

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Revenue Account for the Period Ended September 30, 2010

Policyholders' Account (Technical Account)

(Rs. '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2009	Quarter Ended Sept 30, 2009
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net	L-4				
(a) Premium		1,451,177	2,492,330	939,017	1,525,447
(b) Reinsurance Ceded		(8,536)	(39,998)	(6,668)	(32,494)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		79,112	136,263	25,115	45,797
(b) Profit on Sale / Redemption of Investments		99,855	185,984	29,493	55,530
(c) (Loss on Sale / Redemption of Investments)		(167)	(3,179)	(6,076)	(6,219)
(d) Transfer /Gain on revaluation / change in Fair value*		235,238	193,096	74,747	216,838
Transfer from Shareholders' Fund		794,147	1,458,993	775,486	1,663,674
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	(5)	(39)
(b) Appropriation/ (Expropriation) Adjustment		2,125	3,491	-	-
(c) Miscellaneous Income		368	755	6	14
Total (A)		2,653,319	4,427,735	1,831,115	3,468,548
Commission	L-5	234,350	430,877	238,584	425,935
Operating Expenses related to Insurance Business	L-6	908,310	1,749,811	920,019	1,798,103
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax					
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	(2,779)	-
Provision (Other Than Taxation)					
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,142,660	2,180,688	1,155,824	2,224,038
Benefits Paid (Net)	L-7	91,557	138,432	18,031	44,032
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		1,127,423	1,562,714	540,303	999,201
Non Linked		291,679	545,901	116,957	201,277
(b) Amount ceded in Reinsurance		-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		1,510,659	2,247,047	675,291	1,244,510
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended September 30, 2010

Shareholders' Account (Non-Technical Account)

(Rs. '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2009	Quarter Ended Sept 30, 2009
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		20,536	38,832	18,604	43,263
(b) Profit on Sale / Redemption of Investments		6,048	12,653	15,739	40,765
(c) (Loss on Sale / Redemption of Investments)		(23)	(1,571)	88	(1,599)
Other Income		-	-	-	-
Total (A)		26,561	49,914	34,431	82,429
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		582	942	4,956	4,957
(b) Rent, Rates and Taxes		2,250	2,250	1,335	1,335
(c) Other Expenses		961	1,240	497	991
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)		794,147	1,458,993	775,486	1,663,674
Total (B)		797,940	1,463,425	782,274	1,670,957
Profit / (Loss) before Tax		(771,379)	(1,413,511)	(747,843)	(1,588,528)
Provision for Taxation					
(a) Income Tax for earlier years		-	-	-	180
(b) Wealth Tax for earlier years		11	11	-	-
(c) Fringe Benefit Tax		-	-	-	-
Profit / (Loss) after Tax		(771,390)	(1,413,522)	(747,843)	(1,588,708)
Appropriations					
(a) Balance at the beginning of the Period		(7,106,304)	(6,464,172)	(3,736,391)	(2,895,526)
(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		(7,877,694)	(7,877,694)	(4,484,234)	(4,484,234)

FORM L-3-A-BS

Future Generali India Life Insurance Company Limited

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

Balance Sheet As at September 30, 2010

(Rs. '000)

Particulars	Schedule	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	9,270,000	6,020,000
Share Application Money Pending Allotment		-	150,000
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(270)	-
Sub-Total		9,269,730	6,170,000
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		3	-
Policy Liabilities		2,593,176	870,434
Insurance Reserves		-	-
Provision for Linked Liabilities		3,727,788	1,462,142
Sub-Total		6,320,967	2,332,576
Funds for Future Appropriations			
Reserve for Lapsed Unit-Linked Policies		678,780	37,930
Total		16,269,477	8,540,506
Application of Funds			
Investments			
Shareholders'	L-12	1,071,981	842,211
Policyholders'	L-13	2,609,210	911,991
Assets held to cover Linked Liabilities	L-14	4,406,568	1,500,072
Loans	L-15	-	-
Fixed Assets	L-16	47,349	729,166
Current Assets			
Cash and Bank Balances	L-17	342,655	276,610
Advances and Other Assets	L-18	757,064	504,981
Sub-Total (A)		1,099,719	781,591
Current Liabilities	L-19	809,262	684,079
Provisions	L-20	33,782	24,680
Sub-Total (B)		843,044	708,759
Net Current Assets (C) = (A - B)		256,675	72,832
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		7,877,694	4,484,234
Debit Balance in Revenue Account		-	-
Total		16,269,477	8,540,506

CONTINGENT LIABILITIES

Particulars	As at	Sept	As at	Sept
	30, 2010	30, 2009	30, 2010	30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited
1 Partly paid-up investments	-	-	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-	-	-
4 Guarantees given by or on behalf of the Company	-	-	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-	-	-
7 Claims against policies, not acknowledged as debts by the company	11,628	-	500	-
TOTAL	11,628	-	500	-

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(Rs. '000)

Particulars	For the Quarter Ended Sept 30, 2010	Upto the Quarter Ended Sept 30, 2010	For the Quarter Ended Sept 30, 2009	Upto the Quarter Ended Sept 30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited
First Year Premiums	935,381	1,659,140	876,126	1,431,307
Renewal Premiums	471,919	778,362	43,485	57,727
Single Premiums	43,877	54,828	19,406	36,413
Total	1,451,177	2,492,330	939,017	1,525,447

FORM L-5 - COMMISSION SCHEDULE

(Rs. '000)

Particulars	For the Quarter Ended Sept 30, 2010	Upto the Quarter Ended Sept 30, 2010	For the Quarter Ended Sept 30, 2009	Upto the Quarter Ended Sept 30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited
Commission Paid				
Direct - First Year Premiums	221,186	410,195	238,029	425,102
- Renewal Premiums	12,632	20,009	423	484
- Single Premiums	532	673	131	349
Add: Commission on Reinsurance Accepted	-	-	-	-
Less: Commission on Reinsurance Ceded	-	-	-	-
Net commission	234,350	430,877	238,584	425,935
Breakup of Commission Expenses (Gross) incurred to procure business				
Agents	64,086	112,514	130,129	226,429
Brokers	2,109	6,712	353	1,364
Corporate Agency	168,015	311,382	106,194	194,902
Mallassurance	140	269	1,908	3,240
Referral	-	-	-	-
Total	234,350	430,877	238,584	425,935

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-6-OPERATING EXPENSES SCHEDULE

(Rs. '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2009	Quarter Ended Sept 30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	416,177	831,700	442,574	905,663
Travel, Conveyance and Vehicle Running Expenses	23,290	42,432	16,396	28,451
Training Expenses (including Staff Training) (Net of Recovery)	(538)	(3,442)	8,661	33,018
Rent, Rates and Taxes	122,334	240,955	78,163	171,246
Repairs	28,067	56,307	32,336	59,436
Printing and Stationery	13,458	21,903	6,178	14,528
Communication Expenses	13,872	35,908	41,672	58,795
Legal and Professional Charges	10,410	25,297	27,791	74,196
Medical Fees	770	1,647	381	2,778
Auditors' Fees, Expenses etc.				
(a) as Auditor	1,004	1,279	325	600
(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	339	489	159	284
Advertisement and Publicity	203,900	365,750	122,138	233,975
Interest and Bank Charges	6,391	11,074	4,298	6,058
Depreciation	19,219	38,207	62,861	123,159
Others:				
Service Tax	22,712	32,241	63,450	66,016
Membership and Subscriptions	573	2,084	203	518
Information Technology and related Expenses	10,181	14,346	5,498	9,463
Outsourcing Expenses	14,197	28,132	4,577	7,179
Other Expenses	1,954	3,502	2,358	2,740
Total	908,310	1,749,811	920,019	1,798,103

FORM L-7-BENEFITS PAID SCHEDULE

(Rs. '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2010	Quarter Ended Sept 30, 2009	Quarter Ended Sept 30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	101,293	157,350	29,110	58,629
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits				
Surrender	660	1,715	-	-
Critical Illness	(150)	820	-	-
Gratuity	5,067	5,841	550	1,375
Other Benefits	1,540	1,560	-	-
Claims related Expenses	1,589	1,651	360	558
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(18,442)	(30,505)	(11,989)	(16,530)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(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	91,557	138,432	18,031	44,032

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-8-SHARE CAPITAL SCHEDULE

(Rs. '000)

Particulars	As at Sept 30, 2010	As at Sept 30, 2009
	Unaudited	Unaudited
Authorised Capital 2,000,000,000 (Previous Period - 1,000,000,000) Equity Shares of Rs.10 each	20,000,000	10,000,000
Issued Capital 927,000,000 (Previous Period - 602,000,000) Equity Shares of Rs.10 each	9,270,000	6,020,000
Subscribed Capital 927,000,000 (Previous Period - 602,000,000) Equity Shares of Rs.10 each	9,270,000	6,020,000
Called-up Capital 927,000,000 (Previous Period - 602,000,000) Equity Shares of Rs.10 each	9,270,000	6,020,000
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	9,270,000	6,020,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at Sept 30, 2010		As at Sept 30, 2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
	Unaudited	Unaudited	Unaudited	Unaudited
Promoters:				
Indian - Pantaloon Retail India Limited	236,385,000	25.50	153,510,000	25.50
- Sain Advisory Services Private Limited	454,230,000	49.00	294,980,000	49.00
Foreign - Participatie Maatschappij Graafsschap Holland NV	236,385,000	25.50	153,510,000	25.50
Other:	-	-	-	-
Total	927,000,000	100	602,000,000	100

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(Rs. '000)

	Particulars	As at Sept 30, 2010	As at Sept 30, 2009
		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

(Rs. '000)

	Particulars	As at Sept 30, 2010	As at Sept 30, 2009
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	619,580	573,272
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	24,281	16,728
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	95,734	49,873
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	252,577	162,338
	Other than Approved Investments	-	-
		992,172	802,211
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	79,809	40,000
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		79,809	40,000
	Total	1,071,981	842,211

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at Sept 30, 2010	As at Sept 30, 2009
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,378,745	435,040
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	373,095	54,120
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	823,367	422,831
	Other than Approved Investments	-	-
		2,575,207	911,991
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	855	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	33,148	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		34,003	-
	Total	2,609,210	911,991

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

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

(Rs. '000)

	Particulars	As at Sept 30, 2010	As at Sept 30, 2009
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	439,676	96,054
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	2,926,725	823,088
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	247,004	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	243,447	285,817
	Other than Approved Investments	-	-
		3,856,852	1,204,959
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	357,951	65,322
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
	Net Current Assets	191,765	229,791
		549,716	295,113
	Total	4,406,568	1,500,072

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-15-LOANS SCHEDULE

(Rs. '000)

Particulars	As at Sept 30, 2010	As at Sept 30, 2009
	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	-	-
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Others	-	-
Total	-	-
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	-	-
(f) Others	-	-
Total	-	-
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
Maturity-wise Classification		
(a) Short-Term	-	-
(b) Long-Term	-	-
Total	-	-

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM 16-FXED ASSETS SCHEDULE

(Rs. '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2010	Additions	Deductions	As at Sept 30, 2010	As at April 1, 2010	Upto the Quarter ended Sept 30 2010	On Sales / Adjustments	As at Sept 30, 2010	As at Sept 30, 2010	As at Sept 30, 2009
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	171,592	4,051	-	175,643	106,930	38,002	-	144,932	30,711	73,374
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	265,002
Furniture and Fittings	-	-	-	-	-	-	-	-	-	58,434
Information Technology Equipment	-	-	-	-	-	-	-	-	-	144,117
Vehicles	4,572	57	-	4,629	167	461	-	627	4,002	-
Office Equipment	-	-	-	-	-	-	-	-	-	146,208
Total	176,164	4,108	-	180,272	107,097	38,463	-	145,559	34,713	687,135
Capital Work in Progress									12,636	42,031
Grand Total	176,164	4,108	-	180,272	107,097	38,463	-	145,559	47,349	729,166
Previous Period	935,151	38,194	167	973,178	162,458	123,638	53	286,043	729,166	

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(Rs. '000)

	Particulars	As at Sept 30, 2010	As at Sept 30, 2009
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	986	1,697
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	48,603	1,308
	(bb) Others	-	-
	(b) Current Accounts	293,066	273,605
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	342,655	276,610
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	342,655	276,610
	- Outside India	-	-
	Total	342,655	276,610

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	34,953	53,243
	Advances to Directors / Officers	-	1,528
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	2,975	2,653
	Others:		
	Advances to Suppliers	38,925	53,984
	Advances to Employees	4,029	3,299
	Total (A)	80,882	114,707
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	19,675	21,823
	(b) Policyholders'	64,975	25,275
	Outstanding Premiums	52,616	19,678
	Agents' Balances	6,212	2,340
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	6,767	662
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	97,990	49,181
	[Pursuant to Section 7 of Insurance Act, 1938]		
	Others:		
	Refundable Security Deposits	261,979	170,764
	Service Tax Unutilised Credit	154,997	96,510
	Other Receivables	10,971	4,041
	Total (B)	676,182	390,274
	Total (A + B)	757,064	504,981

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
	Agents' Balances	56,079	62,285
	Balances due to Other Insurance Companies	-	-
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	-	-
	Unallocated Premium	143,592	120,265
	Sundry Creditors	464,365	371,926
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	96,726	37,427
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Others:		
	Statutory Dues	41,449	68,394
	Dues to Employees	3,107	7,245
	Retention Money Payable	3,944	16,537
	Total	809,262	684,079

FORM L-20-PROVISIONS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	8,759	-
	Leave Encashment	25,023	24,680
	Total	33,782	24,680

FORM L-21-MISC EXPENDITURE SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		Sept 30, 2010	Sept 30, 2009
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

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

Date: **30/09/2010**

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Sept 30, 2010	Upto the Period ending Sept 30, 2010	For the Quarter ending Sept 30, 2009	Upto the Period ending Sept 30, 2009
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	169%	219%	1013%	961%
	Non Linked Individual Pension	-71%	-70%	NA	NA
	Non Linked Group	17%	15%	-26%	50%
	Linked Individual Life	-49%	-51%	766%	1319%
	Linked Individual Pension	1%	0%	NA	NA
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	99%	98%	99%	98%
3	Expense of Management to Gross Direct Premium Ratio	79%	87%	123%	146%
4	Commission Ratio (Gross commission paid to Gross Premium)	16%	17%	25%	28%
5	Ratio of policy holder's liabilities to shareholder's funds	503%	503%	141%	141%
6	Growth rate of shareholders' fund	-17%	-17%	-10%	-10%
7	Ratio of surplus to policy holders' liability (Surplus/(Deficit) as per Revenue account is Nil)	0%	0%	0%	0%
8	Change in net worth (Rs. '000)	(293,729)	(293,729)	(188,138)	(188,138)
9	Profit after tax/Total Income	-41%	-48%	-70%	-88%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	581%	581%	193%	193%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	6%	8%	5%	13%
14	Conservative Ratio	50%	51%	34%	37%
15	Persistency Ratio				
	For 13th month	56%	56%	46%	46%
	For 25th month	43%	43%	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

1	No. of shares	927,000,000	927,000,000	602,000,000	602,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Pantaloon Retail India Limited	25.50	25.50	25.50	25.50
	- Sain Advisory Services Private Limited	49.00	49.00	49.00	49.00
	Foreign - Participatie Maatschappij Graafsschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(2.16)	(2.16)	(2.92)	(2.92)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(2.16)	(2.16)	(2.92)	(2.92)
6	Book value per share (Rs)	1.50	1.50	2.80	2.80

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

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

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

Date:

30th September 2010

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30th September 2010	As at 30th September 2009
1	Linked		
a	Life	32,866.36	11,301.34
b	General Annuity		
c	Pension	11,199.32	3,699.38
d	Health		
2	Non-Linked		
a	Life	25,007.86	8,190.04
b	General Annuity		
c	Pension	923.90	514.30
d	Health		

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENRALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30/9/2010

(Rs in Lakh)

Geographical Distribution of Total Business - Individual													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakh)	Sum Assured (Rs Lakh)	No. of Policies	No. of Lives	Premium (Rs Lakh)	Sum Assured (Rs Lakh)	No. of Policies	No. of Lives	Premium (Rs Lakh)	Sum Assured (Rs Lakh)
1	Andhra Pradesh	931	931	123	1,506	3,136	3,136	486	6,140	4,067	4,067	609	7,646
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	175	175	16	254	303	303	35	462	478	478	52	716
4	Bihar	2,855	2,855	234	2,338	4,718	4,718	432	4,518	7,573	7,573	666	6,856
5	Chattisgarh	42	42	5	75	180	180	34	276	222	222	39	350
6	Goa	41	41	6	108	132	132	15	303	173	173	21	411
7	Gujarat	430	430	45	811	2,880	2,880	451	5,471	3,310	3,310	496	6,282
8	Haryana	200	200	35	314	1,368	1,368	234	2,838	1,568	1,568	269	3,152
9	Himachal Pradesh	310	310	44	518	214	214	34	353	524	524	78	871
10	Jammu & Kashmir	98	98	14	138	153	153	25	234	251	251	39	372
11	Jharkhand	682	682	62	963	1,235	1,235	171	1,922	1,917	1,917	233	2,885
12	Karnataka	451	451	51	1,239	2,455	2,455	331	6,665	2,906	2,906	382	7,903
13	Kerala	81	81	10	178	3,034	3,034	503	6,385	3,115	3,115	512	6,563
14	Madhya Pradesh	426	426	64	645	817	817	131	1,587	1,243	1,243	195	2,232
15	Maharashtra	833	833	101	1,962	6,810	6,810	1,017	16,732	7,643	7,643	1,118	18,694
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	1,664	1,664	185	1,874	1,238	1,238	208	1,691	2,902	2,902	392	3,565
21	Punjab	323	323	42	754	1,747	1,747	250	3,640	2,070	2,070	292	4,394
22	Rajasthan	416	416	56	852	2,169	2,169	279	5,029	2,585	2,585	335	5,880
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1,426	1,426	155	3,593	3,623	3,623	441	8,507	5,049	5,049	595	12,100
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	2,826	2,826	305	3,813	6,522	6,522	930	10,523	9,348	9,348	1,234	14,336
27	Uttarakhand	15	15	2	30	127	127	20	327	142	142	22	357
28	West Bengal	5,841	5,841	513	4,588	8,193	8,193	811	7,076	14,034	14,034	1,324	11,663
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	50	50	8	70	262	262	46	495	312	312	54	564
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	329	329	35	578	2,455	2,455	337	5,015	2,784	2,784	373	5,593
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	20,445	20,445	2,109	27,199.7	53,771	53,771	7,220	96,188	74,216	74,216	9,329	123,387

PERIODIC DISCLOSURES

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

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

Date: 30/9/2010

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		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	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	779,023	328	126,565	6	779,023	328	126,565
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	7	5,335	128	78,032	7	5,335	128	78,032
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	66	1.24	52.90	3	66	1	53
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	4,564	6	17,113	3	4,564	6	17,113
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	19	788,988	464	221,762	19	788,988	464	221,762

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Company Name & Code: Future Generali Life Insurance Company Ltd

PART - A

Statement as on : 30th September 2010

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. Lakhs

Total Application as per Balance Sheet (A)		<u>162694.77</u>
Add (B)		
Provisions	Sch-14	315.22
Current Liabilities	Sch-13	8295.87
		<u>8611.09</u>
Less (C)		
Debit Balance in P& L A/c		79021.35
Loans	Sch-09	-
Adv & Other Assets	Sch-12	7538.70
Cash & Bank Balance	Sch-11	3409.48
Fixed Assets	Sch-10	458.74
Misc Exp. Not Written Off	Sch-15	-
Funds available for Investments		<u><u>80877.59</u></u>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	<u>80877.59</u>
Balance Sheet Value of:	
A. Life Fund	35121.63
B. Pension & Gen Annuity Fund	3156.21
C. Unit Linked Funds	44065.68
	<u>82343.52</u>
Difference	1465.93

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)	F=[b+c+d+e]				
1	G. Sec	Not Less than 25%		5,509.36	3,714.37	1,281.71	2,477.38	12,982.82	36.97		12,982.82	12,501.09
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than 50%		7,175.70	6,000.27	3,206.36	2,829.52	19,211.85	54.70		19,211.85	18,699.81
3	Investment subject to Exposure Norms											
	a. Housing & Infrastructure	Not Less than 15%		3,547.88	2,547.14	2,648.59	2,579.40	11,323.01	32.24		11,323.01	11,361.63
	b. i) Approved Investments	Not exceeding 35%		985.55	1,946.76	894.59	674.29	4,501.19	12.82		4,501.19	4,628.02
	ii) "Other Investments" not to exceed 15%			85.58	0.00	0.00	0.00	85.58	0.24		85.58	85.58
TOTAL LIFE FUND		100%		11,794.71	10,494.17	6,749.54	6,083.21	35,121.63	100.00		35,121.63	34,775.05

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	G. Sec	Not Less than 20%		1,464.98	1,464.98	46.42		1,464.98	1,439.31
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than 40%		1,751.30	1,751.30	55.49		1,751.30	1,721.24
3	Balance in Approved investment	Not Exceeding 60%		1,404.91	1,404.91	44.51		1,404.91	1,445.82
TOTAL PENSION, GENERAL ANNUITY FUND		100%		3,156.21	3,156.21	100.00		3,156.21	3,167.07

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%		38,894.08	38,894.08	88.26
2	Other Investments	Not More than 25%		5,171.60	5,171.60	11.74
TOTAL LINKED INSURANCE FUND		100%		44,065.68	44,065.68	100.00

CERTIFICATION:

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

Note: The difference is due to Rs. 979.90 lakhs towards Section 7 and Rs. 486.03 lakhs towards Fixed Deposits included above in Form 3A (Part A)

Date: 12th November 2010

Signature: _____

Full name: Dr Nirakar Pradhan

Designation: Chief Investment Officer

Note: (+) FRMS refers to 'Funds representing Solvency Margin'

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

FORM L-28-ULIP-NAV-3A**Company Name & Code: Future Generali Life Insurance Company Limited, Code:****PART - C****Statement for the period : 30th September 2010****Link to FORM 3A (Part B)****Periodicity of Submission : Quarterly**

No	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Future Secure Fund	84,794,132.12	12.44		12.36	12.22	12.01	2.40%	NA
2	Future Income Fund	315,233,823.82	13.31		13.10	12.73	12.46	6.40%	NA
3	Future Balance Fund	684,992,478.82	13.73		12.69	12.49	12.33	32.64%	NA
4	Future Maximise Fund	1,301,437,919.47	14.45		13.00	12.88	12.73	44.16%	NA
5	Future Pension Secure Fund	70,657,011.68	13.06		12.89	12.45	12.22	5.27%	NA
6	Future Pension Balance Fund	124,386,855.17	13.66		13.13	12.79	12.52	15.94%	NA
7	Future Pension Growth Fund	165,268,089.07	16.86		15.40	15.11	14.91	37.64%	NA
8	Future Pension Active Fund	759,620,405.82	20.23		18.25	18.08	17.85	42.96%	NA
9	Future Group Secure Fund	351,872.04	10.57		10.51	10.31	10.32	2.15%	NA
10	Future Group Balance Fund	1,534,006.21	10.63		9.97	10.08	NA	25.94%	NA
11	Future Group Maximise Fund	1,257,783.89	11.41		10.47	10.66	10.51	35.54%	NA
12	Future Apex Fund	47,563,701.38	11.29		10.53	10.30	10.00	28.41%	NA
13	Future Dynamic Growth Fund	773,642,336.96	12.19		10.95	10.88	10.49	44.97%	NA
14	Future Guarantee Fund	54,572,102.37	10.43		10.03	NA	NA	15.75%	NA
15	Future Opportunity Fund	21,255,532.60	10.04		NA	NA	NA	6.03%	NA
Total		4,406,568,051.42							

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 : 12th November 2010

Signature _____

Dr Nirakar Pradhan

Chief Investment Officer

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Insurer: Future Generali India Life Insurance Co Ltd Date: 30/09/2010 Non ULIP

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th Sep 2010	as % of total for this class	as at 30th Sep 2009 Of the previous year	as % of total for this class	As at 30th Sep 2010	as % of total for this class	as at 30th Sep 2009 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	13,817.86	39%	6,390.33	37%	13,738.72	38%	6,392.88	37%
AA or better	2,167.72	6%	584.77	3%	2,040.43	6%	498.73	3%
Rated below AA but above A	-	-	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	0%	-	-	-	0%
Any other	19,424.46	55%	10,267.06	60%	19,966.55	56%	10,574.94	61%
	35,410.04	100%	17,242.16	100%	35,745.71	100%	17,466.55	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	338.39	1%	71.92	0%	331.48	1%	69.21	0%
more than 1 year and upto 3 years	920.63	3%	353.20	2%	923.17	3%	333.27	2%
More than 3 years and up to 7 years	2,287.84	6%	3,354.21	19%	2,349.04	7%	3,292.67	19%
More than 7 years and up to 10 years	17,737.14	50%	8,804.73	51%	17,738.18	50%	8,859.76	51%
More than 10 years and up to 15 years	5,833.63	16%	927.18	5%	5,858.20	16%	959.60	5%
More than 15 years and up to 20 years	4,084.99	12%	977.17	6%	4,110.65	11%	1,006.56	6%
Above 20 years	4,207.42	12%	2,753.75	16%	4,434.99	12%	2,945.48	17%
	35,410.04	100%	17,242.16	100%	35,745.71	100%	17,466.55	100%
Breakdown by type of the issuer								
a. Central Government	12,943.80	37%	8,047.51	47%	13,451.20	38%	8,439.55	48%
b. State Government	6,480.66	18%	2,219.55	13%	6,515.35	18%	2,135.40	12%
c. Corporate Securities	15,985.58	45%	6,975.10	40%	15,779.15	44%	6,891.61	39%
	35,410.04	100%	17,242.16	100%	35,745.71	100%	17,466.55	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Insurer: Future Generali India Life Insurance Co Ltd Date: 30/09/2010 ULIP

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Septemeber, 2010	as % of total for this class	As at30th September, 2009	as % of total for this class	As at 30th Septemeber, 2010	as % of total for this class	As at30th September, 2009	as % of total for this class
Break down by credit rating								
AAA rated	4,007.33	48%	2,339.15	61%	4,007.33	48%	2,339.15	61%
AA or better	897.18	11%	519.02	14%	897.18	11%	519.02	14%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovgn Rating)	3,397.86	41%	960.54	25%	3,397.86	41%	960.54	25%
	8,302.37	100%	3,818.70	100%	8,302.37	100%	3,818.70	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	81.95	1%	30.84	1%	81.95	1%	30.84	1%
more than 1 yearand upto 3years	693.28	8%	85.70	2%	693.28	8%	85.70	2%
More than 3years and up to 7years	685.70	8%	529.80	14%	685.70	8%	529.80	14%
More than 7 years and up to 10 years	6,348.54	76%	3,172.38	83%	6,348.54	76%	3,172.38	83%
More than 10 years and up to 15 years	492.89	6%	-	-	492.89	6%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
	8,302.37	100%	3,818.70	100%	8,302.37	100%	3,818.70	100%
Breakdown by type of the issuer								
a. Central Government	685.70	8%	457.00	12%	685.70	8%	457.00	12%
b. State Government	2,712.16	33%	503.54	13%	2,712.16	33%	503.54	13%
c. Corporate Securities	4,904.51	59%	2,858.17	75%	4,904.51	59%	2,858.17	75%
	8,302.37	100%	3,818.70	100%	8,302.37	100%	3,818.70	100%

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited Date: 30/09/2010
(Rs in Lakhs)

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 Sept 30, 2010	up to the Quarter ended Sept 30, 2010	For the quarter ended Sept 30, 2009	up to the Quarter ended Sept 30, 2009
1	Pantaloen Retail (India) Limited	Joint Venture Partner	Premium Income	(0.71)	1.41	1.10	(4.37)
			Rent paid	31.52	59.27	56.88	108.42
			Reimbursement of Expenses paid	0.94	3.35	0.91	1.17
			Security Deposits given	-	-	-	12.00
			Security Deposits refund received	-	26.86	22.92	22.92
			Share Capital Allotment	5,737.50	5,737.50	2,404.25	3,404.25
			Share Application Money received	3,346.88	5,737.50	3,904.25	4,904.25
			Premium Deposits Outstanding	(2.52)	(2.52)	(15.22)	(15.22)
			Closing Balances at period-end	(6.16)	(6.16)	98.10	98.10
2	Sain Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	11,025.00	11,025.00	4,641.50	6,541.50
			Share Application Money received	6,420.00	7,955.00	4,641.50	6,541.50
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	5,737.50	5,737.50	2,404.25	3,404.25
			Share Application Money received	2,550.00	2,550.00	-	-
4	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	0.77	7.40	0.12	5.85
			Insurance expenses	4.50	21.33	21.03	467.81
			Reimbursement of Expenses paid	58.73	84.17	183.86	184.65
			Reimbursement of Expenses received	81.36	214.41	169.46	289.61
			Premium Deposits Outstanding	(2.45)	(2.45)	(2.07)	(2.07)
						Closing Balances at period-end	197.49
5	Jayant Khosla	Managing Director & CEO	Managerial Remuneration	-	-	39.42	97.63
6	Deepak Sood	Managing Director & CEO	Managerial Remuneration	46.04	82.75	-	-

*including the premium flow through Associates/ Group companies as an agent

PERIODIC DISCLOSURES

FORM L-31 Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date: 30-Sep-10

Board of Directors and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. Vijay Biyani	Director	
4	Mr. Sergio Balbinot	Director	
5	Mr. Roberto Gasso	Director	
6	Mr. Krishan Kant Rathi	Director	
7	Mr. Jayant Khosla	Managing Director & Chief Executive Officer	Resigned as Managing Director & Chief Executive Officer w.e.f. September 21, 2009
8	Mr. Deepak Sood	Managing Director & Chief Executive Officer	Appointed as Managing Director & Chief Executive Officer w.e.f. September 22, 2009
9	Mr. Anup Chandak	Chief Financial Officer	
10	Mr. Gorakhnath Agarwal	Chief Actuary & Chief Risk Officer	Appointed as Chief Actuary w.e.f. August 3, 2009
11	Mr. Saisrinivas Dhulipala	Appointed Actuary	
12	Mr. Nirakar Pradhan	Chief Investment Officer	
13	Mr. Arnab Mallik	Chief Marketing Officer	
14	Mr. Prayag Gadgil	Vice President - Internal Audit	

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

FORM L-32-SOLVENCY MARGIN - KT 3	Form KT3 (See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000	
Available Solvency Margin and Solvency Ratio	
30th September	2010

Name of Insurer	Future Generali India Life Insurance Company Limited	Company Code	U66010MH2006PLC165288	Date of Registration	04-Sep-07
Classification	Business within India	Registration Number	133	Classification Code	1
		Form Code	015		

Item No.	Description	Notes No...	Adjusted Value
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund		7,811,601.85
	Deduct:		
02	Mathematical Reserves		6,999,747.24
03	Other Liabilities		842,043.46
04	Excess in Policyholders' funds(01-02-03)		(30,188.85)
05	Available Assets in Shareholders Fund:		1,410,364.85
	Deduct:		
06	Other Liabilities of shareholders' fund		1,000.00
07	Excess in Shareholders' funds(05-06)		1,409,364.85
08	Total ASM (04) + (07)		1,379,175.99
09	Total RSM		500000.00
10	Solvency Ratio (ASM / RSM)		2.76

Notes	
1	Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA- Assets -- AA as specified under
2	Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H
3	Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet
4	Item No. 05 shall be amount of the Total Assets as mentioned in Form IRDA- Assets -- AA as specified under Schedule I of Insurance

Certification:

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

Place: Mumbai
Date: 9th November 2010

Name and Signature of Appointed Actuary
D Sai Srinivas

Notes

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

FORM L-33-NPAs-7A

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of the Fund Life Fund

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

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: 12th November 2010

Signature

Full Name & Designation

Dr Nirakar Pradhan

Chief Investment Officer

Note:

A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

FORM L-33-NPAs-7A

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of the Fund Pension and General Annuity Fund

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Date: 12th November 2010

Note:

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

Signature

Full Name & Designation

Dr Nirakar Pradhan

Chief Investment Officer

FORM L-33-NPAs-7A

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of the Fund Linked Fund

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Date: 12th November 2010

Signature

Full Name & Designation

Dr Nirakar Pradhan

Chief Investment Officer

Note:

A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2010						
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			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	11,006.34	10,589.53	179.98	2.00%	2.00%	11,006.34	10,589.53	315.20	3.37%	3.37%	7,691.29	7,263.59	605.86	8.48%	8.48%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	979.88	914.96	18.99	1.94%	1.94%	979.88	914.96	37.84	7.72%	7.72%	-	-	-	-	-
A4	Treasury Bills	CTRB	996.60	996.60	24.28	0.79%	0.79%	996.60	996.60	32.80	2.04%	2.04%	2,213.89	2,213.89	2.62	0.24%	0.24%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	4,174.02	4,186.03	83.10	2.45%	2.45%	4,174.02	4,186.03	221.52	4.67%	4.67%	5,312.75	5,345.23	208.98	6.49%	6.49%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	2,055.01	2,012.70	34.16	2.32%	2.32%	2,055.01	2,012.70	40.43	2.79%	2.79%	846.36	797.64	187.32	8.15%	8.15%
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	2,499.22	2,514.82	37.89	3.23%	3.23%	2,499.22	2,514.82	50.98	4.08%	4.08%	-	-	-	-	-
	TAX FREE BONDS																
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	54.23	54.23	1.81	3.74%	3.74%	54.23	54.23	2.67	5.30%	5.30%	46.48	-	0.79	1.70%	1.70%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	10.54	10.54	5.49	14.39%	14.39%	10.54	10.54	10.20	15.00%	15.00%	125.54	-	19.82	15.79%	15.79%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	5,983.95	5,957.31	142.69	2.33%	2.33%	5,983.95	5,957.31	254.57	4.68%	4.68%	4,885.66	4,846.25	528.08	12.23%	12.23%
D8	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,775.07	2,824.73	62.96	2.56%	2.56%	2,775.07	2,824.73	92.93	4.81%	4.81%	1,087.94	1,040.85	112.58	14.23%	14.23%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	ACTIVELY TRADED																
E1	PSU - Equity shares - Quoted	EAEQ	43.10	43.10	3.03	11.45%	11.45%	43.10	43.10	6.30	12.18%	12.18%	60.26	106.74	4.12	6.84%	6.84%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	49.35	49.35	9.09	13.06%	13.06%	49.35	49.35	5.79	6.78%	6.78%	121.55	247.09	17.17	14.13%	14.13%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	497.69	502.94	11.39	2.29%	2.29%	497.69	502.94	34.38	3.38%	3.38%	1,534.79	1,543.99	157.28	20.50%	20.50%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Corporate Securities - Debentures	ECOS	1,720.80	1,828.54	41.20	2.03%	2.03%	1,720.80	1,828.54	136.45	6.53%	6.53%	2,455.70	2,519.02	79.46	5.38%	5.38%

E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-													
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-													
E12	Investment properties - Immovable	EINP	-	-	-													
E13	Loans - Policy Loans	ELPL	-	-	-													
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-													
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-													
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	475.00	475.00	8.68	1.83%	1.83%	475.00	475.00	17.27	3.63%	3.63%	475.00	475.00	15.26	6.39%	6.39%	
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	-	7.18	0.00%	0.00%	-	-	-	-	-	-
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	908.61	922.45	19.95	2.19%	2.19%	908.61	922.45	(13.11)	-2.9%	-2.9%	-	-	-	-	-	-
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	806.64	806.64	37.89	2.17%	2.17%	806.64	806.64	65.18	7.21%	7.21%	1,000.93	1,000.93	139.15	9.96%	9.96%	
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS																	
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	75.20	75.20	0.04	0.08%	0.08%	75.20	75.20	0.03	0.04%	0.04%	71.89	71.89	7.34	10.21%	10.21%	
F4	Equity Shares (PSUs & Unlisted)	OESU	10.38	10.38	0.15	6.18%	6.18%	10.38	10.38	0.15	2.80%	2.80%	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F15	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F17	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		35,121.63	34,775.05	722.76			35,121.63	34,775.05	1,318.76			27,930.02	27,472.09	2,085.84			

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: 12th November 2010

Signature:
Full Name and Designation: Dr Nirakar Pradhan
Chief Investment Officer

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER					Year to Date					PREVIOUS YEAR - MARCH 2010				
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT	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	1464.98	1439.31	25.61	1.89%	1.89%	1,464.98	1,439.31	41.82	3.77%	3.77%	755.80	744.39	45.15	7.59%	7.59%
A2	Special Deposits	CSPD	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%					
A4	Treasury Bills	CTRB	0.00	0.00	0.46	0.72%	0.72%	-	-	1.71	0.44%	0.44%	781.87	781.87	0.33	0.08%	0.08%
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%					
B2	State Govt. Bonds	SGGB	61.39	62.75	0.49	2.42%	2.42%	61.39	62.75	23.32	7.66%	7.66%	547.31	562.02	5.10	1.86%	1.86%
B3	State Government Guaranteed Loans	SGGL	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	224.93	219.18	4.45	1.98%	1.98%	224.93	219.18	7.11	3.90%	3.90%	140.08	135.28	10.94	7.82%	7.82%
B5	Guaranteed Equity	SGGE	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%					
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%					
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%					
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%					
C5	Housing - Securitised Assets (Approved Investment)	HMBS	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%					
	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%					
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
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%					
	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%					
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%					
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%					
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%					
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	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%					
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%					
D5	Infrastructure - Securitised Assets (Approved)	IESA	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%					
	TAXABLE BONDS OF																
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	792.44	807.53	17.29	2.54%	2.54%	792.44	807.53	34.30	5.54%	5.54%	445.85	459.65	39.14	12.60%	12.60%
D8	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	179.47	185.45	4.25	3.16%	3.16%	179.47	185.45	4.25	4.74%	4.74%					
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
D11	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	ACTIVELY TRADED																
E1	PSU - Equity shares - Quoted	EAEQ	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%					
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)	EPBT	0.00	0.00	0.00	0.00%	0.00%	-	-	0.17	0.00%	0.00%					
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E7	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	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	319.63	339.18	7.75	2.13%	2.13%	319.63	339.18	18.57	9.41%	9.41%	75.09	77.40	2.82	7.50%	7.50%
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	Investment properties - Immovable	EINP	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E13	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	11.03	11.03	0.19	1.70%	1.70%	11.03	11.03	0.37	3.38%	3.38%	11.03	11.03	0.97	9.20%	9.20%
E17	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E18	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E19	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECPC	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E21	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	102.33	102.62	2.17	2.12%	2.12%	102.33	102.62	2.16	4.22%	4.22%					
E24	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%					
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	0.18	0.00%	0.00%	-	-	2.00	0.00%	0.00%		0.00	2.58	6.11%	6.11%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F	OTHER INVESTMENTS				0.00	0.00%	0.00%			0.00	0.00%	0.00%					
F1	Bonds - PSU - Taxable	QBPT	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F2	Bonds - PSU - Tax Free	QBPF	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F3	Equity Shares (incl. Co-op Societies)	QESH	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F4	Equity Shares (PSUs & Unlisted)	QESU	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	QEPG	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F6	Debentures	QLDB	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	QDPG	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F8	Commercial Papers	OACP	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F9	Preference Shares	OPSH	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F10	Venture Fund	OVNF	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F11	Short term Loans (Unsecured Deposits)	OSLU	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F12	Term Loans (without Charge)	OTLW	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F15	Derivative Instruments	OCDI	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F16	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
F17	Investment properties - Immovable	OIPI	0.00	0.00	0.00	0.00%	0.00%	-	-	0.00	0.00%	0.00%					
	TOTAL		3,156.20	3,167.07	62.84			3,156.20	3,167.07	135.78			2,757.03	2,771.63	107.02		

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: 12th November 2010

Signature:
Full Name and Designation: Dr Nirakar Pradhan
Chief Investment Officer

No	Category of Investments	Category Code	Current Quarter					Year to Date					Previous Year*				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			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	685.70	685.70	4.36	1.07%	1.07%	685.70	685.70	2.90	0.75%	0.75%	145.68	145.68	33.71	2.57%	2.57%
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%	0.00%
A3	Deposit 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	0.00	0.00	0.00%	0.00%
A3	Treasury Bills	CTRB	998.90	998.90	0.62	0.48%	0.48%	998.90	998.90	2.69	1.00%	1.00%	1,497.93	1,497.93	1.67	0.33%	0.33%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B1	Central Government Guaranteed Loans / 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%	0.00%
B2	State Government Bonds	SGGB	2,712.16	2,712.16	49.95	4.07%	4.07%	2,712.16	2,712.16	88.97	5.85%	5.85%	1,691.63	1,691.63	61.98	6.15%	6.15%
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	65.37	9.79%	9.79%
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	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%
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%	0.00%
C	HOUSING SECTOR INVESTMENTS																
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%	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%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HLHL	-	-	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%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HLNL	-	-	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%
C5	Housing - Securitised Assets	HMBS	-	-	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%
C6	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%	0.00%
	TAXABLE BONDS																
C6	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%	0.00%
C7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	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%
	TAX FREE BONDS																
C9	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%	0.00%
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND	-	-	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%
C11	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%	0.00%
	D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS															
C8	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	597.50	597.50	6.09	4.48%	4.48%	597.50	597.50	15.15	16.35%	16.35%	0.00	0.00	0.00	0.00%	0.00%
D1	Infrastructure - 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%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,409.79	2,409.79	74.98	3.48%	3.48%	2,409.79	2,409.79	224.83	14.36%	14.36%	0.00	0.00	0.00	0.00%	0.00%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	7,517.05	7,517.05	947.13	13.40%	13.40%	7,517.05	7,517.05	2,486.58	41.17%	41.17%	0.00	0.00	0.00	0.00%	0.00%
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%	0.00%
D5	Infrastructure - Securitised Assets	IESA	-	-	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%
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%	0.00%
	TAXABLE BONDS																
D7	Infrastructure - PSU - Debentures / Bonds	IPID	1,836.97	1,836.97	38.09	2.22%	2.22%	1,836.97	1,836.97	88.00	5.04%	5.04%	2,391.84	2,391.84	150.93	10.22%	10.22%
D8	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%	0.00%
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICDD	1,176.54	1,176.54	83.75	7.39%	7.39%	1,176.54	1,176.54	80.14	24.00%	24.00%	71.14	71.14	24.19	8.11%	8.11%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	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%
D11	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%	0.00%
	TAX FREE BONDS																
D12	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%	0.00%
D13	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%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E1	PSU - Equity shares - Quoted	EAEQ	4,212.60	4,212.60	597.24	22.45%	22.45%	4,212.60	4,212.60	839.98	35.68%	35.68%	2,745.79	2,745.79	597.11	37.34%	37.34%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	11,608.53	11,608.53	1613.53	17.63%	17.63%	11,608.53	11,608.53	400.91	4.95%	4.95%	10,786.90	10,786.90	2,735.06	53.71%	53.71%
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%	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%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	10.32	10.23%	10.23%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	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%
E7	Corporate Securities - Preference Shares	EPNQ	-	-	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%
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%	0.00%
E9	Corporate Securities - Debentures	ECOS	1,293.50	1,293.50	(23.55)	-1.27%	-1.27%	1,293.50	1,293.50	89.44	3.60%	3.60%	2,484.89	2,484.89	167.55	32.14%	32.14%
E10	Corporate Securities - Debentures / Bonds / CPs / Loan - (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%	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%	0.00%
E12	Investment properties - Immovable	ENP	-	-	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%
E13	Loans - Policy Loans	ELPI	-	-	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%
E14	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%	0.00%
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	360.00	360.00	6.92	1.92%	1.92%	360.00	360.00	13.66	3.79%	3.79%	360.00	360.00	12.70	4.12%	4.12%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	12.42	1.07%	1.07%	0.00	0.00	18.31	3.27%	3.27%	999.00	999.00	0.50	0.10%	-
E18	Deposits - Repo / Reverse Repo	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%	0.00%
E19	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%	0.00	0.00	0.00	0.00%	0.00%
E20	CCIL - CBLO	ECBO	-	-	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%
E21	Commercial Papers	ECCP	-	-	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%
E22	Application Money	ECAM	-	-	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%
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	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%
E24	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	13.50	5.08%	5.08%
E25	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPFS	-	-	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%
E27	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%	0.00%
E28	Mutual Funds - Gift / G Sec / Liquid Schemes	EGMF	1,927.18	1,927.18	52.25	1.33%	1.33%	1,927.18	1,927.18	78.47	2.43%	2.43%	917.14	917.14	22.73	6.11%	6.11%
E29	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%	0.00%
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,557.65	1,557.65	0.00	0.00%	0.00%	1,557.65	1,557.65	0.00	0.00%	0.00%	3,304.11	3,304.11	0.00	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%	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%	0.00	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	3,519.27	3,519.27	139.94	5.78%	5.78%	3,519.27	3,519.27	(298.44)	-14.04%	-14.04%	2,631.69	2,631.69	376.64	23.30%	23.30%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.31	0.00%	0.00%	0.00	0.00	0.31	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
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%	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%	0.00%
F7	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPB	-	-	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%
F8	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%	0.00%
F9	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%	0.00%
F10	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%	0.00%
F11	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%	0.00%
F12	Term Loans (without 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%	0.00%
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	1,652.33	1,652.33	16.40	2.40%	2.40%	1,652.33	1,652.33	34.33	5.03%	5.03%	0.00	0.00	8.04	2.08%	2.08%
F14	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%	0.00%
F15	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%	0.00%
F16	Securitized 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%	0.00%
F17	Investment properties - Immovable	OIP	-	-	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%
	TOTAL		44,065.68	44,065.68	3,620.42	10.00%	10.00%	44,065.68	44,065.68	4,166.23	13.08%	13.08%	30,027.75	30,027.75	4,282.00	26.71%	26.71%

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: 12th November 2010

Signature:
Full Name and Designation: **Dr Nirakar Pradhan**
Chief Investment Officer

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of Fund Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	<u>Nil</u>								
B.	<u>As on Date</u> ²								
	<u>Nil</u>								

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: 12th November 2010

Signature _____

Full Name and Designation

Dr Nirakar Pradhan

Chief Investment Officer

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.*
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04*

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of Fund Pension and General Annuity Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	<u>Nil</u>								
B.	<u>As on Date</u> ²								
	<u>Nil</u>								

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.

Signature _____

Date: 12th November 2010

Full Name and Designation

Dr Nirakar Pradhan

Chief Investment Officer

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.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Limited

Statement as on: 30th September 2010

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	<u>Nil</u>								
B.	<u>As on Date ²</u>								
	<u>Nil</u>								

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.

Signature _____

Date: 12th November 2010

Full Name and Designation

Dr Nirakar Pradhan

Chief Investment Officer

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.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO LTD** Date: **30/09/2010**

(Rs in Lakhs)

Sl. No	Particulars	Quarter ended September 30, 2010				Quarter ended September 30, 2009				Up to the period September 30, 2010			Up to the period September 30, 2009				
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	193	304	304	137	103	133	133	161	361	588	588	263
	From 10,000-25,000	6	25	25	0.32					6	25	25	0				
	From 25001-50,000	101	198	198	156.09					101	198	198	156				
	From 50,001- 75,000	29	42	42	31.60					29	42	42	32				
	From 75,000-100,000	101	103	103	103.00					101	103	103	103				
	From 1,00,001 -1,25,000	1	1	1	-					1	1	1	-				
	Above Rs. 1,25,000	197	61	61	168.30					197	61	61	168				
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000																
	From 50,001-100,000																
	From 1,00,001-150,000																
	From 150,001- 2,00,000																
	From 2,00,001-250,000																
	From 2,50,001 -3,00,000																
	Above Rs. 3,00,000																
	iii Group Single Premium (GSP)																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000	3	1	789	699	0.84	0	28	72	9.7	1	2241	1,905	2.57	-	119.00	258.40
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000																
	From 50,001-100,000																
	From 1,00,001-150,000																
	From 150,001- 2,00,000																
	From 2,00,001-250,000																
	From 2,50,001 -3,00,000																
	Above Rs. 3,00,000																
	v Individual non Single Premium- INSP																
	From 0-10000	2,454	34,687	34,687	35,679.51	3,730	44,249	44,249	114,781	5,048	71,595	71,595	67,693	4,559	60,883	60,883	143,462
	From 10,000-25,000	4,054	35,023	35,023	75,945.34	2,862	18,830	18,830	37,995	6,482	52,075	52,075	106,700	5,903	45,053	45,053	91,220
	From 25001-50,000	1,181	3,086	3,086	7,153.90	768	15,18	15,18	7,851	1,996	5,201	5,201	12,115	1,292	2,857	2,857	11,530
	From 50,001- 75,000	144	238	238	734.09	114	176	176	1,382	248	391	391	1,251	221	363	363	2,093
	From 75,000-100,000	562	585	585	2,345.28	443	426	426	1,729	907	929	929	3,748	689	687	687	2,574
	From 1,00,001 -1,25,000	24	22	22	67.42	40	34	34	399	47	40	40	135	56	49	49	503
	Above Rs. 1,25,000	474	145	145	1,002.40	410	117	117	1,651	681	229	229	2,242	562	178	178	1,988

	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000																	
	From 50,001-100,000																	
	From 1,00,001-150,000																	
	From 150,001- 2,00,000																	
	From 2,00,001-250,000																	
	From 2,50,001 -3,00,000																	
	Above Rs. 3,00,000																	
	vii Group Non Single Premium (GNSP)																	
	From 0-10000	1	2	367	4,229	0.04	0	37	482	2	3	1,048	9,361	0	1	217	1,788	
	From 10,000-25,000	1	1	691	3,926	0.88	2	316	667	2	3	1,165	5,838	2	4	812	2,592	
	From 25001-50,000	1	1	6,142	1,208	1	0	169	2382	3	3	15,954	2,985	4	5	697	6,481	
	From 50,001- 75,000	2	3	212	1,522	3	3	528	5562	4	6	498	5,677	3	3	1494	11,742	
	From 75,000-100,000	0	-	21	153	1	1	346	565	3	2	654	1,567	3	2	504	2,985	
	From 1,00,001 -1,25,000	2	2	55	741	4	4	291	1898	4	3	197	2,946	5	7	341	2,973	
	Above Rs. 1,25,000	453	9	780,711	209,285	385	11	50874	263581	1,165	24	1,939,174	434,395	1,013	27	128608	1,107,334	
	viii Group Non Single Premium- Annuity- GNSPA																	
	From 0-10000																	
	From 10,000-25,000																	
	From 25001-50,000																	
	From 50,001- 75,000																	
	From 75,000-100,000																	
	From 1,00,001 -1,25,000																	
	Above Rs. 1,25,000																	
2	Renewal Premium																	
	i Individual																	
	From 0-10000	936	22,179.00	22,179.00	41,667.20	26	726	726	4430.17	1,284	31,501	31,501	41,667	49	1152	1152	4,430	
	From 10,000-25,000	2,416	20,648.00	20,648.00	36,346.15	168	117	117	2016.21	3,851	33,551	33,551	36,346	183	216	216	2,016	
	From 25001-50,000	558	1,958.00	1,958.00	6,197.68	70	206	206	648.32	896	3,073	3,073	6,198	78	224	224	648	
	From 50,001- 75,000	109	393.00	393.00	1,806.87	18	43	43	341.19	180	519	519	1,807	18	43	43	341	
	From 75,000-100,000	256	291.00	291.00	1,351.15	46	47	47	266.3	451	507	507	1,351	51	54	54	266	
	From 1,00,001 -1,25,000	29	46.00	46.00	1,555.03	4	5	5	1211.08	34	51	51	1,555	10	10	10	1,211	
	Above Rs. 1,25,000	222	91.00	91.00	1,928.40	60	13	13	300.75	384	153	153	1,928	60	13	13	301	
	ii Individual- Annuity																	
	From 0-10000																	
	From 10,000-25,000																	
	From 25001-50,000																	
	From 50,001- 75,000																	
	From 75,000-100,000																	
	From 1,00,001 -1,25,000																	
	Above Rs. 1,25,000																	
	iii Group																	
	From 0-10000	0.5	-	980	17,329					1	-	1,365	19,913	0.6	1	184	1572.5	
	From 10,000-25,000	-	-	-		0.20	0	27	148	1	1	69	1,577	0	0	27	148	
	From 25001-50,000	3	3	259	1,649	1.2	1	153	2,513	6	6	733	6,868	2	3	268	3473.636456	
	From 50,001- 75,000	3	3	173	1,796	0.5	3	181	419	5	5	1,588	10,882	9	4	1544	6832.40281	
	From 75,000-100,000	3	2	514	2,044	0.8	1	217	791	19	4	2,159	29,775	1	1	217	791	
	From 1,00,001 -1,25,000	6	4	537	4,059	0.7	1	68	674	7	5	680	5,489	2	2	150	1436	
	Above Rs. 1,25,000	178	8	31043	331,472	39	7	7568	75,509	666	27	65,208	975,762	114	15	19880	195787.0755	

	iv Group- Annuity																		
		From 0-10000																	
		From 10,000-25,000																	
		From 25001-50,000																	
		From 50,001- 75,000																	
		From 75,000-100,000																	
		From 1,00,001 -1,25,000																	
		Above Rs. 1,25,000																	

Note:

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

PERIODIC DISCLOSURES**FORM L-37 Business Acquisition through different channels (Group)**Insurer: Future Generali India Life Insurance Company Limited

Date: 30/9/2010

(Rs in Lakh)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter ended September 30, 2010			Current Quarter ended September 30, 2009			Up to the period ended September 30, 2010			Up to the period ended September 30, 2009		
		No. of 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	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	0	-	0	0	-	0	9	0.00984	0	0	-
2	Corporate Agents-Banks												
3	Corporate Agents -Others					51	0.06	0	237	4.57	0	230	1.71
4	Brokers	9	776499	341.99	12	13582	61.77	23	1939620	878.01	26	31337	218.18
5	Micro Agents												
6	Direct Business	10	12489	121.57	9	38956	334.56	22	21065	310.27	23	101225	813.98
	Total(A)	19	788988	463.56	21	52589	396.40	45	1960931	1,192.86	49	132792	1,033.88
1	Referral (B)	0	0	-	0	0	-	0	0	-	0	0	-
	Grand Total (A+B)	19	788988	463.56	21	52589	396.40	45	1960931	1,192.86	49	132792	1,033.88

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 Company Limited Date: 30/09/2010

(Rs in Lakh)

Sl.No.	Channels	Business Acquisition through different channels (Individuals)							
		Current Quarter ended September 30, 2010		Current Quarter ended September 30, 2009		Up to the period ended September 30, 2010		Up to the period ended September 30, 2009	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	21,222	4,251.53	35,864	4,360.27	32,125	6,492.51	56,946	6,659.31
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	45,812	4,065.23	24,523	2,962.92	84,775	7,605.86	44,941	5,522.41
4	Brokers	438	75.40	6	2.37	573	95.18	10	3.78
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,744	936.87	5,261	1,233.35	13,550	1,753.28	8,761	1,457.82
	Total (A)	74,216	9,329.03	65,654	8,558.91	131,023	15,946.83	110,658	13,643.31
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	74,216	9,329.03	65,654	8,558.91	131,023	15,946.83	110,658	13,643.31

Note:

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

FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

**FORM L-39-Data on Settlement of Claims
Individual**

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.in Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims							0	0
2	Survival Benefit							0	0
3	for Annuities / Pension							0	0
4	For Surrender								
5	Other benefits							0	0
1 Death Claims									
		0	106	0	0	0	0	106	1.90

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.

Group

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.in Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender								
5	Other benefits (Gratuity)		24					24	0.41
1 Death Claims									
			4264	4	2	4	0	4274	6.70

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

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 2010-11

Individual		<i>No. of claims only</i>					
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	24				4	0
2	Claims reported during the period*	135				38	6
3	Claims Settled during the period	106				41	0
4	Claims Repudiated during the period	51					6
a	Less than 2years from the date of acceptance of risk	51					6
b	Grater than 2 year from the date of acceptance of risk	0					0
5	Claims Written Back	0					0
6	Claims O/S at End of the period	2				1	0
	Less than 3months	2					0
	3 months to 6 months	0					0
	6months to 1 year	0					0
	1year and above	0					0

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

Group		<i>No. of claims only</i>					
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	55					
2	Claims reported during the period*	4221					
3	Claims Settled during the period	4274					
4	Claims Repudiated during the period	2					
a	Less than 2years from the date of acceptance of risk						
b	Grater than 2 year from the date of acceptance of risk						
5	Claims Written Back						
6	Claims O/S at End of the period	0					
	Less than 3months	4					
	3 months to 6 months	6					
	6months to 1 year	16					
	1year and above	26					

*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: Date:

(Rs in Lakhs)
GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	14	168	31	0	112	39
	b) New Busines Related	122	3465	3368	0	0	219
	c) Policy Servcing related	4	22	23	0	0	3
	d) Claim Servicing related	0	10	2	0	6	2
	e) Others	7	84	64	0	0	27
	Total Number	147	3749	3488	0	118	290
2	Duration wise Pending Status						
	a) Less than 15 days	256					256
	b) Greater than 15 days	34					34
	Total Number	290	0				290

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

L-42- Valuation Basis (Life Insurance)

Future Generali India Life Insurance Company Limited

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.

Individual Business	Data from Life Asia System is used for all products.
Group Business	Data is accessed from Group Asia policy administration system
Group Term Life	Data is accessed from Generali Information System
Group Credit Suraksha and Group Gratuity plans	Data is accessed from Group Asia system
Group Savings Suraksha	Data is accessed from Life Asia system

b. How the valuation bases are supplied to the system**1) Interest : Maximum and minimum interest rate taken for each segment****i. Individual Business**

1. Life- Participating policies	5.4% per annum
2. Life- Non-participating Policies	5.4% per annum under Future Generali Care Plan and 4.5% per annum under Future Generali Care Plus Plans
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4. Annuities – Non-participating policies	Not applicable, as we do not have any annuity products in this segment.
5. Annuities- Individual Pension Plan	Not applicable, as we have not sold any annuity policy in this segment.
6. Unit Linked	Full unit reserve and UPB for non-unit reserve. So not applicable. For guarantee products, the discounting of guaranteed benefit has been done at 5% per annum.
7. Health Insurance	Not applicable as we do not have any product in this segment.

ii. Group Business

5.4% per annum

2) Mortality Rates : the mortality rates used for each segment**i. Individual Business**

1. Life- Participating policies	88% to 132% of IALM 94-96
2. Life- Non-participating Policies	49.5% to 120% of IALM 94-96
3. Annuities- Participating policies	Not applicable
4. Annuities – Non-participating policies	Not applicable
5. Annuities- Individual Pension Plan	Not applicable
6. Unit Linked	Full unit reserve and UPB for non-unit reserve.
7. Health Insurance	Not applicable

ii. Group Business

Group Term Life	
Group Credit Suraksha and Group Gratuity plans	100% of IALM 94-96

3) Expense :**i. Individual Business**

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

ii. Group Business

4) Bonus Rates :	
Participating Individual life	1.85% per annum compounding
Participating Individual Pension	4.5% per annum crediting interest rate.

- 5) Policyholders Reasonable Expectations
- 6) Taxation and Shareholder Transfers
- 7) Basis of provisions for Incurred But Not Reported (IBNR)

Individual Business

Based on the experience, we have provided 2 months' of the proportionate annualised premium as IBNR reserves.

Group Business

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

8) Change in Valuation Methods or Bases**i. Individuals Assurances**

1. Interest	Not Applicable
2. Expenses	No change
3. Inflation	No change

- 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 Not applicable
 - 2. Expenses Not applicable
 - 3. Inflation Not applicable
- iv. Health
 - 1. Interest Not applicable
 - 2. Expenses Not applicable
 - 3. Inflation Not applicable
- v. Group
 - 1. Interest Not applicable
 - 2. Expenses Not applicable
 - 3. Inflation Not applicable

Expense assumption for valuation as on 30/09/2010

	Participating policies(Future Generali Assure and Future Generali Insta Life)			Participating policies(Future Generali Anand)			Participating policies(Future Generali Saral Anand)			Participating policies(Future Generali Child Benefit)			Non - Participating policies(Future Generali Care)			Non - Participating policies(Future Generali Guarantee Advantage)				Non - Participating policies (Future Generali Care Plus)		
Per policy Expenses	Rs 495 per annum with inflation of 3% per annum			Rs 495 per annum with inflation of 3% per annum and 25% of 495 after PPT			Rs 495 per annum with inflation of 3% per annum and 25% of 495 after PPT			Rs 450 per annum with inflation of 3% per annum			Rs 440 per annum with inflation of 3% per annum			Rs 495per annum with inflation of 3% per annum				Rs 523 per annum with inflation of 3% per annum		
Premium Related Exp	Year 1	Year 2 & 3	Year 4 onwards	Year 1	Year 2 & 3	Year 4 onwards	Year 1	Year 2 & 3	Year 4 onwards	Year 1	Year 2 & 3	Year 4 onwards	Year 1	Year 2 & 3	Year 4 onwards	Year 1	Year 2	Year 3	Year 4 to Year 10	Year 1	Year 2 & 3	Year 4 onwards
5-9 yrs	33.98%	5.62%	5.62%	33.65%	5.52%	5.52%	0.00%	0.00%	0.00%	21.03%	5.52%	5.52%	31.55%	5.52%	5.52%	15.77%	4.41%	3.31%	1.10%	31.55%	5.52%	5.52%
10-14 yrs	63.71%	8.43%	5.62%	63.09%	8.27%	5.52%	63.09%	8.27%	2.21%	31.55%	8.27%	5.52%	42.06%	6.62%	5.52%	63.09%	4.41%	3.31%	1.10%	52.58%	8.27%	5.52%
15-30 yrs	74.33%	8.43%	5.62%	73.61%	8.27%	5.52%	84.12%	8.27%	2.21%	42.06%	8.27%	5.52%	52.58%	7.72%	5.52%	82.02%	4.41%	3.31%	1.10%	73.61%	8.27%	5.52%