

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended September 30, 2014

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2014	2014	2013	2013
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net					
(a) Premium	L-4	1,126,985	1,907,668	1,359,284	2,273,523
(b) Reinsurance Ceded		(35,407)	(88,372)	(35,487)	(111,700)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		393,972	776,475	317,580	637,471
(b) Profit on Sale / Redemption of Investments		421,914	953,911	174,158	371,393
(c) (Loss on Sale / Redemption of Investments)		(63,183)	(124,498)	(241,294)	(362,893)
(d) Transfer /Gain on revaluation / change in Fair value*		(117,097)	246,675	(282,224)	(131,798)
Transfer from Shareholders' Fund		58,984	58,984	85,898	164,246
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		14,851	38,382	25,344	48,532
Total (A)		1,801,019	3,769,225	1,403,259	2,888,774
Commission	L-5	59,362	100,938	89,041	149,563
Operating Expenses related to Insurance Business	L-6	551,729	1,015,434	480,702	963,796
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		611,091	1,116,372	569,743	1,113,359
Benefits Paid (Net)	L-7	818,661	1,618,017	664,513	1,435,417
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		(187,564)	278,287	(456,921)	(562,250)
Non Linked		556,124	753,428	608,742	913,101
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		28,714	3,121	17,182	(10,853)
(c) Amount accepted in Reinsurance					
Total (C)		1,215,935	2,652,853	833,516	1,775,415
Surplus/ (Deficit) (D) = (A) - (B) - (C)		(26,007)	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		(26,007)	-	-	-
Total (D)		(26,007)	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended September 30, 2014

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2014	Quarter Ended September 30, 2014	Quarter Ended September 30, 2013	Quarter Ended September 30, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		58,555	116,107	67,271	132,918
(b) Profit on Sale / Redemption of Investments		11,745	23,958	6,323	11,571
(c) (Loss on Sale / Redemption of Investments)		(4,548)	(5,312)	(5,017)	(6,834)
Other Income		-	-	-	-
Total (A)		65,752	134,753	68,577	137,655
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		589	918	359	1,059
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		1,437	1,898	894	1,308
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)		58,984	58,984	85,898	164,246
Total (B)		61,010	61,800	87,151	166,613
Profit / (Loss) before Tax		4,742	72,953	(18,574)	(28,958)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		4,742	72,953	(18,574)	(28,958)
Appropriations					
(a) Balance at the beginning of the Period		(11,963,819)	(12,032,030)	(11,655,661)	(11,645,277)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(11,959,077)	(11,959,077)	(11,674,235)	(11,674,235)

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at September 30, 2014

(₹ '000)

Particulars	Schedule	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(2,069)	280
Sub-Total		14,517,931	14,520,280
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(1,223)	-
Policy Liabilities		13,299,899	10,328,219
Insurance Reserves		-	-
Provision for Linked Liabilities		9,014,190	8,516,133
Sub-Total		22,312,866	18,844,352
Funds for Future Appropriations			-
Reserves for Lapsed Unit-Linked Policies			-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		582,611	298,053
(ii) Others		-	-
Total		37,413,408	33,662,685
Application of Funds			
Investments			
Shareholders'	L-12	2,599,428	3,062,152
Policyholders'	L-13	12,913,290	9,822,607
Assets held to cover Linked Liabilities	L-14	9,596,803	8,814,186
Loans	L-15	10,414	3,599
Fixed Assets	L-16	23,217	32,748
Current Assets			
Cash and Bank Balances	L-17	139,550	84,185
Advances and Other Assets	L-18	1,152,735	999,313
Sub-Total (A)		1,292,285	1,083,498
Current Liabilities	L-19	950,395	804,352
Provisions	L-20	30,711	25,988
Sub-Total (B)		981,106	830,340
Net Current Assets (C) = (A - B)		311,179	253,158
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,959,077	11,674,235
Total		37,413,408	33,662,685

CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at September	As at September
	30 2014	30 2013
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	9,294	38,478
TOTAL	9,294	38,478

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2014	2014	2013	2013
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	292,979	547,468	310,143	540,593
	Renewal Premiums	816,136	1,327,398	902,208	1,527,592
	Single Premiums	17,870	32,802	146,933	205,338
	Total	1,126,985	1,907,668	1,359,284	2,273,523

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2014	2014	2013	2013
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	40,572	79,684	69,202	126,603
	- Renewal Premiums	18,643	20,963	18,401	20,901
	- Single Premiums	147	291	1,438	2,059
	Add: Commission on Reinsurance Accepted	0	0	0	0
	Less: Commission on Reinsurance Ceded	0	0	0	0
	Net commission	59,362	100,938	89,041	149,563
	Breakup of Commission Expenses (Gross) incurred to procure business				
	Agents	33,351	54,017	57,855	84,889
	Brokers	20,972	33,521	13,730	31,329
	Corporate Agency	5,039	13,400	17,411	33,296
	Referral	0	0	45	49
	Total	59,362	100,938	89,041	149,563

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

Particulars	For the Quarter Ended September 30, 2014	Upto the Quarter Ended September 30, 2014	For the Quarter Ended September 30, 2013	Upto the Quarter Ended September 30, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	255,103	473,835	249,179	472,856
Travel, Conveyance and Vehicle Running Expenses	4,453	9,882	15,605	23,519
Training Expenses (including Staff Training) (Net of Recovery)	2,982	4,400	6,222	7,952
Rent, Rates and Taxes	106,308	202,810	98,604	196,444
Repairs	16,470	28,101	20,742	45,491
Printing and Stationery	3,111	6,146	1,652	6,854
Communication Expenses	5,674	16,780	11,728	24,758
Legal and Professional Charges	20,290	30,063	16,169	24,484
Medical Fees	487	1,197	1,052	1,378
Auditors' Fees, Expenses etc.				
(a) as Auditor	701	1,451	775	1,625
(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	138	328	15	15
Advertisement and Publicity	88,869	144,406	12,638	59,981
Interest and Bank Charges	4,869	9,363	4,402	10,493
Depreciation	5,088	9,924	5,099	10,523
Others:				
Service Tax	18,081	36,527	20,058	41,038
Membership and Subscriptions	2,231	2,744	1,101	1,335
Information Technology and related Expenses	10,123	19,481	7,506	14,082
Outsourcing Expenses	5,502	15,171	5,648	16,844
Other Expenses	1,249	2,825	2,507	4,124
Total	551,729	1,015,434	480,702	963,796

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

Particulars	For the Quarter Ended September 30, 2014	Upto the Quarter Ended September 30, 2014	For the Quarter Ended September 30, 2013	Upto the Quarter Ended September 30, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	123,380	250,530	91,593	213,538
(b) Claims by Maturity	51,882	60,146	6,467	11,896
(c) Annuities / Pension Payment,	4	381	224	348
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits	-	-	-	-
Surrender and Partial Withdrawal	592,480	1,226,737	562,655	1,205,786
Critical Illness	75	275	-	-
Gratuity	71,176	180,253	34,038	53,123
Superannuation	1,657	2,285	1,021	6,696
Other Benefits	4,666	5,008	483	779
Claims related Expenses	3,204	3,269	1,366	3,174
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(29,863)	(110,867)	(33,334)	(59,923)
(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	818,661	1,618,017	664,513	1,435,417

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

Particulars	As at September 30, 2014	As at September 30, 2013
	Unaudited	Unaudited
Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
Issued Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Subscribed Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Called-up Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
Total	14,520,000	14,520,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at September 30, 2014		As at September 30, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
	Unaudited	Unaudited	Unaudited	Unaudited
Promoters:				
Indian - Future Retail Limited (formerly known as Pantaloon Retail (India) Limited)*	43,560,000	3.00	370,260,000	25.50
- Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
- Industrial Investment Trust Limited	326,700,000	22.50	-	-
Foreign - Participatie Maatschappij Graafsschap Holland NV	370,260,000	25.50	370,260,000	25.50
Other:	-	-	-	-
Total	1,452,000,000	100	1,452,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

Particulars	As at September 30, 2014	As at September 30, 2013
	Unaudited	Unaudited
Long Term Investments		
Government Securities and Government Guaranteed Bonds* including Treasury Bills (Refer Note(i))	548,935	1,142,492
Other Approved Securities	395,067	350,292
Other Investments		
(a) Shares		
(aa) Equity	53,754	19,179
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	552,168	424,152
(e) Other Securities - Fixed Deposits with Bank	75,000	75,000
(f) Subsidiaries		
Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	863,681	967,920
Other than Approved Investments	5,782	999
	2,494,387	2,980,034
Short Term Investments		
Government Securities and Government Guaranteed Bonds including Treasury Bills	100,041	-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	30,118
(e) Other Securities - Fixed Deposits with Bank	5,000	52,000
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
	105,041	82,118
Total	2,599,428	3,062,152

Notes:

- (i) *Include Rs. 98,196(000) (Previous Period Rs. 98,134(000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,421,526(000) (Previous Year Rs. 2,956,649(000)) & Rs. 2,424,969(000) (Previous Year Rs. 2,807,637(000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 105,041(000) (Previous Year Rs. 82,118(000)) & Rs. 104,898(000) (Previous Year Rs. 82,089(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,585,033	3,171,905
	Other Approved Securities	2,189,599	1,822,839
	Other Investments		
	(a) Shares		
	(aa) Equity	38,149	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,941,614	1,413,596
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,962,409	3,304,224
	Other than Approved Investments	1,785	-
		12,718,589	9,712,564
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	17,013	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,900	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	20,079
	(e) Other Securities - Fixed Deposits with Bank	112,500	40,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	60,288	49,964
	Other than Approved Investments	-	-
		194,701	110,043
	Total	12,913,290	9,822,607

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 12,668,301(000) (Previous Year Rs. 97,12,563(000)) & Rs. 12,551,801(000) (Previous Year Rs. 9,169,667(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 194,701(000) (Previous Year Rs. 110,042(000)) & Rs. 194,316(000) (Previous Year Rs. 109,720(000)) respectively

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

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	296,726	482,400
	Other Approved Securities	1,327,408	836,212
	Other Investments		
	(a) Shares		
	(aa) Equity	4,496,882	3,787,989
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	910,846	747,144
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,670,470	1,660,296
	Other than Approved Investments	266,177	261,885
		8,968,509	7,775,926
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	47,370	99,939
	Other Approved Securities	944	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	51,291
	(e) Other Securities	371,752	563,820
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	99,916
	Other than Approved Investments	-	-
	Net Current Assets	208,228	223,294
		628,294	1,038,260
	Total	9,596,803	8,814,186

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,572,224(000) (Previous Year Rs. 3,350,736(000)) & Rs. 3,572,224(000) (Previous Year Rs. 3,350,736(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 430,239(000) (Previous Year Rs. 864,864(000)) & Rs. 430,239(000) (Previous Year Rs. 864,864(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

Particulars	As at September 30, 2014	As at September 30, 2013
	Unaudited	Unaudited
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	10,414	3,599
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Others	-	-
Total	10,414	3,599
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	10,414	3,599
(f) Others	-	-
Total	10,414	3,599
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	10,414	3,599
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	10,414	3,599
Maturity-wise Classification		
(a) Short-Term	-	-
(b) Long-Term	10,414	3,599
Total	10,414	3,599

FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2014	Additions	Deductions	As at September 30, 2014	As at April 1, 2014	Upto the Quarter ended September 30, 2014	On Sales / Adjustments	As at September 30,2014	As at September 30,2014	As at September 30,2013
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	245,363	1,519	-	246,882	217,859	9,208	-	227,067	19,815	30,232
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	2,237	-	-	2,237	466	374	-	840	1,397	736
Vehicles	3,006	-	-	3,006	2,409	302	-	2,711	295	896
Office Equipment	551	383	-	934	84	40	-	124	810	384
Total	251,157	1,902		253,059	220,818	9,924		230,742	22,317	32,248
Capital Work in Progress									900	500
Grand Total	251,157	1,902		253,059	220,818	9,924		230,742	23,217	32,748
Previous Period	222,530	22,502	1,638	243,394	201,679	10,523	1,057	211,146	32,748	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	6,857	1,724
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	132,693	82,461
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	139,550	84,185
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	139,550	84,185
	- Outside India	-	-
	Total	139,550	84,185

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars	As at September 30, 2014	As at September 30, 2013
	Unaudited	Unaudited
Advances		
Reserve Deposits with Ceding Companies	-	-
Application Money for Investments	-	-
Prepayments	22,221	22,497
Advances to Directors / Officers	-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
Others:		
Advances to Suppliers	44,843	54,169
Advances to Employees	1,879	2,887
Total (A)	69,423	80,033
Other Assets		
Income Accrued on Investments		
(a) Shareholders'	79,437	90,703
(b) Policyholders'	325,218	289,496
Outstanding Premiums	278,680	160,203
Agents' Balances		13,808
Foreign Agencies Balances	-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)	92,129	-
Due from Subsidiaries / Holding Company	-	-
Deposit with Reserve Bank of India	-	-
Others:	-	-
Refundable Security Deposits	194,119	217,352
Service Tax Unutilised Credit	109,853	143,750
Other Receivables	3,876	3,968
Total (B)	1,083,312	919,280
Total (A + B)	1,152,735	999,313

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Agents' Balances	9,269	44,255
	Balances due to Other Insurance Companies		12,257
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	29,004	4,391
	Unallocated Premium	121,452	100,577
	Sundry Creditors	242,146	232,713
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	425,739	279,921
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	86,667	101,446
	Others:		
	Statutory Dues	32,589	21,314
	Dues to Employees	2,179	1,723
	Retention Money Payable	1,350	5,755
	Total	950,395	804,352

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	5,200	-
	Leave Encashment	25,511	25,988
	Total	30,711	25,988

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at	As at
		September 30, 2014	September 30, 2013
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Insurer:

Future Generali India Life Insurance Company Limited

Date:

30-Sep-14

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Sept 30, 2014	Upto the Quarter ending Sept 30, 2014	For the Year Quarter ending Sept 30, 2013	Upto the Quarter ending Sept 30, 2013	
1	New business premium income growth rate - segment wise					
	Non Linked Individual Life	-19%	-15%	-1%	-10%	
No business in last preiod	Non Linked Individual Pension	100%	4500%	-100%	-67%	
	Non Linked Group	-8%	26%	-82%	-72%	
	Linked Individual Life	-62%	-58%	501%	308%	
	Linked Individual Pension	-100%	-60%	119%	115%	
	Linked Group	NA	NA	NA	NA	
2	Net Retention Ratio	97%	95%	97%	95%	
3	Expense of Management to Gross Direct Premium Ratio	54%	58%	42%	49%	
4	Commission Ratio (Gross commission paid to Gross Premium)	5%	5%	7%	7%	
5	Ratio of policy holder's liabilities to shareholder's funds	894%	894%	673%	673%	
6	Growth rate of shareholders' fund	-10%	-10%	52%	33%	
7	Ratio of surplus to policy holders' liability	0.00%	0.00%	0%	0%	
8	Change in net worth (Rs.'000)	(284,842)	(284,842)	970,512	970,512	
9	Profit after tax/Total Income	0	1/53	- 1/75	- 1/99	
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%	
11	Total investments/(Capital + Surplus)	980%	980%	762%	762%	
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA	
13	Investment Yield (Gross and Net)	9.34%	9.34%	9.19%	9.19%	
14	Conservative Ratio	60%	58%	55%	55%	
15	Persistency Ratio					
		For 13th month	36.21%	37.98%	39.25%	42.43%
		For 25th month	32.61%	33.78%	28.37%	29.66%
		For 37th month	23.12%	23.20%	20.50%	23.42%
		For 49th Month	17.45%	17.25%	21.86%	20.13%
		For 61st month	8.27%	8.27%	23.16%	23.58%
16	NPA Ratio					
		Gross NPA Ratio	NA	NA	NA	NA
		Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

1	No. of shares	1,452,000,000	1,452,000,000	1,452,000,000	1,452,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	3.00	3.00	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	22.50	22.50	NA	NA
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	0.05	0.05	(0.02)	(0.02)
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
6	Book value per share (Rs)	1.76	1.76	1.96	1.96

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

For the period ending September 2014 (June 2014 to September 2014)

13th month : All policies incepted in the period <=30-09-2013 And >=01-07-2013

25th month: All policies incepted in the period <=30-09-2012 And >=01-07-2012

37th month : All policies incepted in the period <=30-09-2011 And >=01-07-2011

49th month : All policies incepted in the period <=30-09-2010 And >=01-07-2010

61st month : All policies incepted in the period <=30-09-2009 And >=01-07-2009

Up to the period ending September 2014 (April 2014 to September 2014)

13th month : All policies incepted in the period <=30-09-2013 And >=01-04-2013

25th month: All policies incepted in the period <=30-09-2012 And >=01-04-2012

37th month : All policies incepted in the period <=30-09-2011 And >=01-04-2011

49th month : All policies incepted in the period <=30-09-2010 And >=01-04-2010

61st month : All policies incepted in the period <=30-09-2009 And >=01-04-2009

The persistency figures for the current year have been calculated based on the data available as at 31st Oct 2014.

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer: Future Generali India Life Insurance Company Limited

Date:

9/30/2014

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30/09/2014	As at 30/09/2013 for the corresponding previous year
1	Linked		
a	Life	97,600	88,602
b	General Annuity	-	-
c	Pension	5,852	8,669
d	Health	-	-
2	Non-Linked		
a	Life	122,855	92,090
b	General Annuity	181	84
c	Pension	2,480	1,979
d	Health	-	-

PERIODIC DISCLOSURES

FORM L-25-

(i) : Geographical Distribution Channel - Individuals

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

Date: 30/09/2014

(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	127	127	20	764	508	508	138	1,866	635	635	158	2630
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	30	30	4	59	75	75	11	157	105	105	15	216
4	Bihar	1,148	1,148	188	2,339	1,355	1,355	238	3,188	2503	2503	426	5527
5	Chattisgarh	11	11	3	24	35	35	13	165	46	46	16	189
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	12	12	5	34	107	107	40	349	119	119	46	383
8	Haryana	18	18	4	111	246	246	49	808	264	264	53	919
9	Himachal Pradesh	32	32	9	79	27	27	(2)	58	59	59	7	137
10	Jammu & Kashmir	15	15	4	55	28	28	12	109	43	43	16	165
11	Jharkhand	98	98	20	214	152	152	35	375	250	250	55	589
12	Karnataka	20	20	6	59	198	198	64	813	218	218	70	872
13	Kerala	2	2	0	4	424	424	181	1,713	426	426	181	1717
14	Madhya Pradesh	83	83	20	199	174	174	34	341	257	257	54	540
15	Maharashtra	580	580	202	2,536	2,963	2,963	1,261	15,482	3543	3543	1463	18018
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mirzoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	165	165	37	396	264	264	64	736	429	429	101	1131
21	Punjab	16	16	4	59	45	45	14	180	61	61	19	239
22	Rajasthan	29	29	9	97	160	160	53	749	189	189	62	846
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	113	113	25	325	608	608	141	2,243	721	721	166	2568
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	755	755	138	1,813	1,665	1,665	353	4,105	2420	2420	491	5918
27	UttraKhand	-	-	-	-	3	3	2	20	3	3	2	20
28	West Bengal	356	356	75	873	649	649	179	2,010	1005	1005	254	2884
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	174	174	51	714	100	100	26	380	274	274	77	1094
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	253	253	92	1,158	1,531	1,531	625	8,270	1784	1784	717	9428
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	4037	4037	915	11910	11317	11317	3532	44116	15354	15354	4447	56027

PERIODIC DISCLOSURES

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

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

Date: 30/09/2014

(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	7	3471	53	70878	7	3471	53	70878
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	5705	407	22576	3	5705	407	22576
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	16	26603	634	594270	16	26603	634	594270
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	Mirzoram	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	UttraKhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	8	8240	262	95169	8	8240	262	95169
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	34	44019	1356	782893	34	44019	1356	782893

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

PART A

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th September 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)

Add: (B)		<u>3,741</u>
Provisions	Sch 14	3
Liabilities	Sch 13	<u>108</u>
		111
Less: (C)		
Debit Balance in P&L A/c		1,195.91
Deferred Tax asset		
Loans	Sch 9	1
Adv & Other Assets	Sch 12	128
Cash & Bank Balance	Sch 11	14
Fixed Assets	Sch 10	2
Misc. Exp Not Written Off	Sch 15	0
Funds available for Investments		<u><u>2,511</u></u>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	<u>2,511</u>
Balance Sheet Value of :	
A.Life Fund	1,349
B.Pension & General Annuity and Group Business	203
C. Unit Linked Funds	<u>960</u>
	<u><u>2,511</u></u>
Difference	0

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)				
1 Central Govt. Sec.	Not less than 25%		64.90	11.97	284.39	114.52	475.77	35.28	-	475.77	461.98
2 Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%		104.40	29.50	395.25	168.82	697.98	51.75	-	697.98	681.44
3 Investment subject to Exposure Norms											
a Housing & Infrastructure											
i) Approved Investments	Not less than 15%		86.37	31.37	191.67	108.76	418.17	31.01		418.17	418.33
ii) Other investments		-	-	-	-	-	0.00	-	-	-	0.00
b i) Approved Investments	Not exceeding 35%		68.59	24.52	99.74	38.92	231.77	17.19	-	231.77	236.44
ii) Other investments			0.58	0.00	0.18	0.00	0.76	0.06	-	0.76	0.76
TOTAL LIFE FUND	100%	-	259.94	85.39	686.84	316.50	1,348.68	100.00	-	1,348.68	1,336.97

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR	(a)					
1	Central Govt. Sec.	Not less than 20%		49.33	49.33	24.35		49.33	47.98
2	Central Govt. Sec,State Govt. Sec or Other Approved	Not less than 40%		85.59	85.59	42.25		85.59	83.66
3	Balance in Approved Investment	Not exceeding 60%		117.01	117.01	57.75		117.01	119.28
TOTAL PENSION GENERAL ANNUITY FUND		100%	-	202.60	202.60	100.00	-	202.60	202.95

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR	(a)		
1	Approved investment	Not less than 75%	-	933.06	933.06	97.23
2	Other Investments	Not more than 25%	-	26.62	26.62	2.77
TOTAL LINKED INSURANCE FUND		100%	-	959.68	959.68	100.00

CERTIFICATION

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

Date:

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

L-27-FORM 3A

"UnAudited"

Unit Linked Insurance Business

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

Registration Number : 133

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

Statement as on : 30th September 2014

Periodicity of Submission : Quarterly

Particulars	Future Secure Fund	Future Income Fund
Opening Balance (Market Value)	36.52	147.29
Add: Inflow during the Quarter	0.69	1.36
Increase / (Decrease) value of Inv [Net]	0.92	3.10
Less: Outflow during the Quarter	-2.03	-4.08
Total Investible Funds (Mkt Value)	36.09	147.66

Investment of Unit Fund	Future Secure Fund		Future Income Fund	
Approved Investments (>=75%)	Actual Inv.	%	Actual Inv.	%
Central Govt. Securities	2.90	8.02	11.13	7.54
State Govt. Securities	29.21	80.95	41.31	27.97
Other Approved Securities	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	45.61	30.89
Infrastructure Bonds	0.00	0.00	42.98	29.11
Equity	0.00	0.00	0.00	0.00
Money Market Investments	2.42	6.70	1.98	1.34
Mutual funds	0.00	0.00	0.00	0.00
Deposits with Banks	0.50	1.39	0.16	0.11
Sub Total (A)	35.03	97.06	143.17	96.96
Current Assets:				
Accrued Interest	0.79	2.20	4.46	3.02
Dividend Receivable	0.00	0.00	0.00	0.00
Bank Balance	0.28	0.76	0.06	0.04
Receivable for Sale of Investments	0.00	0.00	0.00	0.00
Other Current Assets (for investments)	0.00	0.00	0.00	0.00
Less: Current Liabilities				
Payable for Investments	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.01	0.01	0.02	0.02
Other Current Liabilities (for Investments)	0.00	0.01	0.01	0.01
Sub Total (B)	1.06	2.94	4.49	3.04
Other Investments (<=25%)				
Corporate Bonds	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00
Venture funds	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	0.00	0.00
Total (A+B+C)	36.09	100.00	147.66	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 Busines.
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)

Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
240.38	156.98	5.42
0.05	0.37	0.33
7.00	5.56	0.10
-22.35	-9.10	-1.43
225.08	153.82	4.41

Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
2.91	1.29	0.90	0.59	0.41	9.23
13.71	6.09	6.97	4.53	0.77	17.36
0.00	0.00	0.00	0.00	0.00	0.00
31.35	13.93	5.18	3.37	1.08	24.42
46.31	20.58	3.79	2.47	1.41	31.95
113.64	50.49	122.78	79.82	0.00	0.00
6.90	3.06	6.07	3.95	0.62	14.00
0.00	0.00	0.00	0.00	0.00	0.00
0.25	0.11	0.00	0.00	0.00	0.00
215.07	95.56	145.69	94.72	4.28	96.97
3.12	1.39	0.47	0.31	0.13	3.03
0.01	0.00	0.01	0.01	0.00	0.00
-0.43	-0.19	0.02	0.01	0.00	0.03
0.98	0.43	1.72	1.12	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.04	0.02	0.03	0.02	0.00	0.01
0.01	0.00	0.00	0.00	0.00	0.01
3.63	1.61	2.19	1.43	0.13	3.03
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
6.37	2.83	5.93	3.86	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
6.37	2.83	5.93	3.86	0.00	0.00
225.08	100.00	153.82	100.00	4.41	100.00

PART - B

Future Group Balance Fund	Future Group Maximise Fund	Future Apex Fund	Future Dynamic Growth Fund
0.36	0.28	22.26	57.28
0.01	0.00	0.44	0.00
0.01	0.01	0.93	2.06
-0.02	-0.01	-1.05	-7.62
0.36	0.28	22.58	51.73

Future Group Balance Fund		Future Group Maximise Fund		Future Apex Fund		Future Dynamic Growth Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.15	42.45	0.10	36.80	0.00	0.00	0.51	0.99
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	5.39	10.43
0.00	0.00	0.00	0.00	0.00	0.00	2.80	5.42
0.10	26.45	0.14	47.79	19.58	86.71	38.43	74.28
0.11	30.24	0.04	14.42	1.43	6.35	1.44	2.78
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.36	99.14	0.28	99.01	21.02	93.07	48.58	93.91
0.00	0.75	0.00	0.64	0.00	0.00	0.44	0.86
0.00	0.04	0.00	0.07	0.00	0.01	0.00	0.01
0.00	0.08	0.00	0.29	0.00	-0.01	-0.02	-0.05
0.00	0.00	0.00	0.00	0.71	3.15	0.81	1.57
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.01	0.00	0.01	0.00	0.02	0.01	0.02
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
0.00	0.86	0.00	0.99	0.71	3.14	1.22	2.36
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.86	3.80	1.93	3.73
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.86	3.80	1.93	3.73
0.36	100.00	0.28	100.00	22.58	100.00	51.73	100.00

Rs. Crore

Future NAV - Guarantee Fund	Future Opportunity Fund	Future Discontinuance Policy Fund	Total
34.92	161.45	54.24	978.44
0.37	3.51	3.20	11.39
1.17	6.34	1.29	30.79
-1.31	-0.46	-0.45	-60.93
35.15	170.84	58.28	959.68

Future NAV - Guarantee Fund		Future Opportunity Fund		Future Discontinuance Policy Fund		Total	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	11.42	19.59	29.67	3.09
0.92	2.62	0.00	0.00	37.98	65.18	132.84	13.84
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.31	0.87	0.00	0.00	0.00	0.00	91.08	9.49
1.90	5.40	2.11	1.23	0.00	0.00	103.72	10.81
29.20	83.08	148.01	86.64	0.00	0.00	513.01	53.46
0.80	2.27	9.21	5.39	7.40	12.70	41.91	4.37
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	1.01	0.11
33.12	94.24	159.33	93.26	56.81	97.47	913.25	95.16
0.12	0.35	0.02	0.01	1.24	2.13	11.10	1.16
0.00	0.00	0.01	0.01	0.00	0.00	0.04	0.00
0.05	0.14	0.20	0.11	0.24	0.41	0.15	0.02
0.28	0.79	3.38	1.98	0.00	0.00	8.71	0.91
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.01	0.02	0.03	0.02	0.00	0.01	0.15	0.02
0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00
0.45	1.27	3.59	2.10	1.47	2.53	19.81	2.06
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.58	4.50	7.92	4.64	0.00	0.00	26.62	2.77
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.58	4.50	7.92	4.64	0.00	0.00	26.62	2.77
35.15	100.00	170.84	100.00	58.28	100.00	959.68	100.00

L-28-Form 3A (Part C)

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Link to Form 3A (Part C)
 Statement as on : 30th September 2014
 Periodicity of Submission : Quarterly
 Statement of NAV of Segregated Funds

PART - C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	36.09	16.90	16.90	16.47	16.03	15.20	10.18%	8.80%	16.95
2	Future Income Fund	ULIF002180708FUTUIINCOME133	18-Aug-08	Non Par	147.66	18.23	18.23	17.85	17.07	16.14	8.46%	9.48%	18.29
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	225.08	16.13	16.13	15.66	14.34	12.99	11.85%	11.56%	16.49
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	153.82	18.15	18.15	17.53	15.47	13.60	14.23%	14.93%	18.61
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	4.41	18.41	18.41	17.99	17.19	16.18	9.14%	9.97%	18.63
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	5.34	18.46	18.46	17.90	16.87	15.79	12.33%	10.65%	18.83
7	Future Pension Growth Fund	ULIF007201008FUPENGTOWT133	10-Nov-08	Non Par	8.57	22.03	22.03	21.22	19.15	17.19	15.11%	14.29%	22.41
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	39.45	25.97	25.97	24.83	21.89	19.10	18.28%	16.49%	26.70
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03	13.87	13.87	13.58	13.14	12.57	8.51%	7.70%	13.91
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.36	14.95	14.95	14.42	13.61	12.64	14.48%	11.63%	15.15
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.28	15.78	15.78	15.09	13.93	12.66	18.15%	13.23%	16.05
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	22.58	15.32	15.32	14.69	12.82	11.22	16.84%	17.75%	15.73
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	51.73	14.60	14.60	14.08	12.64	11.24	14.77%	13.86%	14.92
14	Future NAV-Guarantee Fund	ULIF011180510NAVAVGUARANT133	31-May-10	Non Par	35.15	13.04	13.04	12.61	11.19	9.72	13.45%	13.40%	13.40
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	170.84	13.18	13.18	12.69	11.11	9.66	15.50%	16.66%	13.57
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	58.28	12.01	12.01	11.74	11.33	10.81	9.22%	N.A	12.04
					959.68								

CERTIFICATION

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

Date: **9/30/2014**

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

Shrisai								
PERIODIC DISCLOSURES								
FORM L-29								
Detail regarding debt securities								
Statement as on: 30 th September 2014						Date: 9/30/2014		
Insurer: Future Generali India Life Insurance Co.Ltd.								
(Rs in Crore)								
Detail Regarding debt securities - Non ULIP								
MARKET VALUE					Book Value			
	As at 30 th September, 2014	as % of total for this class	As at 30 th September, 2013	as % of total for this class	As at 30 th September, 2014	as % of total for this class	As at 30 th September, 2013	as % of total for this class
Break down by credit rating								
AAA rated	541.23	35.89%	453.70	37.80%	540.38	35.57%	472.81	37.25%
AA or better	211.84	14.05%	146.13	12.18%	205.64	13.54%	147.88	11.65%
Rated below AA but above A	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	754.79	50.06%	600.38	50.02%	773.20	50.89%	648.75	51.11%
	1,507.86	100.00%	1,200.21	100.00%	1,519.22	100.00%	1,269.44	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	17.68	1.17%	9.98	0.83%	17.73	1.17%	10.02	0.79%
more than 1 year and upto 3 years	10.04	0.67%	32.59	2.72%	10.06	0.66%	32.89	2.59%
More than 3 years and up to 7years	441.98	29.31%	203.14	16.93%	440.46	28.99%	211.37	16.65%
More than 7 years and up to 10 years	435.76	28.90%	477.93	39.82%	435.05	28.64%	492.10	38.77%
More than 10 years and up to 15 years	143.63	9.53%	109.15	9.09%	144.70	9.52%	117.81	9.28%
More than 15 years and up to 20 years	141.10	9.36%	121.93	10.16%	145.29	9.56%	133.59	10.52%
Above 20 years	317.66	21.07%	245.49	20.45%	325.93	21.45%	271.65	21.40%
	1,507.86	100.00%	1,200.21	100.00%	1,519.22	100.00%	1,269.44	100.00%
Breakdown by type of the issuer								
a. Central Government	510.28	33.84%	400.35	33.36%	525.40	34.58%	441.34	34.77%
b. State Government	235.77	15.64%	200.04	16.67%	238.18	15.68%	207.41	16.34%
c. Corporate Securities	761.81	50.52%	599.83	49.98%	755.63	49.74%	620.68	48.89%
	1,507.86	100.00%	1,200.21	100.00%	1,519.22	100.00%	1,269.44	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

Shrisai								
PERIODIC DISCLOSURES								
FORM L-29								
Detail regarding debt securities								
Statement as on: 30 th September 2014						Date: 9/30/2014		
Insurer: Future Generali India Life Insurance Co.Ltd.								
(Rs in Crore)								
Detail Regarding debt securities - ULIP								
MARKET VALUE					Book Value			
	As at 30 th September, 2014	as % of total for this class	As at 30 th September, 2013	as % of total for this class	As at 30 th September, 2014	as % of total for this class	As at 30 th September, 2013	as % of total for this class
Break down by credit rating								
AAA rated	144.07	39.27%	188.17	49.75%	144.07	39.27%	188.17	49.75%
AA or better	50.74	13.83%	48.19	12.74%	50.74	13.83%	48.19	12.74%
Rated below AA but above A	4.83	1.32%	0.00	0.00%	4.83	1.32%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	167.24	45.58%	141.86	37.51%	167.24	45.58%	141.86	37.51%
	366.89	100.00%	378.22	100.00%	366.89	100.00%	378.22	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	9.66	2.63%	44.16	11.67%	9.66	2.63%	44.16	11.67%
more than 1 year and upto 3years	4.66	1.27%	9.75	2.58%	4.66	1.27%	9.75	2.58%
More than 3years and up to 7years	88.38	24.09%	52.25	13.81%	88.38	24.09%	52.25	13.81%
More than 7 years and up to 10 years	228.59	62.30%	211.82	56.00%	228.59	62.30%	211.82	56.00%
More than 10 years and up to 15 years	30.76	8.38%	4.72	1.25%	30.76	8.38%	4.72	1.25%
More than 15 years and up to 20 years	4.84	1.32%	23.12	6.11%	4.84	1.32%	23.12	6.11%
Above 20 years		0.00%	32.40	8.57%	0.00	0.00%	32.40	8.57%
	366.89	100.00%	378.22	100.00%	366.89	100.00%	378.22	100.00%
Breakdown by type of the issuer								
a. Central Government	34.41	9.38%	58.23	15.40%	34.41	9.38%	58.23	15.40%
b. State Government	132.84	36.21%	83.62	22.11%	132.84	36.21%	83.62	22.11%
c. Corporate Securities	199.64	54.42%	236.36	62.49%	199.64	54.42%	236.36	62.49%
	366.89	100.00%	378.22	100.00%	366.89	100.00%	378.22	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited
(` in Lakhs)

Date: 9/30/2014

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended September 30, 2014	up to the Quarter ended September 30, 2014	For the Quarter ended September 30, 2013	up to the Quarter ended September 30, 2013
				1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income
			Rent paid	5.33111	5.33111	2.21337	12.65733
			Reimbursement of Expenses paid	0	0	0	4.15536
			Security Deposits given	0	0	0	0
			Security Deposits refund received	0	0	0	0
			Share Capital Allotment	0	0	0	0
			Share Application Money Pending Allotment(Net)	0	0	0	0
			Premium Deposits Outstanding	-11.26902064	-11.26902064	-12.66507363	-12.66507363
			Closing Balances at period-end	-5.075892806	-5.075892806	-6.915393633	-6.915393633
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	14.00616208	31.03713798	-1E-07	-0.0632202
			Insurance expenses	0.5037901	1.2847636	0.1414501	1.2078901
			Reimbursement of Expenses paid	41.22900494	68.60273	17.7938778	39.18788472
			Reimbursement of Expenses received	94.8307716	160.0820416	80.934942	158.731702
			Premium Deposits Outstanding	-1.024692015	-1.024692015	-6.9741232	-6.9741232
			Closing Balances at period-end	110.6120356	110.6120356	85.4015995	85.4015995
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	0	0	0	0
			Share Application Money Pending Allotment(Net)	0	0	0	0
4	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	0	0	0	0
			Share Application Money Pending Allotment(Net)	0	0	0	0
5	Munish Sharda	Managing Director & CEO	Managerial Remuneration	48.76056	97.52113	0	0
			Reimbursement Paid	2.70538	4.20847	0	0
			Reimbursement (Payable)/Receivable	0	0	0	0
6	Gorakhnath Agarwal	CEO	Managerial Remuneration	0	0	10.98427	22.04427
			Reimbursement Paid	0	0	2.87732	3.60981
			Reimbursement (Payable)/Receivable	0	0	-0.18378	-0.18378
7	Key Managerial Personnel		Managerial Remuneration	49.56537	82.24591548	26.6061	82.62782
			Reimbursement Paid	3.12628	7.02279129	4.2361274	7.4488724
			Reimbursement (Payable)/Receivable	0.06	0.06	0	0

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

7	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [FRL]	Premium Income	0.10902051	0.13085131	-0.037288265	-0.102078199
			Premium Deposits Outstanding	-2.282348427	-2.282348427	-2.180545801	-2.180545801
			Closing Balances at period-end	-2.282348427	-2.282348427	-2.180545801	-2.180545801
8	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	0	0	0	0
			Premium Deposits Outstanding	0	0	-0.66877469	-0.66877469
			Closing Balances at period-end	0	0	-0.66877469	-0.66877469
9	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	0	0	0	0
			Premium Deposits Outstanding	-0.018248999	-0.018248999	-0.005092685	-0.005092685
			Closing Balances at period-end	-0.018248999	-0.018248999	-0.005092685	-0.005092685
10	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	0	0	11.16733916	11.16733916
			Premium Deposits Outstanding	-2.827505375	-2.827505375	-0.63446799	-0.63446799
			Closing Balances at period-end	-2.827505375	-2.827505375	-0.63446799	-0.63446799
11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	0.014838262	0.014838262	-0.18903821	-0.46161061
			Premium Deposits Outstanding	-0.431515796	-0.431515796	-0.821317755	-0.821317755
			Closing Balances at period-end	-0.431515796	-0.431515796	-0.821317755	-0.821317755
12	Future Agrovet Limited #	Subsidiary of FRL	Premium Income	0	0	-0.018043285	-0.035375085
			Premium Deposits Outstanding	-1.273890411	-1.273890411	-0.986902736	-0.986902736
			Closing Balances at period-end	-1.273890411	-1.273890411	-0.986902736	-0.986902736
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	0	0	-0.233415598	-0.262512398
			Premium Deposits Outstanding	-5.447480788	-5.447480788	-4.970485536	-4.970485536
			Closing Balances at period-end	-5.447480788	-5.447480788	-4.970485536	-4.970485536
14	Future Value Retail Limited @	Subsidiary of FRL	Premium Income	0	0	-0.042391754	-1.050833754
			Rent paid	0	0	3.23902	6.06631
			Premium Deposits Outstanding	0	0	-7.26771497	-7.26771497
			Closing Balances at period-end	0	0	-7.26771497	-7.26771497
15	Staples Future Office Products Limited	Subsidiary of FRL	Insurance expenses	0	0	6.1878	15.40996
			Closing Balances at period-end	0	0	0	0
16	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Re-insurance Premium paid	-180.8001608	287.8742054	291.5421292	1008.391689
			RE-insurance Claim	317.8457918	691.0300958	166.1812787	331.1649843
			Closing balances as at year-end	462.943269	462.943269	-420.0763135	-420.0763135
17	lit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	23.94865742	85.78206748	109.12805	330.4532275
			Closing balances as at year-end	5.37726228	5.37726228	29.696375	29.696375

Note :

(till 11th November 2013)

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

* (from 17th December 2013)

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Person

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

Date **30-Sep-14**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman and Independent Director	
2	Mr. Kishore Biyani	Director	
3	Dr. B Samal	Director	
4	Mr. Sergio Balbinot	Director	Resigned as a Director w.e.f. October 6, 2014
5	Mr. Roberto Gasso	Director	Resigned as a Director w.e.f. September 12, 2014
6	Mr. Ooi Teik Chong	Additional Director	Appointed w.e.f. October 7, 2014
7	Mr. Krishan Kant Rathi	Director	
8	Dr. Kim Chai Ooi	Director	
9	Dr. Rajan Saxena	Independent Director	
10	Dr. Devi Singh	Independent Director	
11	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
12	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
13	Mr. Bikash Choudhary	Appointed Actuary	
14	Mr. Nirakar Pradhan	Chief Investment Officer	
15	Mr. Pradeep Pandey	Chief Marketing Officer	
16	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
17	Mr. Madangopal Jalan	Principal Compliance Officer, Senior Vice President - Legal, Compliance and Company Secretary, Grievance Redressal Officer	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM L-32-SOLVENCY MARGIN - KT 3*(See Regulation 4)*

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

30-Sep-14

Form Code: _____
Name of Insurer: <u>Future Generali India Life Insurance Co</u> Registration <u>Number: 133</u> Classification Code: _____
Classification: <u>Total Business</u>

Item	Description	Adjusted Value	
		[Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		228,967
	Deduct:		
02	Mathematical Reserves		228,967
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		24347.01504
	Deduct:		
06	Other Liabilities of shareholders' fund		1,099
07	Excess in Shareholders' funds		23,248
08	Total ASM (04)+(07)		23,248
09	Total RSM		7,795
10	Solvency Ratio (ASM/RSM)		298%

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: MumbaiDate: Septmeber 30, 2014

Name and Signature of Appointed Actuary

Bikash Choudhury

Notes

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

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th September 2014
 Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	633.01	557.84	-	-	7.75	9.63	640.76	567.46
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)	633.01	557.84	-	-	7.75	9.63	640.76	567.46
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th September 2014
 Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	113.01	100.12	-	-	4.00	0.72	117.01	100.84
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)	113.01	100.12	-	-	4.00	0.72	117.01	100.84
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th September 2014
 Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Details of Non Performance Assets - Quaterly Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)	YTD (as on date)	Previous FY (as on 31 March 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	194.81	229.13	-	-	37.18	27.11	231.99	256.24
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)	194.81	229.13	-	-	37.18	27.11	231.99	256.24
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

CERTIFICATION:

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

Note:

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

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th September 2014

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (Sep 13)					
			Investment (Rs.) ¹		Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ¹		Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs.) ¹		Income on Investment (Rs.) ²	Gross Yield (%) ³	Net Yield (%) ⁴			
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value						
A CENTRAL GOVERNMENT SECURITIES :																				
A1	Central Govt. Securities, Central Govt. Insurance Bonds	CGSB	448.52	453.10	9.38	2.09%	2.09%	438.96	453.10	18.80	4.28%	4.28%	372.46	345.19	16.16	4.34%	4.34%			
A2	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
A3	Deposits under section 7 of Insurance Act 1938	CDSS	9.82	8.88	0.19	1.91%	1.91%	9.82	8.88	0.38	3.83%	3.83%	9.81	8.33	0.38	3.87%	3.87%			
A4	Treasury Bills	CTRB	8.89	0.00	0.00	0.03%	0.03%	7.49	0.00	0.00	0.06%	0.06%	5.61	0.00	0.03	0.50%	0.50%			
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																				
B1	Central Government Guaranteed Loans / Social / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
B2	State Govt. Bonds	SGGB	199.06	201.42	4.71	2.36%	2.36%	208.58	201.42	9.63	4.82%	4.82%	156.31	171.84	6.95	4.45%	4.45%			
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%			
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	23.66	18.04	0.56	2.36%	2.36%	17.73	18.04	0.79	4.43%	4.43%	8.48	7.49	0.33	3.85%	3.85%			
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE																				
FIGHTING EQUIPMENT																				
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTHL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C5	Housing - Securitised Assets / Approved Investment	HMSB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
TAXABLE BONDS OF																				
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	68.97	70.37	1.54	2.23%	2.23%	62.76	70.37	2.82	4.50%	4.50%	57.36	53.49	2.57	4.48%	4.48%			
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
TAX FREE BONDS																				
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
OTHER INVESTMENTS																				
C13	Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C14	Housing - Securitised Assets	HOMB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																				
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.77	0.66	-0.03	-4.03%	-4.03%	0.85	0.66	0.05	5.86%	5.86%	0.09	0.10	0.01	6.20%	6.20%			
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	TICE	1.54	1.71	-0.01	-0.75%	-0.75%	1.64	1.71	0.10	9.62%	9.62%	0.26	0.22	0.04	16.86%	16.86%			
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	EPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D5	Infrastructure - Securitised Assets / (Approved)	ESA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	23.17	5.11	0.57	2.47%	2.47%	23.17	5.11	0.57	2.47%	2.47%	0.00	0.00	0.00	0.00%	0.00%			
TAXABLE BONDS OF																				
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	127.70	130.26	3.22	2.52%	2.52%	135.46	130.26	6.36	4.69%	4.69%	133.17	135.03	5.98	4.49%	4.49%			
D9	Infrastructure - PSU - CPs	ICP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D10	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	164.20	210.22	4.70	2.85%	2.85%	181.06	210.22	9.06	5.00%	5.00%	162.04	166.09	7.80	4.71%	4.71%			
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
TAX FREE BONDS																				
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D14	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
OTHER INVESTMENTS																				
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.23	0.21	0.05	20.83%	20.83%	0.21	0.21	0.05	23.06%	23.06%	0.00	0.00	0.00	0.00%	0.00%			
D16	Infrastructure - Debentures / Bonds / CPs / Loans	ICDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D17	Infrastructure - Securitised Assets	IOSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D18	Infrastructure - Equity (Promoter Group)	IOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS -																				
ACTIVELY TRADED																				
E1	PSU - Equity shares - Quoted	EAEQ	2.01	1.65	0.03	1.58%	1.58%	1.34	1.65	0.20	14.81%	14.81%	0.67	0.28	0.33	-48.88%	-48.88%			
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7.31	7.54	0.44	6.05%	6.05%	5.03	7.54	0.83	16.50%	16.50%	1.56	1.64	0.01	-0.87%	-0.87%			
E3	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E5	Corporate Securities - Bonds - (Taxable)	EBPT	22.97	22.28	0.63	2.73%	2.73%	24.93	22.28	1.28	5.13%	5.13%	20.79	21.44	1.00	4.79%	4.79%			
E6	Corporate Securities - Bonds - (Tax Free)	EBPF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E7	Corporate Securities - Preference Shares	EPNO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E8	Corporate Securities - Investment in Subsidiaries	ECIS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E9	Corporate Securities - Debentures	ECOS	167.88	178.82	4.05	2.41%	2.41%	164.82	178.82	8.22	4.99%	4.99%	123.38	122.21	6.14	4.98%	4.98%			
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E11	Corporate Securities - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E12	Municipal Bonds - Rated	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E13	Investment Securities - Immovable	ENIP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%			
E17																				

E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E32	Mutual Funds - (ETF)	EETF	0.31	0.49	0.00	0.00%	0.00%	0.30	0.49	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F OTHER INVESTMENTS :																	
F1	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F2	Bonds - PSU - Tax Free	OBFF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	DESH	0.49	0.54	0.06	11.47%	11.47%	0.39	0.54	0.13	34.10%	34.10%	0.25	0.10	-0.08	-33.97%	
F4	Equity Shares (incl. Unlisted)	DEPU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	DEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F6	Debentures	DLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F8	Municipal Bonds	OMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F9	Commercial Papers	OACP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F10	Preference Shares	OPSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F11	Venture Fund	OVNF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F12	Short term Loans (Unsecured Deposits)	OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F13	Term Loans (without Charge)	OTLW	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMSG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F16	Derivative Instruments	OCDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F17	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F18	Investment properties - Immovable	OIPi	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			1,341.54	1,336.97	30.73			1,328.17	1,336.97	60.66			1,090.18	1,056.45	48.44		

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th September 2014

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

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

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (Sep 13)						
			Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	49.46	47.98	0.95	1.92%	1.92%	48.15	47.98	2.03	4.21%	4.21%	41.74	38.04	1.97	4.71%	4.71%
A2	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A4	Treasury Bills	CTRB	5.50	0.00	0.02	0.32%	0.32%	6.50	0.00	0.02	0.33%	0.33%	0.00	0.00	0.00	0.00%	0.00%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	31.45	34.36	0.70	2.23%	2.23%	33.11	34.36	1.64	4.94%	4.94%	29.31	28.20	1.27	4.32%	4.32%
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	6.08	1.33	0.17	2.81%	2.81%	4.53	1.33	0.28	6.15%	6.15%	1.42	1.30	0.06	3.92%	3.92%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C3	Term Loans - HUDCO / NHB / Institutions accredited by NHB	HTLH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C5	Housing - Securitized Assets / Approved Investment	HMBS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promotor Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	13.80	18.17	0.35	2.51%	2.51%	13.41	18.17	0.67	4.99%	4.99%	13.05	12.72	0.60	4.60%	4.60%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D5	Infrastructure - Securitized Assets / Approved	IESA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	4.06	0.00	0.02	0.55%	0.55%	4.06	0.00	0.02	0.55%	0.55%	0.00	0.00	0.00	0.00%	0.00%
G TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPFD	27.80	27.31	0.61	2.22%	2.22%	27.58	27.31	1.23	4.45%	4.45%	26.83	26.38	1.24	4.61%	4.61%
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	28.31	25.84	0.78	2.74%	2.74%	27.30	25.84	1.58	5.80%	5.80%	17.59	20.07	0.90	5.09%	5.09%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
H TAX FREE BONDS																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
I APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																	
ACTIVELY TRADED																	
E1	PSU - Equity shares - Quoted	EAQO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%</						

E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E21	CCIL - CBLO	ECBO	1.23	4.00	0.03	2.23%	2.23%	2.30	4.00	0.03	1.36%	1.36%	2.14	1.50	0.01	0.28%	0.28%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E23	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.23	0.01	2.38%	2.38%	0.23	0.23	0.01	4.69%	4.69%	0.51	0.23	0.04	8.49%	8.49%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E27	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E28	Perpetual Non-Cum. P-Shares & Redeemable Cumulative P-Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4.27	0.00	0.08	1.92%	1.92%	5.30	0.00	0.24	4.11%	4.11%	2.34	0.00	0.00	8.92%	8.92%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E32	Mutual Funds - (ETF)	EETF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			213.18	202.95	5.04	0.00%	0.00%	215.33	202.95	10.09	0.00%	0.00%	169.95	162.80	7.89	0.00%	0.00%

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th September 2014

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Rs. In Crore

No	Category of Investments	Category Code	Current Quarter				Year to Date				Year to Date (Sep 13)						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A CENTRAL GOVERNMENT SECURITIES :																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	29.41	30.07	0.90	2.99%	2.99%	29.41	24.03	2.12	8.84%	8.84%	51.34	29.97	0.19	0.64%	0.64%
A2	Special Deposits	CSPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A4	Treasury Bills	CTRB	4.63	7.51	0.16	2.17%	2.17%	4.63	8.77	0.20	2.30%	2.30%	9.32	10.72	0.46	4.28%	4.28%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	131.12	119.69	3.30	2.76%	2.76%	131.12	126.55	7.65	6.05%	6.05%	86.58	67.62	-0.87	-1.28%	-1.28%
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social sector Investments)	SGOA	0.00	0.00	0.00	0.00%	0.00%	0.00	5.04	0.02	0.44%	0.44%	0.00	0.00	0.00	0.00%	0.00%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :																	
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C5	Housing - Securitised Assets (Approved Investment)	HMBS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAXABLE BONDS OF																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	10.87	14.08	0.26	1.86%	1.86%	10.87	15.91	1.04	6.51%	6.51%	30.58	18.93	0.09	0.49%	0.49%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAX FREE BONDS																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
OTHR INVESTMENTS																	
C13	Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C14	Housing - Securitised Assets	HOMB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.28	11.01	-1.48	-13.45%	-13.45%	11.28	11.07	2.15	19.44%	19.44%	8.89	18.10	-1.57	-8.69%	-8.69%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	46.36	55.43	-6.97	-12.57%	-12.57%	46.36	57.67	8.72	15.12%	15.12%	38.05	-19.86	-52.19%	-52.19%	-52.19%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D5	Infrastructure - Securitised Assets (Approved)	IESA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	10.21	10.26	0.24	2.38%	2.38%	10.21	10.26	0.24	2.38%	2.38%	0.00	0.00	0.00	0.00%	0.00%
TAXABLE BONDS OF																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	7.52	7.29	0.17	2.27%	2.27%	10.29	0.85	8.23%	8.23%	17.43	17.88	-0.04	-0.23%	-0.23%	-0.23%
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	71.87	75.20	1.86	2.48%	2.48%	76.40	7.35	9.63%	9.63%	90.54	108.78	1.79	1.64%	1.64%	
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%

D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TAX FREE BONDS																
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
OTHER INVESTMENTS																
D15	Infrastructure - Equity (including unlisted)	IOEQ	7.54	8.02	1.44	18.21%	18.21%	7.54	1.47	19.40%	19.40%	0.00	0.00	0.00	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D17	Infrastructure - Securitised Assets	IOSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D18	Infrastructure - Equity (Promoter Group)	IOPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																
ACTIVELY TRADED																
E1	PSU - Equity shares - Quoted	EAEQ	35.94	53.71	-2.02	-3.77%	-3.77%	43.51	5.90	13.56%	13.56%	41.32	48.34	-15.43	-22.58%	-22.58%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	327.40	402.29	32.18	8.00%	8.00%	397.09	76.21	19.19%	19.19%	301.87	355.34	42.82	12.05%	12.05%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	10.04	10.53	0.41	3.94%	3.94%	10.46	0.89	8.54%	8.54%	10.01	10.67	0.04	0.40%	0.40%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E8	Corporate Securities - Investment in Subsidiaries	ECIS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	76.93	86.33	1.98	2.30%	2.30%	89.31	5.23	5.85%	5.85%	67.89	71.79	-1.53	-2.13%	-2.13%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E12	Municipal Bonds - Rated	EMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E13	Investment properties - Immovable	ENIP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1.01	1.18	0.04	3.67%	3.67%	1.01	3.52	0.21	5.97%	5.97%	0.99	8.92	0.45	4.99%
E18	Deposits - CDs with Scheduled Banks	ECDC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	18.69	18.80	0.35	1.89%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E22	CCIL - CBLO	ECBO	32.34	39.08	0.09	0.23%	0.23%	32.34	37.14	0.11	0.28%	0.28%	37.34	40.98	0.17	0.40%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	4.52	4.77	0.12	2.56%	2.56%	4.52	4.71	0.24	5.16%	5.16%	0.00	0.00	0.00	0.00%
E24	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	0.21	0.01	2.40%	2.40%	0.21	0.21	0.01	6.63%	6.63%	0.21	0.22	0.00	-0.07%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	35.48	0.68	1.91%	1.91%	0.00	36.29	1.48	4.07%	4.07%	0.00	37.68	1.59	4.22%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	19.81	19.81	0.00	0.00%	0.00%	19.81	19.81	0.00	0.00%	0.00%	16.34	16.34	0.00	0.00%
F OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F2	Bonds - PSU - Tax Free	OBPF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	12.11	20.73	0.98	4.71%	4.71%	12.11	21.65	5.88	27.17%	27.17%	25.36	24.55	0.12	0.50%
F4	Equity Shares (PSUs & Unlisted)	OEPU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F6	Debentures	OLDB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F8	Municipal Bonds	OMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F9	Commercial Papers	OACP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F10	Preference Shares	OPSH	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F11	Venture Fund	OVNF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F12	Short term Loans (Unsecured Deposits)	OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F13	Term Loans (without Charge)	OTLW	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F16	Derivative Instruments	OCDD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
F18	Investment properties - Immovable	OIPI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			851.17	1,012.69	34.38			313.89	1,017.24	127.99	9.48%	9.48%	852.04	963.68	8.77	

CERTIFICATION :

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

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133
 Statement as on : 30th September 2014
 Statement of Downgraded Securities
 Periodicity of Submission: Quarterly

PART - A

Name of the Fund : Life Fund

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER 1</u>								
B.	<u>AS ON DATE 2</u>								
	2% Indian Hotels Company Ltd	ECOS	7.39	25th Feb, 2010	ICRA	AA+	AA	14th Sept., 2012	N.A
	9.55% Hindalco Industries Ltd 27-06-2024	ECOS	9.69	06th Mar, 2014	CRISIL	AA+	AA	20th June., 2014	N.A

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133
 Statement as on : 30th September 2014
 Statement of Downgraded Securities
 Periodicity of Submission: Quarterly

PART - A

Name of the Fund : Pension and General Annuity

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating	Original	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER 1</u>								
B.	<u>AS ON DATE 2</u>								

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Co. Ltd.
 Statement as on : 30th September 2014
 Statement of Down Graded Investments
 Periodicity of submission : Quarterly

PART - A

Name of Fund: Linked Fund

Rs. In Crores

No.	Particulars of Investment	COI	Amount	Date of Purchase	Rating	Original	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER 1</u>								
B.	<u>AS ON DATE 2</u>								

CERTIFICATION:

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

Date:

Note :

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

PERIODIC DISCLOSURES

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

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.

Date: 30/09/2014

(Rs in Lakhs)

Business Acquisition through different channels (Group)													
Sl.No.	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	18	25,368	444	7	4,943	108	24	33,064	591	16	17,551	353
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	1,978	182	9	69,687	574	10	10,955	765	11	133,184	727
	Total(A)	21	27,346	626	16	74,630	682	34	44,019	1,356	27	150,735	1,079
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	21	27,346	626.36	16	74,630	682	34	44,019	1,356	27	150,735	1,079

Note:

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

PERIODIC DISCLOSURES

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

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 30/09/2014

(Rs in Lakhs)

Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
		1	Individual agents	4,623	1,146	9,957	2,178	8,263	1,946
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	891	245	3,294	370	2,101	474	6,280	703
4	Brokers	1,916	890	3,560	549	4,149	1,711	9,713	1,304
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	511	201	993	787	838	315	1,640	1,112
	Total (A)	7,941	2,482	17,804	3,883	15,351	4,446	32,941	6,373
1	Referral (B)	3	0.28	82	6	3	0	103	7
	Grand Total (A+B)	7,944	2,482	17,886	3,889	15,354	4,447	33,044	6,380

Note:

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

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 year		
1	Maturity Claims		34	35	28	17	0	114	14203138.61
2	Survival Benefit		171	10	2	0	0	183	1628450
3	for Annuities / Pension		11	21	16	13	0	61	5608426.601
4	For Surrender								
5	Other benefits		3	6	5	1	0	15	452500
1	Death Claims		281	95	39	0	0	415	51064442.1

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.

Note : Other Benefits exclude the partial payments (will be provide by POS team)

FORM L-39-Data on Settlement of Claims

Group

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender							11754	591333625.6
5	Other benefits							168	133043337
1	Death Claims		6	9	2	0	0	17	29830863

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

FOR L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 09/30/14

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	15	509	55	488		
2	Claims reported during the period*	473	41	129	17		
3	Claims Settled during the period	415	114	183	61		
4	Claims Repudiated during the period	62	0	0	0		
a	Less than 2years from the date of acceptance of	54	0	0	0		
b	Grater than 2 year from the date of acceptance	8	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	11	436	1	444		
	Less than 3months	10	143	1	144		
	3 months to 6 months	1	83	0	84		
	6months to 1 year	0	207	0	214		
	1year and above	0	3	0	2		

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 09/30/14

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	12411					
2	Claims reported during the period*	27					
3	Claims Settled during the period	17					
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of	0					
b	Grater than 2 year from the date of acceptance	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12421					
	Less than 3months	23					
	3 months to 6 months	33					
	6months to 1 year	9					
	1year and above	12411					

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

PERIODIC DISCLOSURES
FORM GREIVANCE DISPOSAL

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date:

9/30/2014

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	3	8	4	1	4	2	15
b)	Policy Servicing	3	9	7	2	1	2	11
c)	Proposal Processing	20	371	262	35	82	12	797
d)	Survival Claims	1	19	5	2	10	3	31
e)	ULIP Related	-	4	2	2	-	-	5
f)	Unfair Business Practices	48	921	243	82	514	130	1574
g)	Others	2	6	4		3	1	244
	Total Number of Complaints	77	1338	527	124	614	150	2677

2	Total No. of policies during previous year: FY 2013-14	81379
3	Total No. of claims during previous year: FY 2013-14	2146
4	Total No. of policies during current year: FY 2014-15	15363
5	Total No. of claims during current year: FY 2014-15	1000
6	Total No. of Policy Complaints (current year)per 10, 000 policies (current year)	1742.498
7	Total No. of Claim Complaints (current year) per 10,000 claims registered	150

Duration wise Pending Status	Complaints	Complaints m	Total
Upto 7 days	103	0	103
7 - 15 days	43	0	43
15-30 days	3	0	3
30-90 days	-	0	-
90 days & Beyond	1	0	1
8 Total No. of complaints	150		150

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

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

** 10 Complaints are not pertaining to policy holders of Future Generali India Life Insurance Co. Ltd

L-42 : Valuation Basis (Life Insurance)

Date: 30th September 2014

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 -
- 4: Validated data is used to prepare the input file for the valuation models. Individual valuation of policy liabilities is carried on actuarial software.
Group valuation is carried using MS Access/ Excel models

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

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

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

		<u>Minimum</u>	<u>Maximum</u>
<i>i. Individual Business</i>			
1.	Life- Participating policies	5.7% per annum	6.6% per annum
2.	Life- Non-participating Policies	4.7% per annum	5.6% per annum
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4.	Annuities – Non-participating policies	7.1% per annum	6.2% per annum
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	4.7% per annum	5.6% per annum
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.	
<i>ii. Group Business</i>			
		Not Applicable as Unearned Premium Reserve methodology is used.	

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

<i>i. Individual Business</i>			
1.	Life- Participating policies	88% to 148.5% of IALM 06-08 (Including Pension products)	
2.	Life- Non-participating Policies	56.1% to 110% of IALM 06-08	
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4.	Annuities – Non-participating policies	55% to 60% of LIC annuitant 96-98 mortality	
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	82.5% to 198% of IALM 06-08	
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.	
<i>ii. Group Business</i>			
	Group Term Life	Proportion of IALM 06-08	
	Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	100% of IALM 94-96	
	Group Savings Suraksha	150% or 155% of IALM 94-96 depending on age	

3) Expenses :

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

4) 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 2.1% to 5.05% 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' reason

6) Taxation and Shareholder Transfers

Taxation and shareholders' transfers are considered in the reserving cashflows of Individual partici

7) Basis of provisions for Incurred But Not Reported (IBNR)**i.Individual Business**

IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claim

ii. Group Business

IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claim

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2014 assumptions)**i.Individuals Assurances**

- | | |
|--------------|----------------|
| 1. Interest | Not applicable |
| 2. Expenses | Not applicable |
| 3. Inflation | Not applicable |

ii.Annuities

- | | |
|-----------------------------------|----------------|
| 1. Interest | Not applicable |
| a. Annuity in payment | Not applicable |
| b. Annuity during deferred period | Not applicable |
| c. Pension : All Plans | Not applicable |
| 2. Expenses | Not applicable |
| 3. Inflation | Not applicable |

iii.Unit Linked

- | | |
|--------------|-----------|
| 1. Interest | No change |
| 2. Expenses | No change |
| 3. Inflation | No change |

iv.Health

- | | |
|--------------|----------------|
| 1. Interest | Not applicable |
| 2. Expenses | Not applicable |
| 3. Inflation | Not applicable |

v.Group

- | | |
|--------------|-----------|
| 1. Interest | No change |
| 2. Expenses | No change |
| 3. Inflation | No change |

Expense assumptions as at valuation date

Date: 30 September 2014

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
FutureAssure	500	4.0%
InstaLife(RP)	500	4.0%
InstaLife(SP)	250	4.0%
FutureChild-RP	500	4.0%
FutureChild-SP	250	4.0%
FutureAnand	500	4.0%
FutureSaraAnand	500	4.0%
FutureDreamGuaranteePlan	500	4.0%
FutureGeneraliBimaGuarantee	500	4.0%
FutureGeneraliSecureIncome(RP)	500	4.0%
FutureGeneraliSecureIncome(SP)	250	4.0%
FutureGeneraliPearlsGuarantee	500	4.0%
FutureCare	500	4.0%
FutureGeneraliCarePlus	500	4.0%
FutureGeneraliSmartLife	500	4.0%
TermWithReturnofPremium	500	4.0%
FuturePension(RP)	500	4.0%
FuturePension(SP)	250	4.0%
FutureGeneraliFamilySecurePlan	500	4.0%
FutureGeneraliFamilyIncomePlan	500	4.0%
FutureGeneraliPensionGuarantee(SP)	250	4.0%
FutureGeneraliSaraBima	500	4.0%
FutureGeneraliAssurePlus	500	4.0%
FG Care Plus - Regular Pay	500	4.0%
FutureGeneraliPensionGuarantee(RP)	500	4.0%

INDIVIDUAL-UNIT LINKED

Future Pension Advantage(RP)	500	4.0%
Future Pension Advantage(SP)	250	4.0%
Future Pension Advantage Plus(RP)	500	4.0%
Future Pension Advantage Plus(SP)	250	4.0%
Future Generali Bima Gain	250	4.0%
Future Generali Bima Advantage Plus	500	4.0%
Future Generali Dhan Vridhi	500	4.0%
Future Generali Wealth Protect Plan	500	4.0%
Future Sanjeevani(RP)	500	4.0%
Future Freedom	500	4.0%
Future Sanjeevani(SP)	250	4.0%
Future Sanjeevani Plus(RP)	500	4.0%
Future Sanjeevani Plus(SP)	250	4.0%
Future Freedom Plus	500	4.0%
NAV Assure(RP)	500	4.0%
NAV Assure(SP)	250	4.0%
Future Generali NAV Insure Plan (RP)	500	4.0%
Future Generali NAV Insure Plan(SP)	250	4.0%
Future Generali Wealth Protect Plan -Revised	500	4.0%
Future Generali Pramukh Nivesh ULIP	250	4.0%
Future Guarantee Plus	500	4.0%
Future Generali Nivesh Plan(SP)	250	4.0%
Future Generali Select Insurance Plan	500	4.0%
Future Generali Nivesh Preferred	250	4.0%
Future Generali Bima Advantage	500	4.0%
Future Guarantee	500	4.0%

GROUP (TRADITIONAL & UNIT LINKED)

All Group Plans	As per Pricing basis
-----------------	----------------------

PREMIUM RELATED RENEWAL EXPENSES

ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX
--------------	--------------------------------------

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS	NIL
--------------	-----

SP-Single Premium

RP-Regular Premium