

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future GeneraliInsta Life(RP)	495	3%
Future Generali Insta Life(SP)	495	3%
Future GeneraliAssure	495	3%
Future Generali Child Plan(RP)	495	3%
Future Generali Child Plan(SP)	450	3%
Future Generali Anand	495	3%
Future Generali Saral Anand	495	3%
Future Generali Dream Guarantee	495	3%
Future Generali Care Plus	523	3%
Future Generali Smart Life	523	3%
INDIVIDUAL-UNIT LINKED		
Future Sanjeevani(RP)	495	3%
Future Freedom	523	3%
Future Sanjeevani(SP)	261	3%
Future Guarantee	523	3%
Future Sanjeevani Plus(RP)	523	3%
Future Sanjeevani Plus(SP)	261	3%
Future Freedom Plus	523	3%
Future Guarantee Plus	523	3%
Future Generali Guarantee Advantage Plan	523	3%
NAV Assure	523	3%
Future Generali NAV Insure Plan	523	3%
Future Generali Nivesh Plan(SP)	261	3%
Future Generali Select Insurance Plan	523	3%
Future Generali Nivesh Preferred	261	3%
Future Pension Advantage Plus(RP)	440	3%
Future Pension Advantage Plus(SP)	440	3%
Future Generali Prarambhi Nivesh ULIP	261	3%
Future Pension Advantage(RP)	440	3%
Future Pension Advantage(SP)	440	3%
Future Generali Wealth Protect Plan (Gold)	523	3%
Future Generali Wealth Protect Plan (Platinum)	523	3%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	
PREMIUM RELATED RENEWAL EXPENSES		
ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX	
RENEWAL SUM ASSURED RELATED EXPENSES		
ALL PRODUCTS	NIL	
CLAIM RELATED EXPENSES (ON DEATH OR AT MATURITY)		
ALL PRODUCTS	0.5% of Sum assured	

SP-Single Premium

RP-Regular Premium

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ALL PRODUCTS	EQUAL TO COMMISSION PLUS SERVICE TAX	
RENEWAL SUM ASSURED RELATED EXPENSES		
ALL PRODUCTS	NIL	
CLAIM RELATED EXPENSES (ON DEATH OR AT MATURITY)		
ALL PRODUCTS	0.5% of Sum assured	

SP-Single Premium

RP-Regular Premium

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Year Ended March 31, 2011

Policyholders' Account (Technical Account)

(Rs. '000)

	Particulars	Schedule	For the Quarter Ended March 31, 2011	Upto the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Upto the Quarter Ended March 31, 2010
	Premiums Earned - Net					
	(a) Premium	L-4	2,902,262	7,261,565	2,395,190	5,415,131
	(b) Reinsurance Ceded		(36,030)	(101,278)	(17,921)	(66,650)
	(c) Reinsurance Accepted		-	-	-	-
	Income from Investments					
	(a) Interest, Dividend and Rent - Gross		99,132	321,396	53,003	132,512
	(b) Profit on Sale / Redemption of Investments		85,330	416,008	24,592	109,950
	(c) (Loss on Sale / Redemption of Investments)		(45,075)	(54,332)	(380)	(13,148)
	(d) Transfer /Gain on revaluation / change in Fair value*		(242,594)	(185,835)	17,750	289,042
	Transfer from Shareholders' Fund		894,567	3,277,765	996,529	3,683,707
	Other Income					
	(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	16,840
	(b) Appropriation/ (Expropriation) Adjustment		1,246	7,486	3,632	3,632
	(c) Miscellaneous Income		6,010	7,163	99	180
	Total (A)		3,664,848	10,949,938	3,472,493	9,571,196
	Commission	L-5	259,082	957,813	454,269	1,104,403
	Operating Expenses related to Insurance Business	L-6	1,237,454	4,110,822	1,501,251	4,604,742
	Provision for Doubtful Debts		-	-	-	-
	Bad Debts Written Off		-	-	-	-
	Provision for Tax		-	-	-	-
	(a) Income Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	Provision (Other Than Taxation)		-	-	-	-
	(a) For Diminution in the value of investment (Net)		-	-	-	-
	(b) Others		-	-	-	-
	Total (B)		1,496,536	5,068,635	1,955,520	5,709,145
	Benefits Paid (Net)	L-7	114,287	400,460	56,563	139,793
	Bonuses Paid		-	-	-	-
	Change in Valuation of Liability in respect of Life Policies					
	(a) Gross **					
	Linked		1,389,181	3,593,074	1,038,577	2,944,303
	Non Linked		680,788	1,903,713	421,837	777,960
	(b) Amount ceded in Reinsurance					
	Linked		-	-	-	-
	Non Linked		(15,944)	(15,944)	(5)	(5)
	(c) Amount accepted in Reinsurance		-	-	-	-
	Total (C)		2,168,312	5,881,303	1,516,973	3,862,051
	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		58,347	58,347	24,650	24,650
	(c) Surplus shown in the Revenue Account		-	-	-	-
	(d) Total Surplus: [(a)+(b)+(c)]					

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Year Ended March 31, 2011

Shareholders' Account (Non-Technical Account)

(Rs. '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended March 31, 2011	Quarter Ended March 31, 2011	Quarter Ended March 31, 2010	Quarter Ended March 31, 2010
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		15,320	74,377	14,547	76,544
(b) Profit on Sale / Redemption of Investments		3,115	20,034	5,033	54,415
(c) (Loss on Sale / Redemption of Investments)		(616)	(2,890)	(158)	(1,828)
Other Income		18	18	-	-
Total (A)		17,837	91,539	19,422	129,131
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		4,781	8,224	4,409	9,365
(b) Rent, Rates and Taxes		1,250	3,500	1,600	2,935
(c) Other Expenses		1,336	3,283	464	1,591
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)		894,567	3,277,765	996,529	3,683,707
Total (B)		901,933	3,292,772	1,003,002	3,697,598
Profit / (Loss) before Tax		(884,096)	(3,201,233)	(983,580)	(3,568,467)
Provision for Taxation					
(a) Income Tax for earlier years		-	-	-	180
(b) Wealth Tax		6	16	-	-
(c) Fringe Benefit Tax		-	-	-	-
Profit / (Loss) after Tax		(884,101)	(3,201,249)	(983,580)	(3,568,647)
Appropriations					
(a) Balance at the beginning of the Period		(8,781,320)	(6,464,172)	(5,480,592)	(2,895,525)
(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		(9,665,421)	(9,665,421)	(6,464,172)	(6,464,172)

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 March 31, 2011

(Rs. '000)

Particulars	Schedule	As at March 31, 2011	As at March 31, 2010
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	10,520,000	7,020,000
Share Application Money Pending Allotment		500,000	625,750
Reserves and Surplus	L-10	(5,180)	(583)
Credit/(Debit)/ Fair Value Change Account			
Sub-Total		11,014,820	7,645,167
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		26	
Policy Liabilities		3,901,657	1,888,353
Insurance Reserves		-	
Provision for Linked Liabilities		5,534,943	2,783,760
Sub-Total		9,436,626	4,672,113
Funds for Future Appropriations			
Reserve for Lapsed Unit-Linked Policies		926,033	219,015
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		9,338	-
(ii) Others			
Total		21,386,817	12,536,295
Application of Funds			
Investments			
Shareholders'	L-12	1,110,394	1,020,193
Policyholders'	L-13	3,804,702	1,901,944
Assets held to cover Linked Liabilities	L-14	6,460,976	3,002,775
Loans	L-15		
Fixed Assets	L-16	39,349	75,328
Current Assets			
Cash and Bank Balances	L-17	376,907	525,410
Advances and Other Assets	L-18	891,940	643,681
Sub-Total (A)		1,268,847	1,169,091
Current Liabilities	L-19	921,688	1,069,427
Provisions	L-20	41,184	27,781
Sub-Total (B)		962,872	1,097,208
Net Current Assets (C) = (A - B)		305,975	71,883
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		9,665,421	6,464,172
Debit Balance in Revenue Account		-	-
Total		21,386,817	12,536,295

CONTINGENT LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2011	As at March 31, 2010
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	13,650	6,385
	TOTAL	13,650	6,385

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(Rs. '000)

	Particulars	For the Quarter Ended March 31, 2011	Upto the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Upto the Quarter Ended March 31, 2010
	First Year Premiums	1,006,861	3,668,585	1,968,834	4,769,291
	Renewal Premiums	1,222,051	2,775,509	389,982	554,375
	Single Premiums	673,350	817,471	36,374	91,465
	Total	2,902,262	7,261,565	2,395,190	5,415,131

FORM L-5 - COMMISSION SCHEDULE

(Rs. '000)

	Particulars	For the Quarter Ended March 31, 2011	Upto the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Upto the Quarter Ended March 31, 2010
	Commission Paid				
	Direct - First Year Premiums	216,987	874,134	446,775	1,094,613
	- Renewal Premiums	33,963	73,723	6,978	8,699
	- Single Premiums	8,132	9,956	516	1,091
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	259,082	957,813	454,269	1,104,403
	Breakup of Commission Expenses (Gross) incurred to procure business				
	Agents	81,404	230,253	130,107	352,881
	Brokers	7,704	19,525	3,857	9,302
	Corporate Agency	169,877	707,585	322,815	740,399
	Mallassurance	98	450	-2,510	1,821
	Referral	-	-	-	-
	Total	259,082	957,813	454,269	1,104,403

Future Generali India Life Insurance Company Limited

FORM L-6-OPERATING EXPENSES SCHEDULE

(Rs. '000)

	Particulars	For the Quarter Ended March 31, 2011	Upto the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Upto the Quarter Ended March 31, 2010
	Employees' Remuneration and Welfare Benefits	515,663	1,782,669	531,362	1,869,207
	Travel, Conveyance and Vehicle Running Expenses	36,924	102,491	26,316	68,082
	Training Expenses (including Staff Training) (Net of Recovery)	10,871	39,813	12,898	206,537
	Rent, Rates and Taxes	132,851	499,745	131,279	391,663
	Repairs	24,896	112,541	19,869	108,091
	Printing and Stationery	17,530	72,615	18,728	40,650
	Communication Expenses	31,047	92,563	30,089	109,877
	Legal and Professional Charges	10,171	36,110	-3,620	111,901
	Medical Fees	1,525	5,245	1,401	5,454
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	625	2,500	250	1,100
	(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	153	851	153	572
	Advertisement and Publicity	388,669	1,123,505	601,631	1,189,492
	Interest and Bank Charges	7,131	23,478	5,071	18,805
	Depreciation	5,177	56,104	18,023	206,810
	Others:				
	Service Tax	7,258	46,034	30,398	167,139
	Membership and Subscriptions	941	5,057	238	2,170
	Information Technology and related Expenses	26,736	47,158	34,015	49,426
	Outsourcing Expenses	17,272	55,949	40,364	51,623
	Other Expenses	2,014	6,394	2,786	6,143
	Total	1,237,454	4,110,822	1,501,251	4,604,742

Future Generali India Life Insurance Company Limited

FORM L-7-BENEFITS PAID SCHEDULE

(Rs. '000)

	Particulars	For the Quarter Ended March 31, 2011	Upto the Quarter Ended March 31, 2011	For the Quarter Ended March 31, 2010	Upto the Quarter Ended March 31, 2010
	Insurance Claims				
	(a) Claims by Death	117,585	430,311	98,691	244,522
	(b) Claims by Maturity	2,631	2,631	-	-
	(c) Annuities / Pension Payment,	4	5	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Other Benefits				
	Surrender	417	2,535	(269)	1,339
	Partial Withdrawal	2,000	2,000	-	-
	Critical Illness	(114)	406	1,447	2,380
	Gratuity	6,281	13,262	2,135	2,135
	Superannuation	939	3,254	-	-
	Other Benefits	30	1,590	39	39
	Claims related Expenses	3,985	5,792	1,873	1,873
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(19,471)	(61,326)	(46,353)	(111,495)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Critical Illness	-	-	(1,000)	(1,000)
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Total	114,287	400,460	56,563	139,793

Future Generali India Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(Rs. '000)

Particulars	As at	As at
	March 31, 2011	March 31, 2010
Authorised Capital 2,000,000,000 (Previous Period - 1,000,000,000) Equity Shares of Rs.10 each	20,000,000	10,000,000
Issued Capital 1,052,000,000 (Previous Period - 702,000,000) Equity Shares of Rs.10 each	10,520,000	7,020,000
Subscribed Capital 1,052,000,000 (Previous Period - 702,000,000) Equity Shares of Rs.10 each	10,520,000	7,020,000
Called-up Capital 1,052,000,000 (Previous Period - 702,000,000) Equity Shares of Rs.10 each	10,520,000	7,020,000
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	10,520,000	7,020,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at March 31, 2011		As at March 31, 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian - Pantaloon Retail India Limited	268,260,000	25.50	179,010,000	25.50
- Sain Advisory Services Private Limited	515,480,000	49.00	343,980,000	49.00
Foreign - Participatie Maatschappij Graafsschap Holland NV	268,260,000	25.50	179,010,000	25.50
Other:	-	-	-	-
Total	1,052,000,000	100	702,000,000	100

Future Generali India Life Insurance Company Limited**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

Future Generali India Life Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	492,132	549,819
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	28,031	42,572
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	135,032	143,278
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	122,457	161,751
	Other than Approved Investments	-	-
		777,652	897,420
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	239,688	22,680
	Other Approved Securities	93,054	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	100,093
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		332,742	122,773
	Total	1,110,394	1,020,193

Notes:

- (i) Aggregate book value and market value of Long term investment other than equity shares and mutual funds is Rs.('000) 749,621 (Previous Year Rs.('000) 854,848) and Rs.('000) 707,440 (Previous Year Rs.('000) 816,917) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares and mutual funds is Rs.('000) 332,742 (Previous Year Rs.('000) 22,680) and Rs.('000) 332,742 (Previous Year Rs.('000) 22,676) respectively.

Future Generali India Life Insurance Company Limited

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,448,136	881,574
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	482,420	263,280
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,171,261	473,221
	Other than Approved Investments	-	-
		3,101,817	1,618,075
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	456,413	276,895
	Other Approved Securities	94,712	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	118,727	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	33,033	6,974
	Other than Approved Investments	-	-
		702,885	283,869
	Total	3,804,702	1,901,944

Notes:

- (i) Aggregate book value and market value of Long term investment other than equity shares and mutual funds is Rs.('000) 3,101,817 (Previous Year Rs.('000) 1,618,075) and Rs.('000) 3,063,363 (Previous Year Rs.('000) 1,617,922) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares and mutual funds is Rs.('000) 584,158 (Previous Year Rs.('000) 283,869) and Rs.('000) 584,228 (Previous Year Rs.('000) 283,866) respectively.

Future Generali India Life Insurance Company Limited

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

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	369,722	183,732
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	4,206,286	1,616,437
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	504,739	248,489
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	170,208	243,270
	Other than Approved Investments	-	-
		5,250,955	2,291,928
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	9,477	149,794
	Other Approved Securities	674,692	99,900
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	119,499	91,714
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	8,026	3,028
	Other than Approved Investments	-	-
	Net Current Assets	398,327	366,411
		1,210,021	710,847
	Total	6,460,976	3,002,775

Notes:

- (i) Aggregate book value and market value of Long term investment other than equity shares and mutual funds is Rs.('000) 1,044,669 (Previous Year Rs.('000) 675,491) and Rs.('000) 1,044,669 (Previous Year Rs. ('000) 675,491) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares and mutual funds is Rs.('000) 692,195 (Previous Year Rs.('000) 252,722) and Rs.('000) 692,195 (Previous Year Rs.('000) 252,722) respectively.

(iii) Break-up of Net Current Assets is as under:

(Rs. '000)

Particulars	As at March 31, 2011	As at March 31, 2010
Cash and Bank Balance (including Cheques, Drafts)	299,376	352,949
Interest accrued and not due	24,393	16,448
Outstanding Purchases Payable/Receivable (Net)	61,081	(8,509)
Others	13,477	5,523
Total	398,327	366,411

Future Generali India Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	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	-	-
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	-	-
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	-	-
	(f) Others	-	-
	Total	-	-
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	-	-
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	-	-
	Total	-	-

Future Generali India Life Insurance Company Limited

FORM L-16- FXED ASSETS SCHEDULE

(Rs. '000)

Particulars	Gross Block (at cost)			Depreciation				Net Block		
	As at April 1, 2010	Additions	Deductions	As at March 31, 2011	As at April 1, 2010	For the Year	On Sales / Adjustments	As at March 31, 2011	As at March 31, 2011	As at March 31, 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	171,592	17,184	-	188,776	106,930	55,754	-	162,684	26,092	64,662
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	4,572	57	-	4,629	167	923	-	1,090	3,539	-
Office Equipment	-	-	-	-	-	-	-	-	-	4,405
Total	176,164	17,241	-	193,405	107,097	56,677	-	163,774	29,631	69,067
Capital Work in Progress									9,718	6,261
Grand Total	176,164	17,241	-	193,405	107,097	56,677	-	163,774	39,349	75,328
Previous Year	935,151	103,874	862,861	176,164	162,458	207,459	262,820	107,097	75,328	

Future Generali India Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
1	Cash (including Cheques, Drafts and Stamps)	69,435	191,313
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)		48,603
	(bb) Others	-	-
	(b) Current Accounts	307,472	285,494
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	376,907	525,410
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	376,907	525,410
	- Outside India	-	-
	Total	376,907	525,410

Future Generali India Life Insurance Company Limited

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(Rs. '000)

	As at March 31, 2011	As at March 31, 2010
Advances		
Reserve Deposits with Ceding Companies	-	-
Application Money for Investments	-	-
Prepayments	30,291	23,648
Advances to Directors / Officers	-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	2,980	2,653
Others:		
Advances to Suppliers	28,039	10,311
Advances to Employees	3,727	2,278
Total (A)	65,037	38,890
Other Assets		
Income Accrued on Investments		
(a) Shareholders'	15,044	23,581
(b) Policyholders'	114,836	38,164
Outstanding Premiums	69,847	57,371
Agents' Balances	6,754	4,514
Foreign Agencies Balances	-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)	11,986	42,757
Due from Subsidiaries / Holding Company	-	-
Deposit with Reserve Bank of India [Pursuant to Section 7 of Insurance Act, 1938]	97,989	97,965
Others:		
Refundable Security Deposits	271,243	243,062
Service Tax Unutilised Credit	239,104	97,277
Other Receivables	100	100
Total (B)	826,903	604,791
Total (A + B)	891,940	643,681

Future Generali India Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Agents' Balances	120,421	245,924
	Balances due to Other Insurance Companies	1,571	-
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	-	-
	Unallocated Premium	109,521	120,524
	Sundry Creditors	400,303	596,241
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	217,990	59,471
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	11,440	2,872
	Others:		
	Statutory Dues	52,187	27,910
	Dues to Employees	7,362	7,958
	Retention Money Payable	893	8,527
	Total	921,688	1,069,427

FORM L-20-PROVISIONS SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	10,871	5,759
	Leave Encashment	30,313	22,022
	Total	41,184	27,781

FORM L-21-MISC EXPENDITURE SCHEDULE

(Rs. '000)

	Particulars	As at March 31, 2011	As at March 31, 2010
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

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

Date: **3/31/2011**

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Mar 31, 2011	Upto the Quarter ending Mar 31, 2011	For the Quarter ending Mar 31, 2010	Upto the Quarter ending Mar 31, 2010
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-23%	72%	375%	445%
	Non Linked Individual Pension	538%	18%	-76%	-15%
	Non Linked Group	22%	21%	230%	117%
	Linked Individual Life	7%	-42%	3%	180%
	Linked Individual Pension	-98%	-62%	84%	267%
	Linked Group	-97%	-86%	686%	686%
2	Net Retention Ratio	99%	99%	99%	99%
3	Expense of Management to Gross Direct Premium Ratio	51%	69%	85%	104%
4	Commission Ratio (Gross commission paid to Gross Premium)	9%	13%	19%	20%
5	Ratio of policy holder's liabilities to shareholder's funds	769%	769%	414%	414%
6	Growth rate of shareholders' fund	14%	14%	-45%	-45%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	168,403	168,403	(949,210)	(949,210)
9	Profit after tax/Total Income	-32%	-41%	-39%	-59%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	843%	843%	502%	502%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9%	9%	15%	15%
14	Conservative Ratio	51%	51%	34%	36%
15	Persistency Ratio				
	For 13th month	48.94% by policies and 55.46% by annualized premium	48.94% by policies and 55.46% by annualized premium	35.33% by policies and 56.17% by annualized premium	35.33% by policies and 56.17% by annualized premium
	For 25th month	29.92% by policies and 50.19% by annualized premium	29.92% by policies and 50.19% by annualized premium	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	For 61st month	NA	NA	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	1,052,000,000	1,052,000,000	702,000,000	702,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Pantaloon Retail India Limited	25.50	25.50	25.50	25.50
	- Sain Advisory Services Private Limited	49.00	49.00	49.00	49.00
	Foreign - Participatie Maatschappij Graafsschap Holland	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 and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(3.78)	(3.78)	(6.13)	(6.13)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(3.78)	(3.78)	(6.13)	(6.13)
6	Book value per share (Rs)	1.28	1.28	1.68	1.68

Future Generali India Life Insurance Company Limited

**IRDA Registration No: 133
Date of Registration: 4th September 2007**

Receipts and Payments Account for the Year Ended 31st March,2011

Form L-23 Receipts and Payments Schedule

(Rs. '000)

Particulars	Year Ended March 31, 2011	Year Ended March 31, 2010
Cash Flow from Operating Activities		
Premium Collection (Including Service Tax)	7,284,097	5,481,940
Other Income	-	-
Reinsurance payments	(7,611)	(15,866)
Operating Expenses	(4,332,319)	(3,953,427)
Commission and Brokerage paid	(1,063,269)	(1,135,862)
Claims paid	(291,743)	(217,091)
Claims Administration Expenses	-	-
Underwriting Expenses	-	-
Taxes paid (Fringe Benefits Tax and Service Tax)	(114,566)	(159,097)
Cash paid towards Income Tax	105	(180)
Security Deposit for the Office Premises	(27,656)	(73,359)
Net Cash from Operating activities	1,447,038	(72,941)
Cash Flow from Investing Activities		
Cost of purchase of Investments	(28,384,089)	(9,661,611)
Proceeds from sale of Investments	23,169,073	6,849,744
Interest and Dividend received	263,928	176,352
Purchase of Fixed Assets	(18,703)	(241,537)
Sale of Fixed Assets		632,646
Deposits with Financial Institutions		
Net Cash used in Investing activities	(4,969,791)	(2,244,406)
Cash Flow from Financing Activities		
Proceeds from issue of Share Capital	2,874,250	1,994,575
Proceeds from Share Application Money	500,000	625,750
Proceeds from Short Term Borrowing	-	-
Repayment of Short Term Borrowing	-	-
Net Cash from Financing activities	3,374,250	2,620,325
Net increase in cash and cash equivalents	(148,503)	302,978
Cash and cash equivalents at the beginning of the year	525,410	222,432
Cash and cash equivalents at the end of the year	376,907	525,410

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer: Future Generali India Life Insurance Company Limited

Date:

31-Mar-11

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31 Mar 2011	As at 31 Mar 2010
1	Linked		
a	Life	62,390	31,015
b	General Annuity	-	-
c	Pension	12,303	7,748
d	Health	-	-
2	Non-Linked	-	-
a	Life	26,783	9,228
b	General Annuity	8	-
c	Pension	2,237	921
d	Health	-	-

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31/03/2011

(Rs in Lakh)

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 Lakh)	Sum Assured (Rs Lakh)	No. of Policies	No. of Lives	Premium (Rs Lakh)	Sum Assured (Rs Lakh)	No. of Policies	No. of Lives	Premium (Rs Lakh)	Sum Assured (Rs Lakh)
1	Andhra Pradesh	3,645	3,645	459	7,567	12,715	12,715	2,052	32,805	16,360	16,360	2,511	40,372
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	730	730	85	1,467	1,501	1,501	199	3,295	2,231	2,231	284	4,762
4	Bihar	10,186	10,186	913	11,707	16,633	16,633	918	22,739	26,819	26,819	1,831	34,446
5	Chattisgarh	209	209	23	586	759	759	167	1,909	968	968	190	2,495
6	Goa	180	180	34	664	468	468	85	1,572	648	648	119	2,236
7	Gujarat	1,656	1,656	191	4,409	12,085	12,085	1,758	33,971	13,741	13,741	1,949	38,380
8	Haryana	699	699	123	1,914	5,060	5,060	577	15,053	5,759	5,759	700	16,967
9	Himachal Pradesh	2,087	2,087	254	5,635	1,275	1,275	47	3,155	3,362	3,362	302	8,789
10	Jammu & Kashmir	352	352	85	679	622	622	151	1,113	974	974	236	1,792
11	Jharkhand	2,753	2,753	295	5,551	6,093	6,093	448	12,247	8,846	8,846	742	17,798
12	Karnataka	2,532	2,532	281	8,132	11,467	11,467	2,499	38,327	13,999	13,999	2,780	46,459
13	Kerala	439	439	48	1,329	15,408	15,408	2,588	43,138	15,847	15,847	2,635	44,468
14	Madhya Pradesh	1,597	1,597	248	3,093	3,631	3,631	661	8,923	5,228	5,228	909	12,016
15	Maharashtra	4,618	4,618	541	13,943	33,947	33,947	6,476	115,112	38,565	38,565	7,016	129,056
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	6,385	6,385	704	8,757	5,119	5,119	342	8,578	11,504	11,504	1,046	17,335
21	Punjab	1,521	1,521	190	4,784	8,343	8,343	1,494	26,542	9,864	9,864	1,684	31,325
22	Rajasthan	2,155	2,155	238	5,423	9,440	9,440	1,087	27,251	11,595	11,595	1,325	32,674
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	7,263	7,263	687	23,712	19,181	19,181	2,749	57,401	26,444	26,444	3,436	81,113
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	10,362	10,362	1,226	20,049	27,844	27,844	3,557	64,691	38,206	38,206	4,783	84,740
27	Uttarakhand	258	258	46	880	1,101	1,101	67	3,700	1,359	1,359	113	4,580
28	West Bengal	19,947	19,947	1,820	20,760	27,516	27,516	2,727	30,506	47,463	47,463	4,547	51,266
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	156	156	25	387	815	815	111	1,721	971	971	135	2,108
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	1,609	1,609	240	5,057	11,592	11,592	1,544	38,496	13,201	13,201	1,784	43,553
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	81,339	81,339	8,755	156,486.4	232,615	232,615	32,303	592,245	313,954	313,954	41,059	748,731

PERIODIC DISCLOSURES

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

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

Date: 31/12/2010

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	13	1,980,727	860	341,212	13	1,980,727	860	341,212
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	24	12,234	940	182,573	24	12,234	940	182,573
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	6	323	5	1,223.02	6	323	5	1,223
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	27	27,111	328	134,621	27	27,111	328	134,621
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	70	2,020,395	2,134	659,628	70	2,020,395	2,134	659,628

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

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

PART - A

Statement as on : Mar-2011

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

Rs. Lakhs

Total Application as per Balance Sheet (A)		<u>213868</u>		Reconciliation of Investment Assets		
Add (B)				Total Investment Assets (as per Balance Sheet)		<u>113761</u>
Provisions	Sch-14	9217		Balance Sheet Value of:		
Current Liabilities	Sch-13	412		A. Life Fund		4490
		<u>9629</u>		B. Pension & Gen Annuity Fund		5141
Less (C)				C. Unit Linked Funds		64,610
Debit Balance in P&L A/c		96654				<u>114741</u>
Loans	Sch-09	-		Difference		979.89
Adv & Other Assets	Sch-12	8919				
Cash & Bank Balance	Sch-11	3769				
Fixed Assets	Sch-10	393,4903				
Misc Exp. Not Written Off	Sch-15	-				
Funds available for Investments		<u>113761</u>				

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
			Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
			(a)	(b)	(c)	(d)						(e)
1	G. Sec	Not Less than 25%	0	7,067	2,844	6,675	1,924	18,511	41	18,511	18,000	
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	0	8,298	5,415	8,757	2,097	24,567	55	24,567	23,984	
3	Investment subject to Exposure Norms											
	a.	Housing & Infrastructure	Not Less than 15%	0	1,693	3,054	4,582	3,725	13,053	29	13,053	12,755
	b.	i) Approved Investments	Not exceeding 35%	0	2,028	2,177	1,870	1,231	7,306	16	7,306	7,347
		ii) "Other Investments" not to exceed 15%		0	65	-	-	-	65	0	65	65
TOTAL LIFE FUND		100%	0	12,084	10,645	15,209	7,052	44,990	100	44,990	44,151	

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	G. Sec	Not Less than 20%		1,655	1,655	32		1,655	1,623
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than 40%		2,777	2,777	54		2,777	2,745
3	Balance in Approved investment	Not Exceeding 60%		2,364	2,364	46		2,364	2,359
TOTAL PENSION, GENERAL ANNUITY FUND		100%		5141	5141	100	0	5141	5104

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	60,346	60,346	93%	60,346
2	Other Investments	Not More than 25%	4,264	4,264	7%	4,264
TOTAL LINKED INSURANCE FUND		100%	64,610	64,610	100%	64,610

CERTIFICATION:

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

Note: The difference is due to Rs. 979.89 lakhs towards Section 7 included above in Form 3A (Part A)

Date:

Signature: _____

Full name:

Designation:

Note: (+) FRMS refers to 'Funds representing Solvency Margin'

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

FORM L-28-ULIP-NAV-3A

Company Name & Code: Future Generali India Life Insurance Company Limited, Code:133

PART - C

Statement as on: 31st March 2011

Link to FORM 3A (Part C)

Periodicity of Submission : Quarterly

No	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Future Secure Fund	131,153,931.95	12.79		12.57	12.44	12.36	7.08%	NA
2	Future Income Fund	413,319,888.16	13.52		13.40	13.31	13.10	3.63%	NA
3	Future Balance Fund	1,228,952,384.23	12.95		13.74	13.73	12.69	-23.20%	NA
4	Future Maximise Fund	1,540,350,897.29	13.72		14.48	14.45	13.00	-21.16%	NA
5	Future Pension Secure Fund	80,841,768.96	13.37		13.20	13.06	12.89	5.21%	NA
6	Future Pension Balance Fund	141,286,527.20	13.73		13.77	13.66	13.13	-1.16%	NA
7	Future Pension Growth Fund	183,054,148.47	16.40		16.93	16.86	15.40	-12.84%	NA
8	Future Pension Active Fund	809,922,423.71	19.11		20.28	20.23	18.25	-23.46%	NA
9	Future Group Secure Fund	328,407.51	10.95		10.81	10.57	10.51	5.56%	NA
10	Future Group Balance Fund	1,718,328.83	10.81		10.87	10.63	9.97	-2.19%	NA
11	Future Group Maximise Fund	1,616,303.07	11.52		11.63	11.41	10.47	-4.01%	NA
12	Future Apex Fund	99,733,576.21	10.68		11.20	11.29	10.53	-18.72%	NA
13	Future Dynamic Growth Fund	973,496,099.71	11.42		12.07	12.19	10.95	-21.97%	NA
14	Future Guarantee Fund	194,677,671.23	9.90		10.42	10.43	10.03	-20.14%	NA
15	Future Opportunity Fund	660,523,362.76	9.84		10.28	10.04	NA	-17.57%	NA

Total **6,460,975,719.29**

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 :

Signature _____

Full Name & Designation

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 31st March 2011

Insurer:

Future Generali India Life Insurance Company Limited

Date:

31-Mar-11 Non ULIP

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March, 2011	as % of total for this class	As at 31st March, 2010	as % of total for this class	As at 31st March, 2011	as % of total for this class	As at 31st March, 2010	as % of total for this class
Break down by credit rating								
AAA rated	18,730	39%	8,911	31%	19,053	39%	8,962	31%
AA or better	2,329	5%	1,576	6%	2,267	5%	1,523	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	26,729	56%	17,844	63%	27,344	56%	18,289	64%
	47,788	100%	28,331	100%	48,663	100%	28,774	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	9,170	19%	3,066	11%	9,169	19%	3,065	11%
more than 1 year and upto 3 years	488	1%	347	1%	500	1%	332	1%
More than 3 years and up to 7 years	2,752	6%	2,698	10%	2,841	6%	2,746	10%
More than 7 years and up to 10 years	21,727	45%	16,046	57%	22,091	45%	16,195	56%
More than 10 years and up to 15 years	5,216	11%	981	3%	5,337	11%	964	3%
More than 15 years and up to 20 years	3,456	7%	1,475	5%	3,511	7%	1,532	5%
Above 20 years	4,978	10%	3,718	13%	5,214	11%	3,940	14%
	47,788	100%	28,331	100%	48,663	100%	28,774	100%
Breakdown by type of the issuer								
a. Central Government	20,959	44%	11,004	39%	21,545	44%	11,443	40%
b. State Government	5,769	12%	6,840	24%	5,799	12%	6,846	24%
c. Corporate Securities	21,059	44%	10,487	37%	21,320	44%	10,485	36%
	47,788	100%	28,331	100%	48,663	100%	28,774	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 regulation:

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Insurer:

Future Generali India Life Insurance Company Limited

Date:

31-Mar-11 ULIP

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March, 2011	as % of total for this class	As at 31st March, 2010	as % of total for this class	As at 31st March, 2011	as % of total for this class	As at 31st March, 2010	as % of total for this class
Break down by credit rating								
AAA rated	11,959.07	72%	5,407.00	58%	11,959.07	72%	5,407.00	58%
AA or better	893.38	5%	540.00	6%	893.38	5%	540.00	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovgn Rating)	3,791.99	23%	3,335.00	36%	3,791.99	23%	3,335.00	36%
	16,644.44	100%	9,282.00	100%	16,644.44	100%	9,282.00	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6,208.02	37%	2,527.00	27%	6,208.02	37%	2,527.00	27%
more than 1 year and upto 3 years	1,585.59	10%	221.00	2%	1,585.59	10%	221.00	2%
More than 3 years and up to 7 years	2,960.37	18%	706.00	8%	2,960.37	18%	706.00	8%
More than 7 years and up to 10 years	5,411.44	33%	5,828.00	63%	5,411.44	33%	5,828.00	63%
More than 10 years and up to 15 years	479.02	3%	-	-	479.02	3%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
	16,644.44	100%	9,282.00	100%	16,644.44	100%	9,282.00	100%
Breakdown by type of the issuer								
a. Central Government	681.84	4%	1,643.00	18%	681.84	4%	1,643.00	18%
b. State Government	3,110.15	19%	1,692.00	18%	3,110.15	19%	1,692.00	18%
c. Corporate Securities	12,852.45	77%	5,947.00	64%	12,852.45	77%	5,947.00	64%
	16,644.44	100%	9,282.00	100%	16,644.44	100%	9,282.00	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 regulation:

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

31-Mar-11

(Rs in Lakhs)

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received [*]			
				For the quarter ended Mar 31, 2011	up to the Quarter ended Mar 31, 2011	For the quarter ended Mar 31, 2010	up to the Quarter ended Mar 31, 2010
1	Pantaloon Retail (India) Limited	Joint Venture Partner	Premium Income	69.87	70.32	(13.21)	49.51
			Rent paid	31.61	122.48	53.04	191.18
			Reimbursement of Expenses paid	2.01	9.66	27.99	31.50
			Security Deposits given	-	-	-	12.00
			Security Deposits refund received	17.36	44.22	3.15	26.07
			Share Capital Allotment	3,187.50	8,925.00	2,550.00	5,954.25
			Share Application Money Pending Allotment	-	-	-	-
			Premium Deposits Outstanding	(8.18)	(8.18)	(5.87)	(5.87)
			Closing Balances at period-end	51.77	51.77	69.73	69.73
2	Sain Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	6,125.00	17,150.00	4,900.00	11,441.50
			Share Application Money Pending Allotment	2,450.00	2,450.00	(5,921.50)	3,070.00
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	3,187.50	8,925.00	2,550.00	5,954.25
			Share Application Money Pending Allotment	2,550.00	2,550.00	637.50	3,187.50
4	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	1.06	11.30	24.10	29.67
			Insurance expenses	(0.47)	21.27	15.51	454.03
			Purchase of fixed Assets	-	-	16.24	16.24
			Reimbursement of Expenses paid	541.41	702.53	106.89	317.23
			Reimbursement of Expenses received	(11.09)	274.78	194.28	648.72
			Premium Deposits Outstanding	17.88	17.88	37.03	37.03
			Closing Balances at period-end	114.44	114.44	84.53	84.53
5	Jayant Khosla	Managing Director & CEO	Managerial Remuneration	-	-	40.21	137.84
6	Deepak Sood	Managing Director & CEO	Managerial Remuneration	72.75	198.93	42.52	81.38

*including the premium flow through Associates/ Group companies as an agent

PERIODIC DISCLOSURES

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date: 31-Mar-11

Board of Directors and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. 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 Additional Director	Appointed as an Independent Additional Director w.e.f. November 15, 2010.
9	Dr. Devi Singh	Independent Additional Director	Appointed as an Independent Additional Director w.e.f. November 15, 2010.
10	Mr. Deepak Sood	Managing Director & Chief Executive Officer	Appointed as Managing Director & Chief Executive Officer w.e.f. September 22, 2009
11	Mr. Anup Chandak	Chief Financial Officer	
12	Mr. Gorakhnath Agarwal	Chief Actuary & Chief Risk Officer	Appointed as Chief Actuary w.e.f. August 3, 2009
13	Mr. Saisrinivas Dhulipala	Appointed Actuary	
14	Mr. Balaram Sarma	Chief Operations Officer	
15	Mr. Nirakar Pradhan	Chief Investment Officer	
16	Mr. Arnab Mallik	Chief Marketing Officer	
17	Mr. Prayag Gadgil	Vice President - Internal Audit	
18	Mr. Madangopal Jalan	Principal Compliance Officer, Company Secretary & Legal - Head, Grievance Redressal Officer	

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

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

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

31ST March 2011

		Form Code: K
Name of Insurer: Future Generali India Life Insurance Company Limited	Registration Number:133	Classification Code:1
Classifier <u>Total Business</u>		

Item	Description	Adjusted Value	
		[Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		113,348
	Deduct:		-
02	Mathematical Reserves		103,720
03	Other Liabilities		9,629
04	Excess in Policyholders' funds		0
05	Available Assets in Shareholders Fund:		13,434
	Deduct:		-
06	Other Liabilities of shareholders' fund		2,391
07	Excess in Shareholders' funds		11,043
08	Total ASM (04)+(07)		11,043
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		2.21

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: 29-Apr-11

Name and Signature of Appointed Actuary

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-7A

Statement as on: 31st March 2011

Name of the Fund Life Fund _____

COMPANY NAME & CODE: Future Generali India Life Insurance Company Ltd. & Company Code: 133

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				
	Nil																	

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:

Signature _____

Full Name & Designation _____

Note:

A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION : QUARTERLY

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2010			
			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	10,969.11	252.43	2.04%	2.04%	10,969.11	795.21	8.52%	8.52%	7,691.29	605.86	8.48%	8.48%
A2	Special Deposits	CSPD												
A3	Deposits under section 7 of Insurance Act 1938	CDSS	979.89	18.59	1.90%	1.90%	979.89	75.40	7.70%	7.70%				
A4	Treasury Bills	CTRB	6,561.52	6.18	0.78%	0.78%	6,561.52	41.42	0.94%	0.94%	2,213.89	2.62	0.24%	0.24%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES													
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL												
B2	State Govt. Bonds	SGGB	4,433.58	88.18	2.14%	2.14%	4,433.58	385.27	7.91%	7.91%	5,312.75	208.98	6.49%	6.49%
B3	State Government Guaranteed Loans	SGGL												
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1,622.45	32.20	1.99%	1.99%	1,622.45	108.42	8.78%	8.78%	846.36	187.32	8.15%	8.15%
B5	Guaranteed Equity	SGGE												
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
C1	Loans to State Government for Housing	HLSH												
C2	Loans to State Government for Fire Fighting Equipments	HLSF												
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH												
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN												
C5	Housing - Securitised Assets (Approved Investment)	HMSB												
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG												
D	TAXABLE BONDS OF													
C7	Bonds / Debentures issued by HUDCO	HTHD												
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN												
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	3,670.00	81.35	2.22%	2.22%	3,670.00	205.76	11.21%	11.21%				
E	TAX FREE BONDS													
C10	Bonds / Debentures issued by HUDCO	HFHD												
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFND												
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA												
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS												
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	68.39	0.25	0.38%	0.38%	68.39	4.12	7.17%	7.17%	46.48	0.79	1.70%	1.70%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	70.90	0.18	0.31%	0.31%	70.90	11.92	12.14%	12.14%	125.54	19.82	15.79%	15.79%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG												
D5	Infrastructure - Securitised Assets (Approved)	IESA												
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG												
E	TAXABLE BONDS OF													
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	6,436.49	139.79	2.17%	2.17%	6,436.49	529.68	9.36%	9.36%	4,885.66	528.08	12.23%	12.23%
D8	Infrastructure - PSU - CPs	IPCP												
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,807.66	60.02	2.36%	2.36%	2,807.66	215.70	11.07%	11.07%	1,087.94	112.58	14.23%	14.23%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP												
D11	Infrastructure - Term Loans (with Charge)	ILWC												
F	TAX FREE BONDS													
D12	Infrastructure - PSU - Debentures / Bonds	IPFD												
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD												
G	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
H	ACTIVELY TRADED													
E1	PSU - Equity shares - Quoted	EAEQ	59.75	-0.67	-1.03%	-1.03%	59.75	7.43	12.38%	12.38%	60.26	4.12	6.84%	6.84%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	516.68	2.62	3.32%	3.32%	516.68	14.23	4.46%	4.46%	121.55	17.17	14.13%	14.13%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES												
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG												
E5	Corporate Securities - Bonds - (Taxable)	EPBT	497.39	10.69	2.15%	2.15%	497.39	56.02	5.51%	5.51%	1,534.79	157.28	20.50%	20.50%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF												
E7	Corporate Securities - Preference Shares	EPNQ												
E8	Corporate Securities - Investment in Subsidiaries	ECIS												
E9	Corporate Securities - Debentures	ECOS	2,446.71	50.94	2.57%	2.57%	2,446.71	234.11	9.55%	9.55%	2,455.70	79.46	5.38%	5.38%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG												
E11	Corporate Securities - Derivative Instruments	ECDI												
E12	Investment properties - Immovable	EINP												
E13	Loans - Policy Loans	ELPL												
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI												
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO												
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB		1.87	0.50%	0.50%		23.21	9.77%	9.77%	475.00	15.26	6.39%	6.39%
E17	Deposits - CDs with Scheduled Banks	EDCD	1,877.67	42.52	0.00%	0.00%	1,877.67	49.70	5.29%	5.29%				
E18	Deposits - Repo / Reverse Repo	ECMR												
E19	CCIL - CBLO	ECBO												
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECPP												
E21	Application Money	ECAM												
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD												
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	970.18	22.07	2.28%	2.28%	970.18	30.16	6.22%	6.22%				
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD												
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS												
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSP												
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS												
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	937.27	25.72	4.05%	4.05%	937.27	110.86	11.44%	11.44%	1,000.93	139.15	9.96%	9.96%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG												
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA												
I	OTHER INVESTMENTS													
F1	Bonds - PSU - Taxable	OBPT												
F2	Bonds - PSU - Tax Free	OBPF												
F3	Equity Shares (incl. Co-op Societies)	OESH	62.87	-1.09	-1.93%	-1.93%	62.87	1.73	-2.57%	-2.57%	71.89	7.34	10.21%	10.21%
F4	Equity Shares (PSUs & Unlisted)	OEPU	1.73	-0.42	-4.28%	-4.28%	1.73	2.87	331.61%	331.61%				
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG												
F6	Debentures	OLDB												
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG												
F8	Commercial Papers	OACP												
F9	Preference Shares	OPSH												
F10	Venture Fund	OVNF												
F11	Short term Loans (Unsecured Deposits)	OSLU												
F12	Term Loans (without Charge)	OTLW												
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS												
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG												
F15	Derivative Instruments	OCDI												
F16	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA												
F17	Investment properties - Immovable	OIPI												
	TOTAL		44,990.24	833.43			44990.24	2899.79			27930.02	2085.84		

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Rs. In Lakhs

PERIODICITY OF SUBMISSION : QUARTERLY

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2010						
			INVESTMENT	INCOME ON	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT	INCOME ON	GROSS	NET YIELD (%)	INVESTMENT	INCOME ON	GROSS	NET YIELD			
A	CENTRAL GOVERNMENT SECURITIES																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1255.62	27.39	2.04%	2.04%	1,255.62	105.89	10.53%	10.53%	755.80	45.15	7.59%	7.59%			
A2	Special Deposits	CSPD		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%							
A4	Treasury Bills	CTRB	399.48	0.07	0.00%	0.00%	399.48	1.78	0.30%	0.30%	781.87	0.33	0.08%	0.08%			
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%							
B2	State Govt. Bonds	SGGB	896.45	18.48	2.06%	2.06%	896.45	51.77	7.17%	7.17%	547.31	5.10	1.86%	1.86%			
B3	State Government Guaranteed Loans	SGGL		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
B4	Other Approved Securities (excluding Infrastructure / Social Sector)	SGOA	225.46	4.45	1.98%	1.98%	225.46	16.07	8.79%	8.79%	140.08	10.94	7.82%	7.82%			
B5	Guaranteed Equity	SGGE		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE																
C1	Loans to State Government for Housing	HLSH		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%							
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH		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%							
C5	Housing - Securitised Assets (Approved Investment)	HMBS		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HDPG		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
				0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
	TAXABLE BONDS OF			0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C7	Bonds / Debentures issued by HUDCO	HTHD		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C9	Bonds / Debentures issued by Authority constituted under any Housing /	HTDA	330.00	7.53	2.28%	2.28%	330.00	7.61	4.61%	4.61%							
	TAX FREE BONDS			0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
C10	Bonds / Debentures issued by HUDCO	HFHD		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%							
C12	Bonds / Debentures issued by Authority constituted under any Housing /	HFDA		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%							
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	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%							
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG		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%							
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
	TAXABLE BONDS OF			0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	831.57	21.97	2.65%	2.65%	831.57	74.56	11.67%	11.67%	445.85	39.14	12.60%	12.60%			
D8	Infrastructure - PSU - CPs	IPCP		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	527.61	8.43	2.22%	2.22%	527.61	17.03	6.46%	6.46%							
D10	Infrastructure - Other Corporate Securities - CPs	ICCP		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
D11	Infrastructure - Term Loans (with Charge)	ILWC		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
	TAX FREE BONDS			0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
D12	Infrastructure - PSU - Debentures / Bonds	IPFD		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD		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%							
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	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%							
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E5	Corporate Securities - Bonds - (Taxable)	EPBT	0.00	0.00	0.00%	0.00%	-	0.17	0.00%	0.00%							
E6	Corporate Securities - Bonds - (Tax Free)	EPBF		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%							
E8	Corporate Securities - Investment in Subsidiaries	ECIS		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E9	Corporate Securities - Debentures	ECOS	320.00	8.08	2.53%	2.53%	320.00	34.59	17.51%	17.51%	75.09	2.82	7.50%	7.50%			
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG		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%							
E12	Investment properties - Immovable	EINP		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E13	Loans - Policy Loans	ELPL		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0.00	0.04	1.33%	1.33%	-	0.60	10.84%	10.84%	11.03	0.97	9.20%	9.20%			
E17	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E18	Deposits - Repo / Reverse Repo	ECMR		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E19	CCIL - CBLO	ECBO		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECCP		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E21	Application Money	ECAM		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	104.42	2.26	2.17%	2.17%	104.42	6.66	12.76%	12.76%							
E24	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%							
E25	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%							
E26	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%							
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	250.00	1.85	0.00%	0.00%	250.00	4.48	3.58%	3.58%	-	2.58	6.11%	6.11%			
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
F	OTHER INVESTMENTS																
F1	Bonds - PSU - Taxable	OBPT		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
F2	Bonds - PSU - Tax Free	OBPF		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
F3	Equity Shares (incl. Co-op Societies)	OESH	0.00	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
F4	Equity Shares (PSUs & Unlisted)	OEPU		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG		0.00	0.00%	0.00%	-	0.00	0.00%	0.00%							

FORM L-34-YIELD ON INVESTMENTS-1

COMPANY NAME & CODE: FUTURE GENERALI LIFE INSURANCE COMPANY LTD.
STATEMENT AS ON : 31st Mar 2011
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
PERIODICITY OF SUBMISSION : QUARTERLY

NAME OF THE FUND : LINKED FUND

Rs. In Lakhs

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	681.84	24.58	2.39%	2.39%	681.84	38.69	7.30%	7.30%	145.68	33.71	2.57%	2.57%
A2	Special Deposits	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
A3	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
A3	Treasury Bills	CTRB	-	-	0.00%	0.00%	3.79	1.48%	1.48%	1,497.93	1.67	0.33%	0.33%	
B STATE GOVERNMENT / OTHER APPROVED SECURITIES														
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
B2	State Government Bonds	SGGB	3,110.15	62.07	1.80%	1.80%	3,110.15	222.31	10.97%	10.97%	1,691.63	61.98	6.15%	6.15%
B3	State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	65.37	9.79%	9.79%
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	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%
C HOUSING SECTOR INVESTMENTS														
C1	Loans to State Government for Housing	HLSH	-	-	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%
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%
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%
C5	Housing - Securitised Assets	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C6	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
TAXABLE BONDS														
C6	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
TAX FREE BONDS														
C9	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C10	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%
C11	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%
D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS														
C8	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	1,089.78	19.36	3.10%	3.10%	1,089.78	36.45	14.81%	14.81%	0.00	0.00	0.00	0.00
D1	Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	3,420.03	227.29	-7.60%	-7.60%	3,420.03	147.71	-7.39%	-7.39%	0.00	0.00	0.00	0.00
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	9,250.50	883.09	-9.85%	-9.85%	9,250.50	1,504.97	21.65%	21.65%	0.00	0.00	0.00	0.00
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D5	Infrastructure - Securitised Assets	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
TAXABLE BONDS														
D7	Infrastructure - PSU - Debentures / Bonds	IPFD	1,782.34	16.47	0.92%	0.92%	1,782.34	117.38	6.48%	6.48%	2,391.84	150.93	10.22%	10.22%
D8	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,143.76	12.61	1.10%	1.10%	1,143.76	100.32	14.54%	14.54%	71.14	24.19	8.11%	8.11%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
TAX FREE BONDS														
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - Quoted	EAEQ	5,508.48	195.25	-3.72%	-3.72%	5,508.48	289.40	9.42%	9.42%	2,745.79	597.11	37.34%	37.34%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	19,709.15	209.53	-1.17%	-1.17%	19,709.15	1,129.01	11.27%	11.27%	10,786.90	2,735.06	53.71%	53.71%
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%
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%
E5	Corporate Securities - Bonds - (Taxable)	EBBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	10.32	10.23%	10.23%
E6	Corporate Securities - Bonds - (Tax Free)	EBTF	-	-	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%
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	2,792.40	37.92	2.72%	2.72%	2,792.40	131.34	6.38%	6.38%	2,484.89	167.55	32.14%	32.14%
E10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	-	-	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%
E12	Investment properties - Immovable	EBNP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E14	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%
E15	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%
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	0.12	0.26%	0.26%	-	23.35	7.05%	7.05%	360.00	12.70	4.12%	4.12%
E17	Deposits - CDs with Scheduled Banks	EDCD	6,022.72	30.47	1.81%	1.81%	6,022.72	48.78	9.91%	9.91%	999.00	0.50	0.10%	0.10%
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E19	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%
E20	CCIL - CGLCO	ECBC	-	-	0.48%	0.48%	-	-	0.57%	0.57%	0.00	0.00	0.00%	0.00%
E21	Commercial Papers	ECCP	724.20	0.75	0.00%	0.00%	724.20	0.97	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E22	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	21.45	0.19	0.88%	0.88%	21.45	2.44	13.48%	13.48%	0.00	0.00	0.00%	0.00%
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	13.50	5.08%	5.08%
E25	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%
E26	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%
E27	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%
E28	Mutual Funds - Gift / G Sec / Liquid Schemes	EGMF	1,105.00	25.93	2.60%	2.60%	1,105.00	143.10	4.91%	4.91%	917.14	22.73	6.11%	6.11%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	3,983.27	-	0.00%	0.00%	3,983.27	-	0.00%	0.00%	3,304.11	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%
F2	Bonds - PSU - Tax Free	OBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl Co-op Societies)	OESH	4,174.70	479.88	-10.40%	-10.40%	4,174.70	1,031.85	-36.26%	-36.26%	2,631.69	376.44	23.30%	23.30%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	2.83	21.62%	21.62%	-	4.36	53.32%	53.32%	0.00	0.00	0.00%	0.00%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F6	Debentures	OLDB	-	-	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%
F8	Commercial Papers	OACP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F9	Preference Shares	OPSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F10	Venture Fund	OYNF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F11	Short Term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	89.99	0.65	3.41%	3.41%	89.99	34.98	12.48%	12.48%	0.00	8.04	2.08%	2.08%
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: Future Generali India Life Insurance Company Limited, Code : 133

Statement as on: 31st March 2011

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	<u>Nil</u>								
B.	<u>As on Date</u> ²								

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.

Signature _____

Date:

Full Name and Designation

Note:

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- 3 FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04*

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-Mar-11

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter			SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year				
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	vii Group Non Single Premium (GNSP)																
	From 0-10,000	0	3	2,222	977	0.23	1	122	221	3	9	3,384	10,585	0.49	3	1683	1500
	From 10,000-25,000	2	6	675	964	0.03	2	110	218	5	9	2,139	8,815	1.49	4	739	1844
	From 25,001-50,000	2	-	50	10,537	0	1	136	729	12	5	46,093	18,324	5	8	1197	6653
	From 50,001- 75,000	3	2	3,222	185	2	2	397	4542	10	10	4,056	8,956	7	7	2231	12683
	From 75,000-100,000	3	-	1	325	1	1	196	860	8	4	771	4,442	8	7	939	6203
	From 1,00,001-1,25,000	-	-	156	67	4	3	257	2569	5	4	408	1,590	11	10	1339	8906
	Above Rs. 1,25,000	1,613	19	138,049	314,146	727	16	1173805	540151	3,704	59	2,105,678	872,882	3132	72	2908191	2006036
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000																
	From 10,000-25,000																
	From 25,001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001-1,25,000																
	Above Rs. 1,25,000																
2	Renewal Premium																
	i Individual																
	From 0-10,000	1,973	33,341	32,244	32,244	79	2077	2077	5,467	5,022	88,207	87,110	94,712	894	10751	10751	-
	From 10,000-25,000	4,722	42,382	72,063	72,063	316	2694	2694	3,853	12,099	104,119	133,800	157,500	1,941	14798	14798	-
	From 25,001-50,000	2,825	9,177	25,963	25,963	182	563	563	2,066	4,843	15,814	32,600	42,120	531	1976	1976	-
	From 50,001- 75,000	376	910	3,339	3,339	30	82	82	382	730	1,845	4,274	6,817	899	5306	5306	-
	From 75,000-100,000	1,081	1,383	7,841	7,841	95	117	117	763	1,934	2,356	8,814	11,785	162	533	533	-
	From 1,00,001-1,25,000	92	119	1,171	1,171	3	6	6	54	150	202	1,254	2,942	280	657	657	-
	Above Rs. 1,25,000	826	337	7,130	7,130	182	56	56	1,130	1,502	607	7,400	10,906	239	327	327	-
	ii Individual- Annuity																
	From 0-10,000																
	From 10,000-25,000																
	From 25,001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001-1,25,000																
	Above Rs. 1,25,000																
	iii Group																
	From 0-10,000	-	-	448	-	8.68	9	309	20,874	8	2	19,246	356,125	0.06	1	33	61
	From 10,000-25,000	2	2	755	0	0.38	1	0	40	16	3	836	1,257	0.72	4	180	467
	From 25,001-50,000	3	4	879	0	13.1	6	480	6,875	26	14	1,872	20,635	2.4	7	380	4,533
	From 50,001- 75,000	2	3	574	-	3.9	2	239	1,941	9	10	882	3,365	3.7	6	612	2,815
	From 75,000-100,000	-	-	0	-	0.1	2	1	96	20	5	818	5,451	1.7	2	462	1,737
	From 1,00,001-1,25,000	-	-	391	-	0.1	2	9	986	10	8	1,935	11,082	2.0	2	176	1,667
	Above Rs. 1,25,000	368	29	36096	331,010	153	15	39922	238,419	1,435	74	161,873	1,824,465	586	43	99497	1,139,273
	iv Group- Annuity																
	From 0-10,000																
	From 10,000-25,000																
	From 25,001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001-1,25,000																
	Above Rs. 1,25,000																

Note:

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

PERIODIC DISCLOSURES

FORM L-37 Business Acquisition through different channels (Group)

Insurer: Future Generali India Life Insurance Company Limited

Date: 3/31/2011

(Rs in Lakh)

Sl.No.	Business Acquisition through different channels (Group)												
	Channels	Current Quarter Q4 2010			Same Quarter Previous year Q4 2009			Up to the period April-Mar 11			Upto period Previous year April-Mar 10		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/	No. of Lives Covered	Premium	No. of Policies/	No. of Lives Covered	Premium	No. of Policies/	No. of Lives Covered	Premium
1	Individual agents	0	0	-	1	157	1.38	0	9	-	1	157	1.38
2	Corporate Agents-Banks	0	0	-			-	0	0	-			-
3	Corporate Agents -Others	0	0	-	0	11	1.47	0	237	4.57	0	254	3.19
4	Brokers	25	140497	1,123.70	23	1600893	626.32	61	2137112	2,297.39	62	2779871	1,301.93
5	Micro Agents	0	0	-			-	0	0	-			-
6	Direct Business	14	3878	498.67	15	9360	778.75	48	27920	1,454.07	49	137954	1,870.29
	Total(A)	39	144375	1,622.37	39	1610421	140,791.57	109	2165278	3,756.03	112	2918236	3,176.79
1	Referral (B)	0	0	-	0	0	-	0	0	-	0	0	-
	Grand Total (A+B)	39	144375	1,622.37	39	1610421	140791.57	109	2165278	3,756.03	112	2918236	3,176.79

Note:

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

PERIODIC DISCLOSURES

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

Insurer: Future Generali India Life Insurance Company Limited

Date: 31/03/2011

(Rs in Lakh)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter ended March 31, 2011		Previous Year Quarter ended		Up to the period ended March 31, 2011		Up to the period ended March 31, 2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,506	8,945.83	36,800	8,386.27	94,202	18,834.41	125,637	20,339.98
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	36,022	3,387.76	79,498	8,395.90	181,853	16,210.42	175,763	20,115.63
4	Brokers	572	185.23	250	45.78	1,783	385.53	267	50.71
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,093	2,614.95	10,853	1,816.22	36,116	5,628.19	34,026	4,924.45
	Total (A)	78,193	15,133.77	127,401	18,644.18	313,954	41,058.56	335,693	45,430.77
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	78,193	15,133.77	127,401	18,644.18	313,954	41,058.56	335,693	45,430.77

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 - Group Insurance Business

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-Mar-11

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	0	0	0	0	0	0	0	0
2	Survival Benefit	0	0	0	0	0	0	0	0
3	for Annuities / Pension	0	0	0	0	0	0	0	0
4	For Surrender	0	0	0	0	0	0	0	0
5	Other benefits (Gratuity)	0	81	7	0	0	0	88	1.65
1	Death Claims	0	7565	23	17	11	2	7618	16.73

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 - Life Insurance Business

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-Mar-11

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	0	0	0	0	0	0	0	0
2	Survival Benefit	0	0	0	0	0	0	0	0
3	for Annuities / Pension	0	9	0	0	0	0	9	1482121
4	For Surrender	0	106	0	0	0	0	106	3027162
5	Other benefits	0	4	0	0	0	0	4	300000
1	Death Claims	0	629	0	0	0	0	629	109058703

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 Claims data - Group Insurance Business

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 31-Mar-11

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	67	0	0	0	0	0
2	Claims reported during the period*	17507	0	0	0	0	3
3	Claims Settled during the period	7618	0	0	0	0	2
4	Claims Repudiated during the period	2	0	0	0	0	1
a	Less than 2years from the date of acceptance of risk	2	0	0	0	0	1
b	Grater than 2 year from the date of acceptance of risk		0	0	0	0	0
5	Claims Written Back		0	0	0	0	0
6	Claims O/S at End of the period	9954	0	0	0	0	0
	Less than 3months	3796	0	0	0	0	3
	3 months to 6 months	6113	0	0	0	0	2
	6months to 1 year	9	0	0	0	0	2
	1year and above	36	0	0	0	0	1

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

PERIODIC DISCLOSURES

FOR L-40 Claims data for Life - Life Insurance Business

Insurer: Future Generali India Life Insurance Co. Ltd. **Date:** 31-Mar-11

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	1	0	0	0	0	0
2	Claims reported during the period*	903	0	0	15	117	19
3	Claims Settled during the period	629	0	0	9	112	4
4	Claims Repudiated during the period	268	0	0	0	0	11
a	Less than 2years from the date of acceptance of risk	268	0	0	0	0	11
b	Grater than 2 year from the date of acceptance of risk	0	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	7	0	0	6	5	4
	Less than 3months	0	0	0	5	5	2
	3 months to 6 months	3	0	0	1	0	1
	6months to 1 year	2	0	0	0	0	1
	1year and above	2	0	0	0	0	0

*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: 31-Mar-11

(Rs in Lakhs)

GRIEVANCE DISPOSAL

Sl No	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						0
	a) Sales Related	13	887	169	0	290	441
	b) New Busines Related	77	14115	14067	0	0	125
	c) Policy Servcing related	9	279	172	0	82	34
	d) Claim Servicing related	1	80	35	0	39	7
	e) Others	9	88	92	0		5
	Total Number	109	15449	14535		411	612

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	303	0	303
	b) Greater than 15 days	309	0	309
	Total Number	612	0	612

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

L-42 : Valuation Basis (Life Insurance)

Date: 31 March 2011

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 recitified 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	5.4% 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 31 March 2011. Full single premiums collected are kept as reserves.
6.	Unit Linked	Full unit reserve and UPR for non-unit reserve. So it is not applicable. 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	88% to 132% of IALM 94-96
2.	Life- Non-participating Policies	49.5% to 120% 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 and Group Gratuity plans	100% of IALM 94-96

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	Please Refer Table "Expense Assumptions"
7.	Health Insurance	Not applicable

ii. Group Business

Not applicable (UPR based on pricing assumptions is kept as reserve)

L-42 : Valuation Basis (Life Insurance)

Date: 31 March 2011

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

4) Bonus Rates :

----Bonus rates are applicable only for participating policies	
Life- Participating policies- Individual Business	Future Reversionary bonus assumptions varies from 1.85% to 2.1% depending on product.
Life- Participating policies- Pension Business	4.5% per annum crediting interest rate.

5) Policyholders Reasonable Expectations

For all participating products, future bonus rates (consitent with past bonuses declared) are assumed in reserving basis and provided for in the mathematical reserves as at 31 Mar 2011.

6) Taxation and Shareholder Transfers

Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business and explicitly provided in the mathematical reserves as at 31 Mar 2011.

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

i. Individual Business

Based on the experience, we have provided 2 months' of the proportionate annualised premium as IBNR reserves.

ii. Group Business

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

8) Change in Valuation Methods or Bases

i. Individuals Assurances

1. Interest	No Change for participating products. For term products, the valuation discount rate was reduced from 5.4% to 4.5%. This led to slightly higher reserves for term product.
2. Expenses	No change in terms renewal per policy expenses. Reserves allow explicit additional provision for claim & maturity expenses of 0.5% of sum assured.
3. Inflation	No change

ii. Annuities

1. Interest	Not applicable Since the company's portfolio is very small(7 policies as at 31 Mar 2011), full single premium collected is kept as reserve.
a. Annuity in payment	Not applicable
b. Annuity during deferred period	Not applicable
c. Pension : All Plans	Not applicable
2. Expenses	Not applicable
3. Inflation	Not applicable

iii. Unit Linked

1. Interest	No change in methodology or assumptions.
2. Expenses	No change in methodology or assumptions.
3. Inflation	No change in methodology or assumptions.

iv. Health

1. Interest	Not applicable. Company doesn't have this line of business
2. Expenses	Not applicable
3. Inflation	Not applicable

v. Group

1. Interest	No change in methodology. UPR is kept as reserve for group policies.
2. Expenses	No change in methodology. UPR is kept as reserve for group policies.
3. Inflation	No change in methodology. UPR is kept as reserve for group policies.