

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended September 30, 2013

Policyholders' Account (Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		September 30,	September 30,	September 30,	September 30,
		2013	2013	2012	2012
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net	L-4				
(a) Premium		1,359,284	2,273,523	1,654,384	2,774,476
(b) Reinsurance Ceded		(35,487)	(111,700)	(33,409)	(102,239)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		317,580	637,471	252,570	496,206
(b) Profit on Sale / Redemption of Investments		174,158	371,393	100,656	147,725
(c) (Loss on Sale / Redemption of Investments)		(241,294)	(362,893)	(199,667)	(478,515)
(d) Transfer /Gain on revaluation / change in Fair value*		(282,224)	(131,798)	639,668	770,487
Transfer from Shareholders' Fund		85,898	164,246	114,554	522,205
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		25,344	48,532	16,828	33,833
Total (A)		1,403,259	2,888,775	2,545,584	4,164,178
Commission	L-5	89,041	149,563	100,053	197,305
Operating Expenses related to Insurance Business	L-6	480,702	963,797	505,048	1,142,069
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		569,743	1,113,360	605,101	1,339,374
Benefits Paid (Net)	L-7	664,513	1,435,417	300,073	605,076
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		(456,921)	(562,250)	752,606	838,651
Non Linked		608,742	913,101	887,804	1,381,077
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		17,182	(10,853)	-	-
(c) Amount accepted in Reinsurance					
Linked	-	-	-	-	
Non Linked	-	-	-	-	
Total (C)		833,516	1,775,415	1,940,483	2,824,804
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended September 30, 2013

Shareholders' Account (Non-Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2013	Quarter Ended September 30, 2013	Quarter Ended September 30, 2012	Quarter Ended September 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		67,271	132,918	40,414	81,855
(b) Profit on Sale / Redemption of Investments		6,323	11,571	6,013	17,754
(c) (Loss on Sale / Redemption of Investments)		(5,017)	(6,834)	(1,258)	(8,478)
Other Income		-	-	-	-
Total (A)		68,577	137,655	45,169	91,131
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		359	1,059	1,271	2,337
(b) Rent, Rates and Taxes					
(c) Other Expenses		894	1,308	544	1,067
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)		85,898	164,246	114,554	522,205
Total (B)		87,151	166,613	116,369	525,609
Profit / (Loss) before Tax		(18,574)	(28,958)	(71,200)	(434,478)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(18,574)	(28,958)	(71,200)	(434,478)
Appropriations					
(a) Balance at the beginning of the Period		(11,655,661)	(11,645,277)	(11,325,237)	(10,961,959)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(11,674,235)	(11,674,235)	(11,396,437)	(11,396,437)

FORM L-3-A-BS

Future Generali India Life Insurance Company Limited

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

Balance Sheet As at September 30, 2013

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Particulars	Schedule	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	12,030,000
Share Application Money Pending Allotment		-	1,241,000
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		280	689
Sub-Total		14,520,280	13,271,689
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		-	83
Policy Liabilities		10,328,219	7,619,871
Insurance Reserves		-	-
Provision for Linked Liabilities		8,813,847	9,102,403
Sub-Total		19,142,066	16,722,357
Funds for Future Appropriations		-	-
Reserve for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		339	136,554
(ii) Others		-	-
Total		33,662,685	30,130,600
Application of Funds			
Investments			
Shareholders'	L-12	3,062,152	1,806,660
Policyholders'	L-13	9,822,607	7,123,858
Assets held to cover Linked Liabilities	L-14	8,814,186	9,238,957
Loans	L-15	3,599	201
Fixed Assets	L-16	32,748	38,775
Current Assets			
Cash and Bank Balances	L-17	84,185	209,451
Advances and Other Assets	L-18	999,313	1,120,738
Sub-Total (A)		1,083,498	1,330,189
Current Liabilities	L-19	804,352	770,429
Provisions	L-20	25,988	34,048
Sub-Total (B)		830,340	804,477
Net Current Assets (C) = (A - B)		253,158	525,712
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,674,235	11,396,437
Total		33,662,685	30,130,600

CONTINGENT LIABILITIES

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Particulars	As at September 30, 2013	As at September 30, 2012
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	38,478	20,169
TOTAL	38,478	20,169

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2013	Quarter Ended September 30, 2013	Quarter Ended September 30, 2012	Quarter Ended September 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	310,143	540,593	599,109	839,919
	Renewal Premiums	902,208	1,527,592	1,029,362	1,883,463
	Single Premiums	146,933	205,338	25,913	51,094
	Total	1,359,284	2,273,523	1,654,384	2,774,476

FORM L-5 - COMMISSION SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended September 30, 2013	Quarter Ended September 30, 2013	Quarter Ended September 30, 2012	Quarter Ended September 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	69,202	126,603	71,678	147,813
	- Renewal Premiums	18,401	20,901	28,125	48,971
	- Single Premiums	1,438	2,059	250	521
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	89,041	149,563	100,053	197,305
	Breakup of Commission Expenses (Gross) incurred to procure business				
	Agents	57,855	84,889	51,001	85,802
	Brokers	13,730	31,329	9,561	21,393
	Corporate Agency	17,411	33,296	39,452	90,014
	Referral	45	49	39	96
	Total	89,041	149,563	100,053	197,305

FORM L-6-OPERATING EXPENSES SCHEDULE

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Particulars	For the Quarter Ended September 30, 2013	Upto the Quarter Ended September 30, 2013	For the Quarter Ended September 30, 2012	Upto the Quarter Ended September 30, 2012
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	249,179	472,856	267,252	591,793
Travel, Conveyance and Vehicle Running Expenses	15,605	23,519	3,766	10,771
Training Expenses (including Staff Training) (Net of Recovery)	6,222	7,952	2,552	4,287
Rent, Rates and Taxes	98,604	196,444	98,669	208,605
Repairs	20,742	45,491	20,414	53,823
Printing and Stationery	1,652	6,854	1,326	7,150
Communication Expenses	11,728	24,758	5,180	19,380
Legal and Professional Charges	16,169	24,484	7,044	16,549
Medical Fees	1,052	1,378	381	1,226
Auditors' Fees, Expenses etc.				
(a) as Auditor	775	1,625	635	1,260
(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	15	15	7	267
Advertisement and Publicity	12,638	59,981	37,790	99,476
Interest and Bank Charges	4,402	10,493	4,591	10,422
Depreciation	5,099	10,523	4,409	9,234
Others:				
Service Tax	20,058	41,038	30,055	64,932
Membership and Subscriptions	1,101	1,335	1,911	2,796
Information Technology and related Expenses	7,506	14,082	7,236	13,959
Outsourcing Expenses	5,648	16,844	9,356	22,604
Other Expenses	2,507	4,125	2,474	3,535
Total	480,702	963,797	505,048	1,142,069

FORM L-7-BENEFITS PAID SCHEDULE

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Particulars	For the Quarter Ended September 30, 2013	Upto the Quarter Ended September 30, 2013	For the Quarter Ended September 30, 2012	Upto the Quarter Ended September 30, 2012
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	91,593	213,538	98,921	208,515
(b) Claims by Maturity	6,467	11,896	-	515
(c) Annuities / Pension Payment,	224	348	14	39
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits				
Surrender and Partial Withdrawal	562,655	1,205,786	217,934	434,092
Critical Illness	-	-	-	-
Gratuity	34,038	53,123	22,152	44,371
Superannuation	1,021	6,696	-	188
Other Benefits	483	779	191	269
Claims related Expenses	1,366	3,174	(19)	2,123
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(33,334)	(59,923)	(39,120)	(85,036)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits				
Critical Illness	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	664,513	1,435,417	300,073	605,076

FORM L-8-SHARE CAPITAL SCHEDULE

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	Particulars	As at September 30, 2013	As at September 30, 2012
		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 - 1,327,100,000) Equity Shares of Rs.10 each	14,520,000	13,271,000
	Called-up Capital 1,452,000,000 (Previous Year - 1,203,000,000) Equity Shares of Rs.10 each	14,520,000	12,030,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Total	14,520,000	12,030,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

	Particulars	As at September 30, 2013		As at September 30, 2012	
		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)	370,260,000	25.50	306,765,000	25.50
	- Sprint Advisory Services Private Limited	711,480,000	49.00	589,470,000	49.00
	Foreign - Participatie Maatschappij Graafschap Holland NV	370,260,000	25.50	306,765,000	25.50
	Other:	-	-	-	-
	Total	1,452,000,000	100	1,203,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

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	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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	Particulars	As at	As at
		September 30, 2013	September 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	1,142,492	799,950
	Other Approved Securities	350,292	45,652
	Other Investments		
	(a) Shares		
	(aa) Equity	19,179	18,556
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	424,152	530,307
	(e) Other Securities - Fixed Deposits with Bank	75,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	967,920	285,785
	Other than Approved Investments	999	5,086
		2,980,034	1,685,336
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	71,355
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	30,118	-
	(e) Other Securities - Fixed Deposits with Bank	52,000	49,969
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		82,118	121,324
	Total	3,062,152	1,806,660

Notes:

- (i) *Include Rs. 98,134(000) (Previous Period Rs. 98,076(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. 2,956,649(000) (Previous Year Rs. 1,653,831(000)) & Rs. 2,807,637(000) (Previous Year Rs. 1,652,620(000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 82,118(000) (Previous Year Rs. 121,323(000)) & Rs. 82,089(000) (Previous Year Rs. 121,323(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	3,171,905	2,434,421
	Other Approved Securities	1,822,839	1,456,326
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,413,596	1,928,518
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,304,224	1,090,354
	Other than Approved Investments	-	-
		9,712,564	6,909,619
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	49,956
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	114,283
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	20,079	50,000
	(e) Other Securities - Fixed Deposits with Bank	40,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	49,964	-
	Other than Approved Investments	-	-
		110,043	214,239
	Total	9,822,607	7,123,858

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 97,12,563(000) (Previous Year Rs. 6,909,620 (000)) & Rs. 9,169,667(000) (Previous Year Rs. 6,871,394(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 110,042(000) (Previous Year Rs. 214,239(000)) & Rs. 109,720(000) (Previous Year Rs. 213,725(000)) respectively

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

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	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	482,400	116,690
	Other Approved Securities	836,212	830,702
	Other Investments		
	(a) Shares		
	(aa) Equity	3,787,989	3,476,321
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	747,144	1,763,975
	(e) Other Securities	10,100	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,660,296	1,768,204
	Other than Approved Investments	261,885	489,677
		7,786,026	8,445,569
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	99,939	-
	Other Approved Securities	-	8,424
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	416,727
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	51,291	49,809
	(e) Other Securities	613,620	53,466
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	99,916	1,016
	Other than Approved Investments	-	169,403
	Net Current Assets	163,394	94,543
		1,028,160	793,388
	Total	8,814,186	9,238,957

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,350,736(000) (Previous Year Rs. 2,988,550 (000)) & Rs. 3,350,736(000) (Previous Year Rs. 2,988,550(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 864,864(000) (Previous Year Rs. 6,98,845 (000)) & Rs. 864,864(000) (Previous Year Rs. 6,98,845(000)) respectively

FORM L-15-LOANS SCHEDULE

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Particulars	As at September 30, 2013	As at September 30, 2012
	Unaudited	Unaudited
Security-wise Classification		
Secured		
(a) On mortgage of Property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loan against Policies	3,599	201
(d) Others	-	-
Unsecured		
(a) Loans against Policies	-	-
(b) Others	-	-
Total	3,599	201
Borrower-wise Classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against Policies	3,599	201
(f) Others	-	-
Total	3,599	201
Performance-wise Classification		
(a) Loans classified as Standard		
(aa) In India	3,599	201
(bb) Outside India	-	-
(b) Non Standard Loans less Provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	3,599	201
Maturity-wise Classification		
(a) Short-Term	-	-
(b) Long-Term	3,599	201
Total	3,599	201

FORM 16-FXED ASSETS SCHEDULE

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Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2013	Additions	Deductions	As at September 30, 2013	As at April 1, 2013	Upto the Quarter ended September 30, 2013	On Sales / Adjustments	As at September 30,2013	As at September 30,2013	As at September 30,2012
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	217,706	21,374	-	239,080	198,729	10,119	-	208,848	30,232	21,157
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	884	-	884	-	148	-	148	736	-
Vehicles	4,629	-	1,624	3,005	2,944	222	1,056	2,110	896	2,148
Office Equipment	195	244	14	425	6	33	1	40	384	-
Total	222,530	22,502	1,638	243,394	201,679	10,522	1,057	211,146	32,248	23,305
Capital Work in Progress									500	15,470
Grand Total	222,530	22,502	1,638	243,394	201,679	10,522	1,057	211,146	32,748	38,775
Previous Period	211,027	4,704	-	215,731	183,192	9,234	-	192,426	38,775	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(` '000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	1,724	2,278
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	82,461	207,173
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	84,185	209,451
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	84,186	209,451
	- Outside India	-	-
	Total	84,185	209,451

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

('000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	22,497	22,054
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
	Others:		
	Advances to Suppliers	54,169	199,415
	Advances to Employees	2,887	4,891
	Total (A)	80,033	226,840
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	90,703	48,136
	(b) Policyholders'	289,496	190,322
	Outstanding Premiums	160,203	176,605
	Agents' Balances	13,808	15,216
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	-	27,270
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	217,352	247,281
	Service Tax Unutilised Credit	143,750	186,878
	Other Receivables	3,968	2,190
	Total (B)	919,280	893,898
	Total (A + B)	999,313	1,120,738

FORM L-19-CURRENT LIABILITIES SCHEDULE

(` '000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Agents' Balances	44,255	63,356
	Balances due to Other Insurance Companies	12,257	26,832
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	4,391	20,854
	Unallocated Premium	100,577	70,332
	Sundry Creditors	232,712	193,713
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	279,921	309,444
	Annuities Due	1	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	101,446	40,478
	Others:		
	Statutory Dues	21,314	38,295
	Dues to Employees	1,723	4,044
	Retention Money Payable	5,755	3,081
	Total	804,352	770,429

FORM L-20-PROVISIONS SCHEDULE

(` '000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	-	759
	Leave Encashment	25,988	33,289
	Total	25,988	34,048

FORM L-21-MISC EXPENDITURE SCHEDULE

(` '000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Insurer:

Future Generali India Life Insurance Company Limited

Date: Sep 30, 2013

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Sept 30 2013	Upto the Quarter ending Sept 30 2013	For the Year Quarter ending Sept 30 2012	Upto the Quarter ending Sept 30 2012
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-38%	-56%	-57%	-56%
	Non Linked Individual Pension	-100%	-124%	-90%	-94%
	Non Linked Group	-72%	-82%	441%	283%
	Linked Individual Life	308%	501%	-84%	-81%
	Linked Individual Pension	-85%	-90%	94%	-66%
	Linked Group	NA	NA	NA	NA
2	Net Retention Ratio	97%	95%	98%	96%
3	Expense of Management to Gross Direct Premium Ratio	43%	49%	36%	48%
4	Commission Ratio (Gross commission paid to Gross Premium)	7%	7%	6%	7%
5	Ratio of policy holder's liabilities to shareholder's funds	673%	673%	899%	899%
6	Growth rate of shareholders' fund	52%	33%	33%	33%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	#VALUE!	#VALUE!	465,112,486	465,112,486
9	Profit after tax/Total Income	-1%	-1%	-3%	-12%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	762%	762%	969%	969%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.19%	9.19%	9.16%	9.16%
14	Conservative Ratio	55%	55%	62%	60%
15	Persistency Ratio				
	For 13th month	39.25%	42.43%	37.23%	36.76%
	For 25th month	28.37%	29.66%	37.42%	43.32%
	For 37th month	20.50%	23.42%	46.77%	51.37%
	For 49th Month	21.86%	20.13%	45.33%	42.25%
	For 61st month	23.16%	23.58%	NA	NA
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	1452000000	1452000000	1,203,000,000	1,203,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Pantaloon Retail India Limited	25.50	25.50	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	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)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)				
	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)	1.96	1.96	1.56	1.56

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

\$ Notes on persistency:

The persistency figures' calculations are based on Annualised Premium.

The last year figures are restated based on the persistency criteria adopted then.

For the period ending Sep 2013 (Jul 2013 to Sep 2013)

13th month : All policies incepted in the period <=31-08-2012 And >=01-06-2012

25th month: All policies incepted in the period <=31-08-2011 And >=01-06-2011

37th month : All policies incepted in the period <=31-08-2010 And >=01-06-2010

49th month : All policies incepted in the period <=31-08-2009 And >=01-06-2009

61st month : All policies incepted in the period <=31-08-2008 And >=01-06-2008

Up to the period ending Sep 2013 (Apr 2013 to Sep 2013)

13th month : All policies incepted in the period <=31-08-2012 And >=01-03-2012

25th month: All policies incepted in the period <=31-08-2011 And >=01-03-2011

37th month : All policies incepted in the period <=31-08-2010 And >=01-03-2010

49th month : All policies incepted in the period <=31-08-2009 And >=01-03-2009

61st month : All policies incepted in the period <=31-08-2008 And >=01-03-2008

The persistency figures for the current year have been calculated based on the data available as at 30th September 2013.

PERIODIC DISCLOSURES

FORM L-24

Valuation of net liabilities

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

Date:

30-Sep-13

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30 September 2013	As at 30 September 2012 for the corresponding previous year
1	Linked		-
a	Life	88,602	86,852
b	General Annuity		-
c	Pension	8,669	13,651
d	Health		-
2	Non-Linked		-
a	Life	92,090	66,142
b	General Annuity	84	18
c	Pension	1,979	1,926
d	Health	-	-

PERIODIC DISCLOSURES

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

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

Date: 30/9/2013

(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 in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	339	339	57	488	1,138	1,138	347	2,635	1,477	1,477	404	3,123
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	57	57	8	50	155	155	41	277	212	212	49	327
4	Bihar	3,191	3,191	385	4,281	3,920	3,920	509	5,445	7,111	7,111	894	9,727
5	Chattisgarh	49	49	5	50	106	106	20	114	155	155	25	164
6	Goa	-	-	0	-	-	-	-	-	-	-	0	-
7	Gujarat	52	52	16	137	386	386	134	1,399	438	438	151	1,537
8	Haryana	39	39	6	149	539	539	87	1,685	578	578	93	1,834
9	Himachal Pradesh	97	97	31	213	96	96	29	196	193	193	60	409
10	Jammu & Kashmir	38	38	20	57	58	58	20	115	96	96	40	172
11	Jharkhand	274	274	50	428	531	531	129	1,120	805	805	179	1,548
12	Karnataka	163	163	35	263	529	529	134	993	692	692	169	1,256
13	Kerala	8	8	1	15	998	998	249	1,954	1,006	1,006	251	1,969
14	Madhya Pradesh	182	182	41	567	476	476	117	1,117	658	658	158	1,684
15	Maharashtra	682	682	103	1,009	2,962	2,962	706	7,743	3,644	3,644	809	8,752
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	371	371	78	524	403	403	145	670	774	774	222	1,194
21	Punjab	136	136	25	287	645	645	145	2,091	781	781	170	2,378
22	Rajasthan	344	344	44	486	1,109	1,109	142	1,536	1,453	1,453	187	2,021
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	635	635	94	907	1,515	1,515	226	2,348	2,150	2,150	320	3,255
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	1,746	1,746	294	2,549	4,276	4,276	810	7,741	6,022	6,022	1,104	10,290
27	UttraKhand	-	-	-	-	-	-	0	-	-	-	0	-
28	West Bengal	1,347	1,347	177	1,726	1,754	1,754	402	2,797	3,101	3,101	579	4,523
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	162	162	29	197	287	287	63	511	449	449	91	708
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	144	144	32	330	1,105	1,105	392	2,574	1,249	1,249	424	2,904
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	10,056	10,056	1,533	14,713	22,988	22,988	4,847	45,062	33,044	33,044	6,380	59,775

PERIODIC DISCLOSURES

FORM : Geographical Distribution Channel - GROUP

Insurer: FUTURE GENRALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30/9/2013

(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 in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	-	-	-	-	1	391	27	10,137	1	391	27	10,137
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	-	-	-	-	9	59,458	396	185,021	9	59,458	396	185,021
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	11	3,779	358	11,066	11	3,779	358	11,066
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 & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	87,107	299	235,025	6	87,107	299	235,025
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	27	150,735	1,079	441,249	27	150,735	1,079.33	441,249

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

PART A

FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 30th September 2013

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)

Add: (B)			3,366.27
Provisions	Sch 14		2.60
Liabilities	Sch 13		79.21
			81.81
Less: (C)			
Debit Balance in P&L A/c			1,167.42
Deferred Tax asset			
Loans	Sch 9		0.36
Adv & Other Assets	Sch 12		98.71
Cash & Bank Balance	Sch 11		8.42
Fixed Assets	Sch 10		3.27
Misc. Exp Not Written Off	Sch 15		0.00
			2,169.90

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	2,169.90
Balance Sheet Value of :	
A.Life Fund	1,118.30
B.Pension & General Annuity and Group Business	170.18
C. Unit Linked Funds	881.42
	2,169.90
Difference	0.00

Funds available for Investments

2,169.90

Section II

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % = [(f) - (a)]%	FVC Amount (h)	Total Fund I = 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%		114.25	11.97	178.34	84.90	389.46	34.83	0.00	389.46	353.52
2 Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%		149.28	29.51	258.16	139.09	576.05	51.51	0.00	576.05	532.85
3 Investment subject to Exposure Norms											0.00
a Housing & Infrastructure	Not less than 15%						0.00	0.00	0.00	0.00	0.00
i) Approved Investments			96.79	31.46	154.39	88.62	371.27	33.20		371.27	354.93
ii) Other investments											0.00
b i) Approved Investments	Not exceeding 35%		60.04	23.96	54.97	31.91	170.88	15.28	0.00	170.88	168.57
ii) Other investments			0.10				0.10	0.01	0.00	0.10	0.10
TOTAL LIFE FUND	100%	-	306.22	84.93	467.53	259.62	1,118.30	100.00	0.00	1,118.30	1,056.45

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%		41.98	41.98	24.67	-	41.98	38.04
2 Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%		72.71	72.71	42.72	-	72.71	67.53
3 Balance in Approved Investment	Not exceeding 60%		97.47	97.47	57.28	-	97.47	95.27
TOTAL PENSION GENERAL ANNUITY FUND	100%	-	170.18	170.18	100.00	-	170.18	162.80

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	<i>Not less than 75%</i>	-	855.23	855.23	97.03
2	Other Investments	<i>Not more than 25%</i>	-	26.19	26.19	2.97
TOTAL LINKED INSURANCE FUND		100%	-	881.42	881.42	100.00

CERTIFICATION

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

Date:

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

L-27-FORM 3A (Part B)

UnAudited

Unit Linked Insurance Business

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

Registration Number : 133

[Link to Item 'C' of Form 3A \(PART A\)](#)

Statement as on : 30th September 2013

Periodicity of Submission : Quarterly

Particulars	Future Secure Fund	Future Income Fund
Opening Balance (Market Value)	32.61	105.24
Add: Inflow during the Quarter	2.80	13.60
Increase / (Decrease) value of Inv [Net]	-1.10	-6.01
Less: Outflow during the Quarter	-0.69	-0.15
Total Investible Funds (Mkt Value)	33.62	112.67

Investment of Unit Fund	Future Secure Fund		Future Income Fund	
	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)				
Central Govt. Securities	0.00	0.00	15.71	13.94
State Govt. Securities	22.47	66.85	25.25	22.41
Other Approved Securities	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	20.79	18.45
Infrastructure Bonds	0.00	0.00	38.64	34.29
Equity	0.00	0.00	0.00	0.00
Money Market Investments	0.51	1.53	1.41	1.26
Mutual funds	0.00	0.00	0.00	0.00
Deposits with Banks	7.05	20.96	4.08	3.62
Sub Total (A)	30.03	89.33	105.88	93.97
Current Assets:				
Accrued Interest	0.86	2.56	3.21	2.85
Dividend Receivable	0.00	0.00	0.00	0.00
Bank Balance	0.00	0.01	0.01	0.01
Receivable for Sale of Investments	2.55	7.60	2.00	1.77
Other Current Assets (for investments)	0.18	0.53	1.61	1.43
Less: Current Liabilities				
Payable for Investments	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.00	0.01	0.02	0.02
Other Current Liabilities (for Investments)	0.00	0.00	0.00	0.00
Sub Total (B)	3.59	10.67	6.80	6.03
Other Investments (<=25%)				
Corporate Bonds	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	0.00	0.00
Venture funds	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Sub Total (C)	0.00	0.00	0.00	0.00
Total (A+B+C)	33.62	100.00	112.67	100.00
Funds Carried Forward (as per LB2)				

Date:

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
227.35	164.38	8.85
1.86	0.55	0.69
-7.42	-3.66	-0.40
-2.63	-7.89	-1.21
219.16	153.38	7.93

Future Balance Fund		Future Maximise Fund		Future Pension Secure Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
5.91	2.70	6.14	4.00	0.82	10.33
15.78	7.20	11.43	7.45	0.39	4.93
0.00	0.00	0.00	0.00	0.00	0.00
23.31	10.63	9.22	6.01	2.69	33.93
42.72	19.49	11.92	7.77	3.25	40.98
105.71	48.23	96.84	63.14	0.00	0.00
12.55	5.73	5.31	3.46	0.06	0.81
0.00	0.00	0.00	0.00	0.00	0.00
3.98	1.82	4.58	2.99	0.19	2.42
209.96	95.80	145.43	94.82	7.40	93.40
2.59	1.18	0.91	0.59	0.23	2.96
0.06	0.03	0.05	0.03	0.00	0.00
1.19	0.54	0.38	0.25	0.00	0.01
2.06	0.94	3.28	2.14	0.31	3.87
0.00	0.00	0.00	0.00	0.00	0.00
2.78	1.27	2.56	1.67	0.00	0.00
0.04	0.02	0.03	0.02	0.00	0.01
0.11	0.05	0.30	0.19	0.02	0.23
2.97	1.35	1.74	1.13	0.52	6.60
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
6.24	2.85	6.21	4.05	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
6.24	2.85	6.21	4.05	0.00	0.00
219.16	100.00	153.38	100.00	7.93	100.00

Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund	
10.86		13.71		68.89	
0.22		0.07		0.21	
-0.34		-0.22		-1.11	
-1.51		-1.54		-11.36	
9.23		12.02		56.64	

Future Pension Balance Fund		Future Pension Growth Fund		Future Pension Active Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.45	4.90	0.00	0.00	2.71	4.79
0.00	0.00	0.49	4.11	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
2.84	30.78	1.86	15.44	2.26	4.00
3.90	42.24	2.06	17.15	6.80	12.01
0.79	8.59	5.85	48.63	39.26	69.33
0.20	2.14	0.61	5.07	3.38	5.97
0.00	0.00	0.00	0.00	0.00	0.00
0.39	4.20	0.67	5.54	0.00	0.00
8.57	92.85	11.54	95.94	54.42	96.09
0.30	3.20	0.20	1.68	0.20	0.35
0.00	0.00	0.00	0.02	0.02	0.03
0.34	3.73	0.04	0.30	0.01	0.01
0.02	0.19	0.04	0.29	0.87	1.54
0.00	0.00	0.00	0.00	0.00	0.00
0.03	0.28	0.08	0.64	1.11	1.97
0.00	0.01	0.00	0.01	0.01	0.02
0.02	0.21	0.05	0.44	0.08	0.13
0.61	6.62	0.14	1.20	-0.11	-0.19
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.05	0.52	0.34	2.86	2.32	4.10
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.05	0.52	0.34	2.86	2.32	4.10
9.23	100.00	12.02	100.00	56.64	100.00

PART - B

Future Group Secure Fund	Future Group Balance Fund	Future Group Maximise Fund
0.04	0.36	0.29
0.00	0.01	0.00
0.00	-0.01	-0.01
-0.01	-0.01	-0.01
0.03	0.35	0.27

Future Group Secure Fund		Future Group Balance Fund		Future Group Maximise Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.00	0.00	0.00	0.00	0.00	0.00
0.02	71.80	0.15	43.50	0.10	38.05
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	0.07	20.15	0.09	34.12
0.01	25.83	0.12	35.53	0.07	26.85
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.03	97.64	0.34	99.18	0.27	99.02
0.00	1.32	0.00	0.79	0.00	0.68
0.00	0.00	0.00	0.04	0.00	0.07
0.00	1.05	0.00	0.06	0.00	0.36
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.01	0.00	0.01	0.00	0.01
0.00	0.00	0.00	0.07	0.00	0.13
0.00	2.36	0.00	0.82	0.00	0.98
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.03	100.00	0.35	100.00	0.27	100.00

Future Apex Fund	Future Dynamic Growth Fund	Future NAV - Guarantee Fund	Future Opportunity Fund
18.46	93.82	31.04	122.00
0.28	0.04	0.27	3.21
-0.21	-2.37	-1.15	-2.91
-0.47	-13.61	-1.11	-0.92
18.06	77.88	29.04	121.37

Future Apex Fund		Future Dynamic Growth Fund		Future NAV - Guarantee Fund		Future Opportunity Fund	
Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
0.45	2.49	4.56	5.85	0.00	0.00	2.60	2.14
0.50	2.74	1.98	2.54	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.02	5.66	10.67	13.70	0.62	2.14	2.03	1.68
1.43	7.90	13.42	17.23	2.34	8.06	9.17	7.56
11.56	64.00	40.60	52.13	21.72	74.80	94.85	78.15
1.08	5.98	3.38	4.33	3.24	11.15	4.52	3.72
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.76	4.20	0.00	0.00	0.00	0.00	3.34	2.75
16.79	92.98	74.59	95.78	27.92	96.15	116.52	96.00
0.05	0.28	0.92	1.18	0.14	0.47	0.35	0.29
0.01	0.03	0.01	0.02	0.01	0.04	0.05	0.04
0.05	0.30	0.23	0.29	0.14	0.48	0.38	0.31
0.58	3.22	0.61	0.78	0.08	0.26	0.37	0.30
0.00	0.01	0.00	0.00	0.00	0.00	0.35	0.29
0.16	0.90	0.75	0.96	0.84	2.90	2.68	2.21
0.00	0.02	0.01	0.02	0.01	0.03	0.02	0.02
0.00	0.00	0.31	0.40	0.04	0.14	0.00	0.00
0.53	2.94	0.69	0.89	-0.53	-1.81	-1.20	-0.99
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.74	4.08	2.59	3.32	1.64	5.66	6.06	4.99
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.74	4.08	2.59	3.32	1.64	5.66	6.06	4.99
18.06	100.00	77.88	100.00	29.04	100.00	121.37	100.00

PART -B

Rs. Crore

Future Discontinuance Policy Fund	Total
29.23	927.11
2.24	26.04
-1.02	-27.94
-0.67	-43.79
29.77	881.42

Future Discontinuance Policy Fund		Total	
Actual Inv.	%	Actual Inv.	%
8.89	29.87	48.24	5.47
5.05	16.97	83.62	9.49
0.00	0.00	0.00	0.00
2.54	8.52	79.84	9.06
1.83	6.16	137.48	15.60
0.00	0.00	417.34	47.35
10.88	36.56	47.33	5.37
0.00	0.00	0.00	0.00
0.00	0.00	25.03	2.84
29.20	98.08	838.89	95.18
0.57	1.91	10.53	1.19
0.00	0.00	0.21	0.02
0.04	0.12	2.80	0.32
0.00	0.00	12.75	1.45
0.00	0.00	2.14	0.24
0.00	0.00	10.99	1.25
0.00	0.01	0.14	0.02
0.03	0.10	0.96	0.11
0.57	1.92	16.34	1.85
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	26.19	2.97
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	26.19	2.97
29.77	100.00	881.42	100.00

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 30th September 2013

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	33.62	15.20	15.20	15.73	15.19	14.41	1.39%	6.91%	15.82
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	112.67	16.14	16.14	17.10	16.43	15.57	0.92%	6.64%	17.45
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	219.16	12.99	12.99	13.43	13.06	12.99	0.01%	-1.83%	14.15
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	153.38	13.60	13.60	13.92	13.51	13.50	0.19%	-2.00%	14.99
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	7.93	16.18	16.18	16.94	16.29	15.53	1.05%	7.41%	17.26
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	9.23	15.79	15.79	16.30	15.72	15.15	1.06%	4.93%	16.61
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	12.02	17.19	17.19	17.48	16.93	16.65	0.82%	0.66%	18.10
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	56.64	19.10	19.10	19.42	18.77	18.76	0.45%	-1.90%	21.10
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03	12.57	12.57	13.39	12.90	12.14	0.89%	5.96%	13.50
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.35	12.64	12.64	13.03	12.58	12.19	0.93%	5.97%	13.21
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.27	12.66	12.66	13.06	12.53	12.35	0.63%	3.50%	13.31
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	18.06	11.22	11.22	11.35	10.94	10.78	1.02%	-0.22%	11.76
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	77.88	11.24	11.24	11.54	11.14	11.06	0.41%	-2.68%	12.79
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	29.04	9.72	9.72	10.10	9.83	10.00	-0.69%	-2.32%	11.00
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	121.37	9.66	9.66	9.90	9.63	9.64	0.07%	-1.26%	10.64
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	29.77	10.81	10.81	11.19	10.92	10.47	0.81%	N.A	11.24
					881.42								

CERTIFICATION

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

Date:

Note:

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2013

Insurer:

Future Generali India Life Insurance Co.Ltd.

Date:

30-Sep-13

(Rs in Lakhs)

Non ULIP

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep, 2013	as % of total for this class	As at 30th Sep, 2012	as % of total for this class	As at 30th Sep, 2013	as % of total for this class	As at 30th Sep, 2012	as % of total for this class
Break down by credit rating								
AAA rated	45,370	38%	31,007	36%	47,281	37%	31,080	36%
AA or better	14,613	12%	7,763	9%	14,788	12%	7,691	9%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	60,038	50%	47,464	55%	64,875	51%	47,863	55%
	120,021	100%	86,235	100%	126,944	100%	86,634	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	998	1%	994	1%	1,002	1%	1,000	1%
more than 1 year and upto 3years	3,259	3%	2,784	3%	3,289	3%	2,813	3%
More than 3years and up to 7years	20,314	17%	12,340	14%	21,137	17%	12,582	15%
More than 7 years and up to 10 years	47,793	40%	36,761	43%	49,210	39%	36,769	42%
More than 10 years and up to 15 years	10,915	9%	10,467	12%	11,781	9%	10,560	12%
More than 15 years and up to 20 years	12,193	10%	8,990	10%	13,359	11%	9,048	10%
Above 20 years	24,549	20%	13,898	16%	27,165	21%	13,863	16%
	120,021	100%	86,235	100%	126,944	100%	86,634	100%
Breakdown by type of the issuer								
a. Central Government	40,035	33%	34,313	40%	44,134	35%	34,701	40%
b. State Government	20,004	17%	13,151	15%	20,741	16%	13,162	15%
c. Corporate Securities	59,983	50%	38,770	45%	62,068	49%	38,771	45%
	120,021	100%	86,235	100%	126,944	100%	86,634	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th Sep 2013

Insurer:

Future Generali India Life Insurance Co.Ltd.

Date:

30-Sep-13

(Rs in Lakhs)

ULIP

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep, 2013	as % of total for this class	As at 30th Sep, 2012	as % of total for this class	As at 30th Sep, 2013	as % of total for this class	As at 30th Sep, 2012	as % of total for this class
Break down by credit rating								
AAA rated	18,817.06	50%	16,208.36	53%	18,817.06	50%	16,208.36	53%
AA or better	4,819.42	13%	4,711.47	15%	4,819.42	13%	4,711.47	15%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	14,185.52	38%	9,558.16	31%	14,185.52	38%	9,558.16	31%
	37,822.00	100%	30,477.98	100%	37,822.00	100%	30,477.98	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,415.64	12%	592.48	2%	4,415.64	12%	592.48	2%
more than 1 year and upto 3years	975.02	3%	736.08	2%	975.02	3%	736.08	2%
More than 3years and up to 7years	5,224.92	14%	5,710.07	19%	5,224.92	14%	5,710.07	19%
More than 7 years and up to 10 years	21,181.88	56%	21,873.72	72%	21,181.88	56%	21,873.72	72%
More than 10 years and up to 15 years	472.15	1%	-	0%	472.15	1%	-	0%
More than 15 years and up to 20 years	2,312.07	0	525.00	-	2,312.07	0	525.00	-
Above 20 years	3,240.33	0	1,040.63	-	3,240.33	0	1,040.63	-
	37,822.00	100%	30,477.98	100%	37,822.00	100%	30,477.98	100%
Breakdown by type of the issuer								
a. Central Government	5,823.39	15%	1,166.90	4%	5,823.39	15%	1,166.90	4%
b. State Government	8,362.12	22%	8,391.26	28%	8,362.12	22%	8,391.26	28%
c. Corporate Securities	23,636.48	62%	20,919.82	69%	23,636.48	62%	20,919.82	69%
	37,822.00	100%	30,477.98	100%	37,822.00	100%	30,477.98	100%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

Date: **30-Sep-13**

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended Sept 30, 2013	up to the Quarter ended Sept 30, 2013	For the Quarter ended Sept 30, 2012	up to the Quarter ended Sept 30, 2012
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	(5.84)	(7.11)	(1.62)	(4.43)
			Rent paid	2.21	12.66	16.49	31.99
			Reimbursement of Expenses paid	-	4.16	-	19.94
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	8.73	12.67	(26.08)	(26.08)
Closing Balances at period-end	(8.73)	(6.92)	5.98	5.98			
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	(0.00)	(0.06)	0.66	11.92
			Insurance expenses	0.14	1.21	0.08	5.03
			Reimbursement of Expenses paid	17.79	39.19	13.17	60.39
			Reimbursement of Expenses received	80.93	158.73	180.92	330.44
			Premium Deposits Outstanding	(0.14)	6.97	8.33	8.33
			Closing Balances at period-end	(18.18)	85.40	206.98	206.98
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
4	Participatie Maatschappij Graafsschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
5	Deepak Sood	Managing Director & CEO	Managerial Remuneration	-	-	44.49	88.87
6	Gorakhnath Agarwal	CEO	Managerial Remuneration	10.98	22.04	-	-

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date **30-Sep-13**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman and Independent Director	
2	Mr. Kishore Biyani	Director	
3	Mr. Vijay Biyani	Director	
4	Mr. Sergio Balbinot	Director	
5	Mr. Roberto Gasso	Director	
6	Mr. Krishan Kant Rathi	Director	
7	Dr. Kim Chai Ooi	Director	
8	Dr. Rajan Saxena	Independent Director	
9	Dr. Devi Singh	Independent Director	
10	Mr. Gorakhnath Agarwal	Chief Executive Officer & Whole Time Director	Appointed w.e.f. May 31, 2013
11	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
12	Ms. Mamata Pandey	Appointed Actuary	
13	Mr. Balaram Sarma	Chief Operations	
14	Mr. Nirakar Pradhan	Chief Investment Officer	
15	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
16	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.

30th September 2013

Form Code: K (Table-III)
Name of Insurer: <u>Future Generali India Life Insurance C</u> Registration <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:		191,423
	Deduct:		
02	Mathematical Reserves		191,424
03	Other Liabilities		-
04	Excess in Policyholders' funds		(1)
05	Available Assets in Shareholders Fund:		28,018
	Deduct:		
06	Other Liabilities of shareholders' fund		1,437
07	Excess in Shareholders' funds		26,580
08	Total ASM (04)+(07)		26,580
09	Total RSM		6,624
10	Solvency Ratio (ASM/RSM)		401.3%

Certification:

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

Place: Mumbai
Date: 30-Sep-13

Name and Signature of Appointed Actuary
Mamata Pandey

Notes

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th September 2013

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 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	527.21	470.13	-	-	2.70	-	529.91	470.13
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)	527.21	470.13	-	-	2.70	-	529.91	470.13
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th September 2013

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	93.47	78.45	-	-	1.50	-	94.97	78.45
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)	93.47	78.45	-	-	1.50	-	94.97	78.45
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 30th September 2013

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 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	217.32	908.59	-	-	56.38	23.76	273.71	932.36
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)	217.32	908.59	-	-	56.38	23.76	273.71	932.36
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.

Date:

Note:

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

No.	Category Of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (September 2012)			
			Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)*2	Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)*2	Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)*2
A CENTRAL GOVERNMENT SECURITIES :														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	379.83	8.04	2.12%	2.12%	372.46	16.16	4.34%	4.34%	277.51	5.66	2.16%	2.16%
A2	Special Deposits	CSPD	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	CSSS	9.81	0.19	1.94%	1.94%	9.81	0.38	3.87%	3.87%	9.81	0.19	1.94%	1.94%
A4	Treasury Bills	CTRB	0.00	0.00	0.00%	0.00%	0.00	0.03	0.50%	0.50%	5.00	0.01	0.54%	0.54%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :														
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	159.46	3.43	2.15%	2.15%	156.31	6.95	4.45%	4.45%	103.69	2.16	2.13%	2.13%
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%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	8.48	0.16	1.94%	1.94%	8.48	0.33	3.85%	3.85%	16.31	0.33	2.01%	2.01%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :														
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
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%
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%
C5	Housing - Securitised Assets (Approved Investment)	HMSB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
TAXABLE BONDS OF														
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	56.70	1.28	2.26%	2.26%	57.36	2.57	4.48%	4.48%	46.70	1.06	2.27%	2.27%
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%
TAX FREE BONDS														
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
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%
OTHR INVESTMENTS														
C13	Debentures / Bonds / CPs / Loans	HOBS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C14	Housing - Securitised Assets	HOBS	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%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :														
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.09	0.00	0.00%	0.00%	0.09	0.01	6.20%	6.20%	0.13	0.00	-0.25%	-0.25%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.27	0.01	3.09%	3.09%	0.26	0.04	16.86%	16.86%	0.65	0.03	7.96%	7.96%
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%
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%
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%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
TAXABLE BONDS OF														
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	140.80	3.24	2.30%	2.30%	133.17	5.98	4.49%	4.49%	87.41	2.40	2.37%	2.37%
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%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	167.00	4.00	2.39%	2.39%	162.04	7.80	4.81%	4.81%	34.34	0.81	2.36%	2.36%
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%
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%
TAX FREE BONDS														
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
OTHER INVESTMENTS														
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.00	0.00	0.00%	0.00%	0.00	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%
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%
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%
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%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :														
ACTIVELY TRADED														
E1	PSU - Equity shares - Quoted	EAEQ	0.52	-0.23	-44.70%	-44.70%	0.67	-0.33	-48.88%	-48.88%	0.39	0.01	-2.82%	-2.82%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1.47	-0.01	-0.97%	-0.97%	1.56	-0.01	-0.87%	-0.87%	1.46	0.09	8.89%	8.89%
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%
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%
E5	Corporate Securities - Bonds - (Taxable)	EBBT	22.08	0.54	2.45%	2.45%	20.79	1.00	4.79%	4.79%	14.98	0.49	2.49%	2.49%
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%
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%
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%
E9	Corporate Securities - Debentures	ECOS	123.59	3.09	2.50%	2.50%	123.36	6.14	4.98%	4.98%	125.64	3.28	2.65%	2.65%
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%
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%
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%
E13	Investment properties - Immovable	EINP	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%
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%
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%
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	10.00	0.24	2.35%	2.35%	10.00	0.47	4.66%	4.66%	-	-	0.00%	0.00%
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%
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%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECOR	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%
E22	CCIL - CBLO	ECBO	8.90	0.03	0.39%	0.39%	8.90	0.03	0.39%	0.39%	-	-	0.00%	0.00%
E23	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%	5.00	0.14	2.92%	2.92%
E24	Application Money	ECAM	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	10.40	0.25	2.44%	2.44%	11.53	0.64	5.51%	5.51%	14.47	0.33	2.31%	2.31%
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%
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%
E28	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSP	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%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5.20	0.14	2.68%	2.68%	7.51	0.35	4.61%	4.61%	17.19	0.33	3.14%	3.14%
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%
F OTHER INVESTMENTS :														
F1	Bonds - PSU - Taxable	OBPT												

FORM L-34-YIELD ON INVESTMENTS-1

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

Registration Number : 133

Statement as on : 30th September 2013

Statement Of Investment And Income On Investment

Periodicity Of Submission : Quarterly

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

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (September 2012)			
			Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2	Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2	Investment (Rs.)1	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)2
A CENTRAL GOVERNMENT SECURITIES :														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	42.69	0.93	2.17%	2.17%	41.74	1.97	4.71%	4.71%	36.12	0.70	4.29%	4.29%
A2	Special Deposits	CSPD	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%
A4	Treasury Bills	CTRB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES :														
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	29.31	0.64	2.17%	2.17%	29.31	1.27	4.32%	4.32%	27.93	0.48	4.08%	4.08%
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%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1.42	0.03	1.96%	1.96%	1.42	0.06	3.92%	3.92%	2.27	0.05	3.99%	3.99%
B5	Guaranteed Equity	SGGE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :														
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
C3	Term Loans - HUDCO / NHB / Institutions accredited by NHB	HTLH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
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%
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%
TAXABLE BONDS OF														
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	13.30	0.31	2.31%	2.31%	13.05	0.60	4.60%	4.60%	13.30	0.31	4.69%	4.69%
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%
TAX FREE BONDS														
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBN	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%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :														
D1	Infrastructure - Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
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%
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%
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%
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%
D7	Infrastructure - Infrastructure Development Fund (IDF)													
TAXABLE BONDS OF														
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	27.59	0.62	2.26%	2.26%	26.83	1.24	4.61%	4.61%	13.63	0.43	5.45%	5.45%
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%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	18.11	0.46	2.55%	2.55%	17.59	0.90	5.09%	5.09%	1.45	0.04	4.87%	4.87%
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%
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%
TAX FREE BONDS														
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	-	-	0.00%	0.00%
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%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :														
ACTIVELY TRADED														
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%
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%
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%
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%
E5	Corporate Securities - Bonds - (Taxable)	EBPT	2.90	0.07	2.44%	2.44%	2.90	0.11	3.80%	3.80%	-	-	0.00%	0.00%
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%
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%
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%
E9	Corporate Securities - Debentures	ECOS	29.36	0.75	2.55%	2.55%	29.32	1.48	5.05%	5.05%	34.34	0.85	5.47%	5.47%
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%
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%
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%
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%
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%
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%
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%
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL - RBI	ECDB	2.50	0.06	2.48%	2.48%	2.50	0.12	4.88%	4.88%	-	-	0.00%	0.00%
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%
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%
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%
E21	CCIL - CBLO	ECBO	2.14	0.01	0.28%	0.28%	2.14	0.01	0.28%	0.28%	-	0.01	0.00%	0.00%
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%
E23	Application Money	ECAM	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%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.01	2.37%	2.37%	0.51	0.04	8.49%	8.49%	1.25	0.03	5.13%	5.13%
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%
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%
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%
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%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1.62	0.04	2.19%	2.19%	2.54	0.09	3.62%	3.62%	1.37	0.09	12.08%	12.08%
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%
TOTAL			171.17	3.93			169.85	7.89			131.67	2.98		

FORM L-34-YIELD ON INVESTMENTS-1

Name of the Insurer : Future Generali India Life Insurance Company Limited
 Registration Number : 133
 Statement as on : 30th September 2013
 Statement Of Investment And Income On Investment
 Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Rs. In Crores

No	Category of Investments	Category Code	Current Quarter				Year to Date				Previous Year*			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A CENTRAL GOVERNMENT SECURITIES :														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	32.77	-1.82	-5.55%	-5.55%	29.97	0.19	0.64%	0.64%	11.67	1.69	12.72%	12.72%
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%
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%
A4	Treasury Bills	CTRB	11.71	0.27	2.35%	2.35%	10.72	0.46	4.28%	4.28%	0.00	0.00	0.00%	0.00%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :														
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	70.35	-3.98	-5.65%	-5.65%	67.62	-0.87	-1.28%	-1.28%	83.91	4.30	7.39%	7.39%
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%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	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%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :														
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
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%
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%
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%
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%
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%
TAXABLE BONDS OF														
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	21.45	-0.47	-2.19%	-2.19%	18.93	0.09	0.49%	0.49%	11.02	0.75	6.89%	6.89%
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%
TAX FREE BONDS														
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBN	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%
OTHR INVESTMENTS														
C13	Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
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%
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%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :														
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	14.61	-0.74	-5.10%	-5.10%	18.10	-1.57	-8.69%	-8.69%	21.00	-0.69	-3.14%	-3.14%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	35.74	-16.38	-45.83%	-45.83%	38.05	-19.86	-52.19%	-52.19%	128.10	14.59	13.36%	13.36%
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%
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%
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%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
TAXABLE BONDS OF														
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	17.97	-0.78	-4.33%	-4.33%	17.88	-0.04	-0.23%	-0.23%	17.32	1.89	6.99%	6.99%
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%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	102.36	-4.14	-4.04%	-4.04%	108.78	1.79	1.64%	1.64%	10.50	0.80	7.75%	7.75%
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%
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%
TAX FREE BONDS														
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
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%
OTHER INVESTMENTS														
D15	Infrastructure - Equity (including unlisted)	IOEQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	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%
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%
D18	Infrastructure - Equity (Promotor 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%
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promotor 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%

E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :														
ACTIVELY TRADED														
E1	PSU - Equity shares - Quoted	EAEQ	47.81	-10.85	-22.69%	-22.69%	68.36	-15.43	-22.58%	-22.58%	63.30	4.53	8.62%	8.62%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	348.19	16.68	4.79%	4.79%	355.34	42.82	12.05%	12.05%	284.33	20.40	9.07%	9.07%
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%
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%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	10.35	-0.44	-4.23%	-4.23%	10.67	0.04	0.40%	0.40%	10.76	0.83	7.89%	7.89%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
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%
E8	Corporate Securities - Investment in Subsidiaries	ECOS	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	70.10	-3.50	-4.99%	-4.99%	71.79	-1.53	-2.13%	-2.13%	159.38	11.52	7.86%	7.86%
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%
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%
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%
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%
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%
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%
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%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment) CCIL, RBI	ECDB	7.36	0.18	2.48%	2.48%	8.92	0.45	4.99%	4.99%	5.34	0.86	4.76%	4.76%
E18	Deposits - CDs with Scheduled Banks	EDCD	18.80	0.35	1.89%	1.89%	18.80	0.35	1.89%	1.89%	0.00	0.04	1.76%	1.76%
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%
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%
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%
E22	CCIL - CBLO	ECBO	42.21	0.16	0.38%	0.38%	40.98	0.17	0.40%	0.40%	0.00	0.03	0.17%	0.17%
E23	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%	5.00	1.81	13.26%	13.26%
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%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	-0.01	-4.14%	-4.14%	0.22	0.00	-0.07%	-0.07%	0.22	0.02	7.46%	7.46%
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%
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%
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%
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%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	40.44	0.87	2.16%	2.16%	37.68	1.59	4.22%	4.22%	41.67	2.22	4.84%	4.84%
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%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	16.34	0.00	0.00%	0.00%	16.34	0.00	0.00%	0.00%	4.46	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%
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%
F3	Equity Shares (incl. Co-op Societies)	OESH	27.13	-0.04	-0.15%	-0.15%	24.55	0.12	0.50%	0.50%	31.02	-1.37	-4.66%	-4.66%
F4	Equity Shares (PSUs & Unlisted)	OEPU	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	17.95	0.50	4.11%	4.11%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%	16.94	0.33	4.79%	4.79%
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%
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%
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%
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%
TOTAL			935.88	-24.62	3.63%	3.63%	963.68	8.77	0.93%	0.93%	923.90	65.03	7.81%	7.81%

CERTIFICATION :

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

Date:

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

- 1 Based on daily simple average of investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figure of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP Form 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level

FORM L-36

PERIODIC DISCLOSURES

:Premium and number of lives covered by policy type

Insurer:

Future Generali India Life Insurance Company Limited

Date: 30/09/2013

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	(17)	(24)	(24)	(38)	-	-	-	-	(37)	(40)	(40)	(75)	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(1)	(1)	-
	From 25001-50,000	336	717	717	737	128	277	279	335	510	1,090	1,090	1,108	248	529	531	645
	From 50,001- 75,000	107	170	170	205	21	35	35	44	153	242	242	293	36	60	60	69
	From 75,000-100,000	289	301	301	561	62	63	63	133	403	421	421	794	123	124	124	237
	From 1,00,001 -1,25,000	50	45	45	102	3	3	3	4	71	64	64	150	8	8	8	16
	Above Rs. 1,25,000	672	255	255	1,065	32	17	17	5	900	352	352	1,413	82	39	37	80
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-
	From 50,001-100,000	-	-	-	-	2	3	-	-	-	-	-	-	7	7	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	2	1	-	-	2	1	1	-	2	1	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	30	-	333	2,133	7	-	10	530	49	-	739	3,987	10	-	18	878
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	397	5,260	5,260	8,952	700	8,502	8,502	13,842	792	10,992	10,992	15,723	1,447	17,409	17,409	46,311
	From 10,000-25,000	1,345	9,867	9,867	16,640	1,084	7,552	7,540	13,003	2,438	17,777	17,777	29,334	2,275	15,946	15,934	26,346
	From 25001-50,000	362	987	987	3,944	353	1,011	1,011	3,813	610	1,674	1,674	6,499	770	2,310	2,310	8,437
	From 50,001- 75,000	84	133	133	756	34	55	55	347	119	190	190	1,095	60	97	97	598
	From 75,000-100,000	124	117	117	970	31	34	34	316	188	182	182	1,518	50	53	53	500
	From 1,00,001 -1,25,000	22	18	18	189	3	2	2	19	36	31	31	307	1	(1)	(1)	3
	Above Rs. 1,25,000	118	40	40	880	(8)	3	3	(49)	196	68	68	1,616	(35)	(4)	(4)	(328)

PERIODIC DISCLOSURES

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

Business Acquisition through different channels (Group)												<i>(Rs in Lakhs)</i>		
Sl.No.	Channels	Current Quarter ended September 30, 2013			Previous Year Quarter ended September 30, 2012			Up to the period ended September 30, 2013			Up to the period ended September 30, 2012			
		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	7	4,943	108.1	9	8,430	371	16	17,551	353	12	12,836	409	
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	
6	Direct Business	9	69,687	573.7	5	4,360	3,397	11	133,184	727	13	12,772	3,503	
	Total(A)	16	74,630	681.8	14	12,790	3,769	27	150,735	1,079	25	25,608	3,913	
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	16	74,630	681.77	14	12,790	3,769	27	150,735	1,079	25	25,608	3,913	

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 Company Limited	Date: 30/9/2013
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		Business Acquisition through different channels (Individuals)				<i>(Rs in Lakhs)</i>			
Sl.No.	Channels	Current Quarter ended September 30, 2013		Previous Year Quarter ended September 30, 2012		Up to the period ended September 30, 2013		Up to the period ended September 30, 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,957	2,178	8,550	1,293	15,308	3,254	16,297	2,389
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	3,294	370	4,538	511	6,280	703	12,174	1,432
4	Brokers	3,560	549	3,395	412	9,713	1,304	6,241	712
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	993	787	992	260	1,640	1,112	1,709	451
	Total (A)	17,804	3,883	17,475	2,475	32,941	6,373	36,421	4,984
1	Referral (B)	82	6	85	6	103	7	154	13
	Grand Total (A+B)	17,886	3,889	17,560	2,481	33,044	6,380	36,575	4,997

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

30-Sep-13

Individual

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims		4	2	2	0	0	8	1,803,502.00
2	Survival Benefit								
3	for Annuities / Pension		0	0	0	0	0	0	0.00
4	For Surrender		20107	557	0	0	0	20664	1,044,041,296.30
5	Other benefits		3	3	1	0	0	7	416,656.00
1 Death Claims									
			289	171	32	4	2	498	76,515,322.28

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.

FORM L-39-Data on Settlement of Claims

30-Sep-13

Group

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid					Total No. of claims paid	Total amount of claims paid	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year			> 1 year
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender								
5	Other benefits								
1 Death Claims									
			31	10	5	1	0	47	20,539,397.74

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

Individual

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 30-Sep-13

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	19	8		5	285	
2	Claims reported during the period*	598	14		0		
3	Claims Settled during the period	498	8		0	20664	
4	Claims Repudiated during the period	100	0		0		
a	Less than 2years from the date of acceptance of risk	96	0		0		
b	Grater than 2 year from the date of acceptance of risk	4	0		0		
5	Claims Written Back	0	0		0		
6	Claims O/S at End of the period	18	13		5	387	
	Less than 3months	11	6		0		
	3 months to 6 months	6	3		0		
	6months to 1 year	1	4		3		
	1year and above	0	0		2		

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

FOR L-40 : Quarterly claims data for Life

Group

Insurer: Future Generali India Life Insurance Co. Ltd. **Date:** 30-Sep-13

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12436					
2	Claims reported during the period*	48					
3	Claims Settled during the period	47					
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12437					
	Less than 3months	15					
	3 months to 6 months	10					
	6months to 1 year	5					
	1year and above	12407					

*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 Company Limited Date: 30/09/2013

GRIEVANCE DISPOSAL

(Rs in Lakhs)

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)	Sales Related	18	308	71	0	243	12	653
b)	New Business Related	2	1034	807	6	169	54	2057
c)	Policy Servcing related	4	6	4	0	1	5	12
d)	Claim Servicing related	11	13	5	0	14	5	36
e)	Others	1	10	2	0	5	4	28
	Total Number	36	1371	889	6	432	80	2786

2	Total No . of policies during previous year: FY 2012-13	113182
3	Total No. of claims during previous year: FY 2012-13	1840
4	Total No. of policies during current year: FY 2013-14	17902
5	Total No. of claims during current year: FY 2013-14	547
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) : (complaints received in Q1 2012/10000)	0.3
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) : (Q1 2012)	0.1

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	59	0	59
	7 - 15 days	5	0	5
	15-30 days	7	0	7
	30-90 days	3	0	3
	90 days & Beyond	6	0	6
	Total No. of complaints	80	0	80

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

L-42 : Valuation Basis (Life Insurance)

Date: 30 Sep 2013

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 moment 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 proprietary actuarial software. Group valuation is carried on tested excel program.

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

i. Individual Business

- | | | |
|----|--|---|
| 1. | Life- Participating policies | 6% per annum |
| 2. | Life- Non-participating Policies | 4.5% per annum under Future Generali Care Plan and 4.5% per annum under Future Generali Care Plus Plans |
| 3. | Annuities- Participating policies | Not applicable, as we do not have any annuity products in this segment. |
| 4. | Annuities – Non-participating policies | Not applicable, as we do not have any annuity products in this segment. |
| 5. | Annuities- Individual Pension Plan | Company has very less annuity portfolio as at 30 Sep 2013. Full single premiums collected are kept as reserves. |
| 6. | Unit Linked | Full unit reserve and UPR for non-unit reserve. Sterling rate of interest is 5%. For guarantee products, the discounting of guaranteed benefit has been done at 5% per annum. |
| 7. | Health Insurance | Not applicable as we do not have any product in this segment. |

ii. Group Business

As per pricing basis (As UPR is kept for reserves)

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

i. Individual Business

- | | | |
|----|--|---|
| 1. | Life- Participating policies | 81% to 148.5% of IALM 94-96 (Including Pension products) |
| 2. | Life- Non-participating Policies | 55% to 100% of IALM 94-96 |
| 3. | Annuities- Participating policies | Not applicable |
| 4. | Annuities – Non-participating policies | Not applicable |
| 5. | Annuities- Individual Pension Plan | Not applicable |
| 6. | Unit Linked | UPR (Un expired premium reserves) is kept for non-unit reserve. |
| 7. | Health Insurance | Not applicable |

ii. Group Business

- | | | |
|--|--|--|
| Group Term Life | As per pricing mortality assumptions scheme wise | |
| Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans | 100% of IALM 94-96 | |
| Group Savings Suraksha | 150% or 155% of IALM 94-96 depending on age | |

3) Expenses :

i. Individual Business

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

ii. Group Business

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

Based on the experience, we have provided 4 months' of the proportionate annualised premium as IBNR reserves.

ii. Group Business

Based on the experience, we have provided 4 months' of proportionate premium as IBNR reserves for GTL and 2 months' for group credit suraksha policies. For group gratuity policies 2 months' of proportionate risk premium is used.

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2013 assumptions)

i.Individuals Assurances		
1.	Interest	No change
2.	Expenses	No change
3.	Inflation	No change
ii.Annuities		
1.	Interest	Not applicable
	<i>a. Annuity in payment</i>	Not applicable (Since the company's portfolio is very small, full single premium collected is kept as reserve)
	<i>b. Annuity during deferred period</i>	Not applicable
	<i>c. Pension : All Plans</i>	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
INDIVIDUAL-TRADITIONAL		
Future Generali Insta Life(RP)	495	3.5%
Future Generali Insta Life(SP)	247.5	3.5%
Future Generali Assure	495	3.5%
Future Generali Child Plan(RP)	495	3.5%
Future Generali Child Plan(SP)	450	3.5%
Future Generali Anand	495	3.5%
Future Generali Saral Anand	495	3.5%
Future Generali Dream Guarantee	495	3.5%
Future Generali Care Plus	495	3.5%
Future Generali Smart Life	495	3.5%
Future Generali Pension(RP)	495	3.5%
Future Generali Pension(SP)	247.5	3.5%
Future Generali Bima Guarantee	495	3.5%
Future Generali Secure Income(RP)	495	3.5%
Future Generali Family Income Plan	495	3.5%
Future Generali Family Secure Plan	495	3.5%
Future Generali Secure Income(SP)	247.5	3.5%
INDIVIDUAL-UNIT LINKED		
Future Sanjeevani(RP)	495	3.5%
Future Freedom	495	3.5%
Future Sanjeevani(SP)	247.5	3.5%
Future Guarantee	495	3.5%
Future Sanjeevani Plus(RP)	495	3.5%
Future Sanjeevani Plus(SP)	247.5	3.5%
Future Freedom Plus	495	3.5%
Future Guarantee Plus	495	3.5%
Future Generali Guarantee Advantage Plan	495	3.5%
NAV Assure(RP)	495	3.5%
NAV Assure(SP)	247.5	3.5%
Future Generali NAV Insure Plan(RP)	495	3.5%
Future Generali NAV Insure Plan(SP)	247.5	3.5%
Future Generali Nivesh Plan(SP)	247.5	3.5%
Future Generali Select Insurance Plan	495	3.5%
Future Generali Bima Advantage	495	3.5%
Future Generali Nivesh Preferred	247.5	3.5%
Future Pension Advantage Plus(RP)	495	3.5%
Future Pension Advantage Plus(SP)	247.5	3.5%
Future Generali Pramukh Nivesh ULIP	247.5	3.5%
Future Pension Advantage(RP)	495	3.5%
Future Pension Advantage(SP)	247.5	3.5%
Future Generali Wealth Protect Plan (Gold)	495	3.5%
Future Generali Wealth Protect Plan (Platinum)	495	3.5%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

PREMIUM RELATED RENEWAL EXPENSES

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

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Generali Insta Life(RP)	495	3.5%
Future Generali Insta Life(SP)	247.5	3.5%
Future Generali Assure	495	3.5%
Future Generali Child Plan(RP)	495	3.5%
Future Generali Child Plan(SP)	450	3.5%
Future Generali Anand	495	3.5%
Future Generali Saral Anand	495	3.5%
Future Generali Dream Guarantee	495	3.5%
Future Generali Care Plus	495	3.5%
Future Generali Smart Life	495	3.5%
Future Generali Pension(RP)	495	3.5%
Future Generali Pension(SP)	247.5	3.5%
Future Generali Bima Guarantee	495	3.5%
Future Generali Secure Income(RP)	495	3.5%
Future Generali Family Income Plan	495	3.5%
Future Generali Family Secure Plan	495	3.5%
Future Generali Secure Income(SP)	247.5	3.5%
INDIVIDUAL-UNIT LINKED		
Future Sanjeevani(RP)	495	3.5%
Future Freedom	495	3.5%
Future Sanjeevani(SP)	247.5	3.5%
Future Guarantee	495	3.5%
Future Sanjeevani Plus(RP)	495	3.5%
Future Sanjeevani Plus(SP)	247.5	3.5%
Future Freedom Plus	495	3.5%
Future Guarantee Plus	495	3.5%
Future Generali Guarantee Advantage Plan	495	3.5%
NAV Assure(RP)	495	3.5%
NAV Assure(SP)	247.5	3.5%
Future Generali NAV Insure Plan(RP)	495	3.5%
Future Generali NAV Insure Plan(SP)	247.5	3.5%
Future Generali Nivesh Plan(SP)	247.5	3.5%
Future Generali Select Insurance Plan	495	3.5%
Future Generali Bima Advantage	495	3.5%
Future Generali Nivesh Preferred	247.5	3.5%
Future Pension Advantage Plus(RP)	495	3.5%
Future Pension Advantage Plus(SP)	247.5	3.5%
Future Generali Pramukh Nivesh ULIP	247.5	3.5%
Future Pension Advantage(RP)	495	3.5%
Future Pension Advantage(SP)	247.5	3.5%
Future Generali Wealth Protect Plan (Gold)	495	3.5%
Future Generali Wealth Protect Plan (Platinum)	495	3.5%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

PREMIUM RELATED RENEWAL EXPENSES

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

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium