

## 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, 2016

## Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30, 2016	September 30, 2016	September 30, 2015	September 30, 2015
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net	L-4				
(a) Premium		1,466,518	2,690,401	1,133,106	2,153,126
(b) Reinsurance Ceded		(69,903)	(168,660)	(54,315)	(95,221)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		448,849	897,053	445,200	880,946
(b) Profit on Sale / Redemption of Investments		244,454	421,955	93,520	293,405
(c) (Loss on Sale / Redemption of Investments)		(22,608)	(80,408)	(77,140)	(128,394)
(d) Transfer /Gain on revaluation / change in Fair value*		103,070	243,792	(75,725)	(399,233)
Transfer from Shareholders' Fund		244,325	582,056	129,073	181,390
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		5,818	21,364	3,901	22,421
<b>Total (A)</b>		<b>2,420,523</b>	<b>4,607,553</b>	<b>1,597,620</b>	<b>2,908,440</b>
Commission	L-5	68,016	108,418	48,453	72,757
Operating Expenses related to Insurance Business	L-6	820,655	1,683,003	636,073	1,252,354
Service Tax		10,600	19,961	15,076	29,927
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>899,271</b>	<b>1,811,382</b>	<b>699,602</b>	<b>1,355,038</b>
Benefits Paid (Net)	L-7	1,058,838	2,172,658	881,263	1,760,123
Interim Bonuses Paid		687	955	609	609
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(73,130)	(279,686)	(306,946)	(684,599)
Non Linked		291,538	615,499	604,276	656,236
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		183,689	100,320	(281,184)	(178,967)
(c) Amount accepted in Reinsurance		-	-	-	-
<b>Total (C)</b>		<b>1,461,622</b>	<b>2,609,746</b>	<b>898,018</b>	<b>1,553,402</b>
<b>Surplus/ (Deficit) (D) = (A) - (B) - (C)</b>		<b>59,630</b>	<b>186,425</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		39,793	144,089	-	-
Surplus transferred to balance sheet		19,837	42,336	-	-
<b>Total (D)</b>		<b>59,630</b>	<b>186,425</b>	<b>-</b>	<b>-</b>
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		687	955	609	609
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		<b>687</b>	<b>955</b>	<b>609</b>	<b>609</b>

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

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

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

Chief Financial Officer

Chief Finan Place : Mumbai  
Date :  
Place : Mumbai  
Date :

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Period Ended September 30, 2016

## Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30, 2016	September 30, 2016	September 30, 2015	September 30, 2015
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)					
Income from Investments					
(a) Interest, Dividend and Rent - Gross		36,085	71,228	51,103	101,487
(b) Profit on Sale / Redemption of Investments		9,043	20,220	7,334	17,775
(c) (Loss on Sale / Redemption of Investments)		(1,623)	(3,349)	(2,151)	(3,315)
Other Income		-	-	-	-
<b>Total (A)</b>		<b>43,505</b>	<b>88,099</b>	<b>56,286</b>	<b>115,947</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		2,165	4,368	3,251	3,683
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		1,883	25,445	2,164	8,546
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)		244,325	582,056	129,073	181,390
<b>Total (B)</b>		<b>248,373</b>	<b>611,869</b>	<b>134,488</b>	<b>193,619</b>
Profit / (Loss) before Tax		(204,868)	(523,770)	(78,202)	(77,672)
Provision for Taxation		-	-	11	11
Profit / (Loss) after Tax		(204,868)	(523,770)	(78,213)	(77,683)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(12,697,871)	(12,378,969)	(12,021,620)	(12,022,150)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts Linked (Fund Reserve)		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(12,902,739)</b>	<b>(12,902,739)</b>	<b>(12,099,833)</b>	<b>(12,099,833)</b>

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at September 30, 2016

(₹ '000)

Particulars	Schedule	As at	As at
		September 30, 2016	September 30, 2015
		Unaudited	Unaudited
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,819,414	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		1,575	(18,182)
<b>Sub-Total</b>		<b>14,820,989</b>	<b>14,501,818</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		30,827	(48,127)
Policy Liabilities		18,390,834	16,028,873
Insurance Reserves		-	-
Provision for Linked Liabilities		6,056,754	7,217,197
<b>Sub-Total</b>		<b>24,478,415</b>	<b>23,197,943</b>
Funds for Future Appropriations		144,172	-
Reserves for Lapsed Unit-Linked Policies		-	-
Surplus in the revenue account (Policyholder's account)		42,336	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		583,777	883,473
(ii) Others		-	-
<b>Total</b>		<b>40,069,689</b>	<b>38,583,234</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	2,086,186	2,275,375
Policyholders'	L-13	18,520,006	16,300,073
Assets held to cover Linked Liabilities	L-14	6,640,531	8,100,670
Loans	L-15	34,714	20,216
Fixed Assets	L-16	208,427	147,390
Current Assets			
Cash and Bank Balances	L-17	226,138	127,765
Advances and Other Assets	L-18	1,378,895	952,644
<b>Sub-Total (A)</b>		<b>1,605,033</b>	<b>1,080,409</b>
Current Liabilities	L-19	1,885,148	1,405,812
Provisions	L-20	42,799	34,920
<b>Sub-Total (B)</b>		<b>1,927,947</b>	<b>1,440,732</b>
Net Current Assets (C) = (A - B)		(322,914)	(360,323)
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,902,739	12,099,833
<b>Total</b>		<b>40,069,689</b>	<b>38,583,234</b>

## CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at	As at
	September 30, 2016	September 30, 2015
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	3,970	8,303
<b>TOTAL</b>	<b>3,970</b>	<b>8,303</b>

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

This is the Balance Sheet referred to in our report of even date

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

Chief Financial Officer

Place : Mumbai

Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30, 2016	Quarter Ended September 30, 2016	Quarter Ended September 30, 2015	Quarter Ended September 30, 2015
	Unaudited	Unaudited	Unaudited	Unaudited
First Year Premiums	623,104	1,410,519	410,376	991,341
Renewal Premiums	768,269	1,153,299	709,858	1,143,168
Single Premiums	75,145	126,583	12,872	18,617
<b>Total</b>	<b>1,466,518</b>	<b>2,690,401</b>	<b>1,133,106</b>	<b>2,153,126</b>

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30, 2016	Quarter Ended September 30, 2016	Quarter Ended September 30, 2015	Quarter Ended September 30, 2015
	Unaudited	Unaudited	Unaudited	Unaudited
Commission Paid				
Direct - First Year Premiums	56,312	95,959	35,736	58,371
- Renewal Premiums	11,650	12,316	12,662	14,291
- Single Premiums	54	143	56	96
Add: Commission on Reinsurance Accepted	-	-	-	-
Less: Commission on Reinsurance Ceded	-	-	-	-
<b>Net commission</b>	<b>68,016</b>	<b>108,418</b>	<b>48,454</b>	<b>72,758</b>
<b>Breakup of Commission Expenses (Gross) incurred</b>				
Agents	36,921	62,299	31,193	49,484
Brokers	22,178	32,474	14,091	18,619
Corporate Agency	8,910	13,638	3,170	4,655
Referral	7	7	-	-
<b>Total</b>	<b>68,016</b>	<b>108,418</b>	<b>48,454</b>	<b>72,758</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

Particulars	For the	Upto the	For the	Upto the
	Quarter Ended September 30, 2016	Quarter Ended September 30, 2016	Quarter Ended September 30, 2015	Quarter Ended September 30, 2015
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	370,267	736,953	325,792	634,322
Travel, Conveyance and Vehicle Running Expenses	16,942	32,792	11,636	22,285
Training Expenses (including Staff Training) (Net of Recovery)	3,068	8,306	5,997	9,269
Rent, Rates and Taxes	72,214	175,319	55,901	110,907
Repairs	20,713	41,574	22,940	45,506
Printing and Stationery	5,162	10,379	5,454	10,205
Communication Expenses	12,029	27,344	11,988	28,772
Legal and Professional Charges	55,768	69,231	21,254	47,218
Medical Fees	140	2,181	2,088	3,314
Auditors' Fees, Expenses etc.				
(a) as Auditor	252	1,050	798	1,668
(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	11	238	150	369
Advertisement and Publicity	212,797	475,419	104,665	214,530
Interest and Bank Charges	3,053	6,357	3,481	7,425
Depreciation	26,036	48,267	41,675	48,238
Others:				
Membership and Subscriptions	2,150	4,218	3,139	5,871
Information Technology and related Expenses	10,048	18,921	12,942	22,863
Outsourcing Expenses	5,082	18,721	8,195	19,135
Other Expenses	4,923	5,733	-2,022	20,457
<b>Total</b>	<b>820,655</b>	<b>1,683,003</b>	<b>636,073</b>	<b>1,252,354</b>

## FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,	Quarter Ended September 30,
		Unaudited	Unaudited	Unaudited	Unaudited
	Insurance Claims				
	(a) Claims by Death	238,239	422,732	191,606	281,639
	(b) Claims by Maturity	79,633	136,379	16,020	21,430
	(c) Annuities / Pension Payment,	579	1,138	464	922
	(f) Other Benefits				
	Surrender	735,608	1,655,286	684,470	1,375,687
	Partial Withdrawal	-	-	-	-
	Critical Illness	175	175	315	315
	Gratuity	94,121	118,953	38,190	110,043
	Superannuation	7,341	7,341	2,766	54,849
	Other Benefits	920	1,641	697	1,326
	Claims related Expenses	(582)	1,256	901	1,731
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(97,196)	(172,243)	(54,167)	(87,820)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Critical Illness	-	-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	<b>Total</b>	<b>1,058,838</b>	<b>2,172,658</b>	<b>881,262</b>	<b>1,760,122</b>

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

Particulars	As at September 30, 2016	As at September 30, 2015
	Unaudited	Unaudited
Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
Issued Capital		
1,482,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,820,000	14,520,000
Subscribed Capital		
1,481,941,416 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,819,414	14,520,000
Called-up Capital		
1,481,941,416 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,819,414	14,520,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
<b>Total</b>	<b>14,819,414</b>	<b>14,520,000</b>

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at September 30, 2016		As at September 30, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
	Unaudited	Unaudited	Unaudited	Unaudited
Promoters:				
Indian - Future Enterprises Limited * (formerly known as Future Retail Limited#)	51,210,000	3.45	43,560,000	3.00
- Sprint Advisory Services Private Limited	726,121,000	49.00	711,480,000	49.00
- Industrial Investment Trust Limited	326,700,000	22.05	326,700,000	22.50
Foreign - Participatie Maatschappij Graafschap Holland NV	377,910,000	25.50	370,260,000	25.50
Other:	-	-	-	-
<b>Total</b>	<b>1,481,941,000</b>	<b>100</b>	<b>1,452,000,000</b>	<b>100</b>

\* Shares held by Future Enterprises Limited and its nominees

# w.e.f. from 04th May 2016

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	545,905	506,762
	Other Approved Securities	158,317	331,152
	Other Investments		
	(a) Shares		
	(aa) Equity	127,601	138,519
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	484,340	561,981
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	524,857	661,961
	Other than Approved Investments	1,343	-
		<b>1,842,363</b>	<b>2,200,375</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	224,809	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	5,000	75,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	14,014	-
	Other than Approved Investments	-	-
		<b>243,823</b>	<b>75,000</b>
	<b>Total</b>	<b>2,086,186</b>	<b>2,275,375</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,700,460(000) (Previous Year Rs. 2,033,738(000)) & Rs. 1,834,103(000) (Previous Year Rs. 2,139,036(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 243,824(000) (Previous Year Rs. 75,000(000)) & Rs. 243,954(000) (Previous Year Rs. 75,000(000)) respectively.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	8,185,189	6,687,199
	Other Approved Securities	2,300,557	2,446,443
	Other Investments		
	(a) Shares		
	(aa) Equity	589,741	439,654
	(bb) Preference	-	-
	(b) Mutual Funds		
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,833,665	2,547,008
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,416,894	4,060,038
	Other than Approved Investments	103,068	-
		<b>17,429,114</b>	<b>16,180,342</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	30,112	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	589,120	31,661
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - CBLO	184,674	75,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	286,986	-
	Other than Approved Investments	-	13,070
		<b>1,090,892</b>	<b>119,731</b>
	<b>Total</b>	<b>18,520,006</b>	<b>16,300,073</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 16,776,216(000) (Previous Year Rs. 15,660,528(000)) & Rs. 18,210,609(000) (Previous Year Rs. 16,314,824(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,090,892(000) (Previous Year Rs. 119,731(000)) & Rs. 1,093,313(000) (Previous Year Rs. 119,731(000)) respectively.

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

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	308,938	532,985
	Other Approved Securities	662,137	1,460,269
	Other Investments		
	(a) Shares		
	(aa) Equity	2,733,954	3,319,559
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	589,929	812,559
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,129,487	1,391,356
	Other than Approved Investments	15,512	-
		<b>5,439,957</b>	<b>7,516,728</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	436,716	49,420
	Other Approved Securities	101	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	253,015	126,309
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	267,932	269,450
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	161,004	26,141
	Net Current Assets	81,806	112,622
		<b>1,200,574</b>	<b>583,942</b>
	<b>Total</b>	<b>6,640,531</b>	<b>8,100,670</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,434,055(000) (Previous Year Rs. 3,675,930(000)) & Rs. 2,434,055(000) (Previous Year Rs. 3,675,930(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,118,768(000) (Previous Year Rs. 471,319(000)) & Rs. 1,118,768(000) (Previous Year Rs. 471,319(000)) respectively.

## FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	<b>Security-wise Classification</b>		
	<b>Secured</b>		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	34,714	20,216
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	<b>Total</b>	<b>34,714</b>	<b>20,216</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	34,714	20,216
	(f) Others	-	-
	<b>Total</b>	<b>34,714</b>	<b>20,216</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	34,714	20,216
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>34,714</b>	<b>20,216</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	34,714	20,216
	<b>Total</b>	<b>34,714</b>	<b>20,216</b>

## FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2016	Additions	Deductions	As at September 30, 2016	As at April 1, 2016	Upto the Quarter ended September 30, 2016	On Sales / Adjustments	As at September 30, 2016	As at September 30, 2016	As at September 30, 2015
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	325,531	36,298	-	361,829	269,421	19,775	-	289,196	72,633	26,392
<b>Tangible Assets</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	46,424	2,333	-	48,757	11,118	5,146	-	16,264	32,493	29,141
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	45,274	405	-	45,679	12,287	4,426	-	16,713	28,966	34,234
Information Technology Equipment	42,545	29,029	-	71,573	19,399	9,343	-	28,742	42,831	15,970
Vehicles	8,005	-	-	8,005	3,385	390	-	3,775	4,230	5,008
Office Equipment	36,278	987	-	37,265	18,337	9,188	-	27,525	9,740	22,322
<b>Total</b>	<b>504,057</b>	<b>69,052</b>	<b>-</b>	<b>573,108</b>	<b>333,947</b>	<b>48,268</b>	<b>-</b>	<b>382,215</b>	<b>190,893</b>	<b>133,067</b>
Capital Work in Progress									17,534	14,323
<b>Grand Total</b>	<b>504,057</b>	<b>69,052</b>	<b>-</b>	<b>573,108</b>	<b>333,947</b>	<b>48,268</b>	<b>-</b>	<b>382,215</b>	<b>208,427</b>	<b>147,390</b>
Previous Period	219,440	136,681	-	428,121	246,816	48,238	-	295,054	147,390	

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

(₹ '000)

	Particulars	As at	As at
		September 30, 2016	September 30, 2015
		Unaudited	Unaudited
<b>1</b>	<b>Cash (including Cheques, Drafts and Stamps)</b>	34,727	413
<b>2</b>	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	191,411	127,352
	(c) Others	-	-
<b>3</b>	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
<b>4</b>	<b>Others</b>	-	-
	<b>Total</b>	<b>226,138</b>	<b>127,765</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	226,138	127,765
	- Outside India	-	-
	<b>Total</b>	<b>226,138</b>	<b>127,765</b>

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

(₹ '000)

	Particulars	As at	As at
		September 30, 2016	September 30, 2015
		Unaudited	Unaudited
	<b>Advances</b>		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	26,215	36,435
	Advances to Directors / Officers	-	-
	Taxation)	-	-
	Others:		
	Advances to Suppliers	18,899	37,684
	Advances to Employees	2,199	1,818
	<b>Total (A)</b>	<b>47,313</b>	<b>75,937</b>
	<b>Other Assets</b>		
	Income Accrued on Investments		
	(a) Shareholders'	46,305	78,734
	(b) Policyholders'	421,809	399,284
	Outstanding Premiums	157,911	172,172
	Agents' Balances	29,794	13,657
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	84,903	47,533
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	110,648	111,121
	Service Tax Unutilised Credit	32,690	51,155
	Other Receivables	5,812	3,051
	Unclaimed Amounts of Policyholders Fund	441,710	-
	<b>Total (B)</b>	<b>1,331,582</b>	<b>876,707</b>
	<b>Total (A + B)</b>	<b>1,378,895</b>	<b>952,644</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	Agents' Balances	17,685	4,609
	Balances due to Other Insurance Companies		
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	13,247	14,552
	Unallocated Premium	164,184	142,128
	Sundry Creditors	637,258	331,977
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	516,172	503,387
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	487,478	359,051
	Others:		
	Statutory Dues	45,201	45,717
	Dues to Employees	2,484	2,509
	Retention Money Payable	1,439	1,882
	<b>Total</b>	<b>1,885,148</b>	<b>1,405,812</b>

## FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	13,373	11,532
	Leave Encashment	29,426	23,388
	<b>Total</b>	<b>42,799</b>	<b>34,920</b>

## FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2016	As at September 30, 2015
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>



**PERIODIC DISCLOSURES**

**FORM L-22 Analytical Ratios**

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

Date: **9/30/2016**

**Analytical Ratios for Life Companies**

Sl.No.	Particular	For the Quarter ending Sep 30, 2016	Upto the Quarter ending Sep 30, 2016	For the Quarter ending Sep 30, 2015	Upto the Quarter ending Sep 30, 2015
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	39.89%	53.11%	18.20%	-1.76%
	Non Linked Individual Pension	77.23%	75.33%	-78.60%	-73.77%
	Non Linked Group	97.47%	57.48%	223.21%	364.18%
	Linked Individual Life	4.41%	2.93%	-42.93%	-23.25%
	Linked Individual Pension	-200.00%	-200.00%	100.00%	108.33%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	95.23%	93.73%	95.21%	95.58%
3	Expense of Management to Gross Direct Premium Ratio	60.87%	67.69%	70.24%	67.66%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.64%	4.03%	4.28%	3.38%
5	Ratio of policy holder's liabilities to shareholder's funds	1316.24%	1316.24%	997.02%	997.02%
6	Growth rate of shareholders' fund	-20.14%	-20.14%	-5.50%	-5.50%
7	Ratio of surplus to policy holders' liability	0.00%	0.00%	0.00%	0.00%
8	Change in net worth (Rs.'000)	(483,735)	(483,735)	(140,755)	(140,755)
9	Profit after tax/Total Income	-9.23%	-12.73%	-5.13%	-2.73%
10	(Total real estate + loans)/(Cash & invested assets)	0.00%	0.00%	0.00%	0.00%
11	Total investments/(Capital + Surplus)	1420.39%	1420.39%	1102.24%	1102.24%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	9.23%	9.24%	10.08%	10.49%
	Policyholders' Fund				
	Non Linked				
	Par	8.91%	8.90%	9.03%	9.10%
	Non Par	9.64%	9.64%	9.89%	9.88%
	Linked				
	Non Par	19.76%	15.51%	5.48%	9.07%
	B With unrealised gain				
	Shareholders' Fund	24.96%	18.91%	15.24%	7.18%
	Policyholders' Fund				
	Non Linked				
	Par	31.84%	23.92%	18.10%	7.98%
	Non Par	24.78%	18.19%	17.44%	9.10%
	Linked				
	Non Par	28.32%	25.04%	1.37%	-1.73%
14	Conservative Ratio	68.58%	54.03%	62.99%	59.92%
15	Persistency Ratio				
	For 13th month	43.70%	37.49%	32.55%	35.88%
	For 25th month	25.22%	29.55%	28.28%	33.63%
	For 37th month	24.93%	27.28%	25.46%	29.66%
	For 49th Month	22.71%	25.49%	19.47%	26.82%
	For 61st month	16.50%	20.19%	10.03%	10.58%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers**

1	No. of shares	1,481,941,000	1,452,000,000	1,452,000,000	1,452,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	3.45	3.50	3.00	3.00
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	22.05	22.00	22.50	22.50
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.35)	(0.35)	(0.05)	(0.05)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.35)	(0.35)	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.35)	(0.35)	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.35)	(0.35)	-	-
6	Book value per share (Rs)	1.29	1.29	1.67	1.67

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

**For the period ending Sep 2016 (Jun 2016 to Aug 2016)**

13th month : All policies incepted in the period <=31-08-2015 And >=01-06-2015

25th month: All policies incepted in the period <=31-08-2014 And >=01-06-2014

37th month : All policies incepted in the period <=31-08-2013 And >=01-06-2013

49th month : All policies incepted in the period <=31-08-2012 And >=01-06-2012

61st month : All policies incepted in the period <=31-08-2011 And >=01-06-2011

**Up to the period ending Sep 2016 (Sep 2015 to Aug 2016)**

13th month : All policies incepted in the period <=31-08-2015 And >=01-09-2014

25th month: All policies incepted in the period <=31-08-2014 And >=01-09-2013

37th month : All policies incepted in the period <=31-08-2013 And >=01-09-2012

49th month : All policies incepted in the period <=31-08-2012 And >=01-09-2011

61st month : All policies incepted in the period <=31-08-2011 And >=01-09-2010

The persistency figures for the current year have been calculated based on the data available as at 30th Sep 2016.

## PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
	<b>Insurer:</b> Future Generali India Life Insurance Company Limited		
		Date: September 30, 2016	
			(Rs in Lakhs)
<b>Valuation of net liabilities</b>			
Sl.No.	Particular	As at 30/09/2016	As at 30/09/2015 for the corresponding previous year
1	<b>Linked</b>		
a	Life	67,843	83,299
b	General Annuity	-	-
c	Pension	2,023	2,814
d	Health	-	-
2	<b>Non-Linked</b>		-
a	Life	1,77,341	1,50,952
b	General Annuity	439	293
c	Pension	2,667	3,939
d	Health	-	-
	<b>Total</b>	2,50,314	2,41,295

## PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for Q2

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
		1	Andhra Pradesh	14	14	3.33	54	157	157	55	936	171	171
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	68	68	10	132	126	126	29	375	194	194	40	507
4	Bihar	450	450	79	1,151	608	608	113	1,639	1058	1058	192	2791
5	Chattisgarh	19	19	3	33	49	49	9	178	68	68	12	210
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	14	14	10	79	121	121	47	764	135	135	56	844
8	Haryana	16	16	4	65	99	99	31	493	115	115	35	558
9	Himachal Pradesh	22	22	6	51	34	34	12	101	56	56	18	152
10	Jammu & Kashmir	2	2	1	4	19	19	11	63	21	21	11	67
11	Jharkhand	35	35	10	163	58	58	25	301	93	93	35	463
12	Karnataka	6	6	2	21	122	122	62	1,143	128	128	64	1164
13	Kerala	7	7	3	24	196	196	87	1,001	203	203	90	1025
14	Madhya Pradesh	39	39	8	90	190	190	73	952	229	229	81	1042
15	Maharashtra	81	81	27	497	1,411	1,411	612	30,843	1492	1492	639	31340
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	54	54	9	136	200	200	61	557	254	254	70	693
21	Punjab	20	20	3	35	50	50	17	138	70	70	20	173
22	Rajasthan	12	12	2	36	56	56	12	190	68	68	14	226
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	7	7	2.09	11	162	162	84	1,137	169	169	86	1147
25	Telangana	66	66	27	353	508	508	259	3,500	574	574	287	3853
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	385	385	78	923	877	877	218	3,075	1262	1262	296	3997
28	Uttrakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	166	166	16	146	576	576	106	1,072	742	742	122	1217
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	(5)	(5)	(5)	(66)	81	81	17	289	76	76	12	223
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	195	195	102	1,235	1,257	1,257	645	7,862	1452	1452	747	9097
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	1673	1673	400	5171	6957	6957	2585	56610	8630	8630	2985	61781

## PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for YTD Sep 2016

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	22	22	5	88	260	260	94	2,097	282	282	99	2186
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	113	113	17	229	197	197	42	539	310	310	59	769
4	Bihar	821	821	146	2,084	1,161	1,161	219	3,174	1982	1982	364	5258
5	Chattisgarh	30	30	5	46	77	77	15	303	107	107	20	349
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	41	41	18	267	245	245	203	2,630	286	286	221	2897
8	Haryana	38	38	8	153	180	180	61	1,184	218	218	69	1337
9	Himachal Pradesh	46	46	11	110	72	72	24	260	118	118	35	370
10	Jammu & Kashmir	8	8	3	25	44	44	44	297	52	52	47	322
11	Jharkhand	61	61	16	278	125	125	48	677	186	186	64	955
12	Karnataka	80	80	3	45	583	583	122	2,330	663	663	125	2375
13	Kerala	12	12	7	45	371	371	189	1,767	383	383	195	1811
14	Madhya Pradesh	62	62	12	214	290	290	110	1,462	352	352	122	1676
15	Maharashtra	124	124	39	796	2,109	2,109	942	48,234	2233	2233	980	49030
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	103	103	16	225	338	338	108	1,010	441	441	124	1235
21	Punjab	34	34	6	68	93	93	37	413	127	127	43	480
22	Rajasthan	22	22	4	69	100	100	33	459	122	122	37	527
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	33	33	11	92	567	567	252	3,000	600	600	263	3092
25	Telangana	85	85	32	425	781	781	387	4,927	866	866	419	5351
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	648	648	130	1,569	1,544	1,544	445	5,707	2192	2192	576	7276
28	UttrKhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	289	289	40	437	1,193	1,193	249	2,514	1482	1482	289	2951
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	(10)	(10)	(5)	(99)	110	110	27	457	100	100	22	358
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	315	315	158	1,976	2,246	2,246	1,125	13,542	2561	2561	1282	15518
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	2977	2977	682	9141	12686	12686	4777	96982	15663	15663	5460	106123

## PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for Q2

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lakhs)

## Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	10	5,032	85	94,519	10	5,032	85	94,519
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chhattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	6	2,285	910	10,063	6	2,285	910	10,063
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	2	1,06,720	2,758	4,33,732	2	1,06,720	2,758	4,33,732
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagarhaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	4	8,380	244,771	86,493	4	8,380	245	86,493
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Company Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>6,24,806</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>6,24,806</b>

## PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for YTD Sep 2016

Insurer: FUTURE GENERAL INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2016

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	20	10,878	152	2,07,687	20	10,878	152	2,07,687
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	-	-	-	-	-	-	-	-	0	0	0	0
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	0
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	0
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	-	-	-	-	-	-	-	-	0	0	0	0
8	Haryana	-	-	-	-	-	-	-	-	0	0	0	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	0
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	0
12	Karnataka	-	-	-	-	10	3,601	2,216	18,981	10	3,601	2,216	18,981
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	6	1,61,245	4,536	7,81,987	6	1,61,245	4,536	7,81,987
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	-	-	-	-	-	-	-	-	0	0	0	0
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	0
22	Rajasthan	-	-	-	-	-	-	-	-	0	0	0	0
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	-	-	-	-	-	-	-	-	0	0	0	0
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	-	-	-	-	-	-	-	-	0	0	0	0
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	0
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	-	-	-	-	11	60,081	3,007	17,92,074	11	60,081	3,007	17,92,074
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	-	-	-	-	47	2,35,805	9,911	28,00,729	47	2,35,805	9,911.09	28,00,729

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

PART A

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th Sep 2016

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)

Add: (B)

Provisions	Sch 14	4.28
Liabilities	Sch 13	188.51
		<b>192.79</b>

Less: (C)

Debit Balance in P&L A/c		1,290.27
Deferred Tax asset		
Loans	Sch 9	3.47
Adv & Other Assets	Sch 12	137.89
Cash & Bank Balance	Sch 11	22.61
Fixed Assets	Sch 10	20.84
Misc. Exp Not Written Off	Sch 15	0.00

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A.Life Fund 1,577.55

B.Pension & General Annuity and Group Business 483.07

C. Unit Linked Funds 664.05

**2,724.67**

Difference **0.00**

Funds available for Investments

**2,724.67**

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 Central Govt. Sec.	Not less than 25%	-	54.59	18.30	546.52	142.66	762.08	7,261.76	-	762.08	840.08
2 Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	70.42	27.29	642.02	174.02	913.76	8,707.10	-	913.76	1,003.67
3 Investment subject to Exposure Norms											
a Housing & Infrastructure	Not less than 15%										
i) Approved Investments		-	53.99	10.77	168.80	60.44	294.00	2,801.45	(0.73)	293.26	315.48
ii) Other investments		-	0.09	-	0.39	-	0.48	4.59	0.00	0.49	0.49
b i) Approved Investments	Not exceeding 35%	-	83.82	18.16	198.98	54.62	355.58	3,388.27	4.02	359.60	376.25
ii) Other investments		-	0.14	-	10.35	-	10.49	100.00	(0.05)	10.44	11.13
<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>-</b>	<b>208.46</b>	<b>56.22</b>	<b>1,020.54</b>	<b>289.08</b>	<b>1,574.31</b>	<b>15,001.41</b>	<b>3.24</b>	<b>1,577.55</b>	<b>1,707.02</b>



B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	<i>Not less than 20%</i>	32.24	81.80	114.04	23.61	-	114.04	123.19
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	<i>Not less than 40%</i>	62.50	145.75	208.25	43.11	-	208.25	223.30
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	84.74	190.08	274.82	56.89	-	274.82	287.36
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	<b>147.24</b>	<b>335.83</b>	<b>483.07</b>	<b>100.00</b>	-	<b>483.07</b>	<b>510.65</b>

#### LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	643.98	643.98	3,207.47
2	Other Investments	<i>Not more than 25%</i>	-	20.08	20.08	100.00
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	-	<b>664.05</b>	<b>664.05</b>	<b>3,307.47</b>

#### CERTIFICATION

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

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





L-27-FORM 3A (Part B)

FORM - 3A  
(Read with Regulation 10)

Unit Linked Insurance Business

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

PART - B

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

Statement as on : 30th Sep 2016  
Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF01180510NAVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	23.71	24.37	126.16	59.36	671.37
Add: Inflow during the Quarter	0.01	0.00	0.02	2.23	8.07
Increase / (Decrease) value of Inv (Net)	1.43	1.21	7.58	0.93	34.72
Less: Outflow during the Quarter	-1.87	-2.59	-12.28	-4.14	-50.11
<b>Total Investible Funds (Mkt Value)</b>	<b>23.29</b>	<b>22.99</b>	<b>121.47</b>	<b>58.38</b>	<b>664.05</b>

Investment of Unit Fund	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133		Future NAV - Guarantee Fund ULIF01180510NAVGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>										
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	43.67	74.81	74.57	11.23
State Govt. Securities	0.00	0.00	4.23	18.40	0.00	0.00	0.00	0.00	60.68	9.14
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.54	0.83
Corporate Bonds	0.00	0.00	1.71	7.43	0.00	0.00	0.00	0.00	58.99	8.88
Infrastructure Bonds	0.00	0.00	4.41	19.18	0.00	0.00	0.00	0.00	87.31	13.15
Equity	21.48	92.25	10.64	46.26	112.89	92.93	0.00	0.00	296.61	44.67
Money Market Investments	0.00	0.00	0.00	0.00	0.00	0.00	4.82	8.26	16.86	2.54
Mutual funds.	1.08	4.63	1.05	4.56	5.38	4.43	2.70	4.63	25.30	3.81
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	2.97	5.09	9.93	1.50
<b>Sub Total (A)</b>	<b>22.56</b>	<b>96.88</b>	<b>22.03</b>	<b>95.82</b>	<b>118.27</b>	<b>97.36</b>	<b>54.16</b>	<b>92.78</b>	<b>635.80</b>	<b>95.74</b>
<b>Current Assets:</b>										
Accrued Interest	0.00	-0.01	0.22	0.95	0.00	0.00	0.03	0.05	5.81	0.88
Dividend Receivable	0.00	0.02	0.00	0.01	0.02	0.02	0.00	0.00	0.06	0.01
Bank Balance	0.56	2.41	0.00	0.01	3.01	2.48	0.00	0.00	7.11	1.07
Receivable for Sale of Investments	0.53	2.28	0.50	2.19	3.12	2.57	0.00	0.00	7.98	1.20
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.05
<b>Less: Current Liabilities</b>										
Payable for Investments	1.05	4.52	0.00	0.00	5.63	4.64	0.00	0.00	12.69	1.91
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.01	0.01	0.00	0.00	0.05	0.01
Other Current Liabilities (for Investments)	0.01	0.05	0.05	0.23	0.01	0.01	0.04	0.07	0.34	0.05
<b>Sub Total (B)</b>	<b>0.03</b>	<b>0.13</b>	<b>0.67</b>	<b>2.91</b>	<b>0.51</b>	<b>0.42</b>	<b>-0.01</b>	<b>-0.02</b>	<b>8.18</b>	<b>1.23</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.31	1.33	0.09	0.40	1.59	1.31	0.00	0.00	3.98	0.60
Mutual funds	0.39	1.67	0.20	0.87	1.11	0.91	4.23	7.25	16.10	2.42
Venture funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>0.70</b>	<b>2.99</b>	<b>0.29</b>	<b>1.27</b>	<b>2.69</b>	<b>2.22</b>	<b>4.23</b>	<b>7.25</b>	<b>20.08</b>	<b>3.02</b>
<b>Total (A+B+C)</b>	<b>23.29</b>	<b>100.00</b>	<b>22.99</b>	<b>100.00</b>	<b>121.47</b>	<b>100.00</b>	<b>58.38</b>	<b>100.00</b>	<b>664.05</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB2)</b>										

Note:

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

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

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th Sep 2016

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	34.80	20.59	20.59	19.99	19.69	19.21	19.11	11.86%	10.64%	20.60
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	175.00	22.79	22.79	21.61	21.16	20.69	20.62	22.03%	12.19%	22.82
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	105.64	18.61	18.61	17.65	16.84	16.93	16.99	21.93%	12.73%	18.90
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	88.11	20.23	20.23	19.07	17.93	18.33	18.46	24.35%	14.15%	20.78
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.62	22.89	22.89	21.81	21.36	20.89	20.74	19.89%	12.26%	22.89
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.38	23.06	23.06	21.88	21.27	20.82	20.59	21.56%	13.47%	23.10
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.53	25.47	25.47	24.07	22.83	22.93	23.02	23.30%	14.00%	25.97
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	12.29	28.50	28.50	26.82	25.06	25.68	25.94	25.06%	14.28%	29.42
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	01-Sep-09	Non Par	0.03	17.27	17.27	16.43	16.03	15.67	15.59	20.47%	11.15%	17.29
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.10	17.68	17.68	16.82	16.13	15.84	15.53	20.38%	11.82%	17.80
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.09	18.19	18.19	17.28	16.42	16.24	15.79	21.16%	12.85%	18.45
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	14.33	17.45	17.45	16.45	15.38	15.71	15.88	24.37%	15.88%	18.01
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	23.29	16.50	16.50	15.55	14.55	14.85	14.98	24.58%	13.66%	17.03
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	22.99	14.16	14.16	13.48	12.96	12.97	13.11	20.36%	13.36%	14.37
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	121.47	14.53	14.53	13.70	12.80	13.15	13.30	24.35%	14.57%	15.00
16	Future Discontinuance Policy Fund	ULIF0130111111FUTDISCONT133	01-Oct-11	Non Par	58.38	14.34	14.34	14.11	13.94	13.67	13.53	6.49%	9.87%	14.34
					<b>664.05</b>									

**CERTIFICATION**

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

Note:

1. NAV should reflect the publish NAV on the reporting date.

## PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2016

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30/09/2016

(Rs in Crore)

Detail Regarding debt securities - Non ULIP								
	Market Value				Book Value			
	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2015	As % of total for this class	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2015	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	538.94	26.23%	534.44	28.96%	506.63	26.70%	510.17	28.83%
AA or better	277.99	13.53%	262.34	14.22%	258.89	13.65%	247.31	13.98%
Rated below AA but above A	10.44	0.51%	14.87	0.01	9.75	0.51%	14.80	0.01
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,226.96	59.73%	1,033.74	56.02%	1,122.01	59.14%	997.16	56.35%
	<b>2,054.32</b>	<b>100.00%</b>	<b>1,845.39</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>	<b>1,769.43</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	49.85	2.43%	-	0.00%	49.60	0.03	-	0.00%
More than 1 year and upto 3 years	136.58	6.65%	49.46	2.68%	133.53	7.04%	48.93	2.77%
More than 3 years and up to 7 years	543.45	26.45%	481.93	26.12%	508.94	26.82%	462.27	26.13%
More than 7 years and up to 10 years	333.27	16.22%	488.06	26.45%	310.10	16.34%	467.67	26.43%
More than 10 years and up to 15 years	224.98	10.95%	162.41	8.80%	208.06	10.97%	155.86	8.81%
More than 15 years and up to 20 years	126.73	6.17%	186.83	10.12%	112.36	5.92%	178.74	10.10%
Above 20 years	639.46	31.13%	476.70	25.83%	574.67	30.29%	455.97	25.77%
	<b>2,054.32</b>	<b>100.00%</b>	<b>1,845.39</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>	<b>1,769.43</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	963.27	46.89%	746.27	40.44%	876.12	46.18%	719.40	40.66%
b. State Government	263.70	12.84%	287.46	15.58%	245.89	12.96%	277.76	15.70%
c. Corporate Securities	827.36	40.27%	811.65	43.98%	775.26	40.86%	772.27	43.65%
	<b>2,054.32</b>	<b>100.00%</b>	<b>1,845.39</b>	<b>100.00%</b>	<b>1,897.27</b>	<b>100.00%</b>	<b>1,769.43</b>	<b>100.00%</b>

**Note**

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

## PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2016

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30/09/2016

(Rs in Crore)

Detail Regarding debt securities - ULIP								
	Market Value				Book Value			
	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2015	As % of total for this class	As at 30th Sep, 2016	As % of total for this class	As at 30th Sep, 2015	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	122.22	40.21%	123.02	33.02%	122.22	40.21%	123.02	33.02%
AA or better	46.48	15.29%	45.25	12.15%	46.48	15.29%	45.25	12.15%
Rated below AA but above A	-	-	-	0.00%	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	135.25	44.50%	204.27	54.83%	135.25	44.50%	204.27	54.83%
	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	60.54	19.92%	4.94	1.33%	60.54	19.92%	4.94	1.33%
More than 1 year and upto 3 years	8.82	2.90%	12.84	3.45%	8.82	2.90%	12.84	3.45%
More than 3 years and up to 7 years	102.37	33.68%	96.42	25.88%	102.37	33.68%	96.42	25.88%
More than 7 years and up to 10 years	81.58	26.84%	206.65	55.47%	81.58	26.84%	206.65	55.47%
More than 10 years and up to 15 years	27.93	9.19%	21.55	5.78%	27.93	9.19%	21.55	5.78%
More than 15 years and up to 20 years	-	-	-	0.00%	-	-	-	0.00%
Above 20 years	22.71	7.47%	30.14	8.09%	22.71	7.47%	30.14	8.09%
	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	74.57	24.53%	58.24	15.63%	74.57	24.53%	58.24	15.63%
b. State Government	66.22	21.79%	146.03	39.20%	66.22	21.79%	146.03	39.20%
c. Corporate Securities	163.16	53.68%	168.27	45.17%	163.16	53.68%	168.27	45.17%
	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>	<b>303.95</b>	<b>100.00%</b>	<b>372.53</b>	<b>100.00%</b>

**Note**

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

**PERIODIC DISCLOSURES**

**FORM L-30 : Related Party Transactions**

Insurer: Future Generali India Life Insurance Company Limited  
( ₹ in Lakhs)

Date:

Sep-2016

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended September 30, 2016	up to the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	up to the Quarter ended September 30, 2015
				1	Future Enterprises Limited (Formerly known as Future Retail Limited)*	Joint Venturer	Premium Income
			Rent paid	1.75	5.45	0.65	1.76
			Reimbursement of Expenses paid	-	-	-	-
			Premium Deposits Outstanding	(10.77)	(10.77)	(1.80)	(1.80)
			Closing Balances at period-end	(13.46)	(13.46)	(19.76)	(19.76)
			Other Operating Expenses	-	0.80	-	-
2	Future Generali India Insurance Company Limited	Two of the Joint Venturers having joint control	Premium Income	9.09	47.72	30.92	34.27
			Insurance expenses	-	1.41	0.05	0.17
			Reimbursement of Expenses paid	157.75	200.75	80.26	119.76
			Reimbursement of Expenses received	51.60	157.95	101.27	163.65
			Premium Deposits Outstanding	(31.66)	(31.66)	(0.47)	(0.47)
			Closing Balances at period-end	27.61	27.61	70.31	70.31
3	Key Managerial Personnel		Managerial Remuneration	98.30	186.69	83.28	163.11
			Reimbursement Paid	2.16	7.84	5.20	9.81
			Reimbursement (Payable)/Receivable	-	-	-	-

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

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended September 30, 2016	up to the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	up to the Quarter ended September 30, 2015
				4	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [ FRL ]	Premium Income
			Premium Deposits Outstanding	(1.18)	(1.18)	(1.18)	(1.18)
			Closing Balances at period-end	(1.18)	(1.18)	(1.18)	(1.18)
5	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(0.04)	(0.04)	(0.03)	(0.03)
			Closing Balances at period-end	(0.04)	(0.04)	(0.03)	(0.03)
6	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	1.44	2.50	(0.18)	2.18
			Premium Deposits Outstanding	(0.15)	(0.15)	(1.30)	(1.30)
			Closing Balances at period-end	(0.15)	(0.15)	(1.30)	(1.30)
7	Future Media (India) Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(0.28)	(0.28)	(0.22)	(0.22)
			Closing Balances at period-end	(0.28)	(0.28)	(0.22)	(0.22)
8	Future Agrovet Limited	Subsidiary of FRL	Premium Income	(0.01)	0.12	(0.01)	(0.06)
			Premium Deposits Outstanding	(1.20)	(1.20)	(0.80)	(0.80)
			Closing Balances at period-end	(1.20)	(1.20)	(0.80)	(0.80)
9	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(5.45)	(5.45)	(5.45)	(5.45)
			Closing Balances at period-end	(5.45)	(5.45)	(5.45)	(5.45)
10	Future Corporate Resources Limited	Subsidiary of FRL	Premium Income	0.14	(0.01)	-	-
			Premium Deposits Outstanding	(4.63)	(4.63)	-	-
			Closing Balances at period-end	(4.63)	(4.63)	-	-
11	Future Consumer Enterprise Limited	Subsidiary of FRL	Premium Income	2.94	0.65	-	-
			Premium Deposits Outstanding	(6.31)	(6.31)	-	-
			Closing Balances at period-end	(6.31)	(6.31)	-	-
12	Iit Insurance Broking And Risk Management Pvt Ltd	Group Company of IITL ( Joint Venturer)	Insurance Comm paid	5.48	15.88	11.88	36.54
			Closing balances as at year-end	0.86	0.86	1.77	1.77
13	Assicurazioni Generali S.p.A.	Parent of the Joint Venturer	Re-insurance Premium paid	599.50	1,487.94	420.88	748.84
			RE-insurance Claim	497.68	1,184.73	198.58	330.38
			Closing balances as at year-end	730.23	730.23	340.86	340.86

Note :  
\* (w.e.f from 04th May 2016)

**PERIODIC DISCLOSURES**

**FORM L31 : Board of Directors & Key Persons**

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

**Date** September 30, 2016

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. Krishan Kant Rathi	Director	----
4	Dr. Bidhubhusan Samal	Director	----
5	Mr. John Inniss Howell	Director	Resigned w.e.f. August 31, 2016
6	Mr. Kevin Wright	Additional Director	Appointed w.e.f. September 19, 2016
7	Ms. Jennifer Sparks	Director	----
8	Mrs. Bhavna Doshi	Independent Director	----
9	Dr. Devi Singh	Independent Director	----
10	Mr. Munish Sharda	Managing Director and Chief Executive Officer	----
11	Mr. Anup Chandak	Chief Financial Officer	Resigned w.e.f. July 30, 2016
12	Mr. Miranjit Mukherjee	Chief Financial Officer	Appointed w.e.f. August 11, 2016
13	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
14	Ms. Jyoti Vaswani	Chief Investment Officer	----
15	Mr. Pradeep Pandey	Chief Marketing Officer	Resigned w.e.f. September 30, 2016
16	Mr. Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	----
17	Mr. Dinesh Arora	Senior Vice President - Internal Audit	Appointed w.e.f. August 16, 2016

Key Pesons as defined in IRDA guidelines on Reporting of Key Persons dated October 9, 2013



Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract For Life Insurance Business) Regulations, 2016.

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

Date:	30st Sept 2016		Form Code:	
Name of Insurer:	Future Generali India Life Insurance Company Limited	Registration Number:	133	Classification Code:
Classification:				

Item	Description	Adjusted Value [Amount (in rupees lakhs)]
(1)	(2)	(4)
01	Available Assets in Policyholders' Fund:	2,52,179
	Deduct:	
02	Mathematical Reserves	2,50,314
03	Other Liabilities	-
04	Excess in Policyholders' funds	1,865
05	Available Assets in Shareholders Fund:	18,351
	Deduct:	-
06	Other Liabilities of shareholders' fund	47
07	Excess in Shareholders' funds	18,304
08	Total ASM (04)+(07)	20,169
09	Total RSM	11,171
10	Solvency Ratio (ASM/RSM)	180.54%

Certification:

I, \_\_\_\_\_, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938 as amended from time to time, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: MumbaiName and Signature of Appointed Actuary  
Bikash ChoudharyDate: 23rd November 2016

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, 2016;
- 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;
- Item 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, 2016.

## FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Sep 2016

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

## Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	514.06	527.57	-	-	6.66	2.94	1,574.31	1,529.04
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	514.06	527.57	-	-	6.66	2.94	1,574.31	1,529.04
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

## FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Sep 2016

Periodicity Of Submission : Quarterly

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

## Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	244.71	176.25	-	-	9.83	22.05	483.07	474.40
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	244.71	176.25	-	-	9.83	22.05	483.07	474.40
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

**FORM L-33-NPAs-7**

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

**Registration Number : 133**

**Statement as on : 30th Sep 2016**

**Periodicity Of Submission : Quarterly**

**Name of the Fund : Linked Fund**

**Details of Non Performance Assets - Quaterly**

**Rs. Crore**

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	151.84	147.00	-	-	16.86	1.10	664.05	671.37
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	151.84	147.00	-	-	16.86	1.10	664.05	671.37
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

**CERTIFICATION:**

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

**Note:**

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



No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Sep 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment) - CCIL - RBI	ECDB	1.83	2.48	0.04	7.93%	7.93%	1.50	2.48	0.05	7.12%	7.12%	7.50	7.50	0.43	11.32%	11.32%
E18	Deposits - CDs with Scheduled Banks	EDCD	2.88	3.77	0.04	7.10%	7.10%	2.88	3.77	0.04	7.10%	7.10%	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	-	-	-	-	-	3.48	-	0.01	6.60%	6.60%	6.17	6.67	0.02	9.00%	9.00%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	0.59	2.89	0.01	8.44%	8.44%	0.59	2.89	0.01	8.44%	8.44%	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5.00	5.46	0.13	10.29%	10.29%	5.71	5.46	0.37	12.94%	12.94%	10.40	10.90	0.50	9.65%	9.65%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	60.82	59.25	1.08	7.06%	7.06%	56.64	59.25	2.14	7.53%	7.53%	9.38	-	0.37	7.94%	7.94%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	2.49	1.86	-0.06	-9.24%	-9.24%	1.89	1.86	-0.14	-14.47%	-14.47%	3.96	3.17	(0.03)	-1.55%	-1.55%
F	<b>OTHER INVESTMENTS :</b>																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	0.29	0.70	0.08	239.70%	239.70%	0.28	0.70	0.08	238.10%	238.10%	0.63	-	(0.04)	-22.56%	-22.56%
F4	Equity Shares (PSUs & Unlisted)	OEPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.75	10.44	0.24	9.78%	9.78%	9.74	10.44	0.49	10.10%	10.10%	9.72	9.91	0.15	9.48%	9.48%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	10.18	-	0.03	8.24%	8.24%	22.66	-	0.30	8.17%	8.17%	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	1.21	-	-0.02	-7.79%	-7.79%	1.36	1.31	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1,557.85</b>	<b>1,707.02</b>	<b>33.32</b>			<b>1,566.05</b>	<b>1,707.02</b>	<b>67.02</b>			<b>1,492.93</b>	<b>1,549.06</b>	<b>66.73</b>		



No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Sep 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	90.93	101.58	2.19	9.56%	9.56%	88.28	101.58	4.24	9.59%	9.59%	59.89	57.60	3.01	10.03%	10.03%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	14.00	-	0.01	7.18%	7.18%	-	-	-	-	
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	CCIL - CBLO	ECBO	2.85	-	0.01	6.33%	6.33%	11.88	-	0.12	6.39%	6.39%	12.78	0.83	0.09	8.10%	8.10%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	9.52	9.83	0.17	8.63%	8.63%	9.52	9.83	0.17	8.63%	8.63%	-	-	-	-	-
E23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	0.23	0.24	0.01	9.28%	9.28%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18.42	20.28	0.33	7.04%	7.04%	17.68	20.28	0.67	7.59%	7.59%	4.77	-	0.19	8.07%	8.07%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F	<b>OTHER INVESTMENTS :</b>																
F6	Debentures	OLDB	5.07	-	0.08	31.44%	31.44%	5.08	-	0.20	12.91%	12.91%	5.08	5.08	0.07	8.90%	8.90%
	<b>TOTAL</b>		<b>490.62</b>	<b>510.65</b>	<b>11.21</b>			<b>500.84</b>	<b>510.65</b>	<b>21.22</b>			<b>371.76</b>	<b>384.57</b>	<b>16.31</b>		







No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Sep 15)				
			Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E32	Mutual Funds - (ETF)	EETF	6.95	5.76	0.66	45.44%	45.44%	6.95	5.22	1.16	44.41%	44.41%	15.61	15.22	-1.18	-5.96%	-5.96%
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	8.18	8.18	-	-	-	8.18	8.18	-	-	-	11.26	11.26	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS :</b>																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	1.54	1.58	0.46	228.23%	228.23%	1.54	1.40	0.76	166.38%	166.38%	-	5.67	-0.62	-50.57%	-50.57%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	16.10	27.48	0.50	7.19%	7.19%	16.10	24.92	0.96	7.70%	7.70%	0.06	0.00	0.00%	0.00%	
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	1.91	0.19	40.61%	40.61%	3.03	2.73	(0.09)	-9.90%	-9.90%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>598.55</b>	<b>686.01</b>	<b>37.24</b>			<b>598.55</b>	<b>691.29</b>	<b>68.81</b>			<b>752.99</b>	<b>870.89</b>	<b>-6.77</b>		

**CERTIFICATION :**

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

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

- 1 Based on daily simple average of investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figure of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
- 5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

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

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

**PART - A**

Statement as on : 30th Sep 2016

Statement of Downgraded Securities

Name of the Fund :

Life Fund

Periodicity of Submission: Quarterly

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
NIL									
<b>A.</b>	<u>DURING THE QUARTER 1</u>								
NIL									
<b>B.</b>	<u>AS ON DATE 2</u>								
1	2% Indian Hotels Company Ltd	ECOS	0.00	25th Feb, 2010	ICRA	AA+	AA	14th Sept., 2012	N.A
2	9.55% Hindalco Industries Ltd 27-06-2022	OLDB	0.00	06th Mar, 2014	CRISIL	AA+	AA -	31st July., 2015	N.A
3	9.35% SAIL 2026	EPBT	0.00	09th Sep, 2011	FITCH	AAA	AA	20th April, 2016	N.A
NIL									

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

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

**PART - A**

Statement as on : 30th Sep 2016

Statement of Downgraded Securities

Name of the Fund :

Pension and General Annuity

Periodicity of Submission: Quarterly

Rs. In Crore

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

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

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

Statement as on : 30th Sep 2016

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of Fund: **PART - A**  
Linked Fund

Rs. In Crore

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

**CERTIFICATION:**

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

Note :

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

**PERIODIC DISCLOSURES**

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

Insurer: Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO LTD

Date: 30-09-2016

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (SP)																
	From 0-10000	0	1	1	0	0	-	-	-	3	612	612	58	0	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(1)	(1)	-
	From 25001-50,000	10	20	20	27	10	19	19	21	20	39	39	60	16	30	30	43
	From 50,001- 75,000	3	5	5	15	6	9	9	10	6	8	8	21	12	19	19	33
	From 75,000-100,000	27	28	28	99	21	22	22	45	37	38	38	117	37	39	39	80
	From 1,00,001 -1,25,000	3	3	3	6	2	2	2	5	7	6	6	10	4	3	3	10
	Above Rs. 1,25,000	70	22	22	126	77	33	33	171	189	41	41	345	98	42	42	197
	ii Individual Single Premium (SPA)- Annuity																
	From 0-50000	11	29	29	1	4	15	15	21	14	36	36	1	6	19	19	21
	From 50,001-100,000	10	13	13	1	6	9	9	14	16	22	22	1	11	16	16	15
	From 1,00,001-150,000	11	11	11	1	2	2	2	0	14	14	14	1	3	3	3	0
	From 150,001- 2,00,000	7	4	4	0	-	-	-	-	7	4	4	0	-	-	-	-
	From 2,00,001-250,000	7	3	3	0	2	1	1	0	9	4	4	1	2	1	1	0
	From 2,50,001 -3,00,000	3	1	1	0	-	-	-	-	3	1	1	0	-	-	-	-
	Above Rs. 3,00,000	40	4	4	2	-	-	-	-	48	5	5	3	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	0	-	-	(44)	0	1	55	32	0	-	-	(44)	0	1	55	32
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	1	1	9	70	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	550	-	3,442	48,184	-	-	-	-	893	2	5,585	73,954	-	-	-	-
	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	204	1,553	1,553	11,454	122	1,026	1,026	5,167	378	2,747	2,747	18,546	207	1,712	1,712	8,005
	From 10,000-25,000	670	3,650	3,650	16,945	534	2,890	2,890	8,995	1,201	6,451	6,451	27,612	911	4,958	4,958	14,980
	From 25001-50,000	841	2,220	2,220	14,734	462	1,246	1,246	7,591	1,434	3,799	3,799	23,999	851	2,293	2,293	13,832
	From 50,001- 75,000	224	373	373	4,159	124	199	199	2,115	375	628	628	5,731	215	355	355	4,160
	From 75,000-100,000	542	574	574	8,021	292	310	310	4,089	879	936	936	13,142	453	482	482	6,807
	From 1,00,001 -1,25,000	32	30	30	444	73	64	64	931	59	55	55	900	107	96	96	1,394
	Above Rs. 1,25,000	271	86	86	5,744	470	155	155	5,982	761	217	217	15,575	873	268	268	11,119



**PERIODIC DISCLOSURES**

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 30-09-2016

*(Rs in Lakhs)*

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	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	-	113	0	-	174	-	-	195	0.39	-	1,381	97.00
2	Corporate Agents-Banks												
3	Corporate Agents -Others												
4	Brokers	12	14,418	111	15	24,451	121	25	49,602	1,975.49	34	56,958	657.87
5	Micro Agents												
6	Direct Business	10	1,07,886	3,887	8	23,256	1,903	22	1,86,008	7,935.46	14	30,540	5,538.80
	<b>Total(A)</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>23</b>	<b>47,881</b>	<b>2,024</b>	<b>47</b>	<b>2,35,805</b>	<b>9,911</b>	<b>48</b>	<b>88,879</b>	<b>6,293.68</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>22</b>	<b>1,22,417</b>	<b>3,998</b>	<b>23</b>	<b>47,881</b>	<b>2,024</b>	<b>47</b>	<b>2,35,805</b>	<b>9,911</b>	<b>48</b>	<b>88,879</b>	<b>6,293.68</b>

Note:

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

## PERIODIC DISCLOSURES

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

**Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 30-09-2016**

*(Rs in Lakhs)*

Business Acquisition through different channels (Individuals)									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,885	1,321	4,104	1,095	7,193	2,533	7,162	2,055
2	Corporate Agents-Banks	356	76	-	-	358	77		
3	Corporate Agents -Others	1,645	256	231	40	2,755	411	320	56
4	Brokers	1,472	721	747	444	2,465	1,171	1,267	671
5	Micro Agents	-	-			-	-		
6	Direct Business	1,266	610	920	629	2,886	1,267	1,586	1,024
	<b>Total (A)</b>	<b>8,624</b>	<b>2,984</b>	<b>6,002</b>	<b>2,208</b>	<b>15,657</b>	<b>5,459</b>	<b>10,335</b>	<b>3,806</b>
1	Referral (B)	6	1	-	-	6	1	-	-
	<b>Grand Total (A+B)</b>	<b>8,630</b>	<b>2,985</b>	<b>6,002</b>	<b>2,208</b>	<b>15,663</b>	<b>5,460</b>	<b>10,335</b>	<b>3,806</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. Business sourced by IMF channel shown under Corporate Agents -Others



## PUBLIC DISCLOSURE

## FORM L-39-Data on Settlement of Claims

Individual

Insurer: Future General India Life Insurance Co. Ltd.

Date: 30-Sep-16

## Ageing of Claims\*

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	152	41	68	31	20	312	3,83,12,406.37
2	Survival Benefit	0	2019	21	4	0	0	2044	4,24,03,606.23
3	for Annuities / Pension	0	175	176	140	67	19	577	68,19,566.43
4	For Surrender							5,984.00	45,55,45,993.50
5	Other benefits								
6	Death Claims	0	259	42	10	0	0	311	5,70,54,602.64

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

## FORM L-39-Data on Settlement of Claims

## Ageing of Claims\*

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender		2					2	333337.0675
5	Other benefits								
6	Death Claims	0	57	8	4	0	0	69	9,65,99,326.00

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

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

**PERIODIC DISCLOSURES**

FORM L-40 : Quarterly claims data for Life

<b>Insurer:</b>	<b>Future Generali India Life Insurance Co. Ltd.</b>	<b>Date:</b>	<b>30-Sep-16</b>	<b>Individual</b>
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No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	73	854	64	1347		
2	Claims reported during the period*	349	399	2087	509		
3	Claims Settled during the period	311	312	2044	577		
4	Claims Repudiated during the period	13	0	0	0		
a	Less than 2 years from the date of acceptance of risk	13	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	98	941	107	1279	0	0
	Less than 3months	86	244	103	292		
	3 months to 6 months	11	49	0	281		
	6months to 1 year	1	255	4	307		
	1year and above	0	393	0	399		

FORM L-40 : Quarterly claims data for Life

<b>Insurer:</b>	<b>Future Generali India Life Insurance Co. Ltd.</b>	<b>Date:</b>	<b>30-Sep-16</b>	<b>Group</b>
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No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12428					
2	Claims reported during the period*	84					
3	Claims Settled during the period	69				2	
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12443					
	Less than 3months	24					
	3 months to 6 months	1					
	6months to 1 year	3					
	1year and above**	12415					

**PERIODIC DISCLOSURES**

**FORM L-41**

**GRIEVANCE DISPOSAL**

**Insurer:** Future General India Life Insurance Co. Ltd. **Date:** 30-Sep-16

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	Complaints made by customers							
a)	Death Claim	3	12	0	3	12	0	12
b)	Policy Servicing	7	32	9	6	24	0	32
c)	Proposal Processing	12	71	21	18	43	1	71
d)	Survival Claims	5	47	6	11	34	1	47
e)	ULIP Related	0	11	2	0	6	3	11
f)	Unfair Business Practices	104	1248	379	275	612	86	1248
g)	Others	1	38	7	6	25	1	38
	<b>Total Number of Complaints</b>	<b>132</b>	<b>1459</b>	<b>424</b>	<b>319</b>	<b>756</b>	<b>92</b>	<b>1459</b>

<b>2</b>	Total No. of policies during previous year: FY 2015-16	29601
<b>3</b>	Total No. of claims during previous year: FY 2015-16	1560
<b>4</b>	Total No. of policies during current year: FY 2016-17	15707
<b>5</b>	Total No. of claims during current year: FY 2016-17	693
<b>6</b>	Total No. of Policy Complaints ( current year) per 10,000 policies ( current year) :	929
<b>7</b>	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	173

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
		Upto 7 days	86	0
	7 - 15 days	6	0	6
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	0	0	0
	<b>Total No. of complaints</b>	<b>92</b>	<b>0</b>	<b>92</b>

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

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

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

**Date: September 30, 2016**

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

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

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

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

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

1) Interest : Maximum and Minimum interest rate taken for each segment	Minimum	Maximum
<b>i. Individual Business</b>		
1. Life- Participating policies	5.90% per annum	6.70% per annum
2. Life- Non-participating Policies	4.90% per annum	5.70% per annum
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	6.7% per annum	7.6% per annum
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	4.90% per annum	5.70% per annum
7. Health Insurance	Not applicable, as we do not have any Health products in this segment.	

<b>ii. Group Business</b>	Group Credit Suraksha - 6.7% in first 5 years and 5.9% for reminging years	
	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
	Not Applicable for Group fund products .	

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

<b>i. Individual Business</b>		
1. Life- Participating policies	72% to 242% of IALM 06-08 (Including Pension products)	
2. Life- Non-participating Policies	18.7% to 192.5% of IALM 06-08	
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality	
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	82.5% to 126.5% of IALM 06-08	
7. Health Insurance	Not applicable, as we do not have any Health products in this segment.	

<b>ii. Group Business</b>		
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .	
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	44% - 132% of IALM 06-08	
Group Savings Suraksha	168% - 218% of IALM 06-08	

**3) Expenses :**

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

**4) Bonus Rates :**

----Bonus rates are applicable only for participating policies		
Life- Participating policies- Individual Business	Future Reversionary bonus assumptions varies from 2.15% to 5.05% depending on product.	
Life- Participating policies- Pension Business	4.5% per annum crediting interest rate.	

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

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

7) Basis of provisions for Incurred But Not Reported (IBNR)	
i. Individual Business	IBNR provision is calculated using a chain-ladder methodology by calculating development factors based on historical claims data
ii. Group Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.
8) Change in Valuation Methods or Bases (as compared with 30 June 2016 assumptions)	
i. Individuals Assurances	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
ii. Annuities	
1. Interest	No change
a. Annuity in payment	No change
b. Annuity during deferred period	Not Applicable
c. Pension : All Plans	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iii. Unit Linked	
1. Interest	No change
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change
iv. Health	
1. Interest	Not applicable
2. Expenses	Not applicable
3. Inflation	Not applicable
v. Group	
1. Interest	Group Credit Suraksha - Changed from 5.7% to 6.7% in first 5 years and 4.9% to 5.9% for remaining years
2. Expenses	No change other than allowing for implied inflation
3. Inflation	No change

**PER POLICY RENEWAL EXPENSES**

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-TRADITIONAL</b>		
Future Assure	551.71	4.0%
Insta Life(RP)	551.71	4.0%
Insta Life(SP)	275.86	4.0%
Future Child-RP	551.71	4.0%
Future Child-SP	275.86	4.0%
Future Anand	551.71	4.0%
Future SaralAnand	551.71	4.0%
Future DreamGuarantee Plan	551.71	4.0%
Future Generali Bima Guarantee	551.71	4.0%
Future Generali SecureIncome(RP)	551.71	4.0%
Future Generali SecureIncome(SP)	275.86	4.0%
Future Generali Immediate Annuity (SP)	275.86	4.0%
Future Generali Pearls Guarantee	551.71	4.0%
Future Care	551.71	4.0%
Future Generali CarePlus	551.71	4.0%
Future Generali SmartLife	551.71	4.0%
Term With ReturnofPremium	551.71	4.0%
Future Pension(RP)	551.71	4.0%
Future Pension(SP)	275.86	4.0%
Future Generali FamilySecure Plan	551.71	4.0%
Future Generali FamilyIncome Plan	551.71	4.0%
Future Generali PensionGuarantee (SP)	275.86	4.0%
Future Generali SaralBima	551.71	4.0%
Future Generali AssurePlus	551.71	4.0%
Future Guarantee Care Plus - Regular Pay	551.71	4.0%
Future Generali Pension Guarantee(RP)	551.71	4.0%
Future Generali Assured Income	551.71	4.0%
Future Generali Triple Anand Avantage Plan	551.71	4.0%
Future Generali Triple Anand Advantage	551.71	4.0%
Future Generali Assured Money Back Plan	551.71	4.0%
Future Generali Assured Education Plan - Option A	551.71	4.0%
Future Generali Assured Education Plan - Option B	551.71	4.0%
Future Generali Assured Education Plan - Option C	551.71	4.0%
Future Generali Flexi Online Term Plan - Option 1	551.71	4.0%
Future Generali Flexi Online Term Plan - Option 2	551.71	4.0%
Future Generali Flexi Online Term Plan - Option 3	551.71	4.0%
Future Generali Jan Suraksha (SP)	275.86	4.0%
Future Generali New Saral Anand	551.71	4.0%

<b>INDIVIDUAL-UNIT LINKED</b>		
Future Pension Advantage(RP)	551.71	4.0%
Future Pension Advantage(SP)	275.86	4.0%
Future Pension Advantage Plus(RP)	551.71	4.0%
Future Pension Advantage Plus(SP)	275.86	4.0%
Future Generali Bima Gain (SP)	275.86	4.0%
Future Generali Bima Advantage Plus	551.71	4.0%
Future Generali Dhan Vridhi	551.71	4.0%
Future Generali Wealth Protect Plan	551.71	4.0%
Future Sanjeevani(RP)	551.71	4.0%
Future Freedom	551.71	4.0%
Future Sanjeevani(SP)	275.86	4.0%
Future Sanjeevani Plus(RP)	551.71	4.0%
Future Sanjeevani Plus(SP)	275.86	4.0%
Future Freedom Plus	551.71	4.0%
NAV Assure(RP)	551.71	4.0%
NAV Assure(SP)	275.86	4.0%
Future Generali NAV Insure Plan (RP)	551.71	4.0%
Future Generali NAV Insure Plan(SP)	275.86	4.0%
Future Generali Wealth Protect Plan -Revised	551.71	4.0%
Future Generali Pramukh Nivesh ULIP (SP)	275.86	4.0%
Future Guarantee Plus	551.71	4.0%
Future Generali Nivesh Plan(SP)	275.86	4.0%
Future Generali Select Insurance Plan	551.71	4.0%
Future Generali Nivesh Preferred (SP)	275.86	4.0%
Future Generali Bima Advantage	551.71	4.0%
Future Guarantee	551.71	4.0%
Future Guarantee Easy Invest Online	551.71	4.0%

<b>GROUP (TRADITIONAL &amp; UNIT LINKED)</b>		
All Group Plans	As per Pricing basis	

<b>PREMIUM RELATED RENEWAL EXPENSES</b>		
ALL PRODUCTS	NIL	

<b>RENEWAL SUM ASSURED RELATED EXPENSES</b>		
ALL PRODUCTS	NIL	

SP-Single Premium

RP-Regular Premium