

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended March 31, 2015

Policyholders' Account (Technical Account)

(Rs '000)

Particulars	Schedule	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015	For the Quarter Ended March 31, 2014	Upto the Quarter Ended March 31, 2014
Premiums Earned - Net					
(a) Premium	L-4	2,536,920	6,042,462	2,369,369	6,341,573
(b) Reinsurance Ceded		(38,930)	(164,188)	(46,588)	(195,942)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		397,199	1,559,942	339,773	1,295,756
(b) Profit on Sale / Redemption of Investments		496,496	1,869,734	223,880	842,412
(c) (Loss on Sale / Redemption of Investments)		(74,924)	(239,914)	(114,037)	(550,743)
(d) Transfer /Gain on revaluation / change in Fair value*		(228,607)	57,682	235,703	418,969
Transfer from Shareholders' Fund		436,679	603,790	422,594	661,075
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		205,394	273,745	22,811	106,916
Total (A)		3,730,227	10,003,253	3,453,505	8,920,016
Commission	L-5	142,144	310,221	172,294	429,361
Operating Expenses related to Insurance Business	L-6	727,309	2,328,130	722,024	2,185,108
Service Tax		16,050	69,761	19,828	80,092
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)		885,503	2,708,112	914,146	2,694,561
Benefits Paid (Net)	L-7	1,568,220	4,409,142	914,638	3,164,781
Interim Bonuses Paid		1,710	1,710	-	1,215
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		(677,188)	(533,116)	224,453	(57,922)
Non Linked		1,554,421	3,039,873	1,378,935	3,119,823
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(11,720)	(31,749)	21,333	(2,442)
(c) Amount accepted in Reinsurance					
Total (C)		2,435,443	6,885,860	2,539,359	6,225,455
Surplus/ (Deficit) (D) = (A) - (B) - (C)		409,281	409,281	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		-	1,710	-	1,215
(b) Allocation of Bonus to Policyholders		-	196,294	-	163,497
(c) Surplus shown in the Revenue Account		-	409,281	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	607,285	-	164,712

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 March 31, 2015

Shareholders' Account (Non-Technical Account)

(Rs '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended March 31, 2015	Quarter Ended March 31, 2015	Quarter Ended March 31, 2014	Quarter Ended March 31, 2014
Amount transferred from Policyholders' Account (Technical Account)		409,281	409,281	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		55,360	230,274	65,820	266,421
(b) Profit on Sale / Redemption of Investments		18,358	50,976	4,710	21,138
(c) (Loss on Sale / Redemption of Investments)		(2,950)	(9,340)	(795)	(7,912)
Other Income		-	-	-	-
Total (A)		480,049	681,191	69,735	279,647
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		6,667	8,032	743	2,440
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		56,752	59,488	914	2,886
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)		436,679	603,790	422,594	661,075
Total (B)		500,098	671,310	424,251	666,401
Profit / (Loss) before Tax		(20,049)	9,881	(354,516)	(386,754)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(20,049)	9,881	(354,516)	(386,754)
Appropriations					
(a) Balance at the beginning of the Period		(12,002,100)	(12,032,030)	(11,677,514)	(11,645,276)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(12,022,149)	(12,022,149)	(12,032,030)	(12,032,030)

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 March 31, 2015

(Rs '000)

Particulars	Schedule	As at March 31, 2015	As at March 31, 2014
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		(2,975)	(103)
Sub-Total		14,517,025	14,519,897
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(9,251)	-
Policy Liabilities		15,551,474	12,543,350
Insurance Reserves		-	-
Provision for Linked Liabilities		8,021,306	8,931,967
Sub-Total		23,563,529	21,475,317
Funds for Future Appropriations		-	-
Reserves for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		764,094	386,549
(ii) Others		-	-
Total		38,844,648	36,381,763
Application of Funds			
Investments			
Shareholders'	L-12	2,331,147	2,607,399
Policyholders'	L-13	15,423,041	11,702,076
Assets held to cover Linked Liabilities	L-14	8,785,400	9,318,516
Loans	L-15	13,223	6,692
Fixed Assets	L-16	45,659	31,238
Current Assets			
Cash and Bank Balances	L-17	215,585	213,265
Advances and Other Assets	L-18	1,360,727	1,478,990
Sub-Total (A)		1,576,312	1,692,255
Current Liabilities	L-19	1,321,113	975,351
Provisions	L-20	31,170	33,092
Sub-Total (B)		1,352,283	1,008,443
Net Current Assets (C) = (A - B)		224,029	683,812
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,022,149	12,032,030
Total		38,844,648	36,381,763

CONTINGENT LIABILITIES

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Particulars	As at March 31, 2015	As at March 31, 2014
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	6,758	5,696
TOTAL	6,758	5,696

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

(Rs '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		March 31, 2015	March 31, 2015	March 31, 2014	March 31, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	1,295,021	2,458,899	700,666	1,758,958
	Renewal Premiums	1,221,453	3,518,384	1,539,606	4,092,596
	Single Premiums	20,446	65,179	129,097	490,019
	Total	2,536,920	6,042,462	2,369,369	6,341,573

FORM L-5 - COMMISSION SCHEDULE

(Rs '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		March 31, 2015	March 31, 2015	March 31, 2014	March 31, 2014
	Commission Paid				
	Direct - First Year Premiums	110,268	237,741	125,939	335,148
	- Renewal Premiums	31,741	71,959	45,433	89,628
	- Single Premiums	135	521	922	4,585
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	142,144	310,221	172,294	429,361
	Breakup of Commission Expenses (Gross) incurred to procure				
	Agents	62,262	149,650	80,991	225,656
	Brokers	73,861	134,191	65,038	116,527
	Corporate Agency	6,020	26,367	26,262	87,120
	Referral	1	13	3	58
	Total	142,144	310,221	172,294	429,361

FORM L-6-OPERATING EXPENSES SCHEDULE

(Rs '000)

	Particulars	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015	For the Quarter Ended March 31, 2014	Upto the Quarter Ended March 31, 2014
	Employees' Remuneration and Welfare Benefits	320,239	1,088,084	311,861	1,034,657
	Travel, Conveyance and Vehicle Running Expenses	18,679	32,639	19,127	56,585
	Training Expenses (including Staff Training) (Net of Recovery)	1,948	8,048	2,792	24,512
	Rent, Rates and Taxes	64,610	377,211	98,251	391,309
	Repairs	9,999	58,046	28,639	96,130
	Printing and Stationery	4,534	13,864	4,517	15,911
	Communication Expenses	7,645	35,717	21,051	60,355
	Legal and Professional Charges	26,368	79,504	18,847	59,967
	Medical Fees	280	2,463	1,879	4,260
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	726	2,903	300	2,700
	(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	32	469	375	405
	Advertisement and Publicity	235,411	500,073	174,439	301,509
	Interest and Bank Charges	4,890	18,529	5,626	21,082
	Depreciation	10,834	25,996	4,886	20,197
	Others:				
	Membership and Subscriptions	1,046	4,905	436	3,832
	Information Technology and related Expenses	6,260	38,867	15,772	45,350
	Outsourcing Expenses	8,193	30,775	8,696	34,298
	Other Expenses	5,615	10,037	4,530	12,049
	Total	727,309	2,328,130	722,024	2,185,108

FORM L-7-BENEFITS PAID SCHEDULE

(Rs '000)

	Particulars	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015	For the Quarter Ended March 31, 2014	Upto the Quarter Ended March 31, 2014
	Insurance Claims				
	(a) Claims by Death	116,961	466,286	224,100	524,686
	(b) Claims by Maturity	6,674	78,237	10,455	24,779
	(c) Annuities / Pension Payment,	501	1,099	340	907
	(f) Other Benefits				
	Surrender	1,442,529	3,753,421	629,440	2,550,239
	Partial Withdrawal	-	-	-	-
	Critical Illness	(200)	75	300	300
	Gratuity	49,363	270,385	141,947	230,853
	Superannuation		2,285	726	7,422
	Other Benefits	(6,681)	2,890	857	2,046
	Claims related Expenses	992	5,938	-594	5,858
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(41,919)	(171,474)	(92,933)	(182,309)
	(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	1,568,220	4,409,142	914,638	3,164,781

FORM L-8-SHARE CAPITAL SCHEDULE

(Rs '000)

Particulars	As at	As at
	March 31, 2015	March 31, 2014
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 March 31, 2015		As at March 31, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Future Retail Limited (formerly known as Pantaloon Retail (India) 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 Graafsschap Holland NV	370,260,000	25.50	370,260,000	25.50
Other:	-	-	-	-
Total	1,452,000,000	100	1,452,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds* including Treasury Bills (Refer Note(i))	559,297	627,894
	Other Approved Securities	282,077	350,062
	Other Investments		
	(a) Shares		
	(aa) Equity	155,520	15,530
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	613,844	523,140
	(e) Other Securities - Fixed Deposits with Bank	-	75,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	628,204	887,157
	Other than Approved Investments	2,937	3,248
		2,241,879	2,482,031
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	100,368
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	89,268	25,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		89,268	125,368
	Total	2,331,147	2,607,399

Notes:

- (i) *Include Rs. 98,220(000) (Previous Period Rs. 98,155(000)) of securities under Section 7 of Insurance Act, 1938 as amended by the Insurance Laws (Amendment Act), 2015
- (ii) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,059,685(000) (Previous Year Rs. 2,460,467(000)) & Rs. 2,184,371(000) (Previous Year Rs. 2,397,786(000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 89,268(000) (Previous Year Rs. 125,368(000)) & Rs. 89,268(000) (Previous Year Rs. 124,382(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	5,781,614	3,985,836
	Other Approved Securities	2,200,947	2,298,634
	Other Investments		
	(a) Shares		
	(aa) Equity	289,443	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,544,302	1,820,095
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	4,014,736	3,241,355
	Other than Approved Investments	6,900	-
		14,837,942	11,345,920
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	249,156	117,056
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	43,579	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	278,833	128,469
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	110,631
	Other than Approved Investments	13,531	-
		585,099	356,156
	Total	15,423,041	11,702,076

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 14,494,249(000) (Previous Year Rs. 11,345,920(000)) & Rs. 15,173,599(000) (Previous Year Rs. 10,941,673(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 585,099(000) (Previous Year Rs. 356,156(000)) & Rs. 585,099(000) (Previous Year Rs. 355,180(000)) respectively

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

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	370,673	93,114
	Other Approved Securities	1,416,384	1,467,302
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	3,735,681	3,953,928
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	838,690	1,109,392
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,475,693	1,621,718
	Other than Approved Investments	101,259	254,052
		7,938,380	8,499,506
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	96,896	-
	Other Approved Securities	946	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	143,788	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	368,908	271,065
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	99,927
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	27,062	-
	Net Current Assets	209,420	448,018
		847,020	819,010
	Total	8,785,400	9,318,516

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,550,995(000) (Previous Year Rs. 3,751,775(000)) & Rs. 3,550,995(000) (Previous Year Rs. 3,751,775(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 637,600(000) (Previous Year Rs. 430,892(000)) & Rs. 637,600(000) (Previous Year Rs. 430,892(000)) respectively.

FORM L-15-LOANS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	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	13,223	6,692
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	13,223	6,692
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	13,223	6,692
	(f) Others	-	-
	Total	13,223	6,692
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	13,223	6,692
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	13,223	6,692
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	13,223	6,692
	Total	13,223	6,692

FORM 16-FXED ASSETS SCHEDULE

(Rs '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2014	Additions	Deductions	As at March 31, 2015	As at April 1, 2014	Upto the Quarter ended March 31, 2015	On Sales / Adjustments	As at March 31,2015	As at March 31,2015	As at March 31,2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	245,363	28,632	-	273,995	217,859	24,964	-	242,823	31,172	27,504
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	2,559	-	2,559	-	145	-	145	2,414	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	164	-	164	-	30	-	30	134	-
Information Technology Equipment	2,237	2,539	-	4,776	466	585	-	1,051	3,725	1,771
Vehicles	3,005	5,000	-	8,005	2,409	199	-	2,608	5,397	596
Office Equipment	551	1,389	-	1,940	84	73	-	157	1,783	467
Total	251,156	40,283	-	291,439	220,818	25,996	-	246,814	44,625	30,338
Capital Work in Progress									1,034	900
Grand Total	251,156	40,283	-	291,439	220,818	25,996	-	246,814	45,659	31,238
Previous Period	222,530	30,250	1,624	251,156	201,678	20,197	1,057	220,818	31,238	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
1	Cash (including Cheques, Drafts and Stamps)	174,791	144,653
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts		
	(c) Others	40,794	68,612
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	215,585	213,265
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	215,585	213,265
	- Outside India	-	-
	Total	215,585	213,265

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	23,906	26,548
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	-	480
	Others:		
	Advances to Suppliers	20,522	26,089
	Advances to Employees	1,618	2,148
	Total (A)	46,046	55,265
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	88,671	100,239
	(b) Policyholders'	495,019	402,224
	Outstanding Premiums	390,992	507,096
	Agents' Balances	7,086	14,164
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	73,122	76,321
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:	-	-
	Refundable Security Deposits	189,619	206,543
	Service Tax Unutilised Credit	68,322	115,193
	Other Receivables	1,850	1,945
	Total (B)	1,314,681	1,423,725
	Total (A + B)	1,360,727	1,478,990

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	Agents' Balances	60,272	70,615
	Balances due to Other Insurance Companies	8,393	
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	10,485	36,706
	Unallocated Premium	171,285	105,029
	Sundry Creditors	380,126	345,177
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	392,476	351,132
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	287,656	40,039
	Others:		
	Statutory Dues	5,932	20,784
	Dues to Employees	3,289	4,044
	Retention Money Payable	1,199	1,825
	Total	1,321,113	975,351

FORM L-20-PROVISIONS SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	9,657	5,200
	Leave Encashment	21,513	27,892
	Total	31,170	33,092

FORM L-21-MISC EXPENDITURE SCHEDULE

(Rs '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	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:

3/31/2015

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Mar 31, 2015	Upto the Quarter ending Mar 31, 2015	For the Quarter ending Mar, 2014	Upto the Quarter ending Mar, 2014
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	11.61%	-12.13%	-40.07%	-19.26%
	Non Linked Individual Pension	297.89%	597.51%	273.88%	234.27%
	Non Linked Group	340.64%	139.13%	-28.25%	-26.04%
	Linked Individual Life	-59.29%	-60.23%	-7.17%	64.01%
	Linked Individual Pension	100.00%	-71.28%	-77.93%	162.88%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	98.47%	97.28%	98.03%	96.91%
3	Expense of Management to Gross Direct Premium Ratio	35.15%	43.92%	37.69%	42.36%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.60%	5.13%	7.27%	6.77%
5	Ratio of policy holder's liabilities to shareholder's funds	974.31%	974.31%	878.74%	878.74%
6	Growth rate of shareholders' fund	0.40%	0.40%	-13.39%	-13.39%
7	Ratio of surplus to policy holders' liability	1.68%	1.68%	0.00%	0.00%
8	Change in net worth (Rs.'000)	7,009	7,009	(386,754)	(386,754)
9	Profit after tax/Total Income	-0.53%	0.10%	-11.43%	-4.53%
10	(Total real estate + loans)/(Cash & invested assets)	0.00%	0.00%	0.00%	0.00%
11	Total investments/(Capital + Surplus)	1062.50%	1062.50%	949.69%	949.69%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.84%	9.84%	9.57%	9.57%
14	Conservative Ratio	51.55%	55.48%	58.95%	60.34%
15	Persistence Ratio				
	For 13th month	26.37%	35.90%	36.53%	42.30%
	For 25th month	26.95%	33.09%	32.84%	33.91%
	For 37th month	26.37%	27.30%	24.16%	24.89%
	For 49th Month	20.58%	21.51%	14.09%	17.28%
	For 61st month	7.48%	10.39%	12.60%	14.10%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

	No. of shares	1,452,000,000	1,452,000,000	1,452,000,000	1,452,000,000
1	No. of shares	1,452,000,000	1,452,000,000	1,452,000,000	1,452,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	3.00	3.00	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 Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.01	0.01	(0.24)	(0.27)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.01	0.01	(0.24)	(0.27)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.01	0.01	(0.24)	(0.27)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.01	0.01	(0.24)	(0.27)
6	Book value per share (Rs)	1.72	1.72	1.71	1.71

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

For the period ending March 2015 (January 2015 to March 2015)

13th month : All policies incepted in the period <=31-03-2014 And >=01-01-2014

25th month : All policies incepted in the period <=31-03-2013 And >=01-01-2013

37th month : All policies incepted in the period <=31-03-2012 And >=01-01-2012

49th month : All policies incepted in the period <=31-03-2011 And >=01-01-2011

61st month : All policies incepted in the period <=31-03-2010 And >=01-01-2010

Up to the period ending March 2015 (April 2014 to March 2015)

13th month : All policies incepted in the period <=31-03-2014 And >=01-04-2013

25th month : All policies incepted in the period <=31-03-2013 And >=01-04-2012

37th month : All policies incepted in the period <=31-03-2012 And >=01-04-2011

49th month : All policies incepted in the period <=31-03-2011 And >=01-04-2010

61st month : All policies incepted in the period <=31-03-2010 And >=01-04-2009

The persistency figures for the current year have been calculated based on the data available as at 30th April 2015.

Future Generali India Life Insurance Company Limited
FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

IRDA Registration No: 133

Date of Registration: 4th September 2007

Receipts and Payments Account for the Month Ended 31st March,2015

(Rs '000)

Particulars	Year Ended March 31, 2015	Year Ended March 31, 2014
Cash Flow from Operating Activities		
Premium Collection (Including Service Tax)	5,885,064	6,179,507
Other Income	124,480	-
Reinsurance payments	152,597	(47,081)
Operating Expenses	(2,248,807)	(2,266,351)
Commission and Brokerage paid	(306,957)	(440,776)
Claims paid	(4,121,890)	(3,040,713)
Claims Administration Expenses	-	-
Underwriting Expenses	-	-
Taxes paid (Fringe Benefits Tax and Service Tax)	(26,079)	(48,144)
Cash paid towards Income Tax	-	-
Security Deposit for the Office Premises	-	-
Net Cash from Operating activities	(541,593)	336,442
Cash Flow from Investing Activities		
Cost of purchase of Investments	(44,312,027)	(30,499,093)
Proceeds from sale of Investments	43,111,316	28,521,933
Interest and Dividend received	1,745,744	1,226,481
Purchase of Fixed Assets	(40,342)	(12,806)
Loan to Policy Holders	(5,936)	(5,512)
Sale of Fixed Assets	-	767
Deposits with Financial Institutions	-	-
Net Cash used in Investing activities	498,754	(768,230)
Cash Flow from Financing Activities		
Proceeds from issue of Share Capital	0	0
Proceeds from Share Application Money	0	0
Proceeds from Short Term Borrowing	0	0
Repayment of Short Term Borrowing	0	0
Net Cash from Financing activities	0	0
Net increase in cash and cash equivalents	(42,839)	(431,788)
Cash and cash equivalents at the beginning of the year	285,113	716,901
Cash and cash equivalents at the end of the year	242,274	285,113

Notes:

1. The above Receipts and Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of financial statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct Method" laid out in Accounting Standard - 3 on Cash Flow Statements issued by the Institute of Chartered Accountants of India.

2. Figures in bracket indicate cash outflows.

3. Cash and cash equivalents at the end of the year comprise of the following:

Cash (including cheques, drafts and stamps)	174,791	144,653
Bank balances includes Last Day Collection and Citi Bank Balance	67,482	140,460
Total	242,274	285,113

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

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

Date:

3/31/2015

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31/03/2015	As at 31/03/2014 for the corresponding previous year
1	Linked		
a	Life	89,718	94,436
b	General Annuity	-	-
c	Pension	3,508	6,768
d	Health	-	-
2	Non-Linked		
a	Life	145,842	115,142
b	General Annuity	290	140
c	Pension	4,010	2,133
d	Health	-	-

PERIODIC DISCLOSURES

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

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

Date: 3/31/2015

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	72	72	15	339	469	469	146	3,483	541	541	161	3823
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	38	38	7	120	94	94	29	480	132	132	35	600
4	Bihar	1,062	1,062	212	3,684	1,092	1,092	236	4,071	2154	2154	448	7756
5	Chattisgarh	27	27	8	143	52	52	20	262	79	79	28	405
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	17	17	6	65	189	189	83	1,448	206	206	89	1514
8	Haryana	21	21	3	97	206	206	55	1,295	227	227	58	1392
9	Himachal Pradesh	28	28	9	212	47	47	17	261	75	75	26	474
10	Jammu & Kashmir	27	27	10	147	60	60	20	258	87	87	30	405
11	Jharkhand	60	60	13	257	121	121	30	423	181	181	43	680
12	Karnataka	24	24	6	111	190	190	99	2,693	214	214	105	2804
13	Kerala	9	9	7	48	644	644	317	3,169	653	653	323	3217
14	Madhya Pradesh	45	45	12	150	230	230	66	1,082	275	275	79	1232
15	Maharashtra	611	611	451	5,666	3,444	3,444	2,283	31,655	4055	4055	2734	37321
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	113	113	29	412	164	164	63	995	277	277	93	1408
21	Punjab	8	8	3	31	60	60	27	551	68	68	30	582
22	Rajasthan	4	4	1	12	86	86	35	529	90	90	36	541
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	53	53	15	373	551	551	219	3,411	604	604	234	3784
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	561	561	129	2,045	1,225	1,225	327	6,042	1786	1786	455	8086
27	UttraKhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	165	165	63	891	552	552	248	3,642	717	717	311	4533
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	125	125	36	502	48	48	18	286	173	173	55	788
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	305	305	171	2,308	1,792	1,792	1,039	14,034	2097	2097	1209	16342
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	3375.00	3375.00	1206.28	17614.55	11316.00	11316.00	5376.94	80070.29	14691.00	14691.00	6583.22	97684.84

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 3/31/2015

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	237	237	45	1,239	1,234	1,234	363	6,553	1471	1471	408	7792
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	74	74	11	192	195	195	46	716	269	269	58	908
4	Bihar	2,772	2,772	489	7,270	3,053	3,053	581	8,850	5825	5825	1070	16121
5	Chattisgarh	39	39	11	168	108	108	39	494	147	147	50	661
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	38	38	14	133	335	335	135	1,993	373	373	149	2125
8	Haryana	50	50	10	251	558	558	129	2,825	608	608	139	3076
9	Himachal Pradesh	72	72	21	319	98	98	26	386	170	170	47	705
10	Jammu & Kashmir	60	60	21	282	106	106	35	418	166	166	56	700
11	Jharkhand	199	199	43	604	347	347	79	1,027	546	546	123	1630
12	Karnataka	57	57	16	213	513	513	219	4,673	570	570	235	4886
13	Kerala	14	14	8	64	1,406	1,406	662	6,226	1420	1,420	670	6290
14	Madhya Pradesh	144	144	37	389	474	474	118	1,606	618	618	155	1995
15	Maharashtra	1,524	1,524	804	10,175	8,107	8,107	4,305	58,134	9631	9631	5108	68308
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	363	363	84	1,081	575	575	169	2,278	938	938	254	3359
21	Punjab	26	26	7	96	130	130	45	802	156	156	53	898
22	Rajasthan	56	56	16	191	329	329	110	1,693	385	385	126	1884
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	220	220	54	907	1,648	1,648	512	8,061	1868	1868	566	8969
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	1,648	1,648	328	4,702	3,595	3,595	841	12,390	5243	5243	1169	17092
27	Uttrakhand	-	-	-	-	3	3	2	20	3	3	2	20
28	West Bengal	809	809	187	2,648	1,497	1,497	505	6,784	2306	2306	692	9432
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	394	394	120	1,688	200	200	69	959	594	594	189	2646
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	764	764	339	4,428	4,562	4,562	2,171	29,460	5326	5326	2510	33888
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	9560	9560	2665	37038	29073	29073	11163	156348	38633	38633	13828	193386

PERIODIC DISCLOSURES

FORM L-25-

(ii) : Geographical Distribution Channel - GROUP

Insurer:

Date:

3/31/2015

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	18	2,172	10	9,284	18	2172	10	9284
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	-	-	-	-	-	-	-	-	0	0	0	0
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	0
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	0
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	-	-	-	-	-	-	-	-	0	0	0	0
8	Haryana	-	-	-	-	-	-	-	-	0	0	0	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	0
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	0
12	Karnataka	-	-	-	-	5	64,581	2,249	15,587	5	64581	2249	15587
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	1	90,963	2,863	40,794	1	90963	2863	40794
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	-	-	-	-	-	-	-	-	0	0	0	0
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	0
22	Rajasthan	-	-	-	-	-	-	-	-	0	0	0	0
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	-	-	-	-	-	-	-	-	0	0	0	0
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
27	UttrKhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	-	-	-	-	-	-	-	-	0	0	0	0
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	0
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	-	-	-	-	10	71,815	1,450	208,626	10	71815	1450	208626
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	0	0	0	0	34	229531	6571	274,292	34	229531	6571	274292

PERIODIC DISCLOSURES

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

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

Date: 3/31/2015

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	35	8,869	86	109,808	35	8,869	86	109,808
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	12	94,893	3,785	84,186	12	94,893	3,785	84,186
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	23	159,731	5,149	777,211	23	159,731	5,149	777,211
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	32	117,884	2,392	558,466	32	117,884	2,392	558,466
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	102	381,377	11,413	1,529,671	102	381,377	11,413	1,529,671

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 : 31st March 2015

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		3,884.46
Add: (B)		
Provisions	Sch 14	3.12
Liabilities	Sch 13	132.11
		135.23
Less: (C)		
Debit Balance in P&L A/c		1,202.21
Deferred Tax asset		
Loans	Sch 9	1.32
Adv & Other Assets	Sch 12	137.47
Cash & Bank Balance	Sch 11	21.56
Fixed Assets	Sch 10	3.17
Misc. Exp Not Written Off	Sch 15	0.00
Funds available for Investments		2,653.96

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A.Life Fund

B.Pension & General Annuity and Group Business

C. Unit Linked Funds

Difference

2,653.96
1,461.63
313.79
878.54
2,653.96
0.00

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % [(f) - (a)]%	g =	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)						
1 Central Govt. Sec.	Not less than 25%		55.93	10.36	365.61	125.88	557.79	38.16	-	557.79	581.72	
2 Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%		84.14	27.89	456.06	185.17	753.26	51.54	-	753.26	784.06	
3 Investment subject to Exposure Norms			0.00	0.00	0.00	0.00		-			0.00	
a Housing & Infrastructure			0.00	0.00	0.00	0.00		-			0.00	
i) Approved Investments	Not less than 15%		62.82	18.20	186.41	106.18	373.61	25.56	-	373.61	394.51	
ii) Other investments			-	-	5.33	-	5.33	0.36	-	5.33	5.60	
b i) Approved Investments	Not exceeding		85.86	19.84	166.74	54.65	327.09	22.38	-	327.09	342.68	
ii) Other investments			0.29	0.00	2.04	0.00	2.34	0.16	-	2.34	2.34	
TOTAL LIFE FUND	100%		233.11	65.93	816.58	346.01	1,461.63	100.00		1,461.63	1,529.19	

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.	Not less than 20%		101.21	101.21	32.26		101.21	104.15
2 Central Govt. Sec, State Govt. Sec or Other Approved	Not less than 40%		154.04	154.04	49.09		154.04	158.31
3 Balance in Approved Investment	Not exceeding 60%		159.75	159.75	50.91		159.75	168.32
TOTAL PENSION GENERAL ANNUITY FUND	100%		313.79	313.79	100.00		313.79	326.63

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR	(a)		
1	Approved investment	<i>Not less than 75%</i>	-	850.90	850.90	96.85
2	Other Investments	<i>Not more than 25%</i>	-	27.64	27.64	3.15
TOTAL LINKED INSURANCE FUND		100%	-	878.54	878.54	100.00

CERTIFICATION

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

Date:

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

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

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

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Particulars	Future Secure Fund	Future Income Fund
Opening Balance (Market Value)	37.12	154.16
Add: Inflow during the Quarter	1.48	4.10
Increase / (Decrease) value of Inv [Net]	0.96	4.48
Less: Outflow during the Quarter	-2.44	-5.20
Total Investible Funds (Mkt Value)	37.11	157.55

Investment of Unit Fund	Future Secure Fund		Future Income Fund	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	3.12	8.40	20.76	13.17
State Govt. Securities	32.60	87.85	42.41	26.92
Other Approved Securities	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	47.81	30.35
Infrastructure Bonds	0.00	0.00	38.54	24.46
Equity	0.00	0.00	0.00	0.00
Money Market Investments	0.60	1.61	0.90	0.57
Mutual funds.	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00
Sub Total (A)	36.31	97.86	150.41	95.47
Current Assets:				
Accrued Interest	0.59	1.60	4.24	2.69
Dividend Receivable	0.00	0.00	0.00	0.00
Bank Balance	0.21	0.55	2.92	1.85
Receivable for Sale of Investments	0.00	0.00	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00
Less: Current Liabilities				
Payable for Investments	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.00	0.01	0.00
Other Current Liabilities (for Investments)	0.00	0.01	0.01	0.01
Sub Total (B)	0.79	2.14	7.14	4.53
Other Investments (<=25%)				
Corporate Bonds	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00
Venture funds	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	0.00	0.00
Total (A+B+C)	37.11	100.00	157.55	100.00
Funds Carried Forward (as per LB2)				

Date:

Note:

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

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India L

Registration Number : 133

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Particulars	Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
Opening Balance (Market Value)	194.78	149.67	4.07
Add: Inflow during the Quarter	0.52	0.82	0.34
Increase / (Decrease) value of Inv [Net]	4.37	3.39	0.09
Less: Outflow during the Quarter	-34.28	-26.78	-1.72
Total Investible Funds (Mkt Value)	165.39	127.10	2.78

Investment of Unit Fund	Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	1.78	1.08	0.00	0.00	0.00	0.00
State Govt. Securities	6.20	3.75	7.26	5.71	0.59	21.14
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	24.18	14.62	5.32	4.18	0.81	29.27
Infrastructure Bonds	42.76	25.86	3.39	2.67	1.05	37.73
Equity	76.24	46.10	97.43	76.65	0.00	0.00
Money Market Investments	1.40	0.85	2.02	1.59	0.35	12.71
Mutual funds.	2.92	1.77	3.05	2.40	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	155.48	94.01	118.46	93.20	2.80	100.84
Current Assets:						
Accrued Interest	3.27	1.98	0.51	0.40	0.08	2.90
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	-0.63	-0.38	-0.09	-0.07	-0.10	-3.71
Receivable for Sale of Investments	3.01	1.82	2.85	2.24	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities						
Payable for Investments	0.55	0.33	0.83	0.65	0.00	0.00
Fund Mgmt Charges Payable	0.01	0.00	0.01	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.01	0.00	0.00	0.00	0.00	0.02
Sub Total (B)	5.09	3.07	2.43	1.91	-0.02	-0.84
Other Investments (<=25%)						
Corporate Bonds	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
Equity	4.10	2.48	5.58	4.39	0.00	0.00
Mutual funds	0.72	0.44	0.63	0.50	0.00	0.00
Venture funds	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
Sub Total (C)	4.82	2.92	6.21	4.88	0.00	0.00
Total (A+B+C)	165.39	100.00	127.10	100.00	2.78	100.00
Funds Carried Forward (as per LB2)						

Date:

Note:

1. The aggregate of all the above Segregated Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (A)
3. Other Investments' are as permitted under

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India L

Registration Number : 133

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Particulars	Future Pension Balance Fund	Future Pension Growth Fund	Future Pension Active Fund
Opening Balance (Market Value)	4.97	8.17	36.70
Add: Inflow during the Quarter	0.20	0.04	0.27
Increase / (Decrease) value of Inv [Net]	0.10	0.10	0.55
Less: Outflow during the Quarter	-2.15	-3.09	-14.68
Total Investible Funds (Mkt Value)	3.12	5.21	22.84

Investment of Unit Fund	Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00
State Govt. Securities	0.00	0.00	1.06	20.40	0.00	0.00
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	1.01	32.30	0.22	4.20	0.00	0.00
Infrastructure Bonds	1.30	41.77	0.00	0.00	0.00	0.00
Equity	0.34	10.80	2.94	56.43	19.82	86.79
Money Market Investments	0.33	10.47	0.69	13.33	1.05	4.58
Mutual funds.	0.00	0.00	0.08	1.51	0.67	2.92
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	2.97	95.34	5.00	95.86	21.54	94.29
Current Assets:						
Accrued Interest	0.09	2.77	0.02	0.41	0.00	0.00
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	-0.01	-0.32	-0.05	-0.94	-0.10	-0.43
Receivable for Sale of Investments	0.06	1.94	0.12	2.23	0.53	2.32
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities						
Payable for Investments	0.01	0.41	0.01	0.15	0.14	0.62
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.00	0.02	0.00	0.02	0.00	0.01
Sub Total (B)	0.12	3.96	0.08	1.53	0.29	1.27
Other Investments (<=25%)						
Corporate Bonds	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
Equity	0.02	0.70	0.14	2.61	0.93	4.05
Mutual funds	0.00	0.00	0.00	0.00	0.09	0.39
Venture funds	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
Sub Total (C)	0.02	0.70	0.14	2.61	1.02	4.45
Total (A+B+C)	3.12	100.00	5.21	100.00	22.84	100.00
Funds Carried Forward (as per LB2)						

Date:

Note:

1. The aggregate of all the above Segregated Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (As per)
3. Other Investments' are as permitted under

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India L

Registration Number : 133

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Particulars	Future Group Secure Fund	Future Group Balance Fund	Future Group Maximise Fund
Opening Balance (Market Value)	0.03	0.37	0.28
Add: Inflow during the Quarter	0.00	0.00	0.00
Increase / (Decrease) value of Inv [Net]	0.00	0.01	0.01
Less: Outflow during the Quarter	0.00	-0.04	-0.04
Total Investible Funds (Mkt Value)	0.03	0.33	0.25

Investment of Unit Fund	Future Group Secure Fund		Future Group Balance Fund		Future Group Maximise Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00
State Govt. Securities	0.02	82.11	0.21	63.63	0.11	44.14
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	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
Equity	0.00	0.00	0.09	27.34	0.12	48.54
Money Market Investments	0.00	16.11	0.03	9.26	0.02	7.08
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	0.03	98.23	0.33	100.23	0.25	99.77
Current Assets:						
Accrued Interest	0.00	1.41	0.00	0.99	0.00	0.73
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.37	0.00	-1.21	0.00	-0.50
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities						
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (B)	0.00	1.77	0.00	-0.23	0.00	0.23
Other Investments (<=25%)						
Corporate Bonds	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
Equity	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00
Venture funds	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
Sub Total (C)	0.00	0.00	0.00	0.00	0.00	0.00
Total (A+B+C)	0.03	100.00	0.33	100.00	0.25	100.00
Funds Carried Forward (as per LB2)						

Date:

Note:

1. The aggregate of all the above Segregated Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (A)
3. Other Investments' are as permitted under

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India L

Registration Number : 133

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Particulars	Future Apex Fund	Future Dynamic Growth Fund	Future NAV - Guarantee Fund
Opening Balance (Market Value)	21.99	48.34	36.44
Add: Inflow during the Quarter	0.38	0.06	1.56
Increase / (Decrease) value of Inv [Net]	0.76	1.11	0.41
Less: Outflow during the Quarter	-4.23	-12.55	-1.39
Total Investible Funds (Mkt Value)	18.90	36.96	37.03

Investment of Unit Fund	Future Apex Fund		Future Dynamic Growth Fund		Future NAV - Guarantee Fund	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00
State Govt. Securities	0.00	0.00	0.54	1.46	3.56	9.61
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	4.21	11.38	0.31	0.85
Infrastructure Bonds	0.00	0.00	1.32	3.57	1.97	5.33
Equity	15.73	83.26	25.59	69.24	21.83	58.97
Money Market Investments	1.29	6.84	1.82	4.91	6.75	18.22
Mutual funds.	0.45	2.37	0.96	2.61	0.71	1.92
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	17.47	92.47	34.44	93.17	35.14	94.90
Current Assets:						
Accrued Interest	0.00	0.00	0.20	0.54	0.15	0.41
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	0.12	0.62	-0.25	-0.69	0.21	0.56
Receivable for Sale of Investments	0.39	2.05	0.92	2.48	0.22	0.60
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities						
Payable for Investments	0.25	1.30	0.21	0.58	0.10	0.26
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.00	0.01
Other Current Liabilities (for Investments)	0.00	0.00	0.01	0.01	0.00	0.00
Sub Total (B)	0.26	1.37	0.64	1.74	0.48	1.29
Other Investments (<=25%)						
Corporate Bonds	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
Equity	1.16	6.16	1.70	4.60	0.96	2.59
Mutual funds	0.00	0.00	0.18	0.49	0.45	1.22
Venture funds	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
Sub Total (C)	1.16	6.16	1.88	5.09	1.41	3.81
Total (A+B+C)	18.90	100.00	36.96	100.00	37.03	100.00
Funds Carried Forward (as per LB2)						

Date:

Note:

1. The aggregate of all the above Segregated Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (A
3. Other Investments' are as permitted under

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Future Generali India L

Registration Number : 133

PART -B

Statement as on : 31st March 2015

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Opportunity Fund	Future Discontinuance Policy	Total
Opening Balance (Market Value)	180.12	69.05	946.26
Add: Inflow during the Quarter	4.94	7.12	21.82
Increase / (Decrease) value of Inv [Net]	4.09	1.89	22.31
Less: Outflow during the Quarter	-1.61	-1.65	-111.85
Total Investible Funds (Mkt Value)	187.54	76.41	878.54

Investment of Unit Fund	Future Opportunity Fund		Future Discontinuance Policy		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)						
Central Govt. Securities	0.00	0.00	11.41	14.94	37.07	4.22
State Govt. Securities	0.00	0.00	47.17	61.73	141.73	16.13
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	0.00	0.00	83.87	9.55
Infrastructure Bonds	2.19	1.17	0.00	0.00	92.52	10.53
Equity	153.67	81.94	0.00	0.00	413.81	47.10
Money Market Investments	12.33	6.57	17.02	22.27	46.58	5.30
Mutual funds.	5.54	2.96	0.00	0.00	14.38	1.64
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	173.73	92.64	75.60	98.94	829.96	94.47
Current Assets:						
Accrued Interest	0.13	0.07	1.35	1.77	10.64	1.21
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	1.14	0.61	-0.54	-0.71	2.80	0.32
Receivable for Sale of Investments	3.16	1.68	0.00	0.00	11.25	1.28
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities						
Payable for Investments	1.58	0.84	0.00	0.00	3.68	0.42
Fund Mgmt Charges Payable	0.01	0.00	0.00	0.00	0.03	0.00
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00	0.04	0.00
Sub Total (B)	2.83	1.51	0.81	1.06	20.94	2.38
Other Investments (<=25%)						
Corporate Bonds	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
Equity	10.35	5.52	0.00	0.00	24.93	2.84
Mutual funds	0.63	0.34	0.00	0.00	2.71	0.31
Venture funds	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
Sub Total (C)	10.98	5.85	0.00	0.00	27.64	3.15
Total (A+B+C)	187.54	100.00	76.41	100.00	878.54	100.00
Funds Carried Forward (as per LB2)						

Date:

Note:

1. The aggregate of all the above Segregated Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (A)
3. Other Investments' are as permitted under

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 : 31st March 2015

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	37.11	18.31	18.31	17.84	16.90	16.03	10.36%	11.75%	18.31
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	157.55	19.82	19.82	19.25	18.23	17.07	11.76%	12.57%	19.82
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	165.39	17.29	17.29	16.89	16.13	14.34	9.44%	14.17%	17.73
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	127.10	19.44	19.44	19.02	18.15	15.47	8.70%	17.59%	20.30
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	2.78	19.98	19.98	19.36	18.41	17.19	12.64%	13.02%	19.98
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	3.12	20.01	20.01	19.39	18.46	16.87	12.64%	13.67%	20.05
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	5.21	23.48	23.48	23.18	22.03	19.15	5.14%	16.75%	24.28
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	22.84	27.52	27.52	27.12	25.97	21.89	5.84%	18.76%	28.91
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03	15.00	15.00	14.61	13.87	13.14	10.74%	10.54%	15.00
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.33	15.82	15.82	15.48	14.95	13.61	8.76%	13.77%	16.06
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.25	16.72	16.72	16.21	15.78	13.93	12.37%	15.43%	17.04
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	18.90	16.75	16.75	16.15	15.32	12.82	14.73%	21.32%	17.52
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	36.96	15.61	15.61	15.23	14.60	12.64	9.85%	16.42%	16.20
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	37.03	13.66	13.66	13.52	13.04	11.19	4.24%	15.18%	14.30
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	187.54	14.12	14.12	13.80	13.18	11.11	9.07%	19.36%	14.79
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	76.41	12.98	12.98	12.65	12.01	11.33	10.44%	9.08%	12.98
					878.54								

CERTIFICATION

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

Date:

Note:

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

PERIODIC DISCLOSURES								
FORM L-29								
Detail regarding debt securities								
Statement as on: 31 st March 2015						Date: 3/31/2015		
Insurer: Future Generali India Life Insurance Co.Ltd.						(Rs in Crore)		
Detail Regarding debt securities - Non ULIP								
	MARKET VALUE				Book Value			
	As at 31 st March, 2015	as % of total for this class	As at 31 st March, 2014	as % of total for this class	As at 31 st March, 2015	as % of total for this class	As at 31 st March, 2014	as % of total for this class
Break down by credit rating								
AAA rated	523.29	29.72%	462.03	34.00%	496.00	29.52%	472.58	33.61%
AA or better	289.78	16.46%	187.56	13.80%	272.00	16.19%	185.38	13.19%
Rated below AA but above A	5.27	0.30%	0.00	0.00%	5.00	0.30%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	942.37	53.52%	709.46	52.20%	907.31	54.00%	747.98	53.20%
	1,760.71	100.00%	1,359.06	100.00%	1,680.31	100.00%	1,405.94	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	24.92	1.42%	32.61	2.40%	24.92	1.48%	32.81	2.33%
more than 1 year and upto 3 years	15.35	0.87%	25.23	1.86%	15.10	0.90%	25.02	1.78%
More than 3 years and up to 7years	476.44	27.06%	250.54	18.43%	457.91	27.25%	257.12	18.29%
More than 7 years and up to 10 years	464.72	26.39%	526.21	38.72%	440.97	26.24%	530.54	37.74%
More than 10 years and up to 15 years	166.87	9.48%	115.65	8.51%	157.61	9.38%	122.43	8.71%
More than 15 years and up to 20 years	158.91	9.03%	143.45	10.56%	152.18	9.06%	152.83	10.87%
Above 20 years	453.51	25.76%	265.36	19.53%	431.63	25.69%	285.20	20.29%
	1,760.71	100.00%	1,359.06	100.00%	1,680.31	100.00%	1,405.94	100.00%
Breakdown by type of the issuer								
a. Central Government	685.87	38.95%	460.24	33.86%	659.01	39.22%	493.02	35.07%
b. State Government	256.50	14.57%	249.22	18.34%	248.30	14.78%	254.96	18.13%
c. Corporate Securities	818.34	46.48%	649.59	47.80%	773.00	46.00%	657.96	46.80%
	1,760.71	100.00%	1,359.06	100.00%	1,680.31	100.00%	1,405.94	100.00%

Note

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

PERIODIC DISCLOSURES								
FORM L-29								
Detail regarding debt securities								
Statement as on: 31 st March 2015						Date: 3/31/2015		
Insurer: Future Generali India Life Insurance Co.Ltd.						(Rs in Crore)		
Detail Regarding debt securities - ULIP								
	MARKET VALUE				Book Value			
	As at 31 st March, 2015	as % of total for this class	As at 31 st March, 2014	as % of total for this class	As at 31 st March, 2015	as % of total for this class	As at 31 st March, 2014	as % of total for this class
Break down by credit rating								
AAA rated	134.01	36.73%	162.58	41.71%	134.01	36.73%	162.58	41.71%
AA or better	42.38	11.62%	66.55	17.08%	42.38	11.62%	66.55	17.08%
Rated below AA but above A	0.00	0.00%	4.59	1.18%	0.00	0.00%	4.59	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	188.49	51.66%	156.04	40.04%	188.49	51.66%	156.04	40.04%
	364.88	100.00%	389.76	100.00%	364.88	100.00%	389.76	98.82%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	9.78	2.68%	14.58	3.74%	9.78	2.68%	14.58	3.74%
more than 1 year and upto 3years	6.58	1.80%	9.87	2.53%	6.58	1.80%	9.87	2.53%
More than 3years and up to 7years	90.72	24.86%	48.04	12.33%	90.72	24.86%	48.04	12.33%
More than 7 years and up to 10 years	213.44	58.50%	300.68	77.15%	213.44	58.50%	300.68	77.15%
More than 10 years and up to 15 years	21.83	5.98%	4.78	1.23%	21.83	5.98%	4.78	1.23%
More than 15 years and up to 20 years	5.23	1.43%	4.94	1.27%	5.23	1.43%	4.94	1.27%
Above 20 years	17.30	4.74%	6.87	1.76%	17.30	4.74%	6.87	1.76%
	364.88	100.00%	389.76	100.00%	364.88	100.00%	389.76	100.00%
Breakdown by type of the issuer								
a. Central Government	46.76	12.81%	9.31	2.39%	46.76	12.81%	9.31	2.39%
b. State Government	141.73	38.84%	146.73	37.65%	141.73	38.84%	146.73	37.65%
c. Corporate Securities	176.39	48.34%	233.72	59.96%	176.39	48.34%	233.72	59.96%
	364.88	100.00%	389.76	100.00%	364.88	100.00%	389.76	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

Date: **3/31/2015**

(Rs in Lakhs)

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 March 31, 2015	up to the Quarter ended March 31, 2015	For the Quarter ended March 31, 2014	up to the Quarter ended March 31, 2014
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	1.27	105.32	-120.44	56.51
			Rent paid	1.62	8.10	-4.43	8.23
			Reimbursement of Expenses paid	0.00	0.00	0.00	4.16
			Security Deposits given	0.00	0.00	0.00	0.00
			Security Deposits refund received	0.00	0.00	0.00	0.00
			Share Capital Allotment	0.00	0.00	0.00	0.00
			Share Application Money Pending Allotment(Net)	0.00	0.00	0.00	0.00
			Premium Deposits Outstanding	11.54	-6.76	10.74	10.74
			Closing Balances at period-end	11.54	-3.26	7.70	7.70
			Other Operating Expenses	0.00	14.05	0.00	0.00
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	100.13	137.29	-0.13	-0.06
			Insurance expenses	0.85	2.29	5.09	6.32
			Reimbursement of Expenses paid	37.44	157.75	31.28	116.96
			Reimbursement of Expenses received	79.35	335.86	80.27	323.41
			Premium Deposits Outstanding	0.03	-1.02	1.86	1.86
			Closing Balances at period-end	-31.74	33.31	87.94	87.94
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	0.00	0.00	0.00	0.00
			Share Application Money Pending Allotment(Net)	0.00	0.00	0.00	0.00
4	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	0.00	0.00	0.00	0.00
			Share Application Money Pending Allotment(Net)	0.00	0.00	0.00	0.00
5	Munish sharda	Managing Director & CEO	Managerial Remuneration	48.91	195.19	91.16	91.16
			Reimbursement Paid	1.00	15.24	0.00	0.00
			Reimbursement (Payable)/Receivable	0.00		0.00	0.00
6	Gorakhnath Agarwal	CEO & Whole Time Director	Managerial Remuneration	0.00	0.00	10.19	52.51
			Reimbursement Paid	0.00	0.00	7.75	7.75
			Reimbursement (Payable)/Receivable	0.00	0.00	0.00	0.00
7	Key Managerial Personnel		Managerial Remuneration	31.18	143.06	135.40	135.40
			Reimbursement Paid	3.41	16.14	15.60	15.60
			Reimbursement (Payable)/Receivable	0.00	0.00	0.00	0.00

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

7	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [FRL]	Premium Income	0.07	12.90	-0.48	10.11
			Premium Deposits Outstanding	0.07	-2.92	2.41	2.41
			Closing Balances at period-end	0.07	-2.92	2.41	2.41
8	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	0.00	0.00	0.00	0.00
			Premium Deposits Outstanding	0.00	0.00	0.00	0.00
			Closing Balances at period-end	0.00	0.00	0.00	0.00
9	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	0.00	0.07	0.00	0.06
			Premium Deposits Outstanding	0.00	-0.03	0.02	0.02
			Closing Balances at period-end	0.00	-0.03	0.02	0.02
10	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	-1.39	40.30	49.69	49.69
			Premium Deposits Outstanding	-1.39	-6.35	0.01	0.01
			Closing Balances at period-end	-1.39	-6.35	0.01	0.01
11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	0.00	0.73	0.00	0.01
			Premium Deposits Outstanding	0.00	-0.22	0.45	0.45
			Closing Balances at period-end	0.00	-0.22	0.45	0.45
12	Future Agrovet Limited #	Subsidiary of FRL	Premium Income	0.00	0.00	-0.01	3.65
			Premium Deposits Outstanding	0.00	0.00	1.27	1.27
			Closing Balances at period-end	0.00	0.00	1.27	1.27
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	0.00	0.00	-0.03	-0.21
			Premium Deposits Outstanding	0.00	-5.45	5.45	5.45
			Closing Balances at period-end	0.00	-5.45	5.45	5.45
14	Future Value Retail Limited @	Subsidiary of FRL	Premium Income	0.00	0.00	-2.66	76.54
			Rent paid	0.00	0.00	1.60	12.87
			Premium Deposits Outstanding	0.00	0.00	11.05	11.05
			Closing Balances at period-end	0.00	0.00	24.62	24.62
15	Staples Future Office Products Limited	Subsidiary of FRL	Insurance expenses	0.00	0.00	2.69	18.10
			Closing Balances at period-end	0.00	0.00	0.00	0.00
16	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Re-insurance Premium paid	311.83	793.85	383.54	1,613.48
			RE-insurance Claim	610.44	1,571.87	1,126.31	1,126.31
			Closing balances as at year-end	-223.23	443.20	-467.05	-467.05
17	Iit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	48.85	155.06	42.66	270.61
			Closing balances as at year-end	1.59	5.79	44.62	57.07

Note :

(till 11th November 2013)

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

* (from 17th December 2013)

PERIODIC DISCLOSURES			
FORM L31 : Board of Directors & Key Persons			
Insurer:	Future Generali India Life Insurance Company Limited		Date
			31-Mar-15
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	Dr. B Samal	Director	
4	Mr. Ooi Teik Chong	Additional Director	
5	Mr. Krishan Kant Rathi	Director	
6	Dr. Kim Chai Ooi	Director	
7	Dr. Rajan Saxena	Independent Director	Resigned w.e.f March 12, 2015
8	Mrs. Bhavna Doshi	Independent Director	Appointed w.e.f March 24, 2015
9	Dr. Devi Singh	Independent Director	Appointed for fresh term of five years w.e.f March 24, 2015
10	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
11	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
12	Mr. Bikash Choudhary	Appointed Actuary	
13	Mr. Nirakar Pradhan	Chief Investment Officer	
14	Mr. Pradeep Pandey	Chief Marketing Officer	
15	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	Resigned w.e.f March 31, 2015
16	Mr. Madangopal Jalan	Principal Compliance Officer, Senior Vice President - Le	
Key Pesons as defined in IRDA guidelines on Reporting of Key Persons dated October 9, 2013			

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

31st March 2015

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

Item	Description	Adjusted Value [Amou	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		243,369
02	Deduct: Mathematical Reserves		243,369
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		24,837
06	Deduct: Other Liabilities of shareholders' fund		683
07	Excess in Shareholders' funds		24,153
08	Total ASM (04)+(07)		24,153
09	Total RSM		8,302
10	Solvency Ratio (ASM/RSM)		291%

Certification:

I, _____, 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: _____ Name and Signature of Appointed Actuary
Date: _____

Notes

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

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FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 31st March 2015
 Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	630.15	557.84	-	-	12.41	9.63	1,461.63	1,238.45
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)	630.15	557.84	-	-	12.41	9.63	1,461.63	1,238.45
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 : 31st March 2015
 Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	142.85	100.12	-	-	16.90	0.72	313.79	192.49
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)	142.85	100.12	-	-	16.90	0.72	313.79	192.49
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 : 31st March 2015
 Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quarterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	176.39	229.13	-	-	36.89	27.11	878.54	931.85
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)	176.39	229.13	-	-	36.89	27.11	878.54	931.85
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:

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

FORM L-34 YIELD ON INVESTMENTS-1

Name of the Insurer : Future General India Life Insurance Company Limited
 Registration Number : 118
 Statement as on : 31st Mar 2015

Name of the Fund : Life Fund

Rs. In Crore

Statement of Investment And Income On Investment

Category of Submission : Quarterly

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (Current year)					Year to Date (Prev. Year)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGBB	516.71	562.10	11.05	8.67%	8.67%	468.40	562.10	40.04	8.55%	8.55%	389.66	393.99	32.83	8.43%	8.43%
A2	Special Deposits	CSDD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
A3	Bonds under section 7 of Insurance Act 1938	CBSS	9.82	9.65	0.19	7.71%	7.71%	9.82	9.65	0.75	7.68%	7.68%	9.81	9.51	0.76	7.71%	7.71%
A4	Treasury Bills	CTRB	9.97	9.97	0.00	4.12%	4.12%	7.82	9.97	0.02	6.48%	6.48%	4.99	2.00	0.03	0.60%	0.60%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SRI Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
B2	State Govt. Bonds	SGGB	186.05	194.07	4.04	8.81%	8.81%	199.27	194.07	18.16	9.11%	9.11%	171.02	212.25	15.05	8.80%	8.80%
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGDA	10.68	8.27	1.02	38.99%	38.99%	16.27	8.27	2.21	13.58%	13.58%	8.48	7.55	0.65	7.67%	7.67%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C HOUSING LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C3	Term Loans - HUDCO / NHB / Institutions accredited by NHB	HTLH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C5	Housing - Securitised Assets / Approved Investment	HMSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	60.67	56.49	1.54	10.28%	10.28%	63.29	56.49	5.96	9.41%	9.41%	57.03	54.70	5.11	9.96%	8.96%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
F OTHER INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	5.00	5.27	0.00	11.40%	11.40%	5.00	5.27	0.00	11.40%	11.40%	0.00	0.00	-	-	
C14	Housing - Securitised Assets	HOMB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
C15	Debentures / Bonds / CPs / Loans - Promoter Group	HOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
G INFRASTRUCTURE / LOCAL SECTOR INVESTMENTS :																	
D1	Infrastructure - Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1.33	1.50	0.08	25.44%	25.44%	2.18	1.50	0.13	16.29%	16.29%	0.10	0.00	0.01	14.56%	14.56%
D3	Infrastructure - Corporate Securities - Equity Shares-Quoted	ITCE	4.28	5.28	0.30	28.82%	28.82%	5.28	5.28	0.47	21.63%	21.63%	0.34	0.28	0.11	32.01%	32.01%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D5	Infrastructure - Securitised Assets (Approved)	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	31.89	33.31	0.75	9.49%	9.49%	27.60	33.31	1.97	9.50%	9.50%	0.00	0.00	-	-	
H TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	104.78	96.54	2.74	10.61%	10.61%	125.32	96.54	11.98	9.56%	9.56%	138.24	137.07	12.26	8.87%	8.87%
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D10	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	190.19	201.59	4.56	9.72%	9.72%	184.39	201.59	18.10	9.82%	9.82%	152.83	160.98	16.06	10.51%	10.51%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
I TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IFPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D14	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
J OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	ISQC	0.54	0.33	0.06	45.03%	45.03%	0.39	0.32	0.12	38.55%	38.55%	0.00	0.00	-	-	
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D17	Infrastructure - Securitised Assets	IOSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D18	Infrastructure - Equity (Promoter Group)	IOPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - Promoter Group	IOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
K APPROVE INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
L ACTIVITY TRADER																	
E1	PSU - Equity Shares - Quoted	EAEQ	5.34	6.70	-0.01	-0.68%	-0.68%	2.67	6.70	0.45	16.72%	16.72%	0.55	0.11	-0.16	-29.24%	-29.24%
E2	Corporate Securities - Equity Shares (Definamv) - Quoted	EACE	27.85	37.80	1.08	15.73%	15.73%	12.69	37.80	2.35	18.51%	18.51%	1.77	1.45	0.39	21.86%	21.86%
E3	Equity Shares - Companies incorporated outside India (Invested prior to RBI Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E4	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EFBT	18.31	18.45	0.66	14.54%	14.54%	22.58	18.45	2.47	10.92%	10.92%	21.72	26.75	2.08	9.55%	9.55%
E6	Corporate Securities - Bonds - (Tax Free)	EFBF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E7	Corporate Securities - Preference Shares	EFNQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E9	Corporate Securities - Debentures	ECDS	232.21	244.51	5.48	9.93%	9.93%	38.71	244.51	35.58	9.93%	9.93%	148.87	159.65	12.83	8.92%	8.92%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E12	Municipal Bonds - Rated	EMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E13	Investment properties - Immovable	ENP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E17	Deposits - Deposit with Scheduled Banks, Fd (incl. Bank balance awaiting investment), CCL, RBI	ECDB	7.50	7.50	0.20	10.95%	10.95%	8.09	7.50	0.90	11.08%	11.08%	10.00	10.00	0.94	9.35%	9.35%
E18	Deposits - CDs with Scheduled Banks	ECDD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECRC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	
E22	CCL, CBO	ECBO	34.06	12.41	0.07												

F6	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%		0.00	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F8	Municipal Bonds	OMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F9	Commercial Papers	OACP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F10	Preference Shares	OPSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F11	Venture Fund	OVNF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F13	Term Loans (without Charge)	OTLW	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F14	Mutual Funds - Debt / Income / Social Plans / Liquid Schemes	OMFS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F15	Mutual Funds - (Under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
	Passively Managed Equity ETF (Non Promoter Group)	OMTF	1.13	1.35	0.00	0.00%	0.00%	1.13	1.35	0.00	0.00%	0.00%	-	0.00	0.00	0.00	
F16	Derivative Instruments	ODCI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F17	Securitized Assets (underlying assets Housing Loan / infrastructure assets)	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	-	-	-
F18	Investment Properties - Immovable	OIPR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	0.00	0.00	0.00	
	TOTAL		1473.77	1529.19	34.34		0.00%	1388.2	1529.19	126.96		0.00%	-	1148.21	1195.64	100.98	

FORM L 34-YIELD ON INVESTMENTS-1

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

Registration Number: 133

Statement as on: 31st Mar 2015

Statement of Investment And Income On Investment

Periodicity Of Submission: Quarterly

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

Rs. in Crore

No.	Category Of Investment	Category Code	Current Quarter				Year to Date (Current year)				Year to Date (Prev Year)							
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%)	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
A CENTRAL GOVERNMENT SECURITIES:																		
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	71.50	89.20	1.61	8.89%	8.89%	56.55	89.20	4.93	8.71%	8.71%	43.20	38.89	4.01	9.29%	9.29%	
A3	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
A3	Deposits under section 7 of Insurance Act 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
A4	Treasury Bills	CTTB	34.95	34.95	0.00	0.00%	4.12%	4.12%	4.91	14.96	0.01	9.75%	9.75%	7.48	8.00	0.01	0.12%	0.12%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES:																		
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
B2	State Govt. Bonds	SGGB	38.41	52.76	0.88	8.82%	8.82%	33.06	52.76	2.23	9.27%	9.27%	33.50	36.97	3.02	9.02%	9.02%	
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGDA	1.43	1.41	0.03	7.78%	7.78%	2.88	1.41	0.33	11.20%	11.20%	1.45	1.31	0.15	10.71%	10.71%	
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT:																		
C1	Loans to State Government for Housing	HSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C3	Term Loan - HUDCO / NHF / Institutions accredited by NHF	HHLH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C4	Commercial Papers - NHF / Institutions accredited by NHF	HFLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C5	Housing - Secured Assets (Approved Investment)	HMSB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D TAXABLE BONDS OF																		
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C8	Bonds / Debentures issued by NHF / Institutions accredited by NHF	HTDN	21.33	23.36	0.49	9.31%	9.31%	16.93	23.36	1.63	9.60%	9.60%	13.18	13.00	1.21	9.17%	9.17%	
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E TAX FREE BONDS																		
C10	Bonds / Debentures issued by HUDCO	HTFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C11	Bonds / Debentures issued by NHF / Institutions accredited by NHF	HTFN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTFA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
F INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS:																		
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D5	Infrastructure - Secured Assets (Approved)	IESA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	2.56	4.13	0.06	9.01%	9.61%	2.61	4.13	0.10	9.20%	9.20%	0.00	0.00	0.00	0.00%	0.00%	
G TAXABLE BONDS OF																		
D8	Infrastructure - PSU - Debentures / Bonds	IPD	24.35	23.69	0.75	12.46%	12.46%	26.77	23.69	2.59	9.69%	9.69%	27.20	26.77	2.46	9.06%	9.06%	
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D10	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICD	32.56	38.97	0.88	11.00%	11.00%	27.93	38.97	2.00	11.08%	11.08%	20.23	24.13	2.07	10.21%	10.21%	
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
H TAX FREE BONDS																		
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
D14	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
I APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS:																		
ACTIVITY TRADED																		
E1	PSU - Equity shares - Quoted	EAEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E3	Equity Shares - Companies incorporated outside India (Invested prior to IDA Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EBBT	2.90	3.13	0.03	9.70%	9.70%	2.90	3.13	0.28	9.87%	9.87%	2.90	2.92	0.25	8.64%	8.64%	
E6	Corporate Securities - Bonds - (Tax Free)	EBTF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E7	Corporate Securities - Preference Shares	EPNF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E8	Corporate Securities - Investment in Subordinate	ECS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E9	Corporate Securities - Debentures	ECDS	53.14	57.71	1.40	10.68%	10.68%	43.66	57.71	4.96	11.36%	11.36%	30.93	35.99	3.14	10.15%	10.15%	
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E12	Municipal Bonds - Rated	EMLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E13	Investment properties - Immovable	ENP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E14	Loans - Policy Loans	ELPK	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCI, RBI	ECDB	0.00	0.00	0.00	0.00%	0.00%	2.54	0.07	10.54%	10.54%	2.50	2.50	0.25	9.97%	9.97%		
E18	Deposits - CDS with Scheduled Banks	ECDC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECRC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E21	CCIL - CBI	ECBI	13.38	16.90	0.03	8.20%	8.20%	14.90	16.90	1.64	9.75%	9.75%	1.63	0.01	0.42%	0.42%		
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E23	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.24	0.01	9.79%	9.79%	0.23	0.24	0.02	9.52%	9.52%	0.37	0.23	0.05	14.70%	14.70%	
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E27	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	-	-	
E28	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPNS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00					

No	Category of Investments	Category Code	Current Quarter				Year to Date				Year to Date Prev Year						
			Investment (Rs.)		Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Gross Yield (%)	Net Yield (%)			
			Book Value	Market Value			Book Value	Market Value			Book Value	Market Value					
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	35.8	35.2	1.0	11.32%	11.32%	35.79	28.67	5.17	18.03%	18.03%	0.76	38.23	3.59	9.38%	9.38%
A2	Special Deposits	CSPD	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A4	Treasury Bills	CTTB	9.1	9.6	0.2	8.18%	8.18%	9.26	9.76	0.62	8.20%	8.20%	0.00	10.71	0.46	4.34%	4.34%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	134.2	134.7	4.0	12.12%	12.12%	134.17	129.43	19.95	15.42%	15.42%	147.63	85.93	5.90	8.86%	8.86%
B3	State Government Guaranteed Loans	SGGL	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGDA	0.0	0.0	0.0	0.00%	0.00%	0.00	5.04	0.02	27.00%	27.00%	0.00	5.05	0.05	0.90%	0.90%
B5	Guaranteed Equity	SGGE	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HSH	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HFLH	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTAN	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C5	Housing - Secured Assets (Approved Investment)	HMBG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HMPG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5.9	6.8	0.2	13.08%	13.08%	5.87	12.40	1.86	15.00%	15.00%	25.73	22.11	1.39	6.29%	6.29%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F OTHER INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C14	Housing - Secured Assets	HOMB	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
G INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity Shares - Quoted	ITFE	0.0	0.0	0.0	0.00%	0.00%	0.00	5.50	2.29	31.29%	31.29%	4.73	14.99	6.45	15.32%	16.32%
D3	Infrastructure - Corporate Securities - Equity shares Quoted	ITCE	35.2	40.4	3.4	13.94%	13.94%	35.24	50.28	14.28	28.40%	28.40%	40.05	41.63	-2.9	-15.10%	-15.10%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D5	Infrastructure - Secured Assets (Approved)	IESA	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	10.2	10.8	0.4	15.01%	15.01%	10.21	10.56	1.39	17.54%	17.54%	0.00	0.00	0.00	0.00%	0.00%
H TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IFPD	2.5	5.6	0.4	26.40%	26.40%	2.53	8.43	1.67	19.77%	19.77%	17.40	17.21	0.83	5.18%	5.18%
D9	Infrastructure - PSU - CPs	IFCP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	46.4	72.4	2.4	13.55%	13.55%	66.58	75.82	13.24	17.46%	17.46%	76.44	86.76	6.70	6.92%	6.92%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ITWC	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
I TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IFPD	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
J OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	IDEQ	14.9	16.2	1.3	31.29%	31.29%	14.92	12.30	1.24	13.06%	13.06%	0.00	0.00	0.00	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D17	Infrastructure - Secured Assets	IDSA	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D18	Infrastructure - Equity (Promoter Group)	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
K APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
ACTIVITY TRADES																	
E1	PSU - Equity shares - Quoted	EAEQ	49.2	42.8	-4.9	-46.69%	-46.69%	49.16	42.24	-4.51	-10.67%	-10.67%	17.91	-11.41	-23.24%	-23.24%	
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	263.0	358.9	14.0	15.77%	15.77%	263.02	391.87	113.27	28.91%	28.91%	311.65	358.62	95.59	26.66%	26.66%
E3	Equity Shares - Companies incorporated outside India (Invested prior to IDA Regulations)	EFES	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E4	Equity Shares (Incl. Equity related Instruments) - Promoter Group	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E5	Corporate Securities - Bonds - (Fixed)	10.0	11.0	0.4	13.53%	13.53%	10.04	10.70	1.83	17.13%	17.13%	10.04	10.47	0.44	4.12%	4.12%	
E6	Corporate Securities - Bonds - (Floating)	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E7	Corporate Securities - Preference Shares	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E8	Corporate Securities - Investment in Subsidiaries	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E9	Corporate Securities - Debentures	66.0	74.1	2.4	13.40%	13.40%	66.02	83.76	12.85	15.34%	15.34%	87.24	74.38	-3.07	-4.13%	-4.13%	
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E11	Corporate Securities - Derivative Instruments	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E12	Municipal Bonds - Rated	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E13	Investment properties - immovable	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E14	Loans - Policy Loans	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CGL, RBI	0.0	0.0	0.0	0.00%	0.00%	0.00	2.71	0.24	12.14%	12.14%	5.98	7.46	1.07	10.28%	10.28%	
E18	Deposits - CRR with Scheduled Banks	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	18.64	0.54	3.11%	3.11%	
E19	Deposits - Repo / Reverse Repo - Govt Securities	0.0	0.0	0.0</													

	Passively Managed Equity ETF's (Promoter Group)	EETP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E32	Net Current Assets (Only in respect of LUIP Business)	ENCA	20.9	20.9	0.0	0.00%	0.00%	20.94	20.94	0.00	0.00%	0.00%	38.81	38.81	0.00	0.00%	0.00%
F	OTHER INVESTMENTS:				0.0												
F1	Bonds - PSU - Taxable	OBPT	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F2	Bonds - PSU - Tax Free	OBTF	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl Group Societies)	OSSH	8.0	8.9	2.1	97.54%	97.54%	0.00	15.83	7.78	49.24%	49.24%	38.49	29.28	8.14	27.87%	27.87%
F4	Equity Shares (PSUs & Unlisted)	OEPU	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEFG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F6	Debentures	ODIB	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F8	Municipal Bonds	OMUN	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F9	Commercial Papers	OCAP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F10	Preference Shares	OPSH	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F11	Venture Fund	OVNF	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F12	Short Term Loans (Unsecured Deposits)	OSLU	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F13	Term Loans (without Charge)	OTLW	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secures	OMGS	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F15	Mutual Funds - (Under Insurer's Promoter Group)	OMFG	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
	Passively Managed Equity ETF (Non Promoter Group)	OEIT	3.0	2.8	-0.1	-151.40%	-151.40%	0.00	2.83	-0.13	-151.40%	-151.40%	0.00	0.00	0.00	0.00%	0.00%
	Passively Managed Equity ETF's (Promoter Group)	OEITP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F16	Derivative Instruments	OCDI	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA				0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F18	Investment properties - immovable	OIP	0.0	0.0	0.0	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
	TOTAL		788.9	860.7	25.1	2.66%	2.66%	788.92	1,020.26	203.31	20.14%	20.14%	848.34	867.88	110.81	0.00%	0.00%

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

Date:

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

1. Based on daily simple average of investments
2. Yield netted for Tax
3. In the previous year column, the figure of the corresponding year to date of the previous financial year shall be shown
4. FORM 1 shall be prepared in respect of each fund. In case of LUIP form 1 shall be prepared at Segregated Fund (SPF) level and also at consolidated level

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133
 Statement as on : 31st March 2015
 Statement of Downgraded Securities
 Periodicity of Submission: Quarterly

PART - A

Name of the Fund : Life Fund

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
B.	<u>AS ON DATE</u> ²								
	2% Indian Hotels Company Ltd	ECOS	7.69	25th Feb, 2010	ICRA	AA+	AA	14th Sept., 2012	N.A
	9.55% Hindalco Industries Ltd 27-06-2021	ECOS	9.70	06th Mar, 2014	CRISIL	AA+	AA	20th June., 2014	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133
 Statement as on : 31st March 2015
 Statement of Downgraded Securities
 Periodicity of Submission: Quarterly

PART - A

Name of the Fund : Pension and General Annuity

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								
B.	<u>AS ON DATE</u> ²								

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Co. Ltd.
 Statement as on : 31st March 2015
 Statement of Down Graded Investments
 Periodicity of submission : Quarterly

PART - A

Name of Fund: 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								
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.

Date:

Note :

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

PERIODIC DISCLOSURES

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

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 3/31/2015

(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	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	16	10,123	404	17	9,926	941	59	58,277	2,114	49	36,111	1,506
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	18	219,408	6,167	7	26,177	550	43	323,100	9,298	25	163,174	3,266
	Total(A)	34	229,531	6,571	24	36,103	1,491	102	381,377	11,413	74	199,285	4,773
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	34	229,531	6,571	24	36,103	1,491	102	381,377	11,413	74	199,285	4,773

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: 3/31/2015

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,333	2,584	12,233	3,117	21,301	5,731	37,679	8,721
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,071	482	4,669	567	4,071	1,236	15,534	1,799
4	Brokers	4,393	3,162	8,724	2,345	10,965	5,988	24,103	4,614
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	893	356	1,233	777	2,288	872	3,938	2,575
	Total (A)	14,690	6,583	26,859	6,806	38,625	13,827	81,254	17,709
1	Referral (B)	1	\$0.08	1	0	8	1	125	8
	Grand Total (A+B)	14,691	6,583	26,860	6,806	38,633	13,828	81,379	17,717

Note:

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

PUBLIC DISCLOSURE

FORM L-39-Data on Settlement of Claims

Individual

Insurer: Future Generali Life Insurance **Date:** 31-Mar-15

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		39	28	26	43	18	154	18713917.13
2	Survival Benefit		78	0	0	0	0	78	556300
3	for Annuities / Pension		9	16	28	55	32	140	12145454.28
4	For Surrender								
5	Other benefits								
6	Death Claims		413	105	58	16	4	596	129616063.4

The figures for individual and group insurance business need to be shown separately
 *the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

FORM L-39-Data on Settlement of Claims

Group

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender							42797	2214049153
5	Other benefits							497	45417582
6	Death Claims		16	25	10	4	7	62	82581512

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 Life Insurance

Date: 31-Mar-15

Individual

Sl. No.	Claims Experience	No. of claims only					Other Benefits
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	
1	Claims O/S at the beginning of the period	18	450	0	497		
2	Claims reported during the period*	734	145	78	108		
3	Claims Settled during the period	596	154	78	140		
4	Claims Repudiated during the period	118	0	0	0		
a	Less than 2years from the date of acceptance	114	0	0	0		
b	Grater than 2 year from the date of acceptance	4	0	0	0		
5	Claims Written Back	0	0	0	465		
6	Claims O/S at End of the period	38	441	0	465		
	Less than 3months	33	64	0	56		
	3 months to 6 months	2	95	0	92		
	6months to 1 year	3	134	0	141		
	1year and above	0	148	0	176		

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

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance

Date: 31-Mar-15

Group

Sl. No.	Claims Experience	No. of claims only					Other Benefits
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	
1	Claims O/S at the beginning of the period	89					
2	Claims reported during the period*	38					
3	Claims Settled during the period	62					
4	Claims Repudiated during the period	1					
a	Less than 2years from the date of acceptance	1					
b	Grater than 2 year from the date of acceptance	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	64					
	Less than 3months	8					
	3 months to 6 months	3					
	6months to 1 year	3					
	1year and above**	50					

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

**Does not include 12371 policies pertaining to Share Microfinance Limited (Micro Finance) as they are on hold due to falsification of documents.

PERIODIC DISCLOSURES
FORM L-41 GRIEVANCE DISPOSAL

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.
GRIEVANCE DISPOSAL

Date: 31-Mar-15

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	1	40	14	13	11	3	40
b)	Policy Servicing	3	24	16	3	7	1	24
c)	Proposal Processing	49	1230	871	69	326	13	1230
d)	Survival Claims	2	80	34	3	43	2	80
e)	ULIP Related	1	8	3	2	4	0	8
f)	Unfair Business Practices	330	3708	1326	550	1974	188	3708
g)	Others	731	283	730	4	277	3	283
	Total Number of Complaints	1117	5373	2994	644	2642	210	5373
2	Total No. of policies during previous year: FY 2013-14	81379						
3	Total No. of claims during previous year: FY 2013-14	2146						
4	Total No. of policies during current year: FY 2014-15	38633						
5	Total No. of claims during current year: FY 2014-15	1917						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	1390.779903						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	208.6593636						
8	Duration wise Pending Status							
		Complaints made by Customers	Complaints made by Intermediaries	Total				
	Upto 7 days	171	0	171				
	7 - 15 days	37	0	37				
	15-30 days	1	0	1				
	30-90 days	0	0	0				
	90 days & Beyond	1	0	1				
	Total No. of complaints	210	0	210				

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

** We had 244 Calls Logged by single customer on his 4 policies which is included in the total complaints.

** 15 Complaints are not pertaining to policy holders of Future Generali India Life Insurance Co. Ltd (not included above)

Date: 31st March 2015

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

		<u>Minimum</u>	<u>Maximum</u>
i. Individual Business			
1.	Life- Participating policies	5.80% per annum	6.65% per annum
2.	Life- Non-participating Policies	4.80% per annum	5.65% per annum
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4.	Annuities – Non-participating policies	6.2% per annum	7.1% per annum
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	4.80% per annum	5.65% per annum
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.	
ii. Group Business			
		Not Applicable as Unearned Premium Reserve methodology is used.	

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

i. Individual Business			
1.	Life- Participating policies	88% to 242% of IALM 06-08 (Including Pension products)	
2.	Life- Non-participating Policies	56.1% 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	55% to 60% of LIC annuitant 96-98 mortality	
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	82.5% to 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	100% of IALM 94-96	
	Group Savings Suraksha	150% or 155% of IALM 94-96 depending on age	

3) Expenses :

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

4) Bonus Rates :

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

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i. Individual Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.
ii. Group Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2014 assumptions)

i. Individuals Assurances	1.	Interest	No change
	2.	Expenses	No change
	3.	Inflation	No change
ii. Annuities	1.	Interest	No change
	a.	<i>Annuity in payment</i>	No change
	b.	<i>Annuity during deferred period</i>	Not Applicable
	c.	<i>Pension : All Plans</i>	No change
	2.	Expenses	No change
3.	Inflation	No change	
iii. Unit Linked	1.	Interest	No change
	2.	Expenses	No change
	3.	Inflation	No change
iv. Health	1.	Interest	Not applicable
	2.	Expenses	Not applicable
	3.	Inflation	Not applicable
v. Group	1.	Interest	No change
	2.	Expenses	No change
	3.	Inflation	No change

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Assure	520	4.0%
Insta Life(RP)	520	4.0%
Insta Life(SP)	260	4.0%
Future Child-RP	520	4.0%
Future Child-SP	260	4.0%
Future Anand	520	4.0%
Future SaralAnand	520	4.0%
Future DreamGuarantee Plan	520	4.0%
Future Generali Bima Guarantee	520	4.0%
Future Generali SecureIncome(RP)	520	4.0%
Future Generali SecureIncome(SP)	260	4.0%
Future Generali Pearls Guarantee	520	4.0%
Future Care	520	4.0%
Future Generali CarePlus	520	4.0%
Future Generali SmartLife	520	4.0%
Term With ReturnofPremium	520	4.0%
Future Pension(RP)	520	4.0%
Future Pension(SP)	260	4.0%
Future Generali FamilySecure Plan	520	4.0%
Future Generali FamilyIncome Plan	520	4.0%
Future Generali PensionGuarantee (SP)	260	4.0%
Future Generali SaralBima	520	4.0%
Future Generali AssurePlus	520	4.0%
FG Care Plus - Regular Pay	520	4.0%
Future Generali Pension Guarantee(RP)	520	4.0%
Future Generali Assured Income	520	4.0%
Future Generali Triple Anand Avantage Plan	520	4.0%

INDIVIDUAL-UNIT LINKED		
Future Pension Advantage(RP)	500	4.0%
Future Pension Advantage(SP)	260	4.0%
Future Pension Advantage Plus(RP)	500	4.0%
Future Pension Advantage Plus(SP)	260	4.0%
Future Generali Bima Gain	260	4.0%
Future Generali Bima Advantage Plus	500	4.0%
Future Generali Dhan Vridhi	500	4.0%
Future Generali Wealth Protect Plan	500	4.0%
Future Sanjeevani(RP)	500	4.0%
Future Freedom	500	4.0%
Future Sanjeevani(SP)	260	4.0%
Future Sanjeevani Plus(RP)	500	4.0%
Future Sanjeevani Plus(SP)	260	4.0%
Future Freedom Plus	500	4.0%
NAV Assure(RP)	500	4.0%
NAV Assure(SP)	260	4.0%
Future Generali NAV Insure Plan (RP)	520	4.0%
Future Generali NAV Insure Plan(SP)	260	4.0%
Future Generali Wealth Protect Plan -Revised	500	4.0%
Future Generali Pramukh Nivesh ULIP	260	4.0%
Future Guarantee Plus	500	4.0%
Future Generali Nivesh Plan(SP)	260	4.0%
Future Generali Select Insurance Plan	500	4.0%
Future Generali Nivesh Preferred	260	4.0%
Future Generali Bima Advantage	500	4.0%
Future Guarantee	500	4.0%

GROUP (TRADITIONAL & UNIT LINKED)	
All Group Plans	As per Pricing basis

PREMIUM RELATED RENEWAL EXPENSES	
ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX

RENEWAL SUM ASSURED RELATED EXPENSES	
ALL PRODUCTS	NIL

SP-Single Premium
RP-Regular Premium