

## Future Generali India Life Insurance Company Limited

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

## Revenue Account for the Period Ended March 31, 2014

## Policyholders' Account (Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended March 31, 2014	Quarter Ended March 31, 2014	Quarter Ended March 31, 2013	Quarter Ended March 31, 2013
Premiums Earned - Net	L-4				
(a) Premium		2,369,369	6,341,573	2,611,680	6,782,891
(b) Reinsurance Ceded		(46,588)	(195,942)	(54,257)	(194,905)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		339,773	1,295,756	262,729	1,006,509
(b) Profit on Sale / Redemption of Investments		223,880	842,412	201,208	510,828
(c) (Loss on Sale / Redemption of Investments)		(114,037)	(550,743)	(160,000)	(669,664)
(d) Transfer /Gain on revaluation / change in Fair value*		235,703	418,969	(240,851)	617,282
Transfer from Shareholders' Fund		422,594	661,075	226,580	862,557
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		22,811	106,916	43,091	108,544
<b>Total (A)</b>		<b>3,453,505</b>	<b>8,920,016</b>	<b>2,890,180</b>	<b>9,024,042</b>
Commission	L-5	172,294	429,361	273,413	587,575
Operating Expenses related to Insurance Business	L-6	741,852	2,265,200	831,101	2,506,226
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)					
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>914,146</b>	<b>2,694,561</b>	<b>1,104,514</b>	<b>3,093,801</b>
Benefits Paid (Net)	L-7	914,638	3,165,996	712,266	1,766,933
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		224,453	(57,922)	(153,564)	848,475
Non Linked		1,378,935	3,119,823	1,236,540	3,334,140
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		21,333	(2,442)	(9,576)	(19,307)
(c) Amount accepted in Reinsurance			-	-	-
<b>Total (C)</b>		<b>2,539,359</b>	<b>6,225,455</b>	<b>1,785,666</b>	<b>5,930,241</b>
<b>Surplus/ (Deficit ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
<b>Total (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	1,215	-	164
(b) Allocation of Bonus to Policyholders		-	163,497	-	161,114
(c) Surplus shown in the Revenue Account		-	-	-	-
<b>(d) Total Surplus: [(a)+(b)+(c)]</b>		<b>-</b>	<b>164,712</b>	<b>-</b>	<b>161,278</b>

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

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

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

Chief Financial Officer

Place : Mumbai  
Date :

## Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

## Profit and Loss Account for the Period Ended March 31, 2014

## Shareholders' Account (Non-Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended March 31, 2014	Quarter Ended March 31, 2014	Quarter Ended March 31, 2013	Quarter Ended March 31, 2013
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		65,820	266,421	51,517	171,197
(b) Profit on Sale / Redemption of Investments		4,710	21,138	3,981	27,713
(c) (Loss on Sale / Redemption of Investments)		(795)	(7,912)	(4,090)	(12,783)
Other Income		-	-	-	-
<b>Total (A)</b>		<b>69,735</b>	<b>279,647</b>	<b>51,408</b>	<b>186,127</b>
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		743	2,440	(1,558)	1,800
(b) Rent, Rates and Taxes		-	-	2,690	2,490
(c) Other Expenses		914	2,886	1,008	2,597
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)		422,594	661,075	226,580	862,557
<b>Total (B)</b>		<b>424,251</b>	<b>666,401</b>	<b>228,720</b>	<b>869,444</b>
Profit / (Loss) before Tax		(354,516)	(386,754)	(177,312)	(683,317)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(354,516)	(386,754)	(177,312)	(683,317)
<b>Appropriations</b>					
(a) Balance at the beginning of the Period		(11,677,514)	(11,645,276)	(11,467,964)	(10,961,959)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(12,032,030)</b>	<b>(12,032,030)</b>	<b>(11,645,276)</b>	<b>(11,645,276)</b>
<b>Earnings Per Share (in Rs.)</b> [Refer Note 26 of Schedule 16] (Face Value Rs.10 per share)					
Basic EPS		(0.24)	(0.27)	(0.13)	(0.55)
Diluted EPS		(0.24)	(0.27)	(0.13)	(0.55)

## 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, 2014

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Particulars	Schedule	As at March 31, 2014	As at March 31, 2013
<b>Sources of Funds</b>			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	14,520,000
Share Application Money Pending Allotment		-	-
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(103)	(2,331)
<b>Sub-Total</b>		<b>14,519,897</b>	<b>14,517,669</b>
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		-	-
Policy Liabilities		12,543,350	9,425,970
Insurance Reserves		-	-
Provision for Linked Liabilities		8,931,967	9,151,999
<b>Sub-Total</b>		<b>21,475,317</b>	<b>18,577,969</b>
Funds for Future Appropriations		-	-
Reserve for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		386,549	224,438
(ii) Others		-	-
<b>Total</b>		<b>36,381,763</b>	<b>33,320,076</b>
<b>Application of Funds</b>			
Investments			
Shareholders'	L-12	2,607,399	2,831,343
Policyholders'	L-13	11,702,076	8,694,311
Assets held to cover Linked Liabilities	L-14	9,318,516	9,376,437
Loans	L-15	6,692	1,590
Fixed Assets	L-16	31,238	39,772
Current Assets			
Cash and Bank Balances	L-17	213,265	505,809
Advances and Other Assets	L-18	1,478,990	1,262,857
<b>Sub-Total (A)</b>		<b>1,692,255</b>	<b>1,768,666</b>
Current Liabilities	L-19	975,351	1,011,331
Provisions	L-20	33,092	25,988
<b>Sub-Total (B)</b>		<b>1,008,443</b>	<b>1,037,319</b>
Net Current Assets (C) = (A - B)		683,812	731,347
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,032,030	11,645,276
<b>Total</b>		<b>36,381,763</b>	<b>33,320,076</b>

## CONTINGENT LIABILITIES

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Particulars	As at March 31, 2014	As at March 31, 2013
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the	-	-
3 Underwriting commitments outstanding (in respect of shares and	-	-
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	-	-
	32,317	24,918
<b>TOTAL</b>	<b>32,317</b>	<b>24,918</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-4-PREMIUM SCHEDULE**

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	<b>Particulars</b>	<b>For the Quarter Ended March 31, 2014</b>	<b>Upto the Quarter Ended March 31, 2014</b>	<b>For the Quarter Ended March 31, 2013</b>	<b>Upto the Quarter Ended March 31, 2013</b>
	First Year Premiums	700,666	1,758,958	979,594	2,139,671
	Renewal Premiums	1,539,606	4,092,596	1,461,503	4,378,600
	Single Premiums	129,097	490,019	170,583	264,620
	<b>Total</b>	<b>2,369,369</b>	<b>6,341,573</b>	<b>2,611,680</b>	<b>6,782,891</b>

**FORM L-5 - COMMISSION SCHEDULE**

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	<b>Particulars</b>	<b>For the Quarter Ended March 31, 2014</b>	<b>Upto the Quarter Ended March 31, 2014</b>	<b>For the Quarter Ended March 31, 2013</b>	<b>Upto the Quarter Ended March 31, 2013</b>
	Commission Paid				
	Direct - First Year Premiums	125,939	335,148	225,347	462,684
	- Renewal Premiums	45,433	89,628	46,831	122,760
	- Single Premiums	922	4,585	1,235	2,131
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	<b>Net commission</b>	<b>172,294</b>	<b>429,361</b>	<b>273,413</b>	<b>587,575</b>
	<b>Breakup of Commission Expenses (Gross) incurred to procure business</b>				
	Agents	80,991	225,656	99,520	248,640
	Brokers	65,038	116,527	87,210	127,419
	Corporate Agency	26,262	87,120	86,592	211,329
	Referral	3	58	91	187
	<b>Total</b>	<b>172,294</b>	<b>429,361</b>	<b>273,413</b>	<b>587,575</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

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	Particulars	For the Quarter Ended March 31, 2014	Upto the Quarter Ended March 31, 2014	For the Quarter Ended March 31, 2013	Upto the Quarter Ended March 31, 2013
	Employees' Remuneration and Welfare Benefits	311,861	1,034,657	300,125	1,123,049
	Travel, Conveyance and Vehicle Running Expenses	19,127	56,585	18,913	41,603
	Training Expenses (including Staff Training) (Net of Recovery)	2,792	24,512	9,560	15,964
	Rent, Rates and Taxes	98,251	391,309	105,569	412,752
	Repairs	28,639	96,130	27,968	97,764
	Printing and Stationery	4,517	15,911	10,731	19,744
	Communication Expenses	21,051	60,355	24,111	49,683
	Legal and Professional Charges	18,847	59,967	19,132	46,377
	Medical Fees	1,879	4,260	1,246	3,011
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	300	2,700	610	2,500
	(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	375	405	437	754
	Advertisement and Publicity	174,439	301,509	239,369	426,670
	Interest and Bank Charges	5,626	21,082	7,395	23,275
	Depreciation	4,886	20,197	4,638	18,485
	Others:				
	Service Tax	20,699	81,105	20,601	110,628
	Membership and Subscriptions	436	3,832	103	3,345
	Information Technology and related Expenses	15,772	45,350	25,791	61,494
	Outsourcing Expenses	8,696	34,298	12,096	43,088
	Other Expenses	3,659	11,036	2,706	6,040
	<b>Total</b>	<b>741,852</b>	<b>2,265,200</b>	<b>831,101</b>	<b>2,506,226</b>

**FORM L-7-BENEFITS PAID SCHEDULE**

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	Particulars	For the Quarter Ended March 31, 2014	Upto the Quarter Ended March 31, 2014	For the Quarter Ended March 31, 2013	Upto the Quarter Ended March 31, 2013
	Insurance Claims				
	(a) Claims by Death	224,100	525,753	109,548	414,588
	(b) Claims by Maturity	10,455	24,927	3,732	6,002
	(c) Annuities / Pension Payment,	340	907	67	123
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Other Benefits				
	Surrender and Partial Withdrawal	629,440	2,550,239	614,483	1,384,754
	Critical Illness	300	300	-	-
	Gratuity	141,947	230,853	16,905	102,954
	Superannuation	726	7,422	7,522	7,710
	Other Benefits	857	2,046	540	1,050
	Claims related Expenses	(594)	5,858	2,914	6,754
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(92,933)	(182,309)	(43,445)	(157,002)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits				
	Critical Illness	-	-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	<b>Total</b>	<b>914,638</b>	<b>3,165,996</b>	<b>712,266</b>	<b>1,766,933</b>

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

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	Particulars	As at	As at
		March 31, 2014	March 31, 2013
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
	Issued Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Subscribed Capital 1,452,000,000 (Previous Year - 1,327,100,000 ) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Called-up Capital 1,452,000,000 (Previous Year - 1,203,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	<b>Total</b>	<b>14,520,000</b>	<b>14,520,000</b>

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

	Particulars	As at March 31, 2014		As at March 31, 2013	
		Number of Shares	% of Holding	Number of Shares	% of Holding
	Promoters:				
	Indian -				
	Future Retail Limited *	43,560,000	3.00	370,260,000	25.50
	Sprint Advisory Services Private Limited	711,480,000	49.00	711,480,000	49.00
	Industrial Investment Trust Limited	326,700,000	22.50	-	-
	Foreign -				
	Participatie Maatschappij Graafschap Holland NV	370,260,000	25.50	370,260,000	25.50
	Other:	-	-	-	-
	<b>Total</b>	<b>1,452,000,000</b>	<b>100.00</b>	<b>1,452,000,000</b>	<b>100.00</b>

\* Shares held by Future Retail Limited and its nominees

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

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	<b>Particulars</b>	<b>As at March 31, 2014</b>	<b>As at March 31, 2013</b>
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	<b>Total</b>	-	-

**FORM L-11-BORROWINGS SCHEDULE**

(Rs. '000)

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

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE**

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	<b>Particulars</b>	<b>As at March 31, 2014</b>	<b>As at March 31, 2013</b>
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	627,894	985,058
	Other Approved Securities	350,062	348,501
	Other Investments		
	(a) Shares		
	(aa) Equity	15,530	24,220
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures / Bonds	523,140	522,039
	(e) Other Securities	75,000	100,000
	(f) Subsidiaries		
	Investment Properties - Real Estate		
	Investment in Infrastructure and Social Sector	887,157	717,076
	Other than Approved Investments	3,248	4,336
		<b>2,482,031</b>	<b>2,701,230</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	100,368	99,721
	Other Approved Securities	-	-
	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	30,392
	(e) Other Securities	25,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		<b>125,368</b>	<b>130,113</b>
	<b>Total</b>	<b>2,607,399</b>	<b>2,831,343</b>

Notes:

- (i) \*Include Rs. 98,155(000) (Previous Period Rs. 98,095(000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,460,467(000) (Previous Year Rs. 2,668,487 (000)) & Rs. 2,397,786(000) (Previous Year Rs. 2,717,555 (000)) respectively
- (iii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 125,368(000) (Previous Year Rs. 130,113(000)) & Rs. 124,382(000) (Previous Year Rs. 130,318(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	3,985,836	2,894,229
	Other Approved Securities	2,298,634	1,554,596
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,820,095	1,440,150
	(e) Other Securities	-	25,000
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,241,355	2,710,074
	Other than Approved Investments	-	-
		<b>11,345,920</b>	<b>8,624,049</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	117,056	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	20,262
	(e) Other Securities	128,469	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	110,631	50,000
	Other than Approved Investments	-	-
		<b>356,156</b>	<b>70,262</b>
	<b>Total</b>	<b>11,702,076</b>	<b>8,694,311</b>

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 11,345,920(000) (Previous Year Rs. 8,624,049(000)) & Rs. 10,941,673(000) (Previous Year Rs. 8,743,174(000)) respectively
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 356,156(000) (Previous Year Rs. 70262(000)) & Rs. 355,180(000) (Previous Year Rs. 70,174(000)) respectively

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

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	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>Long Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	93,114	221,827
	Other Approved Securities	1,467,302	649,726
	Other Investments		
	(a) Shares		
	(aa) Equity	3,953,928	4,151,788
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	1,109,392	956,173
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,621,718	2,256,968
	Other than Approved Investments	254,052	303,210
		<b>8,499,506</b>	<b>8,539,692</b>
	<b>Short Term Investments</b>		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	96,241
	Other Approved Securities	-	4,488
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	52,124
	(e) Other Securities	271,065	237,630
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	99,927	50,864
	Other than Approved Investments	-	-
	Net Current Assets	448,018	395,398
		<b>819,010</b>	<b>836,745</b>
	<b>Total</b>	<b>9,318,516</b>	<b>9,376,437</b>

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 3,751,775(000) (Previous Year Rs. 3,003,031(000)) & Rs. 3,751,775(000) (Previous Year Rs. 3,003,031(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 430,892(000) (Previous Year Rs. 441,643(000)) & Rs. 430,892(000) (Previous Year Rs. 441,643(000)) respectively.
- (iii) Break-up of Net Current Assets is as under

Particulars	As at March 31, 2013	As at March 31, 2012
Cash and Bank Balance (including Cheques, Drafts)	71,848	211,092
Interest accrued & not due	143,169	132,022
O/S Pur. Payable/Receivable (net)	173,571	-52,551
Deposits with Sch. Bank	59,900	104,900
Others	-470	-65
<b>Total</b>	<b>448,018</b>	<b>395,398</b>

## FORM L-15-LOANS SCHEDULE

(` '000)

	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>Security-wise Classification</b>		
	<b>Secured</b>		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	6,692	1,590
	(d) Others	-	-
	<b>Unsecured</b>		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	<b>Total</b>	<b>6,692</b>	<b>1,590</b>
	<b>Borrower-wise Classification</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	6,692	1,590
	(f) Others	-	-
	<b>Total</b>	<b>6,692</b>	<b>1,590</b>
	<b>Performance-wise Classification</b>		
	(a) Loans classified as Standard		
	(aa) In India	6,692	1,590
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>Total</b>	<b>6,692</b>	<b>1,590</b>
	<b>Maturity-wise Classification</b>		
	(a) Short-Term	-	-
	(b) Long-Term	6,692	1,590
	<b>Total</b>	<b>6,692</b>	<b>1,590</b>

## FORM 16-FXED ASSETS SCHEDULE

('000)

Particulars	Gross Block (at cost)			Depreciation				Net Block		
	As at April 1, 2013	Additions	Deductions	As at March 31, 2014	As at April 1, 2013	For the year ended March 31, 2014	On Sales / Adjustments	As at March 31, 2014	As at March 31, 2014	As at March 31, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangible Assets</b>										
Software	217,706	27,657	-	245,363	198,728	19,131	-	217,859	27,504	18,978
<b>Tangible Assets</b>										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	2,237	-	2,237	-	466	-	466	1,771	-
Vehicles	4,629	-	1,624	3,005	2,944	522	1,057	2,409	596	1,685
Office Equipment	195	356	-	551	6	78	-	84	467	189
<b>Total</b>	<b>222,530</b>	<b>30,250</b>	<b>1,624</b>	<b>251,156</b>	<b>201,678</b>	<b>20,197</b>	<b>1,057</b>	<b>220,818</b>	<b>30,338</b>	<b>20,852</b>
Capital Work in Progress	-	-	-	-	-	-	-	-	<b>900</b>	<b>18,920</b>
<b>Grand Total</b>	<b>222,530</b>	<b>30,250</b>	<b>1,624</b>	<b>251,156</b>	<b>201,678</b>	<b>20,197</b>	<b>1,057</b>	<b>220,818</b>	<b>31,238</b>	<b>39,772</b>
Previous Period	211,027	11,503	-	222,530	183,193	18,485	-	201,678	39,772	

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

('000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	<b>Cash (including Cheques, Drafts and Stamps)</b>	144,653	181,628
2	<b>Bank Balances</b>		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	68,612	324,181
	(c) Others	-	-
3	<b>Money at Call and Short Notice</b>		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	<b>Others</b>	-	-
	<b>Total</b>	<b>213,265</b>	<b>505,809</b>
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	213,265	505,809
	- Outside India	-	-
	<b>Total</b>	<b>213,265</b>	<b>505,809</b>

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

('000)

	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>Advances</b>		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	26,548	28,386
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
	Others:	-	-
	Advances to Suppliers	26,089	53,063
	Advances to Employees	2,148	2,516
	<b>Total (A)</b>	<b>55,265</b>	<b>84,445</b>
	<b>Other Assets</b>		
	Income Accrued on Investments		
	(a) Shareholders'	100,239	82,415
	(b) Policyholders'	402,224	298,988
	Outstanding Premiums	507,096	356,957
	Agents' Balances	14,164	10,443
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	76,321	42,491
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	206,543	227,695
	Service Tax Unutilised Credit	115,193	157,015
	Other Receivables	1,945	2,408
	<b>Total (B)</b>	<b>1,423,725</b>	<b>1,178,412</b>
	<b>Total (A + B)</b>	<b>1,478,990</b>	<b>1,262,857</b>

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

(` '000)

	<b>Particulars</b>	<b>As at March 31, 2014</b>	<b>As at March 31, 2013</b>
	Agents' Balances	70,615	88,906
	Balances due to Other Insurance Companies	-	-
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	36,706	25,716
	Unallocated Premium	105,029	108,223
	Sundry Creditors	345,177	437,373
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	351,132	287,757
	Annuities Due	-	7
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	40,039	31,265
	Others:	-	-
	Statutory Dues	20,784	24,393
	Dues to Employees	4,044	3,869
	Retention Money Payable	1,825	3,822
	<b>Total</b>	<b>975,351</b>	<b>1,011,331</b>

**FORM L-20-PROVISIONS SCHEDULE**

(` '000)

	<b>Particulars</b>	<b>As at March 31, 2014</b>	<b>As at March 31, 2013</b>
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	5,200	-
	Leave Encashment	27,892	25,988
	<b>Total</b>	<b>33,092</b>	<b>25,988</b>

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

(` '000)

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

**PERIODIC DISCLOSURES**

FORM L-22

Analytical Ratios

Insurer:

**Future Generali India Life Insurance Company Limited**

Date:

**31-Mar-14**

**Analytical Ratios for Life Companies**

Sl.No.	Particular	For the Year Quarter ending March 31, 2014	Upto the Quarter ending March 31, 2014	For the Year Quarter ending March 31, 2013	Upto the Quarter ending March 31, 2013	
1	New business premium income growth rate - segment wise					
	Non Linked Individual Life	-40%	-19%	-18%	-38%	
	Non Linked Individual Pension	274%	234%	134%	-75%	
	Non Linked Group	-28%	-26%	-18%	46%	
	Linked Individual Life	-7%	64%	-2%	-49%	
	Linked Individual Pension	-78%	163%	-111%	-124%	
	Linked Group	NA	NA	NA	NA	
2	Net Retention Ratio	98.03%	96.91%	97.92%	97.13%	
3	Expense of Management to Gross Direct Premium Ratio	37.69%	42.36%	42.15%	45.55%	
4	Commission Ratio (Gross commission paid to Gross Premium)	7.27%	6.77%	10.47%	8.66%	
5	Ratio of policy holder's liabilities to shareholder's funds	878.74%	878.74%	654.59%	654.59%	
6	Growth rate of shareholders' fund	-13.39%	-13.39%	24.65%	24.65%	
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%	
8	Change in net worth (Rs.'000)	(384,526)	(384,526)	568,025	568,025	
9	Profit after tax/Total Income	-11%	-5%	-7%	-8%	
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%	
11	Total investments/(Capital + Surplus)	950%	950%	728%	728%	
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA	
13	Investment Yield (Gross and Net)	9.46%	9.46%	9.41%	9.41%	
14	Conservative Ratio	58.95%	60.34%	51.80%	56.17%	
15	Persistency Ratio					
		For 13th month	36.53%	42.30%	38.54%	39.76%
		For 25th month	32.84%	33.91%	29.13%	35.83%
		For 37th month	24.16%	24.89%	19.01%	23.62%
		For 49th Month	14.09%	17.28%	13.50%	14.92%
		For 61st month	12.60%	14.10%	15.07%	38.48%
16	NPA Ratio					
		Gross NPA Ratio	NA	NA	NA	NA
		Net NPA Ratio	NA	NA	NA	NA

**Equity Holding Pattern for Life Insurers**

1	No. of shares	1,452,000,000	1,452,000,000	1,452,000,000	1,452,000,000	
2	Percentage of shareholding (Indian / Foreign)					
		Indian - Future Retail Limited	3.00	3.00	25.50	25.50
		- Sprint Advisory Services Private Limited	49.00	49.00	49.00	49.00
		Industrial Investment Trust Limited	22.50	22.50		
		Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-	
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.24)	(0.27)	(0.13)	(0.55)	
		Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.24)	(0.27)	(0.13)	(0.55)
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.24)	(0.27)	(0.13)	(0.55)	
		Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.24)	(0.27)	(0.13)	(0.55)
6	Book value per share (Rs)	1.71	1.71	1.98	1.98	

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

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

**Receipts and Payments Account for the Year Ended March 31, 2014**

(` '000)

Particulars	Year Ended March 31, 2014	Year Ended March 31, 2013
<b>Cash Flow from Operating Activities</b>		
Premium Collection (Including Service Tax)	6,179,507	6,682,166
Other Income	-	-
Reinsurance payments	(47,081)	(55,423)
Operating Expenses	(2,264,127)	(2,396,680)
Commission and Brokerage paid	(440,776)	(633,808)
Claims paid	(3,040,713)	(1,693,984)
Claims Administration Expenses	-	-
Underwriting Expenses	-	-
Taxes paid (Fringe Benefits Tax and Service Tax)	(48,144)	(67,653)
Cash paid towards Income Tax	(2,224)	(23,565)
Security Deposit for the Office Premises	-	-
<b>Net Cash from Operating activities</b>	<b>336,442</b>	<b>1,811,053</b>
<b>Cash Flow from Investing Activities</b>		
Cost of purchase of Investments	(30,499,093)	(124,621,404)
Proceeds from sale of Investments	28,521,933	120,631,249
Interest and Dividend received	1,226,481	885,203
Purchase of Fixed Assets	(12,806)	(15,336)
Sale of Fixed Assets	767	-
Loan to Policyholders	(5,512)	(1,577)
Deposits with Financial Institutions	-	-
<b>Net Cash used in Investing activities</b>	<b>(768,230)</b>	<b>(3,121,865)</b>
<b>Cash Flow from Financing Activities</b>		
Proceeds from issue of Share Capital	-	1,249,000
Proceeds from Share Application Money	-	-
Proceeds from Short Term Borrowing	-	-
Repayment of Short Term Borrowing	-	-
<b>Net Cash from Financing activities</b>	<b>-</b>	<b>1,249,000</b>
<b>Net increase in cash and cash equivalents</b>	<b>(431,788)</b>	<b>(61,812)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>716,901</b>	<b>778,713</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>285,113</b>	<b>716,901</b>

**Notes:**

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

2. Figures in bracket indicate cash outflows.

3. Cash and cash equivalents at the end of the year comprise of the following:

Cash (including cheques, drafts and stamps)	144,653	181,628
Bank balances	140,460	535,273

[Including Cash & Bank Balance for linked business of `71,848 thousands (Previous Year; ` 211,092 thousands)]

Total	285,113	716,901
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This is the Receipts and Payments Account referred to in our report of even date

## PERIODIC DISCLOSURES

### FORM L-24 Valuation of net liabilities

 Insurer: Future Generali India Life Insurance Company Limited

Date:

31-Mar-14

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31/03/2014	As at 31/03/2013 for the corresponding previous year
1	<b>Linked</b>		
a	Life	94,436	90,962
b	General Annuity	-	-
c	Pension	6,768	11,410
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	115,142	83,564
b	General Annuity	140	83
c	Pension	2,133	2,006
d	Health	-	-

## PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31/03/2014

(Rs in Lakhs)

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	885	885	156	1492	2616	2616	752	5969	3501	3501	909	7460
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	202	202	37	260	427	427	141	791	629	629	178	1051
4	Bihar	6955	6955	870	9852	9802	9802	1333	15267	16757	16757	2204	25119
5	Chattisgarh	190	190	28	264	411	411	106	714	601	601	133	978
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	241	241	76	684	1009	1009	337	3328	1250	1250	414	4012
8	Haryana	154	154	33	416	1200	1200	260	3594	1354	1354	292	4010
9	Himachal Pradesh	149	149	48	383	168	168	52	427	317	317	100	810
10	Jammu & Kashmir	84	84	45	235	161	161	67	461	245	245	112	696
11	Jharkhand	711	711	123	1103	1380	1380	305	2622	2091	2091	427	3725
12	Karnataka	265	265	59	458	985	985	246	2008	1250	1250	305	2466
13	Kerala	186	186	77	638	2214	2214	709	5804	2400	2400	786	6442
14	Madhya Pradesh	459	459	125	1241	1276	1276	329	3103	1735	1735	454	4344
15	Maharashtra	2289	2289	582	6919	8329	8329	2690	27554	10618	10618	3272	34474
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mirzoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	909	909	173	1271	1066	1066	357	1901	1975	1975	530	3172
21	Punjab	280	280	57	624	1212	1212	303	3639	1492	1492	360	4263
22	Rajasthan	745	745	95	1089	2252	2252	324	3565	2997	2997	419	4654
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	1109	1109	163	1715	2986	2986	449	5025	4095	4095	612	6740
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	4155	4155	733	7168	10541	10541	2167	21274	14696	14696	2900	28442
27	UttraKhand	-1	-1	0	-5	1	1	0	2	0	0	0	-3
28	West Bengal	3357	3357	477	4805	4934	4934	1172	10340	8291	8291	1649	15145
29	Andaman & Nicobar Islan	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	461	461	104	1014	884	884	209	2354	1345	1345	314	3369
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	711	711	239	2542	3029	3029	1110	9764	3740	3740	1349	12306
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	24496	24496	4300	44169	56883	56883	13417	129505	81379	81379	17717	173675

**PERIODIC DISCLOSURES**

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31/03/2014

*(Rs in Lakhs)*

<b>Geographical Distribution of Total Business- GROUP</b>													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	10	6786	194	2,002	10	6786	194	2002
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0
5	Chattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0
7	Gujarat	0	0	0	0	0	0	0	0	0	0	0	0
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
12	Karnataka	0	0	0	0	20	69284	1280	173648	20	69284	1280	173648
13	Kerala	0	0	0	0	0	0	0	0	0	0	0	0
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
15	Maharashtra	0	0	0	0	28	13441	1365	161065	28	13441	1365	161065
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
18	Mirzoram	0	0	0	0	0	0	0	0	0	0	0	0
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
20	Orissa	0	0	0	0	0	0	0	0	0	0	0	0
21	Punjab	0	0	0	0	0	0	0	0	0	0	0	0
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	0
26	Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
27	UttraKhand	0	0	0	0	0	0	0	0	0	0	0	0
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0
29	Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
31	Dadra & Nagrahaveli	0	0	0	0	0	0	0	0	0	0	0	0
32	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
33	Delhi	0	0	0	0	16	109774	1934	233927	16	109774	1934	233927
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Company Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>74</b>	<b>199285</b>	<b>4773</b>	<b>570641</b>	<b>74</b>	<b>199285</b>	<b>4773</b>	<b>570641</b>

## FORM - 3A

(Read with Regulation 10)

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

Registration Number : 133

Statement as on : 31st March 2014

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

life Life Fund

PART A

Group  
SH

Rs. Crore

## Section I

## Total Application as per Balance Sheet (A)

3,638.18

Add: (B)

Provisions	Sch 14	3.31
Liabilities	Sch 13	97.54
		<u>100.84</u>

Less: (C)

Debit Balance in P&L A/c		1,203.20
Deferred Tax asset		
Loans	Sch 9	0.67
Adv & Other Assets	Sch 12	147.90
Cash & Bank Balance	Sch 11	21.33
Fixed Assets	Sch 10	3.12
Misc. Exp Not Written Off	Sch 15	0.00

## Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

2,362.80

Balance Sheet Value of :

A.Life Fund	1,238.45
B.Pension & General Annuity and Group Business	192.49
C. Unit Linked Funds	931.85
	<u>2,362.80</u>

Difference

0.00

## Funds available for Investments

2,362.80

## Section II

## NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=(a+b+c+d+e)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1 Central Govt. Sec.	Not less than 25%	-	72.83	11.97	238.66	109.71	433.17	34.98		433.17	404.50
2 Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 50%	-	107.83	29.51	351.82	169.67	658.83	53.20		658.83	624.30
3 Investment subject to Exposure Norms		-	-	-	-	-	-			-	-
a Housing & Infrastructure	Not less than 15%	-	-	-	-	-	-			-	-
i) Approved Investments		-	88.72	31.42	153.73	88.51	362.37	29.26		362.37	353.03
ii) Other investments		-	-	-	-	-	-			-	-
b i) Approved Investments	Not exceeding 35%	-	63.87	24.23	94.54	34.28	216.92	17.52		216.92	217.98
ii) Other investments		-	0.32	-	-	-	0.32	0.03		0.32	0.32
<b>TOTAL LIFE FUND</b>	<b>100%</b>	-	<b>260.74</b>	<b>85.15</b>	<b>600.09</b>	<b>292.47</b>	<b>1,238.45</b>	<b>100.00</b>	-	<b>1,238.45</b>	<b>1,195.64</b>

B.PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value c = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund f= (c+e)	Market Value (g)
		PAR (a)	NON PAR (b)					
1 Central Govt. Sec.	Not less than 20%		49.95	49.95	25.95	-	49.95	46.88
2 Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%		89.15	89.15	46.31	-	89.15	85.16
3 Balance in Approved Investment	Not exceeding 60%		103.34	103.34	53.69	-	103.34	103.26

	<b>TOTAL PENSION GENERAL ANNUITY FUND</b>	<b>100%</b>	-	<b>192.49</b>	<b>192.49</b>	<b>100.00</b>	-	<b>192.49</b>	<b>188.42</b>
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**LINKED BUSINESS**

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
<b>1</b>	Approved investment	<i>Not less than 75%</i>	-	906.45	906.45	97.27
<b>2</b>	Other Investments	<i>Not more than 25%</i>	-	25.41	25.41	2.73
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	-	<b>931.85</b>	<b>931.85</b>	<b>100.00</b>

**CERTIFICATION**

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

**Date:**

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



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

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

PART- C

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st March 2014

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	37.83		16.03	15.59	15.20	15.19	11.34%	7.82%	16.03
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	148.88		17.07	16.54	16.14	16.43	12.55%	8.08%	17.45
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	234.15		14.34	13.77	12.99	13.06	16.59%	3.47%	14.34
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	150.26		15.47	14.65	13.60	13.51	22.13%	4.08%	15.47
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	6.39		17.19	16.65	16.18	16.29	12.81%	8.74%	17.26
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	6.74		16.87	16.28	15.79	15.72	14.40%	7.12%	16.87
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	9.79		19.15	18.26	17.19	16.93	19.16%	5.30%	19.15
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	44.11		21.89	20.68	19.10	18.77	23.10%	4.63%	21.89
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	1-Sep-09	Non Par	0.03		13.14	12.84	12.57	12.90	9.48%	6.26%	13.50
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.36		13.61	13.16	12.64	12.58	13.50%	7.99%	13.65
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.27		13.93	13.34	12.66	12.53	17.49%	6.55%	14.02
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	20.25		12.82	12.11	11.22	10.94	23.48%	6.27%	12.82
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	9-Nov-09	Non Par	58.86		12.64	12.02	11.24	11.14	20.33%	3.45%	12.79
14	Future NAV-Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	32.25		11.19	10.56	9.72	9.83	23.49%	4.16%	11.19
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	143.03		11.11	10.49	9.66	9.63	23.53%	4.15%	11.11
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	1-Oct-11	Non Par	38.65		11.33	11.06	10.81	10.92	9.93%	N.A	11.33
					<b>931.85</b>								

**CERTIFICATION**

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

Date:

Note:

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

## PERIODIC DISCLOSURES

### Detail regarding debt securities

FORM L-29

Statement as on: 31st March 2014

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 3/31/2014

(Rs in Crore)

#### Detail Regarding debt securities - Non ULIP

	MARKET VALUE				Book Value			
	As at 31st Mar, 2014	as % of total for this class	As at 31st Mar, 2013	as % of total for this class	As at 31st Mar, 2014	as % of total for this class	As at 31st Mar, 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	462.03	34.00%	418.17	36.25%	472.58	33.61%	411.69	36.21%
AA or better	187.56	13.80%	140.81	12.21%	185.38	13.19%	136.89	12.04%
Rated below AA but above A	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	709.46	52.20%	594.64	51.55%	747.98	53.20%	588.21	51.74%
	<b>1,359.06</b>	<b>100.00%</b>	<b>1,153.62</b>	<b>100.00%</b>	<b>1,405.94</b>	<b>100.00%</b>	<b>1,136.79</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>					0.00			
Up to 1 year	32.61	2.40%	20.05	1.74%	32.81	2.33%	20.04	1.76%
more than 1 year and upto 3 years	25.23	1.86%	27.80	2.41%	25.02	1.78%	27.96	2.46%
More than 3 years and up to 7years	250.54	18.43%	130.68	11.33%	257.12	18.29%	131.87	11.60%
More than 7 years and up to 10 years	526.21	38.72%	513.75	44.53%	530.54	37.74%	502.88	44.24%
More than 10 years and up to 15 years	115.65	8.51%	103.32	8.96%	122.43	8.71%	102.17	8.99%
More than 15 years and up to 20 years	143.45	10.56%	97.45	8.45%	152.83	10.87%	96.15	8.46%
Above 20 years	265.36	19.53%	260.58	22.59%	285.20	20.29%	255.74	22.50%
	<b>1,359.06</b>	<b>100.00%</b>	<b>1,153.62</b>	<b>100.00%</b>	<b>1,405.94</b>	<b>100.00%</b>	<b>1,136.79</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	460.24	33.86%	410.72	35.60%	493.02	35.07%	407.79	35.87%
b. State Government	249.22	18.34%	183.92	15.94%	254.96	18.13%	180.42	15.87%
c. Corporate Securities	649.59	47.80%	558.98	48.45%	657.96	46.80%	548.58	48.26%
	<b>1,359.06</b>	<b>100.00%</b>	<b>1,153.62</b>	<b>100.00%</b>	<b>1,405.94</b>	<b>100.00%</b>	<b>1,136.79</b>	<b>100.00%</b>

**Note**

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

## PERIODIC DISCLOSURES

### Detail regarding debt securities

FORM L-29

Statement as on: 31st March 2014

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 3/31/2014

(Rs in Crore)

#### Detail Regarding debt securities - ULIP

	MARKET VALUE				Book Value			
	As at 31st Mar, 2014	as % of total for this class	As at 31st Mar, 2013	as % of total for this class	As at 31st Mar, 2014	as % of total for this class	As at 31st Mar, 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	162.58	41.71%	173.66	54.15%	162.58	41.71%	173.66	54.15%
AA or better	66.55	17.08%	49.79	15.53%	66.55	17.08%	49.79	15.53%
Rated below AA but above A	4.59	1.18%	0.00	0.00%	4.59	1.18%	0.00	0.00%
Rated below A but above B	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Any other (Sovereign Rating)	156.04	40.04%	97.23	30.32%	156.04	40.04%	97.23	30.32%
	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>100.00%</b>	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	14.58	3.74%	20.37	6.35%	14.58	3.74%	20.37	6.35%
more than 1 year and upto 3years	9.87	2.53%	2.07	0.65%	9.87	2.53%	2.07	0.65%
More than 3years and up to 7years	48.04	12.33%	50.74	15.82%	48.04	12.33%	50.74	15.82%
More than 7 years and up to 10 years	300.68	77.15%	214.16	66.78%	300.68	77.15%	214.16	66.78%
More than 10 years and up to 15 years	4.78	1.23%	5.04	1.57%	4.78	1.23%	5.04	1.57%
More than 15 years and up to 20 years	4.94	1.27%	0.00	0.00%	4.94	1.27%	0.00	0.00%

Above 20 years	6.87	1.76%	28.28	0.00%	6.87	1.76%	28.28	0.00%
	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>91.18%</b>	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>91.18%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	9.31	2.39%	31.81	9.92%	9.31	2.39%	31.81	9.92%
b. State Government	146.73	37.65%	65.42	20.40%	146.73	37.65%	65.42	20.40%
c. Corporate Securities	233.72	59.96%	223.45	69.68%	233.72	59.96%	223.45	69.68%
	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>100.00%</b>	<b>389.76</b>	<b>100.00%</b>	<b>320.67</b>	<b>100.00%</b>

**Note**

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

**PERIODIC DISCLOSURES**

FORM L-30 : Related Party Transactions

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

Date: **31-Mar-14**

**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, 2014	up to the Quarter ended Mar 31, 2014	For the Quarter ended Mar 31, 2013	up to the Quarter ended Mar 31, 2013
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	(120.44)	56.51	1.06	68.45
			Rent paid	(4.43)	8.23	18.05	68.10
			Reimbursement of Expenses paid	-	4.16	1.75	21.69
			Share Capital Allotment	-	-	5,839.50	6,349.50
			Premium Deposits Outstanding	10.74	10.74	3.81	3.81
			Closing Balances at period-end	7.70	7.70	5.46	5.46
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	(0.13)	(0.06)	(0.02)	12.97
			Insurance expenses	5.09	6.32	0.71	5.66
			Reimbursement of Expenses paid	31.28	116.96	84.18	173.91
			Reimbursement of Expenses received	80.27	323.41	102.91	567.67
			Premium Deposits Outstanding	1.86	1.86	8.18	8.18
			Closing Balances at period-end	87.94	87.94	34.32	34.32
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	11,221.00	12,201.00
4	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	5839.5	6,349.50
5	Deepak Sood (till 15th Jan'13)	Managing Director & CEO	Managerial Remuneration	-	-	22.98	140.29
6	Gorakhnath Agarwal (till 1st Jan'2014) ++	CEO (Designate)	Managerial Remuneration	10.19	52.51	9.53	9.53
7	Munish Sharda (w.e.f. 3rd Jan' 14)	Managing Director & CEO	Managerial Remuneration	91.16	91.16	-	-

++ Remuneration shown above is exclusive of ` 81.20( in Lakhs) received by G.N. Agarwal – CEO (Designate) from Assicurazioni Generali S.p.A – Hong Kong Regional Office for the period from 1st April 2013 to 31st Mar 2014. (For Previous Year - Remuneration shown above is exclusive of ` 1,413('000) received by G.N. Agarwal – CEO (Designate) from Assicurazioni Generali S.p.A – Hong Kong Regional Office for the period from 14th Jan 2013 to 31st Mar 2013.)

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

8	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd [ FRL ]	Premium Income	(0.48)	10.11	0.01	12.30
			Premium Deposits Outstanding	2.41	2.41	6.08	6.08
			Closing Balances at period-end	2.41	2.41	6.08	6.08
9	FSC Brand Distribution Services Limited	Subsidiary of FRL	Premium Income	-	-	0.15	0.52
			Premium Deposits Outstanding	-	-	0.67	0.67
			Closing Balances at period-end	-	-	0.67	0.67
10	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	0.06	0.05	0.05
			Premium Deposits Outstanding	0.02	0.02	0.01	0.01
			Closing Balances at period-end	0.02	0.02	0.01	0.01
11	Future Media (India) Limited	Subsidiary of FRL	Premium Income	-	0.01	0.02	3.19
			Premium Deposits Outstanding	0.45	0.45	0.36	0.36
			Closing Balances at period-end	0.45	0.45	0.36	0.36
12	Future Agrovet Limited #	Subsidiary of FRL	Premium Income	(0.01)	3.65	0.25	6.73
			Premium Deposits Outstanding	1.27	1.27	0.95	0.95
			Closing Balances at period-end	1.27	1.27	0.95	0.95
13	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	(0.03)	(0.21)	0.70	1.05
			Insurance Expenses	-	-	-	0.24
			Premium Deposits Outstanding	5.45	5.45	4.71	4.71
			Closing Balances at period-end	5.45	5.45	4.71	4.71
14	Future Value Retail Limited @	Subsidiary of FRL	Premium Income	(2.66)	76.54	4.41	79.18
			Operating Expenses	1.60	12.87	2.83	13.33
			Premium Deposits Outstanding	11.05	11.05	9.60	9.60
			Closing Balances at period-end	24.62	24.62	3.39	3.39
15	Future Freshfoods Limited	Subsidiary of FRL	Premium Income	-	-	-	0.11
16	Staples Future Office Products Limited	Subsidiary of FRL	Premium Income	-	-	-	(0.01)
			Operating Expenses	2.69	18.10	-	-
17	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Reinsurance Premium Paid	383.54	1,613.48	486.30	1,609.15
			Reinsurance Claim Received	1,126.31	1,126.31	1,112.68	1,112.68
			Closing Balances at period-end	(467.05)	(467.05)	(48.07)	(48.07)
18	IIT Insurance Broking And Risk Management Pvt Ltd *	Group Company of IITL	Insurance Comm paid	42.66	270.61	-	-
			Closing Balances at period-end	44.62	57.07	-	-

Note :

# (till 11th November 2013)

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

\* (from 17th December 2013)

## PERIODIC DISCLOSURES

### FORM L31 : Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date 31-Mar-14

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman and Independent Director	
2	Mr. Kishore Biyani	Director	
3	Mr. Sergio Balbinot	Director	
4	Mr. Roberto Gasso	Director	
5	Mr. Krishan Kant Rathi	Director	
6	Dr. Kim Chai Ooi	Director	
7	Dr. Rajan Saxena	Independent Director	
8	Dr. Devi Singh	Independent Director	
9	Mr. Gorakhnath Agarwal	Whole Time Director	resigned as CEO w.e.f January 2, 2014
10	Mr. Munish Sharda	Managing Director and Chief Executive Officer	w.e.f. January 3, 2014
11	Mr. Anup Chandak	Chief Financial Officer and Chief Risk Officer	
12	Ms. Bikash Choudhary	Appointed Actuary	w.e.f. March 19, 2014
13	Mr. Balaram Sarma	Chief Operations	
14	Mr. Nirakar Pradhan	Chief Investment Officer	
15	Mr. Pradeep Pandey	Chief Marketing Officer	w.e.f. April 14, 2014
16	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
17	Mr. Madangopal Jalan	Principal Compliance Officer, Senior Vice President - Legal, Compliance and Company Secretary, Grievance Redressal Officer	

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

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

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

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

31ST March 2014

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

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		218,619
	Deduct:		
02	Mathematical Reserves		218,619
03	Other Liabilities		-
04	<b>Excess in Policyholders' funds</b>		-
05	Available Assets in Shareholders Fund:		24,689
	Deduct:		
06	Other Liabilities of shareholders' fund		1,152
07	<b>Excess in Shareholders' funds</b>		23,537
08	Total ASM (04)+(07)		23,537
09	Total RSM		7,402
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>318%</b>

Certification:

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

Place:

Date: Mumbai  
31st Mar 2014

Name and Signature of Appointed Actuary  
Bikash Choudhary

Notes

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 31st March 2014

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	557.84	470.13	-	-	9.63	-	567.46	470.13
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	557.84	470.13	-	-	9.63	-	567.46	470.13
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

FORM L-33-NPAs-7

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

Registration Number : 133

Statement as on : 31st March 2014

Periodicity Of Submission : Quarterly

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

Details of Non Performance Assets - Quaterly

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	100.12	78.45	-	-	0.72	-	100.84	78.45
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	100.12	78.45	-	-	0.72	-	100.84	78.45
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

**FORM L-33-NPAs-7**

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

Registration Number : 133

Statement as on : 31st March 2014

Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

**Details of Non Performance Assets - Quaterly**

Rs. Crore

Sr. No.	Particulars	Bonds / Debentures		Loans		Other Debt instruments		Total	
		YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)	YTD (as on date)	Previous FY (as on 31 March 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	229.13	223.45	-	-	27.11	23.76	256.24	247.21
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	229.13	223.45	-	-	27.11	23.76	256.24	247.21
8	Net NPA	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

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

**Note:**

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

## FORM L-34-YIELD ON INVESTMENTS-1

Name of the Insurer : Future Generali India Life Insurance Company Limited  
Registration Number : 133

Statement as on : 31st Mar 2014

Statement of Investment And Income On Investment

Periodicity Of Submission : Quarterly

Name of the Fund : Life Fund

Rs. In Crore

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Mar 13)				
			Investment (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A CENTRAL GOVERNMENT SECURITIES :</b>																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	420.66	393.99	8.58	2.04%	2.04%	389.66	393.99	32.83	8.43%	8.43%	338.70	342.21	23.72	9.14%	9.14%
A2	Special Deposits	CSPD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDS	9.82	8.51	0.19	1.90%	1.90%	9.81	8.51	0.76	7.71%	7.71%	9.31	0.76	7.71%	7.71%	7.71%
A4	Treasury Bills	CTRB	2.00	2.00	-	0.10%	0.10%	4.99	2.00	0.03	0.60%	0.60%	9.97	9.97	0.10	3.29%	3.29%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :</b>																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
B2	State Govt. Bonds	SGGB	193.35	212.25	4.13	2.13%	2.13%	171.02	212.25	15.05	8.80%	8.80%	151.11	153.87	9.85	9.09%	9.09%
B3	State Government Guaranteed Loans	SGGL	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	8.48	7.55	0.16	1.90%	1.90%	8.48	7.55	0.65	7.67%	7.67%	8.48	8.09	1.20	7.63%	7.63%
B5	Guaranteed Equity	SGGE	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																	
C1	Loans to State Government for Housing	HLSH	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C5	Housing - Securitised Assets (Approved Investment)	HMBS	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
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%
<b>TAXABLE BONDS OF</b>																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	56.70	54.70	1.26	2.21%	2.21%	57.03	54.70	5.11	8.96%	8.96%	51.70	51.10	4.25	9.08%	9.08%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>OTHER INVESTMENTS</b>																	
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C14	Housing - Securitised Assets	HOMB	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																	
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.05	-	-	-5.00%	-5.00%	0.10	0.00	0.01	14.56%	14.56%	0.10	0.10	0.26	-151.69%	-151.69%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.33	0.28	0.01	2.36%	2.36%	0.34	0.28	0.11	32.01%	32.01%	0.32	0.32	0.07	20.30%	20.30%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D5	Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAXABLE BONDS OF</b>																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	143.34	137.07	3.11	2.17%	2.17%	138.26	137.07	12.26	8.87%	8.87%	113.30	113.76	8.74	8.91%	8.91%
D9	Infrastructure - PSU - CPs	IFCP	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	166.27	160.98	3.96	2.38%	2.38%	152.83	160.98	16.06	10.51%	10.51%	137.36	141.79	5.37	9.22%	9.22%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>OTHER INVESTMENTS</b>																	
D15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D18	Infrastructure - Equity (Promoter Group)	IOPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																	
<b>ACTIVELY TRADED</b>																	
E1	PSU - Equity shares - Quoted	EAEQ	0.41	0.11	0.11	28.11%	28.11%	0.55	0.11	-0.15	-27.74%	-27.74%	0.81	0.81	0.09	-15.29%	-15.29%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	2.26	1.45	0.21	9.31%	9.31%	1.77	1.45	0.39	21.86%	21.86%	1.61	1.61	0.07	6.42%	6.42%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	23.26	26.75	0.55	2.36%	2.36%	21.72	26.75	2.08	9.55%	9.55%	14.97	15.35	1.64	9.10%	9.10%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	149.48	159.65	3.67	2.46%	2.46%	143.87	159.65	12.83	8.92%	8.92%	138.33	141.73	12.94	12.33%	12.33%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E12	Municipal Bonds - Rated	EMUN	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E14	Loans - Policy Loans	ELPL	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	10.00	10.00	0.23	2.33%	2.33%	10.00	10.00	0.94	9.35%	9.35%	10.00	10.00	0.19	38.21%	38.21%
E18	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E22	CCL - CBLO	ECBO	9.62	9.63	0.01	0.12%	0.12%	9.04	9.63	0.05	0.53%	0.53%	-	-	-	0.00%	0.00%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	0.00%	0.00%	8.17	0.00	0.07	0.00%	0.00%	-	-	0.29	7.74%	7.74%
E24	Application Money	ECAM	-														

C5	Housing - Securitised Assets ( Approved Investment)	HMBS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - 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%
<b>TAXABLE BONDS OF</b>																	
C7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	13.30	13.00	0.30	2.26%	2.26%	13.18	13.00	1.21	9.17%	9.17%	8.30	8.31	1.26	9.53%	9.53%
C9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
C12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>D INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS :</b>																	
D1	Infrastructure/ Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D3	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D5	Infrastructure - Securitised Assets ( Approved)	IESA	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAXABLE BONDS OF</b>																	
D8	Infrastructure - PSU - Debentures / Bonds	IPTD	27.57	26.77	0.61	2.21%	2.21%	27.20	26.77	2.46	9.06%	9.06%	22.60	22.95	1.55	9.55%	9.55%
D9	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	23.40	21.13	0.60	2.57%	2.57%	20.23	21.13	2.07	10.21%	10.21%	14.04	14.79	0.46	8.43%	8.43%
D11	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D12	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TAX FREE BONDS</b>																	
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																	
<b>ACTIVELY TRADED</b>																	
E1	PSU - Equity shares - Quoted	EAEQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E5	Corporate Securities - Bonds - (Taxable)	EPBT	2.90	2.92	0.02	2.39%	2.39%	2.90	2.92	0.25	8.64%	8.64%	-	-	-	0.00%	0.00%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E8	Corporate Securities - Investment in Subsidiaries	ECIS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E9	Corporate Securities - Debentures	ECOS	33.28	35.99	0.83	2.49%	2.49%	30.93	35.99	3.14	10.15%	10.15%	32.27	33.17	3.44	12.81%	12.81%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	ECDI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E12	Municipal Bonds - Rated	EMUN	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E14	Loans - Policy Loans	ELPL	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	2.50	2.50	0.06	2.55%	2.55%	2.50	2.50	0.25	9.97%	9.97%	2.50	2.50	0.03	49.74%	49.74%
E18	Deposits - CDs with Scheduled Banks	ECDC	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E21	CCIL - CBLO	ECBO	0.72	0.72	0.00	0.12%	0.12%	1.63	0.72	0.01	0.42%	0.42%	-	-	0.01	0.90%	0.90%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E23	Application Money	ECAM	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.23	0.23	0.01	2.41%	2.41%	0.37	0.23	0.05	14.70%	14.70%	1.25	1.24	0.11	8.70%	8.70%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2.79	0.00	0.06	2.02%	2.02%	2.50	0.00	0.20	7.86%	7.86%	-	-	0.19	37.12%	37.12%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	-	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>198.79</b>	<b>188.42</b>	<b>4.57</b>			<b>187.08</b>	<b>188.42</b>	<b>16.83</b>			<b>151.10</b>	<b>154.16</b>	<b>12.35</b>		

**FORM L-34-YIELD ON INVESTMENTS-1**

Name of the Insurer : Future Generali India Life Insurance Company Limited  
Registration Number : 133  
Statement as on : 31st March 2014  
Statement of Investment And Income On Investment  
Periodicity Of Submission : Quarterly

Name of the Fund : Linked Fund

Rs. In Crore

No	Category of Investments	Category Code	Current Quarter					Year to Date					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 (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A CENTRAL GOVERNMENT SECURITIES :</b>																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	9.76	45.84	1.61	3.51%	3.51%	9.76	38.23	3.59	9.38%	9.38%	22.20	22.18	2.20	17.79%	17.79%
A2	Special Deposits	CSPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
A4	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	-	10.71	0.46	4.34%	4.34%	9.32	9.62	0.31	14.14%	14.14%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES :</b>																	
B1	Central Government Guaranteed Loans / Special / Non-SLR Bonds	CGSL	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGGB	147.63	114.64	4.07	3.55%	3.55%	147.63	85.93	5.90	6.86%	6.86%	63.74	65.42	8.30	12.80%	12.80%
B3	State Government Guaranteed Loans	SGGL	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	5.05	0.05	0.90%	0.90%	-	5.05	0.05	0.90%	0.90%	0.00	0.00	0.00	0.00%	0.00%
B5	Guaranteed Equity	SGGE	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT :</b>																	
C1	Loans to State Government for Housing	HLSH	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.0	

D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D14	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
<b>OTHER INVESTMENTS</b>																		
D15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D17	Infrastructure - Securitised Assets	IOSA	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D18	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
D19	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :</b>																		
<b>ACTIVELY TRADED</b>																		
E1	PSU - Equity shares - Quoted	EAEQ	17.91	21.07	1.39	6.58%	6.58%	17.91	49.12	- 11.41	-23.24%	-23.24%	76.14	73.53	2.30	4.17%	4.17%	
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	311.65	375.76	19.83	5.28%	5.28%	311.65	358.62	95.59	26.66%	26.66%	311.87	341.65	36.54	14.06%	14.06%	
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E5	Corporate Securities - Bonds - (Taxable)	EPBT	10.04	10.25	0.30	2.89%	2.89%	10.04	10.47	0.64	6.12%	6.12%	10.01	10.70	1.30	12.31%	12.31%	
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E9	Corporate Securities - Debentures	ECOS	97.24	81.94	2.54	3.09%	3.09%	97.24	74.38	3.07	4.13%	4.13%	85.01	89.91	11.34	8.42%	8.42%	
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E12	Municipal Bonds - Rated	EMUN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E13	Investment properties - Immovable	EINP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E14	Loans - Policy Loans	ELPL	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5.99	5.99	0.16	2.69%	2.69%	5.99	7.46	0.77	10.28%	10.28%	10.49	10.49	1.21	8.83%	8.83%	
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	18.04	0.56	3.11%	3.11%	0.00	0.00	0.04	11.41%	11.41%	
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E22	CCIL - CBLO	ECBO	22.52	22.53	0.03	0.12%	0.12%	22.52	32.24	0.20	0.62%	0.62%	23.74	23.74	0.07	1.36%	1.36%	
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	4.52	4.55	0.07	1.64%	1.64%	4.52	3.73	0.08	2.20%	2.20%	0.00	0.00	0.69	7.31%	7.31%	
E24	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0.21	0.21	0.01	2.85%	2.85%	0.21	0.21	0.01	5.34%	5.34%	0.21	0.22	0.03	12.80%	12.80%	
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	28.36	0.59	2.09%	2.09%	-	33.41	2.90	8.68%	8.68%	0.00	0.00	4.01	9.09%	9.09%	
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	38.81	38.81	-	0.00%	0.00%	38.81	38.81	-	0.00%	0.00%	29.05	29.05	0.00	0.00%	0.00%	
<b>F OTHER INVESTMENTS :</b>																		
F1	Bonds - PSU - Taxable	OBPT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F3	Equity Shares (incl Co-op Societies)	OESH	18.69	31.63	5.84	18.46%	18.46%	18.69	29.28	8.16	27.87%	27.87%	17.49	16.29	-8.57	-30.01%	-30.01%	
F4	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	15.74	14.03	-1.50	-10.94%	-10.94%	
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F6	Debentures	OLDB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F8	Municipal Bonds	OMUN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F9	Commercial Papers	OACP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F10	Preference Shares	OPSH	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F11	Venture Fund	OVNF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F13	Term Loans (without Charge)	OTLW	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.17	3.48%	3.48%	
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F16	Derivative Instruments	OCDI	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F17	Securitised Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
F18	Investment properties - Immovable	OIPI	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	
<b>TOTAL</b>			<b>848.36</b>	<b>954.13</b>	<b>44.35</b>			<b>848.36</b>	<b>987.88</b>	<b>110.81</b>			<b>895.81</b>	<b>937.64</b>	<b>81.30</b>			

**CERTIFICATION :**

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

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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









<b>2</b>	<b>Renewal Premium</b>																	
	i Individual																	
		From 0-10000	3,450	57,441	57,441	91,811	4,166	61,112	61,112	212,908	9,699	246,979	246,979	441,564	15,979	235,750	387,546	497,680
		From 10,000-25,000	7,671	42,794	42,794	76,530	6,014	42,403	42,403	124,492	20,208	127,348	127,348	241,448	16,835	118,146	200,235	185,447
		From 25001-50,000	2,105	4,848	4,848	16,195	1,615	4,652	4,652	26,974	5,324	13,447	13,447	45,666	4,513	12,627	34,949	35,166
		From 50,001- 75,000	352	512	512	2,485	285	488	488	3,822	818	1,263	1,263	6,786	717	1,212	4,546	5,291
		From 75,000-100,000	516	470	470	3,572	406	417	417	4,084	1,172	1,113	1,113	7,795	1,181	1,211	4,878	6,065
		From 1,00,001 -1,25,000	91	66	66	793	84	79	79	1,774	194	151	151	1,638	187	174	1,869	1,171
		Above Rs. 1,25,000	444	131	131	2,223	259	101	101	3,020	1,146	370	370	7,643	847	300	3,219	5,579
	ii Individual- Annuity																	
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																	
		From 0-10000	(10)	90	22,381	(28,668)	(3)	103	(34)	(18,965)	(37)	183	24,351	(208,761)	(14)	373	24,531	(162,522)
		From 10,000-25,000	2	13	866	2,400	4	23	519	7,226	9	28	1,850	(6,960)	11	63	2,012	355,070
		From 25001-50,000	4	12	1,183	9,263	3	7	428	5,722	19	27	5,511	38,308	16	45	11,983	23,029
		From 50,001- 75,000	8	12	1,467	20,726	8	13	1,256	7,381	16	20	3,027	33,175	23	37	3,542	26,340
		From 75,000-100,000	3	4	447	2,931	3	4	447	4,159	15	9	1,809	13,669	10	12	904	23,310
		From 1,00,001 -1,25,000	8	7	2,764	11,024	6	5	316	4,385	17	12	4,717	23,600	20	18	1,381	19,595
		Above Rs. 1,25,000	752	40	54,705	845,522	626	43	31,740	710,471	2,326	95	188,259	3,029,065	2,136	134	171,371	2,499,819
	iv Group- Annuity																	
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

**PERIODIC DISCLOSURES**

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

Insurer: | FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD. Date: 31/03/2014

*(Rs in Lakhs)*

Business Acquisition through different channels (Group)													
Sl.No.	Channels	Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	9	7,148	970
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	17	9,926	941	9	7,148	970	49	36,111	1,506	19	24,341	474
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	7	26,177	550	3	15,843	1,109	25	163,174	3,266	19	39,552	5,008
	<b>Total(A)</b>	<b>24</b>	<b>36,103</b>	<b>1,491</b>	<b>12</b>	<b>22,991</b>	<b>2,078</b>	<b>74</b>	<b>199,285</b>	<b>4,773</b>	<b>47</b>	<b>71,041</b>	<b>6,453</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>24</b>	<b>36,103</b>	<b>1,491</b>	<b>12</b>	<b>22,991</b>	<b>2,078</b>	<b>74</b>	<b>199,285</b>	<b>4,773</b>	<b>47</b>	<b>71,041</b>	<b>6,453</b>

Note:

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

## PERIODIC DISCLOSURES

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

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.** Date: **31/03/2014**

*(Rs in Lakhs)*

<b>Business Acquisition through different channels (Individuals)</b>									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	12,233	3,117	13,687	3,884	37,679	8,721	38,014	7,573
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	4,669	567	14,021	1,502	15,534	1,799	32,138	3,631
4	Brokers	8,724	2,345	25,498	2,915	24,103	4,614	38,653	4,429
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,233	777	1,337	1,122	3,938	2,575	4,086	1,936
	<b>Total (A)</b>	<b>26,859</b>	<b>6,806</b>	<b>54,543</b>	<b>9,423</b>	<b>81,254</b>	<b>17,709</b>	<b>112,891</b>	<b>17,569</b>
1	Referral (B)	1	0	67	4	125	8	291	22
	<b>Grand Total (A+B)</b>	<b>26,860</b>	<b>6,806</b>	<b>54,610</b>	<b>9,427</b>	<b>81,379</b>	<b>17,717</b>	<b>113,182</b>	<b>17,590</b>

Note:

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

FORM L-39-Data on Settlement of Claims		Individual							
<b>Ageing of Claims*</b>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	<b>Maturity Claims</b>	0	77	73	24	2	2	178	18,530,597.87
2	<b>Survival Benefit</b>	0							
3	<b>for Annuities / Pension</b>	0	7	39	37	0	2	85	6,945,953.02
4	<b>For Surrender</b>	11695						11695	633,224,408.73
5	<b>Other benefits</b>	0	1	2	2	0	0	5	1,138,373.00
1	<b>Death Claims</b>	0	103	283	90	14	0	490	73,640,977.17

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		Group							
<b>Ageing of Claims*</b>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	<b>Maturity Claims</b>								
2	<b>Survival Benefit</b>								
3	<b>for Annuities / Pension</b>								
4	<b>For Surrender</b>								
5	<b>Other benefits</b>								
1	<b>Death Claims</b>		23	10	0	3	1	37	64,115,877.00

The figures for individual and group insurance business need to be shown separately  
\*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

## PERIODIC DISCLOSURES

FOR L-40

: Quarterly claims data for Life

Individual

Insurer:

Future Generali India Life Insurance Co. Ltd.

Date:

31-Mar-14

*No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	18	210	0	201		0
2	Claims reported during the period*	575	165	0	122		0
3	Claims Settled during the period	490	178	0	85		0
4	Claims Repudiated during the period	80	0	0	0		0
a	Less than 2years from the date of acceptance of risk	77	0	0	0		0
b	Greater than 2 year from the date of acceptance of risk	3	0	0	0		0
5	Claims Written Back	0	0	0	0		0
6	Claims O/S at End of the period	23	197	0	238		0
	Less than 3months	15	152	0	177		0
	3 months to 6 months	7	42	0	58		0
	6months to 1 year	1	2	0	1		0
	1year and above	0	1	0	2		0

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

Note: Annuity issued polices includes the cases of other insurer

## PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life

Group

Insurer: Future Generali India Life Insurance Co. Ltd. Date: 31-Mar-14

*No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12440					
2	Claims reported during the period*	63					
3	Claims Settled during the period	37					
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Greater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12466					
	Less than 3months	30					
	3 months to 6 months	23					
	6 months to 1 year	5					
	1 year and above	12408					

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

## PERIODIC DISCLOSURES

### FORM L-41 GREIVANCE DISPOSAL

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

Date: **31-Mar-14**

GRIEVANCE DISPOSAL

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Sales Related	22	3752	292	58	3094	330	3752
b)	New Busines Related	79	3544	2879	48	647	49	3544
c)	Policy Servcing related	6	23	17	2	6	4	23
d)	Claim Servicing related	8	65	36	5	29	3	65
e)	Others	2	4284	38	1167	2350	731	4284
	<b>Total Number</b>	117	11668	3262	1280	6126	1117	<b>11668</b>

2	Total No . of policies during previous year: FY 2012-13	113182
3	Total No. of claims during previous year: FY 2012-13	1840
4	Total No. of policies during current year: FY 2013-14	81379
5	Total No. of claims during current year: FY 2013-14	2146
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year) :	1.1668
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	0.2146

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	1110	0	1110
	7 - 15 days	1	0	1
	15-30 days	0	0	0
	30-90 days	1	0	1
	90 days & Beyond	5	0	5
	Total No. of complaints	1117		1117

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

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

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*Date: 31 March 2014*

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

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

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

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

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

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

##### *i. Individual Business*

- |    |  |   |
|----|--|---|
| 1. | Life- Participating policies           | 6% per annum  |
| 2. | Life- Non-participating Policies       | 5% per annum  |
| 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 2014. Full single premiums collected are kept as reserves.   |
| 6. | Unit Linked                            | Full unit reserve and UPR for non-unit reserve. Sterling rate of interest is 5%. For guarantee products, the discounting of guaranteed benefit has been done at 5% per annum. |
| 7. | Health Insurance                       | Not applicable as we do not have any product in this segment.   |

##### *ii. Group Business*

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

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

**i. Individual Business**

1.	Life- Participating policies	88% to 148.5% of IALM 06-08 (Including Pension products)
2.	Life- Non-participating Policies	56% to 110% of IALM 06-08
3.	Annuities- Participating policies	Not applicable
4.	Annuities – Non-participating policies	Not applicable
5.	Annuities- Individual Pension Plan	Not applicable
6.	Unit Linked	UPR (Un expired premium reserves) is kept for non-unit reserve.
7.	Health Insurance	Not applicable

**ii. Group Business**

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

**3) Expenses :**

**i. Individual Business**

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

**ii. Group Business**

Please Refer Table "Expense Assumptions"

**4) Bonus Rates :**

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

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

Future Reversionary bonus assumptions varies from 2.1% to 5.05% depending on product.  
4.5% per annum crediting interest rate.

**5) Policyholders Reasonable Expectations**

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

**6) Taxation and Shareholder Transfers**

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

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

**i. Individual Business**

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

**ii. Group Business**

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

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

**i. Individuals Assurances**

- |              |  |
|--------------|--|
| 1. Interest  | For non-participating business changed from 4.5% to 5% |
| 2. Expenses  | Changed from Rs.495 to Rs.500                          |
| 3. Inflation | Changed from 3.5% to 4%                                |

**ii. Annuities**

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

**iii. Unit Linked**

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

**iv. Health**

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

**v. Group**

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

**PER POLICY RENEWAL EXPENSES**

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

## INDIVIDUAL-UNIT LINKED

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

## GROUP (TRADITIONAL &amp; UNIT LINKED)

All Group Plans	As per Pricing basis
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**PREMIUM RELATED RENEWAL EXPENSES**

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

ALL PRODUCTS	NIL
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SP-Single Premium

RP-Regular Premium

**PER POLICY RENEWAL EXPENSES**

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

**PREMIUM RELATED RENEWAL EXPENSES**

<b>ALL PRODUCTS</b>	<b>EQUAL TO COMMISSION PLUS SERVICE TAX</b>
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**RENEWAL SUM ASSURED RELATED EXPENSES**

<b>ALL PRODUCTS</b>	<b>NIL</b>
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SP-Single Premium

RP-Regular Premium