

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133

Date of Registration: 4th September 2007

Revenue Account for the Period Ended December 31, 2015

Policyholders' Account (Technical Account)

(₹ '000)

	Particulars	Schedule	For the	Upto the	For the	Upto the
			Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
			December 31, 2015	December 31, 2015	December 31, 2014	December 31, 2014
			Unaudited	Unaudited	Unaudited	Unaudited
	Premiums Earned - Net	L-4				
	(a) Premium		1,275,034	3,428,160	1,597,873	3,505,542
	(b) Reinsurance Ceded		(65,496)	(160,717)	(36,887)	(125,259)
	(c) Reinsurance Accepted		-	-	-	-
	Income from Investments					
	(a) Interest, Dividend and Rent - Gross		430,596	1,311,542	386,268	1,162,743
	(b) Profit on Sale / Redemption of Investments		53,857	347,262	419,328	1,373,238
	(c) (Loss on Sale / Redemption of Investments)		(28,563)	(156,957)	(40,492)	(164,990)
	(d) Transfer / Gain on revaluation / change in Fair value*		(97,330)	(496,563)	39,613	286,288
	Transfer from Shareholders' Fund		143,940	325,330	108,126	167,110
	Other Income					
	(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
	(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
	(c) Miscellaneous Income		14,630	37,051	29,970	68,352
	Total (A)		1,726,668	4,635,108	2,503,799	6,273,024
	Commission	L-5	68,979	141,736	67,138	168,077
	Operating Expenses related to Insurance Business	L-6	631,567	1,883,921	621,637	1,600,817
	Service Tax		12,720	42,647	17,459	53,711
	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)		713,266	2,068,304	706,234	1,822,605
	Benefits Paid (Net)	L-7	1,255,308	3,015,430	1,222,906	2,840,923
	Interim Bonuses Paid		333	942	-	-
	Change in Valuation of Liability in respect of Life Policies					
	(a) Gross **					
	Linked		(700,784)	(1,385,382)	(134,216)	144,072
	Non Linked		398,452	1,054,688	732,025	1,485,453
	(b) Amount ceded in Reinsurance					
	Linked		-	-	-	-
	Non Linked		60,093	(118,874)	(23,150)	(20,029)
	(c) Amount accepted in Reinsurance					
	Total (C)		1,013,402	2,566,804	1,797,565	4,450,419
	Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	-	-
	Appropriations					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	Balance being Funds for Future Appropriations		-	-	-	-
	Total (D)		-	-	-	-
	* Represents the deemed realised gain as per norms specified by the Authority					
	** Represents Mathematical Reserves after allocation of bonus					
	The details of total surplus is as under:					
	(a) Interim Bonuses paid		333	942	-	-
	(b) Allocation of Bonus to Policyholders		-	-	-	-
	(c) Surplus shown in the Revenue Account		-	-	-	-
	(d) Total Surplus: [(a)+(b)+(c)]		333	942	-	-

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 December 31, 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
		December 31, 2015	December 31, 2015	December 31, 2014	December 31, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		45,956	147,443	58,806	174,913
(b) Profit on Sale / Redemption of Investments		13,061	30,836	8,660	32,618
(c) (Loss on Sale / Redemption of Investments)		(5,923)	(9,238)	(1,078)	(6,390)
Other Income		-	-	-	-
Total (A)		53,094	169,041	66,388	201,141
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		2,919	6,602	448	1,365
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		1,825	10,383	839	2,738
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)		143,940	325,330	108,126	167,110
Total (B)		148,684	342,315	109,413	171,213
Profit / (Loss) before Tax		(95,590)	(173,274)	(43,025)	29,928
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(95,590)	(173,274)	(43,025)	29,928
Appropriations					
(a) Balance at the beginning of the Period		(12,099,833)	(12,022,149)	(11,959,077)	(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		(12,195,423)	(12,195,423)	(12,002,102)	(12,002,102)

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 December 31, 2015

(₹ '000)

	Particulars	Schedule	As at December 31, 2015	As at December 31, 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		(12,984)	(109)
	Sub-Total		14,507,016	14,519,891
	Borrowings	L-11	-	-
	Policyholders' Funds:			
	Credit/(Debit)/ Fair Value Change Account		(50,431)	(626)
	Policy Liabilities		16,487,288	14,008,774
	Insurance Reserves		-	-
	Provision for Linked Liabilities		6,751,992	8,771,853
	Sub-Total		23,188,849	22,780,001
	Funds for Future Appropriations		-	-
	Reserves for Lapsed Unit-Linked Policies		-	-
	Funds for Discontinued Policies			
	(i) Discontinued on Account of Non-Payment of Premium		648,026	690,734
	(ii) Others		-	-
	Total		38,343,891	37,990,626
	Application of Funds			
	Investments			
	Shareholders'	L-12	1,960,552	2,520,569
	Policyholders'	L-13	16,940,505	13,791,632
	Assets held to cover Linked Liabilities	L-14	7,400,018	9,462,588
	Loans	L-15	22,087	12,100
	Fixed Assets	L-16	157,942	23,499
	Current Assets			
	Cash and Bank Balances	L-17	288,032	148,754
	Advances and Other Assets	L-18	1,023,571	1,235,614
	Sub-Total (A)		1,311,603	1,384,368
	Current Liabilities	L-19	1,606,319	1,175,521
	Provisions	L-20	37,920	30,711
	Sub-Total (B)		1,644,239	1,206,232
	Net Current Assets (C) = (A - B)		(332,636)	178,136
	Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
	Debit Balance in Profit and Loss Account (Shareholders' Account)		12,195,423	12,002,102
	Total		38,343,891	37,990,626

CONTINGENT LIABILITIES

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 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	7,316	12,203
	TOTAL	7,316	12,203

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 December 31, 2015	Upto the Quarter Ended December 31, 2015	For the Quarter Ended December 31, 2014	Upto the Quarter Ended December 31, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	441,968	1,433,309	616,410	1,163,878
	Renewal Premiums	825,652	1,968,820	969,532	2,296,931
	Single Premiums	7,414	26,031	11,931	44,733
	Total	1,275,034	3,428,160	1,597,873	3,505,542

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended December 31, 2015	Upto the Quarter Ended December 31, 2015	For the Quarter Ended December 31, 2014	Upto the Quarter Ended December 31, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	54,511	112,882	47,788	127,472
	- Renewal Premiums	14,415	28,705	19,254	40,218
	- Single Premiums	53	149	96	387
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	68,979	141,736	67,138	168,077
	Breakup of Commission Expenses (Gross) incurred				
	Agents	36,371	85,855	33,370	87,389
	Brokers	28,470	47,089	26,809	60,329
	Corporate Agency	4,138	8,792	6,947	20,347
	Referral	-	-	12	12
	Total	68,979	141,736	67,138	168,077

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended December 31, 2015	Upto the Quarter Ended December 31, 2015	For the Quarter Ended December 31, 2014	Upto the Quarter Ended December 31, 2014
		Unaudited	Unaudited	Unaudited	Unaudited
	Employees' Remuneration and Welfare Benefits	297,481	931,803	294,010	767,845
	Travel, Conveyance and Vehicle Running Expenses	15,789	38,074	4,078	13,960
	Training Expenses (including Staff Training) (Net of Recovery)	5,632	14,901	1,700	6,100
	Rent, Rates and Taxes	60,812	171,719	109,790	312,600
	Repairs	21,747	67,253	19,990	48,091
	Printing and Stationery	5,091	15,296	3,185	9,331
	Communication Expenses	13,804	42,576	11,292	28,072
	Legal and Professional Charges	18,276	65,494	23,073	53,136
	Medical Fees	2,293	5,607	986	2,184
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	798	2,395	726	2,177
	(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	136	493	109	437
	Advertisement and Publicity	137,444	352,058	120,256	264,662
	Interest and Bank Charges	3,699	11,124	4,277	13,640
	Depreciation	18,299	66,536	5,193	15,117
	Others:				
	Membership and Subscriptions	897	6,768	1,116	3,860
	Information Technology and related Expenses	14,832	37,695	13,126	32,606
	Outsourcing Expenses	9,965	29,100	7,410	22,582
	Other Expenses	4,572	25,029	1,320	4,417
	Total	631,567	1,883,921	621,637	1,600,817

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended December 31, 2015 Unaudited	Upto the Quarter Ended December 31, 2015 Unaudited	For the Quarter Ended December 31, 2014 Unaudited	Upto the Quarter Ended December 31, 2014 Unaudited
	Insurance Claims				
	(a) Claims by Death	163,723	445,362	98,795	349,325
	(b) Claims by Maturity	42,549	63,979	11,417	71,563
	(c) Annuities / Pension Payment,	502	1,424	217	598
	(f) Other Benefits				
	Surrender	1,083,795	2,459,482	1,084,155	2,310,892
	Partial Withdrawal	-	-	-	-
	Critical Illness	-	315	-	275
	Gratuity	24,576	134,619	40,770	221,023
	Superannuation	2,379	57,228		2,285
	Other Benefits	4,334	5,660	4,563	9,571
	Claims related Expenses	1,222	2,953	1,677	4,946
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(67,772)	(155,592)	(18,688)	(129,555)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Critical Illness	-	-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Total	1,255,308	3,015,430	1,222,906	2,840,923

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	457,741	582,413
	Other Approved Securities	194,805	282,195
	Other Investments		
	(a) Shares		
	(aa) Equity	131,305	124,623
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	411,902	662,953
	(e) Other Securities - Fixed Deposits with Bank	-	75,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	630,795	793,385
	Other than Approved Investments	472	-
		1,827,020	2,520,569
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	53,532	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	80,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		133,532	-
	Total	1,960,552	2,520,569

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,678,140(000) (Previous Year Rs. 2,367,496(000)) & Rs. 1,749,950(000) (Previous Year Rs. 2,477,051(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 133,532(000) (Previous Year Rs. NIL(000)) & Rs. 133,532(000) (Previous Year Rs. NIL(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	7,056,992	5,312,292
	Other Approved Securities	2,375,855	2,099,540
	Other Investments		
	(a) Shares		
	(aa) Equity	486,588	107,896
	(bb) Preference	-	-
	(b) Mutual Funds	-	5,002
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,394,261	2,287,051
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	4,102,643	3,809,718
	Other than Approved Investments	147,990	-
		16,564,329	13,621,499
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	363,394	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	-	110,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	60,133
	Other than Approved Investments	12,782	-
		376,176	170,133
	Total	16,940,505	13,791,632

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 16,017,486(000) (Previous Year Rs. 13,483,511(000)) & Rs. 16,439,062(000) (Previous Year Rs. 14,014,680(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 376,176(000) (Previous Year Rs. 170,133(000)) & Rs. 376,176(000) (Previous Year Rs. 170,133(000)) respectively

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

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	489,414	358,409
	Other Approved Securities	1,206,340	1,247,294
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	3,105,291	4,348,108
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	723,596	939,255
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,136,865	1,601,967
	Other than Approved Investments	21,774	125,632
		6,683,280	8,620,665
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	392,922
	Other Approved Securities	-	947
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	320,250	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	40,992	388,965
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	245,359	-
	Net Current Assets	110,137	59,089
		716,738	841,923
	Total	7,400,018	9,462,588

Notes:

- Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,158,391(000) (Previous Year Rs. 3,615,574(000)) & Rs. 3,158,391(000) (Previous Year Rs. 3,615,574(000)) respectively.
- Aggregate book value & market value of Short Term investment other than equity shares is Rs. 606,601(000) (Previous Year Rs. 782,834(000)) & Rs. 606,601(000) (Previous Year Rs. 782,834(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 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	22,087	12,100
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	22,087	12,100
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	22,087	12,100
	(f) Others	-	-
	Total	22,087	12,100
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	22,087	12,100
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	22,087	12,100
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	22,087	12,100
	Total	22,087	12,100

FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2015	Additions	Deductions	As at December 31, 2015	As at April 1, 2015	Upto the Quarter ended December 31, 2015	On Sales / Adjustments	As at December 31, 2015	As at December 31, 2015	As at December 31, 2014
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	273,996	25,442	-	299,438	242,823	16,983	-	259,806	39,632	15,185
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,559	40,596	-	43,155	145	8,487	-	8,632	34,523	598
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	164	43,318	-	43,482	30	10,184	-	10,214	33,268	41
Information Technology Equipment	4,775	31,263	-	36,038	1,052	16,123	-	17,175	18,863	1,259
Vehicles	8,007	-	-	8,007	2,608	586	-	3,194	4,813	143
Office Equipment	1,941	32,167	-	34,108	158	14,173	-	14,331	19,777	1,494
Total	291,442	172,786	-	464,228	246,816	66,536	-	313,352	150,876	18,720
Capital Work in Progress									7,066	4,779
Grand Total	291,442	172,786	-	464,228	246,816	66,536	-	313,352	157,942	23,499
Previous Period	251,157	3,498	-	254,655	220,818	15,117	-	235,935	23,499	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	34,069	4,122
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	253,963	144,632
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	288,032	148,754
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	288,032	148,754
	- Outside India	-	-
	Total	288,032	148,754

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	29,637	25,445
	Advances to Directors / Officers	-	-
	Taxation)	-	480
	Others:		
	Advances to Suppliers	95,628	22,206
	Advances to Employees	2,230	2,222
	Total (A)	127,495	50,353
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	70,270	82,167
	(b) Policyholders'	400,144	364,172
	Outstanding Premiums	217,094	362,253
	Agents' Balances	13,576	7,631
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	30,160	76,756
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:	-	-
	Refundable Security Deposits	109,967	192,303
	Service Tax Unutilised Credit	50,588	97,066
	Other Receivables	4,277	2,913
	Total (B)	896,076	1,185,261
	Total (A + B)	1,023,571	1,235,614

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	Agents' Balances	11,938	19,866
	Balances due to Other Insurance Companies	1,257	11,199
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	16,719	25,468
	Unallocated Premium	263,290	198,363
	Sundry Creditors	299,503	284,938
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	578,535	511,880
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	362,768	79,759
	Others:		
	Statutory Dues	67,338	40,494
	Dues to Employees	2,863	2,231
	Retention Money Payable	2,108	1,323
	Total	1,606,319	1,175,521

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 2014
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	13,032	5,200
	Leave Encashment	24,888	25,511
	Total	37,920	30,711

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at December 31, 2015	As at December 31, 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:	December 31, 2015
Analytical Ratios for Life Companies					
Sl.No.	Particular	For the Year Quarter ending Dec 31, 2015	Upto the Quarter ending Dec 31, 2015	For the Year Quarter ending Dec 31, 2014	Upto the Quarter ending Dec 31, 2014
1	New business premium income growth rate - segment wise				
No business in last preiod	Non Linked Individual Life	36.40%	13.23%	-31.97%	-22.50%
	Non Linked Individual Pension	-78.66%	-75.47%	100.00%	8258.26%
	Non Linked Group	-62.08%	57.30%	58.29%	47.54%
	Linked Individual Life	-18.97%	-21.61%	-54.83%	-56.83%
	Linked Individual Pension	NA	108.33%	-100.00%	-86.13%
	Linked Group	NA	-100%	NA	NA
2	Net Retention Ratio	94.86%	95.31%	97.69%	96.43%
3	Expense of Management to Gross Direct Premium Ratio	56.84%	63.64%	44.22%	51.80%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.41%	4.13%	4.20%	4.79%
5	Ratio of policy holder's liabilities to shareholder's funds	1027.60%	1027.60%	932.18%	932.18%
6	Growth rate of shareholders' fund	-7.68%	-7.68%	-11.42%	-11.42%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	(1,93,322)	(1,93,322)	(3,24,588)	(3,24,588)
9	Profit after tax/Total Income	-5.84%	-3.87%	-1.75%	0.47%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	1131.44%	1131.44%	1023.66%	1023.66%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain	10.25%	10.41%	10.70%	10.83%
	Shareholders' Fund				
	Policyholders' Fund				
	Non Linked				
	Par	8.65%	8.94%	9.62%	9.71%
	Non Par	9.34%	9.70%	9.75%	9.74%
	Linked				
	Non Par	5.74%	7.95%	24.83%	26.96%
	B With unrealised gain				
	Shareholders' Fund	4.47%	6.27%	30.43%	21.03%
	Policyholders' Fund				
	Non Linked				
	Par	2.56%	5.95%	35.38%	21.57%
	Non Par	4.43%	7.52%	30.77%	19.87%
	Linked				
	Non Par	0.08%	-1.13%	27.21%	32.87%
14	Conservative Ratio	51.67%	56.16%	57.08%	57.83%
15	Persistency Ratio				
	For 13th month	33.84%	34.95%	34.45%	38.64%
	For 25th month	28.33%	33.13%	33.34%	35.36%
	For 37th month	26.53%	30.49%	24.56%	24.68%
	For 49th Month	20.92%	22.18%	21.11%	19.45%
	For 61st month	29.83%	14.62%	6.99%	8.36%
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

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	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.)	(0.12)	(0.12)	0.02	0.02
	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)	1.60	1.60	1.73	1.73

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

For the period ending December 2015 (September 2015 to November 2015)

13th month : All policies inception in the period <=30-11-2014 And >=01-09-2014

25th month: All policies inception in the period <=30-11-2013 And >=01-09-2013

37th month : All policies inception in the period <=30-11-2012 And >=01-09-2012

49th month : All policies inception in the period <=30-11-2011 And >=01-09-2011

61st month : All policies inception in the period <=30-11-2010 And >=01-09-2010

Up to the period ending December 2015 (December 2014 to November 2015)

13th month : All policies inception in the period <=30-11-2014 And >=01-12-2013

25th month: All policies inception in the period <=30-11-2013 And >=01-12-2012

37th month : All policies inception in the period <=30-11-2012 And >=01-12-2011

49th month : All policies inception in the period <=30-11-2011 And >=01-12-2010

61st month : All policies inception in the period <=30-11-2010 And >=01-12-2009

The persistency figures for the current year have been calculated based on the data available as at 31st December 2015.

PERIODIC DISCLOSURES	
FORM L-24	Valuation of net liabilities

Insurer:	Future Generali India Life Insurance Company Limited
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Date: December 31, 2015
(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31/12/2015	As at 31/12/2014 for the corresponding previous year
1	Linked		
a	Life	76,261	95,581
b	General Annuity	-	-
c	Pension	2,561	5,461
d	Health	-	-
2	Non-Linked	-	-
a	Life	1,56,001	1,30,709
b	General Annuity	306	213
c	Pension	3,744	2,750
d	Health	-	-

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: December 31, 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	25	25	9.69	135	306	306	116	1,889	331	331	125	2024
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	12	12	4	64	63	63	12	334	75	75	16	397
4	Bihar	427	427	79	1,093	521	521	107	1,693	948	948	186	2786
5	Chattisgarh	11	11	2	41	42	42	8	112	53	53	10	153
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	11	11	2	26	216	216	228	2,654	227	227	230	2680
8	Haryana	31	31	7	123	106	106	29	638	137	137	36	761
9	Himachal Pradesh	5	5	1	13	37	37	24	223	42	42	25	236
10	Jammu & Kashmir	-	-	(0)	-	33	33	13	152	33	33	13	152
11	Jharkhand	27	27	5	89	68	68	17	323	95	95	22	412
12	Karnataka	6	6	1	28	147	147	62	980	153	153	63	1008
13	Kerala	11	11	3	51	284	284	99	1,017	295	295	102	1068
14	Madhya Pradesh	15	15	4	47	195	195	38	798	210	210	42	845
15	Maharashtra	135	135	60	985	1,398	1,398	786	16,064	1533	1533	846	17049
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	36	36	7	107	156	156	47	773	192	192	55	880
21	Punjab	8	8	3	51	45	45	14	235	53	53	17	286
22	Rajasthan	11	11	3	29	107	107	64	678	118	118	67	707
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	6	6	8.26	115	185	185	192	5,025	191	191	200	5140
25	Telangana	5	5	1	9	118	118	44	941	123	123	45	951
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	292	292	56	833	735	735	188	2,835	1027	1027	244	3668
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	69	69	14	185	317	317	109	1,416	386	386	124	1601
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	6	6	(0)	(7)	33	33	21	512	39	39	21	505
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	132	132	79	972	1,043	1,043	602	7,921	1175	1175	681	8893
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	1281	1281	349	4988	6155	6155	2823	47213	7436	7436	3172	52201

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: December 31, 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	47	47	20	384	701	701	214	4,119	748	748	233	4503
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	28	28	13	180	163	163	47	834	191	191	60	1014
4	Bihar	1,131	1,131	207	2,971	1,393	1,393	283	4,495	2524	2524	490	7467
5	Chattisgarh	22	22	4	81	109	109	33	449	131	131	37	531
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	40	40	12	174	443	443	469	5,303	483	483	480	5477
8	Haryana	71	71	16	329	301	301	75	1,932	372	372	91	2261
9	Himachal Pradesh	6	6	2	16	59	59	34	313	65	65	35	329
10	Jammu & Kashmir	2	2	0	3	101	101	36	427	103	103	37	429
11	Jharkhand	59	59	10	148	228	228	59	1,314	287	287	69	1462
12	Karnataka	13	13	3	73	410	410	189	3,484	423	423	192	3557
13	Kerala	29	29	7	93	739	739	307	3,205	768	768	314	3299
14	Madhya Pradesh	37	37	9	101	489	489	117	2,194	526	526	126	2296
15	Maharashtra	249	249	103	1,652	2,845	2,845	1,401	27,377	3094	3094	1504	29028
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	102	102	20	296	447	447	148	2,212	549	549	167	2508
21	Punjab	20	20	8	110	110	110	40	636	130	130	47	746
22	Rajasthan	22	22	5	64	146	146	83	904	168	168	89	968
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	11	11	8	120	470	470	429	9,174	481	481	437	9294
25	Telangana	21	21	4	72	346	346	118	2,260	367	367	123	2332
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	784	784	152	2,055	1,897	1,897	484	7,371	2681	2681	636	9427
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	191	191	47	613	849	849	252	3,496	1040	1040	299	4109
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	49	49	10	135	98	98	51	1,078	147	147	61	1213
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	252	252	123	1,595	2,241	2,241	1,328	19,051	2493	2493	1450	20646
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	3186	3186	783	11266	14585	14585	6195	101629	17771	17771	6978	112895

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: December 31, 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	10	1,005	164	22,096	10	1,005	164	22,096
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	10,843	69	3,18,559	3	10,843	69	3,18,559
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	3	21,280	1,008	3,49,948	3	21,280	1,008	3,49,948
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagarhaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	9	21,059	80.962	1,40,388	9	21,059	81	1,40,388
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	25	54,187	1,322	8,30,991	25	54,187	1,322	8,30,991

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: December 31, 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	-	-	-	-	28	3,646	253	34,177	28	3,646	253	34,177
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	-	-	-	-	-	-	-	-	0	0	0	0
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	0
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	0
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	-	-	-	-	-	-	-	-	0	0	0	0
8	Haryana	-	-	-	-	-	-	-	-	0	0	0	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	0
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	0
12	Karnataka	-	-	-	-	6	19,659	1,748	3,31,682	6	19,659	1,747	3,31,682
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	9	52,287	4,422	6,35,046	9	52,287	4,422	6,35,046
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	-	-	-	-	-	-	-	-	0	0	0	0
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	0
22	Rajasthan	-	-	-	-	-	-	-	-	0	0	0	0
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	-	-	-	-	-	-	-	-	0	0	0	0
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	-	-	-	-	-	-	-	-	0	0	0	0
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	0
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	-	-	-	-	29	66,375	1,192	6,11,862	29	66,375	1,192	6,11,862
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	-	-	-	-	72	1,41,967	7,615	16,12,767	72	1,41,967	7,614.99	16,12,767

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

PART A

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 31st Dec 2015

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)

3,834.39

Add: (B)

Provisions	Sch 14	3.79
Liabilities	Sch 13	160.63
		164.42

Less: (C)

Debit Balance in P&L A/c		1,219.54
Deferred Tax asset		
Loans	Sch 9	2.21
Adv & Other Assets	Sch 12	102.36
Cash & Bank Balance	Sch 11	28.80
Fixed Assets	Sch 10	15.79
Misc. Exp Not Written Off	Sch 15	-

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

2,630.11

Balance Sheet Value of :

A.Life Fund	1,494.38
B.Pension & General Annuity and Group Business	395.73
C. Unit Linked Funds	740.00
	2,630.11

Difference

0.00

Funds available for Investments

2,630.11

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%	-	45.77	0.40	446.58	133.66	626.42	5,573.83	-	626.42	635.43
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above		Not less than 50%	-	65.25	12.92	542.13	176.93	797.23	7,093.70	-	797.23	812.11
3	Investment subject to Exposure Norms				-	-	-	-					-
	a	Housing & Infrastructure	Not less than 15%		-	-	-	-					-
	i)	Approved Investments		-	63.37	18.12	185.88	98.66	366.04	3,256.96	(2.12)	363.91	379.41
	ii)	Other investments		-	0.08	-	-	-	0.08	0.71	0.00	0.08	0.08
	b	i) Approved Investments	Not exceeding 35%	-	68.60	21.17	180.68	55.68	326.14	2,901.94	(4.03)	322.11	332.56
		ii) Other investments		-	0.05	-	11.19	-	11.24	100.00	(0.19)	11.05	11.22
	TOTAL LIFE FUND		100%	-	197.35	52.21	919.88	331.27	1,500.72	13,353.30	(6.34)	1,494.38	1,535.37

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%	38.49	86.56	125.05	2,462.08	-	125.05	125.33
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	58.17	153.14	211.31	4,160.27	-	211.31	212.89
3	Balance in Approved Investment	Not exceeding 60%	16.47	162.87	179.34	3,530.84	0.00	179.34	186.23
4	Other Investments		5.08	-	5.08	100.00	-	5.08	4.95
TOTAL PENSION GENERAL ANNUITY FUND		100%	79.71	316.01	395.73	7,791.11	0.00	395.73	404.07

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%	-	709.09	709.09	2,293.67
2	Other Investments	Not more than 25%	-	30.91	30.91	100.00
TOTAL LINKED INSURANCE FUND		100%	-	740.00	740.00	2,393.67

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

(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 : 31st Dec 2015

Periodicity of Submission : Quarterly

Rs. Crore

[illegible]

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 : 31st Dec 2015

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Pension Growth Fund ULIF007201008FUPENGROWT133	Future Pension Active Fund ULIF008201008FUPENACTIV133	Future Group Secure Fund ULFG001300309FUTGRSECUR133	Future Group Balance Fund ULFG003150210FUTGRBALAN133	Future Group Maximise Fund ULFG002300309FUTGRMAXIM133	Future Apex Fund ULIF010231209FUTUREAPEX133
Opening Balance (Market Value)	4.18	17.87	0.03	0.21	0.18	16.71
Add: Inflow during the Quarter	0.04	0.14	0.00	0.00	0.00	0.29
Increase / (Decrease) value of Inv [Net]	-0.02	-0.18	0.00	0.00	0.01	-0.17
Less: Outflow during the Quarter	-0.25	-1.72	0.00	-0.03	-0.02	-
Total Investible Funds (Mkt Value)	3.96	16.11	0.03	0.19	0.17	15.83

[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

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

Statement as on : 31st Dec 2015

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	30.25	34.20	177.68	88.35	810.07
Add: Inflow during the Quarter	0.01	0.20	0.01	1.33	6.68
Increase / (Decrease) value of Inv [Net]	-0.25	-0.35	-1.98	0.81	-2.53
Less: Outflow during the Quarter	-2.52	-3.27	-18.47	-25.68	-74.22
Total Investible Funds (Mkt Value)	27.49	30.79	157.25	64.80	740.00

Investment of Unit Fund	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133		Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133		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	2.93	9.51	0.00	0.00	12.18	18.79	48.94	6.61
State Govt. Securities	0.00	0.00	4.04	13.12	0.00	0.00	43.50	67.13	120.63	16.30
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	1.44	5.25	1.84	5.97	0.00	0.00	0.00	0.00	72.36	9.78
Infrastructure Bonds	0.22	0.79	0.86	2.81	0.00	0.00	0.00	0.00	73.90	9.99
Equity	22.72	82.64	12.72	41.30	140.49	89.34	0.00	0.00	346.11	46.77
Money Market Investments	0.00	0.00	3.70	12.02	0.00	0.00	0.00	0.00	4.10	0.55
Mutual funds	1.29	4.68	1.46	4.73	7.37	4.69	3.00	4.63	32.02	4.33
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)	25.66	93.34	27.54	89.47	147.86	94.03	58.68	90.55	698.07	94.33
Current Assets:										
Accrued Interest	0.12	0.43	0.21	0.70	0.00	0.00	1.03	1.59	8.47	1.14
Dividend Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	0.01	0.02	0.01	0.03	0.03	0.02	0.01	0.01	0.19	0.03
Receivable for Sale of Investments	0.29	1.05	0.25	0.80	1.49	0.95	0.00	0.00	3.69	0.50
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.02	0.14
Less: Current Liabilities										
Payable for Investments	0.00	0.00	0.12	0.40	0.00	0.00	0.00	0.00	0.26	0.04
Fund Mgmt Charges Payable	0.01	0.02	0.01	0.03	0.03	0.02	0.01	0.01	0.15	0.02
Other Current Liabilities (for Investments)	0.02	0.08	0.08	0.25	0.04	0.03	1.01	1.56	1.94	0.26
Sub Total (B)	0.38	1.40	0.26	0.85	1.44	0.92	0.02	0.03	11.01	1.49
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	0.50	1.82	0.03	0.11	2.51	1.60	0.00	0.00	6.38	0.86
Mutual funds	0.95	3.44	2.95	9.58	5.44	3.46	6.10	9.42	24.54	3.32
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)	1.45	5.26	2.98	9.69	7.95	5.05	6.10	9.42	30.91	4.18
Total (A+B+C)	27.49	100.00	30.79	100.00	157.25	100.00	64.80	100.00	740.00	100.00
Funds Carried Forward (as per LB2)										

Note:

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

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st Dec 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	36.19	19.21	19.21	19.11	18.34	18.31	17.84	2.10%	9.21%	19.27
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	159.31	20.69	20.69	20.62	19.78	19.82	19.25	1.30%	8.87%	20.74
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	127.46	16.93	16.93	16.99	17.04	17.29	16.89	-1.35%	8.29%	17.73
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	95.75	18.33	18.33	18.46	19.01	19.44	19.02	-2.88%	9.65%	20.30
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	2.02	20.89	20.89	20.74	19.99	19.98	19.36	2.89%	9.48%	20.93
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.65	20.82	20.82	20.59	20.02	20.01	19.39	4.47%	10.35%	20.82
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.96	22.93	22.93	23.02	23.15	23.48	23.18	-1.42%	10.18%	24.28
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	16.11	25.68	25.68	25.94	26.86	27.52	27.12	-3.98%	9.93%	28.91
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	01-Sep-09	Non Par	0.03	15.67	15.67	15.59	15.07	15.00	14.61	2.17%	8.07%	15.68
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.19	15.84	15.84	15.53	15.56	15.82	15.48	7.85%	8.30%	16.06
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.17	16.24	16.24	15.79	16.31	16.72	16.21	11.43%	8.79%	17.04
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	15.83	15.71	15.71	15.88	16.35	16.75	16.15	-4.29%	11.96%	17.52
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	27.49	14.85	14.85	14.98	15.29	15.61	15.23	-3.36%	9.39%	16.20
14	Future NAV- Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	30.79	12.97	12.97	13.11	13.37	13.66	13.52	-4.20%	8.15%	14.30
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	157.25	13.15	13.15	13.30	13.76	14.12	13.80	-4.57%	9.76%	14.79
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	64.80	13.67	13.67	13.53	13.04	12.98	12.65	4.17%	8.54%	13.71
					740.00									

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								
Detail regarding debt securities								
Statement as on: 31st December 2015						Date: 31/12/2015		
Insurer: Future Generali India Life Insurance Co.Ltd.						(Rs in Crore)		
	Detail Regarding debt securities - Non ULIP							
	Market Value				Book Value			
	As at 31 st December, 2015	As % of total for this class	As at 31 st December, 2014	As % of total for this class	As at 31 st December, 2015	As % of total for this class	As at 31 st December, 2014	As % of total for this class
Break down by credit rating								
AAA rated	524.03	28.81%	531.03	32.24%	503.77	28.47%	510.07	32.21%
AA or better	255.03	14.02%	271.90	16.51%	242.46	13.70%	256.27	16.18%
Rated below AA but above A	14.84	0.82%	-	-	14.80	0.84%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,025.00	56.35%	844.26	51.25%	1,008.54	56.99%	817.28	51.61%
	1,818.90	100.00%	1,647.19	100.00%	1,769.56	100.00%	1,583.61	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	-	-	6.01	0.37%	-	-	6.01	0.38%
more than 1 year and upto 3 years	63.29	3.48%	4.95	0.30%	62.47	3.53%	5.05	0.32%
More than 3 years and up to 7years	503.65	27.69%	444.96	27.01%	485.21	27.42%	430.45	27.18%
More than 7 years and up to 10 years	413.43	22.73%	470.22	28.55%	399.53	22.58%	450.21	28.43%
More than 10 years and up to 15 years	248.50	13.66%	171.45	10.41%	243.47	13.76%	165.00	10.42%
More than 15 years and up to 20 years	98.71	5.43%	150.35	9.13%	95.58	5.40%	145.29	9.17%
Above 20 years	491.31	27.01%	399.25	24.24%	483.30	27.31%	381.61	24.10%
	1,818.90	100.00%	1,647.19	100.00%	1,769.56	100.00%	1,583.61	100.00%
Breakdown by type of the issuer								
a. Central Government	760.76	41.83%	610.38	37.06%	751.47	42.47%	589.47	37.22%
b. State Government	264.24	14.53%	244.56	14.85%	257.07	14.53%	238.17	15.04%
c. Corporate Securities	793.90	43.65%	792.25	48.10%	761.02	43.01%	755.97	47.74%
	1,818.90	100.00%	1,647.19	100.00%	1,769.56	100.00%	1,583.61	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: 31st December 2015					Date:			31/12/2015
Insurer: Future Generali India Life Insurance Co.Ltd.					(Rs in Crore)			
	Detail Regarding debt securities - ULIP							
	Market Value				Book Value			
	As at 31 st December, 2015	As % of total for this class	As at 31 st December, 2014	As % of total for this class	As at 31 st December, 2015	As % of total for this class	As at 31 st December, 2014	As % of total for this class
Break down by credit rating								
AAA rated	101.29	32.07%	154.06	37.95%	101.29	32.07%	154.06	37.95%
AA or better	44.97	14.24%	46.93	11.56%	44.97	14.24%	46.93	11.56%
Rated below AA but above A	-	-	4.95	1.22%	-	-	4.95	1.22%
Rated below A but above B	-	-	-	-	-	-	0.00	-
Any other (Sovereign Rating)	169.58	53.69%	199.96	49.26%	169.58	53.69%	199.96	49.26%
	315.84	100.00%	405.90	100.00%	315.84	100.00%	405.90	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year		0.00%	44.34	10.92%	0.00	0.00%	44.34	10.92%
more than 1 year and upto 3years	15.05	4.77%	0.10	0.02%	15.05	4.77%	0.10	0.02%
More than 3years and up to 7years	90.22	28.57%	106.70	26.29%	90.22	28.57%	106.70	26.29%
More than 7 years and up to 10 years	154.99	49.07%	211.86	52.19%	154.99	49.07%	211.86	52.19%
More than 10 years and up to 15 years	21.23	6.72%	32.04	7.89%	21.23	6.72%	32.04	7.89%
More than 15 years and up to 20 years	-	-	5.17	1.27%	-	-	5.17	1.27%
Above 20 years	34.34	10.87%	5.69	1.40%	34.34	10.87%	5.69	1.40%
	315.84	100.00%	405.90	100.00%	315.84	100.00%	405.90	100.00%
Breakdown by type of the issuer								
a. Central Government	48.94	15.50%	75.13	18.51%	48.94	15.50%	75.13	18.51%
b. State Government	120.63	38.19%	124.82	30.75%	120.63	38.19%	124.82	30.75%
c. Corporate Securities	146.26	46.31%	205.94	50.74%	146.26	46.31%	205.94	50.74%
	315.84	100.00%	405.90	100.00%	315.84	100.00%	405.90	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: **December 31, 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 December 31, 2015	up to the Quarter ended December 31, 2015	For the Quarter ended December 31, 2014	up to the Quarter ended December 31, 2014
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	95.47	98.89	99.23	104.05
			Rent paid	19.20	20.96	1.15	6.48
			Reimbursement of Expenses paid	-	-	-	-
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	(6.81)	(8.61)	(7.04)	(18.30)
			Closing Balances at period-end	9.00	(10.76)	(9.73)	(14.80)
			Other Operating Expenses	-	-	14.05	14.05
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	8.28	42.55	6.12	37.16
			Insurance expenses	0.23	0.40	0.16	1.44
			Reimbursement of Expenses paid	109.30	229.06	51.70	120.30
			Reimbursement of Expenses received	172.98	336.63	96.42	256.50
			Premium Deposits Outstanding	0.39	(0.09)	(0.03)	(1.06)
			Closing Balances at period-end	70.04	140.35	(45.56)	65.05
3	Birtright Games and Entertainment Private Limited	Enterprise owned by major shareholders	Other Operating Expenses	24.50	24.50	-	-
4	Munish sharda	Managing Director & CEO	Managerial Remuneration	61.20	158.73	48.76	146.28
			Reimbursement Paid	2.04	4.98	10.03	14.24
			Reimbursement (Payable)/Receivable	-	-	-	-
5	Key Managerial Personnel		Managerial Remuneration	30.09	95.68	29.64	111.88
			Reimbursement Paid	7.02	13.88	5.71	12.73
			Reimbursement (Payable)/Receivable	-	-	0.21	0.27

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	12.90	14.43	12.70	12.83
			Premium Deposits Outstanding	(1.18)	(4.57)	(0.71)	(2.99)
			Closing Balances at period-end	(1.18)	(4.57)	(0.71)	(2.99)
8	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	0.06	0.07	0.07
			Premium Deposits Outstanding	(0.03)	(0.04)	(0.01)	(0.03)
			Closing Balances at period-end	(0.03)	(0.04)	(0.01)	(0.03)
9	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	35.98	38.16	41.69	41.69
			Premium Deposits Outstanding	(1.30)	(9.71)	(2.14)	(4.96)
			Closing Balances at period-end	(1.30)	(9.71)	(2.14)	(4.96)
10	Future Media (India) Limited	Subsidiary of FRL	Premium Income	0.61	0.61	0.71	0.73
			Premium Deposits Outstanding	(0.22)	(0.28)	0.21	(0.22)
			Closing Balances at period-end	(0.22)	(0.28)	0.21	(0.22)
11	Future Agrovet Limited	Subsidiary of FRL	Premium Income	4.68	4.63	4.04	4.04
			Premium Deposits Outstanding	(0.80)	(0.00)	0.16	(1.11)
			Closing Balances at period-end	(0.80)	(0.00)	0.16	(1.11)
12	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	(0.00)	(0.00)	-	-
			Premium Deposits Outstanding	(5.45)	(0.54)	(0.00)	(5.45)
			Closing Balances at period-end	(5.45)	(5.45)	(0.00)	(5.45)
13	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Re-insurance Premium paid	438.99	1,187.84	194.14	482.02
			RE-insurance Claim	482.06	812.44	270.40	961.43
			Closing balances as at year-end	340.86	179.49	203.48	666.42
14	Iit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	1.94	38.48	20.43	106.21
			Closing balances as at year-end	1.77	0.01	(1.17)	4.20

Note :
* (from 17th December 2013)

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Persons

Insurer: Future Generali India Life Insurance Company Limited

Date December 31, 2015

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. John Inniss Howell	Additional Director	Appointed w.e.f. October 30, 2015
6	Mr. Krishan Kant Rathi	Director	
7	Mrs. Bhavna Doshi	Independent Director	
8	Dr. Devi Singh	Independent Director	
9	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
10	Mr. Anup Chandak	Chief Financial Officer	
11	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	
12	Ms. Jyoti Vaswani	Chief Investment Officer	
13	Mr. Pradeep Pandey	Chief Marketing Officer	
14	Ms. Dana Yussupova	Senior Vice President - Internal Audit	
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

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

31th Dec 2015

Name of Insurer: <u>Future Generali India Life Insurance Company Limited</u>			Registration Number: <u>133</u>	Classification Code: <u></u>
Classification: <u></u>				

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		2,38,873
	Deduct:		
02	Mathematical Reserves		2,38,873
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		22,093
	Deduct:		-
06	Other Liabilities of shareholders' fund		506
07	Excess in Shareholders' funds		21,587
08	Total ASM (04)+(07)		21,083
09	Total RSM		8,986
10	Solvency Ratio (ASM/RSM)		234.61%

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: <u>Mumbai</u>	Name and Signature of Appointed Actuary
Date: _____	<u>Bikash Choudhary</u>

- 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 : 31st December 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)	589.32	630.15	-	-	-	12.41	1,494.38	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)	589.32	630.15	-	-	-	12.41	1,494.38	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 : 31st December 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)	171.70	142.85	-	-	-	16.90	395.73	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)	171.70	142.85	-	-	-	16.90	395.73	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 : 31st December 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)	146.26	176.39	-	-	4.10	36.89	740.00	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)	146.26	176.39	-	-	4.10	36.89	740.00	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

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Dec 14)					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
A	CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	609.42	635.43	12.74	8.29%	8.29%	578.19	635.43	36.64	8.41%	8.41%	452.59	527.72	29.00	8.50%	8.50%	
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	9.82	-	0.19	7.72%	7.72%	9.82	9.54	0.57	7.67%	7.67%	
A4	Treasury Bills	CTRB	-	-	-	-	-	7.32	-	0.03	8.79%	8.79%	7.49	-	0.02	6.96%	6.96%	
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Govt. Bonds	SGGB	169.98	168.41	4.14	9.66%	9.66%	183.48	168.41	12.83	9.28%	9.28%	203.60	187.53	14.12	9.20%	9.20%	
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	8.49	8.27	0.16	7.63%	7.63%	8.49	8.27	0.49	7.65%	7.65%	18.11	18.85	1.19	8.76%	8.76%	
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)	HIMS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	54.74	59.68	1.27	9.18%	9.18%	53.60	59.68	3.77	9.33%	9.33%	64.15	62.91	4.42	9.15%	9.15%	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	OTHR INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	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	1.75	1.77	0.00	0.10%	0.10%	1.70	1.77	0.04	2.82%	2.82%	0.68	1.38	0.05	9.97%	9.97%	
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	6.46	5.89	-0.25	-15.55%	-15.55%	6.91	5.89	0.14	2.66%	2.66%	1.49	3.53	0.17	14.87%	14.87%	
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)	IDBF	35.89	37.24	0.84	9.25%	9.25%	35.80	37.24	2.48	9.20%	9.20%	25.50	30.36	1.22	9.51%	9.51%	
D8	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	10.00	10.17	0.22	8.72%	8.72%	10.00	10.17	0.22	8.72%	8.72%	-	-	-	-	-	
	TAXABLE BONDS OF																	
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	88.22	87.58	1.97	8.87%	8.87%	88.23	87.58	6.12	9.21%	9.21%	132.05	115.40	9.23	9.28%	9.28%	
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	167.20	177.08	4.08	9.69%	9.69%	179.34	177.08	13.19	9.76%	9.76%	182.49	192.72	13.55	9.85%	9.85%	
D12	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D13	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TAX FREE BONDS																	
D14	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D15	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	OTHER INVESTMENTS																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.53	0.08	0.05	47.95%	47.95%	0.47	0.08	0.12	62.17%	62.17%	0.31	0.44	0.06	33.80%	33.80%	
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D18	Infrastructure - Equity (Promoter Group)	IOPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
	ACTIVELY TRADED																	
E1	PSU - Equity shares - Quoted	EAEQ	7.19	5.54	-0.14	-7.66%	-7.66%	7.51	5.54	0.33	5.84%	5.84%	1.80	4.47	0.46	33.63%	33.63%	
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	53.45	56.25	0.26	1.91%	1.91%	47.89	56.25	1.45	4.02%	4.02%	7.72	18.78	1.27	21.78%	21.78%	
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	18.12	0.42	9.74%	9.74%	17.10	18.12	1.27	9.82%	9.82%	23.98	23.28	1.81	10.01%	10.01%	
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	204.65	205.22	5.62	10.90%	10.90%	214.06	205.22	17.20	10.67%	10.67%	174.97	216.96	13.10	9.94%	9.94%	
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	7.86	8.00	0.23	11.54%	11.54%	7.62	8.00	0.65	11.40%	11.40%	8.28	7.50	0.69	11.12%	11.12%
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	-	-	-	-	-	6.17	-	0.02	9.00%	9.00%	9.56	7.02	0.04	9.67%	9.67%
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	10.26	10.45	0.27	10.47%	10.47%	10.35	10.45	0.77	9.92%	9.92%	10.40	10.88	0.76	9.65%	9.65%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	25.69	26.79	0.48	7.41%	7.41%	14.88	26.79	0.85	7.63%	7.63%	11.05	-	0.64	8.72%	8.72%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	3.13	2.18	-0.24	-30.77%	-30.77%	3.68	2.18	-0.27	-9.87%	-9.87%	0.40	0.50	-	-	-
F OTHER INVESTMENTS :																	
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	0.05	0.05	0.00	0.72%	0.72%	0.47	0.05	-0.04	-21.84%	-21.84%	0.42	-	0.17	56.35%	56.35%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.72	9.89	0.24	9.99%	9.99%	9.72	9.89	0.39	9.79%	9.79%	-	-	-	-	-
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	1.30	1.28	-	-	-	1.34	1.28	-	-	-	-	-	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			1,493.09	1,535.37	32.36			1,509.23	1,535.37	99.09			1,346.86	1,439.76	92.54		

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 31st Dec 2015

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

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

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Dec 14)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES :																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	124.53	125.33	2.62	8.34%	8.34%	113.62	125.33	7.49	8.75%	8.75%	51.00	73.12	3.31	8.62%	8.62%
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	-	0.01	7.25%	7.25%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES :																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	82.81	86.15	1.73	8.29%	8.29%	72.79	86.15	4.72	8.61%	8.61%	33.96	36.79	2.41	9.44%	9.44%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1.43	1.42	0.03	7.83%	7.83%	1.43	1.42	0.08	7.81%	7.81%	3.49	1.39	0.31	11.65%	11.65%
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)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	22.87	30.05	0.53	9.23%	9.23%	21.31	30.05	1.50	9.32%	9.32%	15.43	18.78	1.13	9.73%	9.73%
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	4.57	0.10	8.89%	8.89%	4.47	4.57	0.30	8.88%	8.88%	2.67	1.60	0.04	9.46%	9.46%
D8	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	25.08	23.60	0.58	9.13%	9.13%	27.74	23.60	2.04	9.77%	9.77%	27.56	28.36	1.85	8.89%	8.89%
D10	Infrastructure - PSU - CPs	ICPC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	49.14	55.05	1.18	9.51%	9.51%	46.43	55.05	3.38	9.68%	9.68%	26.41	30.46	2.21	11.12%	11.12%
D12	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS																
D14	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																
D15	ACTIVELY TRADED																
D16	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D17	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D18	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D19	Equity Shares (Incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	3.08	0.07	9.67%	9.67%	2.90	3.08	0.21	9.68%	9.68%	2.90	3.07	0.22	9.93%	9.93%

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	54.37	57.16	1.39	10.11%	10.11%	58.04	57.16	4.40	10.06%	10.06%	40.55	57.26	3.56	11.65%	11.65%
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	-	-	-	-	-	-	-	-	-	-	2.54	-	0.07	10.54%	10.54%
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	-	-	-	-	-	12.78	-	0.09	8.10%	8.10%	3.21	3.98	0.01	8.58%	8.58%
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	-	0.02	42.33%	42.33%	0.23	-	0.03	17.44%	17.44%	0.23	0.24	0.02	9.43%	9.43%
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	8.34	12.72	0.15	7.37%	7.37%	5.98	12.72	0.34	7.74%	7.74%	6.39	-	0.39	8.67%	8.67%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	5.08	4.95	0.12	9.22%	9.22%	5.08	4.95	0.19	9.10%	9.10%	-	-	-	-	-
	TOTAL		381.31	404.07	8.51			382.47	404.07	24.82			222.84	255.03	15.54		

[illegible]

D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	6.88	6.62	0.43	26.01%	26.01%	6.88	5.48	0.03	0.61%	0.61%	0.03	8.61	2.29	35.31%	35.31%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	34.41	31.34	-4.26	-53.91%	-53.91%	34.41	38.12	-13.16	-45.83%	-45.83%	32.45	53.52	10.90	27.04%	27.04%
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	10.85	0.11	3.88%	3.88%	10.21	10.79	0.62	7.62%	7.62%	10.21	10.42	0.99	18.83%	18.83%
D8	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	2.53	2.46	0.04	7.07%	7.07%	2.53	2.46	0.15	8.25%	8.25%	7.52	9.37	1.30	18.48%	18.48%
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	55.12	67.62	0.40	2.36%	2.36%	55.12	70.74	3.75	7.03%	7.03%	71.87	76.63	10.79	18.69%	18.69%
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	4.67	6.32	0.06	3.98%	3.98%	4.67	6.42	0.39	8.02%	8.02%	15.65	10.47	-0.01	-0.18%	-0.18%
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	28.69	32.54	1.21	14.75%	14.75%	28.69	39.78	-1.64	-5.48%	-5.48%	42.35	42.06	9.44	29.78%	29.78%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	248.61	287.15	0.22	0.30%	0.30%	248.61	303.47	-11.65	-5.10%	-5.10%	310.73	402.66	99.31	32.74%	32.74%
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	2.20	6.68	-0.08	-4.95%	-4.95%	2.20	9.42	0.34	4.83%	4.83%	10.04	10.59	1.46	18.36%	18.36%
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	63.79	71.57	0.91	5.04%	5.04%	63.79	71.79	4.51	8.35%	8.35%	76.66	86.92	10.40	15.89%	15.89%
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	-	-	-	-	-	-	-	-	-	-	-	2.71	0.24	12.14%	12.14%
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	4.10	8.47	0.07	6.77%	6.77%	4.10	14.58	0.19	7.72%	7.72%	33.94	38.93	0.18	8.27%	8.27%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	4.52	4.77	0.37	10.17%	10.17%
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	0.22	0.00	11.35%	11.35%	-	0.22	0.01	9.03%	9.03%	0.21	0.21	0.02	15.47%	15.47%
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	21.23	15.20	0.29	7.45%	7.45%	21.23	26.50	1.50	7.88%	7.88%	-	37.25	2.25	8.61%	8.61%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	14.32	12.28	-0.75	-24.31%	-24.31%	14.32	14.24	-1.93	-17.97%	-17.97%	-	-	-	-	-
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	11.01	11.01	-	-	-	11.01	11.01	-	-	-	5.91	5.91	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	2.18	2.14	0.09	29.56%	29.56%	2.18	4.43	-0.53	-31.37%	-31.37%	9.02	19.42	5.64	38.53%	38.53%
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	21.98	22.56	0.33	7.34%	7.34%	21.98	22.25	0.33	7.34%	7.34%	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	3.03	2.60	-0.06	-8.83%	-8.83%	3.03	2.68	-0.15	-7.41%	-7.41%	-	-	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		700.46	787.26	0.30			700.46	849.78	-6.47			833.50	1,003.81	177.78	9.48%	9.48%

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.

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 31st December 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 : 31st December 2015

Statement of Downgraded Securities

Name of the Fund :

Pension and General Annuity

Periodicity of Submission: Quarterly

Rs. In Crore[illegible]

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31st December 2015

Statement of Down Graded Investments

Periodicity of submission : Quarterly

NAME OF FUND: **PART - A**

PART - A

Linked Fund**Rs. In Crore**[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.

PERIODIC DISCLOSURES

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

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO LTD

Date: 31-12-2015

(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 Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	0	-	-	-	2	17	17	28
	From 10,000-25,000	-	-	-	-	(0)	-	-	-	(0)	(1)	(1)	-	14	95	95	192
	From 25001-50,000	8	16	16	31	16	31	31	46	24	46	46	74	64	137	137	307
	From 50,001- 75,000	3	4	4	5	3	5	5	10	15	23	23	37	10	16	16	37
	From 75,000-100,000	9	9	9	15	17	18	18	51	46	48	48	95	54	56	56	164
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	4	3	3	10	0	-	-	0
	Above Rs. 1,25,000	37	16	16	110	44	11	11	67	136	58	58	307	100	30	30	263
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	4	12	12	0	8	20	20	0	10	31	31	21	28	72	72	2
	From 50,001-100,000	2	3	3	0	9	12	12	1	14	19	19	15	28	39	39	2
	From 1,00,001-150,000	2	2	2	0	12	12	12	1	6	5	5	0	24	22	22	1
	From 150,001- 2,00,000	4	2	2	0	-	-	-	-	4	2	2	0	9	5	5	1
	From 2,00,001-250,000	-	-	-	-	4	2	2	0	2	1	1	0	13	6	6	1
	From 2,50,001 -3,00,000	-	-	-	-	3	1	1	0	-	-	-	-	3	1	1	0
	Above Rs. 3,00,000	4	1	1	0	3	1	1	0	4	1	1	0	8	2	2	0
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	0	-	33	23	-	-	-	-	0	-	33	23	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	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																
	v Individual non Single Premium- INSP																
	From 0-10000	118	966	966	6,732	46	693	693	2,638	325	2,678	2,678	14,737	228	1,829	1,829	6,456
	From 10,000-25,000	597	3,264	3,264	11,097	772	4,419	4,419	11,350	1,508	8,222	8,222	26,078	2,291	13,658	13,658	31,831
	From 25001-50,000	697	1,921	1,921	10,910	893	2,383	2,383	12,495	1,548	4,214	4,214	24,742	2,116	5,662	5,662	28,087
	From 50,001- 75,000	218	357	357	2,670	227	368	368	3,225	433	712	712	6,829	558	907	907	7,389
	From 75,000-100,000	434	469	469	5,800	416	444	444	5,557	887	951	951	12,606	941	1,006	1,006	11,878
	From 1,00,001 -1,25,000	87	77	77	1,769	40	35	35	482	195	173	173	3,163	102	90	90	1,254
	Above Rs. 1,25,000	946	317	317	13,061	286	131	131	3,752	1,819	585	585	24,180	654	292	292	7,619
	vi Individual non Single Premium- Annuity- INSPA																
	vii Group Non Single Premium (GNSP)																
	From 0-10000	0.17	3	1,616	(255)	0	-	467	(234)	1	3	3,636	5,890	1	-	2,789	7,159
	From 10,000-25,000	1	-	455	1,944	1	-	434	(470)	3	1	3,727	10,991	2	2	1,847	1,221
	From 25001-50,000	2	-	493	3,089	3	2	796	5,100	3	2	2,364	(7,405)	3	4	1,286	5,949
	From 50,001- 75,000	2	1	1,085	1,530	5	5	1,253	10,241	5	4	3,338	12,136	7	8	1,442	13,297
	From 75,000-100,000	1	-	1,468	299	4	3	718	5,753	4	2	4,315	5,129	9	4	962	9,249

		From 1,00,001 -1,25,000	3	2	1,188	3,575	1	1	37	950	6	2	3,427	5,007	3	1	3,538	17,780
		Above Rs. 1,25,000	1,313	19	47,849	8,20,784	3,471	23	55,580	3,50,061	7,591	57	1,21,072	15,80,965	4,816	49	91,440	10,99,638
		viii Group Non Single Premium- Annuity- GNSPA																
2	Renewal Premium																	
	i Individual																	
		From 0-10000	2,255	44,172	44,172	1,04,189	1,548	38,151	38,151	38,151	6,637	1,06,178	1,06,178	2,33,713	7,138	1,25,913	1,25,913	96,673
		From 10,000-25,000	3,198	20,998	20,998	41,536	5,342	23,588	23,588	23,588	7,147	52,519	52,519	1,05,365	10,092	61,985	61,985	54,997
		From 25001-50,000	1,277	3,435	3,435	14,120	1,424	2,748	2,748	2,748	2,484	7,865	7,865	33,301	2,807	7,066	7,066	9,225
		From 50,001- 75,000	229	353	353	2,920	221	224	224	224	371	802	802	6,633	436	586	586	1,036
		From 75,000-100,000	317	281	281	3,345	351	189	189	189	550	717	717	8,310	704	546	546	1,490
		From 1,00,001 -1,25,000	51	45	45	514	53	29	29	29	107	116	116	1,468	100	77	77	218
		Above Rs. 1,25,000	225	77	77	2,526	226	51	51	51	348	207	207	6,822	470	169	169	1,054
	iii Group																	
		From 0-10000	1	-	2,874	4,825	(0.54)	-	179	(1,005)	1	8	7,612	7,539	(0)	1	7,336	2,969
		From 10,000-25,000	2	2	1,869	3,247	1.06	3.00	515	3,161	5	8	4,770	6,526	5	6	93,102	8,954
		From 25001-50,000	1	2	1,785	(889)	2.02	2.00	457	3,711	6	9	10,172	9,998	7	8	4,991	13,286
		From 50,001- 75,000	7	3	1,469	30,582	1.41	2.00	42	587	10	6	5,052	34,758	9	5	1,815	11,526
		From 75,000-100,000	6	6	759	6,881	6.25	4.00	595	15,930	16	12	3,811	28,163	17	8	4,484	47,631
		From 1,00,001 -1,25,000	3	3	166	1,701	1.16	-	291	11,376	5	4	947	4,516	7	3	6,081	25,389
		Above Rs. 1,25,000	684	36	34,690	10,17,302	517.75	29.00	29,861	7,54,056	2,001	101	1,25,582	29,62,464	1,177	74	1,15,048	16,64,266

Note:

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

PERIODIC DISCLOSURES

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

Insurer:	FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.	Date:	31/12/2015
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(Rs in Lakhs)

Sl.No.	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	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	19	13,303	337	19	15,090	1,119	58	70,891	1,139	43	48,154	1,710
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	6	40,884	985	15	44,195	2,366	14	71,076	6,476	25	55,150	3,131
	Total(A)	25	54,187	1,322	34	59,285	3,485	72	141,967	7,615	68	103,304	4,841
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	25	54,187	1,322	34	59,285	3,485	72	141,967	7,615	68	103,304	4,841

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:	31-12-2015
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(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels (Individuals)							
		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	4,411	1,338	4,703	1,201	11,573	3,393	12,968	3,147
2	Corporate Agents-Banks	-	-	-	-	-	-	-	0
3	Corporate Agents -Others	232	40	899	280	552	96	3,000	754
4	Brokers	1,779	1,050	2,423	1,115	3,046	1,721	6,572	2,826
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,014	745	557	201	2,600	1,769	1,395	517
	Total (A)	7,436	3,172	8,582	2,797	17,771	6,978	23,935	7,244
1	Referral (B)	-	-	4	1	-	-	7	1
	Grand Total (A+B)	7,436	3,172	8,586	2,798	17,771	6,978	23,942	7,245

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 Limited

Date: December 31, 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	-	15	31	35	30	18	129	91,69,699.34
2	Survival Benefit	-	1082	-	-	-	-	1082	2,49,63,219.31
3	for Annuities / Pension	322	52	11	5	3	8	401	25,93,884.55
4	For Surrender							8460	56,97,01,892.72
5	Other benefits								
6	Death Claims	-	219	58	12	5	0	294	5,58,80,662.10

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							0	0.00
5	Other benefits								
6	Death Claims		26	15	4	1	0	46	7,74,22,266.00

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 Company Limited

Individual
Date: December 31, 2015

Sl. No.	Claims Experience	No. of claims only					
		For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	79	525	3	512		
2	Claims reported during the period*	333	202	1089	563		
3	Claims Settled during the period	294	129	1082	401		
4	Claims Repudiated during the period	30	0	0	0		
a	Less than 2years from the date of acceptance of risk	30	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	88	598	10	674		
	Less than 3months	67	150	10	196		
	3 months to 6 months	19	74	0	75		
	6months to 1 year	2	87	0	91		
	1year and above	0	287	0	312		

*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 Company Limited

Group
Date: December 31, 2015

Sl. No.	Claims Experience	No. of claims only					
		For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12438					
2	Claims reported during the period	46				0	
3	Claims Settled during the period	46				0	
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	2					
	6months to 1 year	1					
	1year and above	12416					

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	0	17	1	8	8	0	48
b)	Policy Servicing	3	33	9	10	14	3	65
c)	Proposal Processing	11	140	52	30	59	10	664
d)	Survival Claims	0	31	7	8	12	4	86
e)	ULIP Related	0	3	1	0	2	0	9
f)	Unfair Business Practices	85	1407	170	172	1081	69	5402
g)	Others	1	19	5	3	11	1	70
	Total Number of Complaints	100	1650	245	231	1187	87	6344

2	Total No . of policies during previous year: FY 2014-15	38735		
3	Total No. of claims during previous year: FY 2014-15	1917		
4	Total No. of policies during current year: FY 2015-16	17843		
5	Total No. of claims during current year: FY 2015-16	1161		
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	3555		
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	413		
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	87	0	87
	7 - 15 days	0	0	0
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	0	0	0
	Total No. of complaints	87	0	87

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

* 8 Complaints do not pertain to FGI are included in the above data

L-42 : Valuation Basis (Life Insurance)

Date: 31st December 2015

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

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

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

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

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

1) Interest : Maximum and Minimum interest rate taken for each segment

		<u>Minimum</u>	<u>Maximum</u>
i. Individual Business			
1.	Life- Participating policies	5.80% per annum	6.65% per annum
2.	Life- Non-participating Policies	4.80% per annum	5.65% per annum
3.	Annuities- Participating policies	Not applicable, as we do not have any products in this segment.	
4.	Annuities – Non-participating policies	6.7% per annum	7.6% per annum
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any 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.	
ii. Group Business		Not Applicable as Unearned Premium Reserve methodology is used.	

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

i. Individual Business		
1.	Life- Participating policies	88% to 242% of IALM 06-08 (Including Pension products)
2.	Life- Non-participating Policies	18.7% 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	54% to 71.5% 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.
ii. Group Business		
Group Term Life, Group Credit Suraksha, Loan Suraksha		Proportion of IALM 06-08
Group Gratuity, Group Leave Encashment Plans & Superannuation Plan		(100% of IALM 06-08
Group Gratuity, Group Leave Encashment Plans & Superannuation Plan		(103% of IALM 06-08
Group Savings Suraksha		150% or 155% of IALM 94-96 depending on age

3) Expenses :

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

4) 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. E17R has 5.05%, E09R, FA1R, FARR has 2.15% 4.5% per annum crediting interest rate.
Life- Participating policies- Pension Business	

6) Policyholders Reasonable Expectations	Bonus rates, surrender values and charges under UL plans are set considering Policyholders' reasonable expectations
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7) Taxation and Shareholder Transfers	Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
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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>i.Individuals Assurances</i>		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change
<i>ii.Annuities</i>		
	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
<i>iii.Unit Linked</i>		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change
<i>iv.Health</i>		
	1. Interest	Not applicable
	2. Expenses	Not applicable
	3. Inflation	Not applicable
<i>v.Group</i>		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change

PER POLICY RENEWAL EXPENSES

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