

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended September 30, 2015

Policyholders' Account (Technical Account)

(₹ '000)

	Particulars	Schedule	For the	Upto the	For the	Upto the
			Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
			September 30, 2015	September 30, 2015	September 30, 2014	September 30, 2014
			Unaudited	Unaudited	Unaudited	Unaudited
	Premiums Earned - Net	L-4				
	(a) Premium		1,133,106	2,153,126	1,126,985	1,907,668
	(b) Reinsurance Ceded		(54,315)	(95,221)	(35,407)	(88,372)
	(c) Reinsurance Accepted		-	-	-	-
	Income from Investments					
	(a) Interest, Dividend and Rent - Gross		445,200	880,946	393,972	776,475
	(b) Profit on Sale / Redemption of Investments		93,520	293,405	421,914	953,911
	(c) (Loss on Sale / Redemption of Investments)		(77,140)	(128,394)	(63,183)	(124,498)
	(d) Transfer / Gain on revaluation / change in Fair value*		(75,725)	(399,233)	(117,097)	246,675
	Transfer from Shareholders' Fund		129,073	181,390	58,984	58,984
	Other Income					
	(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
	(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
	(c) Miscellaneous Income		3,901	22,421	14,851	38,382
	Total (A)		1,597,620	2,908,440	1,801,019	3,769,225
	Commission	L-5	48,453	72,757	59,362	100,938
	Operating Expenses related to Insurance Business	L-6	636,073	1,252,354	533,648	978,907
	Service Tax		15,076	29,927	18,081	36,527
	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)		699,602	1,355,038	611,091	1,116,372
	Benefits Paid (Net)	L-7	881,263	1,760,123	818,661	1,618,017
	Interim Bonuses Paid		609	609	-	-
	Change in Valuation of Liability in respect of Life Policies					
	(a) Gross **					
	Linked		(306,946)	(684,599)	(187,564)	278,287
	Non Linked		604,276	656,236	556,124	753,428
	(b) Amount ceded in Reinsurance					
	Linked		-	-	-	-
	Non Linked		(281,184)	(178,967)	28,714	3,121
	(c) Amount accepted in Reinsurance					
	Total (C)		898,018	1,553,402	1,215,935	2,652,853
	Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	(26,007)	-
	Appropriations					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	Balance being Funds for Future Appropriations				(26,007)	-
	Total (D)		-	-	(26,007)	-
	* Represents the deemed realised gain as per norms specified by the Authority					
	** Represents Mathematical Reserves after allocation of bonus					
	The details of total surplus is as under:					
	(a) Interim Bonuses paid		609	609	-	-
	(b) Allocation of Bonus to Policyholders		-	-	-	-
	(c) Surplus shown in the Revenue Account		-	-	-	-
	(d) Total Surplus: [(a)+(b)+(c)]		609	609	-	-

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 September 30, 2015

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter Ended	Upto the Quarter Ended	For the Quarter Ended	Upto the Quarter Ended
		September 30, 2015	September 30, 2015	September 30, 2014	September 30, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		51,103	101,487	58,555	116,107
(b) Profit on Sale / Redemption of Investments		7,334	17,775	11,745	23,958
(c) (Loss on Sale / Redemption of Investments)		(2,151)	(3,315)	(4,548)	(5,312)
Other Income		-	-	-	-
Total (A)		56,286	115,947	65,752	134,753
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		3,251	3,683	589	918
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		2,164	8,546	1,437	1,898
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)		129,073	181,390	58,984	58,984
Total (B)		134,488	193,619	61,010	61,800
Profit / (Loss) before Tax		(78,202)	(77,672)	4,742	72,953
Provision for Taxation		11	11	-	-
Profit / (Loss) after Tax		(78,213)	(77,683)	4,742	72,953
Appropriations					
(a) Balance at the beginning of the Period		(12,021,620)	(12,022,150)	(11,963,819)	(12,032,030)
(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		(12,099,833)	(12,099,833)	(11,959,077)	(11,959,077)

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 September 30, 2015

(₹ '000)

Particulars	Schedule	As at Sep 30, 2015	As at Sep 30, 2014
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(18,182)	(2,069)
Sub-Total		14,501,818	14,517,931
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(48,127)	(1,223)
Policy Liabilities		16,028,873	13,299,899
Insurance Reserves		-	-
Provision for Linked Liabilities		7,217,197	9,014,190
Sub-Total		23,197,943	22,312,866
Funds for Future Appropriations		-	-
Reserves for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies		-	-
(i) Discontinued on Account of Non-Payment of Premium		883,473	582,611
(ii) Others		-	-
Total		38,583,234	37,413,408
Application of Funds			
Investments			
Shareholders'	L-12	2,275,375	2,599,428
Policyholders'	L-13	16,300,073	12,913,290
Assets held to cover Linked Liabilities	L-14	8,100,670	9,596,803
Loans	L-15	20,216	10,414
Fixed Assets	L-16	147,390	23,217
Current Assets			
Cash and Bank Balances	L-17	127,765	139,550
Advances and Other Assets	L-18	952,644	1,152,735
Sub-Total (A)		1,080,409	1,292,285
Current Liabilities	L-19	1,405,812	950,395
Provisions	L-20	34,920	30,711
Sub-Total (B)		1,440,732	981,106
Net Current Assets (C) = (A - B)		(360,323)	311,179
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,099,833	11,959,077
Total		38,583,234	37,413,408

CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at Sep 30, 2015	As at Sep 30, 2014
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	8,303	9,294
TOTAL	8,303	9,294

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended September 30, 2015	Upto the Quarter Ended September 30, 2015	For the Quarter Ended September 30, 2014	Upto the Quarter Ended September 30, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	410,376	991,341	292,979	547,468
	Renewal Premiums	709,858	1,143,168	816,136	1,327,398
	Single Premiums	12,872	18,617	17,870	32,802
	Total	1,133,106	2,153,126	1,126,985	1,907,668

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended September 30, 2015	Upto the Quarter Ended September 30, 2015	For the Quarter Ended September 30, 2014	Upto the Quarter Ended September 30, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	35,736	58,371	40,572	79,684
	- Renewal Premiums	12,661	14,290	18,643	20,963
	- Single Premiums	56	96	147	291
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	48,453	72,757	59,362	100,938
	Breakup of Commission Expenses (Gross) incurred				
	Agents	31,193	49,484	33,351	54,017
	Brokers	14,091	18,619	20,972	33,521
	Corporate Agency	3,170	4,655	5,039	13,400
	Referral	-	-	-	-
	Total	48,454	72,758	59,362	100,938

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended September 30, 2015	Upto the Quarter Ended September 30, 2015	For the Quarter Ended September 30, 2014	Upto the Quarter Ended September 30, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	Employees' Remuneration and Welfare Benefits	325,792	634,322	255,103	473,835
	Travel, Conveyance and Vehicle Running Expenses	11,636	22,285	4,453	9,882
	Training Expenses (including Staff Training) (Net of Recovery)	5,997	9,269	2,982	4,400
	Rent, Rates and Taxes	55,901	110,907	106,308	202,810
	Repairs	22,940	45,506	16,470	28,101
	Printing and Stationery	5,454	10,205	3,111	6,146
	Communication Expenses	11,988	28,772	5,674	16,780
	Legal and Professional Charges	21,254	47,218	20,290	30,063
	Medical Fees	2,088	3,314	487	1,197
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	798	1,668	701	1,451
	(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	150	369	138	328
	Advertisement and Publicity	104,665	214,530	88,869	144,406
	Interest and Bank Charges	3,481	7,425	4,869	9,363
	Depreciation	41,675	48,238	5,088	9,924
	Others:				
	Membership and Subscriptions	3,139	5,871	2,231	2,744
	Information Technology and related Expenses	12,942	22,863	10,123	19,481
	Outsourcing Expenses	8,195	19,135	5,502	15,171
	Other Expenses	(2,022)	20,457	1,249	2,825
	Total	636,073	1,252,354	533,648	978,907

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended September 30, 2015 Unaudited	Upto the Quarter Ended September 30, 2015 Unaudited	For the Quarter Ended September 30, 2014 Unaudited	Upto the Quarter Ended September 30, 2014 Unaudited
	Insurance Claims				
	(a) Claims by Death	191,606	281,639	123,380	250,530
	(b) Claims by Maturity	16,020	21,430	51,882	60,146
	(c) Annuities / Pension Payment,	464	922	4	381
	(f) Other Benefits				
	Surrender	684,470	1,375,687	592,480	1,226,737
	Partial Withdrawal	-	-	-	-
	Critical Illness	315	315	75	275
	Gratuity	38,190	110,043	71,176	180,253
	Superannuation	2,766	54,849	1,657	2,285
	Other Benefits	697	1,326	4,666	5,008
	Claims related Expenses	901	1,731	3,204	3,269
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(54,167)	(87,820)	(29,863)	(110,867)
	(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	881,262	1,760,122	818,661	1,618,017

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
	Issued Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Subscribed Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Called-up Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Total	14,520,000	14,520,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

	Particulars	As at September 30, 2015		As at September 30, 2014	
		Number of Shares	% of Holding	Number of Shares	% of Holding
		Unaudited	Unaudited	Unaudited	Unaudited
	Promoters:				
	Indian - Future Retail Limited (formerly known as Pantaloon Retail (India) Limited)*	43,560,000	3.00	43,560,000	3.00
	- Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
	- Industrial Investment Trust Limited	326,700,000	22.50	326,700,000	22.50
	Foreign - Participatie Maatschappij Graafschap Holland NV	370,260,000	25.50	370,260,000	25.50
	Other:	-	-	-	-
	Total	1,452,000,000	100	1,452,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	506,762	548,935
	Other Approved Securities	331,152	395,067
	Other Investments		
	(a) Shares		
	(aa) Equity	138,519	53,754
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	561,981	552,168
	(e) Other Securities - Fixed Deposits with Bank	-	75,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	661,961	863,681
	Other than Approved Investments	-	5,782
		2,200,375	2,494,387
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	100,041
	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	75,000	5,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		75,000	105,041
	Total	2,275,375	2,599,428

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,033,738(000) (Previous Year Rs. 2,421,526(000)) & Rs. 2,139,036(000) (Previous Year Rs. 2,424,969(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 75,000(000) (Previous Year Rs. 105,041(000)) & Rs. 75,000(000) (Previous Year Rs. 104,898(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	6,687,199	4,585,033
	Other Approved Securities	2,446,443	2,189,599
	Other Investments		
	(a) Shares		
	(aa) Equity	439,654	38,149
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,547,008	1,941,614
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	4,060,038	3,962,409
	Other than Approved Investments	-	1,785
		16,180,342	12,718,589
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	17,013
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	31,661	4,900
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	75,000	112,500
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	60,288
	Other than Approved Investments	13,070	-
		119,731	194,701
	Total	16,300,073	12,913,290

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 15,660,528(000) (Previous Year Rs. 12,668,301(000)) & Rs. 16,314,824(000) (Previous Year Rs. 12,551,801(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 119,731(000) (Previous Year Rs. 194,701(000)) & Rs. 119,731(000) (Previous Year Rs. 194,316(000)) respectively

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

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	532,985	296,726
	Other Approved Securities	1,460,269	1,327,408
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	3,319,559	4,496,882
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	812,559	910,846
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,391,356	1,670,470
	Other than Approved Investments	-	266,177
		7,516,728	8,968,509
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	49,420	47,370
	Other Approved Securities	-	944
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	126,309	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	269,450	371,752
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	26,141	-
	Net Current Assets	112,622	208,228
		583,942	628,294
	Total	8,100,670	9,596,803

Notes:

- Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,675,930(000) (Previous Year Rs. 3,572,224(000)) & Rs. 3,675,930(000) (Previous Year Rs. 3,572,224(000)) respectively.
- Aggregate book value & market value of Short Term investment other than equity shares is Rs. 471,319(000) (Previous Year Rs. 430,239(000)) & Rs. 471,319(000) (Previous Year Rs. 430,239(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	20,216	10,414
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	20,216	10,414
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	20,216	10,414
	(f) Others	-	-
	Total	20,216	10,414
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	20,216	10,414
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	20,216	10,414
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	20,216	10,414
	Total	20,216	10,414

FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2015	Additions	Deductions	As at September 30, 2015	As at April 1, 2015	Upto the Quarter ended September 30, 2015	On Sales / Adjustments	As at September 30, 2015	As at September 30, 2015	As at September 30, 2014
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	273,995	5,996	-	279,991	242,823	10,776	-	253,599	26,392	19,815
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,559	34,394	-	36,953	145	7,667	-	7,812	29,141	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	164	42,289	-	42,453	30	8,189	-	8,219	34,234	-
Information Technology Equipment	4,775	24,280	-	29,055	1,052	12,033	-	13,085	15,970	1,397
Vehicles	8,006	-	-	8,006	2,608	390	-	2,998	5,008	295
Office Equipment	1,941	29,722	-	31,663	158	9,183	-	9,341	22,322	810
Total	291,440	136,681	-	428,121	246,816	48,238	-	295,054	133,067	22,317
Capital Work in Progress									14,323	900
Grand Total	291,440	136,681	-	428,121	246,816	48,238	-	295,054	147,390	23,217
Previous Period	251,157	336	-	251,493	220,818	4,836	-	225,654	26,739	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	413	6,857
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	127,352	132,693
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	127,765	139,550
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	127,765	139,550
	- Outside India	-	-
	Total	127,765	139,550

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	36,435	22,221
	Advances to Directors / Officers	-	-
	Taxation)	-	480
	Others:		
	Advances to Suppliers	37,684	44,843
	Advances to Employees	1,818	1,879
	Total (A)	75,937	69,423
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	78,734	79,437
	(b) Policyholders'	399,284	325,218
	Outstanding Premiums	172,172	278,680
	Agents' Balances	13,657	-
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	47,533	92,129
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:	-	-
	Refundable Security Deposits	111,121	194,119
	Service Tax Unutilised Credit	51,155	109,853
	Other Receivables	3,051	3,876
	Total (B)	876,707	1,083,312
	Total (A + B)	952,644	1,152,735

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Agents' Balances	4,609	9,269
	Balances due to Other Insurance Companies	-	-
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	14,552	29,004
	Unallocated Premium	142,128	121,452
	Sundry Creditors	331,977	242,146
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	503,387	425,739
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	359,051	86,667
	Others:		
	Statutory Dues	45,717	32,589
	Dues to Employees	2,509	2,179
	Retention Money Payable	1,882	1,350
	Total	1,405,812	950,395

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	11,532	5,200
	Leave Encashment	23,388	25,511
	Total	34,920	30,711

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Insurer:

Future Generali India Life Insurance Company Limited

Date:

30-09-2015

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Sept 30, 2015	Upto the Quarter ending Sept 30, 2015	For the Year Quarter ending Sept 30, 2014	Upto the Quarter ending Sept 30, 2014
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	18.20%	-1.76%	-18.81%	-15.01%
	Non Linked Individual Pension	-78.60%	-73.77%	100.00%	4499.83%
	Non Linked Group	223.21%	364.18%	-8.13%	25.61%
	Linked Individual Life	-42.93%	-23.25%	-62.24%	-57.98%
	Linked Individual Pension	100.00%	108.33%	-100.00%	-59.99%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	95.21%	95.58%	96.86%	95.37%
3	Expense of Management to Gross Direct Premium Ratio	70.24%	67.66%	53.98%	58.12%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.28%	3.38%	5.27%	5.29%
5	Ratio of policy holder's liabilities to shareholder's funds	997.02%	997.02%	894.08%	894.08%
6	Growth rate of shareholders' fund	-5.50%	-5.50%	-10.01%	-10.01%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	(1,40,755)	(1,40,755)	(2,84,842)	(2,84,842)
9	Profit after tax/Total Income	-5.13%	-2.73%	0.26%	1.90%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	1102.24%	1102.24%	980.49%	980.49%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	10.08%	10.49%	10.46%	10.90%
	Policyholders' Fund				
	Non Linked				
	Par	9.03%	9.10%	9.83%	9.76%
	Non Par	9.89%	9.88%	9.72%	9.73%
	Linked				
	Non Par	5.48%	9.07%	24.58%	28.04%
	B With unrealised gain				
	Shareholders' Fund	15.24%	7.18%	10.52%	16.59%
	Policyholders' Fund				
	Non Linked				
	Par	18.10%	7.98%	10.41%	15.21%

	Non Par	17.44%	9.10%	9.98%	14.76%
	Linked				
	Non Par	1.37%	-1.73%	17.79%	35.79%
14	Conservative Ratio	62.99%	59.92%	60.04%	58.39%
15	Persistency Ratio				
	For 13th month	32.55%	35.88%	36.21%	37.98%
	For 25th month	28.28%	33.63%	32.61%	33.78%
	For 37th month	25.46%	29.66%	23.12%	23.20%
	For 49th Month	19.47%	26.82%	17.45%	17.25%
	For 61st month	10.03%	10.58%	8.27%	8.27%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future 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.)	(0.05)	(0.05)	0.05	0.05
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
6	Book value per share (Rs)	1.67	1.67	1.76	1.76

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

For the period ending August 2015 (June 2015 to August 2015)

13th month : All policies incepted in the period <=31-08-2014 And >=01-06-2014

25th month: All policies incepted in the period <=31-08-2013 And >=01-06-2013

37th month : All policies incepted in the period <=31-08-2012 And >=01-06-2012

49th month : All policies incepted in the period <=31-08-2011 And >=01-06-2011

61st month : All policies incepted in the period <=31-08-2010 And >=01-06-2010

Up to the period ending August 2015 (September 2014 to August 2015)

13th month : All policies incepted in the period <=31-08-2014 And >=01-09-2013

25th month: All policies incepted in the period <=31-08-2013 And >=01-09-2012

37th month : All policies incepted in the period <=31-08-2012 And >=01-09-2011

49th month : All policies incepted in the period <=31-08-2011 And >=01-09-2010

61st month : All policies incepted in the period <=31-08-2010 And >=01-09-2009

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

PERIODIC DISCLOSURES

FORM L-24 **Valuation of net liabilities**

Insurer: Future Generali India Life Insurance Company Limited

Date:

30-Sep-15

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30/09/2015	As at 30/09/2014 for the corresponding previous year
1	Linked		
a	Life	83,298.61348	98,751
b	General Annuity	-	-
c	Pension	2,813.62750	6,729
d	Health	-	-
2	Non-Linked	-	
a	Life	1,50,952	1,17,211
b	General Annuity	292.77985	147
c	Pension	3,939	2,157
d	Health	-	-

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

30-09-2015

(Rs in Lakhs)

Geographical Distribution of Total Business

Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	15	15	8.12	166	243	243	64	1,293	258	258	72	1459
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	8	8	2	27	60	60	22	243	68	68	24	270
4	Bihar	369	369	72	1,021	501	501	101	1,698	870	870	172	2719
5	Chattisgarh	6	6	1	33	40	40	17	225	46	46	18	258
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	20	20	6	97	138	138	97	1,032	158	158	103	1129
8	Haryana	26	26	5	171	125	125	25	964	151	151	30	1135
9	Himachal Pradesh	1	1	0	2	7	7	2	43	8	8	2	46
10	Jammu & Kashmir	2	2	1	3	40	40	16	139	42	42	16	142
11	Jharkhand	14	14	3	28	93	93	22	667	107	107	25	695
12	Karnataka	6	6	2	43	160	160	61	1,380	166	166	63	1422
13	Kerala	8	8	2	25	261	261	113	1,296	269	269	115	1321
14	Madhya Pradesh	13	13	3	31	200	200	49	796	213	213	52	827
15	Maharashtra	72	72	34	553	888	888	436	7,652	960	960	470	8205
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	35	35	7	124	193	193	61	927	228	228	68	1051
21	Punjab	10	10	3	46	40	40	17	195	50	50	20	241
22	Rajasthan	8	8	2	23	25	25	7	90	33	33	8	113
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	1	1	0.01	1	178	178	113	2,236	179	179	113	2237
25	Telangana	8	8	2	39	135	135	42	627	143	143	44	666
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	268	268	51	658	668	668	171	2,429	936	936	222	3088
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	71	71	21	258	305	305	83	1,282	376	376	103	1540
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	3	3	1	11	33	33	18	383	36	36	19	394
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	62	62	33	453	643	643	415	5,749	705	705	448	6202
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	1026	1026	256	3813	4976	4976	1952	31345	6002	6002	2208	35158

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

30-09-2015

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	22	22	10	249	395	395	98	2,230	417	417	108	2479
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	16	16	9	116	100	100	35	500	116	116	44	616
4	Bihar	704	704	128	1,879	872	872	176	2,802	1576	1576	304	4681
5	Chattisgarh	11	11	2	41	67	67	25	337	78	78	27	378
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	29	29	10	147	227	227	240	2,650	256	256	250	2797
8	Haryana	40	40	9	206	195	195	46	1,294	235	235	55	1500
9	Himachal Pradesh	1	1	1	3	22	22	9	90	23	23	10	93
10	Jammu & Kashmir	2	2	0	3	68	68	23	274	70	70	24	277
11	Jharkhand	32	32	5	59	160	160	42	991	192	192	47	1050
12	Karnataka	7	7	2	45	263	263	127	2,504	270	270	129	2550
13	Kerala	18	18	4	42	455	455	207	2,189	473	473	211	2230
14	Madhya Pradesh	22	22	5	55	294	294	79	1,396	316	316	84	1451
15	Maharashtra	114	114	43	667	1,447	1,447	616	11,312	1561	1561	658	11979
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	66	66	12	188	291	291	100	1,439	357	357	112	1628
21	Punjab	12	12	4	59	65	65	26	401	77	77	31	461
22	Rajasthan	11	11	2	35	39	39	20	226	50	50	22	261
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	5	5	(0)	5	285	285	237	4,149	290	290	237	4154
25	Telangana	16	16	4	63	228	228	74	1,318	244	244	78	1381
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	492	492	96	1,223	1,162	1,162	295	4,536	1654	1654	391	5759
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	122	122	33	428	532	532	143	2,080	654	654	176	2508
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	43	43	10	142	65	65	30	565	108	108	40	707
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	120	120	44	623	1,198	1,198	725	11,130	1318	1318	769	11753
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	1905	1905	434	6278	8430	8430	3373	54416	10335	10335	3806	60694

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2015

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	9	518	62	(1,824)	9	518	62	(1,824)
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	2	2,970	1,302	3,894	2	2,970	1,302	3,894
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	2	22,177	303	1,76,032	2	22,177	303	1,76,032
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	UttrKhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	10	22,209	356	98,888	10	22,209	356	98,888
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	23	47,874	2,024	2,76,990	23	47,874	2,024	2,76,990

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30-09-2015

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	18	2,641	89	12,082	18	2,641	89	12,082
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	3	8,816	1,679	13,123	3	8,816	1,679	13,123
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	6	31,007	3,414	2,85,099	6	31,007	3,414	2,85,099
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	UttrKhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	20	45,316	1,111	4,71,474	20	45,316	1,111	4,71,474
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	47	87,780	6,294	7,81,777	47	87,780	6,293	7,81,777

PART A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th Sep 2015

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. Crore

Section I

Total Application as per Balance Sheet (A)			<u>3,858.32</u>	Reconciliation of Investment Assets		
Add: (B)				Total Investment Assets (as per Balance Sheet)		<u>2,667.61</u>
Provisions	Sch 14	3.49		Balance Sheet Value of :		
Liabilities	Sch 13	<u>140.58</u>		A.Life Fund		1,486.01
		<u>144.07</u>		B.Pension & General Annuity and Group Business		371.54
Less: (C)				C. Unit Linked Funds		<u>810.07</u>
Debit Balance in P&L A/c		1,209.98				<u>2,667.61</u>
Deferred Tax asset						
Loans	Sch 9	2.02		Difference		0.00
Adv & Other Assets	Sch 12	95.26				
Cash & Bank Balance	Sch 11	12.78				
Fixed Assets	Sch 10	14.74				
Misc. Exp Not Written Off	Sch 15	0.00				

Funds available for Investments

Section II

NON-LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value (SH+PH)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)	
				Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
						(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)		
1	Central Govt. Sec.		Not less than 25%	-	50.68	0.40	413.10	129.40	593.58	39.94	-	593.58	617.56
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above		Not less than 50%	-	83.79	17.93	510.75	178.66	791.12	53.24	-	791.12	822.75
3	Investment subject to Exposure Norms												
	a	Housing & Infrastructure	Not less than 15%										
	i)	Approved Investments		-	66.20	18.15	187.31	98.45	370.10	24.91	-	370.10	388.21
	ii)	Other investments		-	-	-	-	-	0.00	-	-	0.00	0.00
	b	i) Approved Investments	Not exceeding 35%	-	77.55	20.15	160.10	55.96	313.76	21.11	-	313.76	326.89
		ii) Other investments		-	-	-	11.02	-	11.02	0.74	-	11.02	11.22
	TOTAL LIFE FUND		100%	-	227.54	56.23	869.18	333.06	1,486.01	100.00	-	1,486.01	1,549.06

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%	38	87.45	125.81	33.86	-	125.81	128.71
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	58	148.51	206.03	55.45	-	206.03	210.99
3	Balance in Approved Investment	Not exceeding 60%	10	150.45	160.42	43.18	-	160.42	168.50
4	Other Investments **		5	0.00	5.08	1.37	-	5.08	4.96
TOTAL PENSION GENERAL ANNUITY FUND		100%	73	298.95	371.54	100.00	-	371.54	384.44

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	Not less than 75%	-	801.13	801.13	98.90
2	Other Investments	Not more than 25%	-	8.94	8.94	1.10
TOTAL LINKED INSURANCE FUND		100%	-	810.07	810.07	100.00

CERTIFICATION

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

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

FORM - 3A

FORM - 3A
(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

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

Statement as on : 30th Sep 2015

Periodicity of Submission : Quarterly

Rs. Crore

[illegible]

FORM - 3A

Unit Linked Insurance Business

Registration Number : 133

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

PART -B

Rs. Crore

[illegible]

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

Statement as on : 30th Sep 2015

Periodicity of Submission : Quarterly

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

Rs. Crore

Particulars	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF011180510NAVVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	33.32	35.55	182.29	90.25	840.77
Add: Inflow during the Quarter	0.04	0.28	3.03	3.48	10.60
Increase / (Decrease) value of Inv [Net]	-0.62	-0.70	-6.11	3.34	-0.46
Less: Outflow during the Quarter	-2.49	-0.93	-1.52	-8.72	-40.84
Total Investible Funds (Mkt Value)	30.25	34.20	177.68	88.35	810.07

Investment of Unit Fund	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133		Future NAV - Guarantee Fund ULIF011180510NAVVGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	0.00	0.00	3.02	8.82	0.00	0.00	22.67	25.66	53.30	6.58
State Govt. Securities	0.00	0.00	6.54	19.14	0.00	0.00	56.03	63.42	146.03	18.03
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	2.46	8.12	1.86	5.44	0.00	0.00	0.00	0.00	81.26	10.03
Infrastructure Bonds	1.32	4.35	1.97	5.77	2.18	1.23	0.00	0.00	87.01	10.74
Equity	23.00	76.05	16.61	48.57	157.73	88.77	0.00	0.00	377.75	46.63
Money Market Investments	2.04	6.76	2.71	7.92	7.23	4.07	10.21	11.56	31.89	3.94
Mutual funds.	0.77	2.55	0.69	2.03	4.99	2.81	0.00	0.00	12.63	1.56
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	29.59	97.83	33.41	97.68	172.14	96.88	88.92	100.65	789.86	97.51
Current Assets:										
Accrued Interest	0.20	0.67	0.27	0.79	0.02	0.01	1.71	1.93	8.90	1.10
Dividend Receivable	0.02	0.06	0.01	0.03	0.13	0.07	0.00	0.00	0.28	0.03
Bank Balance	0.35	1.16	0.09	0.26	1.21	0.68	-2.27	-2.57	0.96	0.12
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	1.68	0.95	0.00	0.00	4.97	0.61
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Current Liabilities										
Payable for Investments	0.44	1.46	0.14	0.41	1.25	0.70	0.00	0.00	3.75	0.46
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.01	0.01	0.00	0.00	0.06	0.01
Other Current Liabilities (for Investments)	0.01	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00
Sub Total (B)	0.12	0.40	0.22	0.65	1.78	1.00	-0.57	-0.65	11.26	1.39
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.36	1.20	0.14	0.40	3.15	1.77	0.00	0.00	6.33	0.78
Mutual funds	0.17	0.58	0.44	1.27	0.61	0.34	0.00	0.00	2.61	0.32
Venture funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	0.54	1.77	0.57	1.67	3.76	2.12	0.00	0.00	8.94	1.10
Total (A+B+C)	30.25	100.00	34.20	100.00	177.68	100.00	88.35	100.00	810.07	100.00
Funds Carried Forward (as per LB2)										

Note:

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

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th Sep 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	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	36.57	19.11	19.11	18.34	18.31	17.84	16.90	16.64%	9.87%	19.11
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	158.38	20.62	20.62	19.78	19.82	19.25	18.23	16.78%	9.80%	20.62
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	138.76	16.99	16.99	17.04	17.29	16.89	16.13	-1.05%	9.37%	17.73
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	101.55	18.46	18.46	19.01	19.44	19.02	18.15	-11.32%	11.01%	20.30
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	2.31	20.74	20.74	19.99	19.98	19.36	18.41	14.86%	10.13%	20.74
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.84	20.59	20.59	20.02	20.01	19.39	18.46	11.39%	10.78%	20.59
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	4.18	23.02	23.02	23.15	23.48	23.18	22.03	-2.35%	11.39%	24.28
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	17.87	25.94	25.94	26.86	27.52	27.12	25.97	-13.56%	11.41%	28.91
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	01-Sep-09	Non Par	0.03	15.59	15.59	15.07	15.00	14.61	13.87	13.77%	8.68%	15.59
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.21	15.53	15.53	15.56	15.82	15.48	14.95	-0.86%	8.39%	16.06
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.18	15.79	15.79	16.31	16.72	16.21	15.78	-12.71%	8.54%	17.04
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	16.71	15.88	15.88	16.35	16.75	16.15	15.32	-11.49%	13.79%	17.52
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	30.25	14.98	14.98	15.29	15.61	15.23	14.60	-8.07%	10.64%	16.20
14	Future NAV- Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	34.20	13.11	13.11	13.37	13.66	13.52	13.04	-7.94%	9.45%	14.30
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	177.68	13.30	13.30	13.76	14.12	13.80	13.18	-13.16%	11.33%	14.79
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	88.35	13.53	13.53	13.04	12.98	12.65	12.01	14.79%	8.91%	13.53
					810.07									

CERTIFICATION

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

Note:

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

PERIODIC DISCLOSURES								
FORM L-29								
Statement as on: 30th September 2015								
Insurer: Future Generali India Life Insurance Co.Ltd.						Date:		30/09/2015
(Rs in Crore)								
	Detail Regarding debt securities - Non ULIP							
	Market Value				Book Value			
	As at 30 th September, 2015	As % of total for this class	As at 30 th September, 2014	As % of total for this class	As at 30 th September, 2015	As % of total for this class	As at 30 th September, 2014	As % of total for this class
Break down by credit rating								
AAA rated	534.44	28.96%	541.23	35.89%	510.17	28.83%	540.38	35.57%
AA or better	262.34	14.22%	211.84	14.05%	247.31	13.98%	205.64	13.54%
Rated below AA but above A	14.87	0.81%	-	-	14.80	0.84%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,033.74	56.02%	754.79	50.06%	997.16	56.35%	773.20	50.89%
	1,845.39	100.00%	1,507.86	100.00%	1,769.43	100.00%	1,519.22	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	-	-	17.68	1.17%	-	-	17.73	1.17%
more than 1 year and upto 3 years	49.46	2.68%	10.04	0.67%	48.93	2.77%	10.06	0.66%
More than 3 years and up to 7years	481.93	26.12%	441.98	29.31%	462.27	26.13%	440.46	28.99%
More than 7 years and up to 10 years	488.06	26.45%	435.76	28.90%	467.67	26.43%	435.05	28.64%
More than 10 years and up to 15 years	162.41	8.80%	143.63	9.53%	155.86	8.81%	144.70	9.52%
More than 15 years and up to 20 years	186.83	10.12%	141.10	9.36%	178.74	10.10%	145.29	9.56%
Above 20 years	476.70	25.83%	317.66	21.07%	455.97	25.77%	325.93	21.45%
	1,845.39	100.00%	1,507.86	100.00%	1,769.43	100.00%	1,519.22	100.00%
Breakdown by type of the issuer								
a. Central Government	746.27	40.44%	510.28	33.84%	719.40	40.66%	525.40	34.58%
b. State Government	287.46	15.58%	235.77	15.64%	277.76	15.70%	238.18	15.68%
c. Corporate Securities	811.65	43.98%	761.81	50.52%	772.27	43.65%	755.63	49.74%
	1,845.39	100.00%	1,507.86	100.00%	1,769.43	100.00%	1,519.22	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: 30th September 2015		Date: 30/09/2015						
Insurer: Future Generali India Life Insurance Co.Ltd.		(Rs in Crore)						
	Detail Regarding debt securities - ULIP							
	Market Value				Book Value			
	As at 30 th September, 2015	As % of total for this class	As at 30 th September, 2014	As % of total for this class	As at 30 th September, 2015	As % of total for this class	As at 30 th September, 2014	As % of total for this class
Break down by credit rating								
AAA rated	123.02	33.02%	144.07	39.27%	123.02	33.02%	144.07	39.27%
AA or better	45.25	12.15%	50.74	13.83%	45.25	12.15%	50.74	13.83%
Rated below AA but above A	-	-	4.83	1.32%	-	-	4.83	1.32%
Rated below A but above B	-	-	-	-	-	-	0.00	-
Any other (Sovereign Rating)	204.27	54.83%	167.24	45.58%	204.27	54.83%	167.24	45.58%
	372.53	100.00%	366.89	100.00%	372.53	100.00%	366.89	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4.94	1.33%	9.66	2.63%	4.94	1.33%	9.66	2.63%
more than 1 year and upto 3years	12.84	3.45%	4.66	1.27%	12.84	3.45%	4.66	1.27%
More than 3years and up to 7years	96.42	25.88%	88.38	24.09%	96.42	25.88%	88.38	24.09%
More than 7 years and up to 10 years	206.65	55.47%	228.59	62.30%	206.65	55.47%	228.59	62.30%
More than 10 years and up to 15 years	21.55	5.78%	30.76	8.38%	21.55	5.78%	30.76	8.38%
More than 15 years and up to 20 years	-	-	4.84	1.32%	-	-	4.84	1.32%
Above 20 years	30.14	8.09%	0.00	0.00%	30.14	8.09%	0.00	0.00%
	372.53	100.00%	366.89	100.00%	372.53	100.00%	366.89	100.00%
Breakdown by type of the issuer								
a. Central Government	58.24	15.63%	34.41	9.38%	58.24	15.63%	34.41	9.38%
b. State Government	146.03	39.20%	132.84	36.21%	146.03	39.20%	132.84	36.21%
c. Corporate Securities	168.27	45.17%	199.64	54.42%	168.27	45.17%	199.64	54.42%
	372.53	100.00%	366.89	100.00%	372.53	100.00%	366.89	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:

30-09-2015

(` in Lakhs)

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended September 30, 2015	up to the Quarter ended September 30, 2015	For the Quarter ended September 30, 2014	up to the Quarter ended September 30, 2014
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	0.49	3.42	(31.92)	4.81
			Rent paid	0.65	1.76	5.33	5.33
			Reimbursement of Expenses paid	-	-	-	-
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	(1.80)	(1.80)	(11.27)	(11.27)
			Closing Balances at period-end	(19.76)	(19.76)	(5.08)	(5.08)
			Other Operating Expenses	-	-		
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	30.92	34.27	14.01	31.04
			Insurance expenses	0.05	0.17	0.05	1.28
			Reimbursement of Expenses paid	80.26	119.76	41.23	68.60
			Reimbursement of Expenses received	101.27	163.65	94.83	160.08
			Premium Deposits Outstanding	(0.47)	(0.47)	(1.02)	(1.02)
			Closing Balances at period-end	70.31	70.31	110.61	110.61
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
4	Participatie Maatschappij Graafsschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-

			Share Application Money Pending Allotment(Net)	-	-	-	-
5	Munish sharda	Managing Director & CEO	Managerial Remuneration	48.76	97.52	48.76	97.52
			Reimbursement Paid	1.90	2.94	2.71	4.21
			Reimbursement (Payable)/Receivable	-	-		
6	Key Managerial Personnel		Managerial Remuneration	34.52	65.58	49.57	82.25
			Reimbursement Paid	3.30	6.87	3.13	7.02
			Reimbursement (Payable)/Receivable	-	-	0.06	0.06

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

7	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [FRL]	Premium Income	0.01	1.53	0.11	0.13
			Premium Deposits Outstanding	(1.18)	(1.18)	(2.28)	(2.28)
			Closing Balances at period-end	(1.18)	(1.18)	(2.28)	(2.28)
8	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	-	-	-	-
			Closing Balances at period-end	-	-	-	-
9	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(0.03)	(0.03)	(0.02)	(0.02)
			Closing Balances at period-end	(0.03)	(0.03)	(0.02)	(0.02)
10	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	(0.18)	2.18	-	-
			Premium Deposits Outstanding	(1.30)	(1.30)	(2.83)	(2.83)
			Closing Balances at period-end	(1.30)	(1.30)	(2.83)	(2.83)

11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	-	-	0.01	0.01
			Premium Deposits Outstanding	(0.22)	(0.22)	(0.43)	(0.43)
			Closing Balances at period-end	(0.22)	(0.22)	(0.43)	(0.43)
12	Future Agrovat Limited	Subsidiary of FRL	Premium Income	(0.01)	(0.06)	-	-
			Premium Deposits Outstanding	(0.80)	(0.80)	(1.27)	(1.27)
			Closing Balances at period-end	(0.80)	(0.80)	(1.27)	(1.27)
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(5.45)	(5.45)	(5.45)	(5.45)
			Closing Balances at period-end	(5.45)	(5.45)	(5.45)	(5.45)
14	Future Value Retail Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Rent paid	-	-	-	-
			Premium Deposits Outstanding	-	-	-	-
			Closing Balances at period-end	-	-	-	-
15	Staples Future Office Products Limited	Subsidiary of FRL	Insurance expenses	-	-	-	-
			Closing Balances at period-end	-	-	-	-
16	Assicurazioni Generali S.p.A.	Group Company	Re-insurance Premium paid	420.88	748.84	(180.80)	287.87
		of Foreign JV	RE-insurance Claim	198.58	330.38	317.85	691.03
		Partner	Closing balances as at year-end	340.86	340.86	462.94	462.94
17	Iit Insurance Broking And Risk Management Pvt Ltd *	Group Company	Insurance Comm paid	11.88	36.54	23.95	85.78
		of IITL	Closing balances as at year-end	1.77	1.77	5.38	5.38

Note :

* (from 17th December 2013)

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Persons

Insurer:	Future Generali India Life Insurance Company Limited	Date	September 30, 2015
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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. Bidhubhusan Samal	Director	
4	Mr. Ooi Teik Chong	Director	
5	Mr. Krishan Kant Rathi	Director	
6	Mrs. Bhavna Doshi	Independent Director	
7	Dr. Devi Singh	Independent Director	
8	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
9	Mr. Anup Chandak	Chief Financial Officer	
10	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	
11	Mr. Nirakar Pradhan	Chief Investment Officer	Resigned w.e.f. September 24, 2015
12	Ms. Jyoti Vaswani	Chief Investment Officer	Appointed w.e.f September 24, 2015
13	Mr. Pradeep Pandey	Chief Marketing Officer	
14	Ms. Dana Yussupova	Senior Vice President - Internal Audit	Appointed w.e.f. September 14, 2015
15	Mr. Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	

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

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

30th Sep 2015

Form Code: _____
Name of Insurer: <u>Future Generali India Life Insurance Co. Ltd.</u> Registration Number: <u>1</u> Classification Code: _____
Classification: _____

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		2,41,295
	Deduct:		
02	Mathematical Reserves		2,41,295
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		22,439
	Deduct:		-
06	Other Liabilities of shareholders' fund		342
07	Excess in Shareholders' funds		22,098
08	Total ASM (04)+(07)		22,098
09	Total RSM		8,572
10	Solvency Ratio (ASM/RSM)		257.78%

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: _____
Date: _____

Name and Signature of Appointed Actuary

Notes

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th September 2015

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	607.59	630.15	-	-	6.68	12.41	1,486.01	1,461.63
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)	607.59	630.15	-	-	6.68	12.41	1,486.01	1,461.63
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th September 2015

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	164.69	142.85	-	-	0.83	16.90	371.54	313.79
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)	164.69	142.85	-	-	0.83	16.90	371.54	313.79
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7**Name of the Insurer : Future Generali India Life Insurance Company Limited****Registration Number : 133****Statement as on : 30th September 2015****Periodicity Of Submission : Quarterly****Name of the Fund : Linked Fund****Details of Non Performance Assets - Quaterly****Rs. Crore**

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	168.27	176.39	-	-	26.94	36.89	810.07	878.54
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)	168.27	176.39	-	-	26.94	36.89	810.07	878.54
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

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

Note:

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

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)					
			Investment (Rs.)1		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)1		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)1		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
A	CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	572.07	617.56	12.12	8.40%	8.40%	562.49	617.56	23.90	8.47%	8.47%	438.96	453.10	18.80	4.28%	4.28%	
A2	Special Deposits	CSBP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	9.82	-	0.19	7.72%	7.72%	9.82	8.88	0.38	3.83%	3.83%	
A4	Treasury Bills	CTRB	-	-	-	-	-	7.32	-	0.03	8.79%	8.79%	7.49	-	-	0.05%	0.05%	
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Govt. Bonds	SGGB	193.09	196.82	4.47	9.18%	9.18%	190.27	196.82	8.69	9.11%	9.11%	208.58	201.42	9.63	4.62%	4.62%	
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	8.49	8.37	0.16	7.67%	7.67%	8.49	8.37	0.33	7.65%	7.65%	17.73	18.04	0.79	4.43%	4.43%	
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C5	Housing - Securitised Assets (Approved Investment)	HMSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	53.94	56.47	1.25	9.17%	9.17%	53.03	56.47	2.50	9.40%	9.40%	62.76	70.37	2.82	4.50%	4.50%	
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	OTHER INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	5.17	-	0.08	17.07%	17.07%	5.10	-	0.22	12.81%	12.81%	-	-	-	-	-	
C14	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	1.55	1.75	0.05	13.64%	13.64%	1.67	1.75	0.04	4.25%	4.25%	0.55	0.66	0.05	8.56%	8.56%	
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	7.87	9.08	0.26	12.89%	12.89%	7.14	9.08	0.39	10.94%	10.94%	1.04	1.71	0.10	9.62%	9.62%	
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	35.91	37.51	0.82	9.06%	9.06%	35.76	37.51	1.64	9.17%	9.17%	23.17	5.11	0.57	2.47%	2.47%	
	TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	92.23	94.89	2.09	8.97%	8.97%	88.23	94.89	4.15	9.38%	9.38%	135.46	130.26	6.36	4.69%	4.69%	
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	177.41	188.51	4.36	9.74%	9.74%	185.44	188.51	9.11	9.80%	9.80%	181.06	210.22	9.06	5.00%	5.00%	
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D12	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.42	-	0.04	53.44%	53.44%	0.41	-	0.07	78.27%	78.27%	0.21	0.21	0.05	23.06%	23.06%	
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D18	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
	ACTIVELY TRADED																	
E1	PSU - Equity shares - Quoted	EAEQ	7.99	7.72	0.32	15.96%	15.96%	7.67	7.72	0.47	12.19%	12.19%	1.34	1.65	0.20	14.81%	14.81%	
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	48.66	50.10	0.58	4.75%	4.75%	45.09	50.10	1.19	5.27%	5.27%	5.03	7.54	0.83	16.50%	16.50%	
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EPBT	17.10	18.27	0.43	9.87%	9.87%	17.10	18.27	0.85	9.87%	9.87%	24.93	22.28	1.28	5.13%	5.13%	
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	214.51	222.56	5.35	9.89%	9.89%	218.79	222.56	11.58	10.56%	10.56%	164.82	178.62	8.22	4.99%	4.99%	
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

No.	Category Of Investment	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)				
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	7.50	7.50	0.22	11.45%	11.45%	7.50	7.50	0.43	11.32%	11.32%	8.67	7.50	0.41	4.70%	4.70%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECRC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	6.94	6.67	0.00	7.00%	7.00%	6.17	6.67	0.02	9.00%	9.00%	13.05	7.75	0.01	0.04%	0.04%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	10.40	10.90	0.25	9.65%	9.65%	10.40	10.90	0.50	9.65%	9.65%	10.40	10.60	0.50	4.83%	4.83%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G. Sec / Liquid Schemes	EGMF	12.82	-	0.25	7.78%	7.78%	9.38	-	0.37	7.94%	7.94%	12.41	-	0.47	3.80%	3.80%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	3.46	3.17	(0.03)	-3.54%	-3.54%	3.96	3.17	(0.03)	-1.55%	-1.55%	0.30	0.49	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	0.47	-	(0.07)	-177.62%	-177.62%	0.63	-	(0.04)	-22.56%	-22.56%	0.39	0.54	0.13	34.10%	34.10%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.72	9.91	0.15	9.48%	9.48%	9.72	9.91	0.15	9.48%	9.48%	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	1.36	1.31	-	-	-	1.36	1.31	-	-	-	-	-	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitisd Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,489.06	1,549.06	33.14			1,492.93	1,549.06	66.73			1,328.17	1,336.97	60.66		

Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 30th Sep 2015
Statement Of Investment And Income On Investment
Periodicity Of Submission : Quarterly

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

Periodicity of Submission : Quarterly		No.	Category Of Investment	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)				
Investment (Rs.) ¹					Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²		
																		Book Value	Market Value
A	CENTRAL GOVERNMENT SECURITIES :																		
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGBS	117.18	128.71	2.59	8.76%	8.76%	108.14	128.71	4.87	8.98%	8.98%	48.15	47.98	2.03	4.21%	4.21%		
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
A4	Treasury Bills	CTRB	-	-	-	-	-	9.65	-	0.04	9.08%	9.08%	6.50	-	0.02	0.33%	0.33%		
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES :																		
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGLS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B2	State Govt. Bonds	SGGB	74.27	80.85	1.64	8.78%	8.78%	67.76	80.85	2.99	8.80%	8.80%	33.11	34.36	1.64	4.94%	4.94%		
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1.43	1.42	0.03	7.76%	7.76%	1.43	1.42	0.06	7.80%	7.80%	4.53	1.33	0.28	6.15%	6.15%		
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																		
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C5	Housing - Securitised Assets (Approved Investment)	HMBG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TAXABLE BONDS OF																		
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	18.62	23.63	0.43	9.14%	9.14%	20.53	23.63	0.96	9.36%	9.36%	13.41	18.17	0.67	4.99%	4.99%		
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TAX FREE BONDS																		
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																		
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	4.53	4.61	0.10	8.70%	8.70%	4.44	4.61	0.20	8.88%	8.88%	4.06	-	0.02	0.55%	0.55%		
	TAXABLE BONDS OF																		
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	30.59	28.01	0.85	10.96%	10.96%	29.08	28.01	1.46	10.05%	10.05%	27.58	27.31	1.23	4.45%	4.45%		
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	45.81	50.48	1.12	9.69%	9.69%	45.07	50.48	2.21	9.77%	9.77%	27.30	25.94	1.58	5.80%	5.80%		
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D12	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TAX FREE BONDS																		
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																		
	ACTIVELY TRADED																		
E1	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

No.	Category Of Investment	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)				
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	3.10	0.07	9.67%	9.67%	2.90	3.10	0.14	9.68%	9.68%	2.90	2.94	0.15	5.03%	5.03%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Corporate Securities - Debentures	ECOS	59.57	57.60	1.52	10.09%	10.09%	59.89	57.60	3.01	10.03%	10.03%	36.86	40.70	2.13	5.79%	5.79%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	2.50	-	0.06	2.55%	2.55%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	CCIL - CBLO	ECBO	2.43	0.83	0.00	7.09%	7.09%	12.78	0.83	0.09	8.10%	8.10%	2.30	4.00	0.03	1.36%	1.36%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.24	0.01	9.37%	9.37%	0.23	0.24	0.01	9.28%	9.28%	0.23	0.23	0.01	4.69%	4.69%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4.40	-	0.08	7.77%	7.77%	4.77	-	0.19	8.07%	8.07%	5.90	-	0.24	4.11%	4.11%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		361.96	379.49	8.43			366.68	379.49	16.23			215.33	202.95	10.09		

Periodicity Of Submission : Quarterly

Rs. In Crore

[illegible]

No	Category of Investments	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)				
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	<u>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</u>																
D	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	5.75	5.43	(0.22)	-8.03%	-8.03%	5.75	4.90	(0.41)	-8.03%	-8.03%	11.28	11.07	2.15	19.44%	19.44%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	36.90	41.37	(6.98)	-33.66%	-33.66%	36.90	41.52	(8.90)	-33.66%	-33.66%	46.36	57.67	8.72	15.12%	15.12%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	10.21	10.76	0.49	9.17%	9.17%	10.21	10.76	0.51	9.17%	9.17%	10.21	10.26	0.24	2.38%	2.38%
	<u>TAXABLE BONDS OF</u>																
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	2.53	2.45	0.08	6.66%	6.66%	2.53	2.46	0.11	6.66%	6.66%	-	10.29	0.85	8.23%	8.23%
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	66.31	72.23	3.04	8.40%	8.40%	66.31	72.31	3.35	8.40%	8.40%	-	76.40	7.35	9.63%	9.63%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<u>TAX FREE BONDS</u>																
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<u>OTHER INVESTMENTS</u>																
D15	Infrastructure - Equity (including unlisted)	IOEQ	6.46	5.85	0.28	9.39%	9.39%	6.46	6.47	0.32	9.39%	9.39%	-	7.56	1.47	19.40%	19.40%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	<u>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</u>																
	<u>ACTIVELY TRADED</u>																
E1	PSU - Equity shares - Quoted	EAEQ	42.48	42.44	(5.49)	-25.80%	-25.80%	42.48	43.42	(2.85)	-25.80%	-25.80%	-	43.51	5.90	13.56%	13.56%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	255.37	305.86	(0.87)	-0.57%	-0.57%	255.37	311.67	(11.87)	-0.57%	-0.57%	-	397.09	76.21	19.19%	19.19%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	7.24	10.65	0.35	6.61%	6.61%	7.24	10.80	0.43	6.61%	6.61%	-	10.46	0.89	8.54%	8.54%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Corporate Securities - Debentures	ECOS	66.19	72.11	3.32	9.19%	9.19%	66.19	71.89	3.61	9.19%	9.19%	-	89.31	5.23	5.85%	5.85%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

No	Category of Investments	Category Code	Current Quarter					Year to Date					Year to Date (Sep 14)				
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	1.01	3.52	0.21	5.97%	5.97%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	26.94	16.15	0.01	1.17%	1.17%	26.94	28.86	0.12	1.17%	1.17%	32.34	37.14	0.11	0.28%	0.28%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	4.52	4.71	0.24	5.16%	5.16%
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	0.22	0.01	7.22%	7.22%	0.21	0.22	0.01	7.22%	7.22%	0.21	0.21	0.01	6.63%	6.63%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	30.83	0.59	4.11%	4.11%	-	32.57	1.22	4.11%	4.11%	-	36.29	1.48	4.07%	4.07%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	15.61	14.17	(0.42)	-5.96%	-5.96%	15.61	15.22	(1.18)	-5.96%	-5.96%	-	-	-	-	-
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	11.26	11.26	-	-	-	11.26	11.26	-	-	-	19.81	19.81	-	-	-
F	<u>OTHER INVESTMENTS :</u>																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	-	2.58	(0.32)	-50.57%	-50.57%	-	5.67	(0.62)	-50.57%	-50.57%	12.11	21.65	5.88	27.17%	27.17%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.06	0.00	-	-	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	3.03	2.72	(0.14)	-9.90%	-9.90%	3.03	2.73	(0.09)	-9.90%	-9.90%	-	-	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		752.99	847.89	2.58			752.99	870.89	-6.77			313.89	1,017.24	127.99	0.09	0.09

CERTIFICATION :

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 30th Sep 2015

Statement of Downgraded Securities

Name of the Fund :

Life Fund

Periodicity of Submission: Quarterly

Rs. In Crore[illegible]

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 30th Sep 2015

Statement of Downgraded Securities

Name of the Fund :

Pension and General Annuity

Periodicity of Submission: Quarterly

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating	Original	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
1	9.55% Hindalco 2022	OLDB	5.08	01st June, 2015	CRISIL	AA	AA -	31st July., 2015	N.A
B.	<u>AS ON DATE</u> ²								
					NIL				

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 30th Sep 2015

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of Fund:

PART - A
Linked Fund

[illegible]

CERTIFICATION:

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

Note :

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

FORM L-36

PERIODIC DISCLOSURES

:Premium and number of lives covered by policy type

Insurer:

FUTURE GENERALI INDIA LIFE INSURANCE CO LTD

Date:

30-09-2015

		(Rs in Lakhs)															
Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premum																
	i Individual Single Premium- (ISP)																
	From 0-10000	0	-	-	-	-	-	-	-	0	-	-	-	2	17	17	28
	From 10,000-25,000	-	-	-	-	-	-	-	-	(0)	(1)	(1)	-	14	95	95	192
	From 25001-50,000	10	19	19	21	32	63	63	79	16	30	30	43	48	106	106	261
	From 50,001- 75,000	6	9	9	10	5	9	9	13	12	19	19	33	6	11	11	27
	From 75,000-100,000	21	22	22	45	32	33	33	92	37	39	39	80	37	38	38	113
	From 1,00,001 -1,25,000	2	2	2	5	0	-	-	0	4	3	3	10	0	-	-	0
	Above Rs. 1,25,000	77	33	33	171	44	14	14	81	98	42	42	197	55	19	19	197
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	4	15	15	21	14	36	36	1	6	19	19	21	20	52	52	1
	From 50,001-100,000	6	9	9	14	19	26	26	1	11	16	16	15	19	27	27	1
	From 1,00,001-150,000	2	2	2	0	11	9	9	1	3	3	3	0	12	10	10	1
	From 150,001- 2,00,000	-	-	-	-	9	5	5	1	-	-	-	-	9	5	5	1
	From 2,00,001-250,000	2	1	1	0	9	4	4	1	2	1	1	0	9	4	4	1
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	4	1	1	0	-	-	-	-	4	1	1	0
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	0	1	55	32	-	-	-	-	0	1	55	32	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	122	1,026	1,026	5,167	102	618	618	2,919	207	1,712	1,712	8,005	182	1,136	1,136	3,818
	From 10,000-25,000	534	2,890	2,890	8,995	790	4,578	4,578	11,004	911	4,958	4,958	14,980	1,519	9,239	9,239	20,481
	From 25001-50,000	462	1,246	1,246	7,591	664	1,783	1,783	8,811	851	2,293	2,293	13,832	1,223	3,279	3,279	15,593

[illegible]

		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii	Group																
		From 0-10000	0	1	1,724	904	0.37	-	1,701	2,119	0	8	4,738	2,714	0.205	1	7,157	3,974
		From 10,000-25,000	2	5	1,508	4,171	2.18	2	1,437	2,877	3	6	2,901	3,278	3.542	3	92,587	5,794
		From 25001-50,000	3	3	1,619	8,910	1.44	1	550	3,755	5	7	8,387	10,887	5.196	6	4,534	9,574
		From 50,001- 75,000	3	3	923	2,416	5.07	1	1,068	8,633	3	3	3,583	4,176	7.644	3	1,773	10,939
		From 75,000-100,000	5	1	1,325	12,210	7.01	1	1,309	17,617	10	6	3,052	21,282	11.081	4	3,889	31,701
		From 1,00,001 -1,25,000	2	1	384	2,467	3.22	2	4,698	6,899	2	1	781	2,814	5.592	3	5,790	14,013
		Above Rs. 1,25,000	836	38	54,120	12,08,967	220.11	22	20,433	2,90,736	1,317	65	90,892	19,45,162	657.937	45	85,187	9,10,210
	iv	Group- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.

Date: 30-09-2015

Sl.No.	(Rs in Lakhs)												
	Business Acquisition through different channels (Group)												
	Current Quarter				Same Quarter Previous year			Up to the period			Same period of the previous year		
Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	Policies/ No. of	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	19	23,266	115	18	25,368	444	39	57,588	802	24	33,064	591
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	
6	Direct Business	4	24,608	1,910	3	1,978	182	8	30,192	5,492	10	10,955	765
	Total(A)	23	47,874	2,024	21	27,346	626	47	87,780	6,293	34	44,019	1,356
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	23	47,874	2,024	21	27,346	626	47	87,780	6,293	34	44,019	1,356

Note:

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

PERIODIC DISCLOSURES

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

Insurer:	FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.	Date:	30-09-2015
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(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,104	1,095	4,625	1,146	7,162	2,055	8,265	1,946
2	Corporate Agents-Banks	-	-	-	-	-	-	-	0
3	Corporate Agents -Others	231	40	891	245	320	56	2,101	474
4	Brokers	747	444	1,916	890	1,267	671	4,149	1,711
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	920	629	511	201	1,586	1,024	838	315
	Total (A)	6,002	2,208	7,943	2,482	10,335	3,806	15,353	4,447
1	Referral (B)	-	-	3	0	-	-	3	0
	Grand Total (A+B)	6,002	2,208	7,946	2,482	10,335	3,806	15,356	4,447

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-39-Data on Settlement of Claims

Individual

Insurer: Future Generali India Life Insurance Company Ltd. Date: September 30, 2015

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	-	12	16	9	15	12	64	40,28,371.46
2	Survival Benefit	2	231	44	17	-	-	294	45,14,874.12
3	for Annuities / Pension	333	66	2	-	7	5	413	28,60,261.60
4	For Surrender							7908	430194395
5	Other benefits								
6	Death Claims		275	123	22	1	0	421	7,99,39,582.45

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

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

Group

FORM L-39-Data on Settlement of Claims

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	For Annuities / Pension								
4	For Surrender							1	2086756
5	Other benefits								
6	Death Claims		47	12	4	2	9	74	5,44,84,984.00

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

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

PERIODIC DISCLOSURES

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance

Date: 30-Sep-15

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	143	478	65	498		
2	Claims reported during the period*	390	111	232	427		
3	Claims Settled during the period	421	64	294	413		
4	Claims Repudiated during the period	33	0	0	0		
a	Less than 2years from the date of acceptance of risk	29	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	4	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	79	525	3	512		
	Less than 3months	65	109	0	28		
	3 months to 6 months	13	39	3	31		
	6months to 1 year	1	131	0	142		
	1year and above	0	246	0	311		

*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: 30-Sep-15

Group

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12442					
2	Claims reported during the period	70				1	
3	Claims Settled during the period	74				1	
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12438					
	Less than 3months	19					
	3 months to 6 months	1					
	6months to 1 year	3					
	1year and above	12415					

PERIODIC DISCLOSURES

FORM L-41

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	1	16	2	1	14		31
b)	Policy Servicing	2	21	5	4	11	3	32
c)	Proposal Processing	16	180	101	24	60	11	524
d)	Survival Claims	5	40	20	5	20		55
e)	ULIP Related	-	2	1		1		6
f)	Unfair Business Practices	257	1999	654	272	1245	85	3995
g)	Others	3	27	8	5	16	1	51
	Total Number of Complaints	284	2285	791	311	1367	100	4694

2	Total No. of policies during previous year: FY 2014-15	38633
3	Total No. of claims during previous year: FY 2014-15	1917
4	Total No. of policies during current year: FY 2015-16	10335
5	Total No. of claims during current year: FY 2015-16	425
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	4542
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	729

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	92	0	92
	7 - 15 days	7	0	7
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	1	0	1
	Total No. of complaints	100	0	100

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

L-42 : Valuation Basis (Life Insurance)

Date: 30th September 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>i. Individual Business</i>	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 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 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 products in this segment.	
<i>ii. Group Business</i>		Not Applicable as Unearned Premium Reserve methodology is used.	

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

<i>i. Individual Business</i>	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 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 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 products in this segment.
<i>ii. Group Business</i>		
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>i. Individual Business</i>	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
<i>ii. Group Business</i>		Please Refer Table "Expense Assumptions"

4) Lapses : Maximum and Minimum lapse rate taken for each segment

		<u>Minimum</u>	<u>Maximum</u>
<i>i. Individual Business</i>	1. Life- Participating policies	0% per annum	0% per annum
	2. Life- Non-participating Policies	0% per annum	50% of Best Estimate rates
	3. Annuities- Participating policies	Not applicable, as we do not have any products in this segment.	
	4. Annuities - Non-participating policies	0% per annum	0% per annum
	5. Annuities- Individual Pension Plan	Not applicable, as we do not have any products in this segment.	
	6. Unit Linked	0% per annum	0% per annum
	7. Health Insurance	Not applicable, as we do not have any products in this segment.	
<i>ii. Group Business</i>		Not Applicable	

5) 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.

6) Policyholders Reasonable Expectations

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

7) Taxation and Shareholder Transfers

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

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

<i>i. Individual Business</i>	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.
<i>ii. Group Business</i>	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.

9) Change in Valuation Methods or Bases (as compared with 31 Mar 2015 assumptions)		
i. Individuals Assurances		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change
ii. Annuities		
	1. Interest	No change
	<i>a. Annuity in payment</i>	No change
	<i>b. Annuity during deferred period</i>	Not Applicable
	<i>c. 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

Expense assumptions as at valuation date

Date: 30 September 2015

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%
Future Generali Assured Money Back Plan	520	4.0%
Future Generali Assured Education Plan	520	4.0%

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

Future Generali Select Insurance Plan	520	4.0%
Future Generali Nivesh Preferred	260	4.0%
Future Generali Bima Advantage	520	4.0%
Future Guarantee	520	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
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RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium