

## Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended December 31, 2014

## Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		December 31,	December 31,	December 31,	December 31,
		2014	2014	2013	2013
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net					
(a) Premium	L-4	1,597,873	3,505,542	1,698,680	3,972,204
(b) Reinsurance Ceded		(36,887)	(125,259)	(37,654)	(149,354)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		386,268	1,162,743	318,511	955,983
(b) Profit on Sale / Redemption of Investments		419,328	1,373,238	247,139	618,532
(c) Loss on Sale / Redemption of Investments		(40,492)	(164,990)	(73,814)	(436,707)
(d) Transfer /Gain on revaluation / change in Fair value*		39,613	286,288	315,063	183,265
Transfer from Shareholders' Fund		108,126	167,110	74,236	238,482
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		29,970	68,352	35,573	84,105
<b>Total (A)</b>		<b>2,503,799</b>	<b>6,273,024</b>	<b>2,577,734</b>	<b>5,466,510</b>
Commission	L-5	67,138	168,077	107,504	257,066
Operating Expenses related to Insurance Business	L-6	639,096	1,654,528	559,556	1,523,351
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		-	-	-	-
<b>Total (B)</b>		<b>706,234</b>	<b>1,822,605</b>	<b>667,060</b>	<b>1,780,417</b>
Benefits Paid (Net)	L-7	1,222,906	2,840,923	815,940	2,251,357
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		(134,216)	144,072	279,871	(282,375)
Non Linked		732,025	1,485,453	827,785	1,740,886
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(23,150)	(20,029)	(12,922)	(23,775)
(c) Amount accepted in Reinsurance					
<b>Total (C)</b>		<b>1,797,565</b>	<b>4,450,419</b>	<b>1,910,674</b>	<b>3,686,093</b>
<b>Surplus/ (Deficit ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
<b>Total (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
* 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 December 31, 2014

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended December 31, 2014	Quarter Ended December 31, 2014	Quarter Ended December 31, 2013	Quarter Ended December 31, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		58,806	174,913	67,683	200,601
(b) Profit on Sale / Redemption of Investments		8,660	32,618	4,857	16,428
(c) (Loss on Sale / Redemption of Investments)		(1,078)	(6,390)	(283)	(7,117)
Other Income		-	-	-	-
<b>Total (A)</b>		<b>66,388</b>	<b>201,141</b>	<b>72,257</b>	<b>209,912</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		448	1,365	637	1,696
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		839	2,738	663	1,971
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)		108,126	167,110	74,236	238,482
<b>Total (B)</b>		<b>109,413</b>	<b>171,213</b>	<b>75,536</b>	<b>242,149</b>
Profit / (Loss) before Tax		(43,025)	29,928	(3,279)	(32,237)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(43,025)	29,928	(3,279)	(32,237)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(11,959,077)	(12,032,030)	(11,674,235)	(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		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(12,002,102)</b>	<b>(12,002,102)</b>	<b>(11,677,514)</b>	<b>(11,677,514)</b>

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

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

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

Chief Financial Officer

Place : Mumbai  
Date :

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at December 31, 2014

(₹ '000)

Particulars	Schedule	As at	As at
		December 31, 2014	December 31, 2013
		Unaudited	Unaudited
<b>Sources of Funds</b>			
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		(109)	(106)
<b>Sub-Total</b>		<b>14,519,891</b>	<b>14,519,894</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		(626)	-
Policy Liabilities		14,008,774	11,143,081
Insurance Reserves		-	-
Provision for Linked Liabilities		8,771,853	8,751,443
<b>Sub-Total</b>		<b>22,780,001</b>	<b>19,894,524</b>
Funds for Future Appropriations			-
Reserves for Lapsed Unit-Linked Policies			-
Funds for Discontinued Policies			-
(i) Discontinued on Account of Non-Payment of Premium		690,734	342,620
(ii) Others		-	-
<b>Total</b>		<b>37,990,626</b>	<b>34,757,038</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	2,520,569	3,025,048
Policyholders'	L-13	13,791,632	10,663,127
Assets held to cover Linked Liabilities	L-14	9,462,588	9,094,063
Loans	L-15	12,100	4,411
Fixed Assets	L-16	23,499	33,480
Current Assets			
Cash and Bank Balances	L-17	148,754	108,579
Advances and Other Assets	L-18	1,235,614	1,068,164
<b>Sub-Total (A)</b>		<b>1,384,368</b>	<b>1,176,743</b>
Current Liabilities	L-19	1,175,521	891,360
Provisions	L-20	30,711	25,988
<b>Sub-Total (B)</b>		<b>1,206,232</b>	<b>917,348</b>
Net Current Assets (C) = (A - B)		178,136	259,395
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,002,102	11,677,514
<b>Total</b>		<b>37,990,626</b>	<b>34,757,038</b>

## CONTINGENT LIABILITIES

(₹ '000)

Particulars	As at	As at
	December 31, 2014	December 31, 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	12,203	33,111
<b>TOTAL</b>	<b>12,203</b>	<b>33,111</b>

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 December 31, 2014	Quarter Ended December 31, 2014	Quarter Ended December 31, 2013	Quarter Ended December 31, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	616,410	1,163,878	517,699	1,058,292
	Renewal Premiums	969,532	2,296,931	1,025,397	2,552,990
	Single Premiums	11,931	44,733	155,584	360,922
	<b>Total</b>	<b>1,597,873</b>	<b>3,505,542</b>	<b>1,698,680</b>	<b>3,972,204</b>

**FORM L-5 - COMMISSION SCHEDULE**

(₹ '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended December 31, 2014	Quarter Ended December 31, 2014	Quarter Ended December 31, 2013	Quarter Ended December 31, 2013
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	47,788	127,472	82,606	209,209
	- Renewal Premiums	19,254	40,218	23,293	44,194
	- Single Premiums	96	387	1,605	3,663
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	<b>Net commission</b>	<b>67,138</b>	<b>168,077</b>	<b>107,504</b>	<b>257,066</b>
	<b>Breakup of Commission Expenses (Gross) incurred to procure business</b>				
	Agents	33,370	87,389	59,777	144,665
	Brokers	26,808	60,329	20,160	51,489
	Corporate Agency	6,946	20,347	27,561	60,857
	Referral	12000	12000	6	55
	<b>Total</b>	<b>67,136</b>	<b>168,077</b>	<b>107,504</b>	<b>257,066</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

Particulars	For the Quarter Ended December 31, 2014	Upto the Quarter Ended December 31, 2014	For the Quarter Ended December 31, 2013	Upto the Quarter Ended December 31, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	294,010	767,845	249,943	722,803
Travel, Conveyance and Vehicle Running Expenses	4,078	13,960	13,939	37,458
Training Expenses (including Staff Training) (Net of Recovery)	1,700	6,100	13,769	21,720
Rent, Rates and Taxes	109,790	312,600	96,614	293,058
Repairs	19,990	48,091	22,000	67,491
Printing and Stationery	3,185	9,331	4,540	11,394
Communication Expenses	11,292	28,072	14,546	39,304
Legal and Professional Charges	23,073	53,136	16,636	41,120
Medical Fees	986	2,184	1,003	2,381
Auditors' Fees, Expenses etc.				
(a) as Auditor	726	2,177	775	2,400
(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	109	437	15	30
Advertisement and Publicity	120,256	264,662	67,089	127,070
Interest and Bank Charges	4,277	13,640	4,964	15,457
Depreciation	5,193	15,117	4,788	15,311
Others:				
Service Tax	17,459	53,986	19,367	60,406
Membership and Subscriptions	1,116	3,860	2,061	3,396
Information Technology and related Expenses	13,126	32,606	15,496	29,578
Outsourcing Expenses	7,410	22,582	8,758	25,602
Other Expenses	1,320	4,142	3,253	7,372
<b>Total</b>	<b>639,096</b>	<b>1,654,528</b>	<b>559,556</b>	<b>1,523,351</b>

## FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

Particulars	For the Quarter Ended December 31, 2014	Upto the Quarter Ended December 31, 2014	For the Quarter Ended December 31, 2013	Upto the Quarter Ended December 31, 2013
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	98,795	349,325	88,116	301,653
(b) Claims by Maturity	11,417	71,563	2,575	14,471
(c) Annuities / Pension Payment,	217	598	219	567
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits	-	-	-	-
Surrender and Partial Withdrawal	1,084,155	2,310,892	715,013	1,920,799
Critical Illness		275		
Gratuity	40,770	221,023	35,783	88,906
Superannuation		2,285		6,696
Other Benefits	4,563	9,571	410	1,190
Claims related Expenses	1,677	4,946	3,278	6,452
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(18,688)	(129,555)	(29,454)	(89,377)
(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	-	-	-	-
<b>Total</b>	<b>1,222,906</b>	<b>2,840,923</b>	<b>815,940</b>	<b>2,251,357</b>

**FORM L-8-SHARE CAPITAL SCHEDULE**

(₹ '000)

	Particulars	As at	As at
		December 31, 2014	December 31, 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	-	-
	<b>Total</b>	<b>14,520,000</b>	<b>14,520,000</b>

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

	Particulars	As at December 31, 2014		As at December 31, 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	43,560,000	3.00
	- Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
	- Industrial Investment Trust Limited	326,700,000	22.50	326,700,000	22.50
	Foreign - Participatie Maatschappij Graafsschap Holland NV	370,260,000	25.50	370,260,000	25.50
	Other:	-	-	-	-
	<b>Total</b>	<b>1,452,000,000</b>	<b>100</b>	<b>1,452,000,000</b>	<b>100</b>

\* Shares held by Future Retail Limited and its nominees

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

(₹ '000)

	Particulars	As at December 31, 2014	As at December 31, 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	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(₹ '000)

	Particulars	As at December 31, 2014	As at December 31, 2013
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	<b>Total</b>	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

Particulars	As at December 31, 2014	As at December 31, 2013
	Unaudited	Unaudited
<b>Long Term Investments</b>		
Government Securities and Government Guaranteed Bonds* including Treasury Bills (Refer Note(i))	582,413	1,055,209
Other Approved Securities	282,195	350,265
Other Investments		
(a) Shares		
(aa) Equity	124,623	26,348
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	662,953	426,008
(e) Other Securities - Fixed Deposits with Bank	75,000	75,000
(f) Subsidiaries		
Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	793,385	966,667
Other than Approved Investments		
	<b>2,520,569</b>	<b>2,899,497</b>
<b>Short Term Investments</b>		
Government Securities and Government Guaranteed Bonds including Treasury Bills	-	100,551
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities - Fixed Deposits with Bank	-	25,000
(f) Subsidiaries	-	-
Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
	-	<b>125,551</b>
<b>Total</b>	<b>2,520,569</b>	<b>3,025,048</b>

Notes:

- (i) \*Include Rs. 98,230(000) (Previous Period Rs. 98,166(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. 2,367,496(000) (Previous Year Rs. 2,871,046(000)) & Rs. 2,477,051(000) (Previous Year Rs. 2,742,673(000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. NIL (000) (Previous Year Rs. 125,551(000)) & Rs. NIL(000) (Previous Year Rs. 123,855(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at	As at
		December 31, 2014	December 31, 2013
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	5,312,292	3,567,115
	Other Approved Securities	2,099,540	1,944,179
	Other Investments		
	(a) Shares		
	(aa) Equity	107,896	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,002	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	2,287,051	1,417,059
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,809,718	3,553,172
	Other than Approved Investments	-	-
		<b>13,621,499</b>	<b>10,481,525</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	17,152
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	110,000	114,500
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	60,133	49,950
	Other than Approved Investments	-	-
		<b>170,133</b>	<b>181,602</b>
	<b>Total</b>	<b>13,791,632</b>	<b>10,663,127</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 13,483,511(000) (Previous Year Rs. 10,481,526(000)) & Rs. 14,014,680(000) (Previous Year Rs. 10,018,902(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 170,133(000) (Previous Year Rs. 181,602(000)) & Rs. 170,133(000) (Previous Year Rs. 180,980(000)) respectively

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

(₹ '000)

	Particulars	As at	As at
		December 31, 2014	December 31, 2013
		Unaudited	Unaudited
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	358,409	591,227
	Other Approved Securities	1,247,294	963,366
	Other Investments		
	(a) Shares		
	(aa) Equity	4,348,108	4,124,231
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	939,255	802,010
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,601,967	1,742,655
	Other than Approved Investments	125,632	319,449
		<b>8,620,665</b>	<b>8,542,938</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	392,922	-
	Other Approved Securities	947	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	889
	(e) Other Securities	388,965	216,946
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	99,913
	Other than Approved Investments	-	-
	Net Current Assets	59,089	233,377
		<b>841,923</b>	<b>551,125</b>
	<b>Total</b>	<b>9,462,588</b>	<b>9,094,063</b>

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,615,574(000) (Previous Year Rs. 3,483,251(000)) & Rs. 3,615,574(000) (Previous Year Rs. 3,483,251(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 782,834(000) (Previous Year Rs. 377,649(000)) & Rs. 782,834(000) (Previous Year Rs. 377,649(000)) respectively.

## FORM L-15-LOANS SCHEDULE

(₹ '000)

Particulars	As at December 31, 2014	As at December 31, 2013
	Unaudited	Unaudited
<b>Security-wise Classification</b>		
<b>Secured</b>		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	12,100	4,411
(d) Others	-	-
<b>Unsecured</b>		
(a) Loans against Policies	-	-
(b) Others	-	-
<b>Total</b>	<b>12,100</b>	<b>4,411</b>
<b>Borrower-wise Classification</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	12,100	4,411
(f) Others	-	-
<b>Total</b>	<b>12,100</b>	<b>4,411</b>
<b>Performance-wise Classification</b>		
(a) Loans classified as Standard		
(aa) In India	12,100	4,411
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>12,100</b>	<b>4,411</b>
<b>Maturity-wise Classification</b>		
(a) Short-Term	-	-
(b) Long-Term	12,100	4,411
<b>Total</b>	<b>12,100</b>	<b>4,411</b>

## FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2014	Additions	Deductions	As at December 31, 2014	As at April 1, 2014	Upto the Quarter ended December 31, 2014	On Sales / Adjustments	As at December 31, 2014	As at December 31, 2014	As at December 31, 2013
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	245,363	1,637	-	247,000	217,859	13,956	-	231,815	15,185	29,838
<b>Tangible Assets</b>										
Leasehold Improvements	-	618	-	618	-	20	-	20	598	-
Furniture and Fittings	-	43	-	43	-	2	-	2	41	-
Information Technology Equipment	2,237	52	-	2,289	466	564	-	1,030	1,259	1,954
Vehicles	3,006	-	-	3,006	2,409	454	-	2,863	143	743
Office Equipment	551	1,148	-	1,699	84	121	-	205	1,494	445
<b>Total</b>	<b>251,157</b>	<b>3,498</b>	<b>-</b>	<b>254,655</b>	<b>220,818</b>	<b>15,117</b>	<b>-</b>	<b>235,935</b>	<b>18,720</b>	<b>32,980</b>
Capital Work in Progress									4,779	500
<b>Grand Total</b>	<b>251,157</b>	<b>3,498</b>		<b>254,655</b>	<b>220,818</b>	<b>15,117</b>		<b>235,935</b>	<b>23,499</b>	<b>33,480</b>
Previous Period	222,530	28,021	1,638	248,913	201,679	15,311	1,057	215,933	33,480	

## FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at	As at
		December 31, 2014	December 31, 2013
		Unaudited	Unaudited
<b>1</b>	<b>Cash (including Cheques, Drafts and Stamps)</b>	4,122	2,377
<b>2</b>	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	144,632	106,202
	(c) Others	-	-
<b>3</b>	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
<b>4</b>	<b>Others</b>	-	-
	<b>Total</b>	<b>148,754</b>	<b>108,579</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	148,753	108,578
	- Outside India	-	-
	<b>Total</b>	<b>148,754</b>	<b>108,579</b>

## FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars	As at December 31, 2014	As at December 31, 2013
	Unaudited	Unaudited
<b>Advances</b>		
Reserve Deposits with Ceding Companies	-	-
Application Money for Investments	-	-
Prepayments	25,445	29,035
Advances to Directors / Officers	-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
Others:		
Advances to Suppliers	22,206	34,765
Advances to Employees	2,222	3,031
<b>Total (A)</b>	<b>50,353</b>	<b>67,311</b>
<b>Other Assets</b>		
Income Accrued on Investments		
(a) Shareholders'	82,167	88,088
(b) Policyholders'	364,172	309,290
Outstanding Premiums	362,253	248,277
Agents' Balances	7,631	12,716
Foreign Agencies Balances	-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)	76,756	-
Due from Subsidiaries / Holding Company	-	-
Deposit with Reserve Bank of India	-	-
Others:	-	-
Refundable Security Deposits	192,303	217,373
Service Tax Unutilised Credit	97,066	124,383
Other Receivables	2,913	726
<b>Total (B)</b>	<b>1,185,261</b>	<b>1,000,853</b>
<b>Total (A + B)</b>	<b>1,235,614</b>	<b>1,068,164</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

(₹ '000)

	Particulars	As at December 31, 2014	As at December 31, 2013
		Unaudited	Unaudited
	Agents' Balances	19,866	43,151
	Balances due to Other Insurance Companies	11,199	27,677
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	25,468	29,880
	Unallocated Premium	198,363	143,998
	Sundry Creditors	284,938	252,163
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	511,880	264,474
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	79,759	101,927
	Others:		
	Statutory Dues	40,494	22,362
	Dues to Employees	2,231	1,817
	Retention Money Payable	1,323	3,911
	<b>Total</b>	<b>1,175,521</b>	<b>891,360</b>

**FORM L-20-PROVISIONS SCHEDULE**

(₹ '000)

	Particulars	As at December 31, 2014	As at December 31, 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
	<b>Total</b>	<b>30,711</b>	<b>25,988</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

(₹ '000)

	Particulars	As at December 31, 2014	As at December 31, 2013
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>

## PERIODIC DISCLOSURES

## FORM L-22 Analytical Ratios

Insurer: **Future General India Life Insurance Company Limited**Date: **12/31/2014**

## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Dec 31, 2014	Upto the Quarter ending Dec 31, 2014	For the Year Quarter ending Dec 31, 2013	Upto the Quarter ending Dec 31, 2013
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-32%	-23%	16%	0%
No business in last preiod	Non Linked Individual Pension	100%	8258%	-117%	-83%
	Non Linked Group	58%	48%	377%	-25%
	Linked Individual Life	-55%	-57%	197%	259%
	Linked Individual Pension	-100%	-86%	-115%	-147%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	98%	96%	98%	96%
3	Expense of Management to Gross Direct Premium Ratio	44%	52%	39%	45%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	5%	6%	6%
5	Ratio of policy holder's liabilities to shareholder's funds	932%	932%	712%	712%
6	Growth rate of shareholders' fund	-11%	-11%	49%	49%
7	Ratio of surplus to policy holders' liability	0.00%	0.00%	0%	0%
8	Change in net worth (Rs.'000)	(324,588)	(324,588)	940,232	940,232
9	Profit after tax/Total Income	-1.75%	0.47%	-0.13%	-0.59%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	1024%	1024%	801%	801%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.61%	9.61%	9.35%	9.35%
14	Conservative Ratio	57%	58%	73%	61%
15	Persistency Ratio				
	For 13th month	34.45%	38.64%	41.24%	44.43%
	For 25th month	33.34%	35.36%	30.74%	31.48%
	For 37th month	24.56%	24.68%	24.28%	25.56%
	For 49th month	21.11%	19.45%	17.99%	20.44%
	For 61st month	6.99%	8.36%	20.41%	20.78%
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	3.00	3.00
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	22.50	22.50	22.50	22.50
	Foreign - Participatie Maatschappij Graafsschap 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.)	0.02	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)	1.73	1.73	1.96	1.96

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

## For the period ending November 2014 (September 2014 to November 2014)

13th month : All policies inception in the period &lt;=30-11-2013 And &gt;=01-09-2013

25th month: All policies inception in the period &lt;=30-11-2012 And &gt;=01-09-2012

37th month : All policies inception in the period &lt;=30-11-2011 And &gt;=01-09-2011

49th month : All policies inception in the period &lt;=30-11-2010 And &gt;=01-09-2010

61st month : All policies inception in the period &lt;=30-11-2009 And &gt;=01-09-2009

## Up to the period ending November 2014 (April 2014 to November 2014)

13th month : All policies inception in the period &lt;=30-11-2013 And &gt;=01-04-2013

25th month: All policies inception in the period &lt;=30-11-2012 And &gt;=01-04-2012

37th month : All policies inception in the period &lt;=30-11-2011 And &gt;=01-04-2011

49th month : All policies inception in the period &lt;=30-11-2010 And &gt;=01-04-2010

61st month : All policies inception in the period &lt;=30-11-2009 And &gt;=01-04-2009

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

## PERIODIC DISCLOSURES

### FORM L-24 Valuation of net liabilities

Insurer: Future Generali India Life Insurance Company Limited

Date:

12/31/2014

*(Rs in Lakhs)*

Valuation of net liabilities			
Sl.No.	Particular	As at 31/12/2014	As at 31/12/2013 for the corresponding previous year
1	<b>Linked</b>		
a	Life	95,581	92,580
b	General Annuity	-	-
c	Pension	5,461	7,746
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	130,709	100,045
b	General Annuity	213	82
c	Pension	2,750	1,919
d	Health	-	-

**PERIODIC DISCLOSURES**

FORM L : Geographical Distribution Channel - Individuals

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

Date: **31/12/2014**

*(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	38	38	10	136	257	257	79	1,097	295	295	89	1233
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	6	6	1	12	26	26	7	79	32	32	7	92
4	Bihar	560	560	89	1,239	606	606	107	1,583	1166	1166	196	2822
5	Chattisgarh	1	1	0	1	21	21	7	66	22	22	7	68
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	9	9	3	33	39	39	11	194	48	48	15	227
8	Haryana	11	11	2	43	106	106	25	721	117	117	27	764
9	Himachal Pradesh	12	12	3	28	24	24	10	66	36	36	14	94
10	Jammu & Kashmir	18	18	7	81	18	18	3	51	36	36	10	131
11	Jharkhand	41	41	11	132	74	74	14	228	115	115	25	360
12	Karnataka	13	13	3	42	125	125	56	1,167	138	138	59	1209
13	Kerala	3	3	1	12	338	338	164	1,344	341	341	165	1355
14	Madhya Pradesh	16	16	5	40	70	70	18	182	86	86	23	222
15	Maharashtra	333	333	151	1,972	1,700	1,700	761	10,994	2033	2033	911	12966
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	85	85	18	273	147	147	42	547	232	232	60	819
21	Punjab	2	2	0	6	25	25	4	70	27	27	4	76
22	Rajasthan	23	23	6	82	83	83	22	414	106	106	28	495
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	54	54	14	208	489	489	152	2,405	543	543	166	2613
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	332	332	62	842	705	705	161	2,238	1037	1037	223	3080
27	UttraKhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	288	288	49	881	296	296	78	1,129	584	584	127	2010
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	95	95	33	473	52	52	25	292	147	147	57	765
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	206	206	76	961	1,239	1,239	507	7,156	1445	1445	584	8117
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	<b>Company Total</b>	<b>2146</b>	<b>2146</b>	<b>544</b>	<b>7495</b>	<b>6440</b>	<b>6440</b>	<b>2254</b>	<b>32023</b>	<b>8586</b>	<b>8586</b>	<b>2798</b>	<b>39518</b>

**PERIODIC DISCLOSURES**

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

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

Date: **31/12/2014**

*(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	165	165	30	900	765	765	217	2,963	930	930	247	3862
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	36	36	5	71	101	101	17	236	137	137	22	307
4	Bihar	1,710	1,710	276	3,578	1,961	1,961	345	4,771	3671	3671	622	8349
5	Chattisgarh	12	12	3	25	56	56	20	232	68	68	22	256
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	21	21	9	67	146	146	52	544	167	167	60	611
8	Haryana	29	29	6	154	352	352	74	1,529	381	381	81	1683
9	Himachal Pradesh	44	44	12	106	51	51	8	125	95	95	20	231
10	Jammu & Kashmir	33	33	11	136	46	46	15	160	79	79	26	296
11	Jharkhand	139	139	30	346	226	226	49	602	365	365	79	949
12	Karnataka	33	33	9	101	323	323	120	1,980	356	356	130	2081
13	Kerala	5	5	1	16	762	762	345	3,057	767	767	347	3072
14	Madhya Pradesh	99	99	25	238	244	244	52	523	343	343	77	762
15	Maharashtra	913	913	352	4,508	4,663	4,663	2,022	26,476	5576	5576	2374	30983
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	250	250	55	668	411	411	106	1,282	661	661	161	1950
21	Punjab	18	18	5	65	70	70	18	250	88	88	23	315
22	Rajasthan	52	52	15	178	243	243	75	1,163	295	295	90	1342
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	167	167	39	533	1,097	1,097	293	4,648	1264	1264	332	5181
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	1,087	1,087	200	2,655	2,370	2,370	514	6,343	3457	3457	714	8998
27	Uttarakhand	-	-	-	-	3	3	2	20	3	3	2	20
28	West Bengal	644	644	124	1,754	945	945	257	3,140	1589	1589	381	4893
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	269	269	84	1,186	152	152	51	672	421	421	134	1858
31	Dadra & Nagaraveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	459	459	168	2,120	2,770	2,770	1,132	15,425	3229	3229	1301	17545
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	<b>Company Total</b>	<b>6185</b>	<b>6185</b>	<b>1459</b>	<b>19406</b>	<b>17757</b>	<b>17757</b>	<b>5786</b>	<b>76139</b>	<b>23942</b>	<b>23942</b>	<b>7245</b>	<b>95545</b>

**PERIODIC DISCLOSURES**

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31/12/2014

*(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	-	-	-	-	10	3,226	24	29,645	10	3226	24	29645
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	-	-	-	-	-	-	-	-	0	0	0	0
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	0
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	0
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	-	-	-	-	-	-	-	-	0	0	0	0
8	Haryana	-	-	-	-	-	-	-	-	0	0	0	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	0
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	0
12	Karnataka	-	-	-	-	4	24,607	1,129	46,023	4	24607	1129	46023
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	6	17,894	1,653	91,604	6	17894	1653	91604
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	-	-	-	-	-	-	-	-	0	0	0	0
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	0
22	Rajasthan	-	-	-	-	-	-	-	-	0	0	0	0
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	-	-	-	-	-	-	-	-	0	0	0	0
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
27	UttraKhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	-	-	-	-	-	-	-	-	0	0	0	0
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	0
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	-	-	-	-	-	-	-	-	0	0	0	0
34	Lakshadweep	-	-	-	-	14	13,558	681	204,128	14	13558	681	204128
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	<b>Company Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>59285</b>	<b>3485</b>	<b>371,400</b>	<b>34</b>	<b>59285</b>	<b>3485</b>	<b>371400</b>

**PERIODIC DISCLOSURES**

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31/12/2014

(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	-	-	-	-	17	6,697	76	100,523	17	6,697	76	100,523
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	7	30,312	1,536	68,599	7	30,312	1,536	68,599
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	22	44,497	2,286	685,874	22	44,497	2,286	685,874
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	8	8,240	262	95,169	8	8,240	262	95,169
34	Lakshadweep	-	-	-	-	14	13,558	681	204,128	14	13,558	681	204,128
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	68	103,304	4,841	1,154,294	68	103,304	4,841	1,154,294

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

PART A

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 31st December 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)

Total Application as per Balance Sheet (A)		<u>3,799.06</u>
Add: (B)		
Provisions	Sch 14	3.07
Liabilities	Sch 13	<u>116.83</u>
		<b>119.91</b>
Less: (C)		
Debit Balance in P&L A/c		1,198.63
Deferred Tax asset		
Loans	Sch 9	1.21
Adv & Other Assets	Sch 12	124.42
Cash & Bank Balance	Sch 11	14.88
Fixed Assets	Sch 10	2.35
Misc. Exp Not Written Off	Sch 15	0.00
		<u>2,577.48</u>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	<u>2,577.48</u>
Balance Sheet Value of :	
A.Life Fund	1,386.63
B.Pension & General Annuity and Group Business	244.59
C. Unit Linked Funds	<u>946.26</u>
	<u>2,577.48</u>
Difference	<b>0.00</b>

Funds available for Investments

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund l = a+f+h	Market Value (j)	
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)						
1	Central Govt. Sec.	Not less than 25%	58.24	11.97	330.01	118.41	518.63	37.40	-	518.63	537.26	
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	86.46	29.51	430.85	172.72	719.54	51.89	-	719.54	743.64	
3	Investment subject to Exposure Norms		0.00	0.00	0.00	0.00					0.00	
	a Housing & Infrastructure	Not less than 15%	0.00	0.00	0.00	0.00					0.00	
	i) Approved Investments		79.11	18.22	180.89	112.24	390.47	28.16	-	390.47	406.29	
	ii) Other investments		-	0.22	-	0.22	0.44	0.03	-	0.44	0.44	
	b i) Approved Investments	Not exceeding 35%	86.26	24.67	126.38	38.87	276.17	19.92	-	276.17	289.39	
	ii) Other investments						0.00	-	-	0.00	0.00	
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>-</b>	<b>252.06</b>	<b>72.40</b>	<b>738.34</b>	<b>323.83</b>	<b>1,386.63</b>	<b>100.00</b>	<b>-</b>	<b>1,386.63</b>	<b>1,439.76</b>

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
			PAR (a)	NON PAR (b)					
1	Central Govt. Sec.	Not less than 20%		70.84	70.84	28.96		70.84	73.12
2	Central Govt. Sec,State Govt. Sec or Other Approved	Not less than 40%		108.10	108.10	44.20		108.10	111.30
3	Balance in Approved Investment	Not exceeding 60%		136.49	136.49	55.80		136.49	143.73
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	-	<b>244.59</b>	<b>244.59</b>	<b>100.00</b>	-	<b>244.59</b>	<b>255.03</b>

**LINKED BUSINESS**

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	Not less than 75%	-	919.59	919.59	97.18
2	Other Investments	Not more than 25%	-	26.67	26.67	2.82
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	-	<b>946.26</b>	<b>946.26</b>	<b>100.00</b>

**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 : 31st December 2014

Periodicity of Submission : Quarterly

Particulars	Future Secure Fund	Future Income Fund
Opening Balance (Market Value)	36.09	147.66
Add: Inflow during the Quarter	0.74	1.86
Increase / (Decrease) value of Inv [Net]	1.98	8.18
Less: Outflow during the Quarter	-1.69	-3.55
<b>Total Investible Funds (Mkt Value)</b>	<b>37.12</b>	<b>154.16</b>

Investment of Unit Fund	Future Secure Fund		Future Income Fund	
	Actual Inv.	%	Actual Inv.	%
<b>Approved Investments (&gt;=75%)</b>				
Central Govt. Securities	5.17	13.93	14.83	9.62
State Govt. Securities	27.28	73.50	38.06	24.69
Other Approved Securities	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	49.22	31.93
Infrastructure Bonds	0.00	0.00	44.64	28.96
Equity	0.00	0.00	0.00	0.00
Money Market Investments	3.83	10.31	2.73	1.77
Mutual funds	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>36.28</b>	<b>97.74</b>	<b>149.48</b>	<b>96.97</b>
<b>Current Assets:</b>				
Accrued Interest	0.84	2.27	4.47	2.90
Dividend Receivable	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.01	0.23	0.15
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
<b>Less: Current Liabilities</b>				
Payable for Investments	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.00	0.01	0.00
Other Current Liabilities (for Investments)	0.00	0.01	0.01	0.01
<b>Sub Total (B)</b>	<b>0.84</b>	<b>2.26</b>	<b>4.68</b>	<b>3.03</b>
<b>Other Investments (&lt;=25%)</b>				
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
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total (A+B+C)</b>	<b>37.12</b>	<b>100.00</b>	<b>154.16</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB2)</b>				

Note:

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

Future Balance Fund	Future Maximise Fund	Future Pension Secure Fund
225.08	153.82	4.41
0.00	0.27	0.18
10.18	7.27	0.22
-40.47	-11.68	-0.74
<b>194.78</b>	<b>149.67</b>	<b>4.07</b>

Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
3.09	1.58	0.95	0.63	0.00	0.00
9.83	5.05	7.21	4.81	0.80	19.62
0.00	0.00	0.00	0.00	0.00	0.00
30.14	15.47	5.27	3.52	1.11	27.29
47.76	24.52	3.89	2.60	1.35	33.21
93.15	47.82	113.97	76.15	0.00	0.00
7.56	3.88	12.78	8.54	0.70	17.17
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>191.52</b>	<b>98.33</b>	<b>144.07</b>	<b>96.26</b>	<b>3.96</b>	<b>97.30</b>
2.82	1.45	0.77	0.52	0.11	2.72
0.00	0.00	0.00	0.00	0.00	0.00
-3.75	-1.93	-0.22	-0.15	0.00	0.01
0.75	0.38	0.93	0.62	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1.40	0.72	1.95	1.30	0.00	0.00
0.01	0.00	0.01	0.00	0.00	0.00
0.01	0.00	0.00	0.00	0.00	0.01
<b>-1.61</b>	<b>-0.82</b>	<b>-0.48</b>	<b>-0.32</b>	<b>0.11</b>	<b>2.70</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
4.87	2.50	6.09	4.07	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>4.87</b>	<b>2.50</b>	<b>6.09</b>	<b>4.07</b>	<b>0.00</b>	<b>0.00</b>
<b>194.78</b>	<b>100.00</b>	<b>149.67</b>	<b>100.00</b>	<b>4.07</b>	<b>100.00</b>

Future Pension Balance Fund	Future Pension Growth Fund	Future Pension Active Fund
5.34	8.57	39.45
0.11	0.04	0.17
0.26	0.42	1.70
-0.74	-0.87	-4.62
<b>4.97</b>	<b>8.17</b>	<b>36.70</b>

Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00
0.59	11.78	0.11	1.34	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1.40	28.23	0.93	11.39	0.00	0.00
1.69	33.95	0.72	8.86	0.00	0.00
0.69	13.81	4.89	59.84	30.42	82.87
0.41	8.25	1.21	14.80	4.53	12.35
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>4.78</b>	<b>96.02</b>	<b>7.86</b>	<b>96.25</b>	<b>34.95</b>	<b>95.23</b>
0.17	3.45	0.12	1.53	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	-0.09	-0.01	-0.10	-0.01	-0.03
0.00	0.00	0.09	1.14	0.17	0.46
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.09	1.13	0.21	0.56
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.01	0.00	0.01	0.00	0.00
<b>0.17</b>	<b>3.34</b>	<b>0.12</b>	<b>1.43</b>	<b>-0.05</b>	<b>-0.14</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.03	0.64	0.19	2.33	1.80	4.91
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	0.00	0.00
<b>0.03</b>	<b>0.64</b>	<b>0.19</b>	<b>2.33</b>	<b>1.80</b>	<b>4.91</b>
<b>4.97</b>	<b>100.00</b>	<b>8.17</b>	<b>100.00</b>	<b>36.70</b>	<b>100.00</b>

**PART - B**

<b>Future Group Secure Fund</b>	<b>Future Group Balance Fund</b>	<b>Future Group Maximise Fund</b>
0.03	0.36	0.28
0.00	0.01	0.00
0.00	0.01	0.01
0.00	-0.02	-0.01
<b>0.03</b>	<b>0.37</b>	<b>0.28</b>

<b>Future Group Secure Fund</b>		<b>Future Group Balance Fund</b>		<b>Future Group Maximise Fund</b>	
<b>Actual Inv.</b>	<b>%</b>	<b>Actual Inv.</b>	<b>%</b>	<b>Actual Inv.</b>	<b>%</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.02	82.75	0.16	43.64	0.11	38.72
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.10	26.71	0.12	44.35
0.00	13.98	0.10	27.95	0.04	15.41
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>0.03</b>	<b>96.72</b>	<b>0.36</b>	<b>98.30</b>	<b>0.28</b>	<b>98.48</b>
0.00	2.93	0.01	1.68	0.00	1.48
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.36	0.00	0.03	0.00	0.05
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>0.00</b>	<b>3.28</b>	<b>0.01</b>	<b>1.70</b>	<b>0.00</b>	<b>1.52</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>0.03</b>	<b>100.00</b>	<b>0.37</b>	<b>100.00</b>	<b>0.28</b>	<b>100.00</b>

Future Apex Fund	Future Dynamic Growth Fund	Future NAV - Guarantee Fund
22.58	51.73	35.15
0.13	0.00	0.87
1.20	2.20	1.31
-1.93	-5.59	-0.88
<b>21.99</b>	<b>48.34</b>	<b>36.44</b>

Future Apex Fund		Future Dynamic Growth Fund		Future NAV - Guarantee Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.54	1.11	2.54	6.96
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	5.54	11.45	0.31	0.86
0.00	0.00	2.89	5.97	1.95	5.36
18.15	82.53	32.18	66.56	25.33	69.50
2.72	12.38	5.19	10.74	4.55	12.49
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>20.87</b>	<b>94.91</b>	<b>46.32</b>	<b>95.83</b>	<b>34.69</b>	<b>95.17</b>
0.00	0.00	0.31	0.64	0.12	0.32
0.00	0.00	0.00	0.00	0.00	0.00
0.01	0.07	-0.08	-0.16	0.09	0.25
0.39	1.75	0.18	0.37	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.21	0.93	0.23	0.48	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.01
0.00	0.00	0.00	0.01	0.00	0.00
<b>0.19</b>	<b>0.88</b>	<b>0.18</b>	<b>0.37</b>	<b>0.20</b>	<b>0.56</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.93	4.21	1.84	3.81	1.56	4.27
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>0.93</b>	<b>4.21</b>	<b>1.84</b>	<b>3.81</b>	<b>1.56</b>	<b>4.27</b>
<b>21.99</b>	<b>100.00</b>	<b>48.34</b>	<b>100.00</b>	<b>36.44</b>	<b>100.00</b>

## PART -B

Rs. Crore

Future Opportunity Fund	Future Discontinuance Policy Fund	Total
170.84	58.28	959.68
2.60	7.64	14.62
8.03	3.26	46.23
-1.35	-0.13	-74.27
<b>180.12</b>	<b>69.05</b>	<b>946.26</b>

Future Opportunity Fund		Future Discontinuance Policy Fund		Total	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	11.81	17.10	35.84	3.79
0.00	0.00	37.59	54.44	124.82	13.19
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	93.93	9.93
2.16	1.20	0.00	0.00	107.06	11.31
154.85	85.97	0.00	0.00	473.84	50.07
13.15	7.30	18.69	27.06	78.19	8.26
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>170.16</b>	<b>94.47</b>	<b>68.08</b>	<b>98.61</b>	<b>913.68</b>	<b>96.56</b>
0.08	0.04	0.97	1.41	10.80	1.14
0.00	0.00	0.00	0.00	0.00	0.00
0.17	0.09	-0.01	-0.01	-3.58	-0.38
2.23	1.24	0.00	0.00	4.73	0.50
0.00	0.00	0.00	0.00	0.00	0.00
1.88	1.04	0.00	0.00	5.96	0.63
0.01	0.00	0.00	0.00	0.04	0.00
0.00	0.00	0.00	0.00	0.04	0.00
<b>0.59</b>	<b>0.33</b>	<b>0.96</b>	<b>1.39</b>	<b>5.91</b>	<b>0.62</b>
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
9.37	5.20	0.00	0.00	26.67	2.82
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
<b>9.37</b>	<b>5.20</b>	<b>0.00</b>	<b>0.00</b>	<b>26.67</b>	<b>2.82</b>
<b>180.12</b>	<b>100.00</b>	<b>69.05</b>	<b>100.00</b>	<b>946.26</b>	<b>100.00</b>

**L-28-Form 3A (Part C)**

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st December 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	37.12	17.84	17.84	16.90	16.47	15.59	22.21%	10.80%	17.86
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	154.16	19.25	19.25	18.23	17.85	16.54	22.16%	11.48%	19.31
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	194.78	16.89	16.89	16.13	15.66	13.77	18.61%	13.27%	17.21
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	149.67	19.02	19.02	18.15	17.53	14.65	19.01%	16.74%	19.60
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	4.07	19.36	19.36	18.41	17.99	16.65	20.59%	11.84%	19.40
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	4.97	19.39	19.39	18.46	17.90	16.28	20.11%	12.48%	19.44
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	8.17	23.18	23.18	22.03	21.22	18.26	20.73%	16.25%	23.66
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	36.70	27.12	27.12	25.97	24.83	20.68	17.55%	18.18%	28.10
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03	14.61	14.61	13.87	13.58	12.84	20.92%	9.56%	14.63
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.37	15.48	15.48	14.95	14.42	13.16	14.09%	12.94%	15.59
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.28	16.21	16.21	15.78	15.09	13.34	10.88%	14.25%	16.52
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	21.99	16.15	16.15	15.32	14.69	12.11	21.66%	19.85%	16.65
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	48.34	15.23	15.23	14.60	14.08	12.02	17.07%	15.47%	15.68
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	36.44	13.52	13.52	13.04	12.61	10.56	14.64%	14.78%	13.98
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	180.12	13.80	13.80	13.18	12.69	10.49	18.67%	18.46%	14.27
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	69.05	12.65	12.65	12.01	11.74	11.06	21.09%	NA	12.65
					<b>946.26</b>								

**CERTIFICATION**

Date:

Note:

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

Shrisai		PERIODIC DISCLOSURES	
FORM L-29		Detail regarding debt securities	
Statement as on: 31 <sup>st</sup> December 2014		Date: 12/31/2014	
Insurer: Future Generali India Life Insurance Co.Ltd.			
(Rs in Crore)			

Detail Regarding debt securities - Non ULIP								
	MARKET VALUE				Book Value			
	As at 31 <sup>st</sup> December, 2014	as % of total for this class	As at 31 <sup>st</sup> December, 2013	as % of total for this class	As at 31 <sup>st</sup> December, 2014	as % of total for this class	As at 31 <sup>st</sup> December, 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	531.03	32.24%	468.23	36.43%	510.07	32.21%	482.68	35.90%
AA or better	271.90	16.51%	158.39	12.32%	256.27	16.18%	158.40	11.78%
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)	844.26	51.25%	658.58	51.24%	817.28	51.61%	703.45	52.32%
	<b>1,647.19</b>	<b>100.00%</b>	<b>1,285.19</b>	<b>100.00%</b>	<b>1,583.61</b>	<b>100.00%</b>	<b>1,344.52</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	6.01	0.37%	16.53	1.29%	6.01	0.38%	16.77	1.25%
more than 1 year and upto 3 years	4.95	0.30%	16.14	1.26%	5.05	0.32%	16.10	1.20%
More than 3 years and up to 7years	444.96	27.01%	244.17	19.00%	430.45	27.18%	252.16	18.75%
More than 7 years and up to 10 years	470.22	28.55%	489.30	38.07%	450.21	28.43%	498.23	37.06%
More than 10 years and up to 15 years	171.45	10.41%	119.41	9.29%	165.00	10.42%	127.04	9.45%
More than 15 years and up to 20 years	150.35	9.13%	151.55	11.79%	145.29	9.17%	162.54	12.09%
Above 20 years	399.25	24.24%	248.10	19.30%	381.61	24.10%	271.69	20.21%
	<b>1,647.19</b>	<b>100.00%</b>	<b>1,285.19</b>	<b>100.00%</b>	<b>1,583.61</b>	<b>100.00%</b>	<b>1,344.52</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	610.38	37.06%	445.79	34.69%	589.47	37.22%	483.91	35.99%
b. State Government	244.56	14.85%	212.79	16.56%	238.17	15.04%	219.54	16.33%
c. Corporate Securities	792.25	48.10%	626.61	48.76%	755.97	47.74%	641.08	47.68%
	<b>1,647.19</b>	<b>100.00%</b>	<b>1,285.19</b>	<b>100.00%</b>	<b>1,583.61</b>	<b>100.00%</b>	<b>1,344.52</b>	<b>100.00%</b>

**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: 31 <sup>st</sup> December 2014		Date: 12/31/2014	
Insurer: Future Generali India Life Insurance Co.Ltd.			
(Rs in Crore)			

Detail Regarding debt securities - ULIP								
	MARKET VALUE				Book Value			
	As at 31 <sup>st</sup> December, 2014	as % of total for this class	As at 31 <sup>st</sup> December, 2013	as % of total for this class	As at 31 <sup>st</sup> December, 2014	as % of total for this class	As at 31 <sup>st</sup> December, 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	154.06	37.95%	154.38	43.08%	154.06	37.95%	154.38	43.08%
AA or better	46.93	11.56%	48.56	13.55%	46.93	11.56%	48.56	13.55%
Rated below AA but above A	4.95	1.22%	0.00	0.00%	4.95	1.22%	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)	199.96	49.26%	155.46	43.38%	199.96	49.26%	155.46	43.38%
	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	44.34	10.92%	10.08	2.81%	44.34	10.92%	10.08	2.81%
more than 1 year and upto 3years	0.10	0.02%	9.76	2.72%	0.10	0.02%	9.76	2.72%
More than 3years and up to 7years	106.70	26.29%	57.75	16.11%	106.70	26.29%	57.75	16.11%
More than 7 years and up to 10 years	211.86	52.19%	219.06	61.12%	211.86	52.19%	219.06	61.12%
More than 10 years and up to 15 years	32.04	7.89%	4.75	1.33%	32.04	7.89%	4.75	1.33%
More than 15 years and up to 20 years	5.17	1.27%	24.07	6.72%	5.17	1.27%	24.07	6.72%
Above 20 years	5.69	1.40%	32.93	9.19%	5.69	1.40%	32.93	9.19%
	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	75.13	18.51%	59.12	16.50%	75.13	18.51%	59.12	16.50%
b. State Government	124.82	30.75%	96.34	26.88%	124.82	30.75%	96.34	26.88%
c. Corporate Securities	205.94	50.74%	202.95	56.62%	205.94	50.74%	202.95	56.62%
	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>	<b>405.90</b>	<b>100.00%</b>	<b>358.41</b>	<b>100.00%</b>

**Note**

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

**PERIODIC DISCLOSURES**

FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited Date: \_\_\_\_\_  
 (₹ in Lakhs)

12/31/2014

Related Party Transactions				Consideration paid / received			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended December 31, 2014	up to the Quarter ended December 31, 2014	For the Quarter ended December 31, 2013	up to the Quarter ended December 31, 2013
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	99.23	104.05	184.06	176.95
			Rent paid	1.15	6.48	-	12.66
			Reimbursement of Expenses paid	-	-	-	4.16
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	(7.04)	(18.30)	10.01	22.67
			Closing Balances at period-end	(9.73)	(14.80)	(10.01)	(16.92)
			Other Operating Expenses	14.05	14.05	-	-
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	6.12	37.16	-	(0.06)
			Insurance expenses	0.16	1.44	0.03	1.23
			Reimbursement of Expenses paid	51.70	120.30	46.50	85.68
			Reimbursement of Expenses received	96.42	256.50	84.40	243.13
			Premium Deposits Outstanding	(0.03)	(1.06)	(0.03)	6.95
			Closing Balances at period-end	(45.56)	65.05	(51.66)	33.74
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
4	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
5	Munish sharda	Managing Director & CEO	Managerial Remuneration	48.76	146.28	-	-
			Reimbursement Paid	10.03	14.24	-	-
			Reimbursement (Payable)/Receivable	-	-	-	-
6	Gorakhnath Agarwal	CEO	Managerial Remuneration	-	-	20.27	42.32
			Reimbursement Paid	-	-	3.64	7.25
			Reimbursement (Payable)/Receivable	-	-	-	-
7	Key Managerial Personnel		Managerial Remuneration	29.64	111.88	37.01	119.64
			Reimbursement Paid	5.71	12.73	1.77	9.22
			Reimbursement (Payable)/Receivable	0.21	0.27	-	-

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

7	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [ FRL ]	Premium Income	12.70	12.83	12.00	11.90
			Premium Deposits Outstanding	(0.71)	(2.99)	0.31	(1.87)
			Closing Balances at period-end	(0.71)	(2.99)	0.31	(1.87)
8	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	-	-	0.67	-
			Closing Balances at period-end	-	-	0.67	-
9	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	0.07	0.07	0.07	0.07
			Premium Deposits Outstanding	(0.01)	(0.03)	(0.01)	(0.02)
			Closing Balances at period-end	(0.01)	(0.03)	(0.01)	(0.02)
10	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	41.69	41.69	34.69	45.85
			Premium Deposits Outstanding	(2.14)	(4.96)	(2.31)	(2.95)
			Closing Balances at period-end	(2.14)	(4.96)	(2.31)	(2.95)
11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	0.71	0.73	0.47	0.01
			Premium Deposits Outstanding	0.21	(0.22)	0.37	(0.45)
			Closing Balances at period-end	0.21	(0.22)	0.37	(0.45)
12	Future Agrovet Limited #	Subsidiary of FRL	Premium Income	4.04	4.04	4.13	4.10
			Premium Deposits Outstanding	0.16	(1.11)	(0.28)	(1.26)
			Closing Balances at period-end	0.16	(1.11)	(0.28)	(1.26)
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	-	-	0.06	(0.20)
			Premium Deposits Outstanding	(0.00)	(5.45)	(0.44)	(5.41)
			Closing Balances at period-end	(0.00)	(5.45)	(0.44)	(5.41)
14	Future Value Retail Limited @	Subsidiary of FRL	Premium Income	-	-	87.48	86.42
			Rent paid	-	-	4.36	10.42
			Premium Deposits Outstanding	-	-	(7.52)	(14.79)
			Closing Balances at period-end	-	-	(7.52)	(14.79)
15	Staples Future Office Products Limited	Subsidiary of FRL	Insurance expenses	-	-	-	15.41
			Closing Balances at period-end	-	-	-	-
16	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Re-insurance Premium paid	194.14	482.02	221.55	1,229.94
			RE-insurance Claim	270.40	961.43	272.42	603.59
			Closing balances as at year-end	203.48	666.42	174.51	(245.56)
17	lit Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	20.43	106.21	(265.55)	64.91
			Closing balances as at year-end	(1.17)	4.20	44.62	44.62

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**

<b>Insurer:</b>	<b>Future Generali India Life Insurance Company Limited</b>	<b>Date</b>	<b>31-Dec-14</b>
<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. G. N. Bajpai	Chairman and Independent Director	
2	Mr. Kishore Biyani	Director	
3	Dr. B Samal	Director	
4	Mr. Ooi Teik Chong	Additional Director	
5	Mr. Krishan Kant Rathi	Director	
6	Dr. Kim Chai Ooi	Director	
7	Dr. Rajan Saxena	Independent Director	
8	Dr. Devi Singh	Independent Director	
9	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
10	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
11	Mr. Bikash Choudhary	Appointed Actuary	
12	Mr. Nirakar Pradhan	Chief Investment Officer	
13	Mr. Pradeep Pandey	Chief Marketing Officer	
14	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
15	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.**

31ST December 2014

<b>Form Code:</b> _____
Name of Insurer: <u>Future Generali India Life Insurance Co</u> Registration Number: <u>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:		234,714
	Deduct:		
02	Mathematical Reserves		234,714
03	Other Liabilities		-
04	<b>Excess in Policyholders' funds</b>		-
05	Available Assets in Shareholders Fund:		23,843
	Deduct:		-
06	Other Liabilities of shareholders' fund		971
07	<b>Excess in Shareholders' funds</b>		22,873
08	Total ASM (04)+(07)		22,873
09	Total RSM		8,010
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>286%</b>

Certification:

I, \_\_\_\_\_ the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

Name and Signature of Appointed Actuary

\_\_\_\_\_

Notes

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

## FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 31st December 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)	633.83	557.84	-	-	7.02	9.63	640.85	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)	633.83	557.84	-	-	7.02	9.63	640.85	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 : 31st December 2014

Periodicity Of Submission : Quarterly

Name of the Fund : Pension &amp; General Annuity and Group Busine:

## 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)	132.51	100.12	-	-	3.98	0.72	136.49	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)	132.51	100.12	-	-	3.98	0.72	136.49	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 : 31st December 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)	200.99	229.13	-	-	38.90	27.11	239.88	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)	200.99	229.13	-	-	38.90	27.11	239.88	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 : 31st December 2014

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Current Quarter

Year to Date (current year)

Year to Date (Dec 13)

Rs. In Crore

No.	Category Of Investment	Category Code	Investment (Rs.)1				Investment (Rs.)1				Investment (Rs.)1							
			Book Value	Market Value	Income on Investm	Gross Yield (%)	Net Yield (%)	Book Value	Market Value	Income on Investm	Gross Yield (%)	Net Yield (%)	Book Value	Market Value	Income on Gross Yield (%)	Net Yield (%)		
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES :</b>																	
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	479.69	527.72	10.20	8.43%	8.43%	452.59	527.72	29.00	8.50%	8.50%	379.51	381.94	24.26	8.48%	8.48%	
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	9.54	0.19	7.72%	7.72%	9.82	9.54	0.57	7.67%	7.67%	9.81	8.38	0.57	7.72%	7.72%	
A4	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	7.49	0.00	0.02	6.96%	6.96%	5.61	0.00	0.03	7.56%	7.56%	
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :</b>																	
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	193.71	187.53	4.49	9.19%	9.19%	203.60	187.53	14.12	9.20%	9.20%	163.72	174.39	10.92	8.85%	8.85%	
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	18.86	18.85	0.41	8.61%	8.61%	18.11	18.85	1.19	8.76%	8.76%	8.48	7.50	0.49	7.66%	7.66%	
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%	
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																	
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 - HCO / 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%	
	<b>TAXABLE BONDS OF</b>																	
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	66.92	62.91	1.60	9.46%	9.46%	64.15	62.91	4.42	9.15%	9.15%	57.14	54.11	3.85	8.95%	8.95%	
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%	
	<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFDH	0.00	0.00	0.00	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	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%	
	<b>OTHR INVESTMENTS</b>																	
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	HOHB	0.00	0.00	0.00	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%	
<b>D</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																	
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	0.90	1.38	0.00	0.00%	0.00%	0.88	1.38	0.05	9.97%	9.97%	0.10	0.00	0.01	53.80%	53.80%	
D3	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2.59	3.53	0.07	11.16%	11.16%	1.49	3.53	0.17	14.87%	14.87%	0.31	0.66	0.10	44.55%	44.55%	
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)	IDPF	27.83	30.36	0.65	9.28%	9.28%	25.50	30.36	1.22	9.51%	9.51%	0.00	0.00	0.00	0.00%	0.00%	
	<b>TAXABLE BONDS OF</b>																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	125.26	115.40	2.87	9.10%	9.10%	132.05	115.40	9.23	9.28%	9.28%	136.60	135.84	9.15	8.89%	8.89%	
D9	Infrastructure - CPs	IPOP	0.00	0.00	0.00	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	185.35	192.72	4.49	9.61%	9.61%	182.49	192.72	13.55	9.85%	9.85%	167.94	187.43	12.10	9.57%	9.57%	
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%	
	<b>TAX FREE BONDS</b>																	
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%	
	<b>OTHER INVESTMENTS</b>																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.41	0.44	0.01	5.72%	5.72%	0.31	0.44	0.06	33.80%	33.80%	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%	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)	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%	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%	
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																	
	<b>ACTIVELY TRADED</b>																	
E1	PSU - Equity shares - Quoted	EAEO	2.72	4.47	0.26	37.64%	37.64%	1.80	4.47	0.46	33.63%	33.63%	0.99	0.26	-0.27	-59.56%	-59.56%	
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	13.09	18.78	0.44	13.28%	13.28%	7.72	18.78	1.27	21.78%	21.78%	1.70	2.22	0.18	13.87%	13.87%	
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	22.08	23.28	0.53	9.52%	9.52%	23.98	23.28	1.81	10.01%	10.01%	21.22	21.73	1.53	9.54%	9.54%	
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	ECSS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E9	Corporate Securities - Debentures	ECDS	195.15	216.86	4.87	9.91%	9.91%	174.97	216.86	13.10	9.94%	9.94%	122.51	115.81	9.16	9.92%	9.92%	
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	EEDI	0.00	0.00	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%
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	0.49	0.04	36.33%	36.33%	0.42	0.00	0.17	56.35%	56.35%	0.22	0.31	-0.06	-39.55%	-39.55%
F4	Equity Shares (PSUs & Unlisted)	OEPJ	0.00	0.00	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 Schemes	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	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%
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%
<b>TOTAL</b>			<b>1,377.65</b>	<b>1,439.76</b>	<b>31.84</b>			<b>1,346.86</b>	<b>1,439.76</b>	<b>92.54</b>			<b>1,121.58</b>	<b>1,119.20</b>	<b>74.25</b>	

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

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

Statement as on : 31st December 2014

Statement Of Investment And Income On Investment

Rs. In Crore

Periodicity Of Submission : Quarterly

Current Quarter

Year to Date (current year)

Year to Date (Dec 13)

No.	Category Of Investment	Category Code	Investment (Rs.)1				Investment (Rs.)1				Investment (Rs.)1						
			Book Value	Market Value	Income on Investn	Gross Yield (%)	Net Yield (%)2	Book Value	Market Value	Income on Invest	Gross Yield (%)	Net Yield (%)2	Book Value	Market Value	Income on Invest	Gross Yield (%)	Net Yield (%)2
<b>A CENTRAL GOVERNMENT SECURITIES :</b>																	
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGGB	56.67	73.12	1.29	9.02%	9.02%	51.60	73.12	3.31	8.62%	8.62%	46.53	46.67	2.98	9.31%	9.31%
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	0.00	0.00	0.00	0.00%	0.00%	6.50	0.00	0.01	7.25%	7.25%	0.00	0.00	0.00	0.00%	0.00%
<b>B STATE GOVERNMENT / OTHER APPROVED SECURITIES :</b>																	
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	35.67	36.79	0.78	8.67%	8.67%	33.96	36.79	2.41	9.44%	9.44%	32.09	38.39	2.10	8.70%	8.70%
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	1.43	1.39	0.03	7.85%	7.85%	3.49	1.39	0.31	11.65%	11.65%	1.42	1.30	0.08	7.83%	7.83%
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%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																	
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 - 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 - 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%
<b>TAXABLE BONDS OF</b>																	
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	19.44	18.78	0.46	9.44%	9.44%	15.43	18.78	1.13	9.73%	9.73%	13.14	12.89	0.91	9.17%	9.17%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFFD	0.00	0.00	0.00	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	HFFN	0.00	0.00	0.00	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	HFFA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
<b>D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																	
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)	IEFG	0.00	0.00	0.00	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	1.53	1.60	0.62	14.38%	14.38%	2.67	0.04	9.46%	9.46%	0.00	0.00	0.00	0.00%	0.00%	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	27.53	28.38	0.62	8.91%	8.91%	27.56	28.36	1.85	8.89%	8.89%	27.08	26.62	1.86	9.09%	9.09%
D9	Infrastructure - PSU - CPs	ICPP	0.00	0.00	0.00	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	24.64	30.46	0.63	10.15%	10.15%	26.41	30.46	2.21	11.12%	11.12%	19.19	26.13	1.46	10.12%	10.12%
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%
<b>TAX FREE BONDS</b>																	
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%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																	
<b>ACTIVELY TRADED</b>																	
E1	PSU - Equity shares - Quoted	EAEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	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%	0.00%	0.00	0.00	0.00	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EBPT	2.90	3.07	0.07	9.70%	9.70%	2.90	3.07	0.22	9.93%	9.93%	2.30	2.89	0.18	10.46%	10.46%
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	EPHQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.0					

E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	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	0.24	0.01	9.59%	9.59%	0.23	0.24	0.02	9.43%	9.43%	0.42	0.23	0.05	15.58%	15.58%
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	7.55	0.00	0.15	8.52%	8.52%	6.39	0.00	0.39	0.00%	0.00%	1.99	0.00	0.14	9.38%	9.38%
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%
<b>TOTAL</b>			<b>234.20</b>	<b>255.03</b>	<b>5.50</b>			<b>222.84</b>	<b>253.43</b>	<b>15.54</b>			<b>174.27</b>	<b>190.29</b>	<b>12.27</b>		

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 31st December 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/Investment (Rs.)1	Current Quarter				Year to Date				Year to Date (Dec 13)						
			Investment (Rs.)		Income on Invest/Gross Yield (%)		Investment (Rs.)		Income on Invest/Gross Yield (%)		Investment (Rs.)		Income on Invest/Gross Yield (%)				
			Book Value	Market Value	Income on Invest	Gross Yield (%)	Net Yield (%)	Book Value	Market Value	Income on Invest	Gross Yield (%)	Net Yield (%)	Book Value	Market Value	Income on Invest	Gross Yield (%)	Net Yield (%)
<b>A CENTRAL GOVERNMENT SECURITIES :</b>																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	34.37	31.55	2.04	25.93%	25.93%	34.37	26.55	4.19	20.94%	20.94%	35.74	35.74	1.98	7.34%	7.34%
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	0.00	0.00	0.00	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	39.03	11.01	0.22	8.04%	8.04%	39.03	9.84	0.42	8.20%	8.20%	9.32	10.71	0.46	8.52%	8.52%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :</b>																	
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	118.14	130.02	8.28	25.25%	25.25%	118.14	127.71	15.93	16.55%	16.55%	86.58	76.53	1.82	3.16%	3.16%
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	27.00%	27.00%	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%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																	
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 - 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%
<b>TAXABLE BONDS OF</b>																	
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	10.84	0.60	22.09%	22.09%	10.87	14.21	1.64	15.30%	15.30%	30.58	21.10	0.72	4.53%	4.53%
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%
<b>TAX FREE BONDS</b>																	
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%
<b>OTHR INVESTMENTS</b>																	
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 - (Promotor 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%
<b>D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																	
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	0.03	3.72	0.14	14.85%	14.85%	0.03	8.61	2.29	35.31%	35.31%	8.89	16.91	-1.60	-12.53%	-12.53%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	32.45	45.24	2.18	19.10%	19.10%	32.45	53.52	10.90	27.04%	27.04%	32.33	39.64	-11.22	-40.12%	-40.12%
D4	Infrastructure - Equity and Equity Related Instruments (Promotor 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 - Promotor 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	10.59	0.75	27.92%	27.92%	10.21	10.42	0.99	18.83%	18.83%	0.00	0.00	0.00	0.00%	0.00%
<b>TAXABLE BONDS OF</b>																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	7.52	7.55	0.46	24.08%	24.08%	7.52	9.37	1.30	18.48%	18.48%	17.43	17.43	0.42	3.16%	3.16%
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	77.08	3.43	17.67%	17.67%	71.87	76.63	10.79	18.69%	18.69%	90.54	102.51	4.04	5.24%	5.24%
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%
<b>TAX FREE BONDS</b>																	
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%
	<b>OTHER INVESTMENTS</b>							0.00									
D15	Infrastructure - Equity (including unlisted)	IOEQ	15.65	13.62	-1.48	-43.02%	-43.02%	15.65	10.47	-0.01	-0.18%	-0.18%	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%	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)	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%	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	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>							0.00									
	<b>ACTIVELY TRADED</b>							0.00									
E1	PSU - Equity shares - Quoted	EAEQ	42.35	39.17	3.54	35.81%	35.81%	42.35	42.06	9.44	29.78%	29.78%	41.32	58.30	-12.80	-29.15%	-29.15%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	310.73	413.75	23.10	22.15%	22.15%	310.73	402.66	99.31	32.74%	32.74%	301.87	358.79	75.77	28.04%	28.04%
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)	EBBT	10.04	10.84	0.57	20.89%	20.89%	10.04	10.59	1.44	18.34%	18.34%	10.01	10.54	0.34	4.33%	4.33%
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	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%	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	ECDS	74.44	82.17	5.17	24.92%	24.92%	76.66	86.92	10.40	15.89%	15.89%	67.89	71.90	0.54	0.99%	0.99%
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	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%	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%	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	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0.00	1.01	0.03	13.84%	13.84%	0.00	2.71	0.24	12.14%	12.14%	5.99	7.94	0.61	10.13%	10.13%
E18	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	18.69	18.04	0.56	11.71%	11.71%
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%	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	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%
E22	CCIL - CBLO	ECBO	33.94	41.62	0.07	7.80%	7.80%	33.94	38.93	0.18	8.27%	8.27%	37.34	34.27	0.17	9.75%	9.75%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	4.52	4.89	0.12	9.92%	9.92%	4.52	4.77	0.37	10.17%	10.17%	0.00	0.91	0.01	19.96%	19.96%
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%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	0.22	0.01	19.84%	19.84%	0.21	0.21	0.02	15.47%	15.47%	0.21	0.21	0.01	3.34%	3.34%
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	0.00	39.19	0.77	8.47%	8.47%	0.00	37.25	2.25	8.61%	8.61%	0.00	35.14	2.31	9.32%	9.32%
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	Net Current Assets (Only in respect of ULIP Business)	ENCA	5.91	5.91	0.00	0.00%	0.00%	5.91	5.91	0.00	0.00%	0.00%	17.35	17.35	0.00	0.00%	0.00%
F	<b>OTHER INVESTMENTS :</b>							0.00									
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	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%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	9.02	14.98	-0.24	-6.47%	-6.47%	9.02	19.42	5.64	38.53%	38.53%	25.36	25.41	2.32	10.95%	10.95%
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%	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%	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%	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 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%	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	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%	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		833.50	995.00	49.79			833.50	1,003.81	177.78			837.45	959.40	66.44		

**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 (SFN) level and also at consolidated level

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Ltd & Code : 133  
 Statement as on : 31st December 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
<b>A. DURING THE QUARTER 1</b>									
<b>B. AS ON DATE 2</b>									
	2% Indian Hotels Company Ltd	ECOS	7.54	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 : 31st December 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
<b>A. DURING THE QUARTER 1</b>									
	NIL								
<b>B. AS ON DATE 2</b>									
	NIL								

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Co. Ltd.  
 Statement as on : 31st December 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
<b>A. DURING THE QUARTER 1</b>									
	NIL								
<b>B. AS ON DATE 2</b>									

**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: 31/12/2014

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	19	15,090	1,119	16	8,634	212	43	48,154	1,710	31	26,185	565
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	15	44,195	2,366	7	3,813	1,990	25	55,150	3,131	17	136,997	2,716
	<b>Total(A)</b>	<b>34</b>	<b>59,285</b>	<b>3,485</b>	<b>23</b>	<b>12,447</b>	<b>2,202</b>	<b>68</b>	<b>103,304</b>	<b>4,841</b>	<b>48</b>	<b>163,182</b>	<b>3,281</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>34</b>	<b>59,285</b>	<b>3,485</b>	<b>23</b>	<b>12,447</b>	<b>2,202</b>	<b>68</b>	<b>103,304</b>	<b>4,841</b>	<b>48</b>	<b>163,182</b>	<b>3,281</b>

Note:

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

## PERIODIC DISCLOSURES

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

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

Date: **31/12/2014**

*(Rs in Lakhs)*

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,703	1,201	10,138	2,350	12,968	3,147	25,446	5,604
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	899	280	4,585	529	3,000	754	10,865	1,232
4	Brokers	2,423	1,115	5,664	965	6,572	2,826	15,377	2,269
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	557	201	1,065	686	1,395	517	2,705	1,798
	<b>Total (A)</b>	<b>8,582</b>	<b>2,797</b>	<b>21,452</b>	<b>4,530</b>	<b>23,935</b>	<b>7,244</b>	<b>54,393</b>	<b>10,903</b>
1	Referral (B)	4	\$1.13	21	1	7	1	124	8
	<b>Grand Total (A+B)</b>	<b>8,586</b>	<b>2,798</b>	<b>21,473</b>	<b>4,531</b>	<b>23,942</b>	<b>7,245</b>	<b>54,517</b>	<b>10,911</b>

Note:

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

**FORM L-39-Data on Settlement of Claims**  
Individual

<b>Ageing of Claims*</b>									
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	<b>Maturity Claims</b>		20	33	24	23	2	102	10,745,139.97
2	<b>Survival Benefit</b>		65	2	1	0	0	68	471,750.00
3	<b>for Annuities / Pension</b>		63	4	1	0	0	68	5,261,331.43
4	<b>For Surrender</b>								
5	<b>Other benefits</b>		5	2	1	0	0	8	247,540.00
<hr/>									
1	<b>Death Claims</b>		219	117	40	17	0	393	55,456,126.90

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

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

**Group**

<b>Ageing of Claims*</b>									
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	<b>Maturity Claims</b>								
2	<b>Survival Benefit</b>								
3	<b>for Annuities / Pension</b>								
4	<b>For Surrender</b>							10383	521,913,665.11
5	<b>Other benefits (Partial Withdrawal)</b>							78	7995012
<hr/>									
1	<b>Death Claims</b>		2	9	9	11	7	38	27,229,937.00

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

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

## PERIODIC DISCLOSURES

**FOR L-40 : Quarterly claims data for Life**

Insurer: Future Generali Life Insurance Date: 12/31/2014

<i>Individual</i>		<i>No. of claims only</i>					
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	11	436	1	444		6
2	Claims reported during the period*	459	116	67	83		8
3	Claims Settled during the period	393	102	68	30		8
4	Claims Repudiated during the period	59	0	0	0		2
a	Less than 2years from the date of acceptance of risk	57	0	0	0		2
b	Grater than 2 year from the date of acceptance of risk	2	0	0	0		0
5	Claims Written Back	0	0	0	0		0
6	Claims O/S at End of the period	18	450	0	497		4
	Less than 3months	12	97	0	90		2
	3 months to 6 months	6	91	0	98		2
	6months to 1 year	0	195	0	230		0
	1year and above	0	67	0	79		0

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

### Group

		<i>No. of claims only</i>					
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	12476					
2	Claims reported during the period*	23					
3	Claims Settled during the period	38					
4	Claims Repudiated during the period	1					
a	Less than 2years from the date of acceptance of risk	1					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12460					
	Less than 3months	21					
	3 months to 6 months	8					
	6months to 1 year	6					
	1year and above	12425					

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

## PERIODIC DISCLOSURES

### FORM L-41 GREIVANCE DISPOSAL

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

Date: **31-Dec-14**

#### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year **
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	2	10	5	4		3	25
b)	Policy Servicing	2	7	5		2	2	18
c)	Proposal Processing	12	204	158	3	52	3	1002
d)	Survival Claims	3	20	13	1	7	2	51
e)	ULIP Related	-	1	1				6
f)	Unfair Business Practices	130	871	323	150	415	113	2445
g)	Others	1	16	2		9	6	261
	<b>Total Number of Complaints</b>	<b>150</b>	<b>1129</b>	<b>507</b>	<b>158</b>	<b>485</b>	<b>129</b>	<b>3808</b>

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	23949
5	Total No. of claims during current year: FY 2014-15	1413
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year) :	1590
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	177

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
		Upto 7 days	27	0
	7 - 15 days	101	0	101
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	*1	0	*1
	<b>Total No. of complaints</b>	<b>128</b>		<b>128</b>

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

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

\*\* 11 Complaints are not pertaining to policy holders of Future Generali India Life Insurance Co. Ltd

\* 1 Cases pending greater than 90 days is a consumer Court case

## L-42 : Valuation Basis (Life Insurance)

Date: 31st December 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 - are used to check the data consistency.
- 4: Validated data is used to prepare the input file for the valuation models. Individual valuation of policy liabilities is carried on actuarial software. Group valuation is carried using MS Access/ Excel models

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

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

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

	<u>Minimum</u>	<u>Maximum</u>
<b>i. Individual Business</b>		
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.	
<b>ii. Group Business</b>		
	Not Applicable as Unearned Premium Reserve methodology is used.	

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

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

<b>i. Individual Business</b>		
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	
<b>ii. Group Business</b>		
	Please Refer Table "Expense Assumptions"	

#### 4) Bonus Rates :

----Bonus rates are applicable only for participating policies	
Life- Participating policies- Individual Business	Future Reversionary bonus assumptions varies from 2.1% to 5.05% depending on product.
Life- Participating policies- Pension Business	4.5% per annum crediting interest rate.

#### 5) Policyholders Reasonable Expectations

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

#### 6) Taxation and Shareholder Transfers

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

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

**i. Individual Business**

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

**ii. Group Business**

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

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

**i. Individuals Assurances**

- |              |                |
|--------------|----------------|
| 1. Interest  | 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 |

**PER POLICY RENEWAL EXPENSES**

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
<b>INDIVIDUAL-TRADITIONAL</b>		
Future Assure	500	4.0%
Insta Life(RP)	500	4.0%
Insta Life(SP)	250	4.0%
Future Child-RP	500	4.0%
Future Child-SP	250	4.0%
Future Anand	500	4.0%
Future SaralAnand	500	4.0%
Future DreamGuarantee Plan	500	4.0%
Future Generali Bima Guarantee	500	4.0%
Future Generali SecureIncome(RP)	500	4.0%
Future Generali SecureIncome(SP)	250	4.0%
Future Generali Pearls Guarantee	500	4.0%
Future Care	500	4.0%
Future Generali CarePlus	500	4.0%
Future Generali SmartLife	500	4.0%
Term With ReturnofPremium	500	4.0%
Future Pension(RP)	500	4.0%
Future Pension(SP)	250	4.0%
Future Generali FamilySecure Plan	500	4.0%
Future Generali FamilyIncome Plan	500	4.0%
Future Generali PensionGuarantee (SP)	250	4.0%
Future Generali SaralBima	500	4.0%
Future Generali AssurePlus	500	4.0%
FG Care Plus - Regular Pay	500	4.0%
Future Generali Pension Guarantee(RP)	500	4.0%
Future Generali Assured Income	500	4.0%

<b>INDIVIDUAL-UNIT LINKED</b>		
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%

<b>GROUP (TRADITIONAL &amp; UNIT LINKED)</b>		
All Group Plans	As per Pricing basis	

**PREMIUM RELATED RENEWAL EXPENSES**

ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX
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**RENEWAL SUM ASSURED RELATED EXPENSES**

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium