

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended June 30, 2016

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Upto the	Upto the
		Quarter Ended June 30, 2016	Quarter Ended June 30, 2015
		Unaudited	Unaudited
Premiums Earned - Net	L-4		
(a) Premium		1,223,883	1,020,020
(b) Reinsurance Ceded		(98,757)	(40,906)
(c) Reinsurance Accepted		-	-
Income from Investments			
(a) Interest, Dividend and Rent - Gross		448,204	435,746
(b) Profit on Sale / Redemption of Investments		177,501	199,885
(c) (Loss on Sale / Redemption of Investments)		(57,800)	(51,254)
(d) Transfer / Gain on revaluation / change in Fair value*		140,722	(323,508)
Transfer from Shareholders' Fund		337,731	52,317
Other Income			
(a) Profit / (Loss) on Sale of Fixed Assets		-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-
(c) Miscellaneous Income		15,546	18,520
Total (A)		2,187,030	1,310,820
Commission	L-5	40,402	24,304
Operating Expenses related to Insurance Business	L-6	862,348	616,281
Service Tax		9,361	14,851
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		-	-
Total (B)		912,111	655,436
Benefits Paid (Net)	L-7	1,113,820	878,860
Interim Bonuses Paid		268	
Change in Valuation of Liability in respect of Life Policies			
(a) Gross **			
Linked (Fund Reserve)		(206,556)	(377,682)
Non Linked		323,961	160,526
(b) Amount ceded in Reinsurance			
Linked		-	-
Non Linked		(83,369)	(6,320)
(c) Amount accepted in Reinsurance			
Total (C)		1,148,124	655,384
Surplus/ (Deficit) (D) = (A) - (B) - (C)		126,795	
Appropriations			
Transfer to Shareholders' Account		-	-
Transfer to Other Reserves		-	-
Balance being Funds for Future Appropriations		104,296	-
Surplus transferred to balance sheet		22,499	
Total (D)		126,795	
* 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		268	
(b) Allocation of Bonus to Policyholders			
(c) Surplus shown in the Revenue Account			
(d) Total Surplus: [(a)+(b)+(c)]		268	

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended June 30, 2016

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	Upto the	Upto the
		Quarter Ended June 30, 2016	Quarter Ended June 30, 2015
		Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)			
Income from Investments			
(a) Interest, Dividend and Rent - Gross		35,143	50,384
(b) Profit on Sale / Redemption of Investments		11,177	10,441
(c) (Loss on Sale / Redemption of Investments)		(1,726)	(1,164)
Other Income			-
Total (A)		44,594	59,661
Expenses other than those directly related to the insurance business			
(a) Employees' Remuneration and Welfare Benefits		2,203	432
(b) Rent, Rates and Taxes		-	-
(c) Other Expenses		23,562	6,382
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)		337,731	52,317
Total (B)		363,496	59,131
Profit / (Loss) before Tax		(318,902)	530
Provision for Taxation		-	
Profit / (Loss) after Tax		(318,902)	530
Appropriations			
(a) Balance at the beginning of the Period		(12,378,969)	(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)		-	
Profit / (Loss) carried to the Balance Sheet		(12,697,871)	(12,021,620)

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

This is the Profit & 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 June 30, 2016

(₹ '000)

Particulars	Schedule	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(6,686)	(10,008)
Sub-Total		14,513,314	14,509,992
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(12,864)	(29,550)
Policy Liabilities		17,915,607	15,705,651
Insurance Reserves		-	-
Provision for Linked Liabilities		6,120,100	7,504,891
Sub-Total		24,022,843	23,180,992
Funds for Future Appropriations		104,379	-
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)		22,499	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		593,562	902,856
(ii) Others		-	-
Total		39,256,597	38,593,840
Application of Funds			
Investments			
Shareholders'	L-12	1,856,388	2,309,965
Policyholders'	L-13	18,158,468	15,785,010
Assets held to cover Linked Liabilities	L-14	6,713,662	8,407,747
Loans	L-15	31,061	18,291
Fixed Assets	L-16	210,618	51,284
Current Assets			
Cash and Bank Balances	L-17	76,403	130,798
Advances and Other Assets	L-18	1,337,437	1,143,306
Sub-Total (A)		1,413,840	1,274,104
Current Liabilities	L-19	1,786,345	1,243,011
Provisions	L-20	38,966	31,170
Sub-Total (B)		1,825,311	1,274,181
Net Current Assets (C) = (A - B)		(411,471)	(77)
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,697,871	12,021,620
Total		39,256,597	38,593,840

CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at	As at
	June 30, 2016	June 30, 2015
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	8,196	8,302
TOTAL	8,196	8,302

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	Upto the	Upto the
		Quarter Ended	Quarter Ended
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	First Year Premiums	787,415	580,965
	Renewal Premiums	385,030	433,310
	Single Premiums	51,438	5,745
	Total	1,223,883	1,020,020

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

	Particulars	Upto the	Upto the
		Quarter Ended	Quarter Ended
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Commission Paid		
	Direct - First Year Premiums	39,647	22,635
	- Renewal Premiums	666	1,629
	- Single Premiums	89	40
	Add: Commission on Reinsurance Accepted	-	-
	Less: Commission on Reinsurance Ceded	-	-
	Net commission	40,402	24,304
	Breakup of Commission Expenses (Gross) incurred		
	Agents	25,378	18,291
	Brokers	10,296	4,527
	Corporate Agency	4,728	1,485
	Referral	-	-
	Total	40,402	24,304

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

Particulars	Upto the Quarter Ended June 30, 2016	Upto the Quarter Ended June 30, 2015
	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	366,686	308,530
Travel, Conveyance and Vehicle Running Expenses	15,850	10,649
Training Expenses (including Staff Training) (Net of Recovery)	5,238	3,272
Rent, Rates and Taxes	103,105	55,006
Repairs	20,861	22,566
Printing and Stationery	5,217	4,751
Communication Expenses	15,315	16,784
Legal and Professional Charges	13,463	25,964
Medical Fees	2,041	1,226
Auditors' Fees, Expenses etc.		
(a) as Auditor	798	870
(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	227	219
Advertisement and Publicity	262,622	109,865
Interest and Bank Charges	3,304	3,944
Depreciation	22,231	6,563
Others:		
Membership and Subscriptions	2,068	2,732
Information Technology and related Expenses	8,873	9,921
Outsourcing Expenses	13,639	10,940
Other Expenses	810	22,479
Total	862,348	616,281

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	Upto the Quarter Ended June 30, 2016	Upto the Quarter Ended June 30, 2015
		Unaudited	Unaudited
	Insurance Claims		
	(a) Claims by Death	184,493	90,033
	(b) Claims by Maturity	56,746	5,410
	(c) Annuities / Pension Payment,	559	458
	(f) Other Benefits		
	Surrender	919,678	691,217
	Partial Withdrawal	-	-
	Critical Illness		
	Gratuity	24,832	71,853
	Superannuation		52,083
	Other Benefits	721	629
	Claims related Expenses	1,838	830
	(Amount Ceded in Reinsurance):		
	(a) Claims by Death,	(75,047)	(33,653)
	(b) Claims by Maturity	-	-
	(c) Annuities / Pension Payment,	-	-
	(d) Other Benefits	-	-
	Critical Illness	-	-
	Amount Accepted in Reinsurance:		
	(a) Claims by Death	-	-
	(b) Claims by Maturity	-	-
	(c) Annuities / Pension Payment,	-	-
	(d) Other Benefits	-	-
			-
	Total	1,113,820	878,860

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

Particulars	As at June 30, 2016	As at June 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 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Subscribed Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Called-up Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
Total	14,520,000	14,520,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at June 30, 2016		As at June 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#)	43,560,000	3.00	43,560,000	3.00
- Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
- Industrial Investment Trust Limited	326,700,000	22.50	326,700,000	22.50
Foreign - Participatie Maatschappij Graafschap Holland NV	370,260,000	25.50	370,260,000	25.50
Other:	-	-	-	-
Total	1,452,000,000	100	1,452,000,000	100

* Shares held by Future Enterprises Limited and its nominees

w.e.f. from 04th May 2016

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2016	As at June 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	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2016	As at June 30, 2015
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2016	As at June 30, 2015
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	457,609	509,582
	Other Approved Securities	194,630	320,192
	Other Investments		
	(a) Shares		
	(aa) Equity	113,549	141,501
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	361,323	561,975
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	345,620	653,765
	Other than Approved Investments		
		1,472,731	2,187,015
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	44,953	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	255,627	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	5,000	122,950
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	14,033	-
	Other than Approved Investments	64,044	-
		383,657	122,950
	Total	1,856,388	2,309,965

Notes:

- (i) Aggregate Cost & market value of Long Term investment other than equity shares is Rs. 1,342,604(000) (Previous Year Rs. 2,026,343(000)) & Rs. 1,418,306(000) (Previous Year Rs. 2,096,737(000)) respectively.
- (ii) Aggregate Cost & market value of Short Term investment other than equity shares is Rs. 383,657(000) (Previous Year Rs. 122,950(000)) & Rs. 383,726(000) (Previous Year Rs. 122,950(000)) respectively.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	7,825,491	6,271,794
	Other Approved Securities	2,238,696	2,417,833
	Other Investments		
	(a) Shares		
	(aa) Equity	621,006	351,748
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,704,808	2,595,139
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,792,547	4,044,821
	Other than Approved Investments	149,084	
		17,331,632	15,681,335
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,995	
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	508,280	45,880
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - CBLO		44,050
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	186,736	-
	Other than Approved Investments	126,825	13,745
		826,836	103,675
	Total	18,158,468	15,785,010

Notes:

- (i) Aggregate Cost & market value of Long Term investment other than equity shares is Rs. 16,632,394(000) (Previous Year Rs. 15,269,916(000)) & Rs. 17,337,759(000) (Previous Year Rs. 15,605,637(000)) respectively.
- (ii) Aggregate Cost & market value of Short Term investment other than equity shares is Rs. 826,836(000) (Previous Year Rs. 103,675(000)) & Rs. 827,570(000) (Previous Year Rs. 103,675(000)) respectively.

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

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	433,960	554,802
	Other Approved Securities	527,226	1,316,272
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	2,721,581	3,354,630
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	554,561	771,378
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,080,782	1,465,348
	Other than Approved Investments		
		5,318,110	7,462,430
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	488,377	48,467
	Other Approved Securities	101	
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	286,597	201,333
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	131,717	499,901
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	368,177	28,129
	Net Current Assets	120,583	167,487
		1,395,552	945,317
	Total	6,713,662	8,407,747

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,276,744(000) (Previous Year Rs. 3,550,229(000)) & Rs. 2,276,744(000) (Previous Year Rs. 3,550,229(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,274,970(000) (Previous Year Rs. 777,828(000)) & Rs. 1,274,970(000) (Previous Year Rs. 777,828(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	31,061	18,291
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	31,061	18,291
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	31,061	18,291
	(f) Others	-	-
	Total	31,061	18,291
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	31,061	18,291
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	31,061	18,291
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	31,061	18,291
	Total	31,061	18,291

FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2016	Additions	Deductions	As at June 30, 2016	As at April 1, 2016	Upto the Quarter ended June 30, 2016	On Sales / Adjustments	As at June 30, 2016	As at June 30, 2016	As at June 30, 2015
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	325,531	17,586	-	343,117	269,421	8,522	-	277,943	65,174	26,109
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	46,424	-	-	46,424	11,118	2,524	-	13,642	32,782	9,129
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	45,274	362	-	45,636	12,287	2,328	-	14,615	31,021	344
Information Technology Equipment	42,545	21,582	-	64,127	19,398	4,145	-	23,543	40,584	4,946
Vehicles	8,005	-	-	8,005	3,385	194	-	3,579	4,426	5,204
Office Equipment	36,278	434	-	36,712	18,336	4,518	-	22,854	13,858	3,575
Total	504,057	39,964	-	544,021	333,945	22,231	-	356,176	187,845	49,307
Capital Work in Progress									22,773	1,977
Grand Total	504,057	39,964	-	544,021	333,945	22,231	-	356,176	210,618	51,284
Previous Period	219,440	11,246	-	302,686	246,816	6,563	-	253,379	51,284	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2016	As at June 30, 2015
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	25,302	220
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	51,101	130,578
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	76,403	130,798
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	76,403	130,798
	- Outside India	-	-
	Total	76,403	130,798

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	24,034	35,804
	Advances to Directors / Officers	-	-
	Taxation)	-	-
	Others:		
	Advances to Suppliers	38,139	46,620
	Advances to Employees	1,863	2,361
	Total (A)	64,036	84,785
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	58,166	107,104
	(b) Policyholders'	465,089	461,681
	Outstanding Premiums	123,828	139,085
	Agents' Balances	31,750	14,505
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	42,198	70,683
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	106,412	191,489
	Service Tax Unutilised Credit	60,573	71,741
	Other Receivables	4,965	2,233
	Unclaimed Amounts of Policyholders Fund	380,420	
	Total (B)	1,273,401	1,058,521
	Total (A + B)	1,337,437	1,143,306

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Agents' Balances	19,370	1,513
	Balances due to Other Insurance Companies		
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	14,341	15,450
	Unallocated Premium	200,581	105,163
	Sundry Creditors	596,612	385,052
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	447,056	351,620
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	444,793	342,428
	Others:		
	Statutory Dues	59,025	38,010
	Dues to Employees	2,661	2,320
	Retention Money Payable	1,906	1,455
	Total	1,786,345	1,243,011

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	10,991	9,657
	Leave Encashment	27,975	21,513
	Total	38,966	31,170

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at	As at
		June 30, 2016	June 30, 2015
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

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

Date: **30-06-2016**

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending June 30, 2016	Upto the Quarter ending June 30, 2016	For the Quarter ending June 30, 2015	Upto the Quarter ending June 30, 2015
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	74%	74%	-26%	-26%
	Non Linked Individual Pension	73%	73%	-7%	-7%
	Non Linked Group	39%	39%	485%	485%
	Linked Individual Life	2%	2%	10%	10%
	Linked Individual Pension	NA	NA	-100%	-100%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	91.93%	91.93%	95.99%	95.99%
3	Expense of Management to Gross Direct Premium Ratio	75.87%	75.87%	63.47%	63.47%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.30%	3.30%	2.38%	2.38%
5	Ratio of policy holder's liabilities to shareholder's funds	1362.93%	1362.93%	967.86%	967.86%
6	Growth rate of shareholders' fund	-27.04%	-27.04%	-2.64%	-2.64%
7	Ratio of surplus to policy holders' liability	0.00%	0.00%	0.00%	0.00%
8	Change in net worth (Rs.'000)	(6,72,930)	(6,72,930)	(67,591)	(67,591)
9	Profit after tax/ Total Income	-16.84%	-16.84%	0.04%	0.04%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	1472.29%	1472.29%	1065.06%	1065.06%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	9.91%	9.91%	10.90%	10.90%
	Policyholders' Fund				
	Non Linked				
	Par	8.80%	8.80%	9.18%	9.18%
	Non Par	9.72%	9.72%	9.86%	9.86%
	Linked				
	Non Par	11.87%	11.87%	12.80%	12.80%
	B With unrealised gain				
	Shareholders' Fund	14.24%	14.24%	-0.32%	-0.32%
	Policyholders' Fund				
	Non Linked				
	Par	15.91%	15.91%	-1.28%	-1.28%
	Non Par	12.13%	12.13%	1.36%	1.36%
	Linked				
	Non Par	22.44%	22.44%	-4.73%	-4.73%
14	Conservative Ratio	37.96%	37.96%	56.59%	56.59%
15	Persistency Ratio				
	For 13th month	31.06%	34.71%	28.49%	36.41%
	For 25th month	23.59%	30.28%	26.17%	33.94%
	For 37th month	21.37%	27.14%	25.62%	28.55%
	For 49th Month	22.19%	24.33%	19.05%	22.01%
	For 61st month	15.07%	19.16%	7.56%	10.22%
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	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited* (Formerly known as Future Retail Limited)	3.00	3.00	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	22.50	22.50	22.50	22.50
	Foreign - Participatie Maatschappij Graafschap He	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.)	(0.22)	(0.22)	-	-
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.22)	(0.22)	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.22)	(0.22)	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.22)	(0.22)	-	-
6	Book value per share (Rs)	1.25	1.25	1.71	1.71

* w.e.f. 4th May 2016

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

For the period ending June 2016 (March 2016 to May 2016)

13th month : All policies incepted in the period <=31-05-2015 And >=01-03-2015

25th month : All policies incepted in the period <=31-05-2014 And >=01-03-2014

37th month : All policies incepted in the period <=31-05-2013 And >=01-03-2013

49th month : All policies incepted in the period <=31-05-2012 And >=01-03-2012

61st month : All policies incepted in the period <=31-05-2011 And >=01-03-2011

Up to the period ending June 2016 (June 2015 to May 2016)

13th month : All policies incepted in the period <=31-05-2015 And >=01-06-2014

25th month : All policies incepted in the period <=31-05-2014 And >=01-06-2013

37th month : All policies incepted in the period <=31-05-2013 And >=01-06-2012

49th month : All policies incepted in the period <=31-05-2012 And >=01-06-2011

61st month : All policies incepted in the period <=31-05-2011 And >=01-06-2010

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

PERIODIC DISCLOSURES

FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited	Date:	30-06-2016
			<i>(Rs in Lakhs)</i>
Valuation of net liabilities			
Sl.No.	Particular	As at 30/06/2016	As at 30/06/2015 for the corresponding previous year
1	Linked		
a	Life	69,775	86,131
b	General Annuity	-	-
c	Pension	2,142	3,201
d	Health	-	-
2	Non-Linked		
a	Life	1,70,941	1,47,515
b	General Annuity	381	287
c	Pension	3,054	3,999
d	Health	-	-
Total		2,46,293	2,41,134

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

30-06-2016

(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	8	8	1.99	34	103	103	39	1,161	111	111	41	1196
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	45	45	7	97	71	71	12	164	116	116	19	261
4	Bihar	371	371	67	932	553	553	106	1,535	924	924	173	2467
5	Chattisgarh	11	11	2	13	28	28	6	126	39	39	8	139
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	27	27	8	187	124	124	157	1,866	151	151	165	2053
8	Haryana	22	22	4	88	81	81	30	691	103	103	35	779
9	Himachal Pradesh	24	24	5	59	38	38	12	159	62	62	17	218
10	Jammu & Kashmir	6	6	3	22	25	25	34	233	31	31	36	255
11	Jharkhand	26	26	6	116	67	67	23	376	93	93	30	492
12	Karnataka	74	74	1	24	461	461	59	1,187	535	535	61	1211
13	Kerala	5	5	4	21	175	175	102	765	180	180	106	786
14	Madhya Pradesh	23	23	4	123	100	100	37	510	123	123	42	633
15	Maharashtra	43	43	11	299	698	698	330	17,391	741	741	341	17690
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	49	49	7	89	138	138	47	453	187	187	54	542
21	Punjab	14	14	3	33	43	43	20	274	57	57	23	307
22	Rajasthan	10	10	2	33	44	44	21	268	54	54	23	301
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	26	26	8.62	81	405	405	168	1,863	431	431	177	1944
25	Telangana	19	19	5	71	273	273	127	1,427	292	292	132	1498
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	263	263	53	646	667	667	227	2,633	930	930	280	3279
28	UttraKhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	123	123	24	292	617	617	143	1,442	740	740	167	1734
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	(5)	(5)	(1)	(33)	29	29	11	167	24	24	10	135
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	120	120	56	741	989	989	479	5,680	1109	1109	535	6421
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	1304	1304	282	3970	5729	5729	2192	40372	7033	7033	2475	44342

PERIODIC DISCLOSURES

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

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

Date: **30-06-2016**

(Rs in Lakhs)

Sl.No.	State / Union Territory	Geographical Distribution of Total Business- GROUP											
		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	5,846	67	1,13,168	10	5,846	67	1,13,168
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	4	1,316	1,306	8,919	4	1,316	1,306	8,919
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	4	54,525	1,778	3,48,255	4	54,525	1,778	3,48,255
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	9	51,701	2,762,589	17,05,582	9	51,701	2,763	17,05,582
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	27	1,13,388	5,914	21,75,923	27	1,13,388	5,914	21,75,923

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 Jun 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)			3,925.66
Provisions	Sch 14		3.90
Liabilities	Sch 13		178.63
			182.53
Less: (C)			1,269.79
Debit Balance in P&L A/c			
Deferred Tax asset			
Loans	Sch 9		3.11
Adv & Other Assets	Sch 12		133.74
Cash & Bank Balance	Sch 11		7.64
Fixed Assets	Sch 10		21.06
Misc. Exp Not Written Off	Sch 15		0.00

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	2,672.85
Balance Sheet Value of :	
A.Life Fund	1,527.09
B.Pension & General Annuity and Group Business	474.40
C. Unit Linked Funds	671.37
	2,672.85
Difference	0.00

Funds available for Investments

2,672.85

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%	-	45.76	14.35	516.97	141.45	718.52	46.99	-	718.52	750.72	
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	69.72	23.02	612.46	170.54	875.74	57.27	-	875.74	915.59	
3	Investment subject to Exposure Norms												
	a	Housing & Infrastructure	Not less than 15%										
		i) Approved Investments		-	34.60	14.47	171.08	60.80	280.96	18.37	(1.62)	279.34	292.25
		ii) Other investments		-	0.27	-	1.02	-	1.30	0.08	(0.07)	1.23	1.23
	b	i) Approved Investments	Not exceeding 35%	-	75.31	17.53	192.62	56.58	342.04	22.37	(0.18)	341.86	353.16
		ii) Other investments		-	6.40	-	22.11	0.50	29.01	1.90	(0.09)	28.92	29.29
		TOTAL LIFE FUND	100%	-	186.31	55.02	999.30	288.42	1,529.04	100.00	(1.95)	1,527.09	1,591.51

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>	27.57	82.22	109.79	23.14	-	109.79	113.31
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	<i>Not less than 40%</i>	58.34	142.56	200.90	42.35	-	200.90	207.16
3	Balance in Approved Investment	<i>Not exceeding 60%</i>	72.31	196.11	268.42	56.58	-	268.42	275.94
4	Other Investments		5.08	-	5.08	1.07	-	5.08	5.06
TOTAL PENSION GENERAL ANNUITY FUND		100%	135.73	338.67	474.40	100.00	-	474.40	488.16

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>	-	627.82	627.82	93.51
2	Other Investments	<i>Not more than 25%</i>	-	43.54	43.54	6.49
TOTAL LINKED INSURANCE FUND		100%	-	671.37	671.37	100.00

CERTIFICATION

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

- 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

PART - B

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

Registration Number : 133

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

Statement as on : 30th Jun 2016

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF01180510NAVAGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	23.92	27.43	135.85	54.46	692.02
Add: Inflow during the Quarter	0.05	0.07	2.12	5.43	11.61
Increase / (Decrease) value of Inv (Net)	1.58	1.00	8.73	0.68	29.03
Less: Outflow during the Quarter	-1.85	-4.13	-20.54	-1.22	-61.30
Total Investible Funds (Mkt Value)	23.71	24.37	126.16	59.36	671.37

Investment of Unit Fund	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133		Future NAV - Guarantee Fund ULIF01180510NAVAGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	0.00	0.00	0.94	3.86	0.00	0.00	47.89	80.68	92.23	13.74
State Govt. Securities	0.00	0.00	4.10	16.81	0.00	0.00	0.00	0.00	52.73	7.85
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	1.64	6.74	0.00	0.00	0.00	0.00	55.46	8.26
Infrastructure Bonds	0.00	0.00	4.32	17.73	0.00	0.00	0.00	0.00	76.10	11.34
Equity	20.68	87.23	10.30	42.27	114.21	90.53	0.00	0.00	297.41	44.30
Money Market Investments	0.00	0.00	0.00	0.00	0.00	0.00	2.43	4.10	10.17	1.52
Mutual funds.	1.08	4.57	1.10	4.51	5.55	4.40	2.66	4.48	28.66	4.27
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.45
Sub Total (A)	21.76	91.80	22.41	91.93	119.76	94.93	52.98	89.26	615.77	91.72
Current Assets:										
Accrued Interest	0.00	-0.01	0.36	1.47	0.00	0.00	0.00	0.00	8.13	1.21
Dividend Receivable	0.06	0.26	0.03	0.13	0.35	0.28	0.00	0.00	0.92	0.14
Bank Balance	0.00	0.01	0.00	0.01	0.01	0.01	0.00	0.01	0.10	0.01
Receivable for Sale of Investments	0.21	0.89	0.08	0.34	1.41	1.12	0.00	0.00	3.39	0.51
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.17	0.13	0.00	0.00	0.62	0.09
Less: Current Liabilities										
Payable for Investments	0.05	0.20	0.02	0.10	0.26	0.21	0.00	0.00	0.65	0.10
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)	0.02	0.07	0.00	0.00	0.00	0.00	0.12	0.20	0.40	0.06
Sub Total (B)	0.21	0.87	0.45	1.83	1.67	1.32	-0.12	-0.20	12.06	1.80
Other Investments (<=25%)										
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	0.46	1.95	0.17	0.70	2.61	2.07	0.00	0.00	6.72	1.00
Mutual funds	1.27	5.38	1.35	5.54	2.13	1.68	6.49	10.94	36.82	5.48
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
Sub Total (C)	1.74	7.33	1.52	6.24	4.73	3.75	6.49	10.94	43.54	6.49
Total (A+B+C)	23.71	100.00	24.37	100.00	126.16	100.00	59.36	100.00	671.37	100.00
Funds Carried Forward (as per LB2)										

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 Jun 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	35.03	19.99	19.99	19.69	19.21	19.11	18.34	6.16%	8.32%	20.02
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	166.17	21.61	21.61	21.16	20.69	20.62	19.78	8.46%	8.10%	21.61
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	112.33	17.65	17.65	16.84	16.93	16.99	17.04	19.18%	9.53%	17.73
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	89.22	19.07	19.07	17.93	18.33	18.46	19.01	25.40%	11.07%	20.30
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.76	21.81	21.81	21.36	20.89	20.74	19.99	8.46%	8.77%	21.81
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.43	21.88	21.88	21.27	20.82	20.59	20.02	11.63%	10.32%	21.88
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.59	24.07	24.07	22.83	22.93	23.02	23.15	21.89%	11.26%	24.28
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	12.76	26.82	26.82	25.06	25.68	25.94	26.86	28.17%	11.36%	28.91
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	01-Sep-09	Non Par	0.03	16.43	16.43	16.03	15.67	15.59	15.07	10.03%	7.07%	16.43
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.10	16.82	16.82	16.13	15.84	15.53	15.56	17.36%	8.89%	16.82
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.09	17.28	17.28	16.42	16.24	15.79	16.31	20.84%	9.77%	17.28
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	14.26	16.45	16.45	15.38	15.71	15.88	16.35	28.01%	13.18%	17.52
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	23.71	15.55	15.55	14.55	14.85	14.98	15.29	27.58%	10.44%	16.20
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	24.37	13.48	13.48	12.96	12.97	13.11	13.37	16.05%	10.08%	14.30
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	126.16	13.70	13.70	12.80	13.15	13.30	13.76	28.19%	11.43%	14.79
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	59.36	14.11	14.11	13.94	13.67	13.53	13.04	4.84%	8.02%	14.11
					671.37									

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 Jun 2016

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30/06/2016

(Rs in Crore)

Detail Regarding debt securities - Non ULIP								
	Market Value				Book Value			
	As at 30th Jun, 2016	As % of total for this class	As at 30th Jun, 2015	As % of total for this class	As at 30th Jun, 2016	As % of total for this class	As at 30th Jun, 2015	As % of total for this class
Break down by credit rating								
AAA rated	495.71	26.08%	522.46	29.51%	477.42	26.19%	505.63	29.23%
AA or better	267.13	14.05%	280.24	15.83%	253.69	13.92%	266.91	15.43%
Rated below AA but above A	15.17	0.80%	5.38	0.00%	14.82	0.81%	5.15	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,122.75	59.07%	962.16	54.35%	1,076.64	59.07%	951.94	55.04%
	1,900.76	100.00%	1,770.24	100.00%	1,822.57	100.00%	1,729.63	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	25.15	1.32%	-	0.00%	25.07	0.01%	-	0.00%
More than 1 year and upto 3 years	123.74	6.51%	42.13	2.38%	122.36	6.71%	42.53	2.46%
More than 3 years and up to 7 years	504.88	26.56%	453.23	25.60%	483.23	26.51%	438.15	25.33%
More than 7 years and up to 10 years	336.76	17.72%	487.87	27.56%	322.79	17.71%	474.13	27.41%
More than 10 years and up to 15 years	226.13	11.90%	151.75	8.57%	217.55	11.94%	148.29	8.57%
More than 15 years and up to 20 years	118.11	6.21%	170.06	9.61%	110.85	6.08%	168.09	9.72%
Above 20 years	565.99	29.78%	465.20	26.28%	540.72	29.67%	458.45	26.51%
	1,900.76	100.00%	1,770.24	100.00%	1,822.57	100.00%	1,729.63	100.00%
Breakdown by type of the issuer								
a. Central Government	869.03	45.72%	684.00	38.64%	833.30	45.72%	678.14	39.21%
b. State Government	253.72	13.35%	278.16	15.71%	243.33	13.35%	273.80	15.83%
c. Corporate Securities	778.01	40.93%	808.08	45.65%	745.93	40.93%	777.69	44.96%
	1,900.76	100.00%	1,770.24	100.00%	1,822.57	100.00%	1,729.63	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Jun 2016

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30/06/2016

(Rs in Crore)

Detail Regarding debt securities - ULIP								
	Market Value				Book Value			
	As at 30th Jun, 2016	As % of total for this class	As at 30th Jun, 2015	As % of total for this class	As at 30th Jun, 2016	As % of total for this class	As at 30th Jun, 2015	As % of total for this class
Break down by credit rating								
AAA rated	105.06	36.65%	126.17	35.06%	105.06	36.65%	126.17	35.06%
AA or better	36.67	12.79%	41.74	11.60%	36.67	12.79%	41.74	11.60%
Rated below AA but above A	-	-	-	0.00%	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	144.97	50.56%	191.95	53.34%	144.97	50.56%	191.95	53.34%
	286.69	100.00%	359.87	100.00%	286.69	100.00%	359.87	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	59.02	20.59%	4.85	1.35%	59.02	20.59%	4.85	1.35%
More than 1 year and upto 3 years	7.46	2.60%	12.30	3.42%	7.46	2.60%	12.30	3.42%
More than 3 years and up to 7 years	90.21	31.47%	97.10	26.98%	90.21	31.47%	97.10	26.98%
More than 7 years and up to 10 years	78.18	27.27%	197.55	54.90%	78.18	27.27%	197.55	54.90%
More than 10 years and up to 15 years	27.10	9.45%	21.31	5.92%	27.10	9.45%	21.31	5.92%
More than 15 years and up to 20 years	-	-	-	0.00%	-	-	-	0.00%
Above 20 years	24.73	8.63%	26.76	7.44%	24.73	8.63%	26.76	7.44%
	286.69	100.00%	359.87	100.00%	286.69	100.00%	359.87	100.00%
Breakdown by type of the issuer								
a. Central Government	92.23	32.17%	60.33	16.76%	92.23	32.17%	60.33	16.76%
b. State Government	52.73	18.39%	131.63	36.58%	52.73	18.39%	131.63	36.58%
c. Corporate Securities	141.73	49.44%	167.92	46.66%	141.73	49.44%	167.92	46.66%
	286.69	100.00%	359.87	100.00%	286.69	100.00%	359.87	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited

(₹ in Lakhs)

Date:

Jun-2016

Related Party Transactions				Consideration paid / received			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended	up to the Quarter	For the Quarter ended	up to the Quarter
				June 30, 2016	ended June 30, 2016	June 30, 2015	ended June 30, 2015
1	Future Enterprises Limited * (Formerly known as Future Retail Limited)	Joint Venturer	Premium Income	0.40	0.40	2.92	2.92
			Rent paid	3.70	3.70	1.11	1.11
			Reimbursement of Expenses paid	-	-	-	-
			Premium Deposits Outstanding	(6.74)	(6.74)	(3.84)	(3.84)
			Closing Balances at period-end	(11.25)	(11.25)	(21.80)	(21.80)
			Other Operating Expenses	0.80	0.80	-	-
2	Future Generali India Insurance Company Limited	Two of the Joint Venturers having joint control	Premium Income	38.63	38.63	3.35	3.35
			Insurance expenses	1.41	1.41	0.12	0.12
			Reimbursement of Expenses paid	43.00	43.00	39.50	39.50
			Reimbursement of Expenses received	106.36	106.36	62.39	62.39
			Premium Deposits Outstanding	(4.29)	(4.29)	(0.92)	(0.92)
			Closing Balances at period-end	160.40	160.40	13.85	13.85
3	Key Managerial Personnel		Managerial Remuneration	88.38	88.38	79.82	79.82
			Reimbursement Paid	5.68	5.68	4.61	4.61
			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	up to the Quarter	For the Quarter ended	up to the Quarter
				June 30, 2016	ended June 30, 2016	June 30, 2015	ended June 30, 2015
4	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [FRL]	Premium Income	0.39	0.39	1.52	1.52
			Premium Deposits Outstanding	(4.02)	(4.02)	(1.41)	(1.41)
			Closing Balances at period-end	(4.02)	(4.02)	(1.41)	(1.41)
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	1.06	1.06	2.36	2.36
			Premium Deposits Outstanding	(6.48)	(6.48)	(3.99)	(3.99)
			Closing Balances at period-end	(6.48)	(6.48)	(3.99)	(3.99)
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	0.13	0.13	-	-
			Premium Deposits Outstanding	(1.19)	(1.19)	-	-
			Closing Balances at period-end	(1.19)	(1.19)	-	-
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	(0.15)	(0.15)	-	-
			Premium Deposits Outstanding	(4.77)	(4.77)	-	-
			Closing Balances at period-end	(4.77)	(4.77)	-	-
11	Future Consumer Enterprise Limited	Subsidiary of FRL	Premium Income	(2.29)	(2.29)	-	-
			Premium Deposits Outstanding	(9.25)	(9.25)	-	-
			Closing Balances at period-end	(9.25)	(9.25)	-	-
12	Iit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL (Joint Venturer)	Insurance Comm paid	10.40	10.40	24.66	24.66
			Closing balances as at year-end	1.13	1.13	3.13	3.13
13	Assicurazioni Generali S.p.A.	Parent of the Joint Venturer	Re-insurance Premium paid	888.44	888.44	327.97	327.97
			RE-insurance Claim	687.05	687.05	131.80	131.80
			Closing balances as at year-end	341.11	341.11	296.55	296.55
						-	-

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 June 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	----
6	Ms. Jennifer Sparks	Director	----
7	Mrs. Bhavna Doshi	Independent Director	----
8	Dr. Devi Singh	Independent Director	----
9	Mr. Munish Sharda	Managing Director and Chief Executive Officer	----
10	Mr. Anup Chandak	Chief Financial Officer	----
11	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
12	Ms. Jyoti Vaswani	Chief Investment Officer	----
13	Mr. Pradeep Pandey	Chief Marketing Officer	----
14	Mr. Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	----

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

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

30th June 2016

Name of Insurer: Future Generali India Life Insurance Company Limited		Registration Number: 133	Form Code: _____
Classification: _____		Classification Code: _____	

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		2,47,561
	Deduct:		
02	Mathematical Reserves		2,46,293
03	Other Liabilities		-
04	Excess in Policyholders' funds		1,269
05	Available Assets in Shareholders Fund:		16,597
	Deduct:		
06	Other Liabilities of shareholders' fund		606
07	Excess in Shareholders' funds		15,991
08	Total ASM (04)+(07)		17,260
09	Total RSM		10,098
10	Solvency Ratio (ASM/RSM)		170.92%

Certification:

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

Place: _____

Date: _____

Name and Signature of Appointed Actuary _____

Notes

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th Jun 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)	486.76	527.57	-	-	-	2.94	1,529.04	1,528.86
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)	486.76	527.57	-	-	-	2.94	1,529.04	1,528.86
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 Jun 2016

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 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)	259.18	176.25	-	-	-	22.05	474.40	433.18
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)	259.18	176.25	-	-	-	22.05	474.40	433.18
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 Jun 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)	131.56	147.00	-	-	10.17	1.10	671.37	692.02
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)	131.56	147.00	-	-	10.17	1.10	671.37	692.02
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 (Jun 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ³
			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, Fls (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	1.16	0.50	0.02	5.83%	5.83%	1.16	0.50	0.02	5.83%	5.83%	7.50	7.50	0.21	11.19%	11.19%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%	3.48	-	0.01	6.60%	6.60%	6.06	4.80	0.02	9.35%	9.35%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	6.43	5.35	0.24	15.02%	15.02%	6.43	5.35	0.24	15.02%	15.02%	10.40	10.80	0.25	9.66%	9.66%
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	52.41	60.68	1.06	8.09%	8.09%	52.41	60.68	1.06	8.09%	8.09%	6.90	-	0.12	8.28%	8.28%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	1.28	1.39	-0.08	-24.77%	-24.77%	1.28	1.39	-0.08	-24.77%	-24.77%	4.47	4.59	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	0.09	0.09	-	-	-	0.09	0.09	-	-	-	0.69	-	0.02	14.87%	14.87%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.74	10.11	0.25	10.42%	10.42%	9.74	10.11	0.25	10.42%	10.42%	-	-	-	-	-
F7	Debentures / Bonds / GPs / 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	26.91	18.00	0.26	8.17%	8.17%	26.91	18.00	0.26	8.17%	8.17%	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	1.21	1.09	-0.02	-7.79%	-7.79%	1.21	1.09	-0.02	-7.79%	-7.79%	1.37	1.37	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,546.97	1,591.51	33.70			1,546.97	1,591.51	33.70			1,471.32	1,487.57	33.59		

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th June 2016

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

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

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Jun 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	108.06	113.31	2.21	8.19%	8.19%	108.06	113.31	2.21	8.19%	8.19%	99.00	112.34	2.28	9.24%	9.24%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A4	Treasury Bills	CTRB	1.72	0.50	0.02	6.58%	6.58%	1.72	0.50	0.02	6.58%	6.58%	9.65	-	0.04	9.08%	9.08%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	95.68	91.91	2.01	8.44%	8.44%	95.68	91.91	2.01	8.44%	8.44%	61.18	69.41	1.35	8.83%	8.83%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1.44	1.44	0.03	7.84%	7.84%	1.44	1.44	0.03	7.84%	7.84%	1.43	1.39	0.03	7.85%	7.85%
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	55.71	77.97	1.23	8.82%	8.82%	55.71	77.97	1.23	8.82%	8.82%	22.47	18.20	0.54	9.55%	9.55%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	-	0.00	94.80%	94.80%	0.00	-	0.00	94.80%	94.80%	-	-	-	-	-
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.01	-	0.00	145.18%	145.18%	0.01	-	0.00	145.18%	145.18%	-	-	-	-	-
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	4.53	4.63	0.10	8.73%	8.73%	4.53	4.63	0.10	8.73%	8.73%	4.36	4.50	0.10	9.06%	9.06%
D8	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	5.00	5.08	0.05	8.50%	8.50%	5.00	5.08	0.05	8.50%	8.50%	-	-	-	-	-
TAXABLE BONDS OF																	
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	22.61	23.34	0.51	9.02%	9.02%	22.61	23.34	0.51	9.02%	9.02%	27.56	28.66	0.62	9.02%	9.02%
D10	Infrastructure - PSU - CPs	ICPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	42.23	45.16	1.04	9.87%	9.87%	42.23	45.16	1.04	9.87%	9.87%	44.31	53.12	1.09	9.85%	9.85%
D12	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS																	
D14	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
D15 ACTIVELY TRADED																	
D16	PSU - Equity shares - Quoted	EAEQ	0.02	-	0.00	178.58%	178.58%	0.02	-	0.00	178.58%	178.58%	-	-	-	-	-
D17	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	0.05	-	0.00	53.90%	53.90%	0.05	-	0.00	53.90%	53.90%	-	-	-	-	-
D18	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D19	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	7.52	18.09	0.17	9.05%	9.05%	7.52	18.09	0.17	9.05%	9.05%	2.90	3.05	0.07	9.68%	9.68%

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Jun 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ³
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	85.60	87.35	2.05	9.62%	9.62%	85.60	87.35	2.05	9.62%	9.62%	60.21	67.23	1.50	9.97%	9.97%
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%	14.00	-	0.01	7.18%	7.18%	-	-	-	-	-
E18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	CCIL - CBLO	ECBO	14.38	-	0.12	6.39%	6.39%	14.38	-	0.12	6.39%	6.39%	13.45	4.40	0.09	8.10%	8.10%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	9.18%	9.18%
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	16.93	14.32	0.35	8.20%	8.20%	16.93	14.32	0.35	8.20%	8.20%	5.94	-	0.11	8.32%	8.32%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	5.08	5.06	0.11	9.05%	9.05%	5.08	5.06	0.11	9.05%	9.05%	-	-	-	-	-
	TOTAL		480.57	488.16	10.01			480.57	488.16	10.01			352.70	362.53	7.80		

No	Category of Investments	Category Code	Current Quarter					Year to Date					Year to Date (Jun 15)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
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	10.17	2.11	0.03	6.38%	6.38%	10.17	2.11	0.03	6.38%	6.38%	49.99	31.40	0.11	8.52%	8.52%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	0.21	0.22	0.00	2.11%	2.11%
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	25.00	22.54	0.45	8.17%	8.17%	25.00	22.54	0.45	8.17%	8.17%	1.94	34.56	0.63	8.25%	8.25%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E32	Mutual Funds - (ETF)	EETF	5.13	4.68	0.50	43.14%	43.14%	5.13	4.68	0.50	43.14%	43.14%	21.59	16.29	-0.75	-18.54%	-18.54%
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	12.06	12.06	-	-	-	12.06	12.06	-	-	-	16.75	16.75	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	-	1.28	0.30	117.42%	117.42%	-	1.28	0.30	117.42%	117.42%	-	7.11	-0.29	-24.31%	-24.31%
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	35.19	22.31	0.46	8.36%	8.36%	35.19	22.31	0.46	8.36%	8.36%	0.06	0.06	0.00	8.25%	8.25%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	1.82	1.91	0.19	40.61%	40.61%	1.82	1.91	0.19	40.61%	40.61%	3.03	2.74	0.04	6.28%	6.28%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		616.99	681.55	31.57			616.99	681.55	31.57			783.72	887.80	-9.35		

CERTIFICATION :

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

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

4 FORM-1 shall be prepared in 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 June 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
A. DURING THE QUARTER 1									
1	9.35% SAIL 2026	EPBT	5.00	09th Sep, 2011	FITCH	AAA	AA	20th April, 2016	N.A
B. AS ON DATE 2									
1	2% Indian Hotels Company Ltd	ECOS	8.51	25th Feb, 2010	ICRA	AA+	AA	14th Sept., 2012	N.A
2	9.55% Hindalco Industries Ltd 27-06-2022	OLDB	9.75	06th Mar, 2014	CRISIL	AA+	AA -	31st July., 2015	N.A
3	9.35% SAIL 2026	EPBT	5.00	09th Sep, 2011	FITCH	AAA	AA	20th April, 2016	N.A

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 June 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	Original	Current Grade	Date of Downgrade	Remarks
A. DURING THE QUARTER 1									
B. AS ON DATE 2									
1	9.55% Hindalco 25 April 2022	OLDB	5.08	01st June, 2015	CRISIL	AA+	AA -	31st July, 2015	Other Investments due to Security down grade during the quarter

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Co. Ltd.
Statement as on : 30th June 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	Original	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
NIL									
B.	<u>AS ON DATE</u> ²								

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 Segreagated 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 :Premium and number of lives covered by policy type

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO LTD

Date: 30-06-2016

(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- (ISP)																
	From 0-10000	3	611	611	58	-	-	-	-	3	611	611	58	-	-	-	-
	From 10,000-25,000	-	-	-	-	(0)	(1)	(1)	-	-	-	-	-	(0)	(1)	(1)	-
	From 25001-50,000	10	19	19	33	6	11	11	21	10	19	19	33	6	11	11	21
	From 50,001- 75,000	2	3	3	5	6	10	10	23	2	3	3	5	6	10	10	23
	From 75,000-100,000	10	10	10	18	16	17	17	34	10	10	10	18	16	17	17	34
	From 1,00,001 -1,25,000	4	3	3	4	1	1	1	5	4	3	3	4	1	1	1	5
	Above Rs. 1,25,000	119	19	19	219	21	9	9	26	119	19	19	219	21	9	9	26
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	3	7	7	0	1	4	4	0	3	7	7	0	1	4	4	0
	From 50,001-100,000	7	9	9	0	5	7	7	0	7	9	9	0	5	7	7	0
	From 1,00,001-150,000	4	3	3	0	1	1	1	0	4	3	3	0	1	1	1	0
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	2	1	1	0	-	-	-	-	2	1	1	0	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	8	1	1	0	-	-	-	-	8	1	1	0	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	1	1	9	70	-	-	-	-	1	1	9	70	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	343	2	2,143	25,770	-	-	-	-	343	2	2,143	25,770	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	v Individual non Single Premium- INSP																
	From 0-10000	174	1,194	1,194	7,092	86	686	686	2,838	174	1,194	1,194	7,092	86	686	686	2,838
	From 10,000-25,000	531	2,801	2,801	10,667	376	2,068	2,068	5,985	531	2,801	2,801	10,667	376	2,068	2,068	5,985
	From 25001-50,000	594	1,579	1,579	9,265	389	1,047	1,047	6,240	594	1,579	1,579	9,265	389	1,047	1,047	6,240
	From 50,001- 75,000	152	255	255	1,572	91	156	156	2,045	152	255	255	1,572	91	156	156	2,045
	From 75,000-100,000	337	362	362	5,121	161	172	172	2,717	337	362	362	5,121	161	172	172	2,717
	From 1,00,001 -1,25,000	27	25	25	455	34	32	32	463	27	25	25	455	34	32	32	463
	Above Rs. 1,25,000	490	131	131	9,831	403	113	113	5,137	490	131	131	9,831	403	113	113	5,137
	vi Individual non Single Premium- Annuity- INSPA																
	vii Group Non Single Premium (GNSP)																
	From 0-10000	0	-	1,323	438	0	-	809	2,870	0	-	1,323	438	0	-	809	2,870
	From 10,000-25,000	1	2	519	2,479	1	1	1,024	4,258	1	2	519	2,479	1	1	1,024	4,258
	From 25001-50,000	1	1	1,605	262	1	2	625	380	1	1	1,605	262	1	2	625	380
	From 50,001- 75,000	1	1	77	385	1	2	1,154	642	1	1	77	385	1	2	1,154	642
	From 75,000-100,000	3	2	2,149	13,094	2	1	2,764	3,807	3	2	2,149	13,094	2	1	2,764	3,807
	From 1,00,001 -1,25,000	4	1	1,810	4,460	1	-	2,206	416	4	1	1,810	4,460	1	-	2,206	416
	Above Rs. 1,25,000	5,560	17	1,03,753	21,28,964	4,263	19	32,416	4,92,413	5,560	17	1,03,753	21,28,964	4,263	19	32,416	4,92,413

	viii	Group Non Single Premium- Annuity- GNSPA																	
2	Renewal Premium																		
	i	Individual																	
		From 0-10000	1,310	24,797	24,797	55,193	2,027	37,101	37,101	77,769	1,310	24,797	24,797	55,193	2,027	37,101	37,101	77,769	
		From 10,000-25,000	1,505	16,105	16,105	23,258	1,351	17,325	17,325	52,584	1,505	16,105	16,105	23,258	1,351	17,325	17,325	52,584	
		From 25001-50,000	451	2,632	2,632	8,283	362	2,473	2,473	17,748	451	2,632	2,632	8,283	362	2,473	2,473	17,748	
		From 50,001- 75,000	26	303	303	1,542	(3)	211	211	3,817	26	303	303	1,542	(3)	211	211	3,817	
		From 75,000-100,000	(37)	245	245	2,292	51	237	237	5,460	(37)	245	245	2,292	51	237	237	5,460	
		From 1,00,001 -1,25,000	16	53	53	482	14	33	33	844	16	53	53	482	14	33	33	844	
		Above Rs. 1,25,000	(226)	118	118	2,213	44	80	80	4,888	(226)	118	118	2,213	44	80	80	4,888	
	iii	Group																	
		From 0-10000	1	-	2,566	1,687	0	7	3,014	1,810	1	-	2,566	1,687	0	7	3,014	1,810	
		From 10,000-25,000	1	1	1,037	(533)	1	1	1,393	(893)	1	1	1,037	(533)	1	1	1,393	(893)	
		From 25001-50,000	3	3	2,358	16,424	2	4	6,768	1,977	3	3	2,358	16,424	2	4	6,768	1,977	
		From 50,001- 75,000	5	4	2,144	(3,188)	(0)	-	2,660	1,760	5	4	2,144	(3,188)	(0)	-	2,660	1,760	
		From 75,000-100,000	8	5	1,067	14,931	4	5	1,727	9,071	8	5	1,067	14,931	4	5	1,727	9,071	
		From 1,00,001 -1,25,000	2	1	1,231	(2,004)	0	-	397	347	2	1	1,231	(2,004)	0	-	397	347	
		Above Rs. 1,25,000	785	33	48,387	14,97,513	480	27	36,772	7,36,195	785	33	48,387	14,97,513	480	27	36,772	7,36,195	

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

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERAL INDIA LIFE INSURANCE CO. LTD.

Date: 30-06-2016

(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	-	82	0	-	1,207	97	-	82	0	-	1,207	97
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	15	35,184	1,865	19	32,507	537	15	35,184	1,865	19	32,507	537
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	12	78,122	4,048	6	7,284	3,635	12	78,122	4,048	6	7,284	3,635
	Total(A)	27	1,13,388	5,914	25	40,998	4,269	27	1,13,388	5,914	25	40,998	4,269
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	27	1,13,388	5,914	25	40,998	4,269	27	1,13,388	5,914	25	40,998	4,269

Note:

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

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.

Date: 30-06-2016

		Business Acquisition through different channels (Individuals)				(Rs in Lakhs)			
		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
Sl.No.	Channels								
1	Individual agents	3,308	1,212	3,058	960	3,308	1,212	3,058	960
2	Corporate Agents-Banks	2	1	-	-	2	1	-	-
3	Corporate Agents -Others	1,110	155	89	17	1,110	155	89	17
4	Brokers	993	450	520	227	993	450	520	227
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,620	657	666	395	1,620	657	666	395
	Total (A)	7,033	2,475	4,333	1,598	7,033	2,475	4,333	1,598
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	7,033	2,475	4,333	1,598	7,033	2,475	4,333	1,598

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 Generali India Life InsuranceCo Ltd

Date: 30-Jun-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		85	80	38	9	11	223	33,211,445.11
	2	Survival Benefit	0	2238	338	12	3	2	2593	58,844,711.91
	3	for Annuities / Pension	26	34	12	45	10	11	138	2,745,378.67
	4	For Surrender							8239	616239577.58
	5	Other benefits								
	6	Death Claims	5	229	40	3	1	0	278	47,003,871.23

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		15585413.04
5	Other benefits								
6	Death Claims	8	37	15	5		65		129,121,559.00

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

Insurer: Future Generali India Life Insurance Co Ltd

Individual

No. of claims only

Date: 30-Jun-16

Sl. No.	Claims Experience	No. of claims only		Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
		For Death	for Maturity				
1	Claims O/S at the beginning of the period	17	931	1012	897		
2	Claims reported during the period*	344	146	1645	569		
3	Claims Settled during the period	278	223	2593	138		
4	Claims Repudiated during the period	10	0	0	0		
a	Less than 2 years from the date of acceptance of risk	8	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	2	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	73	854	64	1328	0	0
	Less than 3months	68	97	56	514		
	3 months to 6 months	4	254	8	264		
	6months to 1 year	1	151	0	192		
	1year and above	0	352	0	358		

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Co Ltd

Group

No. of claims only

Date: 30-Jun-16

Sl. No.	Claims Experience	No. of claims only		Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
		For Death	for Maturity				
1	Claims O/S at the beginning of the period	12429					
2	Claims reported during the period*	64				2	
3	Claims Settled during the period	65				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	12428					
	Less than 3months	10					
	3 months to 6 months	0					
	6months to 1 year	4					
	1year and above**	12414					

PERIODIC DISCLOSURES

FORM L-41

GRIEVANCE DISPOSAL

Insurer: Future Generali India Life Insurance Company Limited

Date: 30-06-2016

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	0	26	1	11	11	3	26
b)	Policy Servicing	5	33	9	8	14	7	33
c)	Proposal Processing	3	82	28	19	26	12	82
d)	Survival Claims	0	34	9	5	15	5	34
e)	ULIP Related	0	7	2	2	3	0	7
f)	Unfair Business Practices	40	1317	317	283	653	104	1317
g)	Others	4	41	9	9	26	1	41
	Total Number of Complaints	52	1540	375	337	748	132	1540

2	Total No. of policies during previous year: FY 2015-16	29476			
3	Total No. of claims during previous year: FY 2015-16	4662			
4	Total No. of policies during current year: FY 2016-17	7033			
5	Total No. of claims during current year: FY 2016-17	344			
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	2190			
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	756			
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total	
	Upto 7 days	132	0	132	
	7 - 15 days		0		
	15-30 days		0		
	30-90 days		0		
	90 days & Beyond		0		
	Total No. of complaints	132	0	132	

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

L-42 : Valuation Basis (Life Insurance)

Date: 30th June 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
i. Individual Business		
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.	
ii. Group Business		
	Group Credit Suraksha - 5.7% in first 5 years and 4.9% for remaining years	
	Not Applicable for Group term products as Unearned Risk and Expense Reserve methodology is used .	
	Not Applicable for Group fund products .	

2) Mortality Rates : the mortality rates used for each segment	
i. Individual Business	
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.
ii. Group Business	
Group Term Life	Proportion of IALM 06-08
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	88% - 100% of IALM 06-08
Group Savings Suraksha	168% - 218% of IALM 06-08

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

4) Bonus Rates :	
----Bonus rates are applicable only for participating policies	
Life- Participating policies- Individual Business	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
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6) Taxation and Shareholder Transfers	Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
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7) Basis of provisions for Incurred But Not Reported (IBNR)	
i.Individual Business	IBNR provision is 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 31 Mar 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 6.5% to 5.7% in first 5 years and 5.65% to 4.9% 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
INDIVIDUAL-TRADITIONAL		
Future Assure	546.33	4.0%
Insta Life(RP)	546.33	4.0%
Insta Life(SP)	273.17	4.0%
Future Child-RP	546.33	4.0%
Future Child-SP	273.17	4.0%
Future Anand	546.33	4.0%
Future SaralAnand	546.33	4.0%
Future DreamGuarantee Plan	546.33	4.0%
Future Generali Bima Guarantee	546.33	4.0%
Future Generali SecureIncome(RP)	546.33	4.0%
Future Generali SecureIncome(SP)	273.17	4.0%
Future Generali Immediate Annuity (SP)	273.17	4.0%
Future Generali Pearls Guarantee	546.33	4.0%
Future Care	546.33	4.0%
Future Generali CarePlus	546.33	4.0%
Future Generali SmartLife	546.33	4.0%
Term With ReturnofPremium	546.33	4.0%
Future Pension(RP)	546.33	4.0%
Future Pension(SP)	273.17	4.0%
Future Generali FamilySecure Plan	546.33	4.0%
Future Generali FamilyIncome Plan	546.33	4.0%
Future Generali PensionGuarantee (SP)	273.17	4.0%
Future Generali SaralBima	546.33	4.0%
Future Generali AssurePlus	546.33	4.0%
FG Care Plus - Regular Pay	546.33	4.0%
Future Generali Pension Guarantee(RP)	546.33	4.0%
Future Generali Assured Income	546.33	4.0%
Future Generali Triple Anand Avantage Plan	546.33	4.0%
Future Generali Triple Anand Advantage	546.33	4.0%
Future Generali Assured Money Back Plan	546.33	4.0%
Future Generali Assured Education Plan - Option A	546.33	4.0%
Future Generali Assured Education Plan - Option B	546.33	4.0%
Future Generali Assured Education Plan - Option C	546.33	4.0%
Future Generali Flexi Online Term Plan - Option 1	546.33	4.0%
Future Generali Flexi Online Term Plan - Option 2	546.33	4.0%
Future Generali Flexi Online Term Plan - Option 3	546.33	4.0%
Future Generali Jan Suraksha (SP)	273.17	4.0%
Future Generali New Saral Anand	546.33	4.0%
INDIVIDUAL-UNIT LINKED		
Future Pension Advantage(RP)	546.33	4.0%
Future Pension Advantage(SP)	273.17	4.0%
Future Pension Advantage Plus(RP)	546.33	4.0%
Future Pension Advantage Plus(SP)	273.17	4.0%
Future Generali Bima Gain (SP)	273.17	4.0%
Future Generali Bima Advantage Plus	546.33	4.0%
Future Generali Dhan Vridhi	546.33	4.0%
Future Generali Wealth Protect Plan	546.33	4.0%
Future Sanjeevani(RP)	546.33	4.0%
Future Freedom	546.33	4.0%
Future Sanjeevani(SP)	273.17	4.0%
Future Sanjeevani Plus(RP)	546.33	4.0%
Future Sanjeevani Plus(SP)	273.17	4.0%
Future Freedom Plus	546.33	4.0%
NAV Assure(RP)	546.33	4.0%

NAV Assure(SP)	273.17	4.0%
Future Generali NAV Insure Plan (RP)	546.33	4.0%
Future Generali NAV Insure Plan(SP)	273.17	4.0%
Future Generali Wealth Protect Plan -Revised	546.33	4.0%
Future Generali Pramukh Nivesh ULIP (SP)	273.17	4.0%
Future Guarantee Plus	546.33	4.0%
Future Generali Nivesh Plan(SP)	273.17	4.0%
Future Generali Select Insurance Plan	546.33	4.0%
Future Generali Nivesh Preferred (SP)	273.17	4.0%
Future Generali Bima Advantage	546.33	4.0%
Future Guarantee	546.33	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
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PREMIUM RELATED RENEWAL EXPENSES

ALL PRODUCTS	NIL
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RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium