

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Year Ended March 31, 2017

Policyholders' Account (Technical Account)

						('Rs in '000')	
	Particulars	Schedule	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016	
	Premiums Earned - Net						
	(a) Premium	L-4	30,82,875	73,98,471	24,96,833	59,24,993	
	(b) Reinsurance Ceded		(85,837)	(3,19,743)	(71,437)	(2,32,154)	
	(c) Reinsurance Accepted		-	-	-	-	
	Income from Investments						
	(a) Interest, Dividend and Rent - Gross		4,81,903	18,15,330	4,32,195	17,43,737	
	(b) Profit on Sale / Redemption of Investments		2,54,576	8,75,147	1,06,573	4,53,835	
	(c) (Loss on Sale / Redemption of Investments)		(16,195)	(1,28,854)	(1,78,007)	(3,34,964)	
	(d) Transfer / Gain on revaluation / change in Fair value*		1,20,173	1,26,247	(233)	(4,96,796)	
	Transfer from Shareholders' Fund		2,83,295	10,66,442	3,21,494	6,46,824	
	Other Income						
	(a) Profit / (Loss) on Sale of Fixed Assets		(47)	(47)	-	-	
	(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-	
	(c) Miscellaneous Income		7,695	32,941	7,753	44,804	
	Total (A)		41,28,438	1,08,65,934	31,15,171	77,50,279	
	Commission	L-5	1,50,114	3,42,151	1,22,045	2,63,781	
	Operating Expenses related to Insurance Business	L-6	11,89,518	36,46,846	9,53,597	28,37,518	
	Service Tax		12,207	41,649	13,167	55,814	
	Provision for Doubtful Debts		8,082	12,349	-	-	
	Bad Debts Written Off		12,151	12,151	-	-	
	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)		13,72,072	40,55,146	10,88,809	31,57,113	
	Benefits Paid (Net)	L-7	10,00,859	40,24,985	12,32,060	42,47,490	
	Interim Bonuses Paid		(257)	1,157	321	1,263	
	Change in Valuation of Liability in respect of Life Policies						
	(a) Gross **						
	Linked (Fund Reserve)		2,80,666	(3,91,783)	(4,79,800)	(18,65,182)	
	Non Linked		13,08,736	27,40,583	12,33,998	22,88,686	
	(b) Amount ceded in Reinsurance						
	Linked		-	-	-	-	
	Non Linked		4,251	1,15,691	(46,272)	(1,65,146)	
	(c) Amount accepted in Reinsurance						
	Total (C)		25,94,255	64,90,633	19,40,307	45,07,111	
	Surplus/ (Deficit) (D) = (A) - (B) - (C)		1,62,111	3,20,155	86,055	86,055	
	Appropriations						
	Transfer to Shareholders' Account		54,552	54,552	85,972	85,972	
	Transfer to Other Reserves		-	-	-	-	
	Balance being Funds for Future Appropriations		1,10,688	2,65,603	83	83	
	Surplus transferred to balance sheet		-3,129				
	Total (D)		1,62,111	3,20,155	86,055	86,055	
	* 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		(257)	1,157	321	1,263	
	(b) Terminal Bonuses paid		3,336	3,336			
	(c) Allocation of Bonus to Policyholders		4,32,487	4,32,487	3,09,451	3,09,451	
	(d) Surplus shown in the Revenue Account		3,20,155	3,20,155	86,055	86,055	
	(e) Total Surplus: [(a)+(b)+(c)+(d)]		7,55,721	7,57,135	3,95,827	3,96,769	

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 Year Ended March 31, 2017

Shareholders' Account (Non-Technical Account)

('Rs in '000')

	Particulars	Schedule	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016
	Amount transferred from Policyholders' Account (Technical Account)		54,552	54,552	85,972	85,972
	Income from Investments					
	(a) Interest, Dividend and Rent - Gross		39,064	1,48,194	39,277	1,86,720
	(b) Profit on Sale / Redemption of Investments		9,975	45,920	20,674	51,510
	(c) (Loss on Sale / Redemption of Investments)		(1,294)	(5,839)	(3,002)	(12,240)
	Other Income		-	-	10	10
	Total (A)		1,02,297	2,42,827	1,42,931	3,11,972
	Expenses other than those directly related to the insurance business					
	(a) Employees' Remuneration and Welfare Benefits		9,202	15,697	1,862	8,464
	(b) Rent, Rates and Taxes		-	-	-	-
	(c) Other Expenses		2,794	30,826	3,121	13,504
	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)		2,83,295	10,66,442	3,21,494	6,46,824
	Total (B)		2,95,291	11,12,965	3,26,477	6,68,792
	Profit / (Loss) before Tax		(1,92,994)	(8,70,138)	(1,83,546)	(3,56,820)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) after Tax		(1,92,994)	(8,70,138)	(1,83,546)	(3,56,820)
	Appropriations					
	(a) Balance at the beginning of the Period		(1,30,56,113)	(1,23,78,969)	(1,21,95,423)	(1,20,22,149)
	(b) Interim Dividends Paid during the Period		-	-	-	-
	(c) Proposed Final Dividend		-	-	-	-
	(d) Dividend Distribution on Tax		-	-	-	-
	(e) Transfer to Reserves / Other Accounts Linked (Fund Reserve)		-	-	-	-
	Profit / (Loss) carried to the Balance Sheet		(1,32,49,107)	(1,32,49,107)	(1,23,78,969)	(1,23,78,969)

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at March 31, 2017

(Rs in '000')

Particulars	Schedule	As at March 31, 2017	As at March 31, 2016
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	1,50,74,503	1,45,20,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		9,544	(16,501)
Sub-Total		1,50,84,047	1,45,03,499
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		51,598	(63,457)
Policy Liabilities		2,05,31,288	1,76,75,014
Insurance Reserves		-	-
Provision for Linked Liabilities		60,06,520	63,75,614
Sub-Total		2,65,89,406	2,39,87,171
Funds for Future Appropriations		2,65,686	83
Reserves for Lapsed Unit-Linked Policies			
Surplus in the revenue account (Policyholder's account)			
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		5,21,914	5,44,603
(ii) Others		-	-
Total		4,24,61,053	3,90,35,356
Application of Funds			
Investments			
Shareholders'	L-12	21,19,133	19,02,489
Policyholders'	L-13	1,98,12,884	1,77,17,957
Assets held to cover Linked Liabilities	L-14	65,28,434	69,20,217
Loans	L-15	37,077	26,721
Fixed Assets	L-16	2,33,707	1,79,814
Current Assets			
Cash and Bank Balances	L-17	4,68,999	3,51,078
Advances and Other Assets	L-18	20,00,672	12,56,551
Sub-Total (A)		24,69,671	16,07,629
Current Liabilities	L-19	19,43,188	16,61,907
Provisions	L-20	45,772	36,533
Sub-Total (B)		19,88,960	16,98,440
Net Current Assets (C) = (A - B)		4,80,711	(90,811)
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,32,49,107	1,23,78,969
Total		4,24,61,053	3,90,35,356

CONTINGENT LIABILITIES

(Rs in '000')

Particulars	As at March 31, 2017	As at March 31, 2016
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	1,467	1,467
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	2,230	8,146
TOTAL	3,697	9,613

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(`Rs in '000')

	Particulars	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016
	First Year Premiums	15,72,117	37,21,707	10,57,235	24,90,544
	Renewal Premiums	14,23,108	33,99,735	14,00,299	33,69,119
	Single Premiums	87,650	2,77,029	39,299	65,330
	Total	30,82,875	73,98,471	24,96,833	59,24,993

FORM L-5 - COMMISSION SCHEDULE

(`Rs in '000')

	Particulars	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016
	Commission Paid				
	Direct - First Year Premiums	1,27,467	2,95,067	93,312	2,06,194
	- Renewal Premiums	22,600	46,800	28,676	57,381
	- Single Premiums	47	284	57	206
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	1,50,114	3,42,151	1,22,045	2,63,781
	Breakup of Commission Expenses (Gross) incurred				
	Agents	75,919	1,83,406	73,907	1,59,762
	Brokers	53,277	1,15,020	41,907	88,996
	Corporate Agency	20,907	43,697	6,231	15,023
	Referral	11	28	-	-
	Total	1,50,114	3,42,151	1,22,045	2,63,781

FORM L-6-OPERATING EXPENSES SCHEDULE

('Rs in '000')

	Particulars	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016
	Employees' Remuneration and Welfare Benefits	5,61,707	16,28,868	4,07,376	13,39,179
	Travel, Conveyance and Vehicle Running Expenses	13,606	51,172	18,634	56,708
	Training Expenses (including Staff Training) (Net of Recovery)	3,440	8,365	7,460	22,361
	Rent, Rates and Taxes	69,702	3,16,242	98,995	2,70,714
	Repairs	26,243	88,113	21,219	88,472
	Printing and Stationery	7,656	22,773	2,677	17,973
	Communication Expenses	12,866	51,014	15,078	57,654
	Legal and Professional Charges	2,18,759	4,72,921	13,003	78,497
	Medical Fees	5,399	9,453	3,499	9,106
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	550	2,200	708	3,103
	(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	231	572	39	532
	Advertisement and Publicity	2,02,905	7,66,545	2,99,467	6,51,525
	Interest and Bank Charges	3,629	13,003	4,032	15,156
	Depreciation	25,918	99,994	20,595	87,131
	Others:				
	Membership and Subscriptions	2,957	9,944	2,175	8,943
	Information Technology and related Expenses	13,115	42,492	18,561	56,256
	Outsourcing Expenses	13,833	45,242	13,434	42,534
	Other Expenses	7,002	17,933	6,645	31,674
	Total	11,89,518	36,46,846	9,53,597	28,37,518

FORM L-7-BENEFITS PAID SCHEDULE

('Rs in '000')

	Particulars	For the Quarter Ended March 31, 2017	Upto the Quarter Ended March 31, 2017	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016
	Insurance Claims				
	(a) Claims by Death	1,46,500	8,31,615	1,40,709	5,86,071
	(b) Claims by Maturity	2,20,890	4,61,863	1,89,998	2,53,977
	(c) Annuities / Pension Payment,	900	2,663	731	2,155
	(f) Other Benefits				
	Surrender	6,96,993	29,13,867	8,99,532	33,59,014
	Partial Withdrawal	-	-	-	-
	Critical Illness	-	175	185	500
	Gratuity and Leave Encashment	24,371	1,83,961	33,788	1,68,407
	Superannuation	970	13,503	246	57,474
	Other Benefits	1,891	4,602	4,050	9,710
	Claims related Expenses	-836	854	4,085	7,038
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(90,820)	(3,88,118)	(41,264)	(1,96,856)
	(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	10,00,859	40,24,985	12,32,060	42,47,490

FORM L-8-SHARE CAPITAL SCHEDULE

('Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	2,00,00,000	2,00,00,000
	Issued Capital 1,507,508,850 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,50,75,089	1,45,20,000
	Subscribed Capital 1,507,450,266 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,50,74,503	1,45,20,000
	Called-up Capital 1,507,450,266 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,50,74,503	1,45,20,000
	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	1,50,74,503	1,45,20,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

	Particulars	As at March 31, 2017		As at March 31, 2016	
		Number of Shares	% of Holding	Number of Shares	% of Holding
	Promoters:				
	Indian - Future Enterprises Limited * (formerly known as Future Retail Limited#)	5,77,15,020	3.83	4,35,60,000	3.00
	- Sprint Advisory Services Private Limited	73,86,20,236	49.00	71,14,80,000	49.00
	- Industrial Investment Trust Limited	32,67,00,000	21.67	32,67,00,000	22.50
	Foreign - Participatie Maatschappij Graafschap Holland NV	38,44,15,010	25.50	37,02,60,000	25.50
	Other:	-	-	-	-
	Total	1,50,74,50,266	100.00	1,45,20,00,000	100.00

* Shares held by Future Enterprises Limited and its nominees

w.e.f. from 04th May 2016

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Long Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	5,69,483	4,57,639
	Other Approved Securities	1,32,571	1,94,714
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	1,47,946	1,21,316
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	5,44,914	4,11,805
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	4,22,615	3,86,955
	Other than Approved Investments	10,385	
		18,27,914	15,72,429
	Short Term Investments *		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,71,814	1,49,233
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank & CBLO	5,407	1,55,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	13,998	-
	Other than Approved Investments	-	25,827
		2,91,219	3,30,060
	Total	21,19,133	19,02,489

* Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is ` 1,660,894(000) (Previous Year ` 1,436,348(000)) & ` 1,756,914(000) (Previous Year ` 1,503,701(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is ` 291,219(000) (Previous Year ` 330,060(000)) & ` 291,219(000) (Previous Year ` 330,060(000)) respectively.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

('Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	94,25,479	73,12,558
	Other Approved Securities	19,44,703	24,21,406
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	6,12,839	5,82,630
	(bb) Preference	-	-
	(b) Mutual Funds	10,055	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	29,01,629	25,43,882
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	36,27,121	36,35,414
	Other than Approved Investments	1,35,574	1,48,102
		1,86,57,400	1,66,43,992
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	49,963	-
	Other Approved Securities	6,562	-
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,17,786	6,15,120
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - CBLO	1,66,238	3,89,854
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	4,14,935	-
	Other than Approved Investments	-	68,991
		11,55,484	10,73,965
	Total	1,98,12,884	1,77,17,957

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is ` 17,968,178(000) (Previous Year ` 15,988,220(000)) & ` 18,989,407(000) (Previous Year ` 16,527,745(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is ` 1,155,484(000) (Previous Year ` 1,073,965(000)) & ` 1,155,949(000) (Previous Year ` 1,073,965(000)) respectively.

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

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,31,751	4,37,841
	Other Approved Securities	7,24,757	10,32,207
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	24,13,867	28,05,664
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	4,20,261	6,59,681
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	11,06,874	10,86,421
	Other than Approved Investments	2,18,268	17,128
		53,15,778	60,38,942
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	3,44,552	1,43,974
	Other Approved Securities	2,633	1,009
	Other Approved Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	2,89,882
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	4,92,592	10,991
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	43,739	50,251
	Other than Approved Investments	-	2,87,537
	Net Current Assets	3,29,140	97,631
		12,12,656	8,81,275
	Total	65,28,434	69,20,217

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is ` 2,518,105(000) (Previous Year ` 2,889,760(000)) & ` 2,518,105(000) (Previous Year ` 2,889,760(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is ` 883,516(000) (Previous Year ` 783,644(000)) & ` 883,516(000) (Previous Year ` 783,644(000)) respectively.

FORM L-15-LOANS SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	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	37,077	26,721
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	37,077	26,721
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	37,077	26,721
	(f) Others	-	-
	Total	37,077	26,721
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	37,077	26,721
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	37,077	26,721
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	37,077	26,721
	Total	37,077	26,721

FORM 16-FIXED ASSETS SCHEDULE

('Rs in '000')

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2016	Additions	Deductions	As at March 31, 2017	As at April 1, 2016	Upto the Year ended March 31, 2017	On Sales/ Adjustments	As at March 31, 2017	As at March 31, 2017	As at March 31, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	3,25,531	77,259		4,02,790	2,69,421	46,633		3,16,054	86,736	56,110
Tangible Assets										
Land-Freehold	-	-		-				-	-	-
Leasehold Improvements	46,424	4,431		50,855	11,118	10,547		21,665	29,190	35,306
Buildings	-	-		-				-	-	-
Furniture and Fittings	45,275	1,420		46,695	12,287	8,676		20,963	25,732	32,988
Information Technology Equipment	42,545	45,345	64	87,826	19,398	21,438	17	40,819	47,007	23,147
Vehicles	8,005	-		8,005	3,385	777		4,162	3,843	4,620
Office Equipment	36,278	1,549		37,827	18,336	11,940		30,276	7,551	17,942
Total	5,04,058	1,30,004	64	6,33,998	3,33,945	1,00,011	17	4,33,939	2,00,059	1,70,113
Capital Work in Progress									33,648	9,701
Grand Total	5,04,058	1,30,004	64	6,33,998	3,33,945	1,00,011	17	4,33,939	2,33,707	1,79,814
Previous Period	2,91,439	2,12,619	-	5,04,058	2,46,814	87,131	-	3,33,945	1,79,814	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
1	Cash (including Cheques, Drafts and Stamps)	2,49,974	1,74,590
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	2,19,025	1,76,488
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	4,68,999	3,51,078
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	4,68,999	3,51,078
	- Outside India	-	-
	Total	4,68,999	3,51,078

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(`Rs in '000')

	Particulars		As at March 31, 2017	As at March 31, 2016
	Advances			
	Reserve Deposits with Ceding Companies		-	-
	Application Money for Investments		-	-
	Prepayments		29,146	28,928
	Advances to Directors / Officers		-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)		-	-
	Others:			
	Advances to Suppliers		1,31,930	53,682
	Advances to Employees		5,172	1,897
	Total (A)		1,66,248	84,507
	Other Assets			
	Income Accrued on Investments			
	(a) Shareholders'		61,035	54,848
	(b) Policyholders'		6,19,354	5,29,831
	Outstanding Premiums		3,55,724	3,86,711
	Agents' Balances			
	- Gross	28,355		
	- Less: Provision for doubtful agent balances (Previous Year NIL)	9,955	18,400	15,662
	Foreign Agencies Balances		-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)		1,21,778	45,259
	Due from Subsidiaries / Holding Company		-	-
	Deposit with Reserve Bank of India		-	-
	Others:			
	Refundable Security Deposits		1,09,959	1,05,230
	Service Tax Unutilised Credit		88,462	30,318
	Other Receivables		5,044	4,185
	Unclaimed Amounts of Policyholders Fund		4,54,668	-
	Total (B)		18,34,424	11,72,044
	Total (A + B)		20,00,672	12,56,551

FORM L-19-CURRENT LIABILITIES SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	Agents' Balances	83,692	43,833
	Balances due to Other Insurance Companies	6	1,906
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	17,930	14,314
	Unallocated Premium	2,26,455	2,21,020
	Sundry Creditors	7,77,016	4,99,588
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	3,02,677	4,56,212
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	4,90,538	3,95,525
	Others:		
	Statutory Dues	25,809	24,241
	Dues to Employees	18,103	3,074
	Retention Money Payable	962	2,194
	Total	19,43,188	16,61,907

FORM L-20-PROVISIONS SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	16,875	9,660
	Leave Encashment	28,897	26,873
	Total	45,772	36,533

FORM L-21-MISC EXPENDITURE SCHEDULE

(`Rs in '000')

	Particulars	As at March 31, 2017	As at March 31, 2016
	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: 31st Mar,2017

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Mar 31, 2017	Upto the Quarter ending Mar 31, 2017	For the Year Quarter ending Mar 31, 2016	Upto the Quarter ending Mar 31, 2016
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	43.05%	38.31%	-4.30%	38.31%
	Non Linked Individual Pension	142.56%	129.46%	-75.51%	129.46%
	Non Linked Group	36.89%	67.97%	-21.82%	67.97%
	Linked Individual Life	136.91%	59.06%	13.12%	59.06%
	Linked Individual Pension	NA	-200.00%	-100%	-200.00%
	Linked Group	NA	NA	NA	0%
2	Net Retention Ratio	97.22%	95.68%	97.14%	96.08%
3	Expense of Management to Gross Direct Premium Ratio	44.64%	54.81%	43.28%	52.71%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.87%	4.62%	4.89%	4.45%
5	Ratio of policy holder's liabilities to shareholder's funds	1491.98%	1491.98%	1157.68%	1157.68%
6	Growth rate of shareholders' fund	-13.63%	-13.63%	-14.84%	-14.84%
7	Ratio of surplus to policy holders' liability	1.17%	1.17%	0.35%	0.35%
8	Change in net worth (Rs.'000)	(2,89,589)	(2,89,589)	(3,70,347)	(3,70,347)
9	Profit after tax/Total Income	-4.89%	-8.66%	-6.25%	-4.81%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0.00%	0.00%
11	Total investments/(Capital + Surplus)	1551.03%	1551.03%	1249.25%	1249.25%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	10.01%	9.78%	12.42%	12.37%
	Policyholders' Fund				
	Non Linked				
	Par	9.87%	9.24%	8.49%	9.76%
	Non Par	9.65%	9.10%	9.62%	9.39%
	Linked				
	Non Par	20.42%	16.30%	-0.63%	27.47%
	B With unrealised gain				
	Shareholders' Fund	6.07%	12.81%	10.59%	14.66%
	Policyholders' Fund				
	Non Linked				
	Par	0.47%	13.35%	11.89%	14.11%
	Non Par	1.94%	11.62%	11.07%	13.91%
	Linked				
	Non Par	31.00%	7.09%	-0.64%	13.66%
14	Conservative Ratio	45.95%	46.16%	55.20%	55.76%
15.1	Persistency Ratio (ANP)				
	For 13th month	45.39%	47.65%	31.90%	35.23%
	For 25th month	25.77%	29.67%	25.96%	31.59%
	For 37th month	34.90%	45.43%	24.96%	29.20%
	For 49th Month	33.24%	34.24%	24.26%	23.44%
	For 61st month	31.51%	27.47%	17.47%	16.61%
15.2	Persistency Ratio (NOP)				
	For 13th month	49.86%	51.31%	35.92%	39.33%
	For 25th month	29.72%	32.27%	28.44%	32.30%
	For 37th month	24.09%	29.53%	22.93%	26.88%
	For 49th Month	19.74%	23.03%	23.38%	22.82%
	For 61st month	20.63%	20.46%	16.32%	17.80%
16.1	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers					
1	No. of shares	1,50,74,50,266	1,50,74,50,266	1,45,20,00,000	1,45,20,00,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Enterprises Limited** (Formerly known as Future Retail Limited)	3.83	3.83	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	21.67	21.67	22.50	22.50
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.59)	(0.59)	(0.25)	(0.25)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.59)	(0.59)	(0.25)	(0.25)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.59)	(0.59)	(0.25)	(0.25)
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.59)	(0.59)	(0.25)	(0.25)
6	Book value per share (Rs)	1,50,74,50,266	1,50,74,50,266	1.46	1.46

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

**w.e.f. 4th May 2016

For the period ending Mar 2017 (Jan 2017 to Mar 2017)

13th month : All policies incepted in the period <=31-03-2016 And >=01-01-2016

25th month: All policies incepted in the period <=31-03-2015 And >=01-01-2015

37th month : All policies incepted in the period <=31-03-2014 And >=01-01-2014

49th month : All policies incepted in the period <=31-03-2013 And >=01-01-2013

61st month : All policies incepted in the period <=31-03-2012 And >=01-01-2012

Up to the period ending Mar 2017 (Apr 2016 to Mar 2017)

13th month : All policies incepted in the period <=31-03-2016 And >=01-04-2015

25th month: All policies incepted in the period <=31-03-2015 And >=01-04-2014

37th month : All policies incepted in the period <=31-03-2014 And >=01-04-2013

49th month : All policies incepted in the period <=31-03-2013 And >=01-04-2012

61st month : All policies incepted in the period <=31-03-2012 And >=01-04-2011

The persistency figures for the current year have been calculated based on the data available as at 30th Apr 2017.

For the period ending March 2016 (December 2015 to February 2016)

13th month : All policies incepted in the period <=28-02-2015 And >=01-12-2014

25th month: All policies incepted in the period <=28-02-2014 And >=01-12-2013

37th month : All policies incepted in the period <=28-02-2013 And >=01-12-2012

49th month : All policies incepted in the period <=29-02-2012 And >=01-12-2011

61st month : All policies incepted in the period <=28-02-2011 And >=01-12-2010

Up to the period ending March 2016 (March 2015 to February 2016)

13th month : All policies incepted in the period <=28-02-2015 And >=01-03-2014

25th month: All policies incepted in the period <=28-02-2014 And >=01-03-2013

37th month : All policies incepted in the period <=28-02-2013 And >=01-03-2012

49th month : All policies incepted in the period <=29-02-2012 And >=01-03-2011

61st month : All policies incepted in the period <=28-02-2011 And >=01-03-2010

The persistency figures for the current year have been calculated based on the data available as at 31st March 2016

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

IRDA Registration No: 133

Date of Registration: September 04, 2007

Receipts and Payments Account for the Year Ended March 31, 2017

(Rs. in '000)

Particulars	Year Ended March 31, 2017	Year Ended March 31, 2016
Cash Flow from Operating Activities		
Premium Collection (Including Service Tax)	77,73,860	61,54,984
Other Income	86,096	1,00,835
Reinsurance (payments) / receipts	7,061	(13,914)
Operating Expenses	(37,04,498)	(28,28,776)
Commission and Brokerage paid	(3,25,426)	(2,73,117)
Claims paid	(45,01,333)	(42,37,382)
Taxes paid (Fringe Benefits Tax and Service Tax)	(2,10,542)	(72,557)
Net Cash used in Operating activities	(8,74,782)	(11,69,927)
Cash Flow from Investing Activities		
Cost of purchase of Investments	(15,60,83,396)	(16,85,963)
Proceeds from sale of Investments	15,52,45,187	7,55,197
Interest and Dividend received	15,98,611	19,53,493
Purchase of Fixed Assets	(1,30,007)	(1,12,784)
Loan to Policy Holders	(37,077)	(13,605)
Net Cash from Investing activities	5,93,318	8,96,338
Cash Flow from Financing Activities		
Proceeds from issue of Share Capital	5,54,503	-
Net Cash from Financing activities	5,54,503	-
Net increase / (decrease) in cash and cash equivalents	2,73,039	(2,73,589)
Cash and cash equivalents at the beginning of the year	6,30,792	9,04,381
Cash and cash equivalents at the end of the year	9,03,831	6,30,792

Components of Cash and cash equivalents at end of the period:		
Cash (including cheques, drafts and stamps)	4,68,999	3,51,078
Bank balances includes Last Day Collection and Citi Bank Balance	1,59,921	18,868
Money Market instruments	2,74,911	2,60,846
Total cash and cash equivalents	9,03,831	6,30,792

Reconciliation of cash & cash equivalents with cash & bank balance :		
Cash & cash equivalents	9,03,831	6,30,792
Less: Bank balances includes Last Day Collection and Citi Bank Balance	1,59,921	18,868
Less: Money Market instruments	2,74,911	2,60,846
Cash & Bank Balances as per Schedule 11	4,68,999	3,51,078

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

PERIODIC DISCLOSURES			
FORM L-24	Valuation of net liabilities		
Insurer:	Future Generali India Life Insurance Company Limited		
		Date:	31-03-2017
			(Rs in Lakhs)
Valuation of net liabilities			
Sl.No.	Particular	As at 31/03/2017	As at 31/03/2016 for the corresponding previous year
1	Linked		
a	Life	66,600	71,897
b	General Annuity	-	-
c	Pension	2,055	2,213
d	Health	-	-
2	Non-Linked		-
a	Life	1,98,387	1,67,418
b	General Annuity	577	369
c	Pension	2,935	4,056
d	Health	43	-
	Total	2,70,597	2,45,952

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

31-03-2017

(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	21	21	9.20	194	205	205	93	2,191	226	226	103	2386
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	42	42	10	167	249	249	422	5,736	291	291	432	5903
4	Bihar	634	634	120	1,798	732	732	154	2,342	1366	1366	273	4140
5	Chattisgarh	23	23	4	135	44	44	25	293	67	67	29	427
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	22	22	11	154	236	236	121	1,560	258	258	132	1714
8	Haryana	16	16	7	133	182	182	81	1,451	198	198	88	1584
9	Himachal Pradesh	10	10	3	39	9	9	4	79	19	19	7	118
10	Jammu & Kashmir	2	2	1	7	13	13	10	145	15	15	11	152
11	Jharkhand	20	20	10	169	58	58	21	408	78	78	31	577
12	Karnataka	21	21	6	221	205	205	187	3,756	226	226	192	3977
13	Kerala	25	25	17	181	443	443	250	2,771	468	468	267	2952
14	Madhya Pradesh	30	30	6	72	278	278	127	1,843	308	308	133	1915
15	Maharashtra	289	289	61	2,161	3,460	3,460	2,384	65,866	3749	3749	2445	68027
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	118	118	35	486	479	479	268	3,786	597	597	303	4271
21	Punjab	44	44	9	89	58	58	27	335	102	102	36	423
22	Rajasthan	14	14	2	25	51	51	9	131	65	65	11	155
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	53	53	3.05	46	260	260	82	1,418	313	313	85	1464
25	Telangana	98	98	54	681	589	589	323	4,634	687	687	377	5315
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	721	721	171	2,681	1,682	1,682	654	10,542	2403	2403	826	13223
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	372	372	76	891	1,631	1,631	1,581	19,349	2003	2003	1657	20240
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	32	32	16	278	147	147	93	1,251	179	179	109	1529
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	495	495	255	3,043	3,151	3,151	1,766	23,833	3646	3646	2020	26875
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	3102	3102	883	13649	14162	14162	8682	153719	17264	17264	9565	167367

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

31-03-2017

(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	49	49	18	377	614	614	265	5,822	663	663	283	6199
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	206	206	34	496	569	569	522	7,281	775	775	556	7777
4	Bihar	1,857	1,857	340	5,045	2,406	2,406	486	7,253	4263	4263	826	12298
5	Chattisgarh	61	61	11	208	149	149	48	748	210	210	59	956
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	84	84	36	540	580	580	379	4,928	664	664	415	5469
8	Haryana	58	58	18	301	464	464	180	3,149	522	522	197	3451
9	Himachal Pradesh	75	75	21	219	98	98	35	399	173	173	55	618
10	Jammu & Kashmir	10	10	4	32	57	57	55	443	67	67	59	475
11	Jharkhand	92	92	29	494	212	212	85	1,342	304	304	114	1836
12	Karnataka	114	114	13	329	922	922	394	7,597	1036	1036	406	7926
13	Kerala	51	51	29	258	1,112	1,112	593	6,058	1163	1163	622	6316
14	Madhya Pradesh	100	100	17	284	769	769	322	4,282	869	869	339	4566
15	Maharashtra	547	547	142	4,084	7,339	7,339	4,079	1,43,600	7886	7886	4220	147683
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	320	320	70	941	1,041	1,041	454	5,850	1361	1361	524	6792
21	Punjab	94	94	18	188	180	180	78	861	274	274	95	1050
22	Rajasthan	36	36	6	94	171	171	47	634	207	207	53	728
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	96	96	15	157	938	938	361	4,894	1034	1034	376	5052
25	Telangana	231	231	111	1,424	1,836	1,836	978	12,808	2067	2067	1089	14232
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	1,686	1,686	379	5,197	4,086	4,086	1,372	20,183	5772	5772	1751	25380
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	721	721	128	1,449	3,284	3,284	1,964	23,706	4005	4005	2092	25155
30	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	39	39	15	247	360	360	148	2,180	399	399	164	2427
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	1,056	1,056	527	6,390	7,005	7,005	3,744	47,317	8061	8061	4271	53707
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	7583	7583	1980	28755	34192	34192	16588	311337	41775	41775	18567	340091

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date:

31-03-2017

(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	3	14,487	46	48,007	3	14,487	46	48,007
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	911	2,476	54,015	3	911	2,476	54,015
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	14	1,07,176	3,721	9,706	14	1,07,176	3,721	9,706
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	3	4,498	789,373	3,30,098	3	4,498	789	3,30,098
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	23	1,27,072	7,032	4,41,825	23	1,27,072	7,032	4,41,825

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-03-2017

(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	-	-	-	-	27	70,175	345	3,58,161	27	70,175	345	3,58,161
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	-	-	-	-	14	5,567	4,716	76,602	14	5,567	4,716	76,602
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	25	3,54,018	12,329	11,37,047	25	3,54,018	12,329	11,37,047
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	-	-	-	-	20	74,529	4,030	20,85,037	20	74,529	4,030	20,85,037
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	-	-	-	-	86	5,04,289	21,420	36,56,847	86	5,04,289	21,420	36,56,847

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

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 31th Mar 2017

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	211.91
	Investments (Policyholders)	8A	1,981.29
	Investments (Linked Liabilities)	8B	652.84
2	Loans	9	3.71
3	Fixed Assets	10	23.37
4	Current Assets		
	a. Cash & Bank Balance	11	46.90
	b. Advances & Other Assets	12	200.07
5	Current Liabilities		
	a. Current Liabilities	13	194.32
	b. Provisions	14	4.58
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,324.91
Application of Funds as per Balance Sheet (A)			1,596.28

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	3.71
2	Fixed Assets (if any)	10	23.37
3	Cash & Bank Balance (if any)	11	46.90
4	Advances & Other Assets (if any)	12	200.07
5	Current Liabilities	13	194.32
6	Provisions	14	4.58
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,324.91
TOTAL (B)			-1,249.76
Investment Assets (A-B)			2,846.05

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of :

A.Life Fund

B.Pension & General Annuity and Group Business

C. Unit Linked Funds

	2,846.05
A.Life Fund	1,650.73
B.Pension & General Annuity and Group Business	542.47
C. Unit Linked Funds	652.84
	2,846.05

Difference

0.00

Section II

NON-LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual % - (a)]%	FVC Amount (h)	Total Fund = 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%	-	56.95	20.08	635.62	145.54	858.18	52.18	-	904.74
2	Central Govt. Sec., State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	70.21	31.18	689.68	182.01	973.07	59.17	-	1,027.93
3	Investment subject to Exposure Norms										
	a	Not less than 15%									
	i) Housing & Infrastructure										
	ii) Approved Investments		-	43.61	10.76	184.41	67.95	306.74	18.65	0.26	324.01
	ii) Other investments		-	-	-	-	-	-	-	-	-
	b	Not exceeding 35%									
	i) Approved Investments		-	96.10	16.23	174.80	63.01	350.14	21.29	5.92	371.81
	ii) Other investments		-	1.04	-	13.63	-	14.67	0.89	(0.07)	15.29
TOTAL LIFE FUND			100%	210.96	58.16	1,062.52	312.98	1,644.61	100.00	6.11	1,739.04

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (a+b)	c =	Actual % (d)	FVC Amount (e)	Total Fund (c+e)	f=	Market Value (g)
			PAR	(a)							
1	Central Govt. Sec.	Not less than 20%	57.79	88.52	146.31		26.97	-	146.31		152.56
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	87.05	152.76	239.81		44.21	-	239.81		251.41
3	Balance in Approved Investment	Not exceeding 60%	119.03	183.64	302.67		55.79	-	302.67		314.52
TOTAL PENSION GENERAL ANNUITY FUND		100%	206.08	336.40	542.47		100.00	-	542.47		565.93

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund (a+b)	c =	Actual % (d)
			PAR	(a)	NON PAR	(b)	
1	Approved investment	Not less than 75%		-		631.02	96.66
2	Other investments	Not more than 25%		-		21.83	3.34
	TOTAL LINKED INSURANCE FUND	100%		-		652.84	100.00

CERTIFICATION

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

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

[illegible]

[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 Mar 2017

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future NAV - Guarantee Fund ULIF011180510NAVAVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	21.69	110.18	56.37	603.44
Add: Inflow during the Quarter	0.05	0.71	3.17	29.05
Increase / (Decrease) value of Inv [Net]	1.00	13.11	0.80	57.59
Less: Outflow during the Quarter	-1.35	-10.05	-8.14	-37.23
Total Investible Funds (Mkt Value)	21.39	113.95	52.19	652.84

Investment of Unit Fund	Future NAV - Guarantee Fund ULIF011180510NAVAVGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)								
Central Govt. Securities	0.00	0.00	0.00	0.00	34.50	66.10	77.63	11.89
State Govt. Securities	4.21	19.68	0.00	0.00	0.52	1.00	72.74	11.14
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	1.69	7.89	0.00	0.00	0.00	0.00	42.03	6.44
Infrastructure Bonds	5.24	24.49	0.00	0.00	0.00	0.00	94.13	14.42
Equity	8.45	39.50	97.93	85.94	0.00	0.00	257.94	39.51
Money Market Investments	0.62	2.89	5.26	4.61	15.76	30.20	43.70	6.69
Mutual funds.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	2.97	5.69	9.93	1.52
Sub Total (A)	20.20	94.44	103.19	90.55	53.75	102.99	598.10	91.62
Current Assets:								
Accrued Interest	0.31	1.43	0.00	0.00	0.15	0.29	7.45	1.14
Dividend Receivable	0.01	0.04	0.08	0.07	0.00	0.00	0.23	0.03
Bank Balance	0.00	0.00	0.01	0.01	0.27	0.52	1.29	0.20
Receivable for Sale of Investments	0.21	0.99	2.50	2.19	0.00	0.00	11.32	1.73
Other Current Assets (for investments)	0.00	0.00	0.70	0.62	0.00	0.00	16.93	2.59
Less: Current Liabilities								
Payable for Investments	0.02	0.08	0.85	0.74	0.00	0.00	2.12	0.32
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.00	0.00	0.00	0.03	0.00
Other Current Liabilities (for Investments)	0.01	0.04	0.00	0.00	1.99	3.81	2.15	0.33
Sub Total (B)	0.50	2.33	2.44	2.14	-1.56	-2.99	32.91	5.04
Other Investments (<=25%)								
Corporate Bonds	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
Equity	0.69	3.22	8.33	7.31	0.00	0.00	21.83	3.34
Mutual funds	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
Sub Total (C)	0.69	3.22	8.33	7.31	0.00	0.00	21.83	3.34
Total (A+B+C)	21.39	100.00	113.95	100.00	52.19	100.00	652.84	100.00
Funds Carried Forward (as per LB2)								

Note:

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

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st Mar 2017

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	33.58	21.2936	21.2936	20.9426	20.5863	19.9949	19.6923	6.80%	9.92%	21.2936
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	192.02	23.2728	23.2728	23.2615	22.7927	21.6061	21.1596	0.20%	10.89%	23.7285
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	90.72	19.5320	19.5320	18.2704	18.6119	17.6470	16.8417	28.00%	10.84%	19.5320
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	89.59	21.7735	21.7735	19.6590	20.2261	19.0687	17.9332	43.62%	12.07%	21.7735
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.58	23.7191	23.7191	23.6211	22.8873	21.8061	21.3556	1.68%	11.33%	23.9393
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.34	24.2044	24.2044	23.5778	23.0609	21.8844	21.2678	10.78%	12.78%	24.2044
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.64	27.3015	27.3015	25.2566	25.4701	24.0718	22.8259	32.84%	12.56%	27.3015
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	12.54	30.7333	30.7333	27.3746	28.4971	26.8215	25.0615	49.76%	11.98%	30.7333
9	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.05	18.5761	18.5761	17.8043	17.6777	16.8229	16.1251	17.58%	10.92%	18.5761
10	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.03	19.6592	19.6592	18.1558	18.1880	17.2764	16.4230	33.58%	12.17%	19.6592
11	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	16.84	18.8353	18.8353	16.7754	17.4501	16.4506	15.3767	49.80%	13.67%	18.8353
12	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	22.39	17.7923	17.7923	15.8405	16.4995	15.5466	14.5464	49.97%	12.07%	17.7923
13	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	21.39	14.6552	14.6552	13.9959	14.1613	13.4771	12.9585	19.11%	9.42%	14.6552
14	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	113.95	15.6554	15.6554	13.9512	14.5291	13.6974	12.7978	49.54%	12.11%	15.6554
15	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	52.19	14.7863	14.7863	14.5634	14.3365	14.1082	13.9398	6.21%	9.27%	14.7863
					652.84									

CERTIFICATION

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

Note:

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 31st Mar 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 31/03/2017

(Rs in Crore)

Detail Regarding debt securities - Non ULIP								
	Market Value				Book Value			
	As at 31st Mar, 2017	As % of total for this class	As at 31st Mar, 2016	As % of total for this class	As at 31st Mar, 2017	As % of total for this class	As at 31st Mar, 2016	As % of total for this class
Break down by credit rating								
AAA rated	556.66	26.05%	463.77	25.72%	531.18	26.23%	446.61	25.63%
AA or better	290.40	13.59%	255.38	14.16%	271.27	13.40%	242.41	13.91%
Rated below AA but above A	10.46	0.49%	14.92	0.83%	9.76	0.48%	14.81	0.85%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	1,279.35	59.87%	1,069.07	59.29%	1,212.88	59.89%	1,038.63	59.61%
	2,136.86	100.00%	1,803.14	100.00%	2,025.09	100.00%	1,742.46	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	57.88	2.71%	-	-	57.83	2.86%	-	-
More than 1 year and upto 3 years	174.27	8.16%	89.75	4.98%	170.14	8.40%	88.52	5.08%
More than 3 years and up to 7 years	536.23	25.09%	486.12	26.96%	502.81	24.83%	466.08	26.75%
More than 7 years and up to 10 years	291.98	13.66%	366.68	20.34%	274.97	13.58%	354.61	20.35%
More than 10 years and up to 15 years	234.16	10.96%	224.57	12.45%	221.56	10.94%	218.35	12.53%
More than 15 years and up to 20 years	104.90	4.91%	90.82	5.04%	95.37	4.71%	86.56	4.97%
Above 20 years	737.44	34.51%	545.20	30.24%	702.40	34.68%	528.34	30.32%
	2,136.86	100.00%	1,803.14	100.00%	2,025.09	100.00%	1,742.46	100.00%
Breakdown by type of the issuer								
a. Central Government	1,057.30	49.48%	798.33	44.27%	1,004.49	49.60%	777.02	44.59%
b. State Government	222.05	10.39%	270.74	15.01%	208.38	10.29%	261.61	15.01%
c. Corporate Securities	857.52	40.13%	734.07	40.71%	812.22	40.11%	703.83	40.39%
	2,136.86	100.00%	1,803.14	100.00%	2,025.09	100.00%	1,742.46	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 Mar 2017

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 31/03/2017

(Rs in Crore)

Detail Regarding debt securities - ULIP								
	Market Value				Book Value			
	As at 31st Mar, 2017	As % of total for this class	As at 31st Mar, 2016	As % of total for this class	As at 31st Mar, 2017	As % of total for this class	As at 31st Mar, 2016	As % of total for this class
Break down by credit rating								
AAA rated	137.84	41.74%	106.24	34.44%	137.84	41.74%	106.24	34.44%
AA or better	42.03	12.73%	40.76	13.21%	42.03	12.73%	40.76	13.21%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	150.37	45.53%	161.50	52.35%	150.37	45.53%	161.50	52.35%
	330.23	100.00%	308.50	100.00%	330.23	100.00%	308.50	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	78.42	23.75%	19.52	6.33%	78.42	23.75%	19.52	6.33%
More than 1 year and upto 3 years	8.32	2.52%	18.71	6.07%	8.32	2.52%	18.71	6.07%
More than 3 years and up to 7 years	83.96	25.43%	89.44	28.99%	83.96	25.43%	89.44	28.99%
More than 7 years and up to 10 years	107.55	32.57%	130.05	42.15%	107.55	32.57%	130.05	42.15%
More than 10 years and up to 15 years	21.95	6.65%	21.04	6.82%	21.95	6.65%	21.04	6.82%
More than 15 years and up to 20 years	6.02	0.02	-	-	6.02	0.02	-	-
Above 20 years	24.01	7.27%	29.74	9.64%	24.01	7.27%	29.74	9.64%
	330.23	100.00%	308.50	100.00%	330.23	100.00%	308.50	100.00%
Breakdown by type of the issuer								
a. Central Government	77.63	23.51%	58.18	18.86%	77.63	23.51%	58.18	18.86%
b. State Government	72.74	22.03%	103.32	33.49%	72.74	22.03%	103.32	33.49%
c. Corporate Securities	179.86	54.47%	147.00	47.65%	179.86	54.47%	147.00	47.65%
	330.23	100.00%	308.50	100.00%	330.23	100.00%	308.50	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**
(` in Lakhs)

Date: **Mar-2017**

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 March 31, 2017	up to the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	up to the Quarter ended March 31, 2016
1	Future Enterprises Limited (Formerly known as Future Retail Limited)	Joint Venturer	Premium Income	6.61	14.56	17.47	116.36
			Benefits paid	-	4.70		
			Rent paid	-	10.10	5.53	26.49
			Share Capital Allotment	-	1,415.50	-	-
			Premium Deposits Outstanding	(20.07)	(48.94)	(4.08)	(12.69)
			Closing Balances at period-end	(20.07)	(48.94)	0.80	(9.97)
			Other Operating Expenses	-	0.80	17.35	17.35
2	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment		2,714.02		
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment		1,415.50		
4	Key Managerial Personnel		Premium	1.26	2.56	0.96	1.33
			Managerial Remuneration	53.04	281.62	98.01	352.42
			Reimbursement Paid	2.81	5.42	11.03	29.89
			Reimbursement (Payable)/Receivable				

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Persons

Insurer:	Future Generali India Life Insurance Company Limited
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Date	March 31, 2017
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Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	----
2	Mr. Kishore Biyani	Director	----
3	Mr. Krishan Kant Rathi	Director	----
4	Dr. Bidhubhusan Samal	Director	----
5	Mr. Kevin Wright	Additional Director	Resigned w.e.f. March 31, 2017
6	Ms. Jennifer Sparks	Director	----
7	Mrs. Bhavna Doshi	Independent Director	----
8	Dr. Devi Singh	Independent Director	----
9	Mr. Munish Sharda	Managing Director and Chief Executive Officer	----
10	Mr. Miranjit Mukherjee	Chief Financial Officer	----
11	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	----
12	Ms. Jyoti Vaswani	Chief Investment Officer	----
13	Mr. Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	----
14	Mr. Dinesh Arora	Senior Vice President - Internal Audit	----

Key Pesons as defined in IRDA guidelines for the Corporate Governance for Insurers in India dated May 18, 2016

Form L-32 - Solvency Margin - Form KT-3
(See Regulation 4)
Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016
Available Solvency Margin and Solvency Ratio
31st March 2017

Name of the Insurer: Future Generali India Life Insurance Company Limited **Date of Registration:** September 04, 2007 **Form Code:** [KT3] [BWI]
Classification: Business Within India **Registration Number:** 133 **Classification Code:** [BWI]

Item No	Description	Note No	Adjusted Value (Rs. In Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund	1	2,73,254
	Deduct:		
02	Mathematical Reserves	2	2,70,597
03	Other Liabilities	3	-
04	Excess in Policyholders' Funds (01) - (02) - (03)		2,657
05	Available Assets in Shareholders' Fund	4	17,377
	Deduct:		
06	Other Liabilities in Shareholders' Fund	3	-
07	Excess in Shareholders' Funds (05) - (06)		17,377
08	Total ASM (04) + (07)		20,034
09	Total RSM		12,467
10	Solvency Ratio (ASM/RSM)		1.61

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: Mumbai
Date: 11th May 2017

Place: Mumbai
Date: 11th May 2017

Name and Signature of Appointed Actuary
Bikash Choudhary

Name and Signature of CEO

Notes

- 01 Item No 01 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Assets AA under Policyholders' A/C
02 Item No 02 shall be the amount of Mathematical Reserves as mentioned in Form H
03 Item No 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet
04 Item No 05 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI Assets AA under Shareholders' A/C

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 31st Mar 2017
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		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	526.47	527.57	-	-	9.43	2.94	1,108.71	1,006.35	1,644.61	1,536.86
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	526.47	527.57	-	-	9.43	2.94	1,108.71	1,006.35	1,644.61	1,536.86
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 31st Mar 2017
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		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	268.59	176.25	-	-	10.25	22.05	263.64	234.88	542.47	433.18
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	268.59	176.25	-	-	10.25	22.05	263.64	234.88	542.47	433.18
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 31st Mar 2017

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		All Other Assets		Total	
		YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)	YTD (as on date)	Previous FY (as on 31 March 2016)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	136.16	147.00	-	-	53.63	1.10	463.05	543.93	652.84	692.02
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	136.16	147.00	-	-	53.63	1.10	463.05	543.93	652.84	692.02
8	Net NPA	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

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

Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133
Statement as on : 31st Mar 2017
Statement Of Investment And Income On Investment
Periodicity Of Submission : Quarterly

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Dec 15)				
			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	847.07	904.74	18.90	9.05%	9.05%	767.46	904.74	62.90	8.20%	8.20%	594.25	690.56	49.78	8.35%	8.35%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	9.82	-	0.19	7.72%	7.72%
A4	Treasury Bills	CTRB	5.00	-	0.01	5.27%	5.27%	5.83	-	0.10	6.51%	6.51%	7.32	-	0.03	8.79%	8.79%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	122.62	122.19	3.73	12.35%	12.35%	138.82	122.19	15.23	10.97%	10.97%	177.05	164.18	16.32	9.19%	9.19%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	6.23	1.00	0.25	15.97%	15.97%	6.69	1.00	0.74	11.01%	11.01%	8.49	8.45	0.65	7.65%	7.65%
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)	HMSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	68.02	58.74	1.59	9.50%	9.50%	55.54	58.74	5.16	9.28%	9.28%	51.91	44.21	4.87	9.35%	9.35%
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	HFDM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1.07	2.42	0.09	34.50%	34.50%	1.36	2.42	0.47	37.14%	37.14%	1.78	2.25	0.04	2.49%	2.49%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2.75	2.29	0.08	11.92%	11.92%	4.79	2.29	-0.53	-11.13%	-11.13%	6.51	5.63	0.15	2.34%	2.34%
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)	IDPF	22.72	24.32	0.52	9.21%	9.21%	22.73	24.32	2.07	9.13%	9.13%	35.12	23.39	3.67	10.43%	10.43%
D8	Long Term Bank Bonds Approved-Investment- Infrastructure	ILBI	-	-	-	-	-	10.00	-	0.19	18.04%	18.04%	10.00	10.22	0.44	8.71%	8.71%
	TAXABLE BONDS OF																
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	76.18	84.90	1.61	8.55%	8.55%	71.23	84.90	6.28	8.81%	8.81%	86.29	68.17	8.84	10.21%	10.21%
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	139.15	148.83	3.43	10.01%	10.01%	137.95	148.83	13.97	10.12%	10.12%	174.92	150.77	17.77	10.13%	10.13%
D12	Infrastructure - Other Corporate Securities - CPs	ICPD	2.49	2.51	0.05	7.38%	7.38%	2.46	2.51	0.09	7.45%	7.45%	-	-	-	-	-
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	-	-	-	-	-	0.83	-	0.09	15.65%	15.65%	0.50	0.92	0.12	35.17%	35.17%
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	4.37	6.28	0.16	14.42%	14.42%	5.54	6.28	1.06	19.18%	19.18%	6.93	5.38	0.44	6.33%	6.33%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	70.00	69.80	1.70	9.82%	9.82%	66.87	69.80	4.47	6.68%	6.68%	51.27	65.02	1.37	2.67%	2.67%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EEFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EBPT	14.99	16.38	0.36	9.83%	9.83%	15.42	16.38	1.23	10.71%	10.71%	17.10	18.13	1.68	9.82%	9.82%
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	204.84	210.85	5.01	9.91%	9.91%	200.83	210.85	21.09	10.50%	10.50%	212.13	215.93	22.34	10.50%	10.50%
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	2.52	2.52	0.05	7.76%	7.76%	2.01	2.52	0.15	7.49%	7.49%	6.05	15.50	0.68	11.22%	11.22%
E18	Deposits - CDs with Scheduled Banks	EDCD	3.88	3.91	0.07	7.00%	7.00%	3.57	3.91	0.18	7.07%	7.07%	-	-	-	-	-
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	5.00	-	0.00	5.89%	5.89%	3.55	-	0.02	6.56%	6.56%	4.33	2.94	0.03	8.79%	8.79%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	0.48	0.49	0.01	8.33%	8.33%	0.51	0.49	0.03	8.42%	8.42%	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5.00	5.46	0.13	10.30%	10.30%	5.36	5.46	0.63	11.71%	11.71%	10.26	10.55	1.01	9.86%	9.86%
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	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	42.63	55.13	0.70	6.66%	6.66%	50.29	55.13	3.59	7.14%	7.14%	23.61	56.14	1.80	7.64%	7.64%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	1.37	1.01	-0.08	-23.45%	-23.45%	1.71	1.01	-0.26	-15.02%	-15.02%	3.22	1.44	-0.45	-13.81%	-13.81%
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	3.37	4.01	0.05	6.34%	6.34%	1.67	4.01	0.13	12.36%	12.36%	0.45	-	0.08	30.08%	30.08%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	0.82	0.04	-	-	-	0.82	0.04	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.76	10.46	0.25	10.25%	10.25%	9.75	10.46	0.99	10.12%	10.12%	9.72	9.94	0.64	9.95%	9.95%
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	-	-	-	-	-	22.66	-	0.30	8.17%	8.17%	48.39	8.26	0.17	8.12%	8.12%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	1.21	-	-0.02	-7.79%	-7.79%	1.30	1.22	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,661.52	1,739.04	38.68			1,616.62	1,739.04	140.37			1,563.83	1,579.19	132.89		

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

[illegible]

E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment) CCIL - RBI	ECDB	-	-	-	-	-	14.00	-	0.01	7.18%	7.18%	14.00	14.00	0.00	6.00%	6.00%	-
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	-	-	-	-	-	11.39	-	0.13	6.38%	6.38%	13.39	22.05	0.14	7.59%	7.59%	-
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	10.14	10.25	0.21	8.29%	8.29%	9.89	10.25	0.59	8.45%	8.45%	-	-	-	-	-	-
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	-	0.03	17.44%	17.44%	-
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	EPDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14.51	23.83	0.24	6.66%	6.66%	17.02	23.83	1.22	7.14%	7.14%	8.57	18.86	0.66	7.76%	7.76%	-
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS :																	
F6	Debentures	OLDB	-	-	-	-	-	5.08	-	0.20	12.91%	12.91%	-	4.97	0.31	9.22%	9.22%	-
	TOTAL		512.01	565.93	11.56			519.42	565.93	43.58			402.41	443.54	33.84			

No	Category of Investments	Category Code	Current Quarter				Year to Date					Year to Date (Dec 15)					
			Investment (Rs.)		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES :																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGBS	42.80	48.43	-0.53	-4.40%	-4.40%	42.80	46.15	4.76	10.32%	10.32%	43.27	47.96	3.87	8.05%	8.05%
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A4	Treasury Bills	CTRB	32.83	39.32	0.63	6.48%	6.48%	32.83	41.75	2.78	6.65%	6.65%	14.25	6.81	0.46	7.54%	7.54%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Govt. Bonds	SGGB	69.12	63.72	0.90	5.73%	5.73%	69.12	63.26	7.21	11.39%	11.39%	98.28	130.40	10.77	8.24%	8.24%
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	5.56	0.04	6.67%	6.67%	-	-	-	-	-
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	23.68	22.17	0.29	5.32%	5.32%	23.68	12.63	1.81	14.32%	14.32%	7.29	3.64	0.25	6.88%	6.88%
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	7.39	5.04	1.02	81.73%	81.73%	7.39	5.27	3.20	64.64%	64.64%	8.72	5.65	0.14	2.52%	2.52%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	8.01	10.96	1.46	54.05%	54.05%	8.01	16.78	4.34	25.87%	25.87%	19.17	33.96	-15.50	-45.52%	-45.52%
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	6.10	7.50	0.05	2.84%	2.84%	6.10	8.53	0.98	11.48%	11.48%	8.15	10.60	0.82	7.74%	7.74%
D8	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF																
D9	Infrastructure - PSU - Debentures / Bonds	IPTD	7.20	2.80	0.18	26.76%	26.76%	7.20	3.69	0.54	14.70%	14.70%	5.51	2.76	0.28	10.20%	10.20%
D9	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	50.93	55.44	0.58	4.27%	4.27%	50.93	59.61	6.74	11.31%	11.31%	54.65	67.89	5.36	7.88%	7.88%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	4.28	2.55	0.05	7.36%	7.36%	4.28	2.40	0.09	7.44%	7.44%	-	-	-	-	-
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	-	-	-	-	-	-	4.62	0.72	24.62%	24.62%	7.11	6.04	-0.15	-2.41%	-2.41%
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	25.89	20.57	2.12	41.90%	41.90%	25.89	23.99	10.57	44.07%	44.07%	24.79	35.53	-3.06	-8.58%	-8.58%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	178.70	232.41	30.25	52.78%	52.78%	178.70	243.02	47.53	19.56%	19.56%	227.88	293.08	-16.32	-5.55%	-5.55%
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)	EBPT	2.20	2.44	0.03	4.43%	4.43%	2.20	2.42	0.21	11.65%	11.65%	2.20	7.67	0.40	5.23%	5.23%
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	36.67	46.77	0.21	1.81%	1.81%	36.67	54.50	5.89	10.81%	10.81%	57.52	70.47	6.15	8.70%	8.70%
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	9.93	9.93	0.19	7.87%	7.87%	9.93	7.97	0.57	7.73%	7.73%	-	-	-	-	-
E18	Deposits - CDs with Scheduled Banks	EDCD	8.67	9.03	0.16	7.03%	7.03%	8.67	8.59	0.44	7.15%	7.15%	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	14.37	0.00	6.12%	6.12%	-	-	-	-	-
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	21.99	17.60	0.25	5.71%	5.71%	21.99	9.35	0.31	5.82%	5.82%	1.10	8.95	0.25	7.44%	7.44%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	7.91	9.14	0.17	7.40%	7.40%	7.91	7.18	0.38	7.63%	7.63%	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	0.22	0.01	9.03%	9.03%	-
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 - Gift / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	15.61	1.11	7.45%	7.45%	23.34	25.09	1.91	7.86%	7.86%	-
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	5.43	0.74	18.39%	18.39%	8.68	12.58	-3.65	-28.96%	-28.96%	-
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	32.91	32.91	-	-	-	32.91	32.91	-	-	-	9.76	9.76	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	18.87	15.50	0.32	8.47%	8.47%	18.87	5.75	1.12	24.86%	24.86%	1.40	3.56	-0.04	-1.95%	-1.95%
F4	Equity Shares (PSUs & Unlisted)	OEPU	2.09	-	0.24	-	-	2.09	-	0.24	-	-	-	-	-	-	-
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	-	-	-	-	-	20.21	1.12	7.55%	7.55%	-	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	1.91	0.19	40.61%	40.61%	2.73	2.54	-0.27	-10.45%	-10.45%	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		598.17	654.26	38.58			598.17	723.46	103.66			625.80	785.14	-8.30		

CERTIFICATION:

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

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

5 Future Unclaimed Fund is not included in Linked Fund as the same is considered under Schedule 12.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 31st Mar 2017

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 Mar 2017

Statement of Downgraded Securities

Name of the Fund :

Pension & General Annuity and Group Business

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 Mar 2017

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of Fund:

PART - A

Linked Fund

Rs. In Crore

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u> ¹								
1	10.25% Reliance Capital Limited 2022	ECOS	11.06	08th Oct, 2012	CARE	AAA	AA+	27th Mar, 2017	N.A
B.	<u>AS ON DATE</u> ²								
1	10.25% Reliance Capital Limited 2022	ECOS	11.06	08th Oct, 2012	CARE	AAA	AA+	27th Mar, 2017	N.A

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 Investmet (COI) shall be as per Guidelines issued by the Authority

PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO LTD**

[illegible]

2	Renewal Premium																	
		(Rs in Lakhs)																
		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
		i Individual																
		From 0-10000	2,304	20,878	20,878	61,085	2,673	46,063	46,063	1,09,917	7,031	83,504	83,504	2,57,463	9,310	1,52,241	1,52,241	3,43,629
		From 10,000-25,000	4,695	22,630	22,630	65,200	5,145	33,121	33,121	62,942	11,635	65,482	65,482	1,62,658	12,293	85,640	85,640	1,68,307
		From 25001-50,000	2,652	4,355	4,355	32,089	2,328	5,712	5,712	27,144	5,562	12,241	12,241	72,424	4,812	13,577	13,577	60,445
		From 50,001- 75,000	648	600	600	7,272	530	699	699	5,861	1,157	1,518	1,518	16,191	901	1,501	1,501	12,494
		From 75,000-100,000	903	557	557	11,461	761	609	609	8,173	1,522	1,287	1,287	22,875	1,311	1,326	1,326	16,483
		From 1,00,001 -1,25,000	212	126	126	2,423	118	92	92	1,218	405	294	294	5,257	224	208	208	2,686
		Above Rs. 1,25,000	1,252	239	239	10,340	985	203	203	6,928	1,804	564	564	24,080	1,334	410	410	13,749
		ii Individual- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		iii Group																
		From 0-10000	0	7	14,026	951	1	-	2,076	4,033	2	9	18,028	7,208	1	8	9,688	11,572
		From 10,000-25,000	1	1	1,282	2,884	0	-	390	532	6	8	4,184	12,036	6	8	5,160	7,057
		From 25001-50,000	5	5	3,028	9,223	1	2	2,385	504	18	15	6,924	42,907	7	11	12,557	10,502
		From 50,001- 75,000	6	4	842	8,586	2	3	211	(437)	21	14	6,940	37,393	12	9	5,263	34,321
		From 75,000-100,000	5	5	1,464	1,938	4	2	327	1,170	27	17	3,566	46,134	20	14	4,138	29,333
		From 1,00,001 -1,25,000	1	1	126	1,250	3	1	97	6,165	10	6	2,429	7,725	8	5	1,044	10,680
		Above Rs. 1,25,000	1,547	63	86,751	25,60,056	1,452	44	69,402	21,01,838	4,796	191	2,47,218	79,13,426	3,453	145	1,94,984	50,64,302
		iv Group- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **31-03-2017**

(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	1	168	65	2	2,767	18	1	599	65.35	3	4,148	114.57
2	Corporate Agents-Banks												
3	Corporate Agents -Others												
4	Brokers	7	19,887	393	33	60,013	1,216	46	1,26,198	2,636	85	1,57,855	2,210.77
5	Micro Agents												
6	Direct Business	15	1,07,017	6,574	18	39,796	3,904	39	3,77,492	18,718	37	83,639	10,426.97
	Total(A)	23	1,27,072	7,032	53	1,02,576	5,137	86	5,04,289	21,420	125	2,45,642	12,752.31
1	Referral (B)	-	-	-						-			
	Grand Total (A+B)	23	1,27,072	7,032	53	1,02,576	5,137	86	5,04,289	21,420	125	2,45,642	12,752.31

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: **31-03-2017**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,052	3,844	6,542	2,797	17,265	8,121	18,115	6,190
2	Corporate Agents-Banks	645	291	-	-	1,362	480		
3	Corporate Agents -Others	1,967	573	762	129	5,768	1,213	1,314	225
4	Brokers	3,678	1,808	2,124	1,316	8,134	3,964	5,170	3,037
5	Micro Agents	-	-			-	-		
6	Direct Business	4,902	3,046	2,277	1,585	9,215	4,785	4,877	3,354
	Total (A)	17,244	9,563	11,705	5,828	41,744	18,564	29,476	12,806
1	Referral (B)	20	2	-	-	31	4	-	-
	Grand Total (A+B)	17,264	9,565	11,705	5,828	41,775	18,567	29,476	12,806

Note:

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

PUBLIC DISCLOSURE

FORM L-39-Data on Settlement of Claims

Insurer:

Future Generali Life Insurance

Date: 31-Mar-17

Individual

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	Maturity Claims	0	468				468	6,93,23,634.52
2	Survival Benefit	0	6474		1		6475	14,14,54,514.37
3	for Annuities / Pension	0	388	62	15	23	488	5,23,815.14
4	For Surrender						5049	450126323.8
5	Other benefits							
6	Death Claims	0	271	59	9	0	340	8,18,72,571.33

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	Maturity Claims							
2	Survival Benefit							
3	for Annuities / Pension							
4	For Surrender							
5	Other benefits							
6	Death Claims	0	103	51	6	1	12375	35,09,04,444.00

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

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

PERIODIC DISCLOSURES

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance

Date: 31-Mar-17

Individual

31-Mar-17

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	62	1004	694	428		
2	Claims reported during the period*	357	465	6961	740		
3	Claims Settled during the period	340	468	6475	488		
4	Claims Repudiated during the period	62	0	0	0		
a	Less than 2 years from the date of acceptance of risk	59	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	3	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	17	1001	1180	680	0	0
	Less than 3months	15	146	1179	328		
	3 months to 6 months	1	76	0	152		
	6months to 1 year	1	139	0	170		
	1year and above	0	640	1	30		

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance

Date: 31-Mar-17

Group

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12485					
2	Claims reported during the period*	126					
3	Claims Settled during the period	12536					
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	75					
	Less than 3months	24					
	3 months to 6 months	6					
	6months to 1 year	4					
	1year and above**	41					

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	3	12	1	6	8	0	12
b)	Policy Servicing	3	47	15	22	13	0	47
c)	Proposal Processing	1	31	11	20	1	0	31
d)	Survival Claims	9	39	10	4	33	1	39
e)	ULIP Related	1	0	0	1	0	0	0
f)	Unfair Business Practices	67	927	78	114	788	14	927
g)	Others	2	23	3	9	12	1	23
	Total Number of Complaints	86	1079	118	176	855	16	1079

2	Total No. of policies during previous year: FY 2015-16	29476
3	Total No. of claims during previous year: FY 2015-16	1560
4	Total No. of policies during current year: FY 2016-17	41775
5	Total No. of claims during current year: FY 2016-17	1389
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year) :	258
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	86

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	16	0	16
	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	16	0	16

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

L-42 : Valuation Basis (Life Insurance)

Date: 31st March 2017

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

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

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

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

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

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

	Minimum	Maximum
i. Individual Business		
1. Life- Participating policies	5.85% per annum	6.55% per annum
2. Life- Non-participating Policies	4.85% per annum	5.55% per annum
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4. Annuities – Non-participating policies	5.85% per annum	6.55% per annum
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6. Unit Linked	4.85% per annum	5.55% per annum
7. Health Insurance	4.85% per annum	5.55% per annum
ii. Group Business	Group Credit Suraksha - 6.55% in first 5 years and 5.85% for remaining years Not Applicable for Group term products as Unearned Premium Reserve methodology is used . Not Applicable for Group fund products .	

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

i. Individual Business	
1. Life- Participating policies	66% to 440% of IALM 06-08 (Including Pension products)
2. Life- Non-participating Policies	18.7% to 440% of IALM 06-08
3. Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4. Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality
5. Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.
6. Unit Linked	77% to 165% of IALM 06-08
7. Health Insurance	Mortality Rates: 79.20% of IALM 06-08 Morbidity Rates: 38% to 64% of CIBT 93
ii. Group Business	
Group Term Life	Not Applicable for Group term products as Unearned Premium Reserve methodology is used .
Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	44% - 132% of IALM 06-08
Group Savings Suraksha	168% - 218% of IALM 06-08

3) Expenses :

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	Please Refer Table "Expense Assumptions"
ii. Group Business	Please Refer Table "Expense Assumptions"

4) Bonus Rates :

----Bonus rates are applicable only for participating policies

- Life- Participating policies- Individual Business
- Life- Participating policies- Pension Business

Future Reversionary bonus assumptions varies from 2.00% to 5.05% (of Sum Assured + Vested Bonus + Guaranteed Additions, if any) depending on product.
4.5% per annum crediting interest rate.

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

i. Individual Business

IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data

ii. Group Business

For Group Term: IBNR provision is calculated using run off triangles by calculating development factors based on historical claims data
For all other group products: IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year.

8) Change in Valuation Methods or Bases (as compared with 31st March 2016 assumptions)

i. Individuals Assurances

1. Interest

For Participating Policies - First 5 years changed to 6.55% from 6.70%, remaining years changed to 5.85% from 5.90%
For Non -Participating Policies - First 5 years changed to 5.55% from 5.70%, remaining years changed to 4.85% from 4.90%

2. Expenses

Fixed renewal expenses for Jan Suraksha were changed from 270.5 to 0 and premium related expenses were changed from 0% to 3.3%.
Fixed renewal expenses for Flexi Online Term were changed from 541 to 500 and premium related expenses were changed from 0% to 1%.

3. Inflation

No change

ii. Annuities

1. Interest

a. Annuity in payment

First 5 years changed to 6.55% from 7.60%
Remaining years changed to 5.85% from 6.70%

b. Annuity during deferred period

Not Applicable

c. Pension : All Plans

Not Applicable

2. Expenses

No change

3. Inflation

No change

iii. Unit Linked

1. Interest

First 5 years changed to 5.55% from 5.70%
Remaining years changed to 4.85% from 4.90%

2. Expenses

No change

3. Inflation

No change

iv. Health

1. Interest

Not applicable as this is the first year for this segment

2. Expenses

Not applicable as this is the first year for this segment

3. Inflation

Not applicable as this is the first year for this segment

v. Group

1. Interest

Group Credit Suraksha - First 5 years changed to 6.55% from 6.50%, remaining years changed to 5.85% from 5.65%

2. Expenses

No change other than allowing for implied inflation

3. Inflation

No change

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Assure	568	4.0%
Insta Life(RP)	568	4.0%
Future Child-RP	568	4.0%
Future Anand	568	4.0%
Future SaralAnand	568	4.0%
Future DreamGuarantee Plan	568	4.0%
Future Generali Bima Guarantee	568	4.0%
Future Generali SecureIncome(RP)	568	4.0%
Future Generali Pearls Guarantee	568	4.0%
Future Care	568	4.0%
Future Generali CarePlus	568	4.0%
Future Generali SmartLife	568	4.0%
Term With ReturnofPremium	568	4.0%
Future Pension(RP)	568	4.0%
Future Generali FamilySecure Plan	568	4.0%
Future Generali FamilyIncome Plan	568	4.0%
Future Generali SaralBima	568	4.0%
Future Generali AssurePlus	568	4.0%
Future Guarantee Care Plus - Regular Pay	568	4.0%
Future Generali Pension Guarantee(RP)	568	4.0%
Future Generali Assured Income	568	4.0%
Future Generali Triple Anand Avantage Plan	568	4.0%
Future Generali Assured Money Back Plan	568	4.0%
Future Generali Assured Education Plan - Option A	568	4.0%
Future Generali Assured Education Plan - Option B	568	4.0%
Future Generali Assured Education Plan - Option C	568	4.0%
Future Generali Flexi Online Term Plan - Option 1	500	4.0%
Future Generali Flexi Online Term Plan - Option 2	500	4.0%
Future Generali Flexi Online Term Plan - Option 3	500	4.0%
Future Generali New Saral Anand	568	4.0%
Future Generali Big Income Multiplier - Annual	568	4.0%
Future Generali Big Income Multiplier - Monthly	568	4.0%
Future Generali Big Income Multiplier - Lumpsum	568	4.0%
Insta Life(SP)	284	4.0%
Future Child-SP	284	4.0%
Future Generali SecureIncome(SP)	284	4.0%
Future Generali Immediate Annuity (SP)	284	4.0%
Future Pension(SP)	284	4.0%
Future Generali PensionGuarantee (SP)	284	4.0%

INDIVIDUAL-UNIT LINKED		
Future Pension Advantage(RP)	568	4.0%
Future Pension Advantage Plus(RP)	568	4.0%
Future Generali Bima Advantage Plus	568	4.0%
Future Generali Dhan Vridhi	568	4.0%
Future Generali Wealth Protect Plan	568	4.0%
Future Sanjeevani(RP)	568	4.0%
Future Freedom	568	4.0%
Future Sanjeevani Plus(RP)	568	4.0%
Future Freedom Plus	568	4.0%
NAV Assure(RP)	568	4.0%
Future Generali NAV Insure Plan (RP)	568	4.0%
Future Generali Wealth Protect Plan -Revised	568	4.0%
Future Guarantee Plus	568	4.0%
Future Generali Select Insurance Plan	568	4.0%
Future Generali Bima Advantage	568	4.0%
Future Guarantee	568	4.0%
Future Guarantee Easy Invest Online	550	4.0%
Future Pension Advantage(SP)	284	4.0%
Future Pension Advantage Plus(SP)	284	4.0%
Future Generali Bima Gain (SP)	284	4.0%
Future Sanjeevani(SP)	284	4.0%
Future Sanjeevani Plus(SP)	284	4.0%
NAV Assure(SP)	284	4.0%

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
Future Generali NAV Insure Plan(SP)	284	4.0%
Future Generali Pramukh Nivesh ULIP (SP)	284	4.0%
Future Generali Nivesh Plan(SP)	284	4.0%
Future Generali Nivesh Preferred (SP)	284	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
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PREMIUM RELATED RENEWAL EXPENSES

Future Generali Cancer Protect Plan - Regular Option 1	8.25%
Future Generali Cancer Protect Plan - Single Option 1	2.20%
Future Generali Cancer Protect Plan - Regular Option 2	8.25%
Future Generali Cancer Protect Plan - Single Option 2	2.20%
Future Generali Flexi Online Term Plan - Option 1	1.00%
Future Generali Flexi Online Term Plan - Option 2	1.00%
Future Generali Flexi Online Term Plan - Option 3	1.00%
Future Generali Big Income Multiplier - Annual	0.55%
Future Generali Big Income Multiplier - Monthly	0.55%
Future Generali Big Income Multiplier - Lumpsum	0.55%
Future Generali Jan Suraksha (SP)	3.30%
Future Generali Easy Invest Online	0.50%
Other Products	NIL

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium