29.32	30.52	0.73	2.44%	2.44%			
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promotor Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	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	0.00	0.00	0.00%	0.00%	-	-	-	-	0.00%	0.00%		
E12	Municipal Bonds - Rated	EMUN	0.00	0.00	0.00</															

E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.23	0.01	2.30%	2.30%	0.23	0.23	0.01	2.30%	2.30%	0.23	0.24	0.04	4.20%	4.20%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E27	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E28	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	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7.41	0.00	0.16	2.17%	2.17%	7.41	0.00	0.16	2.17%	2.17%	1.28	1.28	0.06	14.72%	14.72%
E31	Mutual Funds - Under Insurer's Promoter Group	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E32	Mutual Funds - (ETF)	EETF	0.00	0.00	0.00	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-
	TOTAL		214.68	211.06	5.05			214.68	211.06	5.05			166.89	173.46	3.96		

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th June 2014

Statement of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Rs. In Crore

No	Category of Investments	Category Code	Current Quarter					Year to Date					Year to Date (June 13)				
			Investment (Rs.) ¹		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 (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	22.80	17.92	1.23	6.84%	6.84%	22.80	17.92	1.23	6.84%	6.84%	20.47	20.92	2.01	7.77%	7.77%
A2	Special Deposits	CSPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	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	0.00	0.00%	0.00%
A4	Treasury Bills	CTRB	23.14	23.14	0.04	0.17%	0.17%	23.14	23.14	0.04	0.17%	0.17%	9.32	9.81	0.18	1.90%	1.90%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	120.95	133.48	4.35	3.26%	3.26%	120.95	133.48	4.35	3.26%	3.26%	65.16	68.04	3.11	4.84%	4.84%
B3	State Government Guaranteed Loans	SGGL	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	5.04	0.02	0.44%	0.44%	0.44%	5.04	0.02	0.44%	0.44%	0.44%	0.00	0.00	0.00	0.00%	0.00%
B5	Guaranteed Equity	SGGE	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	-	-	-	0.00%	0.00%	-	-	-	0.00%	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	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	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	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	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	15.87	17.76	0.77	4.36%	4.36%	15.87	17.76	0.77	4.36%	4.36%	15.88	16.31	0.56	3.43%	3.43%
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	0.00	0.00%	0.00%
TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	0.00%	0.00%	-	-	-	0.00%	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	0.00	0.00%	0.00%
OTHR INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C14	Housing - Securitised Assets	HOMB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.36	11.12	3.63	32.65%	32.65%	11.36	11.12	3.63	32.65%	32.65%	17.37	17.26	-0.83	-3.78%	-3.78%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	40.96	59.93	15.69	26.18%	26.18%	40.96	59.93	15.69	26.18%	26.18%	41.23	42.71	-3.48	-4.90%	-4.90%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	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	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	0.00	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	7.53	13.32	0.68	5.11%	5.11%	7.53	13.32	0.68	5.11%	5.11%	17.53	17.77	0.74	4.46%	4.46%
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	90.23	77.61	5.18	6.67%	6.67%	90.23	77.61	5.18	6.67%	6.67%	106.09	114.54	5.93	5.39%	5.39%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	2.39	2.34	0.01	0.31%	0.31%	2.39	2.34	0.01	0.31%	0.31%	0.00	0.00	0.00	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%

D17	Infrastructure - Securitised Assets	IOSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D18	Infrastructure - Equity (Promoter Group)	IOPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IODP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :															
	ACTIVELY TRADED															
E1	PSU - Equity shares - Quoted	EAEQ	49.28	33.19	7.92	23.87%	23.87%	49.28	33.19	7.92	23.87%	23.87%	70.79	45.44	-4.58	-6.05%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	322.12	391.83	44.03	11.24%	11.24%	322.12	391.83	44.03	11.24%	11.24%	310.81	355.04	25.86	7.29%
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	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	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EBPT	10.04	10.38	0.48	4.61%	4.61%	10.04	10.38	0.48	4.61%	4.61%	10.01	10.92	0.48	4.60%
E6	Corporate Securities - Bonds - (Tax Free)	EBPF	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNO	-	-	0.00%	0.00%	-	-	-	-	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	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	69.70	92.32	3.56	3.86%	3.86%	69.70	92.32	3.56	3.86%	3.86%	67.86	73.15	1.77	2.54%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	-	-	0.00%	0.00%	-	-	-	-	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	0.00%	0.00%
E12	Municipal Bonds - Rated	EMUN	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E13	Investment properties - Immovable	ENP	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E14	Loans - Policy Loans	ELFL	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	2.99	5.89	0.17	2.84%	2.84%	2.99	5.89	0.17	2.84%	2.84%	10.49	10.49	0.24	2.50%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECOR	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E22	CCL - CBLO	ECBO	32.29	27.43	0.01	0.05%	0.05%	32.29	27.43	0.01	0.05%	0.05%	0.00	0.00	0.01	0.12%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECOP	4.52	4.65	0.12	2.60%	2.60%	4.52	4.65	0.12	2.60%	2.60%	0.00	0.00	0.00	0.00%
E24	Application Money	ECAM	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	0.21	0.01	4.24%	4.24%	0.21	0.21	0.01	4.24%	4.24%	0.21	0.22	0.01	3.86%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E27	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	0.00%	0.00%
E28	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	0.00%	0.00%
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	37.03	0.80	2.15%	2.15%	37.03	0.80	2.15%	2.15%	24.78	24.78	0.58	2.16%	2.16%	
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E32	Net Current Assets (Only in respect of ULP Business)	ENCA	17.43	17.43	-	0.00%	0.00%	17.43	17.43	-	0.00%	0.00%	35.25	35.25	0.00	0.00%
F	OTHER INVESTMENTS :															
F1	Bonds - PSU - Taxable	OBPT	-	-	0.00%	0.00%	-	-	-	-	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	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	14.59	22.59	4.91	21.72%	21.72%	14.59	22.59	4.91	21.72%	21.72%	32.99	31.53	0.14	0.89%
F4	Equity Shares (PSUs & Unlisted)	OEPY	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	9.83	9.08	0.28	2.01%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F6	Debentures	OLDB	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F8	Municipal Bonds	OMUN	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F9	Commercial Papers	OACP	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F10	Preference Shares	OPSH	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F11	Venture Fund	OVNF	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F13	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	3.86	3.87	0.13	2.16%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F16	Derivative Instruments	OCCI	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F18	Investment properties - Immovable	OIPI	-	-	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	TOTAL		858.41	1,004.64	93.61	9.48%	9.48%	858.41	1,004.64	93.61	9.48%	9.48%	870.05	927.11	33.39	39.00%
			915.32	4.85%	0.00	0.00	949.07	11.68%	0.00							

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

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133

Statement as on : 30th June 2014

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

PART - A

Name of the Fund :

Life Fund

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. DURING THE QUARTER 1									
	9.55% Hindalco Industries Ltd 27-07-202	ECOS	14.54	06th Mar, 2014	CRISIL	AA+	AA	20th June., 2014	N.A
	9.55% Hindalco Industries Ltd 25-04-202	ECOS	4.84	25th April, 2012	CRISIL	AA+	AA	20th June., 2014	N.A
B. AS ON DATE 2									
	2% Indian Hotels Company Ltd	ECOS	7.25	25th Feb, 2010	ICRA	AA+	AA	14th Sept., 2012	N.A
	9.55% Hindalco Industries Ltd 27-07-202	ECOS	14.54	06th Mar, 2014	CRISIL	AA+	AA	20th June., 2014	N.A
	9.55% Hindalco Industries Ltd 25-04-202	ECOS	4.84	25th April, 2012	CRISIL	AA+	AA	20th June., 2014	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133

Statement as on : 30th June 2014

Statement of Downgraded Securities

Periodicity of Submission: Quarterly

PART - A

Name of the Fund :

Pension and General Annuity

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating	Original	Current Grade	Date of Downgrade	Remarks
A. DURING THE QUARTER 1									
NIL									
B. AS ON DATE 2									
NIL									

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 30th June 2014

Statement of Down Graded Investments

Periodicity of submission : Quarterly

PART - A

Name of Fund:

Linked Fund

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating	Original	Current Grade	Date of Downgrade	Remarks
A. DURING THE QUARTER 1									
NIL									
B. AS ON DATE 2									
	2% Indian Hotels Company Ltd	ECOS	7.25	23rd Dec, 2009	ICRA	AA+	AA	14th Sept., 2012	N.A

CERTIFICATION:

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

Date:

Note :

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP Form 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04.

	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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)

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 30/06/2014

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels (Group)											
		Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	6	7,696	147	9	12,608	244	6	7,696	147	9	12,608	244
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	7	8,977	583	2	63,497	153	7	8,977	583	2	63,497	153
	Total(A)	13	16,673	729	11	76,105	398	13	16,673	729	11	76,105	398
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	13	16,673	729	11	76,105	398	13	16,673	729	11	76,105	398

Note:

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 CO. LTD.** Date: **30/06/2014**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,640	800	5,351	1,076	3,640	800	5,351	1,076
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,210	229	2,986	334	1,210	229	2,986	334
4	Brokers	2,233	821	6,153	755	2,233	821	6,153	755
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	327	115	647	325	327	115	647	325
	Total (A)	7,410	1,964	15,137	2,490	7,410	1,964	15,137	2,490
1	Referral (B)	-	-	21	1	-	-	21	1
	Grand Total (A+B)	7,410	1,964	15,158	2,491	7,410	1,964	15,158	2,491

Note:

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

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		32	27	29	9	0	97	10,227,713
2	Survival Benefit		110	8	0	0	0	118	1,034,098
3	for Annuities / Pension		2	9	11	8	0	30	1,567,802
4	For Surrender								
5	Other benefits		3	0	2	1	0	6	201,261
1	Death Claims		208	103	89	4	0	404	73,175,927

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.

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							12235	626,517,263.50
5	Other benefits								
1	Death Claims		15	13	8	0	1	37	64,128,825.00

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

: Quarterly claims data for Life

Individual

Insurer:

Future Generali India Life Insurance Co. Ltd.

Date:

30-Jun-14

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	23	197	0	238		
2	Claims reported during the period*	471	409	173	280		
3	Claims Settled during the period	404	97	118	30		
4	Claims Repudiated during the period	75	0	0	0		
a	Less than 2years from the date of acceptance of risk	73	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	2	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	15	509	55	488		
	Less than 3months	13	139	55	125		
	3 months to 6 months	2	255	0	252		
	6months to 1 year	0	113	0	109		
	1year and above	0	2	0	2		

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

Note: Annuity issued polices includes the cases of other insurer

PERIODIC DISCLOSURES

FOR L-40

: Quarterly claims data for Life

Group

Insurer:

Future Generali India Life Insurance Co. Ltd.

Date:

30-Jun-14

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	12466					
2	Claims reported during the period*	37					
3	Claims Settled during the period	37					
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12466					
	Less than 3months	18					
	3 months to 6 months	13					
	6months to 1 year	24					
	1year and above	12411					

*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-Jun-14**

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	1	7	1	2	2	3	7
b)	Policy Servicing	3	2	-	-	2	3	2
c)	Proposal Processing	49	426	299	29	127	20	426
d)	Survival Claims	2	12	6		7	1	12
e)	ULIP Related	1	1			2		1
f)	Unfair Business Practices	330	653	362	25	548	48	653
g)	Others	731	238	712	2	253	2	238
	Total Number	1117	1339	1380	58	941	77	1339

2	Total No. of policies during previous year: FY 2013-14	81379
3	Total No. of claims during previous year: FY 2013-14	2146
4	Total No. of policies during current year: FY 2014-15	7410
5	Total No. of claims during current year: FY 2014-15	478
6	Total No. of Policy Complaints (current year)per 10, 000 policies (current year) :	1807
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	146

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	72	0	72
	7 - 15 days	0	0	0
	15-30 days	0	0	0
	30-90 days	1	0	1
	90 days & Beyond	4	0	4
	Total No. of complaints	77		77

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

^^ - We had 244 calls logged by single customer on his 4 policies which is included in the total complaints reported for the Quarter.

L-42 : Valuation Basis (Life Insurance)

Date: 30th June 2014

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

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

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

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

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

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

		Minimum	Maximum
i. Individual Business			
1.	Life- Participating policies	5.7% per annum	6.6% per annum
2.	Life- Non-participating Policies	4.7% per annum	5.6% per annum
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4.	Annuities – Non-participating policies	4.7% per annum	5.6% per annum
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	4.7% per annum	5.6% per annum
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.	
ii. Group Business			
		Not Applicable as Unearned Premium Reserve methodology is used.	

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

i. Individual Business		
1.	Life- Participating policies	88% to 148.5% of IALM 06-08 (Including Pension products)
2.	Life- Non-participating Policies	56.1% to 110% of IALM 06-08
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4.	Annuities – Non-participating policies	55% to 60% of LIC annuitant 96-98 mortality
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.
6.	Unit Linked	82.5% to 198% of IALM 06-08
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.
ii. Group Business		
	Group Term Life	Proportion of IALM 06-08
	Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	100% of IALM 94-96
	Group Savings Suraksha	150% or 155% of IALM 94-96 depending on age

3) Expenses :

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

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
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6) Taxation and Shareholder Transfers	Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
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7) Basis of provisions for Incurred But Not Reported (IBNR)	
i. Individual Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.
ii. Group Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2014 assumptions)		
i. Individuals Assurances		
1.	Interest	Not applicable
2.	Expenses	Not applicable
3.	Inflation	Not applicable
ii. Annuities		
1.	Interest	Not applicable
	a. Annuity in payment	Not applicable
	b. Annuity during deferred period	Not applicable
	c. Pension : All Plans	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

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
FutureAssure	500	4.0%
InstaLife(RP)	500	4.0%
InstaLife(SP)	250	4.0%
FutureChild-RP	500	4.0%
FutureChild-SP	250	4.0%
FutureAnand	500	4.0%
FutureSaralAnand	500	4.0%
FutureDreamGuaranteePlan	500	4.0%
FutureGeneraliBimaGuarantee	500	4.0%
FutureGeneraliSecureIncome(RP)	500	4.0%
FutureGeneraliSecureIncome(SP)	250	4.0%
FutureGeneraliPearlsGuarantee	500	4.0%
FutureCare	500	4.0%
FutureGeneraliCarePlus	500	4.0%
FutureGeneraliSmartLife	500	4.0%
TermWithReturnofPremium	500	4.0%
FuturePension(RP)	500	4.0%
FuturePension(SP)	250	4.0%
FutureGeneraliFamilySecurePlan	500	4.0%
FutureGeneraliFamilyIncomePlan	500	4.0%
FutureGeneraliPensionGuarantee(SP)	250	4.0%
FutureGeneraliSaralBima	500	4.0%
FutureGeneraliAssurePlus	500	4.0%
FutureGeneraliPensionGuarantee(RP)	500	4.0%

INDIVIDUAL-UNIT LINKED

Future Pension Advantage(RP)	500	4.0%
Future Pension Advantage(SP)	250	4.0%
Future Pension Advantage Plus(RP)	500	4.0%
Future Pension Advantage Plus(SP)	250	4.0%
Future Generali Bima Gain	250	4.0%
Future Generali Bima Advantage Plus	500	4.0%
Future Generali Dhan Vridhi	500	4.0%
Future Generali Wealth Protect Plan	500	4.0%
Future Sanjeevani(RP)	500	4.0%
Future Freedom	500	4.0%
Future Sanjeevani(SP)	250	4.0%
Future Sanjeevani Plus(RP)	500	4.0%
Future Sanjeevani Plus(SP)	250	4.0%
Future Freedom Plus	500	4.0%
NAV Assure(RP)	500	4.0%
NAV Assure(SP)	250	4.0%
Future Generali NAV Insure Plan (RP)	500	4.0%
Future Generali NAV Insure Plan(SP)	250	4.0%
Future Generali Wealth Protect Plan -Revised	500	4.0%
Future Generali Pramukh Nivesh ULIP	250	4.0%
Future Guarantee Plus	500	4.0%
Future Generali Nivesh Plan(SP)	250	4.0%
Future Generali Select Insurance Plan	500	4.0%
Future Generali Nivesh Preferred	250	4.0%
Future Generali Bima Advantage	500	4.0%
Future Guarantee	500	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
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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