

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, 2016

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		March 31, 2016	March 31, 2016	March 31, 2015	March 31, 2015
Premiums Earned - Net	L-4				
(a) Premium		24,96,833	59,24,993	25,36,920	60,42,462
(b) Reinsurance Ceded		(71,437)	(2,32,154)	(38,930)	(1,64,188)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		4,32,195	17,43,737	3,97,199	15,59,942
(b) Profit on Sale / Redemption of Investments		1,06,573	4,53,835	4,96,496	18,69,734
(c) (Loss on Sale / Redemption of Investments)		(1,78,007)	(3,34,964)	(74,924)	(2,39,914)
(d) Transfer / Gain on revaluation / change in Fair value*		(233)	(4,96,796)	-2,28,607	57,682
Transfer from Shareholders' Fund		3,21,494	6,46,824	4,36,679	6,03,790
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		7,753	44,804	2,05,394	2,73,745
Total (A)		31,15,170	77,50,279	37,30,227	1,00,03,253
Commission	L-5	1,22,045	2,63,781	1,42,144	3,10,221
Operating Expenses related to Insurance Business	L-6	9,53,597	28,37,518	7,27,309	23,28,130
Service Tax		13,167	55,814	16,050	69,761
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
(a) Income Tax		-	-	-	-
(b) Fringe Benefit Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		10,88,809	31,57,113	8,85,503	27,08,112
Benefits Paid (Net)	L-7	12,32,060	42,47,490	15,68,220	44,09,142
Interim Bonuses Paid		321	1,263	1,710	1,710
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked (Fund Reserve)		(4,79,801)	(18,65,182)	(6,77,188)	(5,33,116)
Non Linked		12,33,998	22,88,686	15,54,421	30,39,873
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		(46,272)	(1,65,146)	(11,720)	(31,749)
(c) Amount accepted in Reinsurance					
Total (C)		19,40,306	45,07,111	24,35,443	68,85,860
Surplus/ (Deficit) (D) = (A) - (B) - (C)		86,055	86,055	4,09,281	4,09,281
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		85,972	85,972	4,09,281	4,09,281
Balance being Funds for Future Appropriations		83	83	-	-
Total (D)		86,055	86,055	4,09,281	4,09,281
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The details of total surplus is as under:					
(a) Interim Bonuses paid		321	1,263	1,710	1,710
(b) Allocation of Bonus to Policyholders		3,09,451	3,09,451	1,96,294	1,96,294
(c) Surplus shown in the Revenue Account		86,055	86,055	4,09,281	4,09,281
(d) Total Surplus: [(a)+(b)+(c)]		3,95,827	3,96,769	6,07,285	6,07,285

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, 2016

Shareholders' Account (Non-Technical Account)

(₹ '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		March 31, 2016	March 31, 2016	March 31, 2015	March 31, 2015
Amount transferred from Policyholders' Account (Technical Account)		85,972	85,972	4,09,281	4,09,281
Income from Investments					
(a) Interest, Dividend and Rent - Gross		39,277	1,86,720	55,360	2,30,274
(b) Profit on Sale / Redemption of Investments		20,674	51,510	18,358	50,976
(c) (Loss on Sale / Redemption of Investments)		(3,002)	(12,240)	(2,950)	(9,340)
Other Income		10	10	-	-
Total (A)		1,42,931	3,11,972	4,80,049	6,81,191
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		1,862	8,464	6,667	8,032
(b) Rent, Rates and Taxes		-	-	-	-
(c) Other Expenses		3,121	13,504	56,752	59,488
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)		3,21,494	6,46,824	4,36,679	6,03,790
Total (B)		3,26,477	6,68,792	5,00,098	6,71,310
Profit / (Loss) before Tax		(1,83,546)	(3,56,820)	(20,049)	9,881
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(1,83,546)	(3,56,820)	(20,049)	9,881
Appropriations					
(a) Balance at the beginning of the Period		(1,21,95,423)	(1,20,22,149)	(1,20,02,100)	(1,20,32,030)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Linked (Fund Reserve)					
Profit / (Loss) carried to the Balance Sheet		(1,23,78,969)	(1,23,78,969)	(1,20,22,149)	(1,20,22,149)

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at March 31, 2016

(₹ '000)

	Particulars	Schedule	As at March 31, 2016	As at March 31, 2015
	Sources of Funds			
	Shareholders' Funds:			
	Share Capital	L-8,L-9	1,45,20,000	1,45,20,000
	Share Application Money Pending Allotment		-	-
	Reserves and Surplus	L-10	-	-
	Credit/(Debit)/ Fair Value Change Account		(16,501)	(2,975)
	Sub-Total		1,45,03,499	1,45,17,025
	Borrowings	L-11	-	-
	Policyholders' Funds:			
	Credit/(Debit)/ Fair Value Change Account		(63,457)	(9,251)
	Policy Liabilities		1,76,75,014	1,55,51,474
	Insurance Reserves		-	-
	Provision for Linked Liabilities		63,75,614	80,21,306
	Sub-Total		2,39,87,171	2,35,63,529
	Funds for Future Appropriations		83	-
	Reserves for Lapsed Unit-Linked Policies			
	Funds for Discontinued Policies			
	(i) Discontinued on Account of Non-Payment of Premium		5,44,603	7,64,094
	(ii) Others		-	-
	Total		3,90,35,356	3,88,44,648
	Application of Funds			
	Investments			
	Shareholders'	L-12	19,02,489	23,31,147
	Policyholders'	L-13	1,77,17,957	1,54,23,041
	Assets held to cover Linked Liabilities	L-14	69,20,217	87,85,400
	Loans	L-15	26,721	13,223
	Fixed Assets	L-16	1,79,814	45,659
	Current Assets			
	Cash and Bank Balances	L-17	3,51,078	2,15,585
	Advances and Other Assets	L-18	12,56,551	13,60,727
	Sub-Total (A)		16,07,629	15,76,312
	Current Liabilities	L-19	16,61,907	13,21,113
	Linked (Fund Reserve)	L-20	36,533	31,170
	Sub-Total (B)		16,98,440	13,52,283
	Net Current Assets (C) = (A - B)		(90,811)	2,24,029
	Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
	Debit Balance in Profit and Loss Account (Shareholders' Account)		1,23,78,969	1,20,22,149
	Total		3,90,35,356	3,88,44,648

CONTINGENT LIABILITIES

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Claims against policies, not acknowledged as debts by the company	7,316	12,203
	TOTAL	7,316	12,203

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

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

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

Chief Financial Officer

Place : Mumbai

Date :

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015
	First Year Premiums	10,57,235	24,90,544	12,95,021	24,58,899
	Renewal Premiums	14,00,299	33,69,119	12,21,453	35,18,384
	Single Premiums	39,299	65,330	20,446	65,179
	Total	24,96,833	59,24,993	25,36,920	60,42,462

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015
	Commission Paid				
	Direct - First Year Premiums	93,312	2,06,194	1,10,268	2,37,741
	- Renewal Premiums	28,676	57,381	31,741	71,959
	- Single Premiums	57	206	135	521
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	1,22,045	2,63,781	1,42,144	3,10,221
	Breakup of Commission Expenses (Gross) incurred				
	Agents	73,907	1,59,762	62,262	1,49,650
	Brokers	41,907	88,996	73,861	1,34,191
	Corporate Agency	6,231	15,023	6,020	26,367
	Referral	-	-	1	13
	Total	1,22,045	2,63,781	1,42,144	3,10,221

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015
	Employees' Remuneration and Welfare Benefits	4,07,376	13,39,179	3,20,239	10,88,084
	Travel, Conveyance and Vehicle Running Expenses	18,634	56,708	18,679	32,639
	Training Expenses (including Staff Training) (Net of Recovery)	7,460	22,361	1,948	8,048
	Rent, Rates and Taxes	98,995	2,70,714	64,610	3,77,211
	Repairs	21,219	88,472	9,999	58,046
	Printing and Stationery	2,677	17,973	4,534	13,864
	Communication Expenses	15,078	57,654	7,645	35,717
	Legal and Professional Charges	13,003	78,497	26,368	79,504
	Medical Fees	3,499	9,106	280	2,463
	Auditors' Fees, Expenses etc.				
	(a) as Auditor	708	3,103	726	2,903
	(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	39	532	32	469
	Advertisement and Publicity	2,99,467	6,51,525	2,35,411	5,00,073
	Interest and Bank Charges	4,032	15,156	4,890	18,529
	Depreciation	20,595	87,131	10,834	25,996
	Others:				
	Membership and Subscriptions	2,175	8,943	1,046	4,905
	Information Technology and related Expenses	18,561	56,256	6,260	38,867
	Outsourcing Expenses	13,434	42,534	8,193	30,775
	Other Expenses	6,645	31,674	5,615	10,037
	Total	9,53,597	28,37,518	7,27,309	23,28,130

FORM L-7-BENEFITS PAID SCHEDULE

(₹ '000)

	Particulars	For the Quarter Ended March 31, 2016	Upto the Quarter Ended March 31, 2016	For the Quarter Ended March 31, 2015	Upto the Quarter Ended March 31, 2015
	Insurance Claims				
	(a) Claims by Death	1,40,709	5,86,071	1,16,961	4,66,286
	(b) Claims by Maturity	1,89,998	2,53,977	6,674	78,237
	(c) Annuities / Pension Payment,	731	2,155	501	1,099
	(f) Other Benefits				
	Surrender	8,99,532	33,59,014	14,42,529	37,53,421
	Partial Withdrawal	-	-	-	-
	Critical Illness	185	500	(200)	75
	Gratuity	33,788	1,68,407	49,363	2,70,385
	Superannuation	246	57,474		2,285
	Other Benefits	4,050	9,710	(6,681)	2,890
	Claims related Expenses	4,085	7,038	992	5,938
	(Amount Ceded in Reinsurance):				
	(a) Claims by Death,	(41,264)	(1,96,856)	(41,919)	(1,71,474)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Critical Illness	-	-	-	-
	Amount Accepted in Reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities / Pension Payment,	-	-	-	-
	(d) Other Benefits	-	-	-	-
	Total	12,32,060	42,47,490	15,68,220	44,09,142

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	2,00,00,000	2,00,00,000
	Issued Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,45,20,000	1,45,20,000
	Subscribed Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,45,20,000	1,45,20,000
	Called-up Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	1,45,20,000	1,45,20,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Total	1,45,20,000	1,45,20,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

	Particulars	As at March 31, 2016		As at March 31, 2015	
		Number of Shares	% of Holding	Number of Shares	% of Holding
	Promoters:				
	Indian - Future Retail Limited (formerly known as Pantaloon Retail (India) Limited)*	4,35,60,000	3.00	4,35,60,000	3.00
	- Sprint Advisory Services Private Limited	71,14,80,000	49.00	71,14,80,000	49.00
	- Industrial Investment Trust Limited	32,67,00,000	22.50	32,67,00,000	22.50
	Foreign - Participatie Maatschappij Graafschap Holland NV	37,02,60,000	25.50	37,02,60,000	25.50
	Other:	-	-	-	-
	Total	1,45,20,00,000	100	1,45,20,00,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	4,57,639	5,59,297
	Other Approved Securities	1,94,714	2,82,077
	Other Investments		
	(a) Shares		
	(aa) Equity	1,21,316	1,55,520
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	4,11,805	6,13,844
	(e) Other Securities - Fixed Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	3,86,955	6,28,204
	Other than Approved Investments		2,937
		15,72,429	22,41,879
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	-
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,49,233	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	1,55,000	89,268
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	25,827	-
		3,30,060	89,268
	Total	19,02,489	23,31,147

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 1,436,348(000) (Previous Year Rs. 2,059,685(000)) & Rs. 1,503,701(000) (Previous Year Rs. 2,184,371(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 330,060(000) (Previous Year Rs. 89,268(000)) & Rs. 330,060(000) (Previous Year Rs. 89,268(000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	73,12,558	57,81,614
	Other Approved Securities	24,21,406	22,00,947
	Other Investments		
	(a) Shares		
	(aa) Equity	5,82,630	2,89,443
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	25,43,882	25,44,302
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	36,35,414	40,14,736
	Other than Approved Investments	1,48,102	6,900
		1,66,43,992	1,48,37,942
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	2,49,156
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	6,15,120	43,579
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities - Fixed Deposits with Bank	3,89,854	2,78,833
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	68,991	13,531
		10,73,965	5,85,099
	Total	1,77,17,957	1,54,23,041

Notes:

- Aggregate book value & market value of Long Term investment other than equity shares is Rs. 15,988,220(000) (Previous Year Rs. 14,494,249(000)) & Rs. 16,527,745(000) (Previous Year Rs. 15,173,599(000)) respectively.
- Aggregate book value & market value of Short Term investment other than equity shares is Rs. 1,073,965(000) (Previous Year Rs. 585,099(000)) & Rs. 1,073,965(000) (Previous Year Rs. 585,099(000)) respectively

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

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	4,37,841	3,70,673
	Other Approved Securities	10,32,207	14,16,384
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	28,05,664	37,35,681
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	6,59,681	8,38,690
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	10,86,421	14,75,693
	Other than Approved Investments	17,128	1,01,259
		60,38,942	79,38,380
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,43,974	96,896
	Other Approved Securities	1,009	946
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,89,882	1,43,788
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	-
	(e) Other Securities	10,991	3,68,908
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	50,251	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	2,87,537	27,062
	Net Current Assets	97,631	2,09,420
		8,81,275	8,47,020
	Total	69,20,217	87,85,400

Notes:

- (i) Aggregate book value & market value of Long Term investment other than equity shares is Rs. 2,889,760(000) (Previous Year Rs. 3,550,995(000)) & Rs. 2,889,760(000) (Previous Year Rs. 3,550,995(000)) respectively.
- (ii) Aggregate book value & market value of Short Term investment other than equity shares is Rs. 783,644(000) (Previous Year Rs. 637,600(000)) & Rs. 783,644(000) (Previous Year Rs. 637,600(000)) respectively.

FORM L-15-LOANS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	26,721	13,223
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	26,721	13,223
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	26,721	13,223
	(f) Others	-	-
	Total	26,721	13,223
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	26,721	13,223
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	26,721	13,223
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	26,721	13,223
	Total	26,721	13,223

FORM 16-FXED ASSETS SCHEDULE

(₹ '000)

Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2015	Additions	Deductions	As at March 31, 2016	As at April 1, 2015	Upto the Quarter ended March 31, 2016	On Sales / Adjustments	As at March 31, 2016	As at March 31, 2016	As at March 31, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	2,73,995	51,536	-	3,25,531	2,42,823	26,598	-	2,69,421	56,110	31,172
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,559	43,865	-	46,424	145	10,973	-	11,118	35,306	2,414
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	164	45,111	-	45,275	30	12,257	-	12,287	32,988	134
Information Technology Equipment	4,775	37,770	-	42,545	1,051	18,347	-	19,398	23,147	3,724
Vehicles	8,005	-	-	8,005	2,608	777	-	3,385	4,620	5,397
Office Equipment	1,941	34,337	-	36,278	157	18,179	-	18,336	17,942	1,784
Total	2,91,439	2,12,619	-	5,04,058	2,46,814	87,131	-	3,33,945	1,70,113	44,625
Capital Work in Progress									9,701	1,034
Grand Total	2,91,439	2,12,619	-	5,04,058	2,46,814	87,131	-	3,33,945	1,79,814	45,659
Previous Period	2,51,156	40,283	-	2,91,439	2,20,818	25,996	-	2,46,814	45,659	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
1	Cash (including Cheques, Drafts and Stamps)	1,74,590	1,74,791
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,76,488	40,794
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	3,51,078	2,15,585
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	3,51,078	2,15,585
	- Outside India	-	-
	Total	3,51,078	2,15,585

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	28,928	23,906
	Advances to Directors / Officers	-	-
	Taxation)	-	-
	Others:		
	Advances to Suppliers	53,682	20,522
	Advances to Employees	1,897	1,618
	Total (A)	84,507	46,046
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	54,848	88,671
	(b) Policyholders'	5,29,831	4,95,019
	Outstanding Premiums	3,86,711	3,90,992
	Agents' Balances	15,662	7,086
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	45,259	73,122
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	1,05,230	1,89,619
	Service Tax Unutilised Credit	30,318	68,322
	Other Receivables	4,185	1,850
	Total (B)	11,72,044	13,14,681
	Total (A + B)	12,56,551	13,60,727

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Agents' Balances	43,833	60,272
	Balances due to Other Insurance Companies	1,906	8,393
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	14,536	10,485
	Unallocated Premium	2,20,798	1,71,285
	Sundry Creditors	4,99,588	3,80,126
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	4,56,212	3,92,476
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	3,95,525	2,87,656
	Others:		
	Statutory Dues	24,241	5,932
	Dues to Employees	3,074	3,289
	Retention Money Payable	2,194	1,199
	Total	16,61,907	13,21,113

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	9,660	9,657
	Leave Encashment	26,873	21,513
	Total	36,533	31,170

FORM L-21-MISC EXPENDITURE SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

FORM I-22		PERIODIC DISCLOSURES
Analytical Ratios		

Insurer: **Future Generali India Life Insurance Company Limited** Date: **31-03-2016**

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ending Mar 31, 2016	Upto the Quarter ending Mar 31, 2016	For the Quarter ending Mar 31, 2015	Upto the Quarter ending Mar 31, 2015
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-4.30%	4.57%	11.61%	-12.13%
No business in last preiod	Non Linked Individual Pension	-75.51%	-75.49%	297.89%	597.51%
	Non Linked Group	-21.82%	11.74%	340.64%	139.13%
	Linked Individual Life	13.12%	-8.96%	-59.29%	-60.23%
	Linked Individual Pension	-100%	-7.41%	100.00%	-71.28%
	Linked Group	NA	-100%	NA	NA
2	Net Retention Ratio	97.14%	96.08%	98.47%	97.28%
3	Expense of Management to Gross Direct Premium Ratio	43.28%	52.71%	36.77%	44.78%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.89%	4.45%	5.60%	5.13%
5	Ratio of policy holder's liabilities to shareholder's funds	1157.68%	1157.68%	974.31%	974.31%
6	Growth rate of shareholders' fund	-14.84%	-14.84%	0.40%	0.40%
7	Ratio of surplus to policy holders' liability	0.35%	0.35%	1.68%	1.68%
8	Change in net worth (Rs.'000)	(3,70,347)	(3,70,347)	7,009	7,009
9	Profit after tax/Total Income	-6.25%	-4.81%	-0.53%	0.10%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	1249.25%	1249.25%	1062.50%	1062.50%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)				
	A Without unrealised gain				
	Shareholders' Fund	12.42%	12.37%	11.22%	11.65%
	Policyholders' Fund				
	Non Linked				
	Par	8.49%	9.76%	8.70%	9.38%
	Non Par	9.62%	9.39%	9.65%	9.36%
	Linked				
	Non Par	-0.63%	27.47%	6.16%	28.63%
	B With unrealised gain				
	Shareholders' Fund	10.59%	14.66%	7.57%	20.40%
	Policyholders' Fund				
	Non Linked				
	Par	11.89%	14.11%	7.44%	18.90%
	Non Par	11.07%	13.91%	8.37%	17.84%
	Linked				
	Non Par	-0.64%	13.66%	-1.06%	29.59%
14	Conservative Ratio	55.20%	55.76%	51.55%	55.48%
15	Persistency Ratio				
	For 13th month	31.90%	35.23%	26.37%	35.90%
	For 25th month	25.96%	31.59%	26.95%	33.09%
	For 37th month	24.96%	29.20%	26.37%	27.30%
	For 49th Month	24.26%	23.44%	20.58%	21.51%
	For 61st month	17.47%	16.61%	7.48%	10.39%
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	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000	1,45,20,00,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	3.00	3.00	3.00	3.00
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	-Industrial Investment Trust Limited	22.50	22.50	22.50	22.50
	Foreign - Participatie Maatschappij 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.)	(0.25)	(0.25)	0.01	0.01
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.25)	(0.25)	0.01	0.01
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.25)	(0.25)	0.01	0.01
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	(0.25)	(0.25)	0.01	0.01
6	Book value per share (Rs)	1.46	1.46	1.72	1.72

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

For the period ending March 2016 (December 2015 to February 2016)

13th month : All policies inception in the period <=28-02-2015 And >=01-12-2014

25th month: All policies inception in the period <=28-02-2014 And >=01-12-2013

37th month : All policies inception in the period <=28-02-2013 And >=01-12-2012

49th month : All policies inception in the period <=29-02-2012 And >=01-12-2011

61st month : All policies inception in the period <=28-02-2011 And >=01-12-2010

Upto to the period ending March 2016 (March 2015 to February 2016)

13th month : All policies inception in the period <=28-02-2015 And >=01-03-2014

25th month: All policies inception in the period <=28-02-2014 And >=01-03-2013

37th month : All policies inception in the period <=28-02-2013 And >=01-03-2012

49th month : All policies inception in the period <=29-02-2012 And >=01-03-2011

61st month : All policies inception in the period <=28-02-2011 And >=01-03-2010

The persistency figures for the current year have been calculated based on the data available as at 31st March 2016

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 31st March 2016

(₹ '000)

Particulars	Year Ended 31st March 2016	Year Ended 31st March 2015
Cash Flow from Operating Activities		
Premium Collection (Including Service Tax)	61,54,984	58,85,064
Other Income	1,00,835	1,24,480
Reinsurance payments	(13,914)	1,52,597
Operating Expenses	(28,28,776)	(22,48,807)
Commission and Brokerage paid	(2,73,117)	(3,06,957)
Claims paid	(42,37,382)	(41,21,890)
Claims Administration Expenses	-	-
Underwriting Expenses	-	-
Taxes paid (Fringe Benefits Tax and Service Tax)	(72,557)	(26,079)
Cash paid towards Income Tax	-	-
Security Deposit for the Office Premises	-	-
Net Cash from Operating activities	(11,69,927)	(5,41,593)
Cash Flow from Investing Activities		
Cost of purchase of Investments	(1,21,32,553)	(4,43,12,027)
Proceeds from sale of Investments	1,16,07,199	4,31,11,316
Interest and Dividend received	19,49,343	17,45,744
Purchase of Fixed Assets	(1,12,784)	(40,342)
Loan to Policy Holders	(13,605)	(5,936)
Sale of Fixed Assets	-	-
Deposits with Financial Institutions	-	-
Net Cash used in Investing activities	12,97,600	4,98,754
Cash Flow from Financing Activities		
Proceeds from issue of Share Capital	-	-
Proceeds from Share Application Money	-	-
Proceeds from Short Term Borrowing	-	-
Repayment of Short Term Borrowing	-	-
Net Cash from Financing activities	-	-
Net increase in cash and cash equivalents	1,27,673	(42,839)
Cash and cash equivalents at the beginning of the year	2,42,274	2,85,113
Cash and cash equivalents at the end of the year	3,69,947	2,42,274

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)	1,74,590	1,74,791
Bank balances includes Last Day Collection and Citi Bank Balance	1,95,357	67,482

Total	3,69,947	2,42,274
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PERIODIC DISCLOSURES
FORM L-24

Insurer:	Future Generali India Life Insurance Company Limited
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Date: 31/03/2016

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31/03/2016	As at 31/03/2015 for the corresponding previous year
1	Linked		
a	Life	71,897	89,718
b	General Annuity	-	-
c	Pension	2,213	3,508
d	Health	-	-
2	Non-Linked	-	-
a	Life	167,418	145,842
b	General Annuity	369	290
c	Pension	4,056	4,010
d	Health	-	-
	Total	245,952	243,369

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-03-2016

(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	23	23	8.95	164	255	255	87	2,011	278	278	96	2174
2	Arunachal Pradesh	0	0	-	-	0	0	-	-	0	0	0	0
3	Assam	70	70	11	215	82	82	36	331	152	152	46	545
4	Bihar	655	655	125	1,834	807	807	166	2,734	1462	1462	291	4568
5	Chattisgarh	37	37	7	101	45	45	12	125	82	82	20	226
6	Goa	0	0	-	-	0	0	-	-	0	0	0	0
7	Gujarat	23	23	21	470	361	361	313	3,604	384	384	334	4073
8	Haryana	32	32	9	183	149	149	47	748	181	181	56	930
9	Himachal Pradesh	30	30	6	63	39	39	13	127	69	69	19	190
10	Jammu & Kashmir	12	12	3	20	70	70	52	419	82	82	55	440
11	Jharkhand	41	41	8	140	123	123	32	774	164	164	40	914
12	Karnataka	117	117	5	75	194	194	124	2,842	311	311	129	2918
13	Kerala	39	39	20	211	394	394	255	2,272	433	433	275	2482
14	Madhya Pradesh	30	30	8	79	239	239	88	1,264	269	269	96	1343
15	Maharashtra	221	221	87	1,481	1,874	1,874	1,306	33,354	2095	2095	1393	34835
16	Manipur	0	0	-	-	0	0	-	-	0	0	0	0
17	Meghalaya	0	0	-	-	0	0	-	-	0	0	0	0
18	Mirzoram	0	0	-	-	0	0	-	-	0	0	0	0
19	Nagaland	0	0	-	-	0	0	-	-	0	0	0	0
20	Orissa	51	51	10	127	237	237	97	1,353	288	288	107	1480
21	Punjab	14	14	5	59	71	71	38	444	85	85	43	502
22	Rajasthan	27	27	8	117	112	112	53	721	139	139	62	838
23	Sikkim	0	0	-	-	0	0	-	-	0	0	0	0
24	Tamil Nadu	90	90	11.21	135	509	509	415	6,225	599	599	426	6360
25	Telangana	77	77	37	464	542	542	262	4,077	619	619	299	4541
26	Tripura	0	0	-	-	0	0	-	-	0	0	0	0
27	Uttar Pradesh	519	519	119	1,528	1,019	1,019	389	5,170	1538	1538	507	6698
28	Uttrakhand	0	0	-	-	0	0	-	-	0	0	0	0
29	West Bengal	142	142	39	499	561	561	265	3,357	703	703	304	3856
30	Andaman & Nicobar Island	0	0	-	-	0	0	-	-	0	0	0	0
31	Chandigarh	36	36	16	200	61	61	32	398	97	97	48	599
32	Dadra & Nagrahaveli	0	0	-	-	0	0	-	-	0	0	0	0
33	Daman & Diu	0	0	-	-	0	0	-	-	0	0	0	0
34	Delhi	222	222	107	1,403	1,453	1,453	1,075	12,539	1675	1675	1182	13942
35	Lakshadweep	0	0	-	-	0	0	-	-	0	0	0	0
36	Puducherry	0	0	-	-	0	0	-	-	0	0	0	0
	Company Total	2508	2508	672	9569	9197	9197	5156	84887	11705	11705	5828	94456

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-03-2016

(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	70	70	29	548	956	956	301	6,130	1026	1026	330	6678
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	98	98	24	395	245	245	82	1,164	343	343	106	1559
4	Bihar	1,786	1,786	332	4,805	2,200	2,200	449	7,229	3986	3986	781	12034
5	Chattisgarh	59	59	12	183	154	154	45	574	213	213	57	757
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	63	63	33	643	804	804	782	8,907	867	867	814	9550
8	Haryana	103	103	25	512	450	450	122	2,679	553	553	147	3191
9	Himachal Pradesh	36	36	7	79	98	98	46	440	134	134	54	519
10	Jammu & Kashmir	14	14	3	23	171	171	88	846	185	185	91	869
11	Jharkhand	100	100	19	288	351	351	91	2,088	451	451	109	2376
12	Karnataka	130	130	8	148	604	604	313	6,326	734	734	321	6475
13	Kerala	68	68	27	304	1,133	1,133	561	5,477	1201	1201	589	5781
14	Madhya Pradesh	67	67	17	180	728	728	205	3,458	795	795	222	3639
15	Maharashtra	470	470	190	3,133	4,719	4,719	2,707	60,730	5189	5189	2897	63863
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	153	153	30	423	684	684	245	3,565	837	837	275	3988
21	Punjab	34	34	13	169	181	181	78	1,080	215	215	91	1249
22	Rajasthan	49	49	14	181	258	258	137	1,625	307	307	150	1806
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	101	101	19	255	979	979	844	15,399	1080	1080	864	15655
25	Telangana	98	98	41	536	888	888	380	6,337	986	986	421	6873
26	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttar Pradesh	1,303	1,303	271	3,584	2,916	2,916	872	12,541	4219	4219	1143	16124
28	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
29	West Bengal	333	333	86	1,112	1,410	1,410	517	6,853	1743	1743	603	7965
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0
31	Chandigarh	85	85	26	335	159	159	83	1,476	244	244	109	1811
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
33	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
34	Delhi	474	474	229	2,998	3,694	3,694	2,403	31,590	4168	4168	2632	34589
35	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
36	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	5694	5694	1455	20835	23782	23782	11351	186515	29476	29476	12806	207351

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED

Date: 31-03-2016

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	0	0	0	0	19	31,307	121	23,611	19	31,307	121	23,611
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	11	8,144	2,296	(1,69,020)	11	8,144	2,296	(1,69,020)
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	8	42,118	752	47,353	8	42,118	752	47,353
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	Mizoram	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	Uttarakhand	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 & Nagarhaveli	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	15	21,007	1,966,997	77,580	15	21,007	1,967	77,580
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
	Company Total	0	0	0	0	53	1,02,576	5,137	(20,476)	53	1,02,576	5,137	(20,476)

Insurer:	FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED	Date:	31-03-2016
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(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	47	34,953	374	57,789	47	34,953	374	57,789
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
3	Assam	-	-	-	-	-	-	-	-	0	0	0	0
4	Bihar	-	-	-	-	-	-	-	-	0	0	0	0
5	Chattisgarh	-	-	-	-	-	-	-	-	0	0	0	0
6	Goa	-	-	-	-	-	-	-	-	0	0	0	0
7	Gujarat	-	-	-	-	-	-	-	-	0	0	0	0
8	Haryana	-	-	-	-	-	-	-	-	0	0	0	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	0	0	0	0
11	Jharkhand	-	-	-	-	-	-	-	-	0	0	0	0
12	Karnataka	-	-	-	-	17	29,010	4,044	1,62,662	17	29,010	4,044	1,62,662
13	Kerala	-	-	-	-	-	-	-	-	0	0	0	0
14	Madhya Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
15	Maharashtra	-	-	-	-	20	94,480	5,174	6,72,307	20	94,480	5,174	6,72,307
16	Manipur	-	-	-	-	-	-	-	-	0	0	0	0
17	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0
18	Mizoram	-	-	-	-	-	-	-	-	0	0	0	0
19	Nagaland	-	-	-	-	-	-	-	-	0	0	0	0
20	Orissa	-	-	-	-	-	-	-	-	0	0	0	0
21	Punjab	-	-	-	-	-	-	-	-	0	0	0	0
22	Rajasthan	-	-	-	-	-	-	-	-	0	0	0	0
23	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0
24	Tamil Nadu	-	-	-	-	-	-	-	-	0	0	0	0
25	Tripura	-	-	-	-	-	-	-	-	0	0	0	0
26	Uttar Pradesh	-	-	-	-	-	-	-	-	0	0	0	0
27	Uttarakhand	-	-	-	-	-	-	-	-	0	0	0	0
28	West Bengal	-	-	-	-	-	-	-	-	0	0	0	0
29	Andaman & Nicobar Isl.	-	-	-	-	-	-	-	-	0	0	0	0
30	Chandigarh	-	-	-	-	-	-	-	-	0	0	0	0
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	0	0	0	0
32	Daman & Diu	-	-	-	-	-	-	-	-	0	0	0	0
33	Delhi	-	-	-	-	41	87,199	3,160	6,21,155	41	87,199	3,160	6,21,155
34	Lakshadweep	-	-	-	-	-	-	-	-	0	0	0	0
35	Puducherry	-	-	-	-	-	-	-	-	0	0	0	0
	Company Total	-	-	-	-	125	2,45,642	12,752	15,13,913	125	2,45,642	12,751.91	15,13,913

PART A

Periodicity of Submission : Quarterly

Rs. Crore

0.00

Difference

0.00

2,654.07

NON-LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value (SH+PH)	Actual % g = [(f) - (a)]%	FVC Amount (h)	Total Fund I = a+f+h	Market Value (j)	
				Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
						(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)		
1	Central Govt. Sec.		Not less than 25%	-	45.76	0.40	491.27	133.64	671.07	43.67	-	671.07	690.56
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above		Not less than 50%	-	65.24	12.92	586.80	171.65	836.61	54.44	-	836.61	863.19
3	Investment subject to Exposure Norms											0.00	
	a	Housing & Infrastructure	Not less than 15%									0.00	
	i)	Approved Investments		-	39.08	17.10	179.30	59.58	295.06	19.20	(2.64)	292.42	304.63
	ii)	Other investments		-	0.09	-	0.81	-	0.90	0.06	0.01	0.92	0.92
	b	i) Approved Investments	Not exceeding 35%	-	84.91	22.94	194.71	82.27	384.83	25.04	(5.12)	379.71	391.02
		ii) Other investments		-	2.58	-	13.50	3.38	19.46	1.27	(0.25)	19.21	19.43
	TOTAL LIFE FUND		100%	-	191.90	52.96	975.12	316.89	1,536.86	100.00	(8.00)	1,528.86	1,579.19

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%	22.57	83.38	105.95	24.46	-	105.95	107.77
2	Central Govt. Sec,State Govt. Sec or Other Approved Securities (incl 1) above	Not less than 40%	52.59	149.44	202.03	46.64	-	202.03	205.88
3	Balance in Approved Investment	Not exceeding 60%	52.86	173.21	226.08	52.19	-	226.08	232.69
4	Other Investments **		5.08	0.00	5.08	1.17	-	5.08	4.97
TOTAL PENSION GENERAL ANNUITY FUND		100%	110.53	322.65	433.18	100.00	-	433.18	443.54

LINKED BUSINESS

C.LINKED FUNDS		% as per Reg	PH		Total Fund c = (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)		
1	Approved investment	Not less than 75%	-	655.23	655.23	94.68
2	Other Investments	Not more than 25%	-	36.79	36.79	5.32
TOTAL LINKED INSURANCE FUND		100%	-	692.02	692.02	100.00

CERTIFICATION

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

- 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 Solvency Margin, held in a separate Custody Account
 - 6) (**) Other Investments due to Security down grade during the quarter in Pension Annuity & Group Fund.

FORM - 3A

Unit Linked Insurance Business

PART -B

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

Rs. Crore

[illegible]

FORM - 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer : Future Generali India Life Insurance Company Limited
Registration Number : 133

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

Rs. Crore

[illegible]

L-27-FORM 3A (Part B)

FORM - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number : 133

PART -B

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

Statement as on : 31st Mar 2016

Periodicity of Submission : Quarterly

Rs. Crore

Particulars	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133	Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133	Future Opportunity Fund ULIF012090910FUTOPPORTU133	Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133	Total
Opening Balance (Market Value)	27.49	30.79	157.25	64.80	740.00
Add: Inflow during the Quarter	0.04	0.03	1.16	0.38	13.04
Increase / (Decrease) value of Inv (Net)	-0.65	-0.10	-4.78	1.19	-3.58
Less: Outflow during the Quarter	-2.96	-3.27	-17.77	-11.91	-57.44
Total Investible Funds (Mkt Value)	23.92	27.43	135.85	54.46	692.02

Investment of Unit Fund	Future Dynamic Growth Fund ULIF009121009FUTDYNAGTH133		Future NAV - Guarantee Fund ULIF011180510NAVGUARANT133		Future Opportunity Fund ULIF012090910FUTOPPORTU133		Future Discontinuance Policy Fund ULIF013011111FUTDISCONT133		Total	
	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%	Actual Inv.	%
Approved Investments (>=75%)										
Central Govt. Securities	0.00	0.00	2.98	10.86	0.00	0.00	26.66	48.95	58.18	8.41
State Govt. Securities	0.00	0.00	4.08	14.86	0.00	0.00	24.40	44.81	103.32	14.93
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	1.84	6.72	0.00	0.00	0.00	0.00	65.97	9.53
Infrastructure Bonds	0.00	0.00	4.31	15.70	0.00	0.00	0.00	0.00	81.03	11.71
Equity	21.23	88.78	10.68	38.93	118.91	87.53	0.00	0.00	306.88	44.35
Money Market Investments	0.00	0.00	0.00	0.00	0.00	0.00	1.10	2.02	1.10	0.16
Mutual funds	1.05	4.37	1.12	4.08	5.84	4.30	2.70	4.96	28.99	4.19
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	22.28	93.15	25.01	91.15	124.75	91.83	54.86	100.73	645.47	93.27
Current Assets:										
Accrued Interest	0.00	-0.01	0.39	1.40	0.00	0.00	1.09	2.01	8.65	1.25
Dividend Receivable	0.00	0.02	0.00	0.01	0.03	0.02	0.00	0.00	0.07	0.01
Bank Balance	0.00	0.01	0.00	0.01	0.01	0.01	0.04	0.08	0.63	0.09
Receivable for Sale of Investments	0.27	1.14	0.03	0.13	1.61	1.18	0.00	0.00	4.03	0.58
Other Current Assets (for investments)	0.00	0.00	0.00	0.00	0.33	0.24	0.00	0.00	5.03	0.73
Less: Current Liabilities										
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	4.78	8.77	4.78	0.69
Fund Mgmt Charges Payable	0.00	0.01	0.00	0.01	0.01	0.01	0.00	0.00	0.06	0.01
Other Current Liabilities (for investments)	0.33	1.36	0.01	0.02	0.00	0.00	2.23	4.10	3.82	0.55
Sub Total (B)	-0.05	-0.21	0.42	1.51	1.96	1.45	-5.87	-10.79	9.76	1.41
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.57	2.39	0.13	0.47	3.14	2.31	0.00	0.00	8.04	1.16
Mutual funds	1.12	4.68	1.88	6.86	5.99	4.41	5.48	10.05	28.75	4.16
Venture funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	1.69	7.06	2.01	7.33	9.14	6.73	5.48	10.05	36.79	5.32
Total (A+B+C)	23.92	100.00	27.43	100.00	135.85	100.00	54.46	100.00	692.02	100.00
Funds Carried Forward (as per LB2)										

Note:

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

L-28-Form 3A (Part C)

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

Registration Number : 133

Link to Form 3A (Part C)

Statement as on : 31st Mar 2016

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

Rs. Crore

Sr. No.	Fund Name	SFIN	Date of Launch	Par/Non Par	AUM on the above date	NAV as per LB2	NAV as on above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Higest NAV since inception
1	Future Secure Fund	ULIF001180708FUTUSECURE133	18-Aug-08	Non Par	36.30	19.69	19.69	19.21	19.11	18.34	18.31	10.06%	7.09%	19.69
2	Future Income Fund	ULIF002180708FUTUINCOME133	18-Aug-08	Non Par	167.95	21.16	21.16	20.69	20.62	19.78	19.82	9.16%	7.43%	21.16
3	Future Balance Fund	ULIF003180708FUTBALANCE133	18-Aug-08	Non Par	118.97	16.84	16.84	16.93	16.99	17.04	17.29	-2.17%	5.50%	17.73
4	Future Maximise Fund	ULIF004180708FUMAXIMIZE133	18-Aug-08	Non Par	90.69	17.93	17.93	18.33	18.46	19.01	19.44	-8.66%	5.05%	20.30
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	10-Nov-08	Non Par	1.79	21.36	21.36	20.89	20.74	19.99	19.98	8.85%	7.50%	21.36
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	10-Nov-08	Non Par	2.48	21.27	21.27	20.82	20.59	20.02	20.01	8.57%	8.02%	21.28
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	10-Nov-08	Non Par	3.65	22.83	22.83	22.93	23.02	23.15	23.48	-1.89%	6.04%	24.28
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	10-Nov-08	Non Par	13.28	25.06	25.06	25.68	25.94	26.86	27.52	-9.72%	4.62%	28.91
9	Future Group Secure Fund	ULGF001300309FUTGRSECUR133	01-Sep-09	Non Par	0.03	16.03	16.03	15.67	15.59	15.07	15.00	9.10%	6.84%	16.04
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	15-Feb-10	Non Par	0.16	16.13	16.13	15.84	15.53	15.56	15.82	7.26%	5.81%	16.13
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	10-Jun-09	Non Par	0.14	16.42	16.42	16.24	15.79	16.31	16.72	4.42%	5.65%	17.04
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	23-Dec-10	Non Par	14.90	15.38	15.38	15.71	15.88	16.35	16.75	-8.44%	6.24%	17.52
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	09-Nov-09	Non Par	23.92	14.55	14.55	14.85	14.98	15.29	15.61	-8.23%	4.80%	16.20
14	Future NAV- Guarantee Fund	ULIF011180510NAVGUARANT133	31-May-10	Non Par	27.43	12.96	12.96	12.97	13.11	13.37	13.66	-0.27%	5.02%	14.30
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	14-Sep-10	Non Par	135.85	12.80	12.80	13.15	13.30	13.76	14.12	-10.62%	4.82%	14.79
16	Future Discontinuance Policy Fund	ULIF013011111FUTDISCONT133	01-Oct-11	Non Par	54.46	13.94	13.94	13.67	13.53	13.04	12.98	7.89%	7.14%	13.94
					692.02									

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.

Note:

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

PERIODIC DISCLOSURES								
FORM L-29								
Detail regarding debt securities								
Statement as on: 31st March 2016						Date: 31/03/2016		
Insurer: Future Generali India Life Insurance Co.Ltd.						(Rs in Crore)		
	Detail Regarding debt securities - Non ULIP							
	Market Value				Book Value			
	As at 31st March, 2016	As % of total for this class	As at 31st March, 2015	As % of total for this class	As at 31st March, 2016	As % of total for this class	As at 31st March, 2015	As % of total for this class
Break down by credit rating								
AAA rated	463.77	25.72%	523.29	29.72%	446.61	25.63%	496.00	29.52%
AA or better	255.38	14.16%	289.78	16.46%	242.41	13.91%	272.00	16.19%
Rated below AA but above A	14.92	0.83%	5.27	0.00	14.81	0.85%	5.00	0.00
Rated below A but above B	0.00	-	-	-	0.00	-	-	-
Any other (Sovereign Rating)	1,069.07	59.29%	942.37	53.52%	1,038.63	59.61%	907.31	54.00%
	1,803.14	100.00%	1,760.71	100.00%	1,742.46	100.00%	1,680.31	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	-	0.00%	24.92	1.42%	-	-	24.92	1.48%
More than 1 year and upto 3 years	89.75	4.98%	15.35	0.87%	88.52	5.08%	15.10	0.90%
More than 3 years and up to 7 years	486.12	26.96%	476.44	27.06%	466.08	26.75%	457.91	27.25%
More than 7 years and up to 10 years	366.68	20.34%	464.72	26.39%	354.61	20.35%	440.97	26.24%
More than 10 years and up to 15 years	224.57	12.45%	166.87	9.48%	218.35	12.53%	157.61	9.38%
More than 15 years and up to 20 years	90.82	5.04%	158.91	9.03%	86.56	4.97%	152.18	9.06%
Above 20 years	545.20	30.24%	453.51	25.76%	528.34	30.32%	431.63	25.69%
	1,803.14	100.00%	1,760.71	100.00%	1,742.46	100.00%	1,680.31	100.00%
Breakdown by type of the issuer								
a. Central Government	798.33	44.27%	685.87	38.95%	777.02	44.59%	659.01	39.22%
b. State Government	270.74	15.01%	256.50	14.57%	261.61	15.01%	248.30	14.78%
c. Corporate Securities	734.07	40.71%	818.34	46.48%	703.83	40.39%	773.00	46.00%
	1,803.14	100.00%	1,760.71	100.00%	1,742.46	100.00%	1,680.31	100.00%

Note

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

		PERIODIC DISCLOSURES						
FORM L-29		Detail regarding debt securities						
Statement as on: 31st March 2016					Date:			31/03/2016
Insurer: Future Generali India Life Insurance Co.Ltd.					(Rs in Crore)			
	Detail Regarding debt securities - ULIP							
	Market Value				Book Value			
	As at 31st March, 2016	As % of total for this class	As at 31st March, 2015	As % of total for this class	As at 31st March, 2016	As % of total for this class	As at 31st March, 2015	As % of total for this class
Break down by credit rating								
AAA rated	106.24	34.44%	134.01	36.73%	106.24	34.44%	134.01	36.73%
AA or better	40.76	13.21%	42.38	11.62%	40.76	13.21%	42.38	11.62%
Rated below AA but above A	-	-	-	0.00%	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	161.50	52.35%	188.49	51.66%	161.50	52.35%	188.49	51.66%
	308.50	100.00%	364.88	100.00%	308.50	100.00%	364.88	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	19.52	6.33%	9.78	2.68%	19.52	6.33%	9.78	2.68%
More than 1 year and upto 3 years	18.71	6.07%	6.58	1.80%	18.71	6.07%	6.58	1.80%
More than 3 years and up to 7 years	89.44	28.99%	90.72	24.86%	89.44	28.99%	90.72	24.86%
More than 7 years and up to 10 years	130.05	42.15%	213.44	58.50%	130.05	42.15%	213.44	58.50%
More than 10 years and up to 15 years	21.04	6.82%	21.83	5.98%	21.04	6.82%	21.83	5.98%
More than 15 years and up to 20 years	-	-	5.23	1.43%	-	-	5.23	1.43%
Above 20 years	29.74	9.64%	17.30	4.74%	29.74	9.64%	17.30	4.74%
	308.50	100.00%	364.88	100.00%	308.50	100.00%	364.88	100.00%
Breakdown by type of the issuer								
a. Central Government	58.18	18.86%	46.76	12.81%	58.18	18.86%	46.76	12.81%
b. State Government	103.32	33.49%	141.73	38.84%	103.32	33.49%	141.73	38.84%
c. Corporate Securities	147.00	47.65%	176.39	48.34%	147.00	47.65%	176.39	48.34%
	308.50	100.00%	364.88	100.00%	308.50	100.00%	364.88	100.00%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: **Future Generali India Life Insurance Company Limited** Date: **3/31/2016**
(₹ in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended March 31, 2016	up to the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	up to the Quarter ended March 31, 2016
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	17.47	116.36	1.27	105.32
			Rent paid	5.53	26.49	1.62	8.10
			Reimbursement of Expenses paid	-	-	-	-
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending	-	-	-	-
			Premium Deposits Outstanding	(4.08)	(12.69)	11.54	(6.76)
			Closing Balances at period-end	0.80	(9.97)	11.54	(3.26)
			Other Operating Expenses	17.35	17.35	-	14.05
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	221.60	264.15	100.13	137.29
			Insurance expenses	0.25	0.65	0.85	2.29
			Reimbursement of Expenses paid	8.50	237.56	37.44	157.75
			Reimbursement of Expenses received	87.28	423.91	79.35	335.86
			Premium Deposits Outstanding	0.09	-	0.03	(1.02)
			Closing Balances at period-end	(24.38)	115.97	(31.74)	33.31
3	Birthright Games and Entertainment Private Limited	Enterprise owned by major shareholders	Other Operating Expenses	3.50	28.00	-	-
4	Key Managerial Personnel		Managerial Remuneration	98.01	352.42	80.09	338.25
			Reimbursement Paid	11.03	29.89	4.41	31.38
			Reimbursement (Payable)/Receivable	-	-	-	-

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.

5	Future Supply Chain Solutions Limited	Subsidiary of Future Retail Ltd (FRL)	Premium Income	2.23	16.66	0.07	12.90
			Premium Deposits Outstanding	0.15	(4.41)	0.07	(2.92)
			Closing Balances at period-end	0.15	(4.41)	0.07	(2.92)
6	Futurebazaar India Limited.	Subsidiary of FRL	Premium Income	-	0.07	-	0.07
			Premium Deposits Outstanding	-	(0.04)	-	(0.03)
			Closing Balances at period-end	-	(0.04)	-	(0.03)
7	Future Lifestyle Fashions Limited	Subsidiary of FRL	Premium Income	7.65	45.81	(1.39)	40.30
			Premium Deposits Outstanding	2.14	(7.57)	(1.39)	(6.35)
			Closing Balances at period-end	2.14	(7.57)	(1.39)	(6.35)
8	Future Media (India) Limited	Subsidiary of FRL	Premium Income	0.09	0.70	-	0.73
			Premium Deposits Outstanding	(0.00)	(0.28)	-	(0.22)
			Closing Balances at period-end	(0.00)	(0.28)	-	(0.22)
9	Future Agrovet Limited	Subsidiary of FRL	Premium Income	0.57	5.20	-	-
			Premium Deposits Outstanding	(0.10)	(0.11)	-	-
			Closing Balances at period-end	(0.10)	(0.11)	-	-
10	Future E-Commerce Infrastructure Limited	Subsidiary of FRL	Premium Income	-	-	-	-
			Premium Deposits Outstanding	(4.90)	(5.45)	-	(5.45)
			Closing Balances at period-end	-	(5.45)	-	(5.45)
11	Future Corporate Resources Limited	Subsidiary of FRL	Premium Income	3.16	3.16	-	-
			Premium Deposits Outstanding	(4.52)	(4.52)	-	-
			Closing Balances at period-end	(4.52)	(4.52)	-	-
12	Future Consumer Enterprise Limited	Subsidiary of FRL	Premium Income	13.12	13.12	-	-
			Premium Deposits Outstanding	(8.17)	(8.17)	-	-
			Closing Balances at period-end	(8.17)	(8.17)	-	-
13	Assicurazioni Generali S.p.A.	Group Company of Foreign JV Partner	Re-insurance Premium paid	311.26	1,499.10	311.83	793.85
			RE-insurance Claim	610.44	1,422.88	610.44	1,571.87
			Closing balances as at year-end	217.00	396.48	(223.23)	443.20
						-	-

14	lit Insurance Broking And Risk Management Pvt Ltd *	Group Company	Insurance Comm paid	39.04	77.52	48.85	155.06
		of IITL	Closing balances as at year-end	5.38	5.38	1.59	5.79

Note :
* (from 17th December 2013)

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Persons

Insurer: Future Generali India Life Insurance Company Limited

Date March 31, 2016

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. Krishan Kant Rathi	Director	
4	Dr. Bidhubhusan Samal	Director	
5	Mr. John Inniss Howell	Additional Director	Appointed w.e.f. October 30, 2015
6	Ms. Jennifer Sparks	Additional Director	Appointed w.e.f. February 01, 2016
7	Mrs. Bhavna Doshi	Independent Director	
8	Dr. Devi Singh	Independent Director	
9	Mr. Munish Sharda	Managing Director and Chief Executive Officer	
10	Mr. Anup Chandak	Chief Financial Officer	
11	Mr. Bikash Choudhary	Appointed Actuary and Chief Risk Officer	
12	Ms. Jyoti Vaswani	Chief Investment Officer	
13	Mr. Pradeep Pandey	Chief Marketing Officer	
14	Ms. Dana Yussupova	Senior Vice President - Internal Audit	Resigned w.e.f March 11, 2016
15	Mr. Madangopal Jalan	Executive Vice President - Legal & Compliance and Company Secretary	

Key Persons as defined in IRDA guidelines on Reporting of Key Persons dated October 9, 2013

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

31st Mar 2016		Form Code: _____
Name of Insurer: Future Generali India Life Insurance Company Limited	Registration Number: 133	Classification Code: _____
Classification: _____		

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		2,45,953
	Deduct:		
02	Mathematical Reserves		2,45,952
03	Other Liabilities		-
04	Excess in Policyholders' funds		1
05	Available Assets in Shareholders Fund:		19,540
	Deduct:		-
06	Other Liabilities of shareholders' fund		303
07	Excess in Shareholders' funds		19,237
08	Total ASM (04)+(07)		19,237
09	Total RSM		9,470
10	Solvency Ratio (ASM/RSM)		203.13%

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: _____	Name and Signature of Appointed Actuary
Date: _____	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 2016

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 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	527.57	630.15	-	-	2.94	12.41	1,528.86	1,461.63
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	527.57	630.15	-	-	2.94	12.41	1,528.86	1,461.63
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 2016

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 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	176.25	142.85	-	-	22.05	16.90	433.18	313.79
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)	176.25	142.85	-	-	22.05	16.90	433.18	313.79
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 2016****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 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)	YTD (as on date)	Previous FY (as on 31 March 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	147.00	176.39	-	-	1.10	36.89	692.02	878.54
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)	147.00	176.39	-	-	1.10	36.89	692.02	878.54
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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Mar 14)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1.32	15.50	0.03	8.16%	8.16%	6.05	15.50	0.68	11.22%	11.22%	8.09	7.50	0.90	11.08%	11.08%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	1.27	2.94	0.00	7.03%	7.03%	4.33	2.94	0.03	8.79%	8.79%	20.56	12.41	0.11	8.01%	8.01%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	10.00	10.55	0.24	9.65%	9.65%	10.26	10.55	1.01	9.86%	9.86%	10.40	10.95	1.00	9.66%	9.66%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	49.80	56.14	0.95	7.65%	7.65%	23.61	56.14	1.80	7.64%	7.64%	11.01	-	0.84	8.55%	8.55%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	1.81	1.44	-0.17	-38.04%	-38.04%	3.22	1.44	-0.45	-13.81%	-13.81%	0.89	4.36	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl Co-op Societies)	OESH	0.40	-	0.13	187.08%	187.08%	0.45	-	0.08	30.08%	30.08%	0.47	0.98	0.25	60.35%	60.35%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	9.72	9.94	0.25	10.22%	10.22%	9.72	9.94	0.64	9.95%	9.95%	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	48.39	8.26	0.17	8.12%	8.12%	48.39	8.26	0.17	8.12%	8.12%	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	1.15	1.22	-	-	-	1.30	1.22	-	-	-	1.13	1.35	-	-	-
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F20	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,562.60	1,579.19	33.80			1,563.83	1,579.19	132.89			1,388.20	1,529.19	126.86		

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

Periodicity Of Submission : Quarterly

No	Categori
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[illegible]

No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Mar 14)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	14.00	14.00	0.00	6.00%	6.00%	14.00	14.00	0.00	6.00%	6.00%	2.54	-	0.07	10.54%	10.54%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	CCIL - CBLO	ECBO	14.52	22.05	0.05	6.76%	6.76%	13.39	22.05	0.14	7.59%	7.59%	5.63	16.90	0.03	8.37%	8.37%
E22	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	0.23	-	0.03	17.44%	17.44%	0.23	0.24	0.02	9.52%	9.52%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	16.31	18.86	0.32	7.78%	7.78%	8.57	18.86	0.66	7.76%	7.76%	5.73	-	0.47	8.64%	8.64%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	5.08	4.97	0.12	9.43%	9.43%	5.08	4.97	0.31	9.22%	9.22%	-	-	-	-	-
	TOTAL		430.08	443.54	9.03			407.49	443.54	33.84			238.43	326.63	21.78		

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No.	Category Of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (Mar 14)				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS :																
	ACTIVELY TRADED																
E1	PSU - Equity shares - Quoted	EAEQ	24.79	22.66	-1.41	-25.00%	-25.00%	24.79	35.53	-3.06	-8.58%	-8.58%	49.16	42.24	4.51	10.67%	10.67%
E2	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	227.88	261.68	-4.67	-7.16%	-7.16%	227.88	293.08	-16.32	-5.55%	-5.55%	263.02	391.87	113.27	28.91%	28.91%
E3	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Bonds - (Taxable)	EPBT	2.20	2.36	0.06	9.98%	9.98%	2.20	7.67	0.40	5.23%	5.23%	10.04	10.70	1.83	17.13%	17.13%
E6	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E9	Corporate Securities - Debentures	ECOS	57.52	66.50	1.63	9.85%	9.85%	57.52	70.47	6.15	8.70%	8.70%	66.02	83.76	12.85	15.34%	15.34%
E10	Corporate Securities - Debentures / Bonds / CPs / Lonas - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	2.71	0.24	12.14%	12.14%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	CCIL - CBLO	ECBO	1.10	4.50	0.06	6.72%	6.72%	1.10	8.95	0.25	7.44%	7.44%	36.89	56.20	0.72	8.02%	8.02%
E23	Commercial Papers issued by a Company or All India Financial Institutions	ECCP	-	-	-	-	-	-	-	-	-	-	-	4.80	0.41	10.12%	10.12%
E24	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	0.22	0.01	9.03%	9.03%	0.21	0.22	0.03	15.04%	15.04%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	23.34	21.04	0.41	7.78%	7.78%	23.34	25.09	1.91	7.86%	7.86%	-	36.92	2.98	8.55%	8.55%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	Mutual Funds - (ETF)	EETF	8.68	7.55	-1.72	-91.55%	-91.55%	8.68	12.58	-3.65	-28.96%	-28.96%	17.02	11.05	-2.72	-104.48%	-104.48%
E33	Net Current Assets (Only in respect of ULIP Business)	ENCA	9.76	9.76	-	-	-	9.76	9.76	-	-	-	20.94	20.94	-	-	-
F	OTHER INVESTMENTS :																
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl. Co-op Societies)	OESH	1.40	2.22	0.49	88.52%	88.52%	1.40	3.56	-0.04	-1.95%	-1.95%	8.00	16.83	7.78	46.24%	46.24%
F4	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F9	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F11	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F12	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F13	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	26.55	22.08	0.43	7.73%	7.73%	26.55	22.16	0.76	7.55%	7.55%	-	-	-	-	-
F15	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F16	Passively Managed Equity ETF (Non Promoter Group)	OETF	2.73	2.11	-0.12	-22.13%	-22.13%	2.73	2.54	-0.27	-10.45%	-10.45%	3.03	2.83	(0.33)	-151.40%	-151.40%
F17	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F18	Securitized Assets (underlying assets Housing Loan / Infrastructure assets)	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F19	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		652.35	696.58	-1.07			652.35	807.30	-7.55			788.92	1,030.26	203.31		

CERTIFICATION :

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

Date:

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

1 Based on daily simple average of investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 31st Mar 2016

Statement of Downgraded Securities

Name of the Fund :

Life Fund

Periodicity of Submission: Quarterly

Rs. In Crore[illegible]

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

PART - A

Statement as on : 31st Mar 2016

Statement of Downgraded Securities

Name of the Fund :

Pension and General Annuity

Periodicity of Submission: Quarterly

Rs. In Crore[illegible]

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31st Mar 2016

Statement of Down Graded Investments

Periodicity of submission : Quarterly

Name of Fund:

PART - A
Linked Fund

Rs. In Crore[illegible]

CERTIFICATION:

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

Note :

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

PERIODIC DISCLOSURES

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

Insurer: FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LTD

Date: 31-03-2016

(Rs in Lakhs)

Sl. No	Particulars	CURRENT QUARTER				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	1	180	180	17	-	-	-	-	1	180	180	17	2	17	17	28
	From 10,000-25,000	-	-	-	-	-	-	-	-	(0)	(1)	(1)	-	14	95	95	192
	From 25001-50,000	11	22	22	32	26	52	52	76	35	68	68	106	90	189	189	383
	From 50,001- 75,000	8	12	12	24	7	12	12	27	23	35	35	61	17	28	28	64
	From 75,000-100,000	15	15	15	49	37	38	38	82	60	63	63	144	91	94	94	246
	From 1,00,001 -1,25,000	1	1	1	1	4	3	3	5	5	4	4	11	4	3	3	6
	Above Rs. 1,25,000	47	17	17	204	53	24	24	83	183	75	75	511	153	54	54	347
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	9	24	24	1	15	42	42	1	19	55	55	21	42	114	114	3
	From 50,001-100,000	9	13	13	1	26	34	34	2	22	32	32	15	54	73	73	3
	From 1,00,001-150,000	2	2	2	0	20	17	17	1	8	7	7	1	44	39	39	3
	From 150,001- 2,00,000	7	4	4	0	7	4	4	0	11	6	6	1	16	9	9	1
	From 2,00,001-250,000	-	-	-	-	6	3	3	0	2	1	1	0	19	9	9	1
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	3	1	1	0
	Above Rs. 3,00,000	-	-	-	-	3	1	1	0	4	1	1	0	11	3	3	1
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	(0.2)	-	-	(26)	-	-	-	-	0	-	33	(3)	-	-	-	-
	From 25001-50,000	0	-	10	7	-	-	-	-	1	1	65	39	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	283	2	1,544	22,497	-	-	-	-	283	2	1,551	22,497	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	v Individual non Single Premium- INSP																
	From 0-10000	178	1,364	1,364	11,046	107	1,187	1,187	5,210	503	4,042	4,042	25,783	335	3,016	3,016	11,666
	From 10,000-25,000	859	4,628	4,628	16,898	1,080	6,158	6,158	15,817	2,367	12,850	12,850	42,976	3,370	19,816	19,816	47,648
	From 25001-50,000	1,187	3,110	3,110	21,304	1,651	4,331	4,331	27,736	2,736	7,324	7,324	46,046	3,768	9,993	9,993	55,823
	From 50,001- 75,000	400	666	666	6,136	536	883	883	8,178	834	1,378	1,378	12,965	1,095	1,790	1,790	15,568
	From 75,000-100,000	866	916	916	12,321	1,016	1,082	1,082	14,656	1,753	1,867	1,867	24,927	1,957	2,088	2,088	26,534
	From 1,00,001 -1,25,000	172	160	160	2,123	143	127	127	1,880	367	333	333	5,286	246	217	217	3,134
	Above Rs. 1,25,000	2,055	571	571	24,298	1,846	692	692	23,929	3,875	1,156	1,156	48,478	2,501	984	984	31,548

	vi	Individual non Single Premium- Annuity- INSPA																
	vii	Group Non Single Premium (GNSP)																
		From 0-10000	0.11	2	7,976	586	0	1	584	747	1	5	11,612	6,476	1	1	3,373	7,906
		From 10,000-25,000	1	3	856	1,234	1	1	1,655	1,765	5	4	4,583	12,225	4	3	3,502	2,987
		From 25001-50,000	2	5	1,519	(526)	2	1	816	4,029	5	7	3,883	(7,932)	6	5	2,102	9,978
		From 50,001- 75,000	0	-	53	872	4	1	550	10,059	5	4	3,391	13,008	10	9	1,992	23,356
		From 75,000-100,000	4	2	1,390	5,468	2	-	-	-	8	4	5,705	10,597	11	4	962	9,249
		From 1,00,001 -1,25,000	0	-	507	1,028	1	-	14	950	6	2	3,934	6,035	4	1	3,552	18,731
		Above Rs. 1,25,000	4,848	39	88,721	(51,615)	6,561	30	2,25,912	2,56,742	12,439	96	2,10,885	15,29,350	11,376	79	3,65,894	13,56,380
	viii	Group Non Single Premium- Annuity- GNSPA																
2		Renewal Premium																
	i	Individual																
		From 0-10000	2,673	46,063	46,063	1,09,917	328	55,175	55,175	1,34,044	9,310	1,52,241	1,52,241	3,43,629	7,466	1,81,088	1,81,088	2,30,717
		From 10,000-25,000	5,140	33,121	33,121	62,942	7,035	49,277	49,277	88,594	12,293	85,640	85,640	1,68,307	17,125	1,11,262	1,11,262	1,43,591
		From 25001-50,000	2,328	5,712	5,712	27,144	2,313	6,490	6,490	25,600	4,812	13,577	13,577	60,445	5,120	13,556	13,556	34,826
		From 50,001- 75,000	530	699	699	5,861	459	750	750	5,208	901	1,501	1,501	12,494	895	1,336	1,336	6,244
		From 75,000-100,000	761	609	609	8,173	647	671	671	6,751	1,311	1,326	1,326	16,483	1,350	1,217	1,217	8,241
		From 1,00,001 -1,25,000	118	92	92	1,218	104	96	96	1,348	224	208	208	2,686	204	173	173	1,566
		Above Rs. 1,25,000	985	203	203	6,928	499	215	215	4,939	1,334	410	410	13,749	969	384	384	5,993
	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	1	-	2,076	4,033	(0.03)	3	287	19,355	1	8	9,688	11,572	(0)	4	7,623	22,324
		From 10,000-25,000	0	-	390	532	1.03	4	475	(430)	6	8	5,160	7,057	6	10	93,577	8,524
		From 25001-50,000	1	2	2,385	504	2.37	2	350	6,424	7	11	12,557	10,502	10	10	5,341	19,710
		From 50,001- 75,000	2	3	211	(437)	5.92	8	8,122	10,195	12	9	5,263	34,321	15	13	9,937	21,721
		From 75,000-100,000	4	2	327	1,170	3.15	3	271	9,471	20	14	4,138	29,333	20	11	4,755	57,102
		From 1,00,001 -1,25,000	3	1	97	6,165	2.43	1	88	2,360	8	5	1,044	10,680	9	4	6,169	27,749
		Above Rs. 1,25,000	1,452	44	69,402	21,01,838	816.47	41	40,364	9,86,988	3,453	145	1,94,984	50,64,302	1,994	115	1,55,412	26,51,254

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: 31-03-2016

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Group)													
		Current Quarter			Same Quarter Previous year			Up to the period			Same period of the previous year			
	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-	
4	Brokers	35	62,780	1,642	16	10,123	404	88	1,62,003	2,735	59	58,277	2,114	
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	
6	Direct Business	18	39,796	3,495	18	2,19,408	6,167	37	83,639	10,017	43	3,23,100	9,298	
	Total(A)	53	1,02,576	5,137	34	2,29,531	6,571	125	2,45,642	12,752	102	3,81,377	11,413	
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	53	1,02,576	5,137	34	2,29,531	6,571	125	2,45,642	12,752	102	3,81,377	11,413	

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:	31-03-2016
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(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels (Individuals)								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,542	2,797	8,333	2,584	18,115	6,190	21,301	5,731
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	762	129	1,071	482	1,314	225	4,071	1,236
4	Brokers	2,124	1,316	4,393	3,162	5,170	3,037	10,965	5,988
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,277	1,585	893	356	4,877	3,354	2,288	872
	Total (A)	11,705	5,828	14,690	6,583	29,476	12,806	38,625	13,827
1	Referral (B)	-	-	1	0	-	-	8	1
	Grand Total (A+B)	11,705	5,828	14,691	6,583	29,476	12,806	38,633	13,828

Note:

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

PUBLIC DISCLOSURE

FORM L-39-Data on Settlement of Claims

Individual

Insurer: Future Generali India Life Insurance Co Limited

Date: 31-Mar-16

Ageing of Claims*

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1	155	52	21	13	12	254	4,82,86,113.71
2	Survival Benefit	1534	2223	16	-	-	-	3773	8,66,03,749.83
3	for Annuities / Pension	528	12	21	12	10	20	603	68,59,427.45
4	For Surrender							9296	593919265.60
5	Other benefits								
6	Death Claims	95	227	54	12	21	0	409	8,71,30,543.27

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

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

Group

FORM L-39-Data on Settlement of Claims

Ageing of Claims*

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender								
5	Other benefits								
6	Death Claims		34	12	4	2		52	7,86,13,258.00

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

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Co Limited Date: 31-Mar-16 Individual

Sl. No.	Claims Experience	No. of claims only					
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	88	598	10	674		
2	Claims reported during the period*	379	587	4775	826		
3	Claims Settled during the period	409	254	3773	603		
4	Claims Repudiated during the period	41	0	0	0		
a	Less than 2 years from the date of acceptance of risk	40	0	0	0		
b	Grater than 2 year from the date of acceptance of risk	1	0	0	0		
5	Claims Written Back	0	0	0	0		
6	Claims O/S at End of the period	17	931	1012	897		
	Less than 3months	14	399	1007	325		
	3 months to 6 months	1	103	2	139		
	6months to 1 year	2	90	3	89		
	1year and above	0	339	0	344		

FORM L-40 : Quarterly claims data for Life

Insurer: Future Generali Life Insurance Date: 31-Mar-16 Group

Sl. No.	Claims Experience	No. of claims only					
		For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12438					
2	Claims reported during the period*	43					
3	Claims Settled during the period	52					
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	12429					
	Less than 3months	10					
	3 months to 6 months	4					
	6months to 1 year	1					
	1year and above**	12414					

PERIODIC DISCLOSURE								
FORM L 41 GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claim	3	72	15	16	44	0	72
b)	Policy Servicing	1	120	36	32	48	5	120
c)	Proposal Processing	13	757	418	114	235	3	757
d)	Survival Claims	2	172	56	27	91	0	172
e)	ULIP Related	0	10	2	0	8	0	10
f)	Unfair Business Practices	188	7066	1886	1077	4252	39	7066
g)	Others	3	122	38	15	70	2	122
	Total Number of Complaints	210	8319	2451	1281	4748	49	8319

2	Total No. of policies during current year: FY 2014-15	38633
3	Total No. of claims during current year: FY 2014-15	1917
4	Total No. of policies during current year: FY 2015-16	29476
5	Total No. of claims during current year: FY 2015-16	4662
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	2822
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	154

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	52	0	52
	7 - 15 days	0	0	0
	15-30 days	0	0	0
	30-90 days	0	0	0
	90 days & Beyond	0	0	0
	Total No. of complaints	52	0	52

* Opening balance should tally with the closing balance of the previous year.
31 complaints did not pertain to FGILIC , hence the same has been excluded from above.

L-42 : Valuation Basis (Life Insurance)

Date: 31st March 2016

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

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

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

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

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

1) Interest : Maximum and Minimum interest rate taken for each segment		Minimum	Maximum
i. Individual Business			
1.	Life- Participating policies	5.90% per annum	6.70% per annum
2.	Life- Non-participating Policies	4.90% per annum	5.70% per annum
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.	
4.	Annuities – Non-participating policies	6.7% per annum	7.6% per annum
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.	
6.	Unit Linked	4.90% per annum	5.70% per annum
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.	
ii.Group Business		Group Credit Suraksha - 6.5% in first 5 years and 5.65% for remining years	
		Not Applicable for Group term products as Unearned Risk and Expense Reserve methodology is used .	
		Not Applicable for Group fund products .	

2) Mortality Rates : the mortality rates used for each segment		
i.Individual Business		
1.	Life- Participating policies	72% to 242% of IALM 06-08 (Including Pension products)
2.	Life- Non-participating Policies	18.7% to 192.5% of IALM 06-08
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4.	Annuities – Non-participating policies	54% to 58.5% of LIC annuitant 96-98 mortality
5.	Annuities- Individual Pension Plan	Not applicable, as we do not have any annuity products in this segment.
6.	Unit Linked	82.5% to 126.5% of IALM 06-08
7.	Health Insurance	Not applicable, as we do not have any Health products in this segment.
ii. Group Business		
	Group Term Life	Proportion of IALM 06-08
	Group Credit Suraksha, Group Gratuity & Group Leave Encashment Plans	88% - 100% of IALM 06-08
	Group Savings Suraksha	168% - 218% of IALM 06-08

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	Please Refer Table "Expense Assumptions"
5.	Annuities- Individual Pension Plan	Not applicable
6.	Unit Linked	Please Refer Table "Expense Assumptions"
7.	Health Insurance	Not applicable
ii. Group Business		Please Refer Table "Expense Assumptions"

<p>4) Bonus Rates :</p> <p>----Bonus rates are applicable only for participating policies</p> <p>Life- Participating policies- Individual Business</p> <p>Life- Participating policies- Pension Business</p>	<p>Future Reversionary bonus assumptions varies from 2.15% to 5.05% depending on product.</p> <p>4.5% per annum crediting interest rate.</p>
<p>5) Policyholders Reasonable Expectations</p>	<p>Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations</p>
<p>6) Taxation and Shareholder Transfers</p>	<p>Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.</p>

7) Basis of provisions for Incurred But Not Reported (IBNR)	
i.Individual Business	IBNR provision is calculated using a chain-ladder methodology by calculating development factors based on historical claims data
ii. Group Business	IBNR provision is equivalent to expected monthly claim payout, assuming delay in reporting of claims over the last year as per the actual experience of the company.
8) Change in Valuation Methods or Bases (as compared with 31 Mar 2015 assumptions)	
i.Individuals Assurances	
1. Interest	For Participating Policies - First 5 years changed to 6.70% from 6.65%, remaining years changed to 5.90% from 5.80%
2. Expenses	For Non -Participating Policies - First 5 years changed to 5.70% from 5.65%, remaining years changed to 4.90% from 4.80%
3. Inflation	No change other than allowing for implied inflation
ii.Annuities	No change
1. Interest	No change
a. Annuity in payment	No change
b. Annuity during deferred period	Not Applicable
c. Pension : All Plans	No change
2. Expenses	Expenses aligned to other Single Premium products
3. Inflation	No change
iii.Unit Linked	
1. Interest	First 5 years changed to 5.70% from 5.65%
2. Expenses	Remainig years changed to 4.90% from 4.80%
3. Inflation	No change other than allowing for implied inflation
iv.Health	No change
1. Interest	Not applicable
2. Expenses	Not applicable
3. Inflation	Not applicable
v.Group	
1. Interest	Group Credit Suraksha - Changed from 5.6% to 6.5% in first 5 years and 5.65% for remining years
2. Expenses	Group Credit Suraksha - Fixed per policy expenses changed from INR 27 p.a to INR 10 p.a
3. Inflation	No change

Expense assumptions as at valuation date

Date: 31 March 2016

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Assure	541	4.0%
Insta Life(RP)	541	4.0%
Insta Life(SP)	270.5	4.0%
Future Child-RP	541	4.0%
Future Child-SP	270.5	4.0%
Future Anand	541	4.0%
Future SaralAnand	541	4.0%
Future DreamGuarantee Plan	541	4.0%
Future Generali Bima Guarantee	541	4.0%
Future Generali SecureIncome(RP)	541	4.0%
Future Generali SecureIncome(SP)	270.5	4.0%
Future Generali Immediate Annuity (SP)	270.5	4.0%
Future Generali Pearls Guarantee	541	4.0%
Future Care	541	4.0%
Future Generali CarePlus	541	4.0%
Future Generali SmartLife	541	4.0%
Term With ReturnofPremium	541	4.0%
Future Pension(RP)	541	4.0%
Future Pension(SP)	270.5	4.0%
Future Generali FamilySecure Plan	541	4.0%
Future Generali FamilyIncome Plan	541	4.0%
Future Generali PensionGuarantee (SP)	270.5	4.0%
Future Generali SaralBima	541	4.0%
Future Generali AssurePlus	541	4.0%
FG Care Plus - Regular Pay	541	4.0%
Future Generali Pension Guarantee(RP)	541	4.0%
Future Generali Assured Income	541	4.0%
Future Generali Triple Anand Avantage Plan	541	4.0%
Future Generali Triple Anand Advantage	541	4.0%
Future Generali Assured Money Back Plan	541	4.0%
Future Generali Assured Education Plan - Option A	541	4.0%
Future Generali Assured Education Plan - Option B	541	4.0%
Future Generali Assured Education Plan - Option C	541	4.0%
Future Generali Flexi Online Term Plan - Option 1	541	4.0%
Future Generali Flexi Online Term Plan - Option 2	541	4.0%
Future Generali Flexi Online Term Plan - Option 3	541	4.0%
Future Generali Jan Suraksha (SP)	270.5	4.0%
Future Generali New Saral Anand	541	4.0%

INDIVIDUAL-UNIT LINKED		
Future Pension Advantage(RP)	541	4.0%
Future Pension Advantage(SP)	270.5	4.0%
Future Pension Advantage Plus(RP)	541	4.0%
Future Pension Advantage Plus(SP)	270.5	4.0%
Future Generali Bima Gain (SP)	270.5	4.0%
Future Generali Bima Advantage Plus	541	4.0%
Future Generali Dhan Vridhi	541	4.0%
Future Generali Wealth Protect Plan	541	4.0%
Future Sanjeevani(RP)	541	4.0%
Future Freedom	541	4.0%

Future Sanjeevani(SP)	270.5	4.0%
Future Sanjeevani Plus(RP)	541	4.0%
Future Sanjeevani Plus(SP)	270.5	4.0%
Future Freedom Plus	541	4.0%
NAV Assure(RP)	541	4.0%
NAV Assure(SP)	270.5	4.0%
Future Generali NAV Insure Plan (RP)	541	4.0%
Future Generali NAV Insure Plan(SP)	270.5	4.0%
Future Generali Wealth Protect Plan -Revised	541	4.0%
Future Generali Pramukh Nivesh ULIP (SP)	270.5	4.0%
Future Guarantee Plus	541	4.0%
Future Generali Nivesh Plan(SP)	270.5	4.0%
Future Generali Select Insurance Plan	541	4.0%
Future Generali Nivesh Preferred (SP)	270.5	4.0%
Future Generali Bima Advantage	541	4.0%
Future Guarantee	541	4.0%

GROUP (TRADITIONAL & UNIT LINKED)	
All Group Plans	As per Pricing basis

PREMIUM RELATED RENEWAL EXPENSES

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

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium